Oracle FLEXCUBE
Term Deposit User Manual
Release 4.3.1.0.0
Part No E52075-01

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FINANCIAL SERVICES

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Table of Contents (index)

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1. TD Introduction

The Time Deposit (TD) module in **FLEXCUBE Retail** has been designed to facilitate easy introduction of new TD products and has the capability to customize system features that makes it possible to rapidly meet increased volumes, changing market scenarios and customer needs.

FLEXCUBE Retail TD module supports the complete life cycle of a Time Deposit account from opening of the account, interest accruals and payments, part redemptions, premature closure, tax deductions and finally maturity of the TD and its subsequent payout or renewal. This system also complies with Islamic Banking Laws, which allows the banks to capture the immense potential of customers in Islamic countries who want to put their financial equity to work based on the concept of profit and risk sharing, rather than fixed income.

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1.1. Key Features

FLEXCUBE Retail Banking Solution offers the best feature with an interactive interface that gives emphasis to business logic in intelligence form for the financial companies.

- Easily manage new product setup, and the ability to customize your system to set desired defaults for processing

- Capable of combining term based and amount based attributes to define the product rate

- Multiple deposits can be opened under the same account for the same customer

- Interest can be transferred to multiple modes like CASA, TD, GL, etc.

- Fully menu driven and is integrated with the Financial Accounting system

- Premature redemption of the deposit amount in full or partial

- Flexible enough to deduct the tax account-wise or deposit-wise

- Available in major foreign currencies

- Provides multi-location requirements

- The deposit module is compliant with the Islamic Banking Law

- Greater flexibility in defining service charges and waiver of rules

- Deposit Corrections - adjustments to principal and interest amount on redemption/renewal

- Sweep-in and sweep-out processing

- Deposits kept under a Time Deposit account can be pledged as security for the advances to the depositor himself, or to a third party

- Increased accuracy and reliability of compliance report

- Online verification of signature and photos identity

- User-wise security support system

- Instant querying functionality

- Multilevel Password

The system has an inbuilt parameter based coding system to link it up with the financial accounting system.

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2. TD Account Opening-Maintenance

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2.1. 8054 - Time Deposit Account Opening

Using this option you can open a new time deposit account.The product has to be defined and authorised before an account can be opened.

The ideal procedure followed for Time Deposit Account Opening is as follows:

- Check for customer existence: Check for all customers linked to the account.

- Specify Account Operating Instructions.

- Add Account Memo (if any).

- Customer Account Linking:A Maximum of three customers can be linked to the account using this option. If there are more than three customers, the same need to be linked to the account.

- Add MIS information to the account, if applicable.

- Add CBR Codes / other user defined information to the account, if applicable.

Note: Tax rates are subject to change if any special tax code is maintained at the customer level. You can view the special tax code from the **Customer Special Tax Code Maintenance** (Fast Path: TDS05) option.

Definitions Prerequisites

- BAM17 - Branch Type Maintenance

- TDM01 - TD Product Master

- BAM97 - Currency Codes Cross Reference

- BAM30 - Tax Codes Maintenance

- 8053 - Customer Addition

- CI142 - Customer Account Relationship Maintenance

- BA524 - Product Code - Product Type Cross Reference

Download

Not Required

Modes Available

Not Applicable

To open a new TD account

1. Type the fast path **8054** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Time Deposit Account Opening**.

2. The system displays the **Time Deposit Account Opening** screen.

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Time Deposit Account Opening

Field Description

Field Name	Description
Branch	[Mandatory, Numeric, Four, Pick List] Type the branch code under which an account is to be opened and select it from the pick list. The name of the branch is displayed in the adjacent field. It is possible for a branch to open an account on behalf of another branch. The branch name as per the SMS set up of the user is defaulted.
Product Name	[Mandatory, Drop-Down] Select the appropriate product name, available for the selected branch, from the drop-down list. The product is selected for which the account has to be opened.
Product Ccy	[Display] This field displays the currency assigned to the product at the time of product definition. This is the default currency for the product defined in **Customer Addition** (Fast Path: 8053) option.

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Field Name	Description
A/C No	[Display] This field displays the account number at the time of account opening, if the account number generation is set as "Automatic" in the system pre-load. The structure of the account number is flexible and can be defined based on the requirements of the bank.
A/C Title	[Optional, Alphanumeric, 35] Type the account title. This field is displayed on successful account creation.
Serial No	This field is for future use.
A/C Open Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date, on which the account is opened, from the pick list. The system by default displays the posting date as the account open date. The system allows backdated account opening of TD.
Restricted A/C	[Optional, Check Box] Select the **Restricted A/C** check box if the customer is a restricted customer or vice versa. This field is enabled if the customer is not restricted in **Customer Account Restriction** (Fast Path: CIM21) option. Select the check box if you want the account to be treated as restricted account used only in the home branch. Only tellers with suitable capability will be able to inquire and post transactions into restricted accounts. Normal tellers will not be able to transact on the account.

Customer Information

Field Name	Description
Customer IC	[Mandatory, Pick List] Select the identification code of the customer from the pick list. A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate, or corporate registration can be used as a customer IC.
Category	[Mandatory, Drop-Down] Select the category of the customer from the drop-down list. For example, Tax Paying Individual, Church, Foreign Corporate, etc. You can choose to set up multiple customer types to segregate the customers using the **Customer Type Maintenance** (Fast Path: CIM08) option. Further processing such as tax applicable, service charges, etc. are

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Field Name	Description
	levied based on the customer type.
IC Type	[Display]
	This field displays the IC type of the customer, based on the category to which the customer belongs.
	This is maintained in the **Customer Type Maintenance** (Fast Path: CIM08) option.
Short Name	[Display]
	This field displays the short name of the customer.
	The short name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.
Birth / Reg Date	[Display]
	This field displays the birth or registration date of the customer after validation.
	If the customer already exists, then the Birth/Reg Date will be automatically defaulted. Otherwise, the **Customer Addition (Fast Path: 8053) option** will be invoked where more details about the customer need to be entered.
	For more information, refer to **Customer Addition** (Fast Path: 8053) option.
Relations	[Mandatory, Drop-Down]
	Select the appropriate relations from the drop-down list.
	The customer is linked to the account by way of a relations tag.
	This list contains different relations. For example, **Sole Owner**, **Joint And First**, **Joint and Other** and other relations.
	For successful account opening transaction, a customer with primary relationship viz. **Sole Owner**, **Joint And First**, or **Joint Or First** must be linked. If primary relationship linked is **Joint And First** or **Joint or First**, customer with secondary relationship viz. **Joint and other** or **Joint or other** must be linked to the account.
	A maximum of three customers can be linked to an account in the account-opening screen. **Customer Account Relationship Maintenance** (Fast Path: CI142) option can be used to attach additional customers to the accounts.
Customer ID	[Display]
	This field displays the ID of the customer.
	A customer ID is an identification number generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Taxable	[Mandatory, Pick List]

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Field Name	Description
Customer Id	Select the taxable customer ID from the pick list.
	By default it displays the ID of the primary customer.
Waive Service Charge	[Optional, Check box]
	Select the **Waive Service Charge** check box, if you want to waive the service charge for the TD account.
Base Tax Code 1	[Display]
	This field displays the tax code 1 set by the bank that will be applicable to the account.
Base Tax Code 2	[Display]
	This field displays the tax code 2 set by the bank that will be applicable to the account.
IBAN	[Display]
	This field displays the new International Bank Account Number generated by the system.
	The **IBAN**[1] mask is defined in the **Bank Master Maintenance** (Fast Path: BAM08) option.
	For more information on generation of IBAN refer the Example 02 provided at the end of the **CASA Account Opening** (Fast Path: 8051) option.
Minor Account status	[Mandatory, Drop-Down]
	Select the appropriate minor account status from the drop-down list.
	Oracle FLEXCUBE supports three types of minor accounts:
	• **Major** - The account belongs to the customer who is a major.
	• **Minor with Restrictions** - The account belongs to the customer who is a minor, however, the customer cannot perform certain transactions like cheque withdrawal on the account.
	• **Minor without Restrictions** - The account belongs to the customer who is a minor, and the customer has no restrictions on the type of transactions that can be performed on the account.

3. Select the branch name and product name from the drop-down list.

4. Enter the account opening date.

5. Select the customer IC from the pick list.

6. Select the appropriate category and relations from the drop-down list.

7. Click the **Val Customer** button. The system validates if the customer is an existing customer or a new customer.

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[1](International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.)

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8. For an existing customer, the system displays the message "Existing Customer...Proceed with data entry".

Time Deposit Account Opening

9. Click **Ok** button.

10. The system displays the message "Authorisation Required. Do You Want to continue". Click the **OK** button.

11. The system displays the **Authorization Reason** screen.

12. Enter the relevant information and click the **Grant** button.

13. The system displays the account number. Click the **OK** button.

2.2. CI500 - Assisted Account Opening

Using this option, you can perform customer search in **Oracle FLEXCUBE** as well as CRM. The data maintained in CRM is continuously updated in Oracle Flexcube. This option facilitates account opening across all modules.

Based on the module type selected, the relevant CASA/TD/Loan account details tab is enabled. This option is a combination of **CASA Account Opening** (Fast Path: 8051), **TD Account Opening** (Fast Path:8054) and **Loan Account Opening** (Fast Path: LN057) options.

The information related to the added customer and account details captured in **Oracle FLEXCUBE** is updated in CRM.

Note: The validations provided in this option are based on **Oracle FLEXCUBE**.

Definition Prerequisites

- CHM01 - CASA Product Master Maintenance
- LNM11 - Product Master Maintenances
- TDM01 - TD Product Master
- CI501- Assisted Customer Creation

Modes Available

Not Applicable

To open a CASA/TD/Loan account

1. Type the fast path **CI500** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Assisted Account Opening**.

2. The system displays the **Assisted Account Opening** screen.

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Assisted Account Opening

Field Description

Field Name	Description

Account Details

Module Type

[Mandatory, Drop-Down]

Select the module type under which the account needs to be opened from the drop-down list.

The options are:

- CASA
- TD
- LOAN

Product Name

[Mandatory, Drop-Down]

Select the product name under which the account is to be opened from the drop-down list.

The list of authorised products available for the selected branch based on the option selected in the **Module** drop-down list.

Product Currency

[Display]

This field displays the currency assigned to the product, at the time of

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Field Name	Description
	product definition.
	This is the default currency for the product, and cannot be modified.
Account Number	[Display]
	This field displays the account number at the time of account opening.
Account Status	[Display]
	This field displays the status of the accounts created.
Applicants	
Delete	[Optional, Check Box]
	Select the check box to delete the corresponding customer.
Customer IC	[Display]
	This field displays the customer IC.
Customer Category	[Display]
	This field displays the category of the customer.
	For example, Tax Paying Individual, Church, Foreign Corporate, etc. Further processing such as tax applicable, SC charges, etc., are levied based on the customer type.
IC Type	[Display]
	This field displays the IC type of the customer, based on the category to which the customer belongs.
Short Name	[Display]
	This field displays the short name of the customer.
	The short name of the customer is defaulted from the **Assisted Customer Creation** (Fast Path: CI501) option.
Birth / Reg Date	[Display]
	This field displays the birth or registration date of the customer.
	The birth or registration date of the customer is defaulted from the **Assisted Customer Creation** (Fast Path: CI501) option.
Customer Id	[Display]
	This field displays the customer ID.
	A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC & Customer Category combination to be non-existent in the system.
	This ID is used for searching and tracking the customer in the system.
Relation	[Mandatory, Drop - Down]
	Select the customer account relation from the drop-down list.

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Field Name	Description
	A customer is linked to an account, by a relations tag. This drop-down list contains different relations. For example, Sole Owner, Joint And First, Joint and Other and other relations. The customer to account relation is defaulted from the **Assisted Customer Creation** (Fast Path: CI501) option.

3. Select the module type,product name from the drop-down list. The system displays the corresponding tab.

4. Click the **+** button under the **Applicants** section. The system displays the **Assisted Customer Creation** (Fast Path: CI500) screen.

5. Enter the required details and click the **Close** button. For more information, refer to **Assisted Customer Creation** (Fast Path: CI500) option in the *Customer Information Capture Manua*l.

Assisted Account Opening

6. Enter the required information in the relevant tab. For example if the **CASA** option is selected in the **Module Type** drop-down list then the **CASA Details** tab is enabled.

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CASA Details

This tab is enabled if the **CASA** option is selected in the **Module Type** drop-down list.

Field Description

Field Name	Description
Branch Code	[Mandatory, Pick List]
	Select the branch code in which the account needs to be opened, from the pick list.
	The account opening procedure can either be centralised or decentralised.
	In a centralised setup, one centralised processing center will open accounts for all branches of a region. You have to select the name of the centralised processing branch, if the bank follows the centralised setup for account opening.
	In Decentralised setup, the branch name will default to the branch to which the SMS user is mapped. In case, you select the **IBAN**[2] number from the **IBAN** field, then the system will display the branch name of the IBAN selected.

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[2](International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.)

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Field Name	Description
Officer Id	[Mandatory, Drop-Down]
	Select the officer ID from the drop-down list.
	Each account can be assigned to a separate officer.
	The officer who is assigned to an account will act as the relationship officer for the account.
IBAN	[Optional, Pick List]
	Select the IBAN under which the account needs to be opened from the pick list.
	Based on the product currency and customer ID selected, the pick list displays the corresponding CASA IBAN's with active account(s) available under the same multi currency package of the selected product code. If you want to generate a new IBAN, then you need not select any IBAN.
	Oracle FLEXCUBE will generate a new IBAN. If the Customer ID selected, does not have any CASA IBAN for the product currency, then the field will be blank till the account number is generated. The IBAN will be generated after the account number and will be displayed in this field.
Tax Code 1	[Mandatory, Drop-Down]
	Select the tax code 1 suitable to the customer from the drop-down list.
	The tax code is defaulted if the customer type tax codes cross-reference has been maintained. It can however be modified.
Tax Code 2	[Mandatory, Drop-Down]
	Select the tax code 2 from the drop-down list.
	Dual tax codes can be applied to a customer's account.
	For example, taxes are applied to the account at two levels, i.e., National tax and local tax. National tax can be specified in the Tax Code 1 field and local tax can be specified in the Tax Code 2 field.
Cheque Book Request	[Conditional, Check Box]
	Select the **Cheque Book Request** check box, if the cheque book is to be issued.
	This field is selected by default, if the cheque book facility is allowed for the product.
	The request for the issue of a cheque book is validated against this field at the EOD process. This field is enabled only for CASA products.
No Of Leaves	[Conditional, Numeric, Three]
	Type the number of leaves to be included in the cheque book.
	This field is enabled only if the **Cheque Book Request** check box is selected.
	A cheque book can have a maximum of 100 leaves.

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Field Name	Description
Interest Waiver	[Optional, Check Box] Select the **Interest Waiver** check box to waive the debit and credit interest defined at the product level. If the check box is selected, the system waives all the interest for that account. **Note**: This field can be selected, only at the time of account opening. It cannot be maintained during the life-cycle of the account.
Restricted Account	[Optional, Check Box] Select the **Restricted Account** check box to restrict the customer if you want the account to be treated as a restricted account only in the home branch. This is maintained in the **Customer Account Restriction** (Fast Path: CIM21) option. The restriction may be applied before or during the account opening process for the customer. Only tellers with suitable capability will be able to inquire and post transactions into restricted accounts. Normal tellers will not be able to transact on the account.
Annual Interest Rate	[Display] This field displays the rate of interest for a recurring deposit account. This field displays the interest rate for a recurring deposit account. For other CASA products, this field will be blank.
Deposit Term	[Conditional, Numeric, Five] Type the term for a recurring deposit account. For non-recurring account, this field is not enabled. This field displays the term for which the recurring deposit is being opened. By default, this value is defaulted from the product level.
Deposit Unit	[Display] This field displays the deposit unit of term for a recurring deposit account. The options are: • Days • Combination • Months
Installment Frequency	[Display] This field displays the frequency at which the installment deposits are made to the account. This field is applicable only for recurring deposit accounts.

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Field Name	Description
Minor Account Status	[Mandatory, Drop-Down] Select the minor account status from the drop-down list. **Oracle FLEXCUBE** supports three types of minor accounts. The options are: • **Major**: The account belongs to the customer who is a minor, and the minor customer can enjoy (primary) joint account relationship with the account. When the customer turns major, the account also turns major. • **Minor with Restrictions**: The account belongs to the customer who is a minor; and the customer cannot perform certain transactions like cheque withdrawal on the account. • **Minor without Restrictions**: The account belongs to the customer who is a minor, and the customer has no restrictions on the type of transactions that can be performed on the account. The Minor Account status field needs to be set to Minor with Restriction, or Minor without Restriction.
CR Interest Variance	[Optional, Numeric, Three] Type the interest variance applicable for the credit interest. The variance should be within the maximum and minimum levels, specified at the product level.
DR Interest Variance	This field is for future use.
Installment Amount	[Mandatory, Numeric, 13, Two] Type the amount that will be deposited in the account in each installment for a recurring deposit account. This will not be enabled for a non-recurring deposit product.
Business Acquirer Id	[Mandatory, Drop-Down] Select the business acquirer ID, to capture the business acquirer information for the particular transaction, from the drop-down list. By default, the system displays the Id of the teller who has logged in. The drop-down contains the list of users linked to the system.

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TD Details

This tab is enabled if the **TD** option is selected in the **Module Type** drop-down list

Field Description

Field Name	Description
Branch Code	[Mandatory, Pick List]
	Select the branch code under which an account is to be opened from the pick list.
	The name of the branch is displayed in the adjacent field.
	It is possible for a branch to open an account on behalf of another branch.
	The branch name as per the SMS set up of the user is defaulted.
Taxable Customer ID	[Mandatory, Pick List]
	Select the taxable customer ID from the pick list.
	By default it displays the id of the primary customer

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Field Name	Description
IBAN	[Display]
	This field displays the new IBAN generated by the system.
	The IBAN mask is defined in the **Bank Master Maintenance** (Fast Path: BAM08) option.
Waive Service Charge	[Optional, Check box]
	Select the **Waive Service Charge** check box, if you want to waive the service charge for the TD account.
Tax Code 1	[Mandatory, Drop-Down]
	Select the tax code 1 that will be applicable to the account from the drop - down list.
Tax Code 2	[Mandatory, Drop-Down]
	Select the tax code 2 that will be applicable to the account from the drop - down list.
Minor Account Status	[Mandatory, Drop-Down]
	Select the appropriate minor account status from the drop-down list.
	Oracle FLEXCUBE supports three types of minor accounts:
	• **Major** - The account belongs to the customer who is a major.
	• **Minor with Restrictions** - The account belongs to the customer who is a minor, however, the customer cannot perform certain transactions like cheque withdrawal on the account.
	• **Minor without Restrictions** - The account belongs to the customer who is a minor, and the customer has no restrictions on the type of transactions that can be performed on the account.

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Loan Details

This tab is enabled if the **Loan** option is selected in the **Module Type** drop-down list

Field Description

Field Name	Description
Account Open Date	[Mandatory, Pick List, dd/mm/yyyy] Type the account opening date or select it from the pick list. This date should be lesser than or equal to the current process date.
Branch Code	[Mandatory, Pick List] Select the branch code from the pick list. The account opening procedure can be either centralized or decentralized. In the centralized setup, one centralized processing centre will open accounts for all branches of a region. You have to select the name of the centralized processing branch if the bank follows the centralized setup for account opening.
Loan Purpose	[Mandatory, Alphanumeric, 40] Type the purpose for which the loan has been taken.
Repayment	[Mandatory, Drop-Down]

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Field Name	Description
Mode	The mode of repayment of the loan. The options are: • Cash • Cheque • Account Transfer • GL
Loan Term	[Mandatory, Numeric, Three] Type the tenure of the loan in months. The value is validated against the minimum and maximum term of the loan product defined at the product level.
Contribution	[Optional, Numeric, 13, Two] Type the contribution amount for purchasing the asset. The contribution amount should be less than the asset value.
Asset Value	[Mandatory, Numeric, 13, Two] Type the value of the asset for which the loan application is submitted.
Producer ID	[Optional, Pick List] Select the producer ID from the pick list. This is maintained in the **Producer Setup** (Fast Path: ORS25) option where the DSA details which source the loan account are maintained.
Loan Amount	[Display] This field displays the loan amount. The loan amount is calculated as the difference in value between the asset and contribution. *Loan Amount = Asset Value – Contribution* The loan amount value should be within the product minimum and maximum amount.
Parent Limit Code	[Optional, Pick List] Select the unique identification number of the limit from the pick list. The parent limit name is populated in the corresponding field.
Schedule Code	[Mandatory, Pick List] Select the repayment schedule code from the pick list. Only the schedules, which are attached to the product, are displayed in the pick list. The name of the schedule is displayed adjacent to the schedule code.

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Field Name	Description
	The schedules are attached to the product in the **Schedule Type** (Fast Path: LNM98) option.
Annual Interest Rate	[Display] This field displays the annual interest rate of the loan account.
Subsidy Rate	[Conditional, Numeric, Three, Five] Type the subsidy interest rate for the account being opened. This rate should be greater than zero and less than the account rate applicable. This field is mandatory for all Loan accounts opened under the product where **Allow Subsidy Rate** check box is selected in the **Product Master Maintenance** (Fast Path - LNM11) option.
Interest Rate Type	
Variance	[Optional, Radio Button, Numeric, Two, Five] Click **Variance** to select the interest variance at the account level. Select this option if the monthly flat rate or the yearly effective rate is not used, and you want to define a variance for the schedule related interest rate applicable to the account. Type the variance rate in the adjacent field. The value should be less than 100.
Monthly Flat Rate	[Conditional, Radio Button, Numeric, Five, Five] Click **Monthly Flat Rate** to set the interest rate on a monthly basis. Type the flat rate in the adjacent field. The monthly flat rate allows defining of 0% interest rate. This option gets enabled based on schedule selection which has all the following three features: • Non-Tiered rate of interest • Fixed Interest Rate • Schedule with only two stages, Regular and PMI.
Yearly Effective Rate	[Conditional, Radio Button, Numeric, Five, Five] Click **Yearly Effective Rate** to set the interest rate on a yearly basis. Type the effective rate in the adjacent field. The system also accepts zero rate of interest. If the Monthly Flat Rate option is selected, the system will convert the flat rate into the yearly effective rate and display the same which cannot be edited. This option gets enabled based on schedule selection which has all the following three features: • Non-Tiered rate of interest • Fixed Interest Rate • Schedule with only two stages, Regular and PMI.

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Field Name	Description
Date Basis For Account Rate	[Mandatory, Drop-Down] Select the date basis for account rate from the drop-down list. The options are: • **A/C Opening Date**: If this option is selected, the index rate considered for the loan account will be effective from the account opening date. • **First Disbursement Date**: If this option is selected, the index rate considered for the loan account will be effective from the first disbursement date. By default, the system displays the **First Disbursement Date** option.

7. Click the **OK** button.

8. The system displays the message "Authorization Required .Do you want to continue?". Click the **OK** button.

9. The system displays the **Authorization Reason** screen.

10. Enter the relevant information and click the **Grant** button.

11. The system displays the transaction sequence number. Click the **Ok** button.

12. The system displays the IBAN number.and the new account number. Click the **Ok** button.

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2.3. TD020 - TD Account Master

Using this option you can change the attributes of a term deposit which has been opened through the **TD Account Opening** (Fast Path:8054) option.

The system lists the details of the term deposit account in the **Account Details** tab and lists all the deposits opened under the term deposit account in the **Deposit Details** tab.

Note: Tax rates are subject to change if any special tax code is maintained at the customer level. You can view the special tax code from the **Customer Special Tax Code Maintenance** (Fast Path: TDS05) option.

Definition Prerequisites

- 8054 - TD Account Opening

Modes Available

Add By Copy, Modify, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To modify the TD account master

1. Type the fast path **TD020** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Account Master**.

2. The system displays the **TD Account Master** screen.

TD Account Master

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Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the TD account number of the customer.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Customer Id	[Display] This field displays the ID of the customer who holds the TD Account.
Product	[Display] This field displays the product code and name under which the TD account is initiated.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Branch	[Display] This field displays the name of the home branch where the TD account is opened and maintained.
Language	[Display] This field displays the language code in which the transactions and correspondence for the account will be performed. For example, language will be displayed as ENG where the account language is English.

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Field Name	Description
Account Status	[Display] This field displays the current status of the account. The options are: • Regular – This account is a regular account opened for various transactions. • Account Opened Today - This account is opened on the day of the transaction. • Closed – This account includes those deposits which have matured and redeemed. Thus this account is closed. • Account Closed Today - This account has been closed on the day of the transaction. • Unclaimed - This account has remained unclaimed by the customer. • Matured - This account has matured. • Account Blocked - This account is blocked. • Forced Renewal - This account is marked for lien and thus has been force renewed.

3. Click the **Modify** button.
4. Enter the account number and press the **<Tab>** key.

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TD Account Master

5. Modify the required information in the various tabs.

Account Details

The Account Details tab includes the details of the TD account.

Field Description

Field Name	Description
Joint Customer 1, 2, 3	[Display] This field displays the names of all the account holders, if the TD account is a Joint account.
Relation	[Display] This field displays the relation of the joint customer to the account, whether it is Joint and First or Joint or Other, as specified at the account level.
Account Title	[Optional, Alphanumeric, 120] Type the account title.
Minor A/C Status	[Mandatory, Drop-Down] Select the status of the TD account from the drop-down list. The options are: • Major – The account belongs to the customer who is a major.

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Field Name	Description

- Minor without Restrictions – Minor customer with no restrictions to the account.

- Minor with Restrictions – Minor customer with restrictions to the account like no cheque book issue. A low level memo will be displayed on such accounts.

Opening Date

[Display]

This field displays the date on which the TD account is initiated.

Officer

[Display]

This field displays the officer who is assigned to the TD account. This officer acts as the relationship manager for the TD Account.

Search Criteria

[Optional, Drop down]

Select the search criteria to search for the customer from the drop-down list.

The options are:

- Customer Short Name

- Customer Ic - Customer Identification criteria (IC) arrived at by the bank during customer addition.

- Customer Id - Unique identification given by the bank

Search String

[Optional, Alphanumeric, 40]

Type the search string to search for a customer, corresponding to the search criteria selected in the Search Criteria field.

If the search criterion is specified as customer's short name or IC then any of the letter(s) of the letter of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list.

For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.

Taxable Customer ID

[Display]

This field displays the taxable customer ID.

It is the tax payer's customer ID.

Taxable Customer Name

[Display]

This field displays the taxable customer name.

It is the tax payer's customer name.

Tax Code 1

[Display]

This field displays the tax code 1 applicable to the TD account, as specified at the account level.

Tax Exemption

[Display]

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Field Name	Description
Limit 1	This field displays the limit for tax exemption 1.
	If the interest accrued for all the deposits in the account is within this limit, no tax is deducted.
	The tax exemption limit 1 depends on the tax code 1 selected.
Tax Code 2	[Display]
	This field displays the tax code 2 applicable to the TD account, as specified at the account level.
Tax Exemption Limit 2	[Display]
	This field displays the limit for tax exemption 2.
	If the interest accrued for all the deposits in the account is within this limit, no tax is deducted.
	The tax exemption limit 2 depends on the tax code 2 selected.
Reason Code	[Display]
	This field displays the reason as to why a particular TD Account is blocked.
Passbook Status	[Display]
	This field displays if the passbook has been issued at least once.
Blocked	[Display]
	This field displays the TD account block status.
Restricted Account	[Optional, Check Box]
	Select the **Restricted Account** check box, if the TD account is restricted.
Employee Account	[Optional, Check Box]
	Select the **Employee Account** check box, if the account belongs to an employee of the bank.
Service Charge Waiver	[Display]
	This check box displays the status of service charges waived for a particular TD account.
IBAN	[Display]
	This field displays the **IBAN**[3].
	For more information refer to Example 02 provided at the end of the **CASA Account Opening** (Fast Path: 8051) option.

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[3](International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.)

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Deposit Details

The **Deposit Details** tab displays the original deposit number, renewal deposit number, value date, etc. of a TD account.

Field Description

Column Name	Description
Original Deposit No	[Display]
	This column displays the original deposit number.
	The original deposit number is the source or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal.
	It will have new deposit running number but will retain the original deposit no of the source deposit.
Renewal No	[Display]
	This column displays the renewal number.
	Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.

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Column Name	Description
Deposit No.	[Display]
	This column displays the number of deposits opened in an account.
	The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Value Date	[Display]
	This column displays the value date of the TD.
	The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective. The interest calculations for a TD will start from this date.
Deposit Status	[Display]
	This column displays the deposit status of the TD account.
Maturity Date	[Display]
	This column displays the maturity date for the deposit.
Term	[Display]
	This column displays the deposit term.
	The term of the deposit is the duration or the period in months and days, for which the TD is initiated.
Principal	[Display]
	This column displays the principal amount of the TD account.
Flg Base For Rate	[Display]
	This column displays the base amount parameter for calculating the interest.
	The base option for the deposit is displayed as symbols.
	• I indicates Incremental Amount
	• S indicates Cumulative for the deposit
	• C indicates Cumulative for all deposits
Payout Frq	[Display]
	This column displays the payout frequency, i.e. the time interval at which the interest earned on the deposit is paid out.
Compounding Frq	[Display]
	This column displays the compounding frequency i.e. the time interval at which the interest earned is compounded to the principal.
Interest Index Code	[Display]
	This column displays the interest index code applicable to the TD.

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Column Name	Description
	The index code is defined at the product level against the slab in which the TD principal, and term fits in.
Rate Interest	[Display]
	This column displays the interest rate.
Rate Variance	[Display]
	This column displays the interest variance specified at the time of initiating the deposit.
	The new value should be within the minimum and maximum values defined at the product level.
Rate Variance in Absolute Value	[Display]
	This column displays the interest variance specified at the time of initiating the deposit in the absolute value.
Rate Variance in Percentage	[Display]
	This column displays the interest variance specified at the time of initiating the deposit in the percentage.
Prod Variance in Absolute Value	[Display]
	This column displays the product variance specified at the time of initiating the deposit in the absolute value.
Prod Variance in Percentage	[Display]
	This column displays the product variance specified at the time of initiating the deposit in the absolute value.
Effective Rate	[Display]
	This column displays the rate at which interest is paid for the deposit.
	Effective Rate = Interest Rate (at deposit level) + Interest Variance + Product Variance
	The net rate should be within the minimum and maximum interest rate specified at the product level.
Annual Effective Rate	[Display]
	This column displays the annual effective rate.

6. Click the **OK** button.

7. The system displays the message "Record Modified...Authorisation Pending..". Click the **OK** button.

8. The account master details are modified once the record is authorized.

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2.4. TD021 - Deposit Master

Using this option you can view the attributes for all individual term deposits held under a term deposit account. You can also view the customers association with the account and individual deposits, pay in and payout patterns and redemption details.

The **Balances** tab provides balance, interest and tax details.

The deposit level interest variance can be changed in the **Interest Rate** tab. If any RP plan is attached to the deposit, the RP details will be displayed in the **RP Variances** tab.

Definition Prerequisites

- TDM01 - TD Product Master
- TDM48- Backdated Interest Rate Change

Modes Available

Modify, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To modify the deposit details

1. Type the fast path **TD021** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > Deposit Master**.

2. The system displays the **Deposit Master** screen.

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Deposit Master

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the TD account number for which you want to check the details.
Org Deposit No.	[Mandatory, Pick List] Select the original number from the pick list. The original deposit number is the source or the parent deposit no from which the new deposit is created due to interest payout or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit. Note: The first stage list will display the latest deposit numbers for each deposit under that particular account. A check box has been provided on the top of this pick-list, on selecting which the second stage pick-list will be invoked. This will display all the deposit details such as original number, renewal number, etc.
Deposit No.	[Display] This field displays the running term deposit number. It signifies the number of deposits opened in an account. The

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Field Name	Description
	deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Renewal No	[Display]
	This field displays the renewal number.
	The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts.
	This field along with the original deposit number explains the chronology of a particular deposit.
Customer Name	[Display]
	This field displays the name of the customer who holds the TD Account.
Customer Id	[Display]
	This field displays the customer ID on selecting the account.
Taxable Customer Name	[Display]
	This field displays the taxable customer name.
Taxable Customer ID	[Display]
	This field displays the taxable customer ID.
Product	[Display]
	This field displays the name assigned to the TD product, as defined at the product level.
	This is the product under which the TD account is opened.
Currency	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened.
	All the entries posted in the account are in the account currency.
	For example: If the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Branch	[Display]
	This field displays the name of the home branch where the TD account is opened and maintained.

3. Click the **Modify** button.

4. Enter the account number and press the **<Tab>** key.

5. Select the original deposit number from the pick list.

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Deposit Master

6. Modify the required information in the various tabs.

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General

This tab displays the status of the account.

Field Description

Field name	Description
Status	[Display]
	This field displays the current status of the account.
	The options are:
	• Regular - This account is a regular account opened for various transactions.
	• Account Opened Today - This account is opened on the day of the transaction.
	• Closed - This account is closed.
	• Account Closed Today - This account has been closed on the day of the transaction.
	• Unclaimed - This account has remained unclaimed by the customer.
	• Matured - This account has matured.
	• Account Blocked - This account is blocked.

Field name	Description
	• Forced Renewal - This account is marked for lien and thus has been force renewed.
Discounted Amount	[Display]
	This field displays the discounted deposit amount.
	For discounted deposits, the customer wants the deposits to receive a pre-defined maturity amount.
	For example, a customer wants to earn a maturity amount of 10,000. The bank will consider the interest adjustments and calculate the initial payment amount, which the customer needs to make. In this case, the maturity amount and the interest are fixed.
	There are two types of product discounting. They are as follows:
	• Normal Discounted – In normal discounted deposit, the maturity amount is defined along with the interest rate and the initial amount is deposited. Only the principal amount is discounted. Maturity value is decided based on the interest calculation.
	• True Discounted – In true discounted deposit, even the interest which will be received will be discounted further, and reduced from the initial deposit amount of the normal discounted TD.
	This field is displayed only when the product under which the account is opened is of the discounted type.
Lien Amount	[Display]
	This field displays the lien amount, if there is a lien marked on the deposit.
	As the deposit is a part of an account, lien on deposit will automatically imply as a partial lien on an account.
Blocked	[Display]
	This field displays whether the TD account is blocked or vice versa.
Reason	[Display]
	This field displays the reason for a blocked TD account as specified while blocking the account.
Certificate Issued	[Conditional, Drop-Down]
	Select the certificate issue status from the drop-down list.
	This field is enabled if the **Certificate** check box is selected in the **Advices** tab screen in the **TD Product Master** (Fast Path: TDM01) option and certificate has to be issued in the **TD Certificate Printing** (Fast Path :TD043) option.
Force Renewal Term (in M)	[Optional, Numeric, Four]

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Field name	Description
	Type the force renewal term as defined at the product level.
	The force renewal term will be applicable if there is a lien marked on a deposit. The amount which is marked for lien will be automatically renewed after maturity for the period mentioned in this field.
	The term can be specified in months, days or in a combination of both as defined at the product level. The term unit is specified next to this field.
	- C - Combination - M - Months - D - Days
Special PMI Processing Blocked status	[Display] This field displays whether the special PMI processing blocked status is to fulfill the TD conditions after the TD maturity.
Forward Contract Status	[Conditional, Drop-Down] Select the status of forward contract from the drop-down list. The options are: - Not Maintained - Maintained - Revoked This field is enabled for FCNR deposits.
Forward Contract Reference Note	[Conditional, Alphanumeric, 50] Type the forward contract reference number. This field is enabled if the **Maintained** option is selected in the **Forward Contract Status** drop-down list.
Maintained Date	[Display] This field displays the date when the forward contract status was maintained.
Revoked Date	[Display] This field displays the date when the forward contract status was revoked.

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Interest Rate

This tab displays the interest rate details of an account.

Field Description

Field name	Description
Interest Index Code	[Display] This field displays the interest index code applicable to the TD. The index code is defined at the product level against the slab in which the TD principal and term fits in.
Interest Rate	[Display] This field displays the interest rate linked to the interest index code.
Interest Variance	[Display] This field displays the interest variance specified at the time of creating the deposit. Interest variance change for fixed as well as floating rate for TD products can be carried out using the **Backdated Interest Rate Change** (Fast Path: TDM48) option. This field can be amended and modified. The new value should

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Field name	Description
	be within the minimum and maximum values defined at the product level.
Interest Variance in Percentage	[Display] This field displays the interest variance specified at the time of creating the deposit in Percentage terms.
Product Variance	[Display] This field displays the product variance. The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fit in.
Product Variance in Percentage	[Display] This field displays the product variance in percentage terms.
Scheme Rate	[Display] This field displays the rate of the scheme.
Scheme Variance	[Display] This field displays the scheme variance.
Net Effective Rate	[Display] This field displays the rate at which interest is paid for the deposit. Net Effective Rate = Interest Rate (at deposit level) + Interest Variance + Product Variance The net rate should be within the minimum and maximum interest rate specified at the product level.
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate. AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.

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Balances

This tab displays the balance details of an account, interest details, tax withheld, etc.

Field Description

Field Name	Description
Interest Accrued	[Display]
	This field displays the interest accrued on the current principal balance.
	The interest is calculated from the date of last interest payout or capitalization, or from the date of initiating the TD.
Interest Withheld	[Display]
	This field displays the interest that is withheld.
	The part of total due interest amount for the current payout cycle held by the bank, in case the customer has to pay interest to the bank.
Projected Tax1 On Accrued Int:	[Display]
	This field displays the tax 1 calculated on the accrued interest. It is calculated on the basis of the amount accounted and the amount in the accrued interest bucket.

Field Name	Description
Interest Withheld (Total)	[Display] This field displays the total interest withheld amount to date.
Tax Withheld 1 (Total)	[Display] This field displays the total tax 1 deducted from interest against the TD recovered from the customer. This tax is accrued but not remitted to the government. The tax 1 is deducted on the basis of **Tax Deduction at Source Flag** defined at the product level and the **Tax Code** attached to the account at the time of account opening.
Projected Tax2 On Accrued Int	[Display] The tax 2 calculated on the accrued interest. It is calculated on the basis of the amount accounted and the amount in the accrued interest bucket.
Interest Compounded To Date	[Display] This field displays the total compounded interest. *Interest Compounded to Date = Accumulated Interest earned on the Principal + Interest to Date*
Tax Withheld 2 (Total)	[Display] This field displays the total tax 2 deducted from interest against the TD recovered from the customer. This tax is accrued but not remitted to the government. The tax 2 is deducted on the basis of **Tax Deduction at Source Flag** defined at the product level and the **Tax Code** attached to the account at the time of account opening.
Balance Uncollected Interest	[Display] This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.
Interest Paid To Date	[Display] This field displays the total interest paid till date to the customer.
Balance Interest Due	[Display] This field displays the interest amount for which the **Payout Option** is defined as **No instructions** at the product level, and the proceeds are not collected by the customer.

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Field Name	Description
Balance Uncollected Principal	[Display] This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field. For example, a deposit has matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as uncollected principal.
Unclaimed Interest	[Display] This field displays the interest which is due, but not collected by the customer after the grace period. The interest, which is due and is not collected by the customer, gets transferred to the unclaimed GL after the specified grace period.
Balance Principal Due	[Display] This field displays the matured deposit amount for which **Maturity Option** is defined as **No instructions** at the product level, and the proceeds are not collected by the customer.
Tax On Accrual 1	[Display] This field displays the tax amount 1 on the last interest accrued.
Unclaimed Principal	[Display] This field displays the principal which is due, but not collected by the customer after the grace period. The principal, which is due and is not collected by the customer, gets transferred to the unclaimed GL after the specified grace period.
Tax On Accrual 2	[Display] This field displays the tax amount 2 on the last interest accrued.
Interest Capitalized To Date	[Display] This field displays the interest that is capitalized till date.
PMI Accrued	[Display] This field displays the accrued PMI. It is the amount accrued after the maturity of deposit in special PMI processing condition. It is displayed as '0', if PMI Accrual is selected as none.

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Field Name	Description
Stamp Tax Amount	[Display] This field displays the documentary stamp tax amount calculated by the system.

Payout

This tab displays the interest payout details.

Field Description

Field name	Description
Payout Frequency	[Mandatory, Drop-Down] Select the payout frequency from the drop-down list. This is the time interval at which the interest earned on the TD is paid, as specified while initiating a TD. The options are: • At Maturity • Daily • Weekly

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Field name	Description
	• Fortnightly
	• Monthly
	• Bi-Monthly
	• Quarterly
	• Half Yearly
	• Yearly
	The value is set as **At Maturity** for cumulative products.
Compounding	[Display]
	This field displays the time interval at which the interest is compounded to the principal, as specified while initiating a TD.
	For example, if the compounding frequency is specified as **Quarterly** then the accumulated interest will be added to the principal every three months.
Next Payout Date	[Mandatory, Pick List, mm/dd/yyyy]
	Select the date, on which the subsequent interest is due to be paid from the pick list.
	For example, the interest payout frequency is specified as quarterly. If the interest is paid on 31st June '09, the next payout date will be after 3 months i.e.30th September '09.
Next Compounding	[Display]
	This field displays the date on which the accrued interest is added to the principal.
	For example, the interest compounding frequency is specified as monthly. If the interest is compounded on 30th June '09, the next compounding date will be after 1 month i.e. 30th July '09.
Anniversary Start Day	[Conditional, Drop-Down]
	Select the anniversary start date from the drop-down list.
	For example: If a TD is created on 5th of August then the Anniversary Start Day will be 5th. If the next interest is due after a quarter then the **Next Payout Date** will be 5th November.
	This field is enabled if **Anniversary** option is selected in the **Interest Payout basis** and **Interest Compounding basis** in the **TD Product Master** (Fast Path: TDM01) option.
Anniversary Start Month	[Conditional, Drop-Down]
	Select the anniversary start month from the drop-down list.
	For example, if a TD is created on 5th of August then the Anniversary Start month will be August.
	This field is enabled if **Anniversary** option is selected in the **Interest Payout basis** and **Interest Compounding basis** in the **TD Product Master** (Fast Path: TDM01) option.

50

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Payin

This tab displays the deposit details.

Field Description

Field name	Description
Principal Balance	[Display]
	This field displays the principal amount of the TD.
	This is the sum total of the principal amount at the time of initiating, and the compounding interest earned.
Value Date	[Display]
	This field displays the value date of the TD.
	The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective. The interest calculations for a TD will start from this date.
Deposit Term (in C)	[Display]
	This field displays the term in months and days for which the TD is being created.
Deposit Date	[Display]
	This field displays the date on which the TD is created.

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Field name	Description
Base Amount For Deposit Rate	[Display] This field displays the base amount as specified while initiating a TD. The options are: • Incremental Amount – The deposit amount is considered as the base, and the interest rate defined at the product level slabs, is applied as the interest rate for this deposit. • Cumulative of the Deposit – The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs, is applied as the interest rate for this deposit. • Cumulative of all Deposits - The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs, is applied as the interest rate for all deposits under this account.
Deposit Maturity Date	[Display] This field displays the maturity date for the new deposit. This date is arrived at by adding the deposit term to the interest start date of the TD. For example, if the interest start date of the TD is 1st January '04 and the TD term is two months, then the maturity date will be 29th February '04. 1st January '04 + 2 months = 29th February '04
Balance For Rate Earned	[Display] This field displays the base principal amount, which determines the rate of interest applicable for the deposit. This amount depends on the option selected as Base Amount for Deposit Rate. For example, if the Base Amount for Deposit Rate is selected as Incremental, the deposit amount will be displayed.
Interest Start Date	[Display] This field displays the current process date as the interest start date, by default. The interest start date is the date on which the bank starts accruing interest for the TD. For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument. An interest start date can be any date on or after the value date of the deposit, and on or before the maturity date of the deposit.

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Field name	Description
Cheque No.	[Display]
	This field displays the DD or BC or Cheque number through which the TD amount is paid.
	When the cheque is deposited into any payee's account, the cheque number is used to ensure that duplicate entries are not made in the system (that the same cheque is not deposited multiple times in the system.). On every deposit of a cheque, cheque number along with the routing number and drawer account number (all the three are present on the MICR line) is/are used to check for the presence of any duplicate instrument. If duplicate instruments are found, cheque deposit will be rejected unless the earlier cheques are all marked as Returned.

Redemption Details

This tab displays the details of redemption of an account.

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Field Description

Field name	Description
Number of Redemptions to Date	[Display] This field displays the number of redemptions up to the inquiry date. This is equal to the number of times the principal or interest is renewed.
Last Redemption Amount	[Display] This field displays the amount which was last redeemed as a part of the principal.
Redemption Amount to Date	[Display] This field displays the total amount redeemed from the account as a part of the principal.
Early Redemption Penalty to Date	[Display] This field displays the penalty amount, if penalties are charged for an early redemption. When a deposit is redeemed before maturity, the bank may charge a customer penalty interest. The penalty variance rate and the process of calculation are defined at the product level.
Last Redemption Date	[Display] This field displays the date on which the last redemption has taken place.

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RP Variances

This tab displays the relationship pricing variance. For e.g.: If the relationship value is more than 1 crore, additional interest of 0.5% is to be given to the customer.

Field Description

Column Name	Description
Variance Package	[Display] This column displays the variance package applicable to the deposit.
Interest Type	[Display] This column displays the interest type applicable to the deposit.
RP Variance Rate	[Display] This column displays the rate of the RP variance.
Rule	[Display] This column displays the rule applicable to the deposit.
Package Dev Rule	[Display] This column displays the package deviation value applicable to the deposit.

Column Name	Description
Benefit Plan Dev Rule	[Display] This column displays the benefit plan deviation rule applicable to the deposit.

Rule Doc

This tab allows you to view the rule applied on the deposit.

7. Click the **OK** button.

8. The system displays the message "Record Modified...Authorisation Pending...". Click the **OK** button.

9. The deposit master details are modified once the record is authorised.

ORACLE

2.5. TD043 - TD Certificate Printing

Using this option you can print a certificate of the deposit under a term deposit account. The deposit can be issued and printed denomination wise, either for entire deposit amount or part deposit amount.

For example, For a deposit worth 5000, you can have a single certificate printed in single denomination for full amount or multiple certificates printed in denominations of 500 for entire amount.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view the TD certificate printing

1. Type the fast path **TD043** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Certificate Printing**.

2. The system displays the **TD Certificate Printing** screen.

TD Certificate Printing

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Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16]
	Type the TD account number of the customer.
Account Title	[Display]
	This field displays the name of the customer who holds the TD Account.
Branch	[Display]
	This field displays the name of the home branch where the TD account is initiated and maintained.
Product	[Display]
	This field displays the code and name assigned to the TD product, as defined at the product level.
	This is the product under which the TD account is opened.
Principal Balance	[Display]
	This field displays the TD account principal balance i.e. the sum total of the principal balance of all the term deposits held under the TD account.
Account Currency	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened.
	All the entries posted in the account are in the account currency.
	For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.

3. Enter the account number and press the **<Tab>** key.

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TD Certificate Printing

4.   Modify the relevant information in the various tab screens.

Customer Details

The customer details tab provides details of the customer and their relationship with the account.

Field Description

Field Name	Description
Customer Name 1	[Display] This field displays the name of the customer and the relationship to the account, as specified while opening an account.
Customer Name 2	[Display] This field displays the name of the customer and the relationship to the account, as specified while opening an account.
Customer Name 3	[Display] This field displays the name of the customer and the relationship to the account, as specified while opening an account.
Address	[Display] This field displays the address of the customer.
City	[Display] This field displays the name of the city of the customer.

ORACLE®

Deposit Details

The deposit details tab provides details of the deposit renewal number, status, deposit amount, etc.

Field Description

Column Name	Description
Original Deposit No	[Display] This column displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit.
Renewal No	[Display] This column displays the renewal number. Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No	[Display] This column displays the deposit number.

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Column Name	Description
	The Deposit Number signifies the number of deposits opened in an account.
	The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Status	[Display]
	This column displays the current status of the deposit.
	The options are:
	• Open – This deposit is open for various transactions.
	• Opened Today - This deposit is opened on the day of the transaction.
	• Closed - This deposit has been redeemed and thus is closed.
	• Closed Today - This deposit has been redeemed and closed on the day of the transaction.
	• Unclaimed - This deposit is matured and the grace period has ended. Thus it is transferred to the unclaimed GL account.
	• Matured - This deposit has matured.
	• Marked for Lien - This deposit is marked for lien.
	• Blocked - This deposit is blocked.
	• Forced Renewal - This deposit is marked for lien and thus has been force renewed.
	• Cheque Pending Clearing – This cheque deposited during the TD Payin is pending for clearing.
Value Date	[Display]
	This column displays the date on which the deposit is initiated.
Maturity Date	[Display]
	This column displays the date on which the deposit will mature.
Deposit Amount	[Display]
	This column displays the available principal balance of the term deposit.
Maturity Amount	[Display]
	This column displays the total amount to be received on the maturity of the deposit.
	This amount is inclusive of the TDS, if any.
Payout Mode For Principle	[Display]
	This column displays the payout mode for the principal.

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Column Name	Description
Beneficiary Account For Principle	[Display] This column displays the beneficiary account number for the principal amount.
Payout Mode For Interest	[Display] This column displays the payout mode for interest.
Beneficiary Account For Interest	[Display] This column displays the beneficiary account number for the interest.
Selected	[Display] This column displays the certificate printing status of the deposit. • Y - Indicates that the deposit is selected for certificate printing. • N - Indicates that the deposit is not selected for certificate printing.

5. Double-click a deposit in the **Deposit Details** tab to view the **Certificate Details** tab.

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Certificate Details

The certificate details tab provides various details of the certificate like the date of issue, the type, amount, etc.

Field Description

Field Name	Description
Certificates	
Deposit Number	[Display] This field displays the deposit number. The Deposit Number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.

Column Name	Description
Certificate Issue Date	[Display] This column displays the date on which the certificate is issued.

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Column Name	Description
Certificate Type	[Display] This column displays the certificate type. The options are: • Initial (I) • Duplicate (D)
Certificate No.	[Display] This column displays the certificate number as specified in the **Denominations** tab.
Deposit Amount	[Display] This column displays the available principal balance of the term deposit.
Certificate Amount	[Display] This column displays the amount for which the certificate is issued.
Print?	[Toggle] Click the toggle status to **Y** to print a certificate for a deposit. The default value for toggle status is **N.**

6. Click the **+** button to navigate to the **Denomination Details** tab to add a new denomination.

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Denomination Details

The denomination details tab provides details of the serial number of the TD amount, denomination of amount, etc.

Field Description

Field Name	Description
Original Deposit Number	[Display] This field displays the original deposit number. The Deposit Number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Deposit Amount	[Display] This field displays the available principal balance of the term deposit.

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Column Name	Description
Sr. No.	[Display] This column displays the serial number for the denominations specified for the certificate.
Denomination	[Mandatory, Numeric, 16] Type the denominations of the TD certificate. The certificates will be issued for the specified denomination. For example 500, 100, etc.
Series Number	[Mandatory, Numeric, 16] Type the serial number of the TD certificate. This is the series of the inventory for the certificates you want to print.
Start No	[Mandatory, Numeric, 16] Type the start number of the series, from which you want to print the certificates. For example, TD certificates for the inventory are in the series of AS123. You want certificates starting from the number 150.
End No	[Mandatory, Numeric, 16] Type the end number of the series. The system by default displays the start number as the end number.
Total Certificates	[Mandatory, Numeric, 16] Type the number of certificates. The system calculates the total certificates based on the start number and end number of the certificates. For example, if you want the certificates in denomination of 500 for a deposit of 5000. You can specify the start number as 100 and the end number as 109. The system calculates the total certificates as 10. This field is editable. The **End Number** column gets updated if there is any modification in this column.
Net Amount	[Display] This column displays the net amount for which the certificates will be issued. *Net Amount = Denomination X Total Certificate.*

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Inventory Details

The inventory details tab displays information about the stock code, issuer code, etc.

Field Description

Field Name	Description
Stock Code	[Display]
	This field displays the stock code of the TD certificate.
Stock Sub Type	[Optional, Numeric, 40]
	Type the sub type of the stock.
Issuer Code	[Optional, Alphanumeric, 22]
	Type the code of the issuer who has issued the stock.
Currency Code	[Optional, Alphanumeric, 22]
	Type the code of the currency in which the stock is issued.

7. Enter the required information in the **Denomination Details** tab and click the **Validate** button.

8. The system displays the **Certificate Details** tab. Click the **OK** button.

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9. The system displays the message "Authorization required. Do You Want to continue?".
    Click the **OK** button.

10. The system displays the **Authorization Reason** screen.

11. Enter the required information and click the **OK** button.

12. The system displays the message "Authorisation Successful". Click the **OK** button.

13. Click the **Print** button to print the certificate.
    OR
    Click the **Close** button.

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2.6. TDM24 - Lien Master Maintenance

The bank can mark a lien on the term deposit as a security for a loan or an overdraft. If the lien is marked against a term deposit, customer is not allowed to withdraw the amount from the term deposit which lien is marked.

The different kinds of lien marked are:

* Internal Lien - The internal lien is automatically marked by the system on the term deposit which is kept as collateral. The two types of internal lien are:

* Overdraft – This lien is system-initiated and is marked for online transaction done against a Current and Savings account, which is having insufficient funds and has overdraft facility against a term deposit account.

* Loan / APS – This type of lien is marked as a security for Loan or Loan application. This lien is marked automatically by the system on the deposit when the customer specifies that the term deposit will be kept as collateral against the loans.

* External – This type of lien is marked for external reasons.

A deposit marked for lien will be force renewed on the maturity date irrespective of the maturity instruction specified. This is done as security against the loan or overdraft taken by the customer from the bank.

You can view the different liens which are marked against an individual deposit along with details like the start and expiry date of the lien, the lien amount, type of lien, reason for the lien and the account or instrument number against which the lien is marked. If the internal lien is placed on the principal or the principal + interest amount the system displays the lien marked on the principal and the interest. The propagate option increases the drawing power of the customer for the Current and Savings account.

You can place an external lien on a deposit. The lien will be placed when there is a court order or the term deposit has to be blocked for some external reason. You have to specify the lien amount, the description and the reason for the lien. The start date, end date and the maturity instruction is defaulted by the system.

Definition Prerequisites

* 8054 - Time Deposit Account Opening

Modes Available

Add, Modify, Delete,Cancel, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a lien

1. Type the fast path **TDM24** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > Lien Master Maintenance**.

2. The system displays the **Lien Master Maintenance** screen.

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Lien Master Maintenance

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the valid TD account number of the customer.
Original Deposit Number	[Mandatory, Pick List] Select the original deposit number, on which the lien will be marked for the TD account, from the pick list.
Lien Number	[Display] This field displays the lien number of the TD account. This field is displayed in the **Add** mode.
Deposit Number	[Display] This field displays the deposit number that signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal. This field is displayed in the **Add** mode.

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Field Name	Description
Renewal Number	[Display]
	This field displays the renewal number that signifies the number of deposits created out of the source deposit either due to renewals or the payouts.
	This field along with the original deposit number can explain the chronology of a particular deposit.
	This field is displayed in the **Add** mode.
Lien Type	[Display]
	This field displays the lien type.
Lien Instrument/Account No	[Display]
	This field displays the lien instrument / account number.

3. Click the **Add** button.

4. Type the account number and press the **<Tab>** key.

5. Select the original deposit number from the pick list.

Lien Master Maintenance

6. The system enables the **External Lien Maintenance** tab, enter the required information in the tab.

External Lien Maintenance

This tab is used to mark external lien on deposit.

Field Description

Field Name	Description
Lien Type	[Display] This field displays the lien type. The field takes a default value as **External**. Only an external lien can be added. An internal lien is marked automatically by the system.
External System ID	[Conditional, picklist] Select from the picklist external system code specifying earmark type.This field is enabled and mandatory when Lien type is 'External'. If the Lien type is internal, then this field will be disabled and blank..
Lien Date	[Display] This field displays the date on which the lien is marked. The system by default displays the current date as the lien start date.

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Field Name	Description
Expiry Date	[Display]
	This field displays the date on which the lien will expire.
	The system by default displays the deposit maturity date as the expiry date.
Lien Amount	[Mandatory, Numeric, 13, Two]
	Type the lien amount for which the lien will be marked on the TD.
Description	[Mandatory, Alphanumeric, 40]
	Type the description of the lien.
Maturity Instruction	[Display]
	This field displays the maturity instruction as **Force Renew**, by default.
	A deposit marked for lien is force renewed on maturity irrespective of the maturity instruction defined at the product or account level.
Department Code	[Optional, Pick List]
	Select the department code from the pick list.
	The department code is maintained using the **LOB Master** (Fast Path: BA431) option.
Department Name	[Display]
	This field displays the department name based on the department code selected in the adjacent field.
In Favour Of	
It is mandatory to select either the Internal or External option.	
Internal	[Optional, Radio Button]
	Click **Internal**, if the lien details are to be maintained for an existing customer.
External	[Optional, Radio Button]
	Click **External**, if the lien details are to be maintained for an external entity.
Search Criteria	[Conditional, Drop-Down]
	Select the search criteria from the drop-down list.
	The options are:
	- Customer Short Name
	- Customer IC
	- Customer ID
	This field is enabled if the **Internal** option is selected from the **In Favour Of** section.

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Field Name	Description
Search String	[Conditional, Alphanumeric, 40] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer's short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field. This field is enabled if the **Internal** option is selected from the **In Favour Of** section.
Customer Name	[Conditional, Alphanumeric, 120] Type the customer name. This field is enabled if the **External** option is selected from the **In Favour Of** section. If the **Internal** option is selected from the **In Favour Of** section, then this field displays the name of the customer.
Customer ID	[Conditional, Numeric, 10] Type the customer ID. This field is enabled if the **External** option is selected from the **In Favour Of** section. If the **Internal** option is selected from the **In Favour Of** section, then this field displays the customer Id.
Facility Code	
Collateral Code	[Optional, Pick List] Select the collateral code from the pick list.
Collateral Name	[Display] This field displays the collateral name based on the collateral code selected in the adjacent field.
Reason For Lien	[Mandatory, Drop-Down] Select the reason for the lien to be marked from the drop-down list.
Propagate	[Optional, Check Box] Select the **Propagate** check box for lien other than an external lien.

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Field Name	Description
Principal Lien Amount	[Display] This field displays the principal TD amount on which the lien is imposed. If the lien is imposed on the principal + interest, this column displays the principal amount on which the lien is imposed.
Interest Lien Amount	[Display] This field displays the interest earned on the TD amount on which the lien is marked. If the lien is marked on the principal + interest, then this column displays the interest amount on which the lien is marked else it displays the value as zero.

7. Click the **OK** button.

8. The system displays the message "Record Added. Authorisation Pending...". Click the **OK** button.

9. The lien details are added once the record is authorised.

To view the liens marked on an account

1. Click the **Inquiry** button.

2. Enter the account number and press the <**Tab**> key.

3. Select the original deposit number from the pick list and the lien type from the drop-down list.

4. The system displays the lien master details in the **All Lien Inquiry** tab.

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All Lien Inquiry

All types of lien are maintained in the account.

Field Description

Field Name	Description
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Lien Amount	[Display] This field displays the total lien amount placed on the deposit.

Column Name	Description
Original Deposit No	[Display] This column displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit number of the source deposit.

Column Name	Description
Renewal No	[Display] This column displays the renewal number. The renewal number signifies the number of deposits created out of the source deposit either due to renewals, or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No	[Display] This column displays the deposit number on which the lien is marked.
Lien No	[Display] This column displays the sequence in which the lien is placed on the deposit.
Type	[Display] This column displays the type of lien, which is marked on the deposit.
Amount	[Display] This column displays the lien amount marked on the deposit.
AC No / Reference	[Display] This column displays the appropriate beneficiary account number in case of internal lien. For external lien this field displays the description entered at the time of creation of lien.
Start Date	[Display] This column displays the start date of the lien. The start date is the date on which the lien is marked on the deposit.
Expiry Date	[Display] This column displays the expiry date of the lien.
Maturity Instr.	[Display] This column displays the maturity instruction. A deposit marked for lien is force renewed on maturity irrespective of the maturity instruction defined at the product or account level. The system displays the default maturity instruction as Force Renew.

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Column Name	Description
Reason	[Display]
	This column displays the reason for the lien to be marked on the deposit.
	This column displays the reason if the lien is external.
Propagate	[Display]
	This column displays the propagate option.
	If the propagate option is enabled for the lien, then the field displays Y.
	If the **Principal + Interest** option is selected in the **Lien Allowed** field at the product level and the **Propagate** check box is checked at the **Collateral** level, then this option increases the drawing power of the customer.
	This option is available only for internal lien.
	For example, a lien is marked on a TD of 1,00,000 against the drawing power of the CASA account. The drawing power is specified as 50% of the TD. The compounding frequency is yearly and payout is at maturity. For the first year the drawing power of the customer will be 50% of 1,00,000 i.e. 50,000. At the end of the year the customer earns an interest of 5,000, which will be added to the principal because of compounding effect. The principal will now be 1,05,000. Thus, the drawing power will increase to 50% of 1,05,000 i.e. 52,500.
Lien Principal Amount	[Display]
	This column displays the principal TD amount on which the lien is imposed.
	If the lien is imposed on the principal + interest, this column displays the principal amount on which the lien is imposed.
Lien Interest Amount	[Display]
	This column displays the interest earned on the TD amount on which the lien is imposed.
	If the lien is imposed on the principal + interest, this column displays the interest amount on which the lien is imposed. If the lien is not imposed on the interest this column will be blank.
Department	[Display]
	This column displays the department name corresponding to the department code maintained for the lien.
In Favour Of	[Display]
	This column displays the customer name and Id.
Facility Code	[Display]
	This column displays the collateral code and collateral name.

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Column Name	Description
Maker Id	[Display]
	This column displays the maker ID.
Checker Id	[Display]
	This column displays the checker ID.

5. Click the **Close** button.

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2.7. TD022 - TD Nominee Maintenance

Using this option you can record the nominee details for a deposit held under a term deposit account. You can search for the customer who is appointed as the nominee by the term deposit account holder and record the details.

The nominee details can be added, amended or deleted by choosing the appropriate options.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Add By Copy, Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add TD Nominee

1. Type the fast path **TD022** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Nominee Maintenance**.

2. The system displays the **TD Nominee Maintenance** screen.

TD Nominee Maintenance

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16]
	Type the TD account number of the customer.
Org Deposit No	[Mandatory, Pick List]
	Select the original deposit number for which the nominee has to be assigned from the pick list.
	The original deposit number is the source or the parent deposit number, from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit.
Deposit No	[Display]
	This field displays the running term deposit number. This signifies the number of deposits opened in an account.
	The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Renewal No	[Display]
	This field displays the renewal number.
	Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Product	[Display]
	This field displays the product code and the name, under which the TD account is opened.
Account Currency	[Display]
	This field displays the currency assigned to the product, under which the account is opened.
	All the entries posted in the account are in the account currency.
	For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Customer Id	[Display]
	This field displays the customer ID.
	A customer ID is an identification number generated by the system after customer addition is completed successfully. The number will be unique to a customer across the system and the customer search can be made on this basis. This is the number, which the system uses to track the customer. The system displays the customer ID, when the customer is validated.

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Field Name	Description
Customer Name	[Display]
	This field displays the full name of the customer, based on the account number entered.
	The customer name is added in the **Customer Addition** (Fast Path: 8053) option.
Nominee	
Search Criteria	[Mandatory, Drop-Down]
	Select the search criteria to search for the customer from the drop-down list.
	The options are:
	• Customer Short Name
	• Customer Ic - Customer Identification criteria (IC) given by a central authority.
	• Customer Id - Unique identification given by the bank
Search String	[Mandatory, Alphanumeric, 30, Pick List]
	Type the search string.
	If the search criterion is specified as customer's short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the pick list of all those customer's having those letters in their respective criteria. Select the appropriate customer from the existing customer list.
	For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
Nominee	[Display]
	This field displays the name of the customer who is appointed as the nominee.
Nominee ID	[Display]
	This field displays the ID of the customer who is appointed as the nominee.

3. Click the **Add** button.
4. Enter the account number and press the **<Tab>** key.
5. Select the original deposit number from the pick list.
6. Select the search criteria from the drop-down list and type the search string and press the **<Tab>** key and select the customer from the pick list.

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TD Nominee Maintenance

7. Click the **OK** button.

8. The system displays the message "Record Added...Authorisation Pending..". Click the **OK** button.

9. The nominee details are added once the record is authorised.

2.8. TD028 - TD Block/Unblock Account Status

Using this option you can change the status of the term deposit account using this option. The account can be marked as blocked and the reason for the same can be specified. A blocked account can be unblocked along with the reason for the action.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To block/unblock the account status

1. Type the fast path **TD028** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > TD Block/Unblock Account Status** .

2. The system displays the **TD Block/Unblock Account Status** screen.

TD Block/Unblock Account Status

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the TD account number of the customer.
Account Status	[Display] This field displays the current status of the account. The options are: • Regular - This account is a regular account that is opened for various transactions. • Account Opened Today - This account is opened on the day of the transaction. • Closed - This account is closed. • Account Closed Today - This account has been closed on the day of the transaction. • Unclaimed - This account has remained unclaimed by the customer. • Matured - This account has matured. • Account Blocked - This account is blocked. • Forced Renewal - This account is marked for lien and thus has been force renewed.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Account Blocked	[Optional, Check Box] Select the **Account Blocked** check box to block the account.
Reason	[Optional, Drop-Down] Select the reason for blocking the account from the drop-down list. This field is enabled when the Account Blocked check box is selected. The options are: • Failure in Availability

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Field Name	Description
	• Loan Non-repayment
	• Others
	• Special Customer
	• PA Customer

3. Enter the account number and press the **<Tab>** key.

4. Select the account blocked check box and select the reason from the drop-down list.

TD Block/Unblock Account Status

5. Click the **Ok** button.

6. The system displays the message "Authorization required. Do You Want to continue?". Click the **OK** button.

7. They system displays the **Authorization Reasons** screen.

8. Enter the relevant information and click the **Grant** button.

9. The system displays the message "Modification Successful". Click the **OK** button.

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2.9. TDM05 - TD Account CBR Codes Maintenance

CBR Codes are user-defined categories to classify customer i.e. accounts for Central Bank reporting purpose. Defining these categories facilitates generating exclusive MIS reports over and above the standard reports available within **Oracle FLEXCUBE**.

Using this option you can link the accounts of customers to the defined categories or CBR codes, as for example Customer Code, Region, Sector, etc.

Definition Prerequisites

- CHM01 - CASA Product Master Maintenance

- BA080 - CBR PickLists Maintenance

- BA078 - CBR Label Maintenance

- After defining the TD Product, TD Product Rates must be defined for the newly defined TD Product.

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a TD account CBR code

1. Type the fast path **TDM05** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > TD Account CBR Codes Maintenance**.

2. The system displays the **TD Account CBR Codes Maintenance** screen.
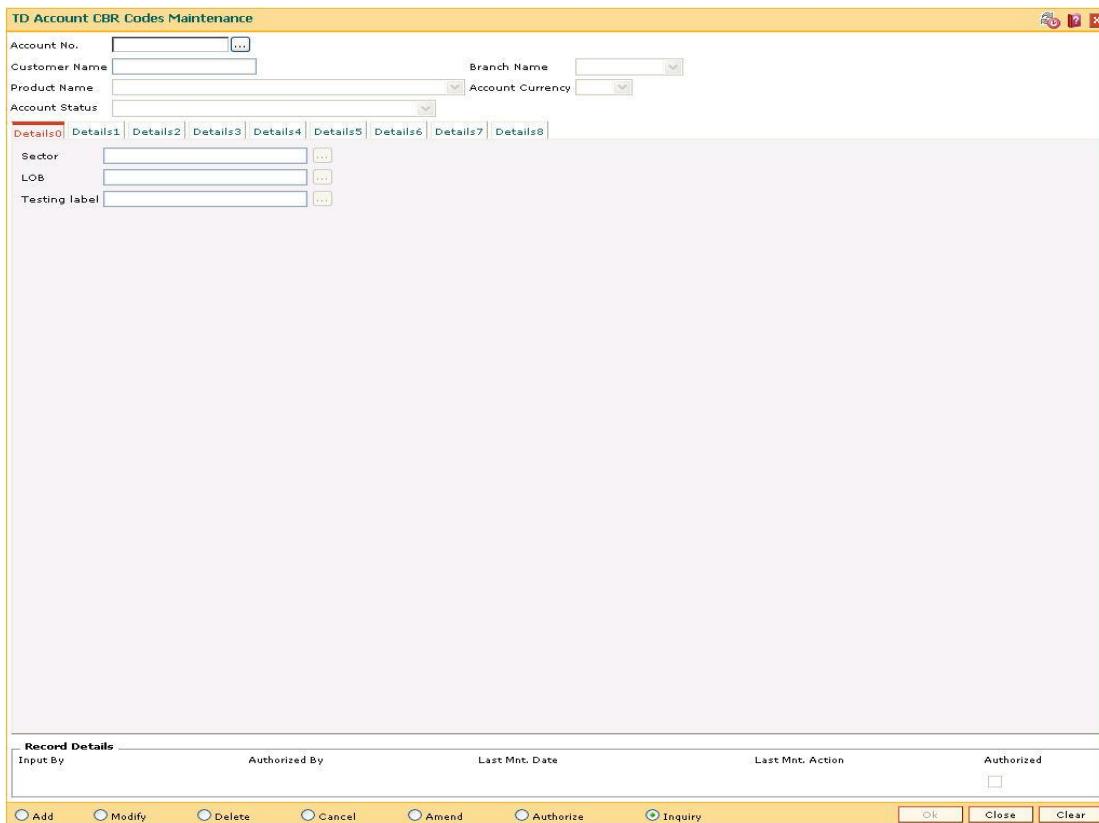
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TD Account CBR Codes Maintenance

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the TD account number for which you want to assign a CBR code.
Customer Name	[Display] This field displays the customer name based on the account number.
Branch Name	[Display] This field displays the branch name where the TD account is opened and maintained.
Product Name	[Display] This field displays the product name under which the TD account is initiated.
Account Currency	[Display] This field displays the TD account currency.

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Field Name	Description
Account Status	[Display] This field displays the account status. For example, Account Opened Today, Account Closed, etc.
Details Tab	Details tab lists all the defined CBR Codes. You can link an account to these codes using the **Detail** tabs.

3. Click the **Add** button.

4. Enter the account number and press the **<Tab>** key.

5. Enter the required information in the various fields.

TD Account CBR Codes Maintenance

6. Click the **OK** button.

7. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **OK** button.

8. The account reporting codes are added once the record is authorised.

2.10. TDM48 - Backdated Interest Rate Change

Using this option you can change the interest rate variance of an existing deposit with effect from a back date. You have the option to give a positive or a negative variance on the existing deposit rate in the screen.

This variance has to be within the interest variance limit defined at the product level. Also, after giving the variance the new interest rate should fall within the minimum and maximum interest rate range defined at the product level. You can specify the effective date for the interest rate change which can be the current date or a back date.

The backdated interest rate change will not be permitted prior to the following

- Last Interest Payout date

- Last Interest Compounding date

- Last Financial year end

- On the day of Pay In of a deposit.

- Value date of the deposit- The date from which the interest will be calculated for a deposit (in case of backdated account opening)

- Deposits with 'Open Today' status

- Interest start date – The date from which the interest calculations will start from a new TD

- Last part Redemption date of the related deposit.

The system will not allow both backdated interest rate change and the term deposit redemption on the same day. You can either redeem the deposit or can set up instruction for backdated interest rate change in a single day for the same deposit i.e. if the redemption is done, backdated interest rate change will not be allowed on the same day or if the backdated interest rate is changed then redemption is not allowed on the same day unless user deletes the rate change instruction. PMI rate changes will not be allowed for this type of change. If a sweep in maintenance exists on the deposit i.e. if the deposit is linked as a sweep in provider to a CASA account, the backdated interest rate change will not be allowed for such a deposit.

Example: Consider the interest rate details for a deposit are as follows:

- Interest Rate - 6% • Interest Variance - +1%

- Product variance - +2% • Net Effective rate - 9%

- Interest Variance set at Product level - -5 to +5 (In Percentage)

- Minimum & Maximum Interest rate for the Product - 2 to 12 (In Percentage)

- Accrual Frequency - Monthly • Interest Payout Frequency - Quarterly

- Last Accrual date - 31st Oct 2007

- Last Interest Payout date - 30th Sep 2007

- Current date - 15th Nov 2007

- On 15th Nov 2007, the user wants to change the interest rate for the said deposit with effect from a back date i.e. from 20th Oct 2007. The user increases the interest variance by 2% w.e.f. 20th Oct 2007 and the Interest variance field will be modified to +3%. The Net Effective interest rate will become 11% for the deposit. In the EOD process, **FLEXCUBE** will recalculate the accrued interest as per the new interest rate for the period from 20th to

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31st Oct, and the adjustment entries will be passed. On 30th Nov, the regular accrual will happen for the month of November with the new interest rate.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

### Other Prerequisites

Not Applicable

Modes Available

Add By Copy, Add, Delete, Cancel, Amend Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add backdated interest rate change details

1. Type the fast path **TDM48** and click **Go** or navigate through the menus to Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > Backdated Interest Rate Change.

2. The system displays the **Backdated Interest Rate Change** screen.

Backdated Interest Rate Change

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Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 12] Type the TD account number of the customer.
Deposit Number	[Mandatory, Pick List] Select the deposit number from the pick list for which the backdated variance has to be applied. The system will show a pick list of only those deposits of the chosen account which are existing (regular, blocked/lien). Closed or matured deposits will not be available in the pick list.
Effective date	[Mandatory, Pick List] Select the date from which the backdated interest rate change should be applicable from the pick list. The date can be modified to a back date, but not to a future date. In Inquiry mode, user will be able to choose a date from the pick list. The pick list will only have those dates on which the interest rate change has been done for the deposit.
Account Title	[Display] This field displays the account title of the customer.
Product	[Display] This field displays the product under which the TD account is opened.
Customer Name	[Display] This field displays the name of the customer.
Customer Id	[Display] This field displays the customer Id of the entered account number.
Branch	[Display] This field displays the branch of the TD account.
Currency	[Display] This field displays the currency of the entered TD account.
Last Compounding Date	[Display] This field displays the date on which the last compounding occurred.
Last Redemption Date	[Display] This field displays the last part redemption date for the deposit.
Last Interest Payout Date	[Display] This field displays the last interest payout date for the deposit.

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Field Name	Description
Interest Start Date	[Display] This field displays the interest start date for the deposit.
Interest Rate	[Display] This field displays the interest rate linked to the index code attached to the deposit.
Scheme Rate	[Display] This field displays the interest rate applicable on the scheme.
Interest Variance in Absolute Value	[Mandatory, Numeric, Three, Six] Type the interest variance in absolute value. This field by default displays the deposit level variance in absolute value given at the time of deposit opening. For doing a backdated interest rate change, enter a positive or a negative variance in this field. Positive or negative variance given in this field has to be within the variance defined at the product level. If a variance already exists which is to be modified, the new data input will override the existing variance.
Interest Variance in Percentage	[Mandatory, Numeric, Three, Six] Type the interest variance in percentage. This field by default displays the deposit level variance in percentage given at the time of deposit opening. For doing a backdated interest rate change, enter a positive or a negative variance in this field. Positive or negative variance given in this field has to be within the variance defined at the product level. If a variance already exists which is to be modified, the new data input will override the existing variance.
Scheme Variance	[Display] This field displays the interest variance applicable on the scheme. For more details, Refer to **Relationship Pricing User Manual**.
Prod Variance in Absolute Value	[Display] This field displays the interest variance in absolute value defined at the product level for the slab in which TD principal balance and term fits in.
Prod Variance in Percentage	[Display] This field displays the interest variance in percentage term defined at the product level for the slab in which TD principal balance and term fits in.
Net Effective Rate	[Display] This field displays the net interest rate which is paid for the deposit. Net Effective = Interest rate + Interest Variance + Product Variance

3. Click the **Add** button.

4. Type the account number and select the deposit number from the pick list.

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Backdated Interest Rate Change

5. Enter a positive / negative variance in the **Interest Variance** field as required.

6. Click the **Ok** button.

7. The system displays the message "Record Added....Authorisation Pending". Click the **Ok** button.

8. The backdated interest rate change details are added once the record is authorised.

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2.11. BAM69 - Islamic Account Attributes

The **Islamic Account Attributes** option is sued to maintain a special nisbah / bonus variance for an account/deposit. For syariah products the attributes are set at product level in the **Islamic Product Attributes** (Fast Path: BAM68) option. FCR will generate a file for all the deposits along with the required details and will send it to the external system after everyday EOD, for profit sharing calculations.

Definition Prerequisites

- BAM68 - Islamic Product Attributes

- 8051- CASA Account opening

- 8054 - Time Deposit Account Opening

Modes Available

Modify, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To modify Islamic account attributes

1. Type the fast path **BAM69** and click **Go** or navigate through the menus to **Global Definitions > Master > Islamic Account Attributes**.

2. The system displays the **Islamic Account Attributes** screen.

Islamic Account Attributes

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Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the account number for which the syariah parameters has to be modified. This field accepts only valid TD and CASA account numbers that are opened under a product for which Syariah parameters have been defined.
Product Code	[Display] This field displays the product code under which the customer account is opened.
Product Type	[Display] This field displays the type of product (Wadiah / Mudharabah) under which the account is opened. The product type for an account is defined in the **Islamic Product Attributes** (Fast Path: BAM68) option.
Product Name	[Display] This field displays the product name under which the account is opened.
Currency	[Display] This field displays the currency of the product under which the customer account is opened.
Calculation Type(TD)	[Display] This field displays the TD calculation type. It displays the option as daily or monthly if the TD product selected in the **Product Code** field has the product term defined as Daily or Monthly in the **TD Product Master** (Fast Path: TDM01) option.
Deposit No	[Conditional, Pick List] Select the deposit number, for which the account attributes are to be maintained, from the pick list. This field is enabled only for TD accounts.
Nisbah %	[Display] This field displays the nisbah percentage. By default the system displays the value in this field from the **Islamic Product Attributes** (Fast Path: BAM68) option. It is applicable only if the Mudharabah product type is selected in the **Product Type** field in the **Islamic Product Attributes** (Fast Path: BAM68) option.

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Field Name	Description
Special Nisbah %	[Conditional, Numeric, Three, Five] Type the special Nisbah percentage for the customer account. The value in the **Nisbah %** field will not be modified based on the value in this field. The user can maintain a positive or negative value. This field is enabled only if the Mudharabah product type is selected in the **Product Type** field in the **Islamic Product Attributes** (Fast Path: BAM68) option.
Nisbah Amount	[Display] This field displays the Nisbah amount based on the external file upload. The cumulative value will be updated by the system, after every file upload. For closed deposits this field displays the cumulative accrued amount. This field displays the value for deposits opened only under TD monthly products.
Bonus %	[Display] This field displays the bonus percentage portion. By default the system displays the value in this field from the **Islamic Product Attributes** (Fast Path: BAM68) option. It is applicable only if the Wadiah product type is selected in the **Product Type** field is selected in the **Product Type** field in the **Islamic Product Attributes** (Fast Path: BAM68) option.
Special Bonus %	[Conditional, Numeric, Three, Five] Type the special bonus percentage for the customer account. The value in the **Bonus %** field will not be modified based on the value in this field.The user can maintain a positive or negative value. This field is enabled only if the Wadiah product type is selected in the **Product Type** field is selected in the **Product Type** field in the **Islamic Product Attributes** (Fast Path: BAM68) option.
Bonus Amount	[Display] This field displays the bonus amount for the deposit based on the external file upload. The cumulative value will be updated by the system, after every file upload. For closed deposits this field displays the cumulative accrued amount. This field displays the value for deposits opened under TD monthly products only.
Zakat %	[Mandatory, Numeric, Three, Five] Type the percentage value of charity portion. By default the system displays the value from the **Islamic Product Attributes** (Fast Path: BAM68) option.

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Field Name	Description
Zakat Amount	[Display]
	This field displays the zakat amount for the deposit based on the external file upload.
	The cumulative value will be updated by the system, after every file upload. This field displays the value for deposits opened only under TD Monthly products.
Tax Amount	[Display]
	This field displays the tax amount for the deposit based on the external file upload.
	This field displays the value for deposits opened only under TD monthly products.

3. Click the **Modify** button.

4. Enter the account number and press the **<Tab>** key.

5. Select the deposit number for TD account.

6. Enter the Special Nisbah %/Special bonus % and zakat %.

Islamic Account Attributes

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7. Click the **Ok** button.

8. The system displays the message "Record Modified... Authorisation Pending..". Click the **Ok** button.

9. The islamic account attributes are modified once the record is authorised.

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3. Payin Processing

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3.1. 1356 - Mixed Payin

Payin in **Oracle FLEXCUBE** refers to the process of depositing an amount into a term deposit account .

There are two types of Payin:

- **Normal Payin**: The deposit is done on a newly opened term deposit account
- **Add-on or Top-up Payin**: The deposit is done on an already active account

The need for Add-on or Top-up Payin can be explained with the following examples:

- For every new deposit that is made, the rate of interest of the new deposit as well as existing deposits can be (re)computed based on the total amount under the parent term deposit account.
- At the time of renewal, you can add additional amounts to the maturity value and club the amounts and make a single deposit with a new principal.
- Sweep-Out amounts from CASA into existing accounts to avoid creation of new term deposit accounts.
- Interest or/and Principal that needs to be either paid out or redeemed can be partly reinvested into the same term deposit account.

A deposit on an account that does not have any prior deposit is automatically detected as a "Normal" payin by the system. Payin can be done by the following modes:

- Cash
- Cheque
- Transfer from CASA
- Transfer from GL
- Bankers Cheque
- Demand Draft

A payin transaction can include deposits made through one or more of the modes listed above.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To define a new mixed payin transaction

1. Type the fast path **1356** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Transfer > Mixed Payin**.

2. The system displays the **Mixed Payin** screen.

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Mixed Payin

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number in which you have to pay-in.
Principal Balance	[Display] This field displays the principal balance of the TD account. Principal balance is the sum of the principal amount of all the deposits, falling under a single TD account. The account currency is displayed in the adjacent field.
Customer Name	[Display] This field displays the name of the customer who holds the TD account.
Payin Amount	[Display] This field displays the amount for which the new TD is opened. The account currency is displayed in the adjacent field.

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Field Name	Description
Txn Ref No	[Display] This field displays the system generated transaction number. This number is unique for every transaction. The transaction number helps a teller to keep track of the various transactions.
Value Date	[Mandatory, Pick List, dd/mm/yyyy] Select the value date from the pick list. By default, the system displays the current date as the value date. The value date signifies the date from which the TD is effective. The value date and the process date are usually same. However, a value date can be a previous date. The adjustments on the account take place from the value date. In case of past value dating of the deposit, Transfer from CASA and Transfer from GL are the only valid payin modes. Interest payable to the account will be calculated with retrospective effect, and paid to the account.
User Ref No	[Optional, Alphanumeric, 40] Type the transaction reference number as the user reference number.

3. Enter the account number and press the **<Tab>** key.

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Mixed Payin

4. Click the **+** button and enter the relevant information in **Payin Details** tab.

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Payin Details

Field Description

Field Name	Description
Sr. No.	[Display] This field displays a serial number for every payin option or mode that is added.
Payin Mode	[Mandatory, Drop-Down] Select the payin mode of the amount from the drop-down list. The options are: - Cash - Cheque - Transfer from CASA - Transfer from GL - Bankers Cheque - Demand Draft Payin mode determines the flow of the payin transaction.

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Field Name	Description
Acy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Acy Cost Rate	[Display] This field displays the account currency cost rate. The cost rate for the account currency is defaulted to the mid rate for the currency.
Payin Amount	[Conditional, Numeric, 13, Two] Type the amount that you want to payin for opening the TD. This amount is in TD account currency. You need to specify the payin amount when the payin is done through the following mode: - Cash - Transfer from CASA - Transfer from GL
Txn Ccy	[Mandatory, Drop-Down] Select the currency of the cheque from the drop-down list. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.
Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Txn Cost Rate	[Display] This field displays the cost rate for transaction currency that is defaulted to the mid rate for the currency.

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Field Name	Description
Txn Amount	[Display]
	This field displays the transaction amount.
	The transaction amount depends on the Txn Ccy selected. When transaction currency is selected, the transaction amount is derived using the appropriate currency conversion rate.
	For example, if the payin mode is Cheque, the transaction amount should be specified, using which the system calculates and populates the payin amount field automatically, based on transaction currency and transaction rate.
	Note: If payin mode is BC/DD, neither the **Payin Amount** nor the **Transaction Amount** should be entered. Based on the BC/DD serial no, the system picks the amount of the instrument.
SC Amount	[Display]
	This field displays the service charge amount when the payin is done in the form of a BC or DD.
	It is possible to either waive the SC or increase the amount using the **SC Details** tab.
Net Payin Amount	[Display]
	This field displays the actual amount in transaction currency that will be paid towards opening a TD, in the chosen payin mode.

5. Depending upon the **Payin Mode** selected the system will enable the relevant tab. For example, if **Cash** is selected from the **Payin Mode** drop-down list then the system will display the **Cash** tab.

6. Double-click the amount in the **Net Payin Amount** column to enable the appropriate tab.

7. Enter the relevant information in the tabs and click the **Save** button.

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Cash

Field Description

Field Name	Description
GL Account Number	[Display] This field displays the GL code for cash (as maintained by the bank), which will be debited to pay the amount of the TD. This account will be debited with the pay-in amount.
GL Description	[Display] This field displays the description of the GL account number.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays **Payin By Cash** .
Txn Amount	[Display] This field displays the transaction or the pay-in amount to be received in cash mode.

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Cheque

Field Description

Field Name	Description
Clearing Type	[Mandatory, Drop-Down]
	Select the clearing type from the drop-down list.
	The bank can set up multiple clearing types, where cheques that are required to be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happens on the basis of the clearing type.
	Interest gets accrued on the TD from the specified value date.
Chq No	[Mandatory, Numeric, 12]
	Type the cheque number which is present on the MICR line of the instrument.
	When the cheque is deposited into any payee's account, the cheque number is used to ensure that the duplicate entries are not made in the system (that the same cheque is not deposited multiple times in the system.). On deposit of every cheque, cheque number along with the routing number and drawer

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Field Name	Description
	account number (all the three are present on the MICR line) are used to check for the presence of any duplicate instrument. If duplicate instruments are found, cheque deposit will be rejected unless the earlier cheques are all marked as returned.
Chq Literal	[Mandatory, Drop-Down] Select the cheque literal value from the drop-down list.
Chq Date	[Mandatory, Pick List, dd/mm/yyyy] Select the cheque date which is present on the instrument from the pick list. The date can also be selected from the calendar. This date has to be less than or equal to current posting date. This date is used in checking validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period (defined in Settlement Bank Parameters).
Drawer Acct No	[Mandatory, Numeric, 16] Type the drawer account number. The drawer account number is the account number of the person who has issued the cheque. The drawer account is the account from where the funds will come into the beneficiary account. This number is generally printed on the cheque leaf. If the cheque is drawn on a different bank, the drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its correctness.
Routing No	[Mandatory, Numeric, Nine] Type the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** (Fast path: STM54) option. *Routing Number = Sector Code / Bank Code + Branch Code* For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up at Settlement Bank Parameters option.
Bank	[Display]

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Field Name	Description
	This field displays the bank name corresponding to the bank code extracted from the routing number.
Value Date	[Display] This field displays the value date of the TD. The value date is calculated by the system depending on the information like clearing type, routing number and other clearing definitions done by the bank. The value date signifies the date from which the life of the TD starts i.e. the date from which the TD will be effective. The interest calculations for a TD will start from this date.
Branch	[Display] This field displays the branch name corresponding to the branch code and bank code extracted from the routing number.
Late Clearing	[Display] This field displays the late clearing. If the field displays Y, it means that clearing cut-off for current posting date for the clearing type chosen is already over. The instrument that is being deposited is considered Late for clearing, and the same will be treated as though it is deposited on the next working date for all value date calculations.
Sector	[Display] This field displays the sector name corresponding to the sector code extracted from the routing number.
Chg. Commission	[Display] This field is for future use.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays **TD Cheque Deposited**.

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XferFrom CASA

Field Description

Field Name	Description
Account Number	[Mandatory, Pick List] Select the account number from the pick list. The appropriate CASA account number from which the TD payin amount is to be debited.
Customer Name	[Display] This field displays the name of the customer who holds the CASA Account.
Cheque No	[Optional, Numeric, 12] Type the number of the CASA account cheque given by the customer. This cheque number must be a valid number of an issued, unpaid cheque. All validation applied at the time of cheque withdrawal will be applicable in this case.
Cheque Date	[Conditional, Pick List, dd/mm/yyyy] Select the cheque date from the pick list.

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Field Name	Description
	The cheque date is the date written on the instrument. This date has to be less than or equal to the current posting date. This date is used to check the validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period defined in **Settlement Bank Parameters** (Fast Path: STM59) option.
	If the cheque date is greater than the current posting date, then the cheque has to be treated as a post-dated cheque. Usually, post-dated cheques are not allowed.
	This field is enabled only if **Cheque No** is entered.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration of the transaction.
	The system displays the default narration "Payin By CASA". You can change the narration, if required.
Txn Amount	[Display]
	This field displays the transaction amount in the local currency of the bank.

XferFromGl

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Field Description

Field Name	Description
GL Account Number	[Mandatory, Pick List] Select the GL account number from the pick list. The GL account number which will be debited to pay the initial amount of the deposit for the TD. The GL code for cash (as maintained by the bank), which will be debited to pay the amount of the TD, is displayed in this field for information purposes only.
GL Description	[Display] This field displays the description of the GL Account number.
Narrative	[Mandatory, Alphanumeric, 120] Type the narration of the transaction. The system displays the default narration "Payin By GL". You can change the narration, if required.
Txn Amount	[Display] This field displays the transaction amount in the local currency of the bank.

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Bankers Cheque

Field Description

Field Name	Description
Serial No	[Mandatory, Numeric, 12] Type the serial number of the issued Bankers Cheque which will be used for making a payin in a new deposit.
Issuer Code	[Display] This field displays the issuer code of the bank on which the Bankers Cheque is drawn.
Cheque Ccy	[Display] This field displays the currency in which the payin will be done. The Bankers Cheque is issued in this currency. While posting the transaction entries to the account, the cheque currency is converted into the account currency, based on the defined transaction rate.
Cheque Amount	[Display] This field displays the cheque amount. The cheque amount is the transaction amount. The Bankers

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Field Name	Description
	Cheque will be issued for this amount.
Routing No	[Display]
	This field displays the routing number against which the cheque has been drawn.
	The routing number is the combination of the bank code and the branch code.
	The combination can be obtained from the **Routing Branch Maintenance** (Fast path: STM54) option.
	Routing Number = Sector Code / Bank Code + Branch Code
	For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.
	For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up at **Settlement Bank Parameters** (Fast Path: STM59) option.
Micr No	[Display]
	This field displays the MICR number.
	For every remittance instrument it is necessary to maintain a MICR number that will be printed on the instrument, if the instrument is expected to come in for clearing through inward clearing. A cross reference is maintained with the system generated serial number to track the instrument.
Cheque Status	[Display]
	This field displays the status of the cheque, if the same bank issues the Bankers Cheque.
	For example, issued, cancelled, lost, etc.
Issue Mode	[Display]
	This field displays the mode of issuance for Bankers Cheque issue.
Issue Date	[Display]
	This field displays the date on which the Bankers Cheque is issued.
Liquidation Date	[Display]
	This field displays the liquidation date if the Bankers Cheque is liquidated.
	In case the Bankers Cheque is liquidated the transaction will be rejected.
Passport / IC No	[Display]
	This field displays the passport or IC number for the identification of the beneficiary.

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Field Name	Description
Beneficiary Name	[Display] This field displays the name of the beneficiary of the Bankers Cheque.
Beneficiary Address	[Optional, Alphanumeric, 35] Type the address details of the beneficiary.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration of the transaction. The system displays the default narration "TD. Payin By BC.". You can change the narration, if required.

Demand Draft

Field Description

Field Name	Description
Serial No	[Mandatory, Numeric, 22] Type the serial number of the issued DD which will be used as payin mode for initiating a new deposit.

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Field Name	Description
Issuer Code	[Display]
	This field displays the issuer code of the bank on which the DD is drawn.
Payable Branch	[Display]
	This field displays the bank/branch at which the DD is payable.
Cheque Ccy	[Display]
	This field displays the currency in which the payin will be done.
Cheque Amount	[Display]
	This field displays the transaction amount as the cheque amount. The DD will be issued for this amount.
Routing No	[Display]
	This field displays the routing number against which the cheque has been drawn.
	The routing number is the combination of the bank code and the branch code.
	The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54) option.
	Routing Number = Sector Code / Bank Code + Branch Code
Micr No	[Display]
	This field displays the MICR number.
	For every remittance instrument it is necessary to maintain a MICR number that will be printed on the instrument, if the instrument is expected to come in for clearing through inward clearing. A cross reference is maintained with the system generated serial number to track the instrument.
Cheque Status	[Display]
	This field displays the status of the cheque if the same bank issues the DD.
	For example, issued, cancelled, lost, etc.
Issue Mode	[Display]
	This field displays the mode of payment for DD issue.
Issue Date	[Display]
	This field displays the date on which the DD is issued.
Liquidation Date	[Display]
	This field displays the liquidation date if the DD is liquidated.
	In case the DD is liquidated the transaction will be rejected.
Passport/IC No	[Display]

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Field Name	Description
	This field displays the passport or IC number for the identification of the beneficiary.
Beneficiary Name	[Display]
	This field displays the name of the beneficiary of the DD.
Beneficiary Address	[Display]
	This field displays the address details of the beneficiary.
Narrative	[Mandatory, Alphanumeric, 120]
	Type the narration of the transaction.
	The system displays the default narration "TD. Payin By DD.". You can change the narration, if required.

8.   In the **Payin Details** tab, click the **Payin** button to view the **Deposit Details** tab.

Deposit Details

Field Description

Field Name	Description
Int Payout	[Conditional, Drop-Down]

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Field Name	Description
Frequency	Select the interest payout frequency from the drop-down list.
	Interest payout frequency is the time interval at which the interest for TD will be paid.
	The interest payout frequency is defaulted from the **TD Product Master** (Fast Path: TDM01) option. If you change the default frequency, it overwrites the value defined at the product level.
	The options are:
	• At Maturity
	• Daily
	• Weekly
	• Fortnightly
	• Monthly
	• Bimonthly
	• Quarterly
	• Half Yearly
	• Yearly
	This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.
Compounding Frequency	[Conditional, Drop-Down]
	Select the compounding frequency of the deposit amount from the drop-down list.
	The TD interest is compounded at the time specified, and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases.
	The options are:
	• At Maturity
	• Daily
	• Weekly
	• Fortnightly
	• Monthly
	• Bimonthly
	• Quarterly
	• Half Yearly
	• Yearly
	The compounding frequency is defaulted from the **TD Product**

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Field Name	Description
	Master (Fast Path: TDM01)option.
	This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.
Base for rate	[Mandatory, Drop-Down]
	Select the base for rate from the drop-down list.
	The options are:
	• **Incremental Amount** - The deposit amount is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit. For example,
	Payin Amount = 10,000 Rate of Interest (defined at product slab level) =5% In this case, 10,000 will be the base for 5% interest rate.
	• **Cumulative for the deposit** - The sum of payin amount of all the deposits under the TD Account (including this new deposit) is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit. For example,
	Under one TD account three deposits are placed. Payin amount of first deposit = 5000 Payin amount of second deposit = 10,000 Payin amount of third deposit = 10,000 The interest rate for deposits up to 25,000 is 4%. The interest rate changes to 5% for deposit over 25,000. New deposit payin amount = 5000 In this case, 30,000 will be the new deposit and the interest rate applicable to the new deposit of 5,000 is 5%, as Cumulative of the deposit option is selected. The rate of interest for the rest of the deposit (i.e. 25,000) remains 4%.
	• **Cumulative for all the deposits** - The sum of payin amount of all the deposits under the TD Account (including this new deposit) is considered as the base and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account. For example,
	Under one TD account there are three deposits placed. Payin amount of first deposit = 5000 Payin amount of second deposit = 10,000 Payin amount of third deposit = 10,000 The interest rate for deposits upto 25,000 is 4%. The interest rate changes to 5% for deposit over 25,000. New deposit payin amount = 5000 In this case, 30,000 will be the new deposit and the interest

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Field Name	Description
	rate applicable to the total deposit of 30,000 is 5%, as Cumulative of all deposits option is selected. The rate of interest changes for the total deposit from the day the new amount is deposited.
Maturity Date Factor	[Conditional, Radio Button]
	Click on the required maturity date factor.
	The options are:
	• Term
	• Maturity Date
	This field is disabled for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

Term

The below fields are enabled if Term option is selected in the Maturity Date Factor field.

Term	[Mandatory, Numeric, Four, Four]
	Type the term that specifies the period for which the deposit is made.
	The term should be within the minimum and maximum limits and should be a multiple of the incremental term specified at the product level.
Int. Start Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the interest start date from the pick list.
	By default, the current process date is displayed as the interest start date.
	The interest start date is the date on which the bank starts accruing interest for the TD.
	For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument.
	You can specify any date, on or after the value date of the deposit, and on or before the maturity date of the deposit.
Maturity Date	[Conditional, Pick List, dd/mm/yyyy]
	This field displays the date on which the deposit will mature.
	The Interest Start Date and the Term determines the maturity date of the deposit.
	This field is enabled if **Maturity Date** option is selected in the **Maturity Date Factor** field.

Rate

Interest Rate	[Display]

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Field Name	Description
	This field displays the rate of interest for the new TD account.
Product Variance	[Display]
	This field displays the interest variance defined under **TD Product Rate Maintenance** (Fast Path: TD060) option for the slab in which TD principal balance and term fits in.
Deposit Variance	[Optional, Numeric, Three, Six]
	Type the interest variance for the new term deposit initiated under the new TD account.
	The variance specified should be within the minimum and maximum variance specified at the product level.
	Based on the product definition made for the field Auto/ Force Renew With Deposit Variance in the option **TD Product Master** (Fast Path : TDM01), the deposit variance will be carried forward to the deposits created by auto / force renewal.
Net Rate	[Display]
	This field displays the rate at which the interest is paid against the deposit.
	Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance
	The net rate should be within the minimum and maximum interest rate, specified at the product level.
Scheme Variance	[Display]
	This field displays the interest variance applicable on the scheme.
Scheme Rate	[Display]
	This field displays the interest rate applicable on the scheme.
Annual Equivalent Rate	[Display]
	This field displays the annual equivalent rate.
	AER is the annualized rate of return which the bank pays to the customer. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.
Maturity	
Maturity Amount	[Display]
	This field displays the total amount to be received on the maturity of the deposit.
	This amount is inclusive of the TDS, if any.
Next Int. Pay Date	[Display]
	This field displays the next interest pay date.

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Field Name	Description
	Depending on the interest payout frequency interval specified, the system calculates the next interest due date.
	For example,
	Interest Payout Frequency = Quarterly
	Interest Compounding Frequency = Monthly
	Deposit Initiated Date = 31st December '03
	Next Interest Payout Date = 31st Jan '04
Next Int. Comp. Date	[Display]
	This field displays the next interest compounding date.
	Depending on the interest compounding frequency duration specified, the system calculates the next interest compounding date.
	For example,
	Interest Payout Frequency = Quarterly
	Interest Compounding Frequency = Monthly
	Deposit initiated date 31st December '03
	Next Interest Compounding Date = 31st March '04
Business Acquirer ID	[Mandatory, Pick List]
	Select the business acquirer ID, to save the business acquirer details for the particular transaction, from the pick list.
	The system by default displays the ID of the teller who has logged in. The pick list displays the list of users linked to the system.

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Deposit Denomination

Field Description

Field Name	Description
Txn Amount	[Display] This field displays the transaction amount in the local currency of the bank.
Total Amount	[Display] This field displays the total amount.

Column Name	Description
Denomination	[Display] This column displays the denomination value.
Description	[Display] This column displays the description of the deposit denomination.

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Column Name	Description
Count	[Mandatory, Numeric, Four, Four] Type the number for the count.
Amount	[Mandatory, Numeric, 13, Two] Type the amount.

SC Details

Field Description

Field Name	Description
Sr. No	[Display] This field displays the row number.
SC Code	[Display] This field displays the unique service code.
Description	[Display] This field displays the SC description.

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Field Name	Description
SC Ccy	[Display] This field displays the currency in which the SC will be charged.
SC Amount	[Display] This field displays the SC amount.
Amount (ACY)	[Display] This field displays the service charges levied for issuing the instrument. The charges will be calculated in the account currency. The system posts the entries to the accounts in the account currency. Account currency is the currency assigned to the product at the product level, under which the account is opened. If the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Amount (TCY)	[Display] This field displays the service charges levied for issuing the instrument. The charges will be calculated in the transaction currency. This is the amount, which will be deducted from the redemption amount. The transaction currency is the currency in which the customer wants to transact.
Amount (LCY)	[Display] This field displays the service charges levied for issuing the instrument. The charges will be calculated in the local currency of the bank. The local currency of the country where the bank is situated is the local currency of the bank.

9. Click the **Ok** button. The system displays the message "Deposit Number has been created".

10. Click the **OK** button. The system displays the **Document Receipt** screen.

11. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Yes** button.
OR
Click the **Cancel** button.

12. The system displays the **TD Multiple Payout Instructions** (Fast Path: TD039) option.

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3.2. 1007 - Quick Payin By CASA

After the TD account is opened, funds have to be deposited in the account, this activity is called as payin.

Using this option you can transfer funds from the customer's CASA account to term deposit account. This option offers a quicker solution to the pay-in requirement for the teller. The teller can alternately use **Mixed Payin** (Fast Path: 1356) option which offers other mode of pay-in.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
- 8051 - CASA Account Opening

Modes Available

Not Applicable

To make quick payin through CASA

1. Type the fast path **1007** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash >** Quick Payin By CASA.

2. The system displays the **Quick Payin By CASA** screen.

Quick Payin By CASA

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number in which you want to do payin.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Principal Balance	[Display] This field displays the available principal balance of the deposit.
Casa Account Number	[Mandatory, Numeric, 16, Pick List] Type the CASA account number or select it from the pick list. The name of the account holder is displayed in the adjacent field.
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. This is the currency in which the transaction has to be done. While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.
Acy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank.
Txn Amount	[Display] This field displays the amount in the account currency.
Payin Amount	[Mandatory, Numeric, 13, Three] Type the payin amount to be debited from the CASA account.
Compounding Frequency	[Conditional, Drop-Down] Select the compounding frequency from the drop-down list. The options are: • At Maturity

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Field Name	Description
	• Daily
	• Weekly
	• Fortnightly
	• Monthly
	• Bi-Monthly
	• Quarterly
	• Half-Yearly
	• Yearly
	This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.
Int Payout Frequency	[Conditional, Drop-Down]
	Select the frequency at which the interest payout will be made in the deposit from the drop-down list.
	The options are:
	• At Maturity
	• Daily
	• Weekly
	• Fortnightly
	• Monthly
	• Bi-monthly
	• Quarterly
	• Half-Yearly
	• Yearly
	This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.
Base for Rate	[Mandatory, Drop-Down]
	Select the base for Rate from the drop-down list.
	The options are:
	• Incremental Amount – The deposit amount is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
	• Cumulative For the Deposit – The sum total of all the deposits under the TD Account (including this new

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Field Name	Description
	deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
	• Cumulative For All Deposits - The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account.
Maturity Date Factor	[Conditional, Radio Button]
	Click on the required maturity date factor.
	The options are:
	• Term
	• Maturity Date
	This field is disabled for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

Term

The below fields are enabled if Term option is selected in the Maturity Date Factor field.

Field Name	Description
Value Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the value date of the TD from the pick list.
	The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective.
	By default it displays the process date. It can also be a previous date.
Term	[Mandatory, Numeric , Four]
	Type the term in months and days for which the TD is being created.
	The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level.
Int. Start Date	[Mandatory, dd/mm/yyyy]
	Type the date from which the interest starts accruing on TD.
	By default, the current process date is displayed as the payin start date.
Maturity Date	[Conditional, dd/mm/yyyy]
	Type the maturity date of the TD.
	This field is enabled if the **Maturity Date** option is selected in the **Maturity Date Factor** section.

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Field Name	Description
Rate	
Interest Rate	[Display] This field displays the rate of interest for the new TD account.
Product Variance	[Display] This field displays the product variance. The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.
Product Variance in Percentage	[Display] This field displays the product variance in Percentage terms
Deposit Variance	[Mandatory, Numeric, Two, Five] Type the interest variance for the new term deposit created under the new TD account. The variance specified should be within the minimum and maximum variance specified at the product level. Based on the product definition made for the field **Auto/ Force Renew With Deposit Variance** in the option **TD Product Master** (Fast Path: TDM01), the deposit variance will be carried forward to the deposits created by auto / force renewal.
Deposit Variance in Percentage	[Display] This field displays the deposit variance in percentage term.
Net Rate	[Display] This field displays the rate at which the interest is paid against the deposit. *Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance* The net rate should be within the minimum and maximum interest rate, specified at the product level.
Scheme Variance	[Display] This field displays the scheme variance.
Scheme Rate	[Display] This field displays the scheme rate.
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate.
Next Int Pay Date	[Display]

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Field Name	Description
	This field displays the next interest payable date.
Next Int Comp Date	[Display]
	This field displays the next interest compounded date.
Maturity Amount	[Display]
	This field displays the total amount to be received on the maturity of the deposit.
	This amount is inclusive of the TDS, if any.
Deposit Number	[Display]
	This field displays the deposit number of the customer.
	The deposit number signifies the number of deposits opened in an account.
	The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
User Ref No	[Optional, Alphanumeric, 40]
	Type the user reference number.
Txn. Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration for the transaction.
	By default, the system displays **Payin By CASA**.
Business Acquirer Id	[Mandatory, Pick List]
	Select the business acquirer ID, to save the business acquirer details for the particular transaction, from the pick list.
	The system by default displays the ID of the teller who has logged in. The pick list displays the list of users linked to the system.

3. Enter the account number and press the **<Tab>** key.
4. Select the CASA account number from the pick list.
5. Enter the payin amount.
6. Select the compounding frequency, interest payout frequency and base for rate from the drop-down list.
7. Enter the other relevant details.

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Quick Payin By CASA

8. Click the **UDF** button. The system displays the **UDF Details** screen.

9. Click the **Validate** button. The system displays the message "Validation Procedure Completed".

10. Click the **Ok** button. The system displays the **Quick payin By CASA** screen.

11. Click the **Ok** button.

12. The system displays the transaction sequence number. Click the **Ok** button.

13. The system displays the **Document Receipt** screen.

14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Yes** button.
    OR
    Click the **Cancel** button.

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3.3. 1021 - Quick Payin By GL

The act of depositing amount into a term deposit account is called payin in **Oracle FLEXCUBE**.

Using this option you can transfer funds from GL account to term deposit account while making a pay-in. This option offers a quicker solution to the pay-in requirement for the teller. The teller can alternately use **Mixed Payin** (Fast Path: 1356) option which offers other mode of transfers of making a pay-in.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
- GLM02 - Chart of Accounts

Modes Available

Not Applicable

To transfer fund from GL account

1. Type the fast path **1021** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Transfer > Cash >** Quick Payin By GL.

2. The system displays the Quick Payin By GL screen.

Quick Payin By GL

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Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16]
	Type the TD account number for which the pay-in is to be done.
Account Ccy	[Display]
	This field displays the currency assigned to the product at the product level under which the account is opened.
	All the entries posted in the account are in the account currency.
	For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Principal Balance	[Display]
	This field displays the available principal balance of the deposit. The principal currency is displayed in the adjacent field.
GL Branch	[Optional,Pick List]
	Select the GI branch from the pick list.
Txn Ccy	[Mandatory, Drop-Down]
	Select the GL account currency in which the pay-in will be done from the drop-down list.
	While posting the transaction entries to the account, the GL account currency is converted into the account currency, based on the defined transaction rate.
GL Account Number	[Mandatory, Pick List]
	Select the account number from the pick list.
	The TD payin amount will be transferred from this account.
Acy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Amount	[Display]
	This field displays the transaction amount.
Payin Amount	[Mandatory, Numeric, 13, Three]
	Type the initial amount which the customer has to deposit.
Compounding	[Conditional, Drop-Down]

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Field Name	Description
Frequency	Select the compounding frequency from the drop-down list. The options are: • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.
Int Payout Frequency	[Conditional, Drop-Down] Select the interest payout frequency from the drop-down list. The options are: • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.
Base for rate	[Mandatory, Drop-Down] Select the base amount from the drop-down list. The options are: • **Incremental Amount** – The deposit amount is considered as the base, and the interest rate defined at the product

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Field Name	Description

level slabs is applied as the interest rate for this deposit.

- **Cumulative for the Deposit** – The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.

- **Cumulative for all Deposits** - The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account.

Maturity Date Factor

[Conditional, Radio Button]

Click on the required maturity date factor.

The options are:

- Term
- Maturity Date

This field is disabled for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

Term

The below fields are enabled if the Term option is selected in the Maturity Date Factor field.

Value Date

[Display]

This field displays the value date of the TD.

The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective.

Term

[Mandatory, Numeric , Four]

Type the term in months and days for which the TD is being initiated.

The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level.

Int. Start Date

[Mandatory, dd/mm/yyyy]

Type the interest start date.

By default, the current process date is displayed as the start date.

Maturity Date

[Conditional, dd/mm/yyyy]

Type the maturity date.

This field is enabled if **Maturity Date** option is selected in

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Field Name	Description
	Maturity Date Factor field.
Rate	
Interest Rate	[Display]
	This field displays the rate of interest for the new TD account.
Product Variance	[Display]
	This field displays the product variance.
	The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.
Product Variance in Percentage	[Display]
	This field displays the product variance in Percentage terms
Deposit Variance	[Mandatory, Numeric, Two, Five]
	Type the interest variance for the new term deposit initiated under the new TD account.
	The variance specified should be within the minimum and maximum variance specified at the product level.
	Based on the product definition made for the field **Auto/ Force Renew With Deposit Variance** in the option **TD Product Master** (Fast Path: TDM01), the deposit variance will be carried forward to the deposits created by auto / force renewal.
Deposit Variance in Percentage	[Display]
	This field displays the deposit variance in percentage term.
Net Rate	[Display]
	This field displays the rate at which the interest is paid against the deposit.
	Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance
	The net rate should be within the minimum and maximum interest rate, specified at the product level.
Scheme Variance	[Display]
	This field displays the interest variance applicable on the scheme.
Scheme Rate	[Display]
	This field displays the interest rate applicable on the scheme.
Annual Equivalent Rate	[Display]
	This field displays the annual equivalent rate. AER (Annual Equivalent Rate) is the annualized rate of return which the bank

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Field Name	Description
	pays to the customer.
	It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when interest is finally paid out to the customer, the AER is to be published along with the actual interest rate which is paid to the customer. So for all deposits, including CASA, Term Deposits, Notice and structured deposits AER should be computed and displayed. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.
Next Int. Pay Date	[Display]
	This field displays the next interest due date.
	Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Payout Date = 31/03/2004.
Next Int. Comp. Date	[Display]
	This field displays the next interest compounding date.
	Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Compounding Date = 31/01/2004.
Maturity Amount	[Display]
	This field displays the total amount to be received on the maturity of the deposit.
	This amount is inclusive of the TDS, if any.
Deposit Number	[Display]
	This field displays the deposit number.
	The Deposit Number signifies the number of deposits opened in an account.
	The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Reference No.	[Display]
	This field displays the reference number for a transaction.
	This reference number is used for reconciliation. It is generated and populated by the system as per masking logic if the GL involved in the transaction is implemented GL. However if required the user can modify it. If the transaction is not put

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Field Name	Description
	through implemented GLs, reference number field will be blank .The reference no will have following masking YMMDDBBBnnnn, BBB is branch code and nnnn is serial no.
User Ref No	[Mandatory, Alphanumeric, 40] Type the user reference number in this field.
Txn. Narrative	[Mandatory, Alphanumeric, 120] Type the narration for the transaction. The system displays the default narration "Payin By GL". You can modify the narration, if required.
Business Acquirer Id	[Mandatory, Pick List] Select the business acquirer ID, to save the business acquirer details for the particular transaction, from the pick list. The system by default displays the ID of the teller who has logged in. The pick list displays the list of users linked to the system.

3. Enter the account number and press the **<Tab>** key.

4. Select the GL account number from the pick list.

5. Enter the payin amount.

6. Select the compounding frequency, interest payout frequency and base for rate from the drop-down list.

7. Enter the other relevant details.

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Quick Payin By GL

Quick Payin By GL*						
Account Number:	000000000127101	EtiTE		Account Ccy:	RMB	Txn Ccy:	RMB
Principal Balance:	RMB	15,000.00		GL Branch :	Head Office	9999	
GL Account Number:	110001009	HO GL					
Acy Rate:	1.00000			Txn Rate:	1.00000		
Txn Amount:	50,000.00			Payin Amount:	50,000.00		
Compounding Frequency	At Maturity			Int Payout Frequenc	At Maturity		
Base for rate:	Incremental Amount						
Maturity Date Factor:	◉ Term	○ Maturity Date					

Term

Value Date:	25/11/2010		
Term	6 Months	0 Days	
Int. Start Date:	25/11/2010		
Maturity Date:	25/05/2011		

Rate

Interest Rate:	2.55550
Product Variance:	0.00000 In % : 0.00000
Deposit Variance:	1.00000 In % : 0.00000
Net Rate:	3.55550
Scheme Variance:	0.00000
Scheme Rate:	0.00000
Annual Equivalent Rate:	3.55550

Next Int. Pay Date:	25/05/2011	
Maturity Amount:	50,813.13	
Deposit Number:		
Reference No. :	2	
User Ref No:	2	
Txn. Narrative:	Payin By GL	
Business Acquirer Id:	TRAJI	

Next Int. Comp. Date: 25/05/2011

Maturity Amount is calculated without considering tax.

Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque

UDF | OK | Close | Clear

8. Click the **UDF** button. The system displays the **UDF Details** screen.

9. Click the **Validate** button. The system displays the message "Validation Procedure Completed".

10. Click the **Ok** button. The system displays the **Quick payin By CASA** screen.

11. Click the **Ok** button.

12. The system displays the message "Authorisation Required. Do You Want to continue?". Click the **OK** button.

13. The system displays the **Authorisation Reason** screen.

14. The system displays the transaction sequence number. Click the **Ok** button.

15. Enter the relevant information and click the **Grant** button.

16. The system displays the **Document Receipt** screen.

17. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Yes** button.
    OR
    Click the **Cancel** button.

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3.4. 1402 - Quick Payin By Cash

Payin in **Oracle FLEXCUBE** refers to the process of depositing an amount into a term deposit account.

Using this option, you can directly deposit cash in the customer's term deposit account, once it is opened. This option offers a quicker solution for term deposit pay-in. You can alternately use the **Mixed Payin** (Fast Path: 1356) option which offers other modes of transfer for pay-in.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To perform quick payin by cash

1. Type the fast path **1402** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash >** Quick Payin By Cash.

2. The system displays the Quick Payin By Cash screen.

Quick Payin By Cash

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number in which you want to do the pay-in from CASA account. The name of the account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD, the account opened under that product has USD as its account currency.
Principal Balance	[Display] This field displays the principal balance of the TD account. Principal balance is the sum of the principal amount of all the deposits, falling under a single TD account. The account currency is displayed in the adjacent field.
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. While posting the transaction entries to the account, the account currency is converted into the account currency, based on the defined transaction rate.
Acy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Amount	[Display] This field displays the transaction amount.
Payin Amount	[Mandatory, Numeric, 13, Two] Type the initial amount which the customer has to deposit. In normal and true discounted types of product, the maturity amount is pre-defined along with the applicable interest rate. The interest is then deducted from the maturity amount to arrive at the initial payin amount.

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Field Name	Description
Compounding Frequency	[Conditional, Drop-Down] Select the compounding frequency from the drop-down list. The options are: • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.
Int Payout Frequency	[Conditional, Drop-Down] Select the time interval at which the pay out for TD will be made from the drop-down list. The options are: • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.
Base for rate	[Mandatory, Drop-Down] Select the base amount from the drop-down list.

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Field Name	Description
	The options are:
	• **Incremental Amount** – The deposit amount is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
	• **Cumulative For The Deposit** – The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
	• **Cumulative For All Deposits** - The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account.
Maturity Date Factor	[Conditional, Radio Button] Click on the required maturity date factor. The options are: • Term • Maturity Date This field is disabled for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

Term

The below fields are enabled if the Term option is selected in the Maturity Date Factor field.

Field Name	Description
Value Date	[Display] This field displays the value date of the TD. The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective.
Term	[Conditional, Numeric, Four, Four] Type the term in months and days for which the TD is being initiated. The term should be within the maximum and minimum limits specified at the product level. This field is enabled if the **Term** option is selected in the **Maturity Date Factor** field.
Int Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the payin start date from the pick list. By default, the current process date is displayed as the payin

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Field Name	Description
	start date.
Maturity Date	[Conditional, Pick List, dd/mm/yyyy]
	Select the date on which the new deposit will mature from the pick list.
	The interest start date determines the maturity date of the deposit.
	This field is enabled if the **Maturity Date** option is selected in the **Maturity Date Factor** field.
Rate	
Interest Rate	[Display]
	This field displays the rate of interest for the new TD account.
Product Variance	[Display]
	This field displays the product variance.
	The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.
Product Variance in Percentage	[Display]
	This field displays the product variance in percentage term.
	.
Deposit Variance	[Mandatory, Numeric, Two]
	Type the deposit variance defined for the particular term deposit under the TD account.
	The variance specified should be within the minimum and maximum variance specified at the product level.
Deposit Variance in Percentage	[Display]
	This field displays deposit variance in percentage term.
Net Rate	[Display]
	This field displays the rate at which the interest is paid against the deposit.
	Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance
	The net rate should be within the minimum and maximum interest rate, specified at the product level.
Scheme Variance	[Display]
	This field displays the scheme variance.
Scheme Rate	[Display]

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Field Name	Description
	This field displays the scheme rate.
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate. AER is the annualized rate of return which the bank pays to the customer. It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when interest is finally paid out to the customer, the AER is to be published along with the actual interest rate which is paid to the customer. So for all deposits, including CASA, Term Deposits, Notice and structured deposits AER should be computed and displayed. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.
Next Int. Pay Date	[Display] This field displays the next interest pay date. Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Payout Date = 31/03/2004.
Next Int. Comp. Date	[Display] This field displays the next interest compounding date. Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Compounding Date = 31/01/2004.
Maturity Amount	[Display] This field displays the total amount to be received on the maturity of the deposit. This amount is inclusive of the TDS, if any.
Deposit Number	[Display] This field displays the deposit number of the customer.

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Field Name	Description
	The deposit number signifies the number of deposits opened in an account.
	The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
User Ref No	[Optional, Alphanumeric, 40]
	Type the user reference number.
Txn. Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration for the transaction.
	The system displays the default narration "Payin By Cash". You can modify the narration, if required.
Business Acquirer Id	[Mandatory, Pick List]
	Select the business acquirer id from the pick list.
	By default, the system displays the teller id who has performed the transaction.

3. Enter the account number and press the <**Tab**> key.

4. Enter the payin amount and select the compounding frequency, interest payout frequency and base for rate from the drop-down list.

5. Click on the appropriate maturity date factor.

6. Enter the other relevant details.

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Quick Payin By Cash

7. Click the **UDF** button.

8. Enter the relevant details and click the **Validate** button.

9. Click the **Ok** button. The system displays the main screen.

10. Click the **Ok** button.

11. The system displays the message "Authorization Required. Do You want to continue?". Click the **OK** button.

12. The system displays the **Authorization Reason** screen.

13. Enter the relevant information and click the **Grant** button.

14. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

15. The system displays the **Document Receipt** screen.

16. Select the receipt you want to print and click the **Ok** button.
    OR
     Click the **Cancel** button.

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3.5. 6503 - Quick Payin By BC

The act of depositing amount into a term deposit account is called Payin in **Oracle FLEXCUBE**. This option enables you to directly deposit the BC amount in the customer's term deposit account. This option offers a quicker solution for TD pay-in. You can alternately use the **Mixed Payin** (Fast Path: 1356) option which offers other mode of transfers for pay-in.

You can use this option to transfer the liquidated BC to walk-in customer, customer's account or GL account.

Definition Prerequisites

- Bankers cheque to be issued

Modes Available

Not Applicable

To perform quick payin by bankers cheque

1. Type the fast path **6503** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > Quick Payin By BC**.

2. The system displays the **BC Liquidation Inquiry** screen.

BC Liquidation Inquiry

Field Description

Field Name	Description
Liq Mode	[Mandatory, Drop-Down]
	Select the liquidation mode for BC from the drop-down list.
	The options are:
	• Cancellation - Purchaser of BC wants payment against the instrument.
	• Payment – Beneficiary of BC wants payment against the instrument.
	• Refund – Purchaser has lost the instrument and wants the money refunded.
Serial No	[Mandatory, Numeric, 12]
	Type the **FLEXCUBE Retail** serial number of the BC to be liquidated.
	The BC should be a valid BC issued by your bank.
	For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number automatically comprising the branch code, instrument type and a running serial number.
	When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
Liq Type	[Mandatory, Drop-Down]
	Select the appropriate mode for type of liquidation from the drop-down list.
	The options are:
	• Cash
	• Against GL
	• Against Account
	• Against TD Account
Bank Code	[Display]
	This field displays the issuer of the BC.
Issuer Branch	[Display]
	This field displays the branch of the bank that has issued the BC.
Cheque Ccy	[Display]
	This field displays the currency in which the BC is issued.

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Field Name	Description
Cheque Amount	[Display]
	This field displays the amount for the BC. This amount is in the currency of the BC.
Cheque No	[Display]
	This field displays the cheque number of the BC.
	This is the MICR number of the BC. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by MICR number or the serial number.
Routing No	[Display]
	This field displays the routing number against which the cheque has been drawn.
	The routing number is the combination of the bank code and the branch code.
	The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54) option.
	Routing Number = Sector Code / Bank Code + Branch Code
	For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.
	For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Fast Path: STM59) option.
Cheque Status	[Display]
	This field displays the status of the BC.
	The options are:

- Issued
- Cancelled
- Paid Through Clearing
- Paid by Cash
- Paid to Customer account
- Suspense
- Reversed
- Paid by GL
- Lost

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Field Name	Description
	• Unclaimed
	• Stale
	Except for BCs marked as lost, all other status are marked by the system itself.
Issue Date	[Display]
	This field displays the date on which the BC is issued.
Liquidation Date	[Display]
	This field displays the liquidation date.
	This field is blank while performing an inquiry.
Issue Mode	[Display]
	This field displays the mode of issue of the BC. For example, Against Cash, Against GL etc.
Drawee Acct No	[Display]
	This field displays the drawee account number of the issuer bank.
Beneficiary Name	[Display]
	This field displays the name of the beneficiary of the BC.
Passport / IC No	[Display]
	This field displays the identification collected from the beneficiary of the BC.
Beneficiary Address	[Display]
	This field displays the contact address of the beneficiary.
Lost/ Caution Details	[Display]
	This field displays the lost/ caution details.

3. Select the liquidation mode and the liquidation type from the drop-down list

4. Enter the serial number.

5. Click the **Ok** button. The system displays the message "Do You Want to continue ".

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BC Liquidation Inquiry
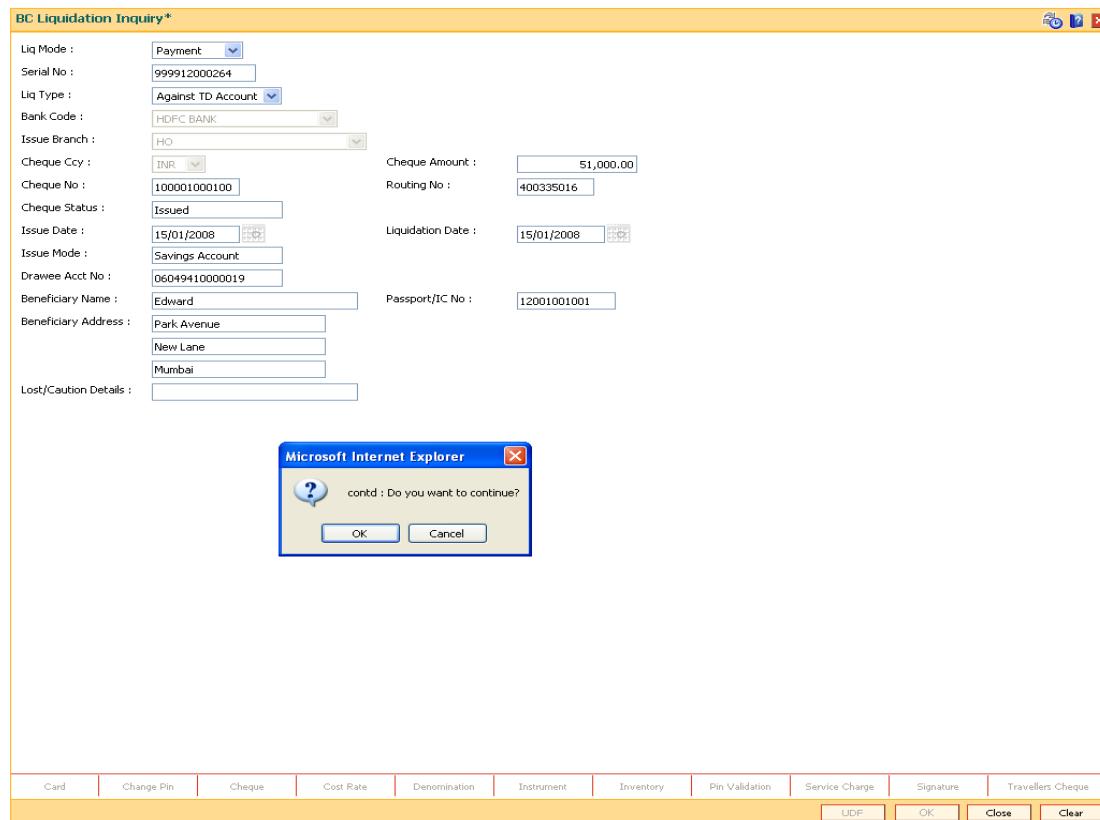
6. Click the **Ok** button.

7. The system displays the appropriate screen according to the option selected in the **Liquidation Type** field.

8. Enter the required information in the various screens.

BC Liquidation By Cash

Field Description

Field Name	Description
Payable Branch	[Display] This field displays the branch of the bank where the BC is payable. This is defaulted from the **BC Liquidation Inquiry** screen.
Cheque Ccy	[Display] This field displays the currency in which the BC is issued.
Txn Ccy	[Mandatory, Drop-Down] Select the currency from the drop-down list. The walk-in customer would be paid in this currency.
Cheque Ccy Rate	[Display] This field displays the rate at which the cheque currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to

Field Name	Description
	the teller, this field becomes non-editable.
	If the cheque currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank.
	The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Cheque Amount	[Display]
	This field displays the amount for which the BC is issued.
	This amount is in the currency of the BC.
Charges (Lcy)	[Display]
	This field displays the charges associated with the liquidation of BC.
	These are defined in Local currency. The user can modify the charges using the Service Charge Detail link.
Net Amount	[Display]
	This field displays the amount that will finally be given to the customer. This amount is net of charges if any, and is in the transaction currency.
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number.
	It is used to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the description for the transaction.
	By default, the system displays **BC. Liquidation By Cash**.

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BC Liquidation by GL

Field Description

Field Name	Description
Payable Branch	[Display]
	This field displays the branch of the bank where the BC is payable. This is defaulted from the **BC Liquidation Inquiry** screen.
GL Ccy	[Mandatory, Drop-Down]
	Select the currency from the drop-down list.
	GL will be credited in this currency.
Cheque Ccy Rate	[Display]
	This field displays the rate at which the cheque currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
	The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the cheque currency and the local currency are same, the field

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Field Name	Description
	takes the default value as 1, which cannot be modified.
GL Ccy Rate	[Mandatory, Drop-Down]
	Select the rate of conversion to be used for converting the GL currency to the local currency of the bank from the drop-down list.
	The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If both the GL currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Cheque Amount	[Display]
	This field displays the amount for which the BC is issued.
	This amount is in the currency of the BC.
Charges (Lcy)	[Display]
	This field displays the charges associated with the liquidation of BC.
	These are defined in Local currency. The user can modify the charges using the **Service Charge Detail** link.
GL Acct Amount	[Display]
	This field displays the total amount of the GL account.
GL Acct No	[Mandatory, Pick List]
	Select the GL account against which you want to issue BC from the pick list.
	The adjacent field displays the GL code.
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number.
	It is used to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the description for the transaction.
	By default, the system displays **BC. Liquidation By GL**.

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BC Liquidation Against A/c

Field Description

Field Name	Description
Payable Branch	[Display] This field displays the branch of the bank where the BC is payable. This is defaulted from the **BC Liquidation Inquiry** screen.
Account No	[Mandatory, Numeric, 16] Type the CASA account number. The adjacent field displays the name of the customer.
Acct Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

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Field Name	Description
Cheque Ccy	[Display] This field displays the currency in which the BC has been issued. The cheque currency is converted into the transaction currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Cheque Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the cheque currency to the local currency of your bank. This rate is defaulted from the exchange rates specified for the transaction. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If both the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Cheque Amount	[Display] This field displays the amount for which the BC is issued. This amount is in the currency of the BC.
Charges (Lcy)	[Display] This field displays the charges, in local currency that will be levied on liquidation of BC. The service charge codes are added and maintained in the **Service Charge Code Maintenance** option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level. The system displays the total of all the service charges if more than one SC code is attached to the transaction. The default SC can be changed by selecting the **Service Charge Details** button.
Acct Amount	[Display] This field displays the amount that will be finally credited to the CASA account. This amount will be in the currency of the account and will include the charges as well as the BC amount.

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Field Name	Description
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. It is used to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the description for the transaction. By default, the system displays **BC. Liquidation Against Account**.

Quick Payin By BC

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number in which you want to do the pay-in. The name of the account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency assigned to the product at the

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Field Name	Description
	product level under which the account is opened.
	All the entries posted in the account are in the account currency.
	For example, if the currency assigned to a TD product is USD, the account opened under that product has USD as its account currency.
Principal Balance	[Display]
	This field displays the principal balance of the TD account.
	Principal balance is the sum of the principal amount of all the deposits, falling under a single TD account.
	The account currency is displayed in the adjacent field.
Txn Ccy	[Display]
	This field displays the transaction currency.
Acy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Amount	[Display]
	This field displays the transaction amount.
Payin Amount	[Display]
	This field displays the payin amount based on the bankers cheque amount.
Compounding Frequency	[Mandatory, Drop-Down]
	Select the compounding frequency from the drop-down list.
	The options are:
	• At Maturity
	• Daily
	• Weekly
	• Fortnightly
	• Monthly
	• Bi-Monthly
	• Quarterly
	• Half-Yearly
	• Yearly

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Field Name	Description
Int Payout Frequency	[Mandatory, Drop-Down] Select the time interval at which the pay out for TD will be made from the drop-down list. The options are: • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly
Base for rate	[Mandatory, Drop-Down] Select the base amount from the drop-down list. The options are: • Incremental Amount – The deposit amount is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit. • Cumulative For The Deposit – The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit. • Cumulative For All Deposits - The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account.
Maturity Date Factor	[Mandatory, Radio Button] Click the appropriate option. The options are: • Term • Maturity Date
Term	
Value Date	[Display] This field displays the value date of the TD. The value date signifies the date from which the life of the TD

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Field Name	Description
	starts i.e. the date from which the TD is effective.
Term	[Conditional, Numeric, Four, Four]
	Type the term in months and days for which the TD is being initiated.
	The term should be within the maximum and minimum limits specified at the product level.
	This field is enabled if the **Term** option is selected in the **Maturity Date Factor** field.
Int Start Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the payin start date from the pick list.
	By default, the current process date is displayed as the payin start date.
Maturity Date	[Conditional, Pick List, dd/mm/yyyy]
	Select the date on which the new deposit will mature from the pick list.
	The interest start date determines the maturity date of the deposit.
	This field is enabled if the **Maturity Date** option is selected in the **Maturity Date Factor** field.
Rate	
Interest Rate	[Display]
	This field displays the rate of interest for the new TD account.
Product Variance	[Display]
	This field displays the product variance.
	The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.
Deposit Variance	[Mandatory, Numeric, Two, Five]
	Type the deposit variance defined for the particular term deposit under the TD account.
	The variance specified should be within the minimum and maximum variance specified at the product level.
Net Rate	[Display]
	This field displays the rate at which the interest is paid against the deposit.
	Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance
	The net rate should be within the minimum and maximum interest rate, specified at the product level.

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Field Name	Description
Scheme Variance	[Display] This field displays the scheme variance.
Scheme Rate	[Display] This field displays the scheme rate.
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate. AER is the annualized rate of return which the bank pays to the customer. It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when interest is finally paid out to the customer, the AER is to be published along with the actual interest rate which is paid to the customer. So for all deposits, including CASA, Term Deposits, Notice and structured deposits AER should be computed and displayed. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.
Next Int. Pay Date	[Display] This field displays the next interest pay date. Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Payout Date = 31/03/2004.
Next Int. Comp. Date	[Display] This field displays the next interest compounding date. Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Compounding Date = 31/01/2004.
Maturity Amount	[Display] This field displays the total amount to be received on the maturity of the deposit.

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Field Name	Description
	This amount is inclusive of the TDS, if any.
Deposit Number	[Display]
	This field displays the deposit number of the customer.
	The deposit number signifies the number of deposits opened in an account.
	The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
User Ref No	[Optional, Alphanumeric, 40]
	Type the user reference number.
Txn. Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration for the transaction.
	By default, the system displays **Payin By BC**.
Business Acquirer Id	[Mandatory, Pick List]
	Select the business acquirer id from the pick list.
	By default,the system displays the teller id who has performed the transaction.

9. Click the **UDF** button. The system displays the **UDF Details** screen.

10. Enter the relevant details and click the **Validate** button. The system displays the message "Validation procedure completed".

11. Click the **Ok** button. The system displays the main screen.

12. Click the **Ok** button.

13. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

14. The system displays the **Document Receipt** screen.

15. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.

16. The system displays the message "Printed Successfully?". Click the **Ok** button.

17. Click the **Cancel** button.

18. The system displays the serial number. Click the **Ok** button.

Note : For more Information on **Document Receipt** refer to the **Common Screens** option available in the *Oracle FLEXCUBE Introduction User Manual*.

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3.6. 6504 - Quick Payin by DD

The act of depositing amount into a term deposit account is called Payin in **Oracle FLEXCUBE**.

After the TD account is opened, the funding is done by doing payin to the deposit account. This option enables you to directly deposit the DD amount in the customer's term deposit account. You can alternately use the **Mixed Payin** (Fast Path: 1356) option which offers other mode of transfers for pay-in. Payin in **Oracle FLEXCUBE** refers to the process of depositing an amount into a term deposit account.

You can use this option to transfer the liquidated DD to walk-in customer, customer's account or GL account.

Definition Prerequisites

- Demand Draft should be issued

Modes Available

Not Applicable

To perform quick payin by demand draft

1. Type the fast path **6504** and click **Go** or navigate through the menus to **Transaction Processing > Account Transaction > TD Account Transactions > Cash > Quick Payin by DD**.

2. The system displays the **DD Liquidation Inquiry** screen.
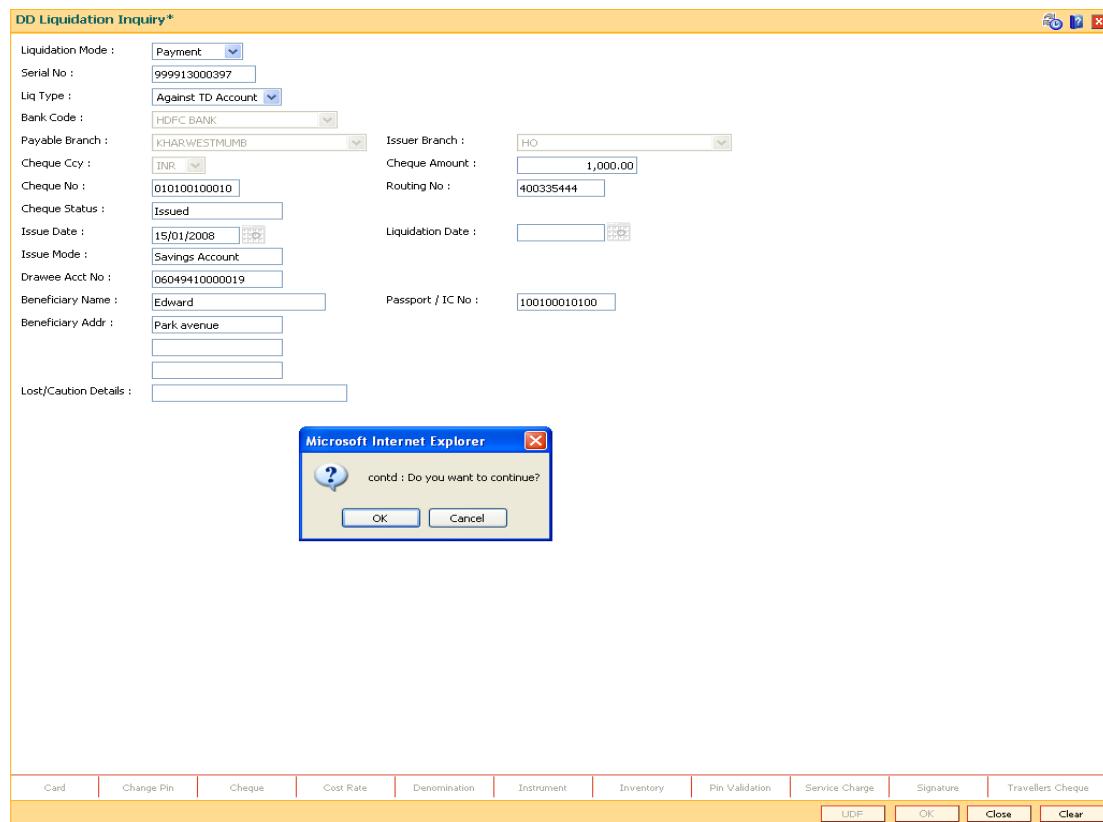
DD Liquidation Inquiry

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Field Description

Field Name	Description
Liquidation Mode	[Mandatory, Drop-Down] Select the reason for liquidation mode from the drop-down list The options are: • **Cancellation** - Select this option if customer who has purchased DD wants to cancel the issued DD and wants the amount to paid. • **Payment** – Select this option if the beneficiary has approached the bank and wants the proceeds of payment by liquidating DD. • **Refund** – Select this option when the DD amount has to be refunded to the customer, who has purchased the DD
Serial No	[Mandatory, Numeric, 12] Type the **FLEXCUBE Retail** serial number of the DD to be liquidated. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number automatically comprising the branch code, instrument type and a running serial number. When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
Liq Type	[Mandatory, Drop-Down] Select the appropriate mode of payment of DD proceeds to beneficiary / purchaser from the drop-down list. The options are: • Cash • Against GL • Against Account • Against TD Account
Bank Code	[Display] This field displays the bank on which the DD is drawn. The list of banks on which DDs can be issued are maintained in the **Issuer Maintenance** option and downloaded to the branch. Normally banks issue DDs drawn on them.
Payable Branch	[Display] This field displays the branch of the bank where the DD is payable.

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Field Name	Description
Issuer Branch	[Display]
	This field displays the branch of the bank that has issued the DD.
Cheque Ccy	[Display]
	This field displays the currency in which DD was issued.
Cheque Amount	[Display]
	This field displays the amount for which the instrument is issued. This amount is in the currency of the instrument.
Cheque No	[Display]
	This field displays the MICR number of the DD.
	For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated/inquired upon by the MICR number or the serial number.
Routing No	[Display]
	This field displays the routing number against which the DD has been drawn.
	The routing number is the combination of the bank code and the branch code.
	The combination can be obtained from the **Routing Branch Maintenance** option.
	Routing Number = Sector Code / Bank Code + Branch Code
Cheque Status	[Display]
	This field displays the status of the DD at the time of liquidation.
	The options are:
	• Issued
	• Cancelled
	• Paid Through Clearing
	• Paid by Cash
	• Paid to Customer account
	• Suspense
	• Reversed
	• Paid by GL
	• Lost
	• Unclaimed

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Field Name	Description
	• Stale
	Except for DDs marked as lost, all other status are marked by the system itself.
Issue Date	[Display]
	This field displays the date on which the DD was issued.
Liquidation Date	[Display]
	This field displays the date on which the DD was liquidated.
	It should be blank if the DD has not been liquidated yet.
Issue Mode	[Display]
	This field displays the mode of issue of the DD. For example, Against Cash, Against GL etc.
Drawee Acct No	[Display]
	This field displays the drawee account number.
Beneficiary Name	[Display]
	This field displays the name of beneficiary in whose favor the DD was drawn.
Passport / IC No	[Display]
	This field displays the identification details collected from the beneficiary of the DD.
Beneficiary Addr	[Display]
	This field displays the address of beneficiary in whose favor the DD was drawn.
Lost/Caution Details	[Display]
	This field displays the details that are entered for lost/caution DD's.

3. Select the liquidation mode and the liquidation type from the drop-down list.

4. Enter the serial number.

5. Click the **Ok** button.The system displays the message "Do You Want to Continue".

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DD Liquidation Inquiry

6.   Click the **Ok** button.

7.   The system displays the appropriate screen according to the option selected in the **Liquidation Type** field.

8.   Enter the required information in the various screens.

DD Liquidation By Cash

Field Description

Field Name	Description
Cheque Ccy	[Display]
	This field displays the currency in which the DD has been issued.
Txn Ccy	[Mandatory, Alphanumeric, Three]
	Type the transaction currency in this field.
	This field displays the currency in which cash payment transaction is taking place.
Cheque Ccy Rate	[Display]
	This field displays the rate of conversion to be used for converting the DD currency to the local currency of your bank. This rate is defaulted from the exchange rates specified.
	If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank.

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Field Name	Description
	The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Cheque Amount	[Display]
	This field displays the amount for which the DD is issued. This amount is in the currency of the DD.
Charges (LCY)	[Display]
	This field displays the charges that will be levied on the account for cash payment for DD liquidation.
	The service charge codes are added and maintained in the **Service Charge Code Maintenance** option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.
	The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Net Amount	[Display]
	This field displays the net amount of DD liquidation transaction, which is to be paid out to customer.
	This amount will be equal to DD amount net of charges involved in the liquidation transaction.
	This amount will be shown in the transaction currency
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number.
	It is used to identify the transaction.
Narrative	[Display]
	This field displays the default narration, based on the transaction.

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DD Liquidation Against A/c

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the CASA account number which will be credited with DD liquidation proceeds. The adjacent field displays the name of the customer.
Acct Ccy	[Display] This field displays the currency assigned to the product under which the account is opened. All the entries are posted in the account in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Cheque Ccy	[Display] This field displays the currency in which the DD has been issued. The cheque currency is converted into the transaction currency based on the exchange rate set up for the transaction. The

Field Name	Description
	currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.
Acct Ccy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank.
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Cheque Ccy Rate	[Display]
	This field displays the rate of conversion to be used for converting the DD currency to the local currency of your bank. This rate is defaulted from the exchange rates specified for the transaction.
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If both the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Cheque Amount	[Display]
	This field displays the amount for which the DD is issued.
	This amount is in the currency of the DD.
Charges (Lcy)	[Display]
	This field displays the charges in local currency that will be levied for the liquidation of DD.
	The service charge codes are added and maintained in the **Service Charge Code** Maintenance option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.
	The system displays the total of all the service charges if more than one SC code is attached to the transaction. The default SC can be changed by selecting the **Service Charge Details** button.
Acct Amount	[Display]
	This field displays the amount that will be finally credited to the CASA account.
	This amount will be in the currency of the account and will be equal to the DD amount net of charges recovered.
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number.
	It is used to identify the transaction.

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Field Name	Description
Narrative	[Mandatory, Alphanumeric, 40] Type the narration.

DD Liquidation By GL

Field Description

Field Name	Description
GL Ccy	[Mandatory, Drop-Down] Select the GL currency from the drop-down list. This is the currency of the GL that will be credited when the DD is liquidated The GL currency then gets converted to the local currency of the bank for posting of GL entries.
Cheque Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the DD currency to the local currency of your bank. The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If both the transaction currency and the local currency are same,

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Field Name	Description
	the field takes the default value as 1, which cannot be modified.
GL Ccy Rate	[Display]
	This field displays the rate of conversion to be used for converting the GL currency to the local currency of the bank.
	The teller's right to change the GL currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Charges (Lcy)	[Display]
	This field displays the charges levied by the bank for liquidating the DD. The charges will be levied in the local currency of the bank.
GL Acct Amount	[Display]
	This field displays the amount that will be finally credited to the GL account.
	This amount will be in the currency of the GL and will be equal to DD amount net of charges recovered.
GL Acct No	[Mandatory, Pick List]
	Select the GL account number which shall be credited with DD liquidation proceeds from the pick list.
	The adjacent field displays the description of GL.
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number.
	It is used to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.

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Quick Payin By DD

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number in which you want to do the pay-in. The name of the account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD, the account opened under that product has USD as its account currency.
Principal Balance	[Display] This field displays the principal balance of the TD account. Principal balance is the sum of the principal amount of all the deposits, falling under a single TD account. The account currency is displayed in the adjacent field.

Field Name	Description
Txn Currency	[Display] This field displays the transaction currency.
Acy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Amount	[Display] This field displays the transaction amount.
Payin Amount	[Display] This field displays the payin amount based on the DD amount.
Compounding Frequency	[Mandatory, Drop-Down] Select the compounding frequency from the drop-down list. The options are: • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly
Int Payout Frequency	[Mandatory, Drop-Down] Select the time interval at which the pay out for TD will be made from the drop-down list. The options are: • At Maturity • Daily • Weekly • Fortnightly • Monthly

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Field Name	Description
	• Bimonthly
	• Quarterly
	• Half Yearly
	• Yearly
Base for rate	[Mandatory, Drop-Down] Select the base amount from the drop-down list. The options are: • Incremental Amount – The deposit amount is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit. • Cumulative For The Deposit – The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit. • Cumulative For All Deposits - The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account.
Maturity Date Factor	[Mandatory, Radio Button] Click the appropriate option. The options are: • Term • Maturity Date
Term	
Value Date	[Display] This field displays the value date. The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective.
Term	[Conditional, Numeric, Four, Four] Type the term in months and days for which the TD is being initiated. The term should be within the maximum and minimum limits specified at the product level. This field is enabled if the**Term** option is selected in the **Maturity Date Factor** field.
Int Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the payin start date from the pick list. By default, the current process date is displayed as the payin start

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Field Name	Description
	date.
Maturity Date	[Conditional, Pick List, dd/mm/yyyy]
	Select the date on which the new deposit will mature from the pick list.
	The interest start date determines the maturity date of the deposit.
	This field is enabled if the **Maturity Date** option is selected in the **Maturity Date Factor** field.
Rate	
Interest Rate	[Display]
	This field displays the rate of interest for the new TD account.
Product Variance	[Display]
	This field displays the product variance.
	The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.
Deposit Variance	[Mandatory, Numeric, Two, Five]
	Type the deposit variance defined for the particular term deposit under the TD account.
	The variance specified should be within the minimum and maximum variance specified at the product level.
Net Rate	[Display]
	This field displays the rate at which the interest is paid against the deposit.
	Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance
	The net rate should be within the minimum and maximum interest rate, specified at the product level.
Scheme Variance	[Display]
	This field displays the scheme variance.
Scheme Rate	[Display]
	This field displays the scheme rate.
Annual Equivalent Rate	[Display]
	This field displays the annual equivalent rate. AER is the annualized rate of return which the bank pays to the customer.
	It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when interest is finally paid out to the customer, the AER is to be published along with the actual interest rate which is paid to the customer. So for all deposits, including CASA, Term Deposits, Notice and structured deposits AER should be computed and displayed.

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Field Name	Description
	The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.
Next Int. Pay Date	[Display] This field displays the next interest pay date. Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Payout Date = 31/03/2004.
Next Int. Comp. Date	[Display] This field displays the next interest compounding date. Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Compounding Date = 31/01/2004.
Maturity Amount	[Display] This field displays the total amount to be received on the maturity of the deposit. This amount is inclusive of the TDS, if any.
Deposit Number	[Display] This field displays the deposit number of the customer. The deposit number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
User Ref No	[Optional, Alphanumeric, 40] Type the user reference number.
Txn. Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration "Payin By DD".

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Field Name	Description
Business Acquirer Id	[Mandatory, Pick List] Select the business acquirer id from the pick list. By default,the system displays the teller id who has performed the transaction.

9. Click the **UDF** button. The system displays the **UDF Details** screen.

10. Enter the relevant details and click the **Validate** button. The system displays the message "Validation procedure completed".

11. Click the **Ok** button. The system displays the main screen.

12. Click the **Ok** button.

13. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

14. The system displays the **Document Receipt** screen.

15. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.

16. The system displays the message "Printed Successfully?". Click the **Ok** button.

17. Click the **Cancel** button

18. The system displays the serial number. Click the **Ok** button.

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3.7. 6505 - Quick Payin By Cheque

Payin in **Oracle FLEXCUBE** refers to the process of depositing an amount into a term deposit account.

Using this option, you can directly deposit cheque in the customer's term deposit account. This option offers a quicker solution for term deposit pay-in. You can alternately use the **Mixed Payin** (Fast Path: 1356) option which provides various modes of payin.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To perform quick payin by cheque

1. Type the fast path **6505** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash >** Quick Payin By Cheque.

2. The system displays the Quick Payin By Cheque screen.

Quick Payin By Cheque

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number in which you want to do the pay-in. The name of the account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD, the account opened under that product has USD as its account currency.
Principal Balance	[Display] This field displays the principal balance of the TD account. Principal balance is the sum of the principal amount of all the deposits, falling under a single TD account. The account currency is displayed in the adjacent field.
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. While posting the transaction entries to the account, the account currency is converted into the account currency, based on the defined transaction rate.
Acy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Payin Amount	[Mandatory, Numeric, 13, Two] Type the initial amount which the customer has to deposit. In normal and true discounted types of product, the maturity amount is pre-defined along with the applicable interest rate. The interest is then deducted from the maturity amount to arrive at the initial payin amount.
Txn Amount	[Display] This field displays the transaction amount.
Compounding	[Mandatory, Drop-Down]

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Field Name	Description
Frequency	Select the compounding frequency from the drop-down list.
	The options are:
	• At Maturity
	• Daily
	• Weekly
	• Fortnightly
	• Monthly
	• Bi-Monthly
	• Quarterly
	• Half-Yearly
	• Yearly
Int Payout Frequency	[Mandatory, Drop-Down]
	Select the time interval at which the pay out for TD will be made from the drop-down list.
	The options are:
	• At Maturity
	• Daily
	• Weekly
	• Fortnightly
	• Monthly
	• Bimonthly
	• Quarterly
	• Half Yearly
	• Yearly
Base for rate	[Mandatory, Drop-Down]
	Select the base amount from the drop-down list.
	The options are:
	• Incremental Amount – The deposit amount is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
	• Cumulative For The Deposit – The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
	• Cumulative For All Deposits - The sum total of all the deposits under the TD Account (including this new

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Field Name	Description
	deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account.
Maturity Date Factor	[Mandatory, Radio Button] Click on the appropriate option. The options are: • Term • Maturity Date
Term	
Value Date	[Display] This field displays the value date of the TD. The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective.
Term	[Conditional, Numeric, Four, Four] Type the term in months and days for which the TD is being initiated. The term should be within the maximum and minimum limits specified at the product level. This field is enabled if the**Term** option is selected in the **Maturity Date Factor** field.
Int Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the payin start date from the pick list. By default, the current process date is displayed as the payin start date.
Maturity Date	[Conditional, Pick List, dd/mm/yyyy] Select the date on which the new deposit will mature from the pick list. The interest start date determines the maturity date of the deposit. This field is enabled if the **Maturity Date** option is selected in the **Maturity Date Factor** field.
Rate	
Interest Rate	[Display] This field displays the rate of interest for the new TD account.
Product Variance	[Display] This field displays the product variance. The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term

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Field Name	Description
	fits in.
Product Variance in Percentage	[Display]
	This field displays the product variance in percentage terms.
	.
Deposit Variance	[Mandatory, Numeric, Two]
	Type the deposit variance defined for the particular term deposit under the TD account.
	The variance specified should be within the minimum and maximum variance specified at the product level.
Deposit Variance in Percentage	[Display]
	This field displays deposit variance in percentage terms.
Net Rate	[Display]
	This field displays the rate at which the interest is paid against the deposit.
	Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance
	The net rate should be within the minimum and maximum interest rate, specified at the product level.
Scheme Variance	[Display]
	This field displays the scheme variance.
Scheme Rate	[Display]
	This field displays the scheme rate.
Annual Equivalent Rate	[Display]
	This field displays the annual equivalent rate. AER is the annualized rate of return which the bank pays to the customer.
	It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when interest is finally paid out to the customer, the AER is to be published along with the actual interest rate which is paid to the customer. So for all deposits, including CASA, Term Deposits, Notice and structured deposits AER should be computed and displayed.
	The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.
Next Int. Pay Date	[Display]
	This field displays the next interest pay date.
	Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date.

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Field Name	Description
	Consider the following example:
	Interest Payout Frequency = Quarterly
	Interest Compounding Frequency = Monthly
	Deposit initiated date = 31/12/2003
	Next Interest Payout Date = 31/03/2004.
Next Int. Comp. Date	[Display]
	This field displays the next interest compounding date.
	Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date.
	Consider the following example:
	Interest Payout Frequency = Quarterly
	Interest Compounding Frequency = Monthly
	Deposit initiated date = 31/12/2003
	Next Interest Compounding Date = 31/01/2004.
Maturity Amount	[Display]
	This field displays the total amount to be received on the maturity of the deposit.
	This amount is inclusive of the TDS, if any.
Deposit Number	[Display]
	This field displays the deposit number of the customer.
	The deposit number signifies the number of deposits opened in an account.
	The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
User Ref No	[Optional, Alphanumeric, 40]
	Type the user reference number.
Txn. Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration for the transaction.
	By default the system displays **Payin By Cheque**.
Business Acquirer Id	[Mandatory, Pick List]
	Select the business acquirer id from the pick list.
	By default,the system displays the teller id who has performed the transaction.

3. Enter the account number and press the <**Tab**> key.

4. Enter the payin amount and select the compounding frequency, interest payout frequency and base for rate from the drop-down list.

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5. Click on the appropriate maturity date factor.

6. Enter the other relevant details.

Quick Payin By Cheque

7. Click the **UDF** button.

8. Enter the relevant details and click the **Validate** button. The system displays the message "Validation Procedure Completed".

9. Click the **Ok** button. The system displays the main screen.

10. Click the **Instrument** link.

11. Enter the relevant details and click the **Ok** button. The system displays the main screen

12. Click the **Ok** button.

13. The system displays the message "Authorization Required. Do You want to continue?". Click the **OK** button.

14. The system displays the **Authorization Reason** screen.

15. Enter the relevant information and click the **Grant** button.

16. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

17. The system displays the **Document Receipt** screen.

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18. Select the receipt you want to print and click the **Ok** button.
    OR
    Click the **Cancel** button.

Note 1: For more Information on **UDF**, **Document Receipt** and **Instrument** refer to the **Common Screens** option available in the *Oracle FLEXCUBE Introduction User Manual*
Note 2: For more information on **Authorization** refer to the *Oracle FLEXCUBE Introduction User Manual.*

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4. Interest Payout Transaction

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4.1. 1337 - TD Interest Payout Inquiry

Interest plan supported by **Oracle FLEXCUBE** comprises of fixed or floating interest rates, flexi-interest management and different interest payout modes.

Following are the interest rate types:

- Fixed Rate: You can specify a flat fixed rate. The interest rate specified at the time of TD opening is treated as final contractual rate until the deposit matures.

- Floating Rate: To apply a floating interest rate, it should be linked to an Interest Index Code. Thus, the interest rate at the account level varies with the changes in the index level rate.

Flexi-interest management supports

- Back dated interest calculation

- Calculation of interest based on interest payout frequency and compounding frequency

Interest Payout Modes:

Oracle FLEXCUBE supports the following payment modes for interest payment.

- Cash

- Bankers Cheque / Demand Draft

- Transfer to Savings

- Transfer to Loans

- Transfer to External Account

- Transfer to GL Account

- Transfer to TD Account

Using this option, you can pay interest on time deposit. A consolidated interest amount is displayed. After viewing the interest to be paid out, you can proceed to perform this interest payment transaction by choosing the appropriate mode of payout.

If the interest payout instruction at account/deposit level is maintained as 'Transfer to CASA Account' using the **TD Multiple Payout Instructions** (Fast Path: TD039) option, then during the BOD process interest payout will automatically takes place and the interest gets transferred to the specified savings account.

Definition Prerequisites

- BAM09 - Issuer Maintenance

- STM59 - Settlement Bank Parameters

- BAM97 - Currency Code Cross Reference

- BAM20 - Bank Codes Maintenance8051 - CASA Account Opening

- IV001 - Stock Transaction

- SCM01 - SC Package Definition

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

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To inquire about interest payout

1. Type the fast path **1337** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Remittance > TD Interest Payout Inquiry**.

2. The system displays the **TD Interest Payout Inquiry** screen.

TD Interest Payout Inquiry

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16]
	Type the TD account number for which the interest has to be paid out.
	The name of the account holder is displayed in the adjacent field.
Account Ccy	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened.
	All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.
	For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

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Field Name	Description
Deposit No	[Mandatory, Pick List]
	Select the term deposit number from the pick list.
	You can select the Deposit Number for which the interest needs to be paid, in case of deposit level payout.
Payout Mode	[Mandatory, Drop-Down]
	Select the payment mode of TD from the drop-down list.
	The options are:
	• Bankers Cheque
	• Cash
	• Demand Draft
	• Transfer to External Account
	• Transfer to GL Account
	• Transfer to Loans Account
	• Transfer to Savings Account
	• Transfer to TD Account
	• Transfer to TD Product
Total Interest	[Display]
	This field displays the total interest amount when you enter the TD account number and deposit number.
Tax Calculated	[Display]
	This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.
Net Interest Payout	[Display]
	This field displays the interest payout amount when you enter the TD account number and deposit number (in case of deposit level payout).

3. Enter the account number and select the deposit no from the pick list.

4. Select the payout mode from the drop-down list.

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TD Interest Payout Inquiry

5.   Click the **Ok** button.

6.   The system displays the message "Do You Want to continue?". Click the **Ok** button.

7.   Depending upon the payout mode selected the system will display the relevant transaction screen. For example, if you select **Cash** from the **Payout Mode** drop-down list then the system will display that screen.

8.   Enter the required information in the displayed screen.

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TD Interest Payout - BC

Field Description

Field Name	Description
Account No	[Display]
	This field displays the account number as specified in the **TD Interest Payout Inquiry** screen.
	The name of the TD account holder is displayed in the adjacent field.
Account Ccy	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened.
	All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.
	For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Deposit No	[Display]
	This field displays the deposit number for which the interest needs to be paid, as specified in the **TD Interest Payout Inquiry**

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Field Name	Description
	screen.
Bank Code	[Mandatory, Drop-Down]
	Select the bank code of the bank, on which the BC will be drawn from the drop-down list.
	A list of banks on which the BC can be issued is maintained in **Issuer Code Maintenance** option
	A bank usually issues a BC of its own bank branch.
Cheque Ccy	[Mandatory, Pick List]
	Select the cheque currency in which the BC will be issued from the pick list.
Acct Ccy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank.
	If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Cheque Ccy Rate	[Display]
	This field displays the rate at which the cheque currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
	The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the cheque currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Int Payout Amt	[Display]
	This field displays the interest amount to be paid to the customer in the account currency.
	The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Tax Calculated	[Display]
	This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.
Net Interest Payout	[Display]
	This field displays the interest amount to be paid to the customer in the account currency.
	The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.

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Field Name	Description
Charges (Lcy)	[Display]
	This field displays the charges levied for issuing the BC.
	The charges will be denominated in the local currency of the bank. If the charges pertain to our bank, they are attached at the Transaction Mnemonic level. For charges levied by issuer, the attachment is done at **Issuer Master Maintenance**. Such charges are deducted from the interest payout amount and the BC is issued for the net amount.
Cheque Amount	[Display]
	This field displays the transaction amount to be paid in the cheque currency.
	The transaction amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The transaction amount is converted into the cheque currency for the payout of the transaction amount.
Cheque Date	[Mandatory, dd/mm/yyyy]
	Type the issue date of the BC that will be printed on the instrument. This date will be the posting date.
Serial No	[Display]
	This field displays the serial number of the BC.
	At the time of issue, for a remittance instrument such as a BC or DD, the system generates a serial number that includes the branch code. The serial number for each instrument type is maintained separately. On reversal of an instrument issue, the instrument serial number is not reused for the next instrument issue.
	When an instrument comes into clearing, it may be referred to with an MICR number, which needs to be maintained for each instrument, if it is expected through an inward clearing batch. If the teller liquidates an instrument, the instrument serial number enables the system to track the instrument uniquely.
Micr No	[Mandatory, Alphanumeric, 12]
	Type the MICR number.
	For every remittance instrument, it is necessary to maintain an MICR number. The MICR number will be printed on the instrument, if the instrument is expected to come in for inward clearing. A cross reference is maintained with the system-generated serial number, to enable the system to track the instrument.
Routing No	[Mandatory, Numeric, Nine]
	Type the routing number against which the cheque has been drawn.
	The routing number is the combination of the bank code and the

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Field Name	Description
	branch code.
	The combination can be obtained from the **Routing Branch Maintenance** option.
	Routing Number = Sector Code / Bank Code + Branch Code
	For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.
	The system may not allow a bank's own cheques to be deposited, thus encouraging the internal bank transactions to be done through transfer of funds. This feature is bank configurable.
Beneficiary Name	[Mandatory, Alphanumeric, 40]
	Type the name of the beneficiary of the BC.
Passport / IC No	[Mandatory, Alphanumeric, 14]
	Type the passport/IC number collected from the beneficiary of the BC.
Beneficiary Addr	[Optional, Alphanumeric, 35]
	Type the contact address of the beneficiary.
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.
	This field displays the default narration, based on the transaction. The user can change the narration, if required.

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TD Interest Payout - Cash

Field Description

Field Name	Description
Account No	[Display] This field displays the account number as specified in the **TD Interest Payout Inquiry** screen. The name of the TD account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Txn Ccy	[Mandatory, Drop-Down] Select the currency of the cheque from the drop-down list.

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Field Name	Description
	This field, by default, displays the account currency as the transaction currency.
Acct Ccy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank.
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank.
	The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Deposit No	[Display]
	This field displays the deposit number for which the interest needs to be paid.
Int Payout Amount	[Display]
	This field displays the net interest amount.
	The net interest amount to be paid to the customer in the account currency is the difference between the total interest amount and the tax calculated on the same.
Tax Calculated	[Display]
	This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.
Net Interest Payout	[Display]
	This field displays the interest amount to be paid to the customer in the account currency.
	The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Txn Amount	[Display]
	This field displays the interest amount to be paid, in the transaction currency.
	The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The interest amount is converted into the transaction

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Field Name	Description
	currency for the payout of the interest.
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.
	This field displays the default narration, based on the transaction. The user can change the narration, if required.

TD Interest Payout - DD

Field Description

Field Name	Description
Account No.	[Display]
	This field displays the account number as specified in the **TD Interest Payout Inquiry** screen.
	The name of the TD account holder is displayed in the adjacent field.

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Field Name	Description
Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Deposit No	[Display] This field displays the deposit number, for which the interest needs to be paid, as specified in the **TD Interest Payout Inquiry** screen.
Bank Code	[Mandatory, Drop-Down] Select the bank code of the bank, on which the DD is drawn from the drop-down list. A list of banks on which the DD can be issued is maintained in **Issuer Maintenance** (Fast Path: BAM09) option.
Payable Branch	[Optional, Pick List] Select the branch name and the location of the bank/branch at which the DD is payable from the pick list.
Cheque Ccy	[Mandatory, Pick List] Select the cheque currency in which the DD will be issued from the pick list. While posting the transaction entries to the account, the cheque currency is converted into the account currency, based on the defined transaction rate.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Cheque Ccy Rate	[Display] This field displays the rate at which the cheque currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the cheque currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.

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Field Name	Description
Int Payout Amt	[Display]
	This field displays the interest amount to be paid to the customer in the account currency.
	The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts
Tax Calculated	[Display]
	This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.
Net Interest Payout	[Display]
	This field displays the interest amount to be paid to the customer in the account currency.
	The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Charges (Lcy)	[Display]
	This field displays the charges levied for issuing the DD.
	The charges will be calculated in the local currency of the bank. If the charges pertain to our bank, they are attached at the Transaction Mnemonic level. For charges levied by issuer, the attachment is done at Issuer Master Maintenance. Such charges are deducted from the interest payout amount and the DD is issued for the net amount.
Cheque Amount	[Display]
	This field displays the transaction amount to be paid in the cheque currency.
	The transaction amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The transaction amount is converted into the cheque currency for the payout of the transaction amount.
Cheque Date	[Mandatory, dd/mm/yyyy]
	Type the issue date of the DD that will be printed on the instrument. This date will be the posting date.
Serial No	[Display]
	This field displays the serial number.
	At the time of issue, for a remittance instrument such as a BC or DD, the system generates a serial number that includes the branch code. The serial number for each instrument type is maintained separately. On reversal of an instrument issue, the instrument serial number is not reused for the next instrument issue.

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Field Name	Description
	When an instrument comes into clearing, it may be referred to with an MICR number, which needs to be maintained for each instrument, if it is expected through an inward clearing batch. If the teller liquidates an instrument, the instrument serial number enables the system to track the instrument uniquely.
Micr No	[Mandatory, Alphanumeric, 12]
	Type the MICR number.
	For every remittance instrument, it is necessary to maintain an MICR number. The MICR number will be printed on the instrument, if the instrument is expected to come in for inward clearing. A cross reference is maintained with the system-generated serial number, to enable the system to track the instrument.
Routing No	[Mandatory, Numeric, Nine]
	Type the routing number against which the cheque has been drawn.
	The routing number is the combination of the bank code and the branch code.
	The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54) option.
	Routing Number = Sector Code / Bank Code + Branch Code
	For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.
	For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up at **Settlement Bank Parameters** (Fast Path: STM59) option.
	The system may not allow a bank's own cheques to be deposited, thus encouraging the internal bank transactions to be done through transfer of funds. This feature is bank configurable.
Beneficiary Name	[Mandatory, Alphanumeric, 40]
	Type the name of the beneficiary of the DD.
Passport/IC No	[Mandatory, Alphanumeric, 14]
	Type the appropriate passport/IC number.
	This is the identification number, collected from the beneficiary of the DD.
Beneficiary Addr	[Optional, Alphanumeric, 35]
	Type the contact address of the beneficiary.
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number assigned to the customer.

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Field Name	Description
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration, if required.

TD Interest Payout - Transfer To External A/C

Field Description

Field Name	Description
TD Account No	[Display] This field displays the account number as specified in the **TD Interest Payout Inquiry** screen. The name of the TD account holder is displayed in the adjacent field.
TD Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD

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Field Name	Description
	(US Dollar), the account opened under that product has USD as its account currency.
External Bank	[Mandatory, Drop-Down]
	Select the bank in which the external account is held from the drop-down list.
External Branch	[Mandatory, Drop-Down]
	Select the home branch where the external account is opened and maintained from the drop-down list.
External Acct No.	[Mandatory, Alphanumeric, 16]
	Type the external account number to which the redemption amount is to be credited.
External Acct Ccy	[Mandatory, Drop-Down]
	Select the external account currency in which the redemption payout will be done from the drop-down list.
	While posting the transaction entries to the account, the external account currency is converted into the account currency, based on the defined transaction rate.
TD Acct. Ccy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
	The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
External Acct Ccy Rate	[Display]
	This field displays the rate at which the external account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
	The teller's right to change the external account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the external account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Deposit No	[Display]
	This field displays the deposit number for which the interest needs to be paid, as specified in the **TD Interest Payout Inquiry** screen.
Redemp Amount	[Display]

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Field Name	Description
	This field displays the interest amount in the account currency. The redemption amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts.
Tax Calculated	[Display]
	This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.
Net Interest Payout	[Display]
	This field displays the interest amount to be paid to the customer in the account currency.
	The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Ext Acct Amount	[Display]
	This field displays the interest amount to be paid in the external account currency.
	The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The interest amount is converted into the external account currency for the payout of the interest amount.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.

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TD Interest Payout - Transfer To GL

Field Description

Field Name	Description
TD Acct No	[Display]
	This field displays the account number as specified in the **TD Interest Payout Inquiry** screen.
	The name of the TD account holder is displayed in the adjacent field.
TD Acct Ccy	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened.
	All the entries posted in the account are in the account currency.
	For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
GL Acct Ccy	[Mandatory, Drop-Down]
	Select the GL account currency in which the redemption payout will be done from the drop-down list.

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Field Name	Description
	While posting the transaction entries to the account, the GL account currency is converted into the account currency, based on the defined transaction rate.
GL Acct No	[Mandatory, Pick List]
	Select the GL account number from the pick list.
	The TD interest amount will be credited to this account.
TD Acct Ccy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
	The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are the same, the field takes a default value as 1 which cannot be modified.
GL Acct Ccy Rate	[Display]
	This field displays the rate at which the GL account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
	The teller's right to change the GL account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the GL account currency and the local currency are the same, the field takes a default value as 1 which cannot be modified.
Deposit No	[Display]
	This field displays the deposit number for which the interest needs to be paid, as specified in the **TD Interest Payout Inquiry** screen.
Redemption Amt	[Display]
	This field displays the redemption amount in the account currency.
	The redemption amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Tax Calculated	[Display]
	This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.
Net Interest Payout	[Display]
	This field displays the interest amount to be paid to the customer in the account currency.
	The interest amount is calculated in the account currency, to

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Field Name	Description
	facilitate the bank to make relevant entries in their respective accounts.
GL Acct Amount	[Display]
	This field displays the amount converted into the GL account currency, to which the interest amount is credited.
	The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The interest amount is converted into the GL account currency for the payout of the interest amount.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.

TD Interest Payout - Transfer To Loans

Field Description

Field Name	Description
TD Acct No	[Display]
	This field displays the account number as specified in the **TD Interest Payout Inquiry** screen.

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Field Name	Description
	The name of the TD account holder is displayed in the adjacent field.
TD Acct Ccy	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened.
	All the entries posted in the account are in the account currency.
	For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Deposit No	[Display]
	This field displays the deposit number for which the interest needs to be paid, as specified in the **TD Interest Payout Inquiry** screen.
Loans Acct No	[Mandatory, Alphanumeric, 16]
	Type the loans account number.
	The TD interest amount will be credited to this account.
Loans Acct Ccy	[Display]
	This field displays the loans account currency.
	This is the currency in which the interest payout will be done.
	While posting the transaction entries to the account, the loans account currency is converted into the account currency, based on the defined transaction rate.
TD Acct Ccy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
	The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Loans Acct Ccy Rate	[Display]
	This field displays the rate at which the loan account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
	The teller's right to change the loans account currency value is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the loan account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Redemption Amt	[Display]

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Field Name	Description
	This field displays the interest amount in the account currency. The redemption amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts.
Tax Calculated	[Display] This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.
Net Interest Payout	[Display] This field displays the interest amount to be paid to the customer in the account currency. The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Loans Amount	[Display] This field displays the interest amount to be paid in the loans account currency. The interest amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts. The interest amount is converted into the loans account currency for the payout of the interest amount.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration.

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TD Interest Payout - Transfer to Savings

Field Description

Field Name	Description
TD Acct No	[Display] This field displays the account number as specified in the **TD Interest Payout Inquiry** screen. The name of the TD account holder is displayed in the adjacent field.
TD Acct Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Deposit No	[Display] This field displays the deposit number for which the interest needs to be paid, as specified in the **TD Interest Payout Inquiry** screen.

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Field Name	Description
Sav Acct No	[Mandatory, Alphanumeric, 16]
	Type the savings account number.
	The TD interest amount will be credited to this account.
Sav Acct Ccy	[Display]
	This field displays the saving account currency.
	This is the currency in which the interest will be paid.
	While posting the transaction entries to the account, the savings account currency is converted into the account currency, based on the defined transaction rate.
TD Acct Ccy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
	The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Sav Acct Ccy Rate	[Display]
	This field displays the rate at which the savings account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
	The teller's right to change the savings account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the savings account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Redemption Amt	[Display]
	This field displays the TD interest amount to be credited to the savings account.
	The redemption amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts.
Tax Calculated	[Display]
	This field displays the tax amount which will be deducted from the total interest amount, when you enter the TD account number and deposit number.

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Field Name	Description
Net Interest Payout	[Display]
	This field displays the interest amount to be paid to the customer in the account currency.
	The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Savings Amount	[Display]
	This field displays the redemption amount converted into the saving account currency, to which the interest amount is credited.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.

TD Interest Payout - Transfer To TD

Field Description

Field Name	Description
TD Acct No	[Display]
	This field displays the account number as specified in the **TD**

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Field Name	Description
	Interest Payout Inquiry screen.
	The name of the TD account holder is displayed in the adjacent field.
Acct Ccy	[Display]
	This field displays the currency assigned to the product at the product level under which the account is opened.
	All the entries are posted in the account, in the account currency. The exchange rate values must be defined and downloaded.
	For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
To TD Acct No	[Mandatory, Numeric, 16]
	Type the TD account number.
	The TD interest will be transferred to this account.
Txn Ccy	[Display]
	This field displays the currency of the cheque.
	This field by default displays the account currency as the transaction currency.
	While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.
Acct Ccy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank.
	The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Txn Ccy Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank.
	The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Int Payout Frq	[Mandatory, Drop-Down]
	Select the time interval at which the Interest for TD will be paid out from the drop-down list.
	The options are:

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Field Name	Description
	• At Maturity
	• Daily
	• Weekly
	• Fortnightly
	• Monthly
	• Bimonthly
	• Quarterly
	• Half Yearly
	• Yearly
Compounding Frq	[Mandatory, Drop-Down]
	Select the compounding frequency from the drop-down list.
	TD interest is compounded at the time specified, and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases.
	For example,
	TD Amount = 1000
	Rate of Interest = 10% p.a
	Interest Payout Frequency = Monthly
	Compounding Frequency = Monthly
	Interest Due After End of 1st Month = 100/12 = 8.33
	At the end of the First Month, the interest earned i.e. 8.33 will be added to the principal amount.
	So the principal amount will increase to 1008.33.
	Therefore, the actual interest paid for the principal amount of 1008.33, will be 8.40 at the end of second month.
Base Amount	[Mandatory, Drop-Down]
	Select the base amount from the drop-down list.
	The options are:
	• Incremental Amount – The deposit amount is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
	• Cumulative of the Deposit – The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
	• Cumulative of all Deposits - The sum total of all the deposits under the TD Account (including this new deposit) is considered as the base, and the interest rate defined at

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Field Name	Description
	the product level slabs is applied as the interest rate for all deposits under this account.
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate. It is the annualized rate of return which the bank pays to the customer. It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when the interest is finally paid out to the customer. The AER is to be published along with the actual interest rate which is paid to the customer.
Maturity Date Factor	[Mandatory, Radio Button] Click the option button to select the term or maturity date factor. If **Maturity Date** option is selected **FLEXCUBE** disables the **Term** field.
Payout Term	[Conditional, Numeric, Four] Type the term for which the TD is being maintained. The term should be within the maximum and minimum limits and should be equivalent to a multiple of the incremental term that is specified at the product level.
Maturity Date	[Conditional, Pick List, dd/mm/yyyy] Select the maturity date from the pick list. This field is enabled if the Maturity Date option is selected from the **Maturity Date Factor** field. The system will calculate the term by the difference between the maturity date and the value date and stamp the term in the related fields.
Int St Date	[Display] This field displays the current process date as the interest start date by default. The interest start date is the date on which the bank starts accruing interest for the TD. For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument. You can specify any date, on or after the value date of the deposit, and on or before the maturity date of the deposit.
Redemption Amt	[Display] This field displays the TD interest amount to be credited to the **To TD Account** in TD account currency.
Tax Calculated	[Display] This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and

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Field Name	Description
	deposit number.
Net Interest Payout	[Display]
	This field displays the interest amount to be paid to the customer in the account currency.
	The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Txn Amount	[Display]
	This field displays the actual redemption amount converted in the **To TD Account** currency.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.

TD Interest Payout - Transfer To TD product

Field Description

Field Name	Description
TD Acct No	[Display]

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Field Name	Description
	This field displays the account number as specified in the **TD Interest Payout Inquiry** screen.
	The name of the TD account holder is displayed in the adjacent field.
Acct Ccy	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened.
	All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.
	For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Product Name	[Mandatory, Drop-Down]
	Select the name of the TD product from the drop-down list.
Txn Ccy	[Display]
	This field displays the currency of the cheque.
	This field, by default, displays the account currency as the transaction currency.
	While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.
Acct Ccy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank.
	The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Txn Ccy Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank.
	The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Int Payout Frq	[Mandatory, Drop-Down]
	Select the time interval at which the Interest for TD will be paid out from the drop-down list.
	The options are:

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Field Name	Description
	• At Maturity
	• Daily
	• Weekly
	• Fortnightly
	• Monthly
	• Bimonthly
	• Quarterly
	• Half Yearly
	• Yearly
Compounding Frq	[Mandatory, Drop-Down]
	Select the compounding frequency from the drop-down list.
	TD interest is compounded at the time specified, and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases.
	For example,
	TD Amount = 1000
	Rate of Interest = 10% p.a
	Interest Payout Frequency = Monthly
	Compounding Frequency = Monthly
	Interest Due After End of 1st Month = 100/12 = 8.33
	At the end of the First Month, the interest earned i.e. 8.33 will be added to the principal amount
	So the principal amount will increase to 1008.33
	Therefore, the actual interest paid for the principal amount of 1008.33, will be 8.40 at the end of second month.
Base Amount	[Mandatory, Drop-Down]
	Select the base amount from the drop-down list.
	The options are:
	• Incremental Amount – The deposit amount is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
	• Cumulative of the Deposit – The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
	• Cumulative of all Deposits - The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate

225

Field Name	Description
	defined at the product level slabs is applied as the interest rate for all deposits under this account.
Annual Equivalent Rate	[Display]
	This field displays the annual equivalent rate.
	AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits
Maturity Date Factor	[Mandatory, Radio Button]
	Click the option button to select the term or maturity date factor.
	If Maturity Date option is selected FLEXCUBE disables the Term field.
Payout Term	[Mandatory, Alphanumeric, 22]
	Type the term for which the TD is being maintained.
	The term should be within the maximum and minimum limits and should be equivalent to a multiple of the incremental term that is specified at the product level.
Maturity Date	[Conditional, Pick List, dd/mm/yyyy]
	Select the maturity date from the pick list.
	This field is enabled if the **Maturity Date** option is selected from the **Maturity Date Factor** field. The system will calculate the term by the difference between the maturity date and the value date and stamp the term in the related fields.
Int St Date	[Mandatory, dd/mm/yyyy]
	Type the interest start date.
	By default, the current process date is displayed as the interest start date.
	The interest start date is the date on which the bank starts accruing interest for the TD.
	For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument.
	You can specify any date, on or after the value date of the deposit, and on or before the maturity date of the deposit.
Redemption Amt	[Display]
	This field displays the TD interest amount to be credited to the TD product in TD account currency.
Tax Calculated	[Display]
	This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and

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Field Name	Description
	deposit number.
Net Interest Payout	[Display]
	This field displays the interest amount to be paid to the customer in the account currency.
	The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Txn Amount	[Display]
	This field displays the actual redemption amount converted in the TD product currency.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.

9. Click the **OK** button.

10. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

11. The system displays the **Document Receipt** screen.

12. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.

13. The system displays the message "Printed Successfully?". Click the **Ok** button.

14. Click the **Cancel** button.

15. The system displays the serial number.

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4.2. 1302 - TD Interest Payout Inquiry

Interest plan supported by **Oracle FLEXCUBE** comprises of fixed or floating interest rates, flexi-interest management and different interest payout modes.

Following are the interest rate types:

- Fixed Rate: You can specify a flat fixed rate. The interest rate specified at the time of TD opening is treated as final contractual rate until the deposit matures.

- Floating Rate: To apply a floating interest rate, it should be linked to an Interest Index Code. Thus, the interest rate at the account level varies with the changes in the index level rate.

Flexi-interest management supports

- Back dated interest calculation

- Calculation of interest based on interest payout frequency and compounding frequency

Using this option, you can pay interest on time deposit. A consolidated interest amount is displayed. After viewing the interest to be paid out, you can proceed to perform this interest payment transaction by choosing the mode of payout.

If the interest payout instruction at account/deposit level is maintained as 'Transfer to CASA Account' using the **TD Multiple Payout Instructions** (Fast Path: TD039) option, then during the BOD process interest payout will automatically takes place and the interest gets transferred to the specified savings account.

Definition Prerequisites

- BAM09 - Issuer Maintenance

- 8051 - CASA Account Opening

- IV001 - Stock Transaction

- SCM01 - SC Package Definition

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To inquire about interest payout

1. Type the fast path **1302** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > TD Interest Payout By Cash**.

2. The system displays the **TD Interest Payout Inquiry** screen.

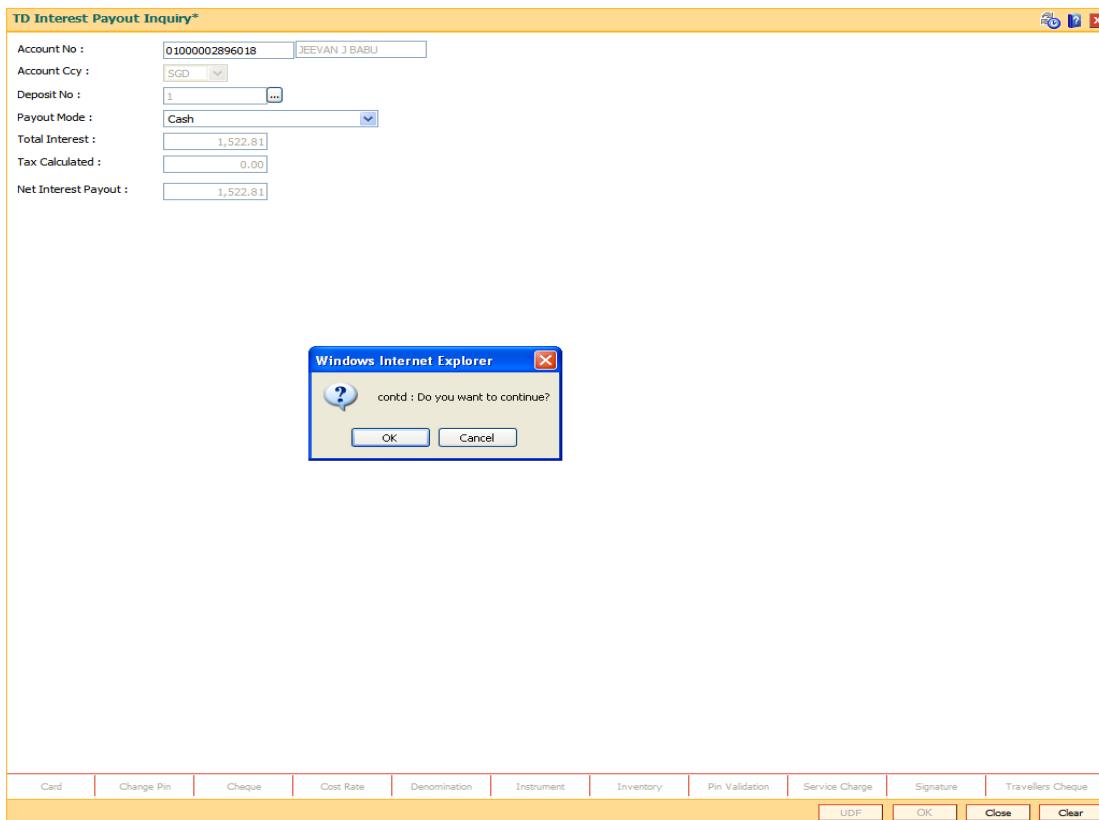**ORACLE**

TD Interest Payout Inquiry

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16]
	Type the TD account number for which the interest has to be paid out.
	The name of the account holder is displayed in the adjacent field.
Account Ccy	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened.
	All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.
	For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Deposit No	[Mandatory, Pick List]
	Select the term deposit number from the pick list.
	You can select the Deposit Number for which the interest needs to be paid, in case of deposit level payout.

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Field Name	Description
Payout Mode	[Mandatory, Drop-Down]
	Select the payment mode of TD from the drop-down list.
	The options are:
	• Cash
Total Interest	[Display]
	This field displays the total interest amount when you enter the TD account number and deposit number.
Tax Calculated	[Display]
	This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.
Net Interest Payout	[Display]
	This field displays the interest payout amount when you enter the TD account number and deposit number (in case of deposit level payout).

3. Enter the account number and select the deposit no from the pick list.
4. Select the payout mode from the drop-down list.
5. Click the **Ok** button.
6. The system displays the message "Do You Want to continue?".

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TD Interest Payout Inquiry

TD Interest Payout Inquiry*										
Account No :	01000002896018	JEEVAN J BABU								
Account Ccy :	SGD									
Deposit No :	1									
Payout Mode :	Cash									
Total Interest :	1,522.81									
Tax Calculated :	0.00									
Net Interest Payout :	1,522.81									

Windows Internet Explorer

contd : Do you want to continue?

OK   Cancel

Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque

UDF   OK   Close   Clear

7.   Click the **Ok** button.

8.   Enter the required information in the displayed screen.

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TD Interest Payout - Cash

Field Description

Field Name	Description
Account No	[Display] This field displays the account number as specified in the **TD Interest Payout Inquiry** screen. The name of the TD account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Txn Ccy	[Mandatory, Drop-Down] Select the currency of the cheque from the drop-down list. This field, by default, displays the account currency as the

Field Name	Description
	transaction currency.
Acct Ccy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank.
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank.
	The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Deposit No	[Display]
	This field displays the deposit number for which the interest needs to be paid.
Int Payout Amount	[Display]
	This field displays the net interest amount.
	The net interest amount to be paid to the customer in the account currency is the difference between the total interest amount and the tax calculated on the same.
Tax Calculated	[Display]
	This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.
Net Interest Payout	[Display]
	This field displays the interest amount to be paid to the customer in the account currency.
	The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Txn Amount	[Display]
	This field displays the interest amount to be paid, in the transaction currency.
	The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The interest amount is converted into the transaction

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Field Name	Description
	currency for the payout of the interest.
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.
	This field displays the default narration, based on the transaction. The user can change the narration, if required.

9. Click the **OK** button.

10. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

11. The system displays the **Document Receipt** screen.

12. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.

13. The system displays the message "Printed Successfully?". Click the **Ok** button.

14. Click the **Cancel** button.

15. The system displays the serial number.

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4.3. TD029 - TD Interest Adjustments

This transaction allows you to pay an interest amount, which is different from the amount stipulated by the bank.The amount specified in this screen may be greater or lesser than the interest amount. This change affects the amount of accrued interest against the term deposit in the current accrual cycle.The account is paid with the modified interest amount at the end of the payment or capitalization cycle. If the bank has paid more interest to the customer, that amount needs to be recovered. You can enter the recovered amount in this screen. If the amount is paid to the customer then **Interest Expense GL** is debited through this transaction while if the amount is recovered from the customer,the **Interest Payable GL** is credited.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To perform TD interest adjustments

1. Type the fast path **TD029** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > TD Interest Adjustments**.

2. The system displays the **TD Interest Adjustments** screen.

TD Interest Adjustments

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Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the TD account number.
Org Deposit No	[Mandatory, Pick List] Select the deposit number on which the adjustment transaction is to be performed, from the pick list.
Deposit No	[Display] This field displays the deposit number. The deposit number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Renewal No	[Display] This field displays the renewal number. Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Transaction No	[Display] This field displays the transaction number of the TD account.
Short Name	[Display] This field displays the short name of the customer.
Adjustment Details	
Debit/Credit	[Mandatory, Drop-Down] Select the debit or credit interest adjustment from the drop-down list. The options are: • Credit • Debit A debit in the interest payable account will reduce the interest to be paid to the customer. The credit in the interest payable account will increase the banks interest liability. The debit entry for interest adjustment will take place if there is a credit entry for interest accrued on the account.
Adjustment Amount	[Mandatory, Numeric, 13, Two] Type the amount that has to be adjusted in the accrued amount.

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Field Name	Description
	In case of debit interest adjustment there should be sufficient credit accrual available for setting off the debit.
Description	[Mandatory, Alphanumeric, 40] Type the description of the transaction.

3. Enter the account number and press the **<Tab>** key.

4. Select the original deposit number from the pick list.

5. Select the debit/credit type from the drop-down list, and enter the adjustment amount and description.

TD Interest Adjustments

6. Click the **Ok** button.

7. The system displays the message "Authorization required. Do You Want to continue?". Click the **OK** button.

8. The system displays the **Authorization Reason** screen.

9. Enter the relevant information and click the **Ok** button.

10. The system displays the message "Interest adjusted". Click the **OK** button.

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4.4. TD039 - TD Multiple Payout Instructions

Customer has the flexibility to choose the payout amount and mode in which the redemption proceeds of a term deposit will be recieved, As per customer requirement multiple modes of payment for interest and principal can be selected.

The multiple payout options which can be set for a TD account are as follows:

- Interest earned
- Principal amount
- Premature redemption

You can also set up TD payout instructions to an external account. The instructions can be set for a single or all the deposits in a TD account.In case of premature redemption of a deposit, the interest amount accrued till date will not be paid to the customer. And, if any tax is deducted on the interest amount paid to the customer, then the tax amount also is not refunded to the customer.

In case of premature redemption of a deposit, the interest amount accrued till date will not be paid to the customer. And, if any tax is deducted on the interest amount paid to the customer, then the tax amount is also not refunded to the customer.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
- PM002 - Payments Transaction Definition

Modes Available

Add, Modify, Delete Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add multiple payout instructions

1. Type the fast path **TD039** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > TD Multiple Payout Instructions**.

2. The system displays the **TD Multiple Payout Instructions** screen.

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TD Multiple Payout Instructions

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number of the customer, for which the payout instructions have to be specified.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Branch	[Display] This field displays the home branch where the TD account is opened and maintained.
Product	[Display] This field displays the product code.
Principal Balance	[Display] This field displays the TD account principal balance. The TD account principal balance is the sum total of the principal balance of all the term deposits held under the TD account.

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Field Name	Description
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. All the entries posted in the account are in the account currency.

3. Click the **Add** button.

4. Enter the account number and press the **<Tab>** key.

TD Multiple Payout Instructions

5. The system enables the **Payout Details** tab.

6. Select the payout type, payout frequency and payout mode from the drop-down list and select the payout date from the pick list.

7. Click the **+** button to add a row.

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Payout Details

In the **Payout Details** tab the **Payout Type** field facilitates you to specify whether the payout instruction is for

- Interest

- Principal amount

- Premature redemption

Depending on the criteria you choose for the payout type, the data fields will alter as explained below.

Principal Summary

Field Description

Field Name	Description
Payout Type	[Mandatory, Drop-Down]
	Select the payout type as **Principal** from the drop-down list.
	The other options are:
	- Interest
	- Premature

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Field Name	Description
All Deposits	[Optional, Check Box]
	Select the **All Deposits** check box, to set up payout instructions for all the term deposits initiated under the TD account.
Deposit No.	[Conditional, Pick List]
	Select the TD number, to set the payout instruction to a single term deposit from the pick list.
	The pick list, lists all the deposits held under the TD account.
	This field is disabled if the **All Deposits** check box is selected.
Notice No.	[Optional, Pick List]
	Select the notice number from the pick list.
	The notice number provides the information on the notice amount and effective date.
	The notice numbers are maintained in the **Call Deposit Notice Maintenance** (Fast Path - TDM55) screen.
Indicative Amount	[Display]
	This field displays the pay currency and the principal amount.
	If the **All Deposits** check box is selected, the **Payout Amount** field will reflect the sum of the principal amount of all term deposits held under the account.

Column Name	Description
Org. Deposit No	[Display]
	This column displays the original deposit number.
	The Original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit.
Renewal No	[Display]
	This column displays the renewal number.
	Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No	[Display]
	This column displays the deposit number.
	The Deposit Number signifies the number of deposits opened in an account.
	The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or

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Column Name	Description
	renewal.
Priority	[Display]
	This column displays the payout instruction execution priority. The payout instruction for a term deposit or deposits will be carried out as per the priority.
	This priority number can be changed to alter the priority of a particular instruction.
Pay Type	[Optional, Drop-Down]
	Select the pay type from the drop-down list.
	The options are:
	• Fixed – a fixed payout amount is specified
	• Percent – a % of the amount is specified
Amt/Percent	[Mandatory, Numeric, 15 , Two]
	Type the amount or percentage value depending upon the pay type selected.
	• Fixed - Type an amount, if the **Pay Type** is **Fixed**. The value should be less than the payout amount.
	• Percentage - Type a percentage, if the **Pay Type** is **Percent**. The value should be equal to or less than 100.
	For example, a customer is specifying payout instructions for the interest earned on the TD and chooses the **Pay Type** as **Percentage**. The customer wants to transfer 75% of the interest amount to the loan account and the remaining amount to the CASA account. If the customer earns 1000 as interest amount in a year, 75% of 1000 i.e. 750 will get transferred to the loan account. The remaining 250 i.e. the remaining 25% will get transferred to the CASA account.
Net Amount	[Display]
	This column displays the available payout amount (principal or interest or premature), for which the payout transaction will be carried out.
	This amount is displayed in account currency.
Pay Ccy	[Optional, Drop-Down]
	Select the currency in which the payout is conducted i.e. the transaction currency, from the drop-down list.
	The transaction currency is the currency in which the customer wants to transact.
Pay Amount	[Display]
	This column displays the net payable amount in the pay currency after applying the conversion rate of local currency of the bank.
	This field displays the net payable amount to be paid, in the transaction

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Column Name	Description
	currency.
	The payment amount is converted into the transaction currency for the payout of the amount.
	The exchange rate values must be defined and downloaded.
Pay Mode	[Mandatory, Drop-Down]
	Select the payout mode from the drop-down list.
	The options are:
	• Cash
	• Bankers Cheque
	• Demand Draft
	• Transfer to CASA
	• Transfer to External Account
	• Transfer to Loans
	• Transfer to GL
	• Reinvest to New Account
	• Reinvest to Existing Account
	• Add to Principal On Maturity
	• Tr.to External A/c - NEFT
	• Tr.to External A/c - RTGS
Tot. Amount	[Display]
	This column displays the outstanding amount.
	This amount is derived at by deducting the payout amount from the net amount.
	Total Amount = Net Amount - Payout Amount
	This amount is displayed in account currency.

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Interest Summary

Field Description

Field Name	Description
Payout Type	[Mandatory, Drop-Down]
	Select the payout type as Interest from the drop-down list.
	The other options are:
	• Principal
	• Premature
Payout Frequency	[Display]
	This field displays the interest payout frequency for the deposit, if a single term deposit is selected.
All Deposits	[Optional, Check Box]
	Select the **All Deposits** check box, to set up payout instructions for all the term deposits initiated under the TD account.

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Field Name	Description
Deposit No.	[Optional, Pick List]
	Select the TD number from the pick list, to apply the payout instruction to a single term deposit.
	The pick list, lists all the deposits held under the TD account.
Indicative Amount	[Display]
	This field displays the indicative amount.
	The interest amount, if a single Term Deposit number is selected, this field displays the interest amount payable for that deposit along with the currency code.
	If the **All Deposits** check box is selected, this field displays the sum total of Interest amount payable for the complete deposit under the TD account along with the currency code.

Column Name	Description
Org. Deposit No	[Display]
	This column displays the original deposit number.
	The Original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit.
Renewal No	[Display]
	This column displays the renewal number.
	Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No	[Display]
	This column displays the deposit number.
	The Deposit Number signifies the number of deposits opened in an account.
	The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Priority	[Display]
	This column displays the payout instruction execution priority. The payout instruction for a term deposit or deposits will be carried out as per the priority.
	This priority number can be changed to alter the priority of a particular instruction.

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Column Name	Description
Pay Type	[Optional, Drop-Down] Select the pay type from the drop-down list. The options are: • Fixed – a fixed payout amount is specified • Percent – a % of the amount is specified
Amt/Percent	[Optional,] This column displays the amount or percentage value depending on the pay type selected. • Fixed - Type an amount, if the **Pay Type** is **Fixed**. The value should be less than the payout amount. • Percentage - Type a percentage, if the **Pay Type** is **Percent**. The value should be equal to or less than 100. For example, a customer is specifying payout instructions for the interest earned on the TD and chooses the **Pay Type** as **Percentage**. The customer wants to transfer 75% of the interest amount to the loan account and the remaining amount to the CASA account. If the customer earns 1000 as interest amount in a year, 75% of 1000 i.e. 750 will get transferred to the loan account. The remaining 250 i.e. the remaining 25% will get transferred to the CASA account.
Net Amount	[Display] This column displays the available payout amount (principal or interest or premature), for which the payout transaction will be carried out. This amount is displayed in account currency.
Pay Ccy	[Optional, Drop-Down] Select the currency in which the payout is conducted i.e. the transaction currency from the drop-down list. The transaction currency is the currency in which the customer wants to transact. For example, if the customer wants payment amount to be paid in EUR (Euro), EUR is the transaction currency.
Pay Amount	[Display] This column displays the net payable amount in the pay currency after applying the conversion rate of the local currency of the bank. This field displays the net payable amount to be paid, in the transaction currency. The payment amount is converted into the transaction currency for the payout of the amount. The exchange rate values must be defined and downloaded.

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Column Name	Description
Pay Mode	[Mandatory, Drop-Down] Select the payout mode from the drop-down list. The options are: • Cash • Bankers Cheque • Demand Draft • CASA Account • External Account • Loan Account • GL Account • Reinvest to New Account • Reinvest to Existing Account
Tot. Amount	[Display] This column displays the outstanding amount. This amount is derived at by deducting the payout amount from the net amount. Total Amount = Net Amount - Payout Amount This amount is displayed in account currency.

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Premature Summary

Field Description

Field Name	Description
Payout Type	[Mandatory, Drop-Down]
	Select the payout type as Premature from the drop-down list.
	The other options are:
	• Principal
	• Interest
All Deposits	[Display]
	This field displays whether the payout instructions is set up for all the term deposits initiated under the TD account.
Deposit No.	[Optional, Pick List]
	Select the TD number, to apply the payout instruction to a single term deposit from the pick list.
	The pick list, lists all the deposits held under the TD account.

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Field Name	Description
Payout Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the date on which the actual payout should take place, from the pick list. The payout date must be greater than the current date.
Indicative Amount	[Mandatory, Numeric, 13, Two]
	Type the indicative amount.
Payout Mode	[Mandatory, Drop-Down]
	Select the redemption mode from the drop-down list.
	The options are:
	• Full - The entire deposit amount is redeemed
	• Part - You can specify a part amount of the entire amount to be redeemed.
	When the Payout Mode is selected as part redemption, the Payout Amount can be modified to specify the redemption amount.
Penalty Variance	[Optional, Check Box]
	Select the **Penalty Variance** check box, to apply the penalty variance defined at the TD product level.
	The penal interest payable on pre-mature redemption is given at the rate after reducing the penalty variance from the contracted interest rate.

Column Name	Description
Org. Deposit No	[Display]
	This column displays the original deposit number.
	The Original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit no of the source deposit.
Renewal No	[Display]
	This column displays the renewal number.
	Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.

ORACLE

Column Name	Description
Deposit No	[Display]
	This column displays the deposit number.
	The Deposit Number signifies the number of deposits opened in an account.
	The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Priority	[Display]
	This column displays the payout instruction execution priority. The payout instruction for a term deposit or deposits will be carried out as per the priority.
	This priority number can be changed to alter the priority of a particular instruction.
Pay Type	[Optional, Drop-Down]
	Select the pay type from the drop-down list.
	The options are:
	• Fixed – a fixed payout amount is specified
	• Percent – a % of the amount is specified
Amt/Percent	[Display]
	This column displays the amount or percentage value depending on the pay type selected.
	• Fixed - Type an amount, if the **Pay Type** is **Fixed**. The value should be less than the payout amount.
	• Percentage - Type a percentage, if the **Pay Type** is **Percent**. The value should be equal to or less than 100.
	For example, a customer is specifying payout instructions for the interest earned on the TD and chooses the **Pay Type** as **Percentage**. The customer wants to transfer 75% of the interest amount to the loan account and the remaining amount to the CASA account. If the customer earns 1000 as interest amount in a year, 75% of 1000 i.e. 750 will get transferred to the loan account. The remaining 250 i.e. the remaining 25% will get transferred to the CASA account.
Net Amount	[Display]
	This column displays the net amount.
	The available payout amount (principal or interest or premature), for which the payout transaction will be carried out.
	This amount is displayed in account currency.

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Column Name	Description
Pay Ccy	[Optional, Drop-Down] Select the currency in which the payout is performed i.e. the transaction currency from the drop-down list. The transaction currency is the currency in which the customer wants to transact. For example, if the customer wants payment amount to be paid in EUR (Euro), EUR is the transaction currency.
Pay Amount	[Display] This column displays the net payable amount in the pay currency, after applying the conversion rate of local currency of the bank. This field displays the net payable amount to be paid, in the transaction currency.
Pay Mode	[Mandatory, Drop-Down] Select the payout mode from the drop-down list. The options are: • Cash • Bankers Cheque • Demand Draft • CASA Account • External Account • Loan Account • GL Account • Reinvest to New Account • Reinvest to Existing Account
Tot. Amount	[Display] This column displays the outstanding amount. This amount is derived at by deducting the payout amount from the net amount. *Total Amount = Net Amount - Payout Amount* This amount is displayed in account currency.

ORACLE

Default Instructions

Field Description

Column Name	Description
Org. Deposit No	[Display]
	This column displays the term deposit number of the TD account.
Renewal No	[Display]
	This column displays the renewal number.
	Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts.
	This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No.	[Display]
	This column displays the deposit number.
	The deposit number signifies the number of deposits opened in an account.
	The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.

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Column Name	Description
Principal	[Display]
	This column displays the principal amount of the term deposit or all deposits initiated under the TD account.
Princ. Instruction	[Display]
	This column displays the payout instruction for the matured principal as defined at the product level.
	If no instructions are maintained at the account level, then the default instructions are executed.
Int. Amount	[Display]
	This column displays the interest amount.
Int. Instruction	[Display]
	This column displays the payout instruction for interest accrued as defined at the product level.
Reinvest Product	[Display]
	This column displays the reinvested product code.
	The TD product code is the product under which the matured principal amount of the deposit will be reinvested, as defined at the product level.
	If no instructions are maintained at the account level, then the default instructions are executed.

8. Based on the pay mode selected in the **Pay Mode** column, the system enables the appropriate tab.

9. Enter the appropriate information in the various tabs.

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CASA Account

Field Description

Field Name	Description
Beneficiary A/C	[Mandatory, Pick List]
	Select the CASA account number from the pick list.
	The interest or principal or premature redemption amount will be credited to this account.
Customer Name	[Display]
	This field displays the name of the customer who holds the CASA Account.

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Bankers Cheque

Field Description

Field Name	Description
TD Amount	[Display] This field displays the principal amount of the term deposit or all deposits initiated under the TD Account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
TD Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.

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Field Name	Description
Txn Amount	[Display]
	This field displays the amount in the transaction currency.
	The transaction currency is the currency in which the customer wants to transact. The exchange rate values must be defined and downloaded.
	For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.
Txn Currency	[Display]
	This field displays the currency of the cheque.
	This field, by default, displays the account currency as the transaction currency.
	While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
	For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.
Txn Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Issuer Code	[Mandatory, Pick List]
	Select the issuer code from the pick list.
	The bank, on which the BC is to be drawn. A list of banks on which BC can be issued, is maintained in the **Issuer Code Maintenance** and is downloaded to the branch. Normally banks issue BC of their own bank.
Beneficiary Name	[Mandatory, Alphanumeric, 120]
	Type the name of the beneficiary.
Beneficiary Address	[Optional, Alphanumeric, 35]
	Type the address details of the beneficiary.
City	[Mandatory, Alphanumeric, 20]
	Type the town or city name where the beneficiary of the BC resides.
	This is also part of the address.
State	[Mandatory, Alphanumeric, 20]
	Type the state name where the beneficiary of the BC resides.
	This is also part of the beneficiary address.

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Field Name	Description
Country	[Mandatory, Alphanumeric, 20]
	Type the country name where the beneficiary of the BC resides.
	This is also part of the beneficiary address.
Zip	[Mandatory, Numeric, 35]
	Type the zip code of the area where the beneficiary resides.
Automatic BC Issue	[Optional, Check Box]
	Select the **Automatic BC Issue** check box, if the user wants the BC to be generated automatically.
	The BC number will be generated automatically as a part of End of Day (EOD) process and the BC will be printed based on the supporting report generated.
	If this check box is not selected, only then the BC value is transferred to a different GL, and the BC is issued manually on the next day with the help of a report.

Demand Draft

ORACLE®

Field Description

Field Name	Description
TD Amount	[Display] This field displays the principal balance of a term deposit or all the term deposits initiated under the TD account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
TD Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Amount	[Display] This field displays the amount in the transaction currency. The transaction currency is the currency in which the customer wants to transact. The exchange rate values must be defined and downloaded. For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.
Txn Currency	[Display] This field displays the currency of the cheque. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency, and for posting the GL entries it is converted into the local currency of the bank.
Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Issuer Code	[Mandatory, Pick List] Select the issuer code of the bank, on which the DD is to be drawn from the pick list. A list of banks on which DD can be issued, is maintained in the **Issuer Code Maintenance** and is downloaded to the branch. Normally banks issue DD of their own bank.

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Field Name	Description
Payable Branch	[Mandatory, Pick List] Select the bank/branch at which the DD is payable from the pick list.
Beneficiary Name	[Mandatory, Alphanumeric, 120] Type the name of the beneficiary.
Beneficiary Address	[Optional, Alphanumeric, 35] Type the address details of the beneficiary.
City	[Mandatory, Alphanumeric, 20] Type the town or city name where the beneficiary of the DD resides. This is also a part of the address.
State	[Mandatory, Alphanumeric, 20] Type the state name where the beneficiary of the DD resides. This is also a part of the beneficiary address.
Country	[Mandatory, Alphanumeric, 35] Type the country name where the beneficiary of the DD resides. This is also a part of the beneficiary address.
Zip	[Mandatory, Numeric, 35] Type the zip code of the area where the beneficiary resides.
Automatic DD Issue	[Optional, Check Box] Select the **Automatic DD Issue** check box, if the user wants the DD to be generated automatically. The DD number will be generated automatically as a part of End of Day (EOD) process, and the DD will be printed based on the supporting report generated. If this check box is not selected then only the DD value is transferred to a different GL, and the DD is issued manually on the next day with the help of a report.

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Loan Account

Field Description

Field Name	Description
Beneficiary A/C	[Mandatory, Pick List] Select the Loan account number from the pick list. The interest or principal or premature redemption amount will be credited to this account.
Customer Name	[Display] This field displays the name of the customer who holds the loan account.

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GL Account

Field Description

Field Name	Description
GL Account Number	[Mandatory, Pick List] Select the GL account number from the pick list. The interest or principal or premature redemption amount will be credited to this account.
GL Description	[Display] This field displays the description of the selected GL account.

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External Account

The TD Payout instruction to an external account can be set up for all the following payout types:

- Interest
- Principal
- Premature

The payout instructions will be executed in BOD process of the instruction date and the principal, interest or premature net amount will be sent to the external account through the outgoing payment mode. The user has to select the payment transaction code according to the network through which the transaction is required to be sent.

Field Description

Field Name	Description
Beneficiary Details	
Beneficiary Account	[Mandatory, Alphanumeric, 16] Type the account number of the beneficiary.
Routing Number	[Mandatory, Numeric, Nine] Type the routing number of the destination bank branch. The system validates the value against the Financial Institution IDs

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Field Name	Description
	present in the **Bank Branch Directory** (Fast Path: PM004) option.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the beneficiary name.
BI Code	[Display] This field displays the BI code for the destination bank based on the routing number entered. The BI code is populated from the **Bank Branch Directory** (Fast Path: PM004) option.
Bank Code	[Display] This field displays the bank code for the destination bank based on the routing number entered. The bank code is populated from the **Bank Branch Directory** (Fast Path: PM004) option.
Bank Name	[Display] This field displays the destination bank name based on the routing number entered. The bank name is populated from the **Bank Branch Directory** (Fast Path: PM004) option.
Branch Code	[Display] This field displays the destination branch code based on the routing number entered. The branch code is populated from the **Bank Branch Directory** (Fast Path: PM004) option.
Branch Name	[Display] This field displays the destination branch name based on the routing number entered. The branch name is populated from the **Bank Branch Directory** (Fast Path: PM004) option.
Other Details	
Payment Transaction Code	[Mandatory, Pick List] Select the payment transaction code, through which the payment is to be sent, from the pick list. The payment transaction codes are defined in the **Payment Transaction Definition** (Fast Path: PM002) option.
TRN	[Mandatory, Pick List] Select the TRN code according to the type of transaction from the pick list. The TRN code is decided by the central bank for identifying the type of transaction and destination account (CASA or GL).

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Field Name	Description
	By default the system displays the value 'IFT00000'.
PTR	[Mandatory, Drop-Down]
	Select the settlement currency from the drop-down list.
	The options are:
	• 001 – Local to local
	• 002 – Local to foreign
	• 003 – Foreign to local
	• 004 – Foreign to foreign
	By default, the system displays the value as 001.
LLD	[Mandatory, Drop-Down]
	Select the initiator of the transaction from the drop-down list.
	The options are:
	• 001 - Resident
	• 002 - Non-resident
	By default the system displays the value as 001.
FEE	[Mandatory, Drop-Down]
	Select whether the charges for the payment transaction is to be borne by the beneficiary or by the customer from the drop-down list.
	The options are:
	• BEN: The outgoing payment charges is to be borne by the beneficiary
	• OUR: The outgoing payment charges is to be borne by the customer
	By default system displays the BEN option.

Remitter Details

The details in this section are populated from the Customer master.

Field Name	Description
Remitter Name	[Display]
	This field displays the name of the customer holding the deposit.
Remitter National ID	[Display]
	This field displays the remitter national ID.
Remitter Phone Number	[Display]
	This field displays the remitter phone number.

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Reinvest to Existing Account

Field Description

Field Name	Description
TD Amount	[Display]
	This field displays the principal amount of the term deposit or all deposits initiated under the TD Account.
Account Currency	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened.
	For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
	All the entries posted in the account are in the account currency.
TD Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be and downloaded.
Txn Amount	[Display]

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Field Name	Description
	This field displays the amount in the transaction currency.
	The transaction currency is the currency in which the customer wants to transact. The exchange rate values must be defined and downloaded.
	For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.
Txn Currency	[Display]
	This field displays the currency of the cheque.
	This field, by default, displays the account currency as the transaction currency.
	While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
	For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.
Txn Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Account Number	[Mandatory, Pick List]
	Select the TD account under which the new TD is to be initiated from the pick list.
Next Auto Renewal with Original Deposit Term	[Optional, Check Box]
	Select the **Next Auto Renewal with Original Deposit Term** checkbox to active the auto renewal with original deposit term.
Interest Variance as	[]
Variance	[Optional, Numeric, Three, Five]
	Type the interest variance.
	The interest variance is validated against the minimum and the maximum variance defined at the product level.
	It also validates if the interest rate + variance is within the minimum and maximum interest ceiling defined in the **TD Product Master**.
Renewal Term	[Mandatory, Numeric, Three, Three]
	Type the term for which the deposit has to be renewed.
	The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level.

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Field Name	Description
Payout Frequency	[Mandatory, Drop-Down] Select the time interval at which the interest for TD will be paid out from the drop-down list. The options are: • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly
Compounding Frequency	[Mandatory, Drop-Down] Select the compounding frequency from the drop-down list. The TD interest is compounded at the time specified, and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases. The options are: • None/At Maturity • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly For example, TD Amount = INR 1000 Rate of Interest = 10% Interest Payout Frequency = Monthly Compounding Frequency = Monthly Interest Due After End of 1st Month = INR 100 At the end of the 1st Month, the Interest earned i.e. INR 100 will be added to the Principal amount

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Field Name	Description
	So the Principal amount will increase to INR 1100
	Therefore, the actual Interest paid for the Principal amount of INR 1100, will be INR 110.
Base for rate	[Mandatory, Drop-Down]
	Select the base amount from the drop-down list.
	The options are:
	• **Incremental Amount** – The deposit amount is considered as the base, and the interest rate defined at the product level slabs, is applied as the interest rate for this deposit.
	• **Cumulative for the Deposit** – The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base and the interest rate defined at the product level slabs, is applied as the interest rate for this deposit.
	• **Cumulative for all the Deposits** - The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base and the interest rate defined at the product level slabs, is applied as the interest rate for all deposits under this account.

Reinvest to New Account

ORACLE

Field Description

Field Name	Description
TD Amount	[Display] This field displays the principal amount of the term deposit or all deposits initiated under the TD Account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. All the entries posted in the account are in the account currency.
TD Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Amount	[Display] This field displays the amount in the transaction currency. The transaction currency is the currency in which the customer wants to transact. The exchange rate values must be defined and downloaded. For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.
Txn Currency	[Display] This field displays the currency of the cheque. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank. For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.
Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Product	[Mandatory, Pick List] Select the TD product code number under which the TD account is opened from the pick list.
Variance	[Mandatory, Numeric, Three, Six] Type the interest variance.

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Field Name	Description
	The interest variance is validated against the minimum and the maximum variance defined at the product level.
	It also validates if the interest rate + variance is within the minimum and maximum interest ceiling defined in the **TD Product Master**.
Variance	[Mandatory, Numeric, Three, Six]
	Type the interest variance.
	The interest variance is validated against the minimum and the maximum variance defined at the product level.
	It also validates if the interest rate + variance is within the minimum and maximum interest ceiling defined in the **TD Product Master**.
Renewal Term	[Mandatory, Numeric, Three, Three]
	Type the term for which the TD is being maintained.
	The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level.
Payout Frequency	[Mandatory, Drop-Down]
	Select the time interval, at which the interest for TD will be paid out from the drop-down list.
	The options are:
	- At Maturity - Daily - Weekly - Fortnightly - Monthly - Bimonthly - Quarterly - Half Yearly - Yearly
Compounding Frequency	[Mandatory, Drop-Down]
	Select the compounding frequency from the drop-down list.
	The TD interest is compounded at the time specified, and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases.
	The options are:
	- None/At Maturity - Daily - Weekly

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Field Name	Description
	• Fortnightly
	• Monthly
	• Bimonthly
	• Quarterly
	• Half Yearly
	• Yearly
	For example,
	TD Amount = INR 1000
	Rate of Interest = 10%
	Interest Payout Frequency = Monthly
	Compounding Frequency = Monthly
	Interest Due After End of 1st Month = INR 100
	At the end of the 1st Month, the Interest earned i.e. INR 100 will be added to the Principal amount
	So the Principal amount will increase to INR 1100
	Therefore, the actual Interest paid for the Principal amount of INR 1100, will be INR 110
Base for rate	[Mandatory, Drop-Down]
	Select the base amount from the drop-down list.
	The options are:
	• Incremental Amount – The deposit amount is considered as the base, and the interest rate defined at the product level slabs, is applied as the interest rate for this deposit.
	• Cumulative of the Deposit – The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base and the interest rate defined at the product level slabs, is applied as the interest rate for this deposit.
	• Cumulative of all Deposits - The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base and the interest rate defined at the product level slabs, is applied as the interest rate for all deposits under this account.

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External A/c - NEFT

Field Description

Field Name	Description
Payment Transaction Code	[Mandatory, Pick List]
	Select the payment transaction code from the pick list.
	These codes are defined in the **Payment Transaction Definition** (Fast Path : PM002) option.
Payment Type	[Display]
	This field displays the payment type based on the selected payment transaction code.
Sender's Details	

Field Name	Description
Sender's Account Number	[Mandatory, Alphanumeric,16]
	Type the account number from which the payment is originated.
	It can be an external account number. By default the system displays the TD account number for which the instruction is being maintained.
	The account number is mapped to the Sending Customer Account Number (6021) field in the NEFT message (NO6).
Sender's Account Type	[Mandatory, Drop-Down]
	Select the account type from the drop-down list.
	The options are as follows:
	10 - Savings Bank 11 - Current Account 12 - Overdraft 13 - Cash Credit 14 - Loan Account 40 - NRE 52 - Credit Card
Account Currency (4488)	[Display]
	This field displays the account currency.
Sender Bank Details	
Sending Branch IFSC Code (5756)	[Mandatory, Alphanumeric, 11]
	Type the sending branch IFSC code.
	These codes are maintained in the **Bank Branch Directory** (Fast Path : PM004) option.
Sender to Receiver Information (7495)	[Optional, Alphanumeric, 35]
	Type the information from the sender to the receiver.
Originator of Remittance (7002)	[Mandatory, Alphanumeric, 35 , Four Lines, Pick List]
	Type the sending customer account details or select it from the pick list.
Beneficiary Details	
Beneficiary Account Number (6061)	[Mandatory, Alphanumeric,35]
	Type the beneficiary account number to which the outgoing payment transaction is to be sent.
Beneficiary Customer Name (6081)	[Mandatory, Alphanumeric, 35]
	Type the receiving customer's account name.

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Field Name	Description
Beneficiary Account Type (6310)	[Optional, Drop-Down] Select the beneficiary account type from the drop-down list. The options are as follows: • 10 - Savings Bank • 11 - Current Account • 12 - Overdraft • 13 - Cash Credit • 14 - Loan Account • 40 - NRE • 52 - Credit Card This is the receiving customer's account type.
Beneficiary Customer Address (5565)	[Optional, Alphanumeric, 35, Four Lines] Type the address of the beneficiary customer .
Beneficiary Branch IFSC Code (5569)	[Mandatory, Alphanumeric,11] Type the beneficiary branch's IFSC code. It is a unique code used for NEFT and RTGS.

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External A/c - RTGS

Field Description

Field Name	Description
Payment Transaction Code	[Mandatory, Pick List]
	Select the payment transaction code from the pick list.
	These codes are defined in the **Payment Transaction Definition** (Fast Path : PM002) option.
Payment Type	[Display]
	This field displays the payment type based on the selected payment transaction code.
Account Currency (4488)	[Display]
	This field displays the currency of the account.
Ordering Customer Details (5500)	[Mandatory, Alphanumeric, 35, 4 lines, Pick List]
	Type the sender's bank account number, name of the sender and address or select it from the pick list.

Field Name	Description
Receiver Address	[Mandatory, Alphanumeric,11] Type the IFSC code of the beneficiary bank receiving the remittance.
Beneficiary Customer Account Number (5561)	[Mandatory, Alphanumeric, 34] Type the beneficiary customer's account number.
Beneficiary Customer Details (5561)	[Mandatory, Alphanumeric, 35, 4 lines] Type the details of the beneficiary customer.
Ordering Institution	[Mandatory, Drop-Down] Select the ordering institution from the drop-down list. The options are: • 5517 • 5516
Ordering Institution IFSC (5517)	[Conditional, Alphanumeric,11] Type the ordering institution IFSC code. It is the sending branch's IFSC. This field is enabled if the **5517** option is selected in the **Ordering Institution** drop-down list.
Ordering Institution Details (5516)	[Conditional, Alphanumeric, 35, 3 lines] Type the ordering institution details such as the name of the exchange house and intermediary institution from which originating banks have received the money. This field is enabled if the **5516** option is selected in the **Ordering Institution** drop-down list.
Sender to Receiver Info Code (7495)	[Optional, Drop-Down] Select the sender receiver information code from the drop-down list. The options are: • NRE • FAST • URGENT
Code Info (7495)	[Optional, Alphanumeric, 25] Type the code related information.
Additional Info 1,2,3,4,5 (7495)	[Optional, Alphanumeric, 35] Type additional information related to the code.

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10. Click the **Save** button. The system displays the relevant **Payout Detail** screen.

11. Click the **Ok** button.

12. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **OK** button.

13. The multiple payout instructions are added once the record is authorised.

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5. Redemption

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5.1. 1358 - Mixed Redemption

Oracle FLEXCUBE provides the customer with the facility to redeem the deposit on instruction before its maturity date. This is termed as premature redemption.

A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. The customer cannot redeem the deposit on the date of account opening.

If the customer does not keep a deposit in the bank for a complete term, a penalty interest will be charged to him.

Penalty rate = TD rate as per the product rates + Deposit level variance (special rate) – Product/bank/slab level penalty variance + or - Special penalty variance

The system does not allow partial or premature redemption of a deposit, which is marked for lien for the entire deposit. If a part of the deposit is marked for lien, redemption is allowed only on the remaining amount.

If a deposit matures on a holiday, on full / part redemption of the auto renewed / force renewed deposit on the immediate next working day, the holiday interest will be calculated and paid. For a single maturity deposit, holiday period interest along with the PMI interest (if applicable) will be given if redemption / reinvest to new account / reinvest to existing account is done on any day other than the immediate working day after the holiday.

In case a back dated interest change is carried out for the deposit, the redemption is not permitted on the same day.

To arrive at the net redeem amount, the system performs additions and deductions.

```
Net Redeem Amount = Redeem Amount + [(Principal Due + Uncollected
Principal + Interest Due + Uncollected Interest + PMI on uncollected
principal + PMI on uncollected interest + Penalty Interest) - (Pro-Rata
interest paid + Tax paid)]
```

Note: If the penalty routine is defined as not to pay any interest for any premature redemption of Term Deposits, the same will result in reversal of all accrued and compounded interest amounts till the date of redemption. If any interest amount is already paid out to the customer, it will be recovered from the principal amount before calculating the net redemption amount payable to the customer.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To perform TD redemption

1. Type the fast path **1358** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Transfer > Mixed Redemption**.

2. The system displays the **Mixed Redemption** screen.

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Mixed Redemption

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16]
	Type the TD account number of the customer, whose term deposit has to be redeemed.
Customer Name	[Display]
	This field displays the name of the customer who holds the TD Account.
Principal Balance	[Display]
	This field displays the principal balance of the TD account.
	Principal balance is the sum total of the principal amount of all the deposits falling under a single TD account. The principal balance of a matured deposit is not included in this column, as once a deposit matures, the principal amount is moved to Outstanding Principal.
	The account currency is populated adjacent to the principal balance.

Field Name	Description
Txn Ref No	[Display]
	This field displays the system generated transaction number.
	This number is unique for every transaction. The transaction number helps a teller to keep track of the various transactions.
Redemption Amount	[Display]
	This field displays the redemption amount in the account currency.
	The redemption amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
User Ref No	[Display]
	This field displays the transaction reference number as the user reference number.
Notice No	[Conditional, Pick List]
	Select the notice number from the pick list.
	The picklist displays the details based on the TD account number and Deposit number selected in the corresponding fields.
	This field is enabled for accounts opened under product for which the **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

3. Enter the TD account number and select the deposit number from the adjacent pick list. If no deposits are selected, the system will display all the deposits opened under the TD account in the **Deposit Summary** tab.

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Mixed Redemption

Original Deposit No	Renewal No	Deposit No	Deposit Status	Redem Mode	Principal Balance	Lien Amount	Outstanding Principal	Outstanding Interest	Redem Amount	Net Redem Amount	Product Penalty Variance	Special Penalty Variance
1	1	1	Open	No Redem	150,000.00	0.00	0.00	0.00	0.00	0	N	

Account Number: 01000000716100 3 ...
Customer Name: SHIN CHAN
Principal Balance: CNY 298,456.00
Txn Ref No: 9174120090321009300000C
Redemption Amount: CNY 0.00
User Ref No: 9174120090321009300000C
Notice No: 3 ...

Reinvest to other Account | Cheque/Demand Draft | Transfer to Account
Deposit Summary | Redem Details | Deposit Details | SC Details

Validate | Payout

Other Transactions
User Defined Fields

Ok | Close | Clear

4. The system displays the **Deposit Summary** tab.

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Deposit Summary

The **Deposit Summary** tab displays the details of the deposits maintained under the TD account. This tab initiates the process for redemption of a deposit. You can choose the deposit to be redeemed, whether full or partial deposit is to be redeemed and specify the redemption amount in case of a partial redemption.

Field Description

Column Name	Description
Original Deposit No	[Display] This column displays the original deposit number which is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit.
Renewal No	[Display] This column displays the renewal number which signifies the number of deposits created out of the source deposit either due to renewals, or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No	[Display]

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Column Name	Description
	This column displays the running Term Deposit Number which signifies the number of deposits opened in an account.
	The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Deposit Status	[Display]
	This column displays the current status of the deposit.
	The options are:
	• Open - This deposit can be partly or prematurely redeemed. An open account is open for various transactions.
	• Opened Today - This deposit is opened on the day of the transaction. Part or premature redemption cannot be done for this deposit.
	• Closed - This deposit has been redeemed and thus is closed.
	• Closed Today - This deposit has been redeemed and closed on the day of the transaction.
	• Unclaimed - This deposit is matured and the grace period has ended. It is thus transferred to the unclaimed GL account. This amount cannot be redeemed. If the **Redemption Renewal Unclaimed Account** check box is selected at the product level, the deposit will be treated as a normal matured deposit and redemption will be allowed.
	• Matured - This deposit has matured. Partial or premature redemption will not be allowed on this deposit. The system displays the error FCR5458, if you try to perform partial or premature redemption on a matured deposit. For more information, refer to Appendix A
	• Marked for Lien - This deposit is marked for lien. If a lien is marked on the full amount, part or premature redemption is not allowed. If lien is marked on partial deposit, part or premature redemption is allowed for the remaining amount, which is not marked for lien.
	• Blocked - This deposit is blocked. Part or premature redemption is not allowed for this deposit.
	• Forced Renewal - This deposit is marked for lien and thus has been force renewed. Part or premature redemption is not allowed for this deposit. The **Redemption Mode** column is disabled.
Redem Mode	[Mandatory, Drop-Down]
	Select the redeem mode of the TD account from the drop-down list.
	The options are:

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Column Name	Description
	• Full - Select this option for premature redemption of the deposit.
	• No Redem - Select this option for not allowing redemption of the deposit.
	• Part - Select this option for partial redemption of the deposit.
Principal Balance	[Display]
	This column displays the principal balance of the TD account in the account currency.
	The principal balance of a matured deposit is not included in this column as once a deposit matures, the principal amount is moved to the Outstanding Principal column.
	The account currency is populated adjacent to the principal balance.
Lien Amount	[Display]
	This column displays the lien amount, if there is a lien marked on a deposit.
	If a lien is marked on the full deposit amount, the system will not allow you to perform partial or premature redemption.
	If the lien is marked on the partial deposit amount, part or premature redemption is allowed for the remaining amount not marked for lien. The system will not allow you to select the full redeem mode.
	The system allows the customer to redeem a partial amount not marked for lien in the incremental value as mentioned at the product level.
	For example, for a deposit of 10,000, lien is marked on an amount of 5550. The incremental value is 1000. The customer will be allowed to redeem 4000.
Outstanding Principal	[Display]
	This column displays the principal balances of the matured deposits which are not redeemed.
Outstanding Interest	[Display]
	This column displays the interest earned on the matured deposits which are not redeemed.
Redem Amount	[Conditional, Numeric, 13, Two]
	Type the amount to be redeemed.
	This field is enabled if the **Part** option is selected from the **Redem Mode** drop-down list.
	If the **Full** option is selected from the **Redem Mode** drop-down list, then the full deposit amount is displayed in this field.

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Column Name	Description
Net Redem Amount	[Display] This column displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest and service charges (if applicable), from the redeem amount. This is the amount which will be paid to the customer.
Product Penalty Variance	[Toggle] Click the toggle status to change the value to **Y**, if penalty variance is to be charged for premature redemption of a deposit. The default value is set as **N**. When a deposit is redeemed before maturity, the bank pays a customer penalty interest, which is lower than the normal interest. The penalty index and the process of calculation are defined at the product level. *Penalty interest = Current Interest Rate - Penalty variance (which is defined at the bank/product/interest slab level)*
Special Penalty Variance	[Conditional, Numeric, Three, Five] Type the variance which will be applied over the product/bank/slab level penalty. This field is enabled if the value **Y** is selected in the **Product Penalty Variance** field. This field will accept a value within the minimum and maximum variance specified at the product level. If the net interest rate derived after applying the special penalty variance is negative or zero, no interest will be paid for that particular deposit on redemption.

5. Select the redeem mode from the drop-down list and enter the redeem amount for the deposit.

6. Click the **Validate** button.

7. Double-click the net redeem amount column.

8. The system displays the **Deposit Details** tab.

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Deposit Details

The **Deposit Details** tab displays the principal position, the interest earned and deducted information, and calculates the net redemption proceeds of the TD.

Mixed Redemption
XferToProd
DemandDraft
XferToGL
Deposit Summary
Redem Details
Deposit Details
SC Details
Save
Cancel
Other Transactions
User Defined Fields
Ok
Close
Clear

Account Number: 01000000716100 3
Customer Name: SHIN CHAN
Principal Balance: CNY 298,456.00
Txn Ref No: 91741200903210093000000
Redemption Amount: CNY 10,000.00
User Ref No: 91741200903210093000000
Notice No: 3

Redemption Amount: 10,000.00
+ Principal Due: 0.00
+ Uncollected Principal: 0.00
+ PMI On Uncollected Principal: 0.00
+ Interest Due: 0.00
+ Uncollected Interest: 0.00
+ PMI On Uncollected Interest: 0.00
+ Penalty Interest On Principal: 190.00
Interest Applicable: 0.00
Penalty Amount: 0.00
- Additional Penalty Amount: 0.00
- Pro-rata Interest Paid Deducted: 0.00
- Tax Deducted 1: 19.00
- Tax Deducted 2: 0.00
Net Proceeds: 10,171.00
Txn Narrative: Mixed Redemption

Field Description

Field Name	Description
Redemption Amount	[Display] This field displays the premature redemption amount.
+ Principal Due	[Display] This field displays the premature or matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field. For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.
+ Uncollected	[Display]

Field Name	Description
Principal	This field displays the matured deposit amount for which **Maturity Option** is defined as No instructions at the product level, and the proceeds are not collected by the customer.
+ PMI On Uncollected Principal	[Display] This field displays the post-maturity interest earned on a matured principal, and the proceeds are not collected by the customer. Post Maturity Interest (PMI) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the **Maturity Option** is defined as **No instructions** at the product level.
+ Interest Due	[Display] This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer and the accrued interest if any, that was carried forward at the time of the maturity. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.
+ Uncollected Interest	[Display] This field displays the interest amount for which the **Payout Option** is defined as **No instructions** at the product level, and the proceeds are not collected by the customer.
+ PMI On Uncollected Interest	[Display] This field displays the post-maturity interest earned on uncollected interest, and the proceeds are not collected by the customer. PMI will be paid to the customer if the **Payout Option** is defined as **No instructions** at the product level.
+ Penalty Interest On Principal	[Display] This field displays the net interest paid to the customer, after deducting penalty interest amount charged to the customer for premature redemption of the TD. When a deposit is redeemed before maturity, the bank pays a customer penalty interest, which is lower than the normal interest. The penalty index and the process of calculation are defined at the product level. *Penalty interest = Current Interest Rate - Penalty variance (which is defined at the bank/product/interest slab level)*
Interest Applicable	[Display] This field displays the interest calculated for the redemption amount based on the slab it would fall into without considering any penalty. It is calculated based on the rate applicable.

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Field Name	Description
Penalty Amount	[Display] This field displays the penalty amount. It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable. The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the TD Bank Parameter Level (TDM04).
- Additional Penalty Amount	[Display] It displays the Documentary Stamp Tax amount. On premature closure, system will debit Documentary Stamp Tax amount calculated at the time of TD Account opening from the final proceeds of TD Account.
- Pro-rata Interest Paid Deducted	[Display] This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed. While redeeming an amount, the system calculates the interest payable from the **Interest Start Date** to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount. If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero. For example, for a deposit of 10,000 made on 1st January '04, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '04, the system calculates the interest payable for this deposit from 1st January '04 to 31st May '04. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.
- Tax Deducted 1	[Display] This field displays the tax 1 for the amount to be redeemed. This amount is paid by the bank, to the tax authorities. The tax proceeds are to be recovered by the customer. The bank will deduct this tax amount from the redemption proceeds. The tax is calculated based on the tax code 1 attached to the account at the time of account opening.
- Tax Deducted 2	[Display] This field displays the tax 2 for the amount to be redeemed. This amount is paid by the bank, to the tax authorities. The tax proceeds are to be recovered by the customer. The bank will deduct this tax amount from the redemption proceeds. The tax is calculated based on the tax code 2 attached to the

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Field Name	Description
	account at the time of account opening.
Net Proceeds	[Display]
	This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.
Txn Narrative	[Mandatory, Alphanumeric, 120]
	Type the default narration based on the chosen redeem mode.

9.   Enter the transaction narrative and click the **Save** button.

10.   Click the **Payout** button on the **Deposit Summary** tab.

11.   The system displays the **Redeem Details** tab.

Redem Details

The **Redem Details** tab helps to specify the redem mode for the premature redemption of the deposit.

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Field Description

Field Name	Description
Net Redem Amount	[Display] This field displays the sum total of the redemption amount for all the deposits that are being redeemed. This amount is displayed in the TD account currency.

Column Name	Description
Sr.No.	[Display] This column displays a serial number for every redemption option or mode that is added.
Redem Mode	[Mandatory, Drop-Down] Select the redeem mode of the TD amount from the drop-down list. The options are: • Cash • Bankers Cheque • Transfer to CASA • Transfer to External Account • Transfer to Loans • Demand Draft • Transfer to GL • Reinvest to Existing Account • Reinvest to New Account
Account Rate	[Display] This column displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values are defined and downloaded from FCC. The teller's right to change the account currency rate value, is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes a default value as 1, which cannot be modified.
Account Cost Rate	[Display] This column displays the cost rate for the account currency that is defaulted to the mid rate for the currency.

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Column Name	Description
Redem Amount	[Optional, Numeric, 13, Two] Type the redemption amount that is to be redeemed to the customer, in the chosen redeem mode. This amount is displayed in the account currency.
Txn Ccy	[Mandatory, Drop-Down] Select the currency of the cheque from the drop-down list. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.
Txn Rate	[Display] This column displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the transaction currency rate value, is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Txn Cost Rate	[Display] This column displays the cost rate for the transaction currency that is defaulted to the mid rate for the currency.
Txn Amount	[Display] This column displays the redemption amount to be paid in the transaction currency. The redemption amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The redemption amount is converted into the transaction currency for the payout of the redemption amount.
SC Amount	[Display] This column displays the service charge amount, if the redemption is done by issuing a BC or DD. You can either waive the SC or increase the amount through the **SC Details** tab.
Net Txn Amount	[Display] This column displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest and service charges (if applicable) from the redeem amount. This is the amount, which will be paid to the customer in the chosen redeem mode.

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12. Click the **+** button to add the **Redeem Mode** option, for premature redemption amount. Click the - button, to delete the **Redeem Mode** option.

13. Depending upon the **Redem Mode** selected the system will display the relevant tab screen. For example, if you select **Cash** from the **Redeem Mode** drop-down list then, the system displays the **Cash** tab screen.

14. Enter the required information in various tab screens.

Cash

If the customer chooses cash as the redemption payout mode, the customer has to personally come to collect the proceeds. Uncollected redeemed cash proceeds are displayed in the principal due field.

Field Description

Field Name	Description
GL Account Number	[Display] This field displays the cash GL account number maintained by the bank.
GL Description	[Display] This field displays the description of the GL Account number.

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Field Name	Description
Txn Narrative	[Mandatory, Alphanumeric, 120] Type the narrative value based on the chosen redeem mode.
Redemption Amount	[Display] This field displays the redemption amount to be paid in cash mode.

BankersCheque

If the customer selects Banker's cheque as the redemption mode, the customer can choose the bank at which the BC is payable. The BC is an inward clearing cheque and thus, will come to the issuer bank for clearing. The BC has to be personally collected by the customer. Service charges applicable for issuing a BC are deducted from the redemption amount.

Field Description

Field name	Description
Issuer Code	[Mandatory, Pick List] Select the issuer code of the bank on which the BC is to be drawn from the pick list. A list of banks on which BC can be issued, is maintained in the **Issuer Code Maintenance** option and is downloaded to the

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Field name	Description
	branch. Normally banks issue BC of their own bank.
Issue Date	[Display]
	This field displays the date on which the BC is issued.
Routing No	[Conditional, Numeric, Nine]
	Type the routing number of the bank/branch, on which the BC is drawn.
	The routing number is the combination of the bank code and the branch code.
	The combination can be obtained from the **Routing Branch Maintenance** option.
	Routing Number = Sector Code / Bank Code + Branch Code
	In case of a BC, the routing number should be of the same bank, i.e. the default routing number displayed, as the instrument comes for inward clearing.
	In case of a DD, the routing number can be modified to the routing number of the bank, where the instrument will go for clearing. The order, in which the codes in the routing number are to be entered, is determined by the set up at **Settlement Bank Parameters** option.
	The system may not allow a bank's own cheques to be deposited, thus encouraging the internal bank transactions to be done through transfer of funds. This feature is bank configurable.
	You must enter data in **Routing No** and **Micr No** field or keep both as blank.
Serial No	[Display]
	This field displays the serial number. For a remittance instrument such as a BC or DD, the system generates a serial number that includes the branch code. The serial number for each instrument type is maintained separately. On reversal of an instrument issue, the instrument serial number is not reused for the next instrument issue.
	When an instrument comes into clearing, it may be referred to with an MICR number, which needs to be maintained for each instrument, if it is expected through an inward clearing batch. If the teller liquidates an instrument, the instrument serial number enables the system to track the instrument uniquely.
Micr No	[Conditional, Numeric, 12]
	Type the MICR number. The MICR number is the number which is necessary for every remittance instrument.
	The MICR number will be printed on the instrument, if the instrument is expected to come in for inward clearing. A cross reference is maintained with the system-generated serial number, to enable the system to track the instrument.
	You must enter data in **Routing No** and **Micr No** field or keep

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Field name	Description
	both as blank.
Passport/IC No	[Mandatory, Alphanumeric, 16] Type the passport/IC number for the identification of the beneficiary.
Beneficiary Name	[Mandatory, Alphanumeric, 35] Type the name of the beneficiary.
Beneficiary Address	[Optional, Alphanumeric, 35] Type the address details of the beneficiary.
Txn Narrative	[Mandatory, Alphanumeric, 120] Type the narrative value based on the chosen redeem mode.
Bank	[Display] This field displays the bank name corresponding to the bank code extracted from the routing number.
Branch	[Optional, Alphanumeric, Five] Type the branch name corresponding to the branch code and bank code extracted from the routing number.
Sector	[Optional, Alphanumeric, Five] Type the sector name corresponding to the sector code extracted from the routing number.

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XferToCASA

If the customer selects Transfer to CASA as the redemption mode, the redemption proceeds will be directly transferred to the specified current or savings account, on the date of redemption.

Mixed Redemption				
Account Number:	01000000716100	3	Customer Name:	SHIN CHAN
Principal Balance:	CNY 298,456.00		Txn Ref No:	91741200903210093000000
Redemption Amount:	CNY 10,000.00		User Ref No:	91741200903210093000000
Notice No:	3			

Deposit Summary | Redem Details | Deposit Details | SC Details
Reinvest to other Account | Cheque/Demand Draft | XferToCASA

CASA A/C:	01000001330100		
Customer Name:	SHIN CHAN		
		Txn Narrative:	Redemption By CASA
Redemption Amount:	CNY 10,171.00		

Save | Cancel

Other Transactions
User Defined Fields

Ok | Close | Clear

Field Description

Field Name	Description
CASA A/C	[Mandatory, Numeric, 16, Pick List] Select the CASA account number from the pick list. The TD redemption proceeds will be credited to this account.
Customer Name	[Display] This field displays the name of the CASA account holder(s).
Txn Narrative	[Mandatory, Alphanumeric, 40] Type the narrative value based on the chosen redeem mode.
Redemption Amount	[Display] This field displays the redemption amount in the chosen redeem mode. This amount is displayed in the account currency.

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XferToExtAcct

If the customer selects Transfer to External account as the redemption mode, the redemption proceeds will be directly transferred to the specified external account, on the date of redemption. The inter-branch GL account for external transfers is defined under TD Bank parameters maintenance.

Field Description

Field name	Description
Issuer Code	[Mandatory, Pick List] Select the issuer code to which the redemption proceeds of the deposit will be transferred from the pick list. This is a GL account maintained by the bank where the redemption proceeds will be temporarily held, until it is transferred to the external account.
External Branch	[Mandatory, Drop-Down] Select the external bank branch number from the drop-down list.
External Acct No.	[Mandatory, Numeric, 16] Type the external account number. The TD redemption proceeds will be credited to this account.

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Field name	Description
Txn Narrative	[Mandatory, Alphanumeric, 120] Type the narrative value based on the chosen redeem mode.
Redemption Amount	[Display] This field displays the redemption amount that is to be redeemed to the customer, in the chosen redeem mode. This amount is displayed in the account currency.

XferToLN

If the customer selects Transfer to Loans account as the redemption mode, the redemption proceeds will be directly transferred to the specified loans account, on the date of redemption.

Field Description

Field name	Description
Loan A/C	[Mandatory, Numeric, 16, Pick List] Select the loan account number from the pick list. The TD redemption proceeds will be credited to this account.
Customer Name	[Display]

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Field name	Description
	This field displays the name of the loan account holder.
Txn Narrative	[Mandatory, Alphanumeric, 40]
	Type the narrative value based on the chosen redeem mode.
Redemption Amount	[Display]
	This field displays the redemption amount that is to be redeemed to the customer in the chosen redeem mode.
	This amount is displayed in the account currency.

TXferToGL

If the customer selects Transfer to GL account as the redemption mode, the redemption proceeds will be directly transferred to the specified GL account, on the date of redemption.

Field Description

Field name	Description
GL Account Number	[Mandatory, Pick List]
	Select the GL account number from the pick list.
	The TD redemption proceeds will be credited to this account.

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Field name	Description
GL Description	[Display] This field displays the description of the GL account number.
Txn Narrative	[Mandatory, Alphanumeric, 120] Type the narration.
Redemption Amount	[Display] This field displays the redemption amount that is to be redeemed to the customer, in the chosen redeem mode. This amount is displayed in the account currency.

Demand Draft

If the customer selects Demand Draft as the redemption mode, the customer can choose the bank on which, the DD is to be drawn. It is an online transaction and has to be handled accordingly. Service charges applicable for issuing a DD are deducted from the redemption amount.

Field Description

Field name	Description
Issuer Code	[Mandatory, Pick List]

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Field name	Description
	Select the issuer code of the bank on which the DD is to be drawn from the pick list.
	A list of banks on which DD can be issued is maintained in the **Issuer Code Maintenance** option and is downloaded to the branch. Normally banks issue DD of their own bank.
Payable Branch	[Mandatory, Pick List]
	Select the bank/branch at which the DD is payable from the pick list.
Issue Date	[Display]
	This field displays the date on which the DD is issued.
Routing No	[Conditional, Numeric, Nine]
	Type the routing number of the bank/branch, on which the DD is drawn.
	The routing number is the combination of the bank code and the branch code. This is an editable field.
	The combination can be obtained from the **Routing Branch Maintenance** option.
	Routing Number = Sector Code / Bank Code + Branch Code
	In case of a DD, the routing number should be of the same bank, i.e. the default routing number displayed, as the instrument comes for inward clearing.
	You must enter data in **Routing No** and **Micr No** field or keep both as blank.
Bank	[Display]
	This field displays the bank name corresponding to the bank code extracted from the routing number.
Serial No	[Display]
	This field displays the serial number. For a remittance instrument such as a BC or DD, the system generates a serial number that includes the branch code. The serial number for each instrument type is maintained separately. On reversal of an instrument issue the instrument serial number is not reused for the next instrument issue.
	When an instrument comes into clearing, it may be referred to with an MICR number, which needs to be maintained for each instrument, if it is expected through an inward clearing batch. If the teller liquidates an instrument, the instrument serial number enables the system to track the instrument uniquely.
Branch	[Optional, Alphanumeric, Five]
	Type the branch name corresponding to the branch code and bank code extracted from the routing number.
Micr No	[Conditional, Numeric, 12]
	This field displays the MICR number The MICR number is a number which is necessary for every remittance instrument.

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Field name	Description
	The MICR number will be printed on the instrument, if the instrument is expected to come in for inward clearing. A cross reference is maintained with the system-generated serial number, to enable the system to track the instrument.
	You must enter data in **Routing No** and **Micr No** field or keep both as blank.
Sector	[Optional, Alphanumeric, Five]
	Type the sector name corresponding to the sector code extracted from the routing number.
Passport / IC No	[Mandatory, Alphanumeric, 16]
	Type the passport/IC number for the identification of the beneficiary.
Beneficiary Name	[Mandatory, Alphanumeric, 40]
	Type the name of the beneficiary.
Beneficiary Address	[Optional, Alphanumeric, 35]
	Type the address details of the beneficiary.
Txn Narrative	[Mandatory, Alphanumeric, 120]
	Type the narration.

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XrefToAcct

If the customer selects Reinvest to Other Account as the redemption mode, the redemption proceeds will be reinvested as a new deposit under the same TD account or any other existing TD account. The specified redemption amount will be reinvested as a new deposit at every pay out frequency.

Variance, term, compounding frequency and pay out frequency for such a deposit should be defined here. The system will initiate a new deposit with the specifications mentioned here on every pay out frequency.

Field Description

Field Name	Description
Account Number	[Mandatory, Pick List] Select the TD account number under which the new deposit is to be initiated from the pick list.
Customer Name	[Display] This field displays the name of the customer holding the selected TD account.
Payout Frequency	[Conditional, Drop-Down] Select the time interval at which the interest for TD will be paid out from the drop-down list.

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Field Name	Description
	The options are:
	• At Maturity
	• Daily
	• Weekly
	• Fortnightly
	• Monthly
	• Bimonthly
	• Quarterly
	• Half Yearly
	• Yearly
	This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.
Compounding Frequency	[Conditional, Drop-Down]
	Select the compounding frequency from the drop-down list. The TD interest is compounded at the specified time, and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases.
	For example,
	TD Amount = INR 1000
	Rate of Interest = 10%
	Interest Payout Frequency = Monthly
	Compounding Frequency = Monthly
	Interest Due After End of 1st Month = INR 100
	At the end of 1st Month the Interest earned i.e. INR 100 will be added to the Principal amount
	So the Principal amount will increase to INR 1100
	Therefore the actual Interest paid for the Principal amount of INR 1100 will be INR 110
	This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.
Base for rate	[Mandatory, Drop-Down]
	Select the base for rate from the drop-down list.
	The options are:
	• Incremental Amount - The deposit amount is considered

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Field Name	Description

as the base, and the interest rate defined at the product level slabs, is applied as the interest rate for this deposit.

For example,

Payin Amount = 10,000

Rate of Interest (defined at product slab level) =5%

In this case, 10,000 will be the base for 5% interest rate.

- Cumulative of the deposit - The sum total of all the deposits under the TD Account (including this new deposit) is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.

For example,

Under one TD account there are three deposits placed.

Payin amount of first deposit = 5000

Payin amount of second deposit = 10,000

Payin amount of third deposit = 10,000

The interest rate for deposits up to 25,000 is 4%. The interest rate changes to 5% for deposits over 25,000.

New deposit payin amount = 5000

In this case, 30,000 will be the new deposit and the interest rate applicable to the new deposit of 5,000 is 5%, as Cumulative of the deposit option is selected. The rate of interest for the rest of the deposit (i.e. 25,000) remains 4%.

- Cumulative of all deposits - The sum of payin amount of all deposits under this account (including this new deposit) is considered as the base, and the interest rate applicable for this base as defined at the product level slabs is picked up as the interest rate applicable from the process date of new deposit for all the existing deposits under this account, and for the new deposit. It is applicable from the interest start date.

For example,

Under one TD account there are three deposits placed.

Payin amount of first deposit = 5000

Payin amount of second deposit = 10,000

Payin amount of third deposit = 10,000

The interest rate for deposits up to 25,000 is 4%. The interest rate changes to 5% for deposit over 25,000.

New deposit payin amount = 5000

In this case, 30,000 will be the new deposit and the interest rate applicable to the total deposit of 30,000 is 5%, as Cumulative of all deposits option is selected. The rate of interest changes for the total deposit from the day the new amount is deposited.

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Field Name	Description
Txn Narrative	[Mandatory, Alphanumeric, 40]
	Type the narrative value based on the chosen redeem mode.
Maturity Date Factor	[Conditional, Radio Button]
	Click on the required maturity date factor.
	The options are:
	• Term
	• Maturity Date
	This field is disabled for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

Term

The below fields are enabled if Term option is selected in the Maturity Date Factor field.

Field Name	Description
Term	[Mandatory, Numeric, Two]
	Type the term for which the TD is being renewed.
	The term should be within the maximum and minimum limits specified at the product level.
Int. Start Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the interest start date from the pick list.
	The interest start date is the date on which the bank starts accruing interest for the TD.
	For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument.
	You can specify any date, on or after the value date of the deposit, and on or before the maturity date of the deposit.
Maturity Date	[Conditional, Pick List, dd/mm/yyyy]
	Select the date on which the new deposit will mature from the pick list.
	This field is enabled if **Maturity Date** is selected in the **Maturity Date Factor** field.

Rate

Field Name	Description
Interest Rate	[Display]
	This field displays the rate of interest for the new TD account.
	The interest should be within the product limits.
Product Variance	[Display]
	This field displays the interest variance, defined under the

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Field Name	Description
	Product-Rate Maintenance for the slab under which TD principal balance and term falls.
Deposit Variance	[Mandatory, Numeric, Three, Six]
	Type the interest variance for the new term deposit initiated under the new TD account. The variance specified should be within the minimum and maximum variance specified at the product level.
	Based on the product definition made for the field **Auto/ Force Renew With Deposit Variance** in **TD Product Master** (Fast Path: TDM01) option, the deposit variance will be carried forward to the deposits created by auto / force renewal.
Net Rate	[Display]
	This field displays the net rate at which interest is paid against the deposit.
	Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance
	The net rate specified should be within the minimum and maximum variance specified at the product level.
Scheme Variance	[Display]
	This field displays the interest variance applicable on the scheme.
Scheme Rate	[Display]
	This field displays the interest rate applicable on the scheme.
Annual Equivalent Rate	[Display]
	This field displays the annual equivalent rate.
	AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer.
Next Int. Pay Date	[Display]
	This field displays the next interest due date. Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date.
	Consider the following example:
	Interest Payout Frequency = Quarterly
	Interest Compounding Frequency = Monthly
	Deposit initiated date = 31/12/2003
	Next Interest Payout Date = 31/03/2004
Next Int. Comp. Date	[Display]
	This field displays the next interest compounding date. Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date.
	Consider the following example:

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Field Name	Description
	Interest Payout Frequency = Quarterly
	Interest Compounding Frequency = Monthly
	Deposit initiated date = 31/12/2003
	Next Interest Compounding Date = 31/01/2004
Maturity	
Maturity Amount	[Display]
	This field displays the total amount to be received on the maturity of the deposit.
	This amount is inclusive of the TSD, if any.

XferToProd

If the customer selects Reinvest to New Account as the redemption mode, the system enables you to reinvest the premature deposit redemption amount to a new TD Account. The new account could be opened under any other **FLEXCUBE Retail** TD product defined, including the existing TD account product.

Variance, term, compounding frequency and payout frequency for such a new deposit needs to be defined here. The system will initiate a new TD Account under a new TD Product, as per the specifications mentioned here on every payout frequency.

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Field Description

Field name	Description
Product	[Mandatory, Pick List] Select the new TD product in which the premature redemption amount of the deposit is to be reinvested from the pick list.
Payout Frequency	[Mandatory, Drop-Down] Select the time interval at which the interest for TD will be paid from the drop-down list. The options are: • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.
Compounding Frequency	[Mandatory, Drop-Down] Select the compounding frequency from the drop-down list The TD interest is compounded at the time specified and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases. For example, TD Amount = INR 1000 Rate of Interest = 10% Interest Payout Frequency = Monthly Compounding Frequency = Monthly Interest Due After End of 1st Month = INR 100 At the end of 1st Month the Interest earned i.e. INR 100 will be added to the Principal amount So the Principal amount will increase to INR 1100 Therefore the actual Interest paid for the Principal amount of INR

ORACLE

Field name	Description
	1100 will be INR 110
	This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.
Base for rate	[Mandatory, Drop-Down]
	Select the base for the rate from the drop-down list.
	The options are:
	• Incremental Amount – The deposit amount is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
	• Cumulative of the Deposit – The sum total of all the deposits under the TD Account (including this new deposit) is considered as the base and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
	• Cumulative of all Deposits - The sum total of all the deposits under the TD Account (including this new deposit) is considered as the base and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account.
Txn Narrative	[Mandatory, Alphanumeric, 120]
	Type the narrative value based on the chosen redeem mode.
Maturity Date Factor	[Conditional, Radio Button]
	Click on the required maturity date factor.
	The options are:
	• Term
	• Maturity Date
	This field is disabled for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

Term

The below fields are enabled if Term option is selected in the Maturity Date Factor field.

Term	[Mandatory, Numeric, Two]
	Type the term for which the TD is being renewed.
	The term should be within the maximum and minimum limits specified at the product level.
Int. Start Date	[Mandatory, Pick List, dd/mm/yyyy]

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Field name	Description
	Select the interest start date from the pick list.
	The interest start date is the date on which the bank starts accruing interest for the TD.
	For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument.
	You can specify any date, on or after the value date of the deposit and on or before the maturity date of the deposit.
Maturity Date	[Conditional, Pick List, dd/mm/yyyy]
	Select the date on which the new deposit will mature from the pick list.
	The interest start date determines the maturity date of the deposit.
	This field is enabled if **Maturity Date** is selected in the **Maturity Date Factor** field.
Rate	
Interest Rate	[Display]
	This field displays the rate of interest for the new TD account. The interest should be within the product limits.
Product Variance	[Display]
	This field displays the interest variance, defined under the **Product Rate Maintenance** for the slab under which the TD principal balance and term fall.
Deposit Variance	[Mandatory, Numeric, Three, Six]
	Type the interest variance for the new term deposit initiated under the new TD account. The variance specified should be within the minimum and maximum variance specified at the product level.
Net Rate	[Display]
	This field displays the net rate at which interest is paid against the deposit.
	Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance
	The net rate specified should be within the minimum and maximum variance specified at the product level.
Scheme Variance	[Display]
	This field displays the interest variance applicable on the scheme.
Scheme Rate	[Display]
	This field displays the interest rate applicable on the scheme.
Annual Equivalent Rate	[Display]
	This field displays the annual equivalent rate.

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Field name	Description
	AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer.
Next Int. Pay Date	[Display]
	This field displays the next interest due date. Depending on the Interest Payout Frequency interval specified, the system will calculate the next interest due date.
	Consider the following example:
	Interest Payout Frequency = Quarterly
	Interest Compounding Frequency = Monthly
	Deposit initiated date = 31/12/2003
	Next Interest Payout Date = 31/03/2004
Next Int. Comp. Date	[Display]
	This field displays the next interest compounding date. Depending on the Interest Compounding Frequency duration specified, the system would calculate the next interest compounding date.
	Consider the following example:
	Interest Payout Frequency = Quarterly
	Interest Compounding Frequency = Monthly
	Deposit initiated date 31/12/2003
	Next Interest Compounding Date = 31/01/2004
Maturity	
Maturity Amount	[Display]
	This field displays the total amount to be received on the maturity of the deposit.
	This amount is inclusive of the TSD, if any.

15. Click the **Save** button. The system displays the **Redem Details** tab.
16. Click the **Ok** button.
17. The system displays the message "Record added". Click the **Ok** button.
18. The system displays the **Documents Receipt** screen.
19. Select the receipt you want to print and click the **Ok** button.
    OR
    Click the **Cancel** button.

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Example: Negative Special Penalty Variance

Deposit level variance of 1% given at the time of deposit opening

Interest Rate Matrix

Period/ Amount	10000- 50000	50001- 100000	100001- 500000	500000 & above
1 month	5	6	7	8
2 month	6	7	8	9
3 month	7	8	9	10
6 month	8	9	10	11

- At product level, the penalty rate to be used is specified as the Product rate

- Product level penalty variance is -1%

- Customer comes and opens a TD for the period of 6 months, amount is 60000/-

- Deposit level variance given is 1%

- Interest rate applicable to the TD deposit is 9% + 1% = 10%

- Customer visits the branch after 1 month for making a part redemption of 25000/-

- Bank wants to apply a negative special penalty variance of 1.5%

Based on the part redemption amount and the period for which the deposit was kept with the bank, **Oracle FLEXCUBE** will determine the applicable interest rate for the part amount.

Calculation of the net interest rate will be as follows:

Rate derived as per the Product rates	Product level Penalty Variance	Deposit level Variance	Special Penalty Variance	Net Interest Rate
5%	-1%	+1%	-1.5%	3.5%

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5.2. 1310 - Quick Redemption By Cash

Oracle FLEXCUBE provides the customer with the facility to redeem the deposit on instruction before its maturity date. This is termed as premature redemption.

A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. The customer cannot redeem the deposit on the date of account opening.

Using this option you can redeem a term deposit and encash the proceeds directly. The teller can alternately use **Mixed Redemption** (Fast Path: 1358) option which offers other modes of transferring the proceeds.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To redeem a TD account by cash

1. Type the fast path **1310** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash >** Quick Redemption By Cash.

2. The system displays the TD Redemption Inquiry screen.

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TD Redemption Inquiry

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16]
	Type the TD account number.
	The name of the account holder is displayed in the adjacent field.
Account Ccy	[Display]
	This field displays the currency assigned to the product at the product level under which the account is opened.
	All the entries posted in the account are in the account currency.
	For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.

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Field Name	Description
Redemption Mode	[Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options in the list are: • Full Redemption - The entire deposit amount is redeemed. • Part Redemption - You can specify a part of the entire deposit amount to be redeemed.
Original Deposit No.	[Display] This field displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.
Deposit No	[Mandatory, Pick List] Select the term deposit number from the pick list that is to be redeemed.
Renewal No	[Display] This field displays the renewal number of the TD.
Notice No	[Conditional, Pick List] Select the notice number from the pick list. The pick list displays the details based on the TD account number and Deposit number selected in the corresponding fields. This field is enabled for accounts opened under product for which the **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.
Uncollected Principal	[Display] This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.
Uncollected Interest	[Display] This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.

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Field Name	Description
Redemption Amount	[Conditional, Numeric, 13, Two]
	Type the amount of the term deposit that is to be redeemed.
	This field is enabled if **Part Redemption** is selected as **Redemption Mode.**
Waive Interest	[Optional, Checkbox]
	Select the checkbox if the accrued or compounded interest have to be waived. This flag is disabled if partial redemption is made. This flag is also disabled if redemption made on or after maturity
Special Penalty Variance	[Conditional, Numeric, Three, Five]
	Type the special penalty variance.
	This field accepts negative variance.
Interest Variance as	[Optional, Radio Button]
	Select the interest variance for redemption.
	The options are as follows:
	• Absolute Value
	• Percentage
Account Status	[Display]
	The field displays the account status.
Principal Balance	[Display]
	This field displays the matured Principal amount left uncollected with the bank, and which has no specific payout instructions.
Interest Applicable	[Display]
	This field displays the interest applicable for the TD.
Penalty Amount	[Display]
	This field displays the penalty amount.
	It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable.
	The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the **TD Bank Parameter Level** (TDM04) option.

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Field Name	Description
+ Uncollected Principal	[Display] This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field. For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.
+ Uncollected Interest	[Display] This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.
+ PMI On Uncollected Principal	[Display] This field displays the post-maturity interest earned on the matured uncollected principal.
+ PMI On Uncollected Interest	[Display] This field displays the post-maturity interest earned on the matured uncollected interest. Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.
+ Penalty Interest On Principal	[Display] This field displays the penalty interest on the principal, if penalty is charged for early redemption.
- Additional Penalty Amount	[Display] This field displays the additional penalty amount.

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Field Name	Description
- Pro-rata Interest Deducted	[Display] This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed. While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount. If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero. For example, for a deposit of 10,000 made on 1st January '09, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '09, the system calculates the interest payable for this deposit from 1st January '09 to 31st May '09. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.
- Tax Deducted 1	[Display] This field displays the tax 1 for the amount to be redeemed. The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds. The tax is calculated based on the tax code 1 attached to the account at the time of account opening.
- Tax Deducted 2	[Display] This field displays the tax 2 for the amount to be redeemed. The tax is calculated based on the tax code 2 attached to the account at the time of account opening.
Net Proceeds	[Display] This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.

3. Enter the account number and select the redemption mode from the drop-down list.

4. Select the deposit number from the pick list. In case of premature redemption, the system displays the message " Premature Redemption of Term Deposit. Do you want to continue?". Click the **Ok** button to continue.

5. For partial redemption, enter the redemption amount.

6. Select the **Penalty Variance** check box if special penalty variance is to be added.

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7.   Click the **Ok** button.

8.   The system displays the message "Do You want to continue?".

TD Redemption Inquiry

9.   Click the **OK** button. The system displays the **Quick Redemption By Cash** screen.

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Quick Redemption By Cash

Field Description

Field Name	Description
Account Number	[Display] This field displays the TD account number. The name of the account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the account currency for the transaction.
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency of the account from the drop-down list.
Acy Rate	[Display] This field displays the account currency rate.
Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank.

Field Name	Description
Deposit No	[Display]
	This field displays the deposit number selected in the **TD Redemption Inquiry** screen.
Redemption Proceeds	[Display]
	This field displays the redemption amount.
Txn Amount	[Display]
	This field displays the transaction amount.
	The transaction amount depends on the Transaction Currency selected.
	When transaction currency is selected, the transaction amount is derived using the appropriate currency conversion rate.
User Ref No	[Optional, Alphanumeric, 40]
	Type the user reference number.
Txn Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.
	This field displays the default narration, based on the transaction. You can change the narration if required.

10. Click the **UDF** button. The system displays the **UDF Details** screen.

11. Click the **Validate** button. The system displays the message "Validation procedure completed".

12. Click the **Ok** button.

13. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.

14. Click the **Ok** button. The system displays the **Quick Redemption By Cash** screen.

15. The system displays the **Authorization Reason** screen.

16. Enter the relevant information and click the **Grant** button.

17. The system displays the transaction sequence number. The transaction number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

18. The system displays the **Document Receipt** screen.

19. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.

20. Click the **Cancel** button.

Note 1: For more Information on **Document Receipt** refer to the **Common Screens** option available in the *Oracle FLEXCUBE Introduction User Manual*
Note 2: For more information on **Authorization Transaction** refer to the *Oracle FLEXCUBE Introduction User Manual*.

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5.3. 1311 - TD Redemption Inquiry - By BC

Oracle FLEXCUBE provides the customer with the facility to redeem the deposit on instruction before its maturity date. This is termed as premature redemption. A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. The customer cannot redeem the deposit on the date of account opening.

Using this option you can directly redeem a term deposit and transfer the proceeds to a bankers cheque. You can alternately use the **Mixed Redemption** (Fast Path: 1358) option which provides various modes of redemption.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To redeem a TD account by bankers cheque

1. Type the fast path **1311** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash >** Quick Redemption By BC.

2. The system displays the TD Redemption Inquiry screen.

TD Redemption Inquiry

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Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened.
Redemption Mode	[Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options are: • Full Redemption - The entire deposit amount is redeemed. • Part Redemption - You can specify a part of the entire deposit amount to be redeemed.
Original Deposit No.	[Display] This field displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.
Deposit No	[Mandatory, Pick List] Select the term deposit number that is to be redeemed from the pick list.
Renewal No	[Display] This field displays the renewal number of the TD.
Notice No	[Conditional, Pick List] Select the notice number from the pick list. The pick list displays the details based on the TD account number and Deposit number selected in the corresponding fields. This field is enabled for accounts opened under product for which the **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.
Uncollected Principal	[Display] This field displays the uncollected amount. This is the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer.

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Field Name	Description
Uncollected Interest	[Display] This field displays the uncollected interest. The interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer.
Redemption Amount	[Conditional, Numeric, 13, Two] Type the amount of the term deposit that is to be redeemed. This field is enabled if **Part Redemption** is selected from the **Redemption Mode** drop-down list**.**
Lien Amount	[Display] This field displays the lien amount on the TD, if any.
Waive Interest	[Optional, Checkbox] Select the checkbox if the accrued or compounded interest have to be waived. This flag is disabled if partial redemption is made. This flag is also disabled if redemption made on or after maturity .
Special Penalty Variance	[Conditional, Numeric, Three, Five] Type the special penalty variance. This field accepts negative variance.
Interest Variance as	[Optional, Radio Button] Select the interest variance for redemption. The options are as follows: • Absolute Value • Percentage
Account Status	[Display] The field displays the account status.
Principal Balance	[Display] This field displays the matured principal amount left uncollected with the bank, and which has no specific payout instructions.
Interest Applicable	[Display] This field displays the interest applicable for the TD.

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Field Name	Description
Penalty Amount	[Display] This field displays the penalty amount. It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable. The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the **TD Bank Parameters Maintenance** (Fast Path: TDM04).
+ Uncollected Principal	[Display] This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field. For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.
+ Uncollected Interest	[Display] This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.
+ PMI On Uncollected Principal	[Display] This field displays the post-maturity interest earned on the matured uncollected principal. Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.
+ PMI On Uncollected Interest	[Display] This field displays the post-maturity interest earned on the uncollected interest. Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.

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Field Name	Description
+ Penalty Interest On Principal	[Display] This field displays the penalty interest on the principal, if penalty is charged for early redemption.
- Additional Penalty Amount	[Display] This field displays the additional penalty amount.
- Pro-rata Interest Deducted	[Display] This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed. While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount. If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero. For example, for a deposit of 10,000 made on 1st January '04, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '04, the system calculates the interest payable for this deposit from 1st January '04 to 31st May '04. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.
- Tax Deducted 1	[Display] This field displays the tax 1 for the amount to be redeemed. The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds. The tax is calculated based on the tax code 1 attached to the account at the time of account opening.
- Tax Deducted 2	[Display] This field displays the tax 2 for the amount to be redeemed. The tax is calculated based on the tax code 2 attached to the account at the time of account opening.
Net Proceeds	[Display] This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.

3. Enter the account number and press the <**Tab**> key.

4. Select the redemption mode from the drop-down list.

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5. Select the deposit number from the pick list. In case of premature redemption, the system displays the message " Premature Redemption of Term Deposit. Do you want to continue?". Click the **Ok** button.

6. Select the **Penalty Variance** check box if special penalty variance is to be added.

7. Click the **Ok** button.

8. The system displays the message "Do you want to continue?".

TD Redemption Inquiry

9. Click the **OK** button. The system displays the **Quick Redemption By BC** screen.

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Quick Redemption By BC

Field Description

Field Name	Description
Account No	[Display] This field displays the TD account number.
Deposit No	[Display] This field displays the deposit number.
Bank Code	[Mandatory, Drop-Down] Select the bank code from the drop-down list.
Acct Ccy	[Mandatory, Pick List] Select the account currency from the pick list.
Txn Ccy	[Display] This field displays the transaction currency.
Acct Ccy Rate	[Display] This field displays the rate for the account currency.

Field Name	Description
Txn Ccy Rate	[Display] This field displays the rate for the transaction currency.
Txn Amount	[Display] This field displays the amount based on the redeem amount entered.
Redemption Proceeds	[Display] This field displays the redeem amount in transaction currency.
Issue Date	[Display] This field displays the date on which the BC is issued.
Serial No	[Display] This field displays the serial number. For a remittance instrument such as a BC or DD, the system generates a serial number that includes the branch code. The serial number for each instrument type is maintained separately. On reversal of an instrument issue the instrument serial number is not reused for the next instrument issue. When an instrument comes into clearing, it may be referred to with an MICR number, which needs to be maintained for each instrument, if it is expected through an inward clearing batch. If the teller liquidates an instrument, the instrument serial number enables the system to track the instrument uniquely.
Micr No	[Mandatory, Numeric, 12] Type the MICR number. The MICR number is a number which is necessary for every remittance instrument. The MICR number will be printed on the instrument, if the instrument is expected to come in for inward clearing. A cross reference is maintained with the system-generated serial number, to enable the system to track the instrument.
Routing No	[Display] This field displays the routing number.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary.
Passport / IC No	[Optional, Alphanumeric, 30] Type the passport/IC number for the identification of the beneficiary.
Beneficiary Addr	[Optional, Alphanumeric, 35, Three Lines] Type the address details of the beneficiary. The first line is mandatory.

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Field Name	Description
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number.
Narrative	[Mandatory, Alphanumeric, 40] Type the transaction narration. By default, the system displays **Quick Redemption by BC**.

10. Click the **Ok** button.

11. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.

12. The system displays the **Authorization Reason** screen.

13. Enter the relevant information and click the **Grant** button.

14. The system displays the transaction sequence number. The transaction number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

15. The system displays the **Document Receipt** screen.

16. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
OR
Click the **Cancel** button.

17. The system displays the serial number.

Note 1: For more Information on Document Receipt, refer to the Common Screens option available in the *Oracle FLEXCUBE Introduction User Manual*.
Note 2: For more information on **Authorization** refer to the *Oracle FLEXCUBE Introduction User Manual*.

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5.4. 1312 - Quick Redemption By CASA

Oracle FLEXCUBE provides the customer with the facility to redeem the deposit on instruction before its maturity date. This is termed as premature redemption.

A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. The customer cannot redeem the deposit on the date of account opening.

Using this option you can redeem a term deposit and encash the proceeds directly. The teller can alternately use **Mixed Redemption** (Fast Path: 1358) option which offers other modes of transferring the proceeds.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To redeem a TD account by CASA

1. Type the fast path **1312** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash >** Quick Redemption By CASA.

2. The system displays the TD Redemption Inquiry screen.

TD Redemption Inquiry

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number to which you want to transfer the fund from CASA account. The name of the account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Redemption Mode	[Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options in the list are: • Full Redemption - The entire deposit amount is redeemed. • Part Redemption - You can specify a part of the entire deposit amount to be redeemed.
Original Deposit No.	[Display] This field displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.
Deposit No	[Mandatory, Pick List] Select the term deposit number from the pick list that is to be redeemed.
Renewal No	[Display] This field displays the renewal number of the TD.
Notice No	[Conditional, Pick List] Select the notice number from the pick list. The pick list displays the details based on the TD account number and Deposit number selected in the corresponding fields. This field is enabled for accounts opened under product for which the **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

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Field Name	Description
Uncollected Principal	[Display] This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.
Uncollected Interest	[Display] This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.
Redemption Amount	[Conditional, Numeric, 13, Two] Type the amount of the term deposit that is to be redeemed. This field is enabled if **Part Redemption** is selected as **Redemption Mode.**
Lien Amount	[Display] This field displays the total lien amount placed on the deposit.
Waive Interest	[Optional, Checkbox] Select the checkbox if the accrued or compounded interest have to be waived. This flag is disabled if partial redemption is made. This flag is also disabled if redemption made on or after maturity
Special Penalty Variance	[Conditional, Numeric, Three, Five] Type the special penalty variance. This field accepts negative variance.
Interest Variance as	[Optional, Radio Button] Select the interest variance for redemption. The options are as follows: • Absolute Value • Percentage
Account Status	[Display] The field displays the account status.
Principal Balance	[Display] This field displays the matured Principal amount left uncollected with the bank, and which has no specific payout instructions.

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Field Name	Description
Interest Applicable	[Display] This field displays the interest applicable for the TD.
Penalty Amount	[Display] This field displays the penalty amount. It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable. The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the **TD Bank Parameter Level** (TDM04) option.
+ Uncollected Principal	[Display] This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field. For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.
+ Uncollected Interest	[Display] This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.
+ PMI On Uncollected Principal	[Display] This field displays the post-maturity interest earned on the matured uncollected principal. Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.
+ PMI On Uncollected Interest	[Display] This field displays the post-maturity interest earned on the uncollected Interest Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.

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Field Name	Description
+ Penalty Interest On Principal	[Display] This field displays the penalty interest on the principal, if penalty is charged for early redemption.
- Additional Penalty Amount	[Display] This field displays the additional penalty amount.
- Pro-rata Interest Deducted	[Display] This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed. While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount. If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero. For example, for a deposit of 10,000 made on 1st January '09, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '09, the system calculates the interest payable for this deposit from 1st January '09 to 31st May '09. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.
- Tax Deducted 1	[Display] This field displays the tax 1 for the amount to be redeemed. The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds. The tax is calculated based on the tax code 1 attached to the account at the time of account opening.
- Tax Deducted 2	[Display] This field displays the tax 2 for the amount to be redeemed. The tax is calculated based on the tax code 2 attached to the account at the time of account opening.
Net Proceeds	[Display] This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.

3. Enter the account number and select the redemption mode from the drop-down list.

4. Select the deposit number from the pick list. In case of premature redemption, the system displays the message " Premature Redemption of Term Deposit. Do you want to continue?". Click the **Ok** button to continue.

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5. For partial redemption, enter the redemption amount.

6. Select the **Penalty Variance** check box if special penalty variance is to be added.

7. Click the **Ok** button.

8. The system displays the message "Do You want to continue?".

TD Redemption Inquiry

9. Click the **OK** button. The system displays the **Quick Redemption By CASA** screen.

Quick Redemption By CASA

Field Description

Field Name	Description
Account Number	[Display]
	This field displays the TD account number.
Account Ccy	[Display]
	This field displays the account currency.
CASA Account Number	[Mandatory, Pick List]
	Select the CASA account number from the pick list, to which the redemption of TD is to be done.
	The name of the customer is displayed in the adjacent field.
Txn Ccy	[Mandatory, Drop-Down]
	Select the transaction currency of the CASA account from the drop-down list.
Acy Rate	[Display]
	This field displays the account currency rate.

Field Name	Description
Txn Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank.
	The exchange rate values must be defined and downloaded. The teller's right to change the transaction currency rate value, is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified
Deposit No	[Display]
	This field displays the deposit number selected in the **TD Redemption Inquiry** screen.
Redemption Proceeds	[Display]
	This field displays the redemption amount.
Txn Amount	[Display]
	This field displays the transaction amount.
	The transaction amount depends on the Transaction Currency selected. When the transaction currency is selected, the transaction amount is derived using the appropriate currency conversion rate.
User Ref No	[Display]
	This field displays the user reference number.
Txn Narrative	[Mandatory, Alphanumeric, 120]
	Type the narration.
	This field displays the default narration, based on the transaction. You can change the narration if required.

10. Click the **Ok** button.

11. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.

12. The system displays the **Authorization Reason** screen.

13. Enter the relevant information and click the **Grant** button.

14. The system displays the transaction sequence number. The transaction number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

Note: For more information on **Authorization** refer to the *Oracle FLEXCUBE Introduction User Manual*.

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5.5. 1318 - Quick Redemption By GL

Oracle FLEXCUBE provides the customer with the facility to redeem the deposit on instruction before its maturity date. This is termed as premature redemption.

A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. The customer cannot redeem the deposit on the date of account opening.

This option enables you to directly redeem a term deposit and transfer the proceeds to a general ledger account. The teller can alternately use the **Mixed Redemption** (Fast Path: 1358) option which offers other modes of transferring the proceeds.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To redeem a TD account by GL

1. Type the fast path **1318** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash >** Quick Redemption By GL.

2. The system displays the TD Redemption Inquiry screen.

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TD Redemption Inquiry

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Redemption Mode	[Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options in the list are: • Full Redemption - The entire deposit amount is redeemed. • Part Redemption - You can specify a part of the entire deposit amount to be redeemed.

Field Name	Description
Original Deposit No.	[Display] This field displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.
Deposit No	[Mandatory, Pick List] Select the term deposit number from the pick list that is to be redeemed.
Renewal No	[Display] This field displays the renewal number of the TD.
Notice No	[Conditional, Pick List] Select the notice number from the pick list. The pick list displays the details based on the TD account number and Deposit number selected in the corresponding fields. This field is enabled for accounts opened under product for which the **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.
Uncollected Principal	[Display] This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.
Uncollected Interest	[Display] This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.
Redemption Amount	[Conditional, Numeric, 13, Two] Type the amount of the term deposit that is to be redeemed. This field is enabled if **Part Redemption** is selected as **Redemption Mode.**
Lien Amount	[Display] This field displays the lien amount on the TD, if any.
Waive Interest	[Optional, Checkbox]

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Field Name	Description
	Select the checkbox if the accrued or compounded interest have to be waived. This flag is disabled if partial redemption is made. This flag is also disabled if redemption made on or after maturity .
Special Penalty Variance	[Conditional, Numeric, Three, Five] Type the special penalty variance. This field accepts negative variance.
Interest Variance as	[Optional, Radio Button] Select the interest variance for redemption. The options are as follows: • Absolute Value • Percentage
Account Status	[Display] The field displays the account status.
Principal Balance	[Display] This field displays the matured principal amount left uncollected with the bank, and which has no specific payout instructions.
Interest Applicable	[Display] This field displays the interest applicable for the TD.
Penalty Amount	[Display] This field displays the penalty amount. It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable. The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the **TD Bank Parameters Maintenance** (Fast Path: TDM04).
+ Uncollected Principal	[Display] This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field. For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.
+ Uncollected	[Display]

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Field Name	Description
Interest	This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.
+ PMI On Uncollected Principal	[Display] This field displays the post-maturity interest earned on the matured uncollected principal. Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.
+ PMI On Uncollected Interest	[Display] This field displays the post-maturity interest earned on the uncollected interest. Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.
+ Penalty Interest On Principal	[Display] This field displays the penalty interest on the principal, if penalty is charged for early redemption.
- Additional Penalty Amount	[Display] This field displays the additional penalty amount.
- Pro-rata Interest Deducted	[Display] This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed. While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount. If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero. For example, for a deposit of 10,000 made on 1st January '04, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '04, the system calculates the interest payable for this deposit from 1st January '04 to 31st May '04. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from

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Field Name	Description
	the amount to be redeemed. 400 is the pro rata interest.
- Tax Deducted 1	[Display]
	This field displays the tax 1 for the amount to be redeemed.
	The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds.
	The tax is calculated based on the tax code 1 attached to the account at the time of account opening.
- Tax Deducted 2	[Display]
	This field displays the tax 2 for the amount to be redeemed.
	The tax is calculated based on the tax code 2 attached to the account at the time of account opening.
Net Proceeds	[Display]
	This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.

3. Enter the account number and select the redemption mode from the drop-down list.

4. Select the deposit number from the pick list. In case of premature redemption, the system displays the message " Premature Redemption of Term Deposit. Do you want to continue?". Click the **Ok** button to continue.

5. Select the **Penalty Variance** check box if special penalty variance is to be added.

6. Click the **Ok** button.

7. The system displays the message "Do You want to continue?".

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TD Redemption Inquiry

8. Click the **OK** button. The system displays the **Quick Redemption By GL** screen.

Quick Redemption By GL

Field Description

Field Name	Description
Account Number	[Display] This field displays the TD account number.
Account Ccy	[Display] This field displays the account currency.
GL Account Ccy	[Mandatory, Drop-Down] Select the GL account currency from the drop-down list.
GL Branch	[Mandatory, Picklist] Select the branch to which GL Account belongs to from the picklist.
GL Account Number	[Mandatory, Pick List] Select the GL account number from the pick list, to which the redemption of TD is to be done. The GL code is displayed in the adjacent field.

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Field Name	Description
Acy Rate	[Display] This field displays the account currency rate.
GL Account Ccy	[Display] This field displays the rate at which the GL currency is converted to the local currency of the bank.
Deposit No	[Display] This field displays the deposit number selected in the **TD Redemption Inquiry** screen.
Redemption Proceeds	[Display] This field displays the redemption amount.
Txn Amount	[Display] This field displays the transaction amount. The transaction amount depends on the Transaction Currency selected. When transaction currency is selected, the transaction amount is derived using the appropriate currency conversion rate.
Reference No	[Optional, Alphanumeric, 40] Type the reference number.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number.
Txn Narrative	[Mandatory, Alphanumeric, 120] Type the narration. This field displays the default narration, based on the transaction. You can change the narration if required.

9. Click the **Ok** button.

10. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.

11. The system displays the **Authorization Reason** screen.

12. Enter the relevant information and click the **Grant** button.

13. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

Note: For more information on **Authorization** refer to the *Oracle FLEXCUBE Introduction User Manual*.

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5.6. 1332 - Quick Redemption By DD

Oracle FLEXCUBE provides the customer with the facility to redeem the deposit on instruction before its maturity date. This is termed as premature redemption. A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. The customer cannot redeem the deposit on the date of account opening.

Using this option you can directly redeem a term deposit and transfer the proceeds to a demand draft. You can alternately use the **Mixed Redemption** (Fast Path: 1358) option which provides various modes of redemption.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To perform quick redemption by DD

1. Type the fast path **1332** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash >** Quick Redemption By DD.

2. The system displays the TD Redemption Inquiry screen.

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TD Redemption Inquiry

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Redemption Mode	[Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options in the list are: • Full Redemption - The entire deposit amount is redeemed. • Part Redemption - You can specify a part of the entire deposit amount to be redeemed.

Field Name	Description
Original Deposit No.	[Display] This field displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.
Deposit No	[Mandatory, Pick List] Select the term deposit number that is to be redeemed from the pick list.
Renewal No	[Display] This field displays the renewal number of the TD.
Notice No	[Conditional, Pick List] Select the notice number from the pick list. The pick list displays the details based on the TD account number and Deposit number selected in the corresponding fields. This field is enabled for accounts opened under product for which the **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.
Uncollected Principal	[Display] This field displays the uncollected amount. This is the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer.
Uncollected Interest	[Display] This field displays the uncollected interest. The interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer.
Redemption Amount	[Conditional, Numeric, 13, Two] Type the amount of the term deposit that is to be redeemed. This field is enabled if **Part Redemption** is selected from the **Redemption Mode** drop-down list**.**
Lien Amount	[Display] This field displays the lien amount on the TD, if any.
Waive Interest	[Optional, Checkbox]

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Field Name	Description
	Select the checkbox if the accrued or compounded interest have to be waived. This flag is disabled if partial redemption is made. This flag is also disabled if redemption made on or after maturity .
Special Penalty Variance	[Conditional, Numeric, Three, Five]
	Type the special penalty variance.
	This field accepts negative variance.
Interest Variance as	[Optional, Radio Button]
	Select the interest variance for redemption.
	The options are as follows:
	• Absolute Value
	• Percentage
Account Status	[Display]
	The field displays the account status.
Principal Balance	[Display]
	This field displays the matured principal amount left uncollected with the bank, and which has no specific payout instructions.
Interest Applicable	[Display]
	This field displays the interest applicable for the TD.
Penalty Amount	[Display]
	This field displays the penalty amount.
	It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable.
	The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the **TD Bank Parameters Maintenance** (Fast Path: TDM04).
+ Uncollected Principal	[Display]
	This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.
	Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.
	For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.
+ Uncollected Interest	[Display]
	This field displays the interest for which the payout mode is

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Field Name	Description
	specified, but the proceeds are not collected by the customer. This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.
+ PMI On Uncollected Principal	[Display] This field displays the post-maturity interest earned on the matured uncollected principal. Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.
+ PMI On Uncollected Interest	[Display] This field displays the post-maturity interest earned on the uncollected interest. Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.
+ Penalty Interest On Principal	[Display] This field displays the penalty interest on the principal, if penalty is charged for early redemption.
- Additional Penalty Amount	[Display] This field displays the additional penalty amount.
- Pro-rata Interest Deducted	[Display] This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed. While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount. If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero. For example, for a deposit of 10,000 made on 1st January '04, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '04, the system calculates the interest payable for this deposit from 1st January '04 to 31st May '04. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.

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Field Name	Description
- Tax Deducted 1	[Display]
	This field displays the tax 1 for the amount to be redeemed.
	The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds.
	The tax is calculated based on the tax code 1 attached to the account at the time of account opening.
- Tax Deducted 2	[Display]
	This field displays the tax 2 for the amount to be redeemed.
	The tax is calculated based on the tax code 2 attached to the account at the time of account opening.
Net Proceeds	[Display]
	This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.
Type of Variance	[Display]
	This field displays the type of variance. Depending upon the option made the radio button **Absolute Value** or **Percentage** is selected.
	.

3. Enter the account number and press the <**Tab**> key.

4. Select the redemption mode from the drop-down list.

5. Select the deposit number from the pick list. In case of premature redemption, the system displays the message " Premature Redemption of Term Deposit. Do you want to continue?". Click the **Ok** button.

6. Select the **Penalty Variance** check box if special penalty variance is to be added.

7. Click the **Ok** button.

8. The system displays the message "Do you want to continue?".

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TD Redemption Inquiry

9. Click the **OK** button. The system displays the **Quick Redemption By DD** screen.

Quick Redemption By DD

Field Description

Field Name	Description
Account Number	[Display] This field displays the TD account number.
Deposit No	[Display] This field displays the deposit number.
Bank Code	[Mandatory, Drop-Down] Select the bank code from the drop-down list.
Payable Branch	[Mandatory, Pick List] Select the branch at which the DD is payable from the pick list.
Acct Ccy	[Mandatory, Pick List] Select the account currency from the pick list.
Acct Ccy Rate	[Display] This field displays the rate for the account currency.

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Field Name	Description
Txn Ccy	[Display] This field displays the transaction currency.
Txn Ccy Rate	[Display] This field displays the rate for the transaction currency.
Txn Amount	[Display] This field displays the amount to be redeemed.
Redemption Proceeds	[Display] This field displays the redeem amount.
Issue Date	[Display] This field displays the date on which the DD is issued.
Serial No	[Display] This field displays the serial number. For a remittance instrument such as a BC or DD, the system generates a serial number that includes the branch code. The serial number for each instrument type is maintained separately. On reversal of an instrument issue the instrument serial number is not reused for the next instrument issue. When an instrument comes into clearing, it may be referred to with an MICR number, which needs to be maintained for each instrument, if it is expected through an inward clearing batch. If the teller liquidates an instrument, the instrument serial number enables the system to track the instrument uniquely.
Micr No	[Mandatory, Numeric, 12] This field displays the MICR number The MICR number is a number which is necessary for every remittance instrument. The MICR number will be printed on the instrument, if the instrument is expected to come in for inward clearing. A cross reference is maintained with the system-generated serial number, to enable the system to track the instrument.
Routing No	[Display] This field displays the routing number.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary.
Passport / IC No	[Optional, Alphanumeric, 30] Type the passport/IC number for the identification of the beneficiary.

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Field Name	Description
Beneficiary Addr	[Optional, Alphanumeric, 35, Three Lines] Type the address details of the beneficiary. The first line is mandatory.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays **Quick Redemption By DD**.

10. Click the **Ok** button.

11. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.

12. The system displays the **Authorization Reason** screen.

13. Enter the relevant information and click the **Grant** button.

14. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

15. The system displays the **Document Receipt** screen.

16. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
OR
Click the **Cancel** button.

17. The system displays the serial number. Click the **Ok** button.

> **Note 1:** For more Information on **Document Receipt,** refer to the **Common Screens** option available in the *Oracle FLEXCUBE Introduction User Manual*
> **Note 2:** For more information on **Authorization** refer to the *Oracle FLEXCUBE Introduction User Manual*.

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5.7. 1333 - Quick Redemption By Reinvesting Existing Account

Oracle FLEXCUBE provides the customer with the facility to redeem the deposit on instruction before its maturity date. This is termed as premature redemption. A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. The customer cannot redeem the deposit on the date of account opening.

Using this option you can redeem a term deposit and transfer the proceeds to an existing account. You can alternately use the **Mixed Redemption** (Fast Path: 1358) option which provides various modes of redemption.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To redeem a TD account and transfer to an existing account

1. Type the fast path **1333** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash >** Quick Redemption By Reinvesting Existing Account.

2. The system displays the TD Redemption Inquiry screen.

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TD Redemption Inquiry

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Redemption Mode	[Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options in the list are: • Full Redemption - The entire deposit amount is redeemed. • Part Redemption - You can specify a part of the entire deposit amount to be redeemed.

Field Name	Description
Original Deposit No.	[Display] This field displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.
Deposit No	[Mandatory, Pick List] Select the term deposit number that is to be redeemed from the pick list.
Renewal No	[Display] This field displays the renewal number of the TD.
Notice No	[Conditional, Pick List] Select the notice number from the pick list. The pick list displays the details based on the TD account number and Deposit number selected in the corresponding fields. This field is enabled for accounts opened under product for which the **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.
Uncollected Principal	[Display] This field displays the uncollected amount. This is the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer.
Uncollected Interest	[Display] This field displays the uncollected interest. The interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer.
Redemption Amount	[Conditional, Numeric, 13, Two] Type the amount of the term deposit that is to be redeemed. This field is enabled if **Part Redemption** is selected from the **Redemption Mode** drop-down list**.**
Lien Amount	[Display] This field displays the lien amount on the TD, if any.
Waive Interest	[Optional, Checkbox]

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Field Name	Description
	Select the checkbox if the accrued or compounded interest have to be waived. This flag is disabled if partial redemption is made. This flag is also disabled if redemption made on or after maturity .
Special Penalty Variance	[Conditional, Numeric, Three, Five] Type the special penalty variance. This field accepts negative variance.
Interest Variance as	[Optional, Radio Button] Select the interest variance for redemption. The options are as follows: • Absolute Value • Percentage
Account Status	[Display] The field displays the account status.
Principal Balance	[Display] This field displays the matured principal amount left uncollected with the bank, and which has no specific payout instructions.
Interest Applicable	[Display] This field displays the interest applicable for the TD.
Penalty Amount	[Display] This field displays the penalty amount. It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable. The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the **TD Bank Parameters Maintenance** (Fast Path: TDM04).
+ Uncollected Principal	[Display] This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field. For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.
+ Uncollected	[Display]

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Field Name	Description
Interest	This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.
+ PMI On Uncollected Principal	[Display] This field displays the post-maturity interest earned on the matured uncollected principal. Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.
+ PMI On Uncollected Interest	[Display] This field displays the post-maturity interest earned on the uncollected interest. Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.
+ Penalty Interest On Principal	[Display] This field displays the penalty interest on the principal, if penalty is charged for early redemption.
- Additional Penalty Amount	[Display] This field displays the additional penalty amount.
- Pro-rata Interest Deducted	[Display] This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed. While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount. If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero. For example, for a deposit of 10,000 made on 1st January '04, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '04, the system calculates the interest payable for this deposit from 1st January '04 to 31st May '04. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from

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Field Name	Description
	the amount to be redeemed. 400 is the pro rata interest.
- Tax Deducted 1	[Display]
	This field displays the tax 1 for the amount to be redeemed.
	The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds.
	The tax is calculated based on the tax code 1 attached to the account at the time of account opening.
- Tax Deducted 2	[Display]
	This field displays the tax 2 for the amount to be redeemed.
	The tax is calculated based on the tax code 2 attached to the account at the time of account opening.
Net Proceeds	[Display]
	This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.
Type of Variance	[Display]
	This field displays the type of variance. Depending upon the option made the radio button **Absolute Value** or **Percentage** is selected.

3. Enter the account number and press the <**Tab**> key.

4. Select the redemption mode from the drop-down list.

5. Select the deposit number from the pick list. In case of premature redemption, the system displays the message " Premature Redemption of Term Deposit. Do you want to continue?". Click the **Ok** button.

6. Select the **Penalty Variance** check box if special penalty variance is to be added.

7. Click the **Ok** button.

8. The system displays the message "Do You want to continue?".

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TD Redemption Inquiry

9. Click the **OK** button. The system displays the **Quick Redemption By Reinvest To Existing Account** screen.

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Quick Redemption By Reinvest Existing Account

Field Description

Field Name	Description
Account Number	[Display] This field displays the TD account number.
Account Ccy	[Display] This field displays the account currency.
Acy Rate	[Display] This field displays the rate of account currency.
Deposit No	[Display] This field displays the deposit number
Redemption Proceeds	[Display] This field displays the redemption proceeds based on the redemption amount entered in the **Redemption Inquiry** screen.
To Account Number	[Mandatory, Numeric, 16, Pick List] Type the account number to which the amount needs to be redeemed or select it from the pick list.

Field Name	Description
To Account Ccy	[Display] This field displays the account currency for the account number selected in the corresponding field..
To Account Ccy Rate	[Display] This field displays the account currency rate for the account number selected in the corresponding field.
Payin Amount	[Display] This field displays the payin amount.
To Deposit No	[Display] This field displays the deposit number.
Compounding Frequency	[Conditional, Drop-Down] Select the compounding frequency from the drop-down list. The TD interest is compounded at the specified time, and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases The options are: • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly For example, TD Amount = INR 1000 Rate of Interest = 10% Interest Payout Frequency = Monthly Compounding Frequency = Monthly Interest Due After End of 1st Month = INR 100 At the end of 1st Month the Interest earned i.e. INR 100 will be added to the Principal amount So the Principal amount will increase to INR 1100 Therefore the actual Interest paid for the Principal amount of INR 1100 will be INR 110.

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Field Name	Description
	This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.
Int Payout Frequency	[Conditional, Drop-Down]
	Select the time interval at which the interest for TD will be paid out from the drop-down list.
	The options are:
	• At Maturity
	• Daily
	• Weekly
	• Fortnightly
	• Monthly
	• Bimonthly
	• Quarterly
	• Half Yearly
	• Yearly
	This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.
Base for Rate	[Mandatory, Drop-Down]
	Select the base for rate from the drop-down list.
	The options are:
	• Incremental Amount - The deposit amount is considered as the base, and the interest rate defined at the product level slabs, is applied as the interest rate for this deposit.
	For example,
	Payin Amount = 10,000
	Rate of Interest (defined at product slab level) =5%
	In this case, 10,000 will be the base for 5% interest rate.
	• Cumulative for the deposit - The sum total of all the deposits under the TD Account (including this new deposit) is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
	For example,
	Under one TD account there are three deposits placed.
	Payin amount of first deposit = 5000

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Field Name	Description
	Payin amount of second deposit = 10,000
	Payin amount of third deposit = 10,000
	The interest rate for deposits up to 25,000 is 4%. The interest rate changes to 5% for deposits over 25,000.
	New deposit payin amount = 5000
	In this case, 30,000 will be the new deposit and the interest rate applicable to the new deposit of 5,000 is 5%, as Cumulative of the deposit option is selected. The rate of interest for the rest of the deposit (i.e. 25,000) remains 4%.
	• Cumulative for all deposits - The sum of payin amount of all deposits under this account (including this new deposit) is considered as the base, and the interest rate applicable for this base as defined at the product level slabs is picked up as the interest rate applicable from the process date of new deposit for all the existing deposits under this account, and for the new deposit. It is applicable from the interest start date.
	For example,
	Under one TD account there are three deposits placed.
	Payin amount of first deposit = 5000
	Payin amount of second deposit = 10,000
	Payin amount of third deposit = 10,000
	The interest rate for deposits up to 25,000 is 4%. The interest rate changes to 5% for deposit over 25,000.
	New deposit payin amount = 5000
	In this case, 30,000 will be the new deposit and the interest rate applicable to the total deposit of 30,000 is 5%, as Cumulative of all deposits option is selected. The rate of interest changes for the total deposit from the day the new amount is deposited.
Maturity Date Factor	[Conditional, Radio Button]
	Click on the required maturity date factor.
	The options are:
	• Term
	• Maturity Date
	This field is disabled for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

Term

The below fields are enabled if Term option is selected in the Maturity Date Factor field.

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Field Name	Description
Value Date	[Display]
	This field displays the value date.
Term	[Conditional, Numeric, Two]
	Type the term for which the TD is being renewed.
	The term should be within the maximum and minimum limits specified at the product level.
	This field is enabled if **Term** is selected in **Maturity Date Factor** field.
Int. Start Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the interest start date from the pick list.
	The interest start date is the date on which the bank starts accruing interest for the TD.
	For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument.
	You can specify any date, on or after the value date of the deposit, and on or before the maturity date of the deposit.
Maturity Date	[Conditional, Pick List, dd/mm/yyyy]
	Select the date on which the new deposit will mature from the pick list.
	This field is enabled if **Maturity Date** is selected in the **Maturity Date Factor** field.
Rate	
Interest Rate	[Display]
	This field displays the rate of interest for the new TD account.
	The interest should be within the product limits.
Product Variance	[Display]
	This field displays the interest variance, defined under the **Product-Rate Maintenance** for the slab under which TD principal balance and term falls.
Deposit Variance	[Mandatory, Numeric, Three, Six]
	Type the interest variance for the new term deposit initiated under the new TD account. The variance specified should be within the minimum and maximum variance specified at the product level.
	Based on the product definition made for the field **Auto/ Force Renew With Deposit Variance** in **TD Product Master** (Fast Path: TDM01) option, the deposit variance will be carried forward to the deposits created by auto / force renewal.
Net Rate	[Display]
	This field displays the net rate at which interest is paid against the

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Field Name	Description
	deposit.
	Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance
	The net rate specified should be within the minimum and maximum variance specified at the product level.
Scheme Variance	[Display]
	This field displays the interest variance applicable on the scheme.
Scheme Rate	[Display]
	This field displays the interest rate applicable on the scheme.
Annual Equivalent Rate	[Display]
	This field displays the annual equivalent rate.
	AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer.
Next Int. Pay Date	[Display]
	This field displays the next interest due date. Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date.
	Consider the following example:
	Interest Payout Frequency = Quarterly
	Interest Compounding Frequency = Monthly
	Deposit initiated date = 31/12/2003
	Next Interest Payout Date = 31/03/2004
Next Int. Comp. Date	[Display]
	This field displays the next interest compounding date. Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date.
	Consider the following example:
	Interest Payout Frequency = Quarterly
	Interest Compounding Frequency = Monthly
	Deposit initiated date = 31/12/2003
	Next Interest Compounding Date = 31/01/2004
Maturity Amount	[Display]
	This field displays the total amount to be received on the maturity of the deposit.
	This amount is inclusive of the TSD, if any.
User Ref No	[Optional, Alphanumeric, 40]
	Type the user reference number which is used to identify the

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Field Name	Description
	transaction.
Txn. Narrative	[Mandatory, Alphanumeric, 40]
	Type the transaction narrative.
	By default, the system displays **Redemption to Existing Account**.

10. Click the **Ok** button.

11. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.

12. The system displays the **Authorization Reason** screen.

13. Enter the relevant information and click the **Grant** button.

14. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

15. The system displays the **Document Receipt** screen.

16. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
OR
Click the **Cancel** button.

Note 1: For more information on **Document Receipt,** refer to the **Common Screens** option available in the *Oracle FLEXCUBE Introduction User Manual*.**Note 2**: For more information on **Authorization** refer to the *Oracle FLEXCUBE Introduction User Manual*.

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5.8. 1336 - Quick Redemption By Reinvesting To New Account

Oracle FLEXCUBE provides the customer with the facility to redeem the deposit on instruction before its maturity date. This is termed as premature redemption. A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. The customer cannot redeem the deposit on the date of account opening.

Using this option you can redeem a term deposit and transfer the proceeds to a new account. You can alternately use the **Mixed Redemption** (Fast Path: 1358) option which provides various modes of redemption.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To redeem a TD account and transfer to a new account

1. Type the fast path **1336** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash >** Quick Redemption By Reinvesting To New Account.

2. The system displays the TD Redemption Inquiry screen.

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TD Redemption Inquiry

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Redemption Mode	[Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options in the list are: • Full Redemption - The entire deposit amount is redeemed. • Part Redemption - You can specify a part of the entire deposit amount to be redeemed.

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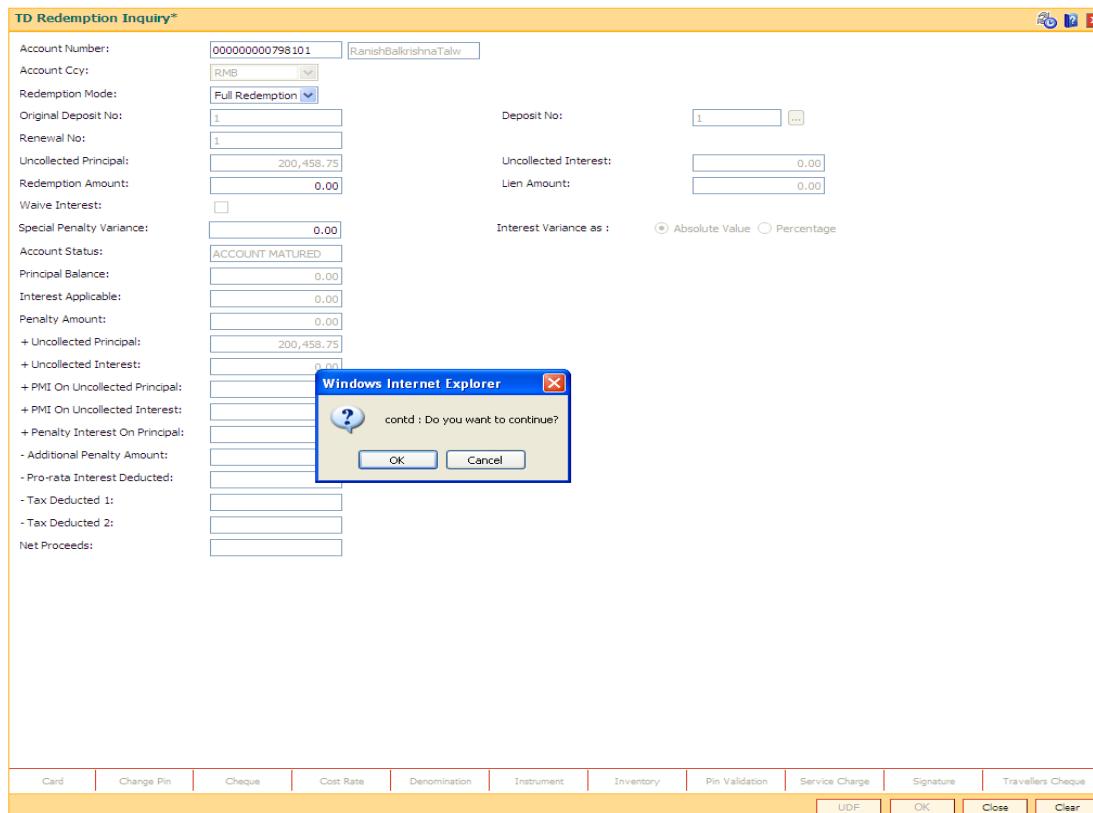| Field Name	Description
Original Deposit No.	[Display] This field displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.
Deposit No	[Mandatory, Pick List] Select the term deposit number that is to be redeemed from the pick list.
Renewal No	[Display] This field displays the renewal number of the TD.
Notice No	[Conditional, Pick List] Select the notice number from the pick list. The pick list displays the details based on the TD account number and Deposit number selected in the corresponding fields. This field is enabled for accounts opened under product for which the **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.
Uncollected Principal	[Display] This field displays the uncollected amount. This is the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer.
Uncollected Interest	[Display] This field displays the uncollected interest. The interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer.
Redemption Amount	[Conditional, Numeric, 13, Two] Type the amount of the term deposit that is to be redeemed. This field is enabled if **Part Redemption** is selected from the **Redemption Mode** drop-down list**.**
Lien Amount	[Display] This field displays the lien amount on the TD, if any.
Waive Interest	[Optional, Checkbox]

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Field Name	Description
	Select the checkbox if the accrued or compounded interest have to be waived. This flag is disabled if partial redemption is made. This flag is also disabled if redemption made on or after maturity
Special Penalty Variance	[Conditional, Numeric, Three, Five] Type the special penalty variance. This field accepts negative variance.
Interest Variance as	[Optional, Radio Button] Select the interest variance for redemption. The options are as follows: • Absolute Value • Percentage
Account Status	[Display] The field displays the account status.
Principal Balance	[Display] This field displays the matured principal amount left uncollected with the bank, and which has no specific payout instructions.
Interest Applicable	[Display] This field displays the interest applicable for the TD.
Penalty Amount	[Display] This field displays the penalty amount. It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable. The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the **TD Bank Parameters Maintenance** (Fast Path: TDM04).
+ Uncollected Principal	[Display] This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field. For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.
+ Uncollected	[Display]

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Field Name	Description
Interest	This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.
+ PMI On Uncollected Principal	[Display] This field displays the post-maturity interest earned on the matured uncollected principal. Post Maturity Interest (PMI) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.
+ PMI On Uncollected Interest	[Display] This field displays the post-maturity interest earned on the uncollected interest. Post Maturity Interest (PMI) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.
+ Penalty Interest On Principal	[Display] This field displays the penalty interest on the principal, if penalty is charged for early redemption.
- Additional Penalty Amount	[Display] This field displays the additional penalty amount.
- Pro-rata Interest Deducted	[Display] This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed. While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount. If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero. For example, for a deposit of 10,000 made on 1st January '04, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '04, the system calculates the interest payable for this deposit from 1st January '04 to 31st May '04. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from

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Field Name	Description
	the amount to be redeemed. 400 is the pro rata interest.
- Tax Deducted 1	[Display] This field displays the tax 1 for the amount to be redeemed. The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds. The tax is calculated based on the tax code 1 attached to the account at the time of account opening.
- Tax Deducted 2	[Display] This field displays the tax 2 for the amount to be redeemed. The tax is calculated based on the tax code 2 attached to the account at the time of account opening.
Net Proceeds	[Display] This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.

3. Enter the account number and press the <**Tab**> key.

4. Select the redemption mode from the drop-down list.

5. Select the deposit number from the pick list. In case of premature redemption, the system displays the message " Premature Redemption of Term Deposit. Do you want to continue?". Click the **Ok** button.

6. Select the **Penalty Variance** check box if special penalty variance is to be added.

7. Click the **Ok** button.

8. The system displays the message "Do you want to continue?".

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TD Redemption Inquiry

9. Click the **OK** button. The system displays the **Quick Redemption By Reinvest To New Account** screen.

10. Enter the relevant details.

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Quick Redemption By Reinvest To New Account

Field Description

Field Name	Description
Account Number	[Display] This field displays the TD account number.
Account Ccy	[Display] This field displays the account currency.
Acy Rate	[Display] This field displays the rate of account currency.
Deposit No	[Display] This field displays the deposit number.
Redemption Proceeds	[Display] This field displays the redemption proceeds.
To Product	[Mandatory, Numeric, Three, Pick List] Select the product code in which the premature redemption amount of the deposit is to be reinvested from the pick list.

Field Name	Description
To Account Ccy	[Display] This field displays the account currency for the account number selected in the corresponding field..
To Account Ccy Rate	[Display] This field displays the account currency rate for the account number selected in the corresponding field.
To Account Number	[Display] This field displays the account number.
To Deposit No	[Display] This field displays the deposit number.
Payin Amount	[Display] This field displays the payin amount.
Compounding Frequency	[Conditional, Drop-Down] Select the compounding frequency from the drop-down list. The TD interest is compounded at the specified time, and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases The options are: • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly For example, TD Amount = INR 1000 Rate of Interest = 10% Interest Payout Frequency = Monthly Compounding Frequency = Monthly Interest Due After End of 1st Month = INR 100 At the end of 1st Month the Interest earned i.e. INR 100 will be added to the Principal amount

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Field Name	Description
	So the Principal amount will increase to INR 1100
	Therefore the actual Interest paid for the Principal amount of INR 1100 will be INR 110.
	This field is disabled and set as **At Maturity** for Flexible and Call Deposit products.
Int Payout Frequency	[Conditional, Drop-Down]
	Select the time interval at which the interest for TD will be paid out from the drop-down list.
	The options are:
	• At Maturity
	• Daily
	• Weekly
	• Fortnightly
	• Monthly
	• Bimonthly
	• Quarterly
	• Half Yearly
	• Yearly
	This field is disabled and set as **At Maturity** for Flexible and Call Deposit products.
Base for Rate	[Mandatory, Drop-Down]
	Select the base for rate from the drop-down list.
	The options are:
	• Incremental Amount - The deposit amount is considered as the base, and the interest rate defined at the product level slabs, is applied as the interest rate for this deposit.
	For example,
	Payin Amount = 10,000
	Rate of Interest (defined at product slab level) =5%
	In this case, 10,000 will be the base for 5% interest rate.
	• Cumulative of the deposit - The sum total of all the deposits under the TD Account (including this new deposit) is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
	For example,
	Under one TD account there are three deposits placed.
	Payin amount of first deposit = 5000

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Field Name	Description
	Payin amount of second deposit = 10,000
	Payin amount of third deposit = 10,000
	The interest rate for deposits up to 25,000 is 4%. The interest rate changes to 5% for deposits over 25,000.
	New deposit payin amount = 5000
	In this case, 30,000 will be the new deposit and the interest rate applicable to the new deposit of 5,000 is 5%, as Cumulative of the deposit option is selected. The rate of interest for the rest of the deposit (i.e. 25,000) remains 4%.
	• Cumulative of all deposits - The sum of payin amount of all deposits under this account (including this new deposit) is considered as the base, and the interest rate applicable for this base as defined at the product level slabs is picked up as the interest rate applicable from the process date of new deposit for all the existing deposits under this account, and for the new deposit. It is applicable from the interest start date.
	For example,
	Under one TD account there are three deposits placed.
	Payin amount of first deposit = 5000
	Payin amount of second deposit = 10,000
	Payin amount of third deposit = 10,000
	The interest rate for deposits up to 25,000 is 4%. The interest rate changes to 5% for deposit over 25,000.
	New deposit payin amount = 5000
	In this case, 30,000 will be the new deposit and the interest rate applicable to the total deposit of 30,000 is 5%, as Cumulative of all deposits option is selected. The rate of interest changes for the total deposit from the day the new amount is deposited.
Maturity Date Factor	[Conditional, Radio Button]
	Click on the required maturity date factor.
	The options are:
	• Term
	• Maturity Date
	This field is disabled for Flexible and Call Deposit products.

Term

The below fields are enabled if Term option is selected in the Maturity Date Factor field.

Value Date	[Display]
	This field displays the value date for TD.

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Field Name	Description
Term	[Mandatory, Numeric, Two]
	Type the term for which the TD is being renewed.
	The term should be within the maximum and minimum limits specified at the product level.
Int. Start Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the interest start date from the pick list.
	The interest start date is the date on which the bank starts accruing interest for the TD.
	For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument.
	You can specify any date, on or after the value date of the deposit, and on or before the maturity date of the deposit.
Maturity Date	[Conditional, Pick List, dd/mm/yyyy]
	Select the date on which the new deposit will mature from the pick list.
	This field is enabled if **Maturity Date** is selected in the **Maturity Date Factor** field.
Rate	
Interest Rate	[Display]
	This field displays the rate of interest for the new TD account.
	The interest should be within the product limits.
Product Variance	[Display]
	This field displays the interest variance, defined under the **Product-Rate Maintenance** for the slab under which TD principal balance and term falls in absolute value
Product Variance in Percentage	[Display]
	This field displays the interest variance, defined under the **Product-Rate Maintenance** for the slab under which TD principal balance and term falls in percentage value
Deposit Variance	[Mandatory, Numeric, Three, Six]
	Type the interest variance in absolute valuefor the new term deposit initiated under the new TD account. The variance specified should be within the minimum and maximum variance specified at the product level.
	Based on the product definition made for the field **Auto/ Force Renew With Deposit Variance** in **TD Product Master** (Fast Path: TDM01) option, the deposit variance will be carried forward to the deposits created by auto / force renewal.
Deposit Variance in Percentage	[Mandatory, Numeric, Three, Six]
	Type the interest variance in percentage terms for the new term

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Field Name	Description
	deposit initiated under the new TD account. The variance specified should be within the minimum and maximum variance specified at the product level.
	Based on the product definition made for the field **Auto/ Force Renew With Deposit Variance** in **TD Product Master** (Fast Path: TDM01) option, the deposit variance will be carried forward to the deposits created by auto / force renewal.
Net Rate	[Display]
	This field displays the net rate at which interest is paid against the deposit.
	Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance
	The net rate specified should be within the minimum and maximum variance specified at the product level.
Scheme Variance	[Display]
	This field displays the interest variance applicable on the scheme.
Scheme Rate	[Display]
	This field displays the interest rate applicable on the scheme.
Annual Equivalent Rate	[Display]
	This field displays the annual equivalent rate.
	AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer.
Next Int. Pay Date	[Display]
	This field displays the next interest due date. Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date.
	Consider the following example:
	Interest Payout Frequency = Quarterly
	Interest Compounding Frequency = Monthly
	Deposit initiated date = 31/12/2003
	Next Interest Payout Date = 31/03/2004
Next Int. Comp. Date	[Display]
	This field displays the next interest compounding date. Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date.
	Consider the following example:
	Interest Payout Frequency = Quarterly
	Interest Compounding Frequency = Monthly
	Deposit initiated date = 31/12/2003

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Field Name	Description
	Next Interest Compounding Date = 31/01/2004
Maturity Amount	[Display]
	This field displays the total amount to be received on the maturity of the deposit.
	This amount is inclusive of the TDS, if any.
User Ref No	[Optional, Numeric, 40]
	Type the user reference number which is used to identify the transaction.
Txn. Narrative	[Mandatory, Alphanumeric, 40]
	Type the transaction narrative.
	By default, the system displays **Redemption to New Account**.

11. Click the **Ok** button.

12. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.

13. The system displays the **Authorization Reason** screen.

14. Enter the relevant information and click the **Grant** button.

15. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

16. The system displays the **Document Receipt** screen.

17. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
    OR
    Click the **Cancel** button.

18. The system displays the serial number.

Note 1: For more information on **Document Receipt,** refer to the **Common Screens** option available in the *Oracle FLEXCUBE Introduction User Manual*.**Note 2**: For more information on **Authorization** refer to the *Oracle FLEXCUBE Introduction User Manual*.

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6. Renewal

6.1. 1316 - TD Renewal Inquiry

Using this option a deposit that has matured after a defined time period can be renewed. If maturity instruction of a term deposit is defined as **Renew Principal** and/or **Interest**, the term deposit is automatically renewed by the system on the date of maturity.

If no maturity instructions are specified for the term deposit,then the status changes to **Matured Deposit**. Such deposits can be renewed

If term deposit is renewed after maturity within grace days defined at product level,the term deposit renewal can be effective from the date of maturity of the term deposit. If such renewal is done after grace days,term deposit renewal is done from the current process date.

This is explained using an example below:

Date of Maturity of TD account	10th October 2002
Grace days defined for the product	10 days

If customer comes for renewal of the TD before 20th October 2002, the TD renewal can be done from the date of maturity i.e. value date for the renewal can be 10th October 2002.

If customer comes for renewal of the TD after 20th October 2002, say on 25th October 2002, the TD renewal will be done from the current date i.e. 25th October 2002.

If a deposit matures on a holiday and if online renewal is done using this option, on the immediate working day but with the value date as the current process date and not the original maturity date (the holiday), interest will be provided to the customer. Holiday period interest will not be given to the customers if Online renewal of a deposit is done within the grace days defined and if renewal is done after grace days, the holiday period interest along with the PMI interest (if applicable) will be given.

Definition Prerequisites
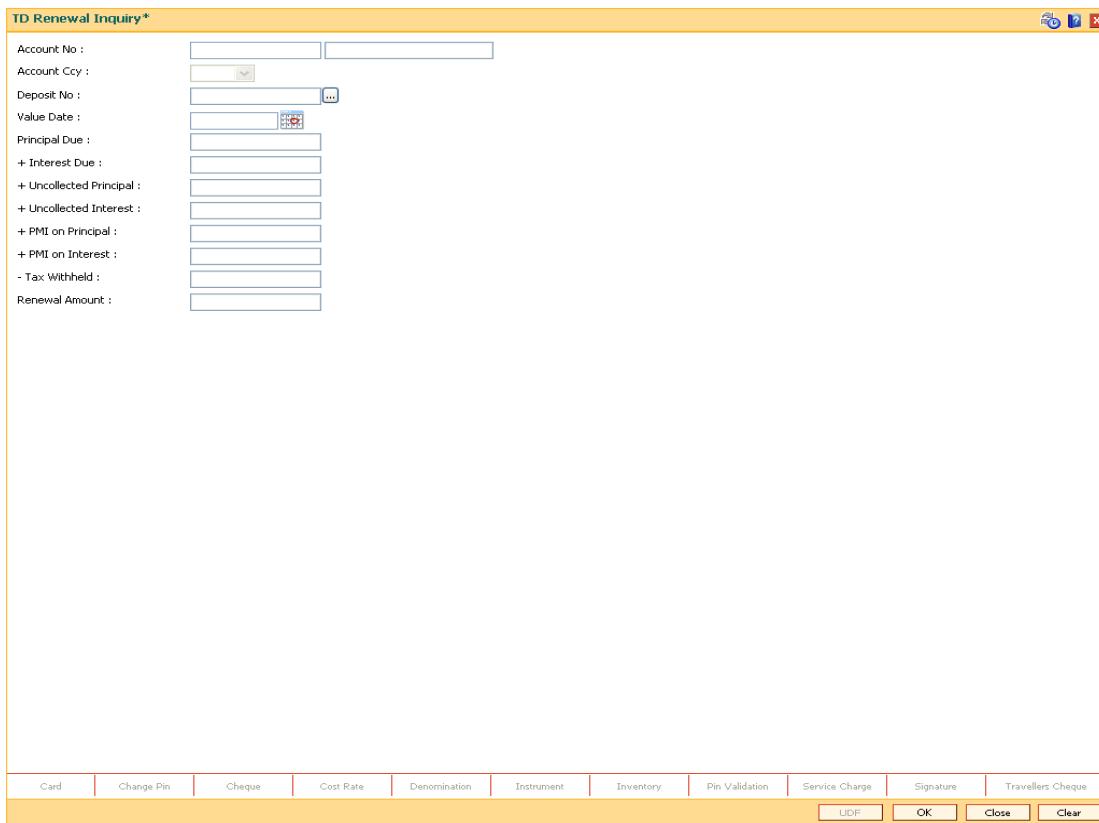
- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To perform online renewal of TD

1. Type the fast path **1316** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > TD Post Maturity Renew**.

2. The system displays the **TD Renewal Inquiry** screen.

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TD Renewal Inquiry

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the TD account number, which is to be renewed online.
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Deposit No	[Mandatory, Pick List] Select the term deposit number to be renewed from the pick list.

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Field Name	Description
Value Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the value date from the pick list.
	The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective. The interest calculations for a TD will start from this date. The system by default displays the current date as the value date.
	The value date is validated against the grace period defined at the product level.
	If the matured deposit is renewed during the grace period, the value date can be the maturity date or any other date within the grace period.
	If the matured deposit is renewed after the grace period, the value date will be the current date.
Principal Due	[Display]
	This field displays the matured principal amount left uncollected with the bank, and which has no specific payout instructions.
+Interest Due	[Display]
	This field displays the Interest amount left uncollected with the bank, and which has no specific payout instructions.
+Uncollected Principal	[Display]
	This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.
	Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.
	For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.
+ Uncollected Interest	[Display]
	This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer.
	This is applicable for non-cumulative deposits.
	Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.

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Field Name	Description
+ PMI on Principal	[Display]
	This field displays the post-maturity interest earned on the matured uncollected principal.
	Post Maturity Interest (PMI) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period).
	PMI will be paid to the customer if the **Maturity Option** is defined as **No instructions** at the product level.
+ PMI on Interest	[Display]
	This field displays the post-maturity interest earned on uncollected interest.
	PMI will be paid to the customer if the **Payout Option** is defined as **No instructions** at the product level.
-Tax Withheld	[Display]
	This field displays the tax deducted for the matured deposit amount which is to be renewed.
	This tax is accrued but not remitted to the government.
	The tax is deducted on the basis of tax deduction frequency defined at the product level and the tax code attached to the account at the time of account opening.
Renewal Amount	[Display]
	This field displays the amount for which the deposit is being renewed
	This amount is calculated by adding and deducting the interest (due, PMI), principal (due) and tax (if applicable) from the deposit amount.

3. Enter the account number and press the **<Tab>** key.

4. Select the deposit number and the value date from the pick list.

5. Click the **Ok** button.

6. The system displays the message "Do you want to continue?".

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TD Renewal Inquiry
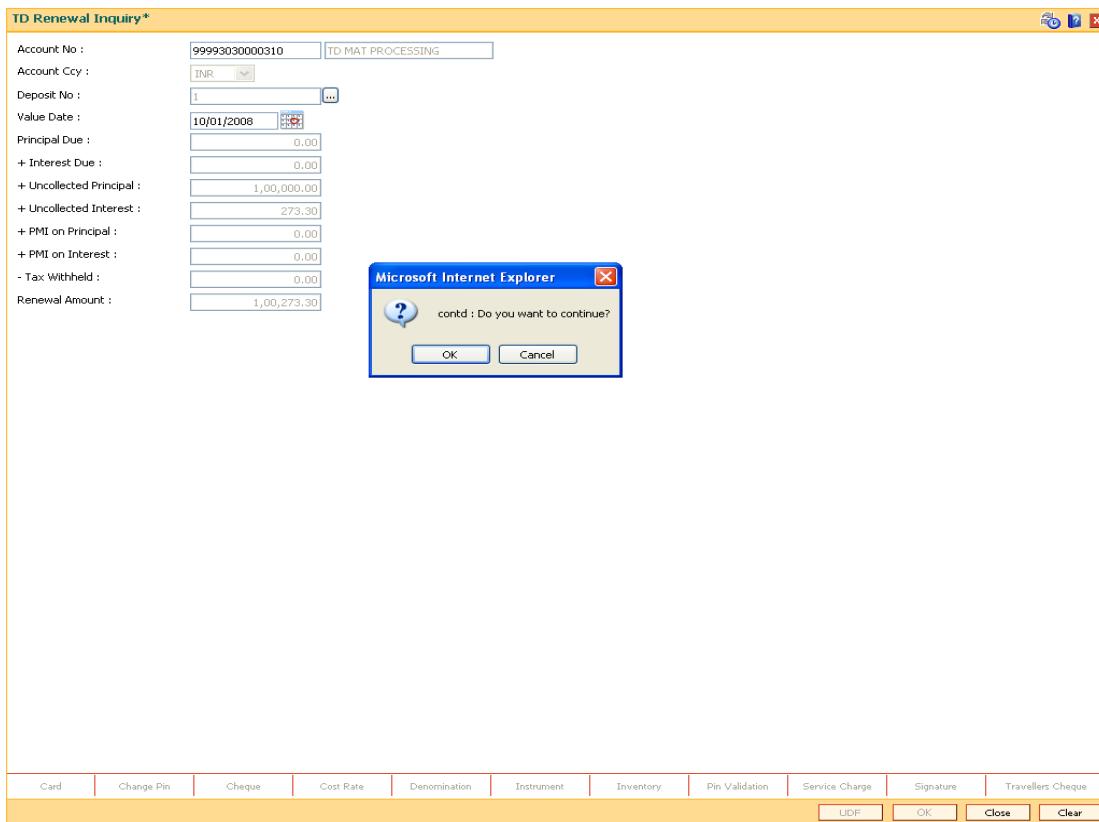
7.   Click the **Ok** button.

8.   The system displays the **TD Post Maturity Renew** screen.

9.   Select the base amount, enter the renewal term and the interest variance.

TD Post Maturity Renew

TD Post Maturity Renew*				
Account No :	000000004919601	KAKA		
Account Ccy :	RMB			
Deposit No :	1			
Renewal Amount :	5,008.62			
Int Payout Frq :	Monthly	Compounding Frq :	At Maturity	
Base Amount :	Incremental Amount	Renewal Amount :	5,008.62	
Maturity Date Factor :	● Term	○ Maturity Date		
Renewal Term :	Mths	Days		
Maturity Date :	30/04/2011	In %:	0.00000	
Interest Rate :		Int Variance :	0.00000	
Net Interest :				
Annual Equivalent Rate :				
Narrative :	TD. Post Maturity Renew			
Business Acquirer Id:	TRAJI	[...]		

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name	Description
Account No	[Display] This field displays the account number as specified in the **TD Renewal Inquiry** screen. The name of the TD account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Deposit No	[Display] This field displays the term deposit number to be renewed.

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Field Name	Description
Renewal Amount	[Display] This field displays the amount for which the deposit is being renewed.
Int Payout Frq	[Mandatory, Drop-Down] Select the time interval at which the interest will be paid out from the drop-down list. Interest payout frequency should be greater than or equal to the compounding frequency chosen. The options are: • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly
Compounding Frq	[Mandatory, Drop-Down] Select the time interval at which the interest earned on the term deposit principal is compounded to the principal from the drop-down list. The TD interest earned is compounded at the time specified and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases. The options are: • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly

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Field Name	Description
Base Amount	[Mandatory, Drop-Down] Select the Base Amount for the deposit from the drop-down list. The Base amount indicates the base amount option selected at the time of initiating a TD. Whether it is: • Incremental Amount – The deposit amount is alone considered as the base and the interest rate applicable for this base as defined at the product level slabs is picked up as the interest rate of this deposit. • Cumulative of the Deposit – The sum total of all the deposits under this TD account (including this new deposit) is considered as the base and the interest rate applicable for this base as defined at the product level slabs is picked up as the interest rate for this deposit. • Cumulative of all Deposits - The sum total of all the deposits under this TD Account (including this new deposit) is considered as the base and the interest rate applicable for this base as defined at the product level slabs is picked up as the interest rate for all deposits under this account.
Maturity Date Factor	[Mandatory, Radio Button] Click the option button to select the term or maturity date factor.
Renewal Term	[Conditional, Numeric, Four, Four] Type the term for which the TD is being renewed. The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level. The renewal term in months and days should be less than or equal to 1000. This field is enabled if **Term** option is selected in the **Maturity Date Factor** field.
Maturity Date	[Conditional, Pick List, dd/mm/yyyy] Select the maturity date for the new deposit from the pick list. This date is arrived at by adding the renew term to the value date of the TD. For example, if the value date of the TD is 1st January '04 and the TD term is 2 months, then the maturity date will be 29th February '04. 1st January '04 + 2 months = 29th February '04 This field is enabled if **Maturity Date** option is selected in the **Maturity Date Factor** field.

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Field Name	Description
In %	[Mandatory, Numeric, Two, Five] Type the interest variance in percentage term.
Interest Rate	[Display] This field displays the interest rate applicable for the renewed TD. This rate should be within the interest ceiling defined at the product level.
Int Variance	[Mandatory, Numeric, Two, Five] Type the interest variance in absolute term. The interest variance validated against the minimum and the maximum variance defined at the product level. It also validates if the interest rate + variance is within the minimum and maximum interest ceiling defined in the **TD Product Master** (Fast Path: TDM01) option.
Net Interest	[Display] This field displays the net interest. The net interest is arrived at by adding the interest variance to the interest rate of the TD. *New interest rate = Interest rate + Variance* The system validates if the interest rate + variance is within the minimum and maximum interest ceiling defined in the **TD Product Master** (Fast Path: TDM01) option.
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate. AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.
Narrative	[Display] This field displays the narration for the transaction.
Business Acquirer Id	[Mandatory, Pick List] Select the business acquirer ID, to save the business acquirer details for the particular transaction, from the pick list. The system by default displays the ID of the teller who has logged in. The pick list displays the list of users linked to the system.

10. Click the **Ok** button.

11. The system displays the message " Authorisation required. Do You Want to continue?". Click the **Ok** button.

12. The system displays the **Authorization Reason** screen.

13. Enter the relevant information and click the **Grant** button.

14. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

15. The system displays the **Documents** screen.

16. Select the receipt you want to print and click the **Ok** button.
OR
Click the **Cancel** button.

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7. Other Transactions

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7.1. 7020 - TD Balance Inquiry

Customers can make inquires on term deposit balances at any given time during the life of the deposit.

Using this option,you can view the balances in term deposits till date,interest receivable in case of account closure on current date and also view tax details with the projected tax amount for the accrued interest amount.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To inquire about the balance in a TD account

1. Type the fast path **7020** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Balance Inquiry**.

2. The system displays the **TD Balance Inquiry** screen.

TD Balance Inquiry

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Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the TD account number of the customer for which you want to check the balance details.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Deposit No	[Mandatory, Pick List] Select the term deposit number from the pick list, for which you want to check the balance.
Customer Name	[Display] This field displays the name of the customer who holds the TD account.
Account Status	[Display] This field displays the current status of the account. The options are: • Regular – This account is a regular account that is opened for various transactions. • Account Opened Today - This account is opened on the day of the transaction. • Closed – This account includes those deposits that have matured and redeemed. Thus this account is closed. • Account Closed Today - This account has been closed on the day of the transaction. • Unclaimed - This account has remained unclaimed by the customer. • Matured - This account has matured. • Account Blocked - This account is blocked. • Forced Renewal - This account is marked for lien and thus has been force renewed.

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Field Name	Description
Units	[Display]
	This field displays the principal balance as a multiple of incremental amount defined at the product level.
	This flexibility of the system enables the bank to accept amounts in multiples of the incremental unit.
	For example,
	Incremental Unit defined for the product = 0.01
	Principal = 4550.88
	Units = 455088 X 0.01
Closeout Balance	[Display]
	This field displays the deposit amount that will be given to the customer if the TD is closed on the current transaction date.
Annual Equivalent Rate	[Display]
	This field displays the annual equivalent rate.
	AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.
Principal Balance	[Display]
	This field displays the principal amount of the TD.
	For a **Normal Discounted** and **True Discounted** product, the principal balance will be the maturity amount.
Projected Interest	[Display]
	This field displays the projected interest.
	For a cumulative deposit, the projected interest is the interest that will be earned on the TD for the full term.
	For a non-cumulative deposit, the projected interest will be the interest accrued after the last interest payout and before the maturity date of the deposit.
Interest Withheld (Blocked)	[Display]
	This field displays the interest amount from the current interest payout cycle, which is withheld by the bank.
	If the TD account is blocked, the interest will be accrued but not paid to the customer. These interest proceeds are reflected in this field.

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Field Name	Description
Uncollected Balance	[Display] This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.
Interest Paid To Date (Net of Tax)	[Display] This field displays the interest paid to the customer till date.
Lien Amount	[Display] This field displays the lien amount, if there is a lien marked on the deposit.
Tax 1	[Display] This field displays the Tax 1 set by the bank that will be applicable to the account. The Tax 1 depends on the type of customer and the account.
Maturity Date	[Display] This field displays the maturity date for the new deposit.
Tax 2	[Display] This field displays the Tax 2 set by the bank that will be applicable to the account. The Tax 2 depends on the type of customer and the account. It can be calculated as tax on tax.
Deposit Date	[Display] This field displays the date on which the deposit was made.
Rate of Interest	[Display] This field displays the rate of interest applicable to the selected deposit.
Accrued Interest	[Display] This field displays the interest accrued from the last compounding date to the last accrual date.
Projected Tax1 on Accrued int	[Display] This field displays the tax 1 applicable on the accrued interest.
Projected Tax2 on Accrued int	[Display] This field displays the tax 2 applicable on the accrued interest.
Net Accrued Interest	[Display] This field displays the net accrued interest. Net accrued interest is calculated by deducting projected tax 1 and projected tax 2.

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3.   Enter the account number and press the **<Tab>** key.

4.   Select the deposit number from the pick list and press the **<Tab>** key.

5.   Click the **Ok** button.

6.   The system displays the TD balance details.

TD Balance Inquiry

7.   Click the **Close** button.

7.2. TDM07 - Investment Calculator

Using this option,you can calculate the interest which a customer is likely to earn during the life of the term deposit.As per the customer's requirements you can make suggestions for a suitable product to ensure complete satisfaction, before the money is deposited in the bank.

The **Output Screen** tab displays the interest payout, interest compounding date and the tax information.

Definition Prerequisites

- TDM01 - TD Product MasterTD060 - TD Product Rates Maintenance

Modes Available

Not Applicable

To use investment calculator

1. Type the fast path **TDM07** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > Investment Calculator**.

2. The system displays the **Investment Calculator** screen.

Investment Calculator

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Field Description

Field Name	Description
Product Code	[Mandatory, Pick List] Select the TD Product code for which you wish to calculate the earnings on investment, from the pick list.
Name	[Display] This field displays the name assigned to the TD product, as defined at the product level. This is the product under which the TD account is opened.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Amount	
Minimum	[Display] This field displays the minimum amount defined at the product level, that a customer can invest for the TD Product
Maximum	[Display] This field displays the maximum amount defined at the product level, that a customer can invest in the given TD Product.
Incremental	[Display] This field displays the incremental amount defined at the product level. The deposit amount can be increased in the multiples of the defined incremental value. For example, Minimum Amount = 5000 Maximum Amount = 15000 Incremental = 1000 The deposit can be initiated for minimum 5000 and it can be incremented only in slabs of 1000. So a deposit can be incremented to 6000 or 7000 but not 5500 or 6500.
Term	
Term Unit	[Display] This field displays the investment term unit as defined at the product level. The duration can be in months or days.

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Field Name	Description
Minimum	[Display] This field displays the minimum term defined at the product level, for which investment can be made for TD Product.
Maximum	[Display] This field displays the maximum term defined at the product level, for which the investment can be made for TD Product.
Incremental	[Display] This filed displays the incremental term defined at the product level. The deposit term can be increased in the multiples of the defined incremental value. For example, Minimum Term: Months = 1 month Maximum Term: Months = 12 months Incremental Term: Months = 2 months The deposit can be initiated for minimum 1 month and it can be incremented only in slabs of 2 months. So a deposit term can be incremented to 3 or 5 months but not to 2 months.
Interest	
Compounding Frequency	[Mandatory, Drop-Down] Select the interest compounding frequency from the drop-down list. The options are: • None/At Maturity • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly This is the time interval at which the interest earned on the term deposit principal is compounded to the principal. The principle amount increases and hence the subsequent interest amount earned also increases.
Payout Frequency	[Mandatory, Drop-Down] Select the interest payout frequency as defined at the product level from the drop-down list. The options are: • None/At Maturity • Monthly

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Field Name	Description
	• Bi-Monthly
	• Quarterly
	• Half-Yearly
	• Yearly
	This is the time interval at which the interest earned against the invested amount will be paid out.
Discounting Type	[Display]
	This field displays the discounting type of the TD product.
	The options are:
	• Not Discounted - In normal deposit, the initial amount is deposited and interest is calculated on the deposit amount.
	• Normal Discounted – In normal discounted deposit, the maturity amount is defined along with the interest rate and the initial amount is deposited. Only principal amount is discounted. Maturity value is decided based on interest calculation.
	• True Discounted – In True discounted deposit, even the interest which will be received will be discounted further and reduced from the initial pay in amount of the normal discounted TD.

3. Select the product code from the pick list and press the **<Tab>** key.

4. Select the compounding frequency and payout frequency from the drop-down list.

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Investment Calculator

5. The system displays the **Input Screen** tab.

6. Enter the required information in the tab.

Input Screen

Field Description

Field Name	Description
Amount	[Mandatory, Numeric, 13,Two] Type the amount. The amount could either be the initial investment amount or the amount received on maturity.
Initial Amount	[Mandatory, Radio Button] Click **Initial Amount** to treat the entered amount as the initial investment amount. The investment calculations will be done accordingly. The system, by default selects this option.
Maturity Amount	[Mandatory, Radio button] Click **Maturity Amount** to treat the entered amount as the maturity amount you want to earn on the investment. The investment calculations will be done accordingly. You can select this option only if the product is of a normal discounted or true discounted type.

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Field Name	Description
Deposit Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the deposit date from the pick list.
	The investment calculations for the deposit will be effective from the specified date.
Deposit Term	[Mandatory, Numeric, 22]
	Type the term for which the investment is being made.
	The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level.
Maturity Date	[Display]
	This field displays the maturity date.
	The system calculates the maturity date based on the deposit date selected and the deposit term specified.
Variance	[Optional, Numeric, Three, Six]
	Type the interest variance.
	The interest variance should be within the maximum and minimum limits that are specified at the product level.
In %	[Optional, Numeric, Three, Six]
	Type the interest variance in percentage terms.
Discounted Int Payout Frq.	[Mandatory, Drop-Down]
	Select the discounted interest payout frequency for the deposit from the drop-down list.
	This field will be enabled only if the product is of the **Normal Discounted** or **True Discounted** type.
	The options are:
	• Monthly - The interest will be paid at the end of month.
	• Quarterly - The interest will be paid at the end of the quarter.
Index/Rate	[Display]
	This field displays the interest index code defined for the slab at the product rates level.
	This is the index code defined for the slab, in which the principal and term falls at the product level.
Tax Code 1	[Mandatory, Drop-Down]
	Select the tax code 1 for the investment from the drop-down list.
	This field becomes editable if the amount entered in the **Amount** field is the initial investment deposit.

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Field Name	Description
Tax Code 2	[Mandatory, Drop-Down]
	Select the tax code 2 for the investment from the drop-down list.
	This field becomes editable if the amount entered in the **Amount** field is the initial investment deposit.
Output Parameters	
Principal Balance	[Display]
	This field displays the principal balance.
	The system calculates the principal amount that the customer needs to invest in the TD.
Initial Payin	[Display]
	This field displays the TD initial payin amount.
	The system calculates the TD initial payin amount, based on the input specified such as: amount, variance, term, and tax code.
Maturity Interest	[Display]
	This field displays the total interest earned on the TD investment during the term, till the maturity.
Tax 1	[Display]
	This field displays the tax 1 applicable to the interest earned on the invested amount.
Tax 2	[Display]
	This field displays the tax 2 applicable to the interest earned on the invested amount.
Maturity Amount	[Display]
	This field displays the total amount the customer will receive at the maturity.
	This amount is inclusive of the TDS, if any.

7. Click the **Investment Schedule** button.

8. The system displays the **Output Screen** tab.

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Output Screen

Field Description

Column Name	Description
Date	[Display] This column displays the date on which the interest will be compounded to the principal, or paid to the customer.
Principal Balance	[Display] This column displays the TD Principal balance amount.
Interest Amount	[Display] This column displays the amount of interest either compounded to the principal, or paid to the customer.
Tax Amount 1	[Display] This column displays the tax amount, if applicable.
Tax Amount 2	[Display] This column displays the tax amount, if applicable.

Column Name	Description
Payout/ Compounding	[Display] This column displays the type of action is for interest compounding or payout.

9. Click the **Close** button.

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7.3. TD023 - TD Rates History Inquiry

Using this option you can view the interest rates applied to a term deposit during its life cycle.

If the interest rate is defined as **Fixed** at the product level then it displays the same interest rate for all deposits made under the term deposit account.

If the interest rate is defined as **Floating**, you can view the different rates applied to each deposit placed under the term deposit account.

Definition Prerequisites

- After defining the TD Product, TD Product Rates must be defined for the newly defined TD Product.

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view TD rates history

1. Type the fast path **TD023** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Rates History Inquiry**.

2. The system displays the **TD Rates History Inquiry** screen.

TD Rates History Inquiry

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Field Description

Field Name	Description
Account Details	
Account No	[Mandatory, Numeric, 16]
	Type the TD account number.
Customer Name	[Display]
	This field displays the name of the customer who holds the TD Account.
Customer Id	[Display]
	This field displays the customer ID.
	A customer ID is an identification number generated by the system after customer addition is completed successfully. The number will be unique to a customer across the system and the customer search can be made on this basis. This is the number, which the system uses to track the customer. The system displays the customer ID, when the customer is validated.
Product	[Display]
	This field displays the TD product code number under which the TD account is opened.
Currency	[Display]
	This field displays the TD account currency.
Branch	[Display]
	This field displays the home branch where the TD account is opened and maintained.
Deposit No	[Mandatory, Pick List]
	Select the deposit number from the pick list.
	The deposit number signifies the number of deposits opened in an account.
	The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
From Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the start day from which you want to view the term deposit rates history, from the pick list.
To Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the end day up to which you want to view the term deposit rates history, from the pick list.

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Column Name	Description
TD Rates Inquiry Details	
Account Number	[Display]
	This column displays the TD account number as specified in the **TD Rates History Inquiry** screen.
Original Deposit No	[Display]
	This column displays the term deposit number of the TD account.
Renewal No	[Display]
	This column displays the renewal number.
	Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No	[Display]
	This column displays the deposit number.
	The deposit number signifies the number of deposits opened in an account.
	The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Principal Balance	[Display]
	This column displays the principal amount of the TD.
Balance for Rate Earned	[Display]
	This column displays the base principal amount, which determines the rate of interest applicable for the deposit.
	The balance amount gets calculated on the basis of how it is defined at the TD Payin transaction. If the **Base for Rate** is defined as **Incremental** then the principal balance and the balance amount remains same.
	If Base for Rate is defined as **Cumulative for the Deposit** or **Cumulative for All the Deposits** then the principal amount and balance amount varies. Thus, the rate earned on all the deposits may increase.
Value Date	[Display]
	This column displays the value date.
	The value date is the date from which the term deposit is effective.
Maturity Date	[Display]
	This column displays the date on which the deposit will mature.

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Column Name	Description
Deposit Rate	[Display] This column displays the rate of interest applicable for the term deposit. The deposit rate is based on the term and the amount range defined at the product level.
Deposit Variance in Absolute Value	[Display] This column displays the interest variance defined for the particular term deposit under the TD account. The variance specified should be within the minimum and maximum variance specified at the product level.
Deposit Variance in Percentage	Display] This column displays the Deposit variance in Percentage terms i.e. percent of the applicable base rate.
Deposit Interest Index	[Display] This column displays the interest index code applicable to the TD. This is the index code defined for the product against the slab in which TD principal and term fit in.
Product Variance in Absolute Value	[Display] This column displays the **Interest Variance** defined under **Product Rate Maintenance** for the slab in which TD principal balance and term fit in.
Product Variance in Percentage	[Display] This column displays the Product variance in Percentage terms i.e. percent of the applicable base rate.
Effective Date	[Display] This column displays the date from which the net rate (i.e. deposit rate + deposit variance + product variance) defined at the product level is effective.

3. Enter the account number and press the **<Tab>** key

4. Select the deposit number, from date, and to date from the pick list.

5. Click the **OK** button. The system displays the TD rates history details.

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TD Rates History Inquiry

6. Click the **Close** button.

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7.4. TD031 - TD Audit Trail Inquiry

Using this option allows you can view the transactions performed on a term deposit account. You can also view the accounting entries of all transactions done against the account. This option helps you to keep a record of the transactions done on an individual's account.

Transaction details can be viewed at the account level and at the deposit level. Inter-bank transfer accounting entries are passed for transactions done at any other branch other than the home branch.

Definition Prerequisites

- TDM01 - TD Product Master

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view the transaction details

1. Type the fast path **TD031** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Audit Trail Inquiry**.

2. The system displays the **TD Audit Trail Inquiry** screen.

TD Audit Trail Inquiry

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Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16]
	Type the TD account number of the customer, for which you want to view the transaction details.
All Deposits	[Optional, Check Box]
	Select the **All deposits** check box, to view the transactions done against all the individual term deposits in the account.
Original Deposit No	[Conditional, Pick List]
	Select the original deposit number from the pick list.
	The term deposit number to view the transactions done against that particular term deposit.
	This field is disabled if the **All Deposits** check box is selected.
Deposit No	[Conditional, Pick List]
	Select the deposit number from the pick list.
	The running term deposit number signifies the number of deposits opened in an account.
	The deposit number is incremented every time a new deposit is created in an account.
	It may or may not be created due to interest payout or renewal.
	This field is disabled if the **All Deposits** check box is selected.
Cheque No	[Optional, Numeric, 12]
	Type the cheque number to view the transactions done against a cheque.
	You can filter and view the transaction details done against a particular cheque.
Action	[Mandatory, Drop-Down]
	Select the appropriate action, to filter the TD account transactions that are displayed under TD audit trail, from the drop-down list.
	These options are:
	• All
	• Interest Compounding
	• Transfer to Matured Deposits
	• Transfer to Unclaimed Deposits
	• Interest Accrual
	• Interest Payout
	• Tax on Accrued Interest
	• Redemption

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Field Name	Description
	• Redemption Payout
	• Payin
	• Premature Redemption
	• Premature Redemption Reversal
	• Payin Reversal
	• Redemption Reversal
	• Renewal
	• Renewal Reversal
	• Interest Adjustment
	• Interest Reversal
	• Tax on Compounded Interest
From Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the start date of the inquiry from the pick list.
	This date should not be greater than the to date. This field is validated against the start date of the deposit.
To Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the end date of the period for which the transaction details of the deposit are to be displayed from the pick list.

3. Enter the account number and press the **<Tab>** key.

4. Select the action from the drop-down list, and select the from date and to date from the pick list.

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TD Audit Trail Inquiry

5.   Click the **Ok** button.

6.   The system displays the **Transactions** tab.

Transactions

The transactions tab displays the details such as original deposit number, renewal number, transaction description, etc.

Field Description

Field Name	Description
Customer Name	[Display]
	This field displays the name of the customer who holds the TD Account.
Account Currency	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened.
	All the entries posted in the account are in the account currency.
	For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

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Field Name	Description
Account Status	[Display] This field displays the current status of the account. The options are: • Regular – This account is a regular account that is opened for various transactions. • Account Opened Today - This account is opened on the day of the transaction. • Closed - This account is closed. • Account Closed Today - This account has been closed on the day of the transaction. • Unclaimed - This account has remained unclaimed by the customer. • Matured - This account has matured. • Account Blocked - This account is blocked. • Forced Renewal - This account is marked for lien and thus has been force renewed.
Branch Name	[Display] This field displays the name of the home branch where the TD account is opened and maintained.
Product Name	[Display] This field displays the name assigned to the TD product, as defined at the product level. This is the product under which the TD account is opened.

Column Name	Description
Original Deposit No	[Display] This column displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have the new deposit running number but will retain the original deposit number of the source deposit.
Renewal No	[Display] This column displays the renewal number. The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.

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Column Name	Description
Deposit No	[Display] This column displays the deposit number for which the transaction is performed.
Value Date	[Display] This column displays the value date of the transaction. The value date signifies the date on which the transaction was committed. The value date and the transaction date is usually same. However a value date can be a previous date. The adjustment on the account takes place from the value date. For example: A TD matures on 10th July '04 and has a grace period of 15 days. The renewal transaction takes place on 16th July '04. 16th July is the transaction date. As the TD can be renewed from the maturity date, the value date for that transaction will be 10th July '04.
GL Code	[Display] This column displays the GL code against which accounting entry is posted for every transaction.
Txn Description	[Display] This column displays the transaction description.
Dr / Cr	[Display] This column displays whether the transaction was a debit or a credit type of transaction.
Acy Amount	[Display] This column displays the amount in the account currency, as defined in the product definition. The transactions on the account are always taken on the account currency.
Lcy Amount	[Display] This column displays the amount in the local currency. The local currency of the country where the bank is situated, is the local currency of the bank. If the account currency and the local currency are the same, the amounts displayed in the **Acy Amount** field and the **Lcy Amount** field will be the same. The exchange rate values must be defined and downloaded.

7. Double-click the appropriate column link, to view the details.

8. The system displays the **Details** tab.

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Details

The details tab provides information on transaction details like who performed the transaction, the value date, payment mode, etc.

Field Description

Field Name	Description
Tran Date	[Display]
	This field displays the date on which the transaction has been executed.
User Name	[Display]
	This field displays the name of the teller/operator who entered the transaction.
	If the transaction is a system run process, this field displays the user name as system.
Value Date	[Display]
	This field displays the value date of the transaction.
Batch No	[Display]
	This field displays the batch under which the transaction has been processed during the EOD.

Field Name	Description
Posting Date	[Display]
	This field displays the posting date of the transaction.
	The posting date is the date on which the transaction is posted to the accounts.
	Usually the transaction date and the posting date is the same, except where the transaction date is a bank holiday.
	For example: The monthly interest for a TD is paid on the last day of the month. In the month of July, if the date on which the payout has to take place, i.e. 31st July is a holiday, the bank will accrue the interest on the 29th and the payout will take place on the 1st of August.
	In this case the transaction date will be 1st August and the posting date will be 29th July.
System Trace No	[Display]
	This field displays the **System Reference Audit Trail Number** generated by the system for the transaction.
Mnemonic Code	[Display]
	This field displays the transaction mnemonic code through which this transaction has been entered.
SC Code	[Display]
	This field displays the service charge code, if service charges are levied to the transaction.
	The bank may levy service charges when the transaction is done through a banker's cheque or a demand draft.
Amount Acy	[Display]
	This field displays the amount in the account currency, as defined in the product definition. The transactions on the account are always taken on the account currency.
	The amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Rate Acy to Lcy	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank.
	The exchange rate values must be defined and downloaded.
Amount Tcy	[Display]
	This field displays the amount in the transaction currency.
	The transaction currency is the currency in which the customer wants to transact. The exchange rate values are defined and downloaded from FCC.
	For example: If the customer wants redemption amount to be paid in EUR (Euro), EUR will be the transaction currency.

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Field Name	Description
Rate Tcy to Lcy	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank.
	The exchange rate values must be defined and downloaded.
Amount Lcy	[Display]
	This field displays the amount in the local currency.
Cheque No	[Display]
	This field displays the cheque number, if the initial deposit, interest payout or the redemption amount is remitted by cheque.
Tran Brn Code	[Display]
	This field displays the branch code where the transaction was executed.
Debit/Credit	[Display]
	This field displays whether the transaction is a debit or credit type of transaction, based on the type of transaction performed and the transaction mnemonic.
Xfer Branch No	[Display]
	This field displays the branch code where the TD is being transferred, in case of a TD transfer.
Bank Routing No	[Display]
	This field displays the routing number.
	The routing number is the combination of the bank code and the branch code.
Xfer Account No	[Display]
	This field displays the account number where the TD is being transferred, in case of a TD transfer.
Authoriser	[Display]
	This field displays the identification of the person who authorised the transaction.
GL Branch	[Display]
	This field displays the branch code to which the GL amount is transferred.
Payment Mode	[Display]
	This field displays the mode of payment for the transaction.
Description	[Display]
	This field displays the description of the transaction.

9. Click the **Close** button.

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7.5. TD037 - TD Account Ledger Inquiry

Using this option, you can view the transactions done against a term deposit account, within the specified start date and end date. Customer can ask for the transaction details done on their account at any time during the life of the term deposit. You can use this option to provide the transaction details.

Definition Prerequisites

- After defining the TD Product, TD Product Rates must be defined for the newly defined TD Product.

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view the TD account ledger

1. Type the fast path **TD037** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Account Ledger Inquiry**.

2. The system displays the **TD Account Ledger Inquiry** screen.

TD Account Ledger Inquiry

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Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the TD account number for which the account ledger inquiry has to be done.
All Deposits	[Optional, Check Box] Select the **All deposits** check box, to view the transactions done against all the individual term deposits in the account.
Deposit No	[Conditional, Pick List] Select the term deposit number to view the transactions done against that particular term deposit from the pick list. This field is disabled if the **All Deposits** check box is selected.
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start date of the inquiry from the pick list. This date should not be greater than the end date. This field is validated against the start date of the deposit.
End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end date of the period for which the transaction details of the deposit will be displayed from the pick list.

3. Enter the account number and press the <**Tab**> key.

4. Enter the start date and end date.

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TD Account Ledger Inquiry

5. Click the **Ok** button.

6. The system displays the list of transactions in the **Transactions** tab.

Transactions

Transactions tab displays the details of the transactions in a TD account.

TD Account Ledger Inquiry*						

Account No 61000000174440   All Deposits : ☑ Deposit No 0   [...]
Start Date 01/01/1950   End Date 15/01/2008

Transactions | Details

Customer Name : JOHNKENNEDY   Account Currency : LTL
Account Status : Account Open   Branch Name : Centras
Product Name : 317 - Generic TD Product

First Previous   1 /1 1   Next Last

Original Deposit No	Renewal No	Deposit No	Date	Dr/Cr	Acy Amount	Lcy Amount
1	1	1	30/11/2007	C	4500	4500
1	1	1	15/12/2007	C	4500	4500
1	1	1	31/12/2007	D	450	1237.5
2	1	2	15/12/2007	C	4500	4500

Card   Change Pin   Cheque   Cost Rate   Denomination   Instrument   Inventory   Pin Validation   Service Charge   Signature   Travellers Cheque

UDF   OK   Close   Clear

Field Description

Field Name	Description
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. For example: If the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.

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Field Name	Description
Account Status	[Display]
	This field displays the current status of the account.
	The options are:
	• Regular - This account is a regular account opened for various transactions.
	• Account Opened Today - This account is opened on the day of the transaction.
	• Closed - This account is closed.
	• Account Closed Today - This account has been closed on the day of the transaction.
	• Unclaimed - This account has remained unclaimed by the customer.
	• Matured - This account has matured.
	• Account Blocked - This account is blocked.
	• Forced Renewal - This account is marked for lien and thus has been force renewed.
Branch Name	[Display]
	This field displays the name of the home branch where the TD account is initiated and maintained.
Product Name	[Display]
	This field displays the name assigned to the TD product, as defined at the product level.
	This is the product under which the TD account is opened.

Column Name	Description
Original Deposit No	[Display]
	This column displays the deposit number of the TD account.
Renewal No	[Display]
	This column displays the renewal number.
	Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts.
	This field along with the original deposit number can explain the chronology of a particular deposit.

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Column Name	Description
Deposit No	[Display]
	This column displays the running term deposit number.
	This signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Date	[Display]
	This column displays the value date of the transaction.
	The value date signifies the date on which the transaction had taken place.
	The value date and the transaction date is usually the same. However a value date can be a previous date. The adjustment on the account takes place from the value date.
	For example: A TD matures on 10th of July '04 and has a grace period of 15 days. The renewal transaction takes place on 16th of July '04. 16th July is the transaction date. As the TD can be renewed from the maturity date, the value date for that transaction will be 10th July '04
Dr / Cr	[Display]
	This column displays the debit or credit type of transaction, based on the type of transaction performed and the transaction mnemonic.
Acy Amount	[Display]
	This column displays the amount in the account currency.
	The amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts. The exchange rate values are defined and downloaded from FCC.
Lcy Amount	[Display]
	This column displays the amount in the local currency.
	The local currency of the country where the bank is situated, is the local currency of the bank.
	If the account currency and the local currency are the same, the amounts displayed in the **Acy Amount** field and the **Lcy Amount** field will be the same. The exchange rate values must be defined and downloaded.
	For example: If the bank is situated in U.S.A., the local currency of the bank will be USD.

7. Double-click the appropriate column link, to view the **Details** tab.

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Details

Details tab displays the various details of the TD account.

Field Description

Field Name	Description
Tran Date	[Display] This field displays the date on which the transaction has been done. This is a system generated date.
Value Date	[Display] This field displays the value date of the transaction.
Posting Date	[Display] This field displays the posting date of the transaction. The posting date is the date on which the transaction is posted to the accounts. Usually the transaction date and the posting date is the same, except in the cases where the transaction date is a bank holiday. For example, the interest for a TD is paid monthly on the last day of the month. In the month of July, if the date on which the payout has to take place, i.e. 31st July is a holiday, the bank will accrue the interest on the 29th and the payout will take place on the 1st

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Field Name	Description
	of August.
	In this case the transaction date will be 1st August and the posting date will be 29th July.
Mnemonic Code	[Display]
	This field displays the transaction mnemonic code through which this transaction has been made.
Amount Acy	[Display]
	This field displays the amount in the account currency.
	Account currency is the currency assigned to the product at the product level, under which the account is opened.
	The amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts.
Amount TCY	[Display]
	This field displays the amount in the transaction currency.
	The transaction currency is the currency in which the customer wants to transact. The exchange rate values must be defined and downloaded.
	For example: If the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.
Amount Lcy	[Display]
	This field displays the amount in the local currency.
Tran Branch	[Display]
	This field displays the branch code where the transaction was executed.
Xfer Branch	[Display]
	This field displays the branch code to which the TD is being transferred, in case of a TD transfer.
Xfer Account No	[Display]
	This field displays the account number to which the TD is being transferred, in case of a TD transfer.
Description	[Display]
	This field displays the description of the transaction.
User Name	[Display]
	This field displays the name of the teller/operator who entered the transaction.
	If the transaction is a system run process, this field displays the user name as system.
Batch No	[Display]

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Field Name	Description
	This field displays the batch under which the transaction has been processed during the EOD.
System Trace No	[Display]
	This field displays the system reference audit trail number generated by the system for the transaction.
Service Charge Code	[Display]
	This field displays the service charge code, if service charges are levied to the transaction.
	The bank may levy service charges when the transaction is done through a banker's cheque or a demand draft.
Rate Acy to Lcy	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank.
	The exchange rate values are defined and downloaded from FCC.
Rate Tcy to Lcy	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank.
	The exchange rate values must be defined and downloaded.
Cheque No	[Display]
	This field displays the cheque number if the initial deposit, interest payout, or the redemption amount is remitted by cheque.
Debit/Credit	[Display]
	This field displays the debit or credit type of transaction, based on the type of transaction performed and the transaction mnemonic.
Bank Routing No	[Display]
	This field displays the routing number of the instrument, if a transaction is done by cheque.
	The routing number is the combination of the bank code and the branch code.
Authoriser	[Display]
	This field displays the identification of the person who authorised the transaction.

8. Click the **Close** button.

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7.6. TD040 - TD Maturity Amount History

A customer would like to view the maturity details during the term of the deposit.

Using this option you can view the maturity details,maturity amount details for the deposits under a term deposit account.You can also view the details for a selected deposit and the details about premature redemption.

Definition Prerequisites

- After defining the TD Product, TD Product Rates must be defined for the newly defined TD Product.

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view TD maturity amount history

1. Type the fast path **TD040** and click **Go** or navigate through the menus to **Transaction Processing** > **Account Transactions > TD Account Transactions > Inquiries > TD Maturity Amount History**.

2. The system displays the **TD Maturity Amount History** screen.

TD Maturity Amount History

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Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16]
	Type the TD account number for which you want to check the maturity amount details.
Customer Name	[Display]
	This field displays the name of the customer who holds the TD Account.
Branch	[Display]
	This field displays the name of the home branch where the TD account is initiated and maintained.
Product	[Display]
	This field displays the code and name assigned to the TD product, as defined at the product level.
	This is the product under which the TD account is opened.
Principal Balance	[Display]
	This field displays the principal balance of the TD account.
	Principal balance is the sum total of the principal amount of all the deposits falling under a single TD account.
Account Currency	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened.
	All the entries posted in the account are in the account currency.
	For example: If the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.

3. Enter the account number and press the **<Tab>** key.

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TD Maturity Amount History

4. Click the **Ok** button. The system displays the details in the **Maturity Amount Summary** tab.

Maturity Amount Summary

This tab displays a summary of the maturity amount of the account.

Field Description

Column Name	Description
Original Deposit No.	[Display] This column displays the deposit number of the TD account.
Renewal No.	[Display] This column displays the renewal number. The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No.	[Display] This column displays the deposit number. The deposit number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.

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Column Name	Description
Calculate Date	[Display]
	This column displays the date, which is used for calculating the maturity amount.
	This date could be the start date of a new deposit, or the date on which the deposit was partially redeemed.
	For example,
	Deposit Initiated = 24/10/2003
	Principal Amount = 780000
	Maturity Date = 24/04/2004
	Maturity Amount = 791731.40
	Here the deposit initiated date i.e. 24/10/2003 is the calculate date.
	Now assume there is a premature part redemption for this deposit:
	Part Redemption Date = 31/12/2003
	Principal Amount = 80000
	Maturity Date = 24/04/2004
	Maturity Amount = 81136.21
	Here the part redemption Date i.e. 31/12/2003 is the calculate date.
Principal Amount	[Display]
	This column displays the principal amount of the term deposit.
Maturity Date	[Display]
	This column displays the date on which the deposit will mature.
Maturity Amount	[Display]
	This column displays the total amount to be received on the maturity of the deposit.
	This amount is inclusive of the TDS, if any.

5. Double-click the appropriate column in the **Maturity Amount Summary** tab, to view the maturity amount details of the selected deposit.

6. The system displays the **Maturity Amount Details** tab.

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Maturity Amount Details

This tab displays the details of the maturity amount of the account.

Field Description

Field Name	Description
Deposit Number	[Display]
	This field displays the deposit number.

Column Name	Description
Calculate Date	[Display]
	This column displays the date, which is used for calculating the maturity amount.
Principal Amount	[Display]
	This column displays the principal amount of the term deposit.
Maturity Date	[Display]
	This column displays the date on which the deposit will mature.

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Column Name	Description
Maturity Amount	[Display] This column displays the total amount to be received on the maturity of the deposit. This amount is inclusive of TDS, if any.

7. Click the **Close** button to exit the screen.

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7.7. TD041 - TD Deposit Certificate Inquiry

You can view the certificate details for a deposit using this option. The inquiry gives you details about the certificates issued along with the certificate number. You can check the details of the initial as well as duplicate certificates. The details provided are principal amount, maturity amount, total deposit amount, denomination amount, maturity date, etc.

Definition Prerequisites

- After defining the TD Product, TD Product Rates must be defined for the newly defined TD Product.

- TD043 - TD Certificate Printing

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view TD deposit certificate inquiry

1. Type the fast path **TD041** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Deposit Certificate Inquiry**.

2. The system displays the **TD Deposit Certificate Inquiry** screen.

TD Deposit Certificate Inquiry

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Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number of the customer, for whom the TD certificate inquiry is to be conducted.
Deposit Number	[Optional, Pick List] Select the deposit number, for which you want to conduct the certificate inquiry from the pick list. The Deposit Number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Certificate Number	[Optional, Numeric, 12] Type the certificate number, if you wish to see the details for particular deposit certificate number.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Certificate Type	[Mandatory, Drop-Down] Select the certificate type from the drop-down list. The options are: • Initial - The certificate issued is the initial certificate for the deposit • Duplicate - The certificate issued is a duplicate of the initial certificate for the deposit By Default , the system displays the certificate type as Initial.
Branch	[Display] This field displays the home branch where the TD account is opened and maintained.
Product	[Display] This field displays the name assigned to the TD product, as defined at the product level. This is the product under which the TD account is opened.

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Field Name	Description
Account Currency	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened.
	All the entries are posted in the account in the account currency.
	For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Column Name	Description
Deposit Certificate Details	
Account No.	[Display]
	This column displays the account number as specified in the **TD Deposit Certificate Inquiry** screen.
Original Deposit No	[Display]
	This column displays the original deposit number.
	The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal.
	It will have new deposit running number, but will retain the original deposit no of the source deposit.
Renewal No	[Display]
	This column displays the renewal number.
	Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No.	[Display]
	This column displays the original deposit number.
	The deposit number signifies the number of deposits opened in an account.
	The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
	This field displays the certificate number as specified in the **TD Deposit Certificate Inquiry** screen.
Certificate No.	[Display]
	This column displays the certificate number of the deposit which has been issued.

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Column Name	Description
Issue Date	[Display] This column displays the date on which the certificate is issued.
Principal Amount	[Display] This column displays the principal amount of the deposit.
Maturity Amount	[Display] This column displays the deposit maturity amount. This amount is inclusive of the TDS, if any.
Total Deposit Amt.	[Display] This column displays the sum total of principal amount of all the deposits initiated and maintained under the TD account.
Denomination Amt.	[Display] This column displays the denomination in which the certificates are printed.
Maturity Date	[Display] This column displays the date on which the deposit will mature.

3. Enter the account number and press the **<Tab>** key.

4. Select the deposit number from the pick list.

5. Enter the certificate number and press the **<Tab>** key.

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TD Deposit Certificate Inquiry
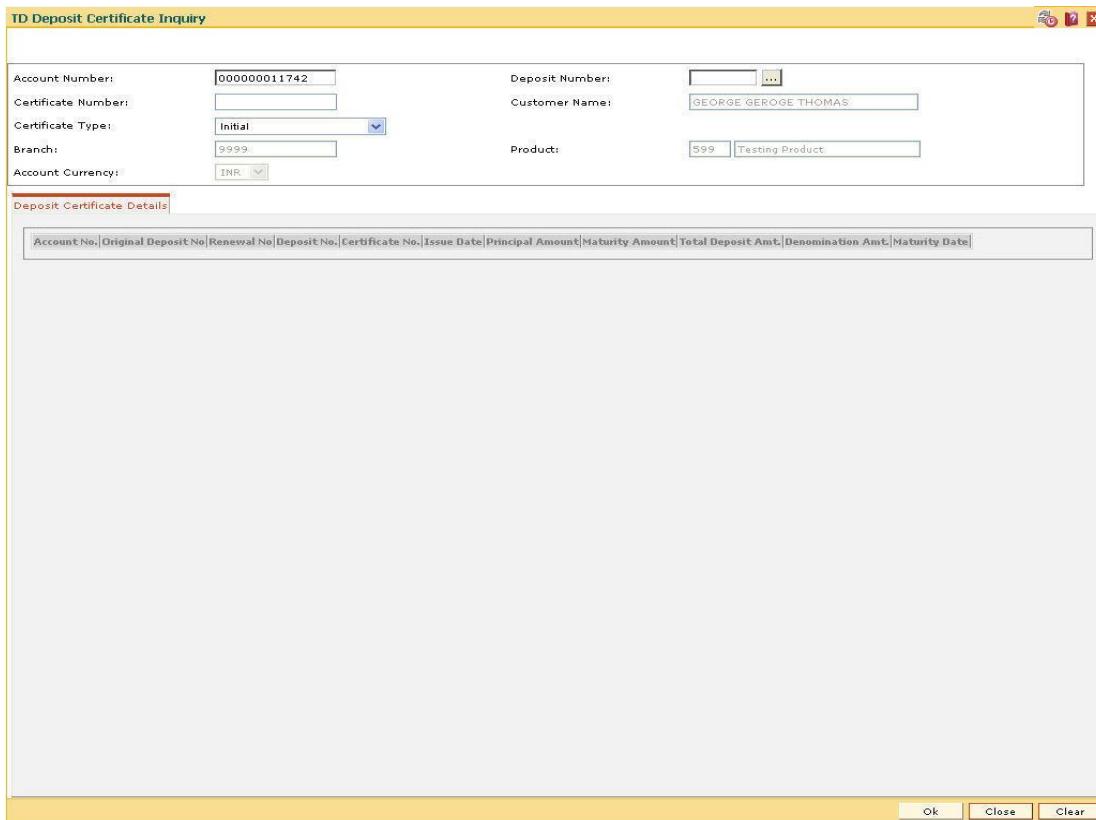
6. Click the **Ok** button. The system displays the TD deposit certificate details in the **Deposit Certificate Details** tab.

451

Deposit Certificate Details

Field Description

Column Name	Description
Account No.	[Display]
	This column displays the account number as specified in the TD Deposit Certificate Inquiry screen.
Original Deposit No	[Display]
	This column displays the original deposit number.
	The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal.
	It will have new deposit running number, but will retain the original deposit no of the source deposit.
Renewal No	[Display]
	This column displays the renewal number.
	Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.

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Column Name	Description
Deposit No.	[Display]
	This column displays the original deposit number.
	The deposit number signifies the number of deposits opened in an account.
	The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
	This field displays the certificate number as specified in the **TD Deposit Certificate Inquiry** screen.
Certificate No.	[Display]
	This column displays the certificate number of the deposit which has been issued.
Issue Date	[Display]
	This column displays the date on which the certificate is issued.
Principal Amount	[Display]
	This column displays the principal amount of the deposit.
Maturity Amount	[Display]
	This column displays the deposit maturity amount.
	This amount is inclusive of the TDS, if any.
Total Deposit Amt.	[Display]
	This column displays the sum total of principal amount of all the deposits initiated and maintained under the TD account.
Denomination Amt.	[Display]
	This column displays the denomination in which the certificates are printed.
Maturity Date	[Display]
	This column displays the date on which the deposit will mature.

7. Click the **Close** button.

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7.8. TD042 - Interest and Principal Payment History

A customer would like to inquire about the interest and principal payout details during the term of the deposit.

Using this option you can view the details of the interest payout and principal redemption done for the deposits under a term deposit account.You can view the payout details for all the deposits under a term deposit account or for an individual deposit. You can also view the details for a selected payout mode.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view interest and principal payment history

1. Type the fast path **TD042** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > Interest and Principal Payment History**.

2. The system displays the **Interest and Principal Payment History** screen.

Interest and Principal Payment History

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Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number, for which you want to view the interest and principal payment history.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Branch	[Display] This field displays the name of the home branch in which the TD account is opened and maintained.
Product	[Display] This field displays the name assigned to the TD product, as defined at the product level. This is the product under which the TD account is opened.
Principal Balance	[Display] This field displays the TD account principal balance i.e. the sum total of the principal balance of all the term deposits held under the TD account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. For example: If the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
From Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start date of the inquiry from the pick list. This date should not be greater than the end date. This field is validated against the start date of the deposit.
To Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end date of the inquiry from the pick list.
All Deposits	[Optional, Check Box] Select the **All Deposits** check box to view the interest and principal history for all the individual deposits under the TD account.

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Field Name	Description
Deposit No.	[Conditional, Pick List] Select the term deposit number to view the transactions done against that particular term deposit from the pick list. This field is disabled if the **All Deposits** check box is selected.
Payout Mode	[Optional, Drop-Down] Select the payout mode in which the interest and the principal is paid from the drop-down list. The options are: • Cash • Bankers Cheque • Add To Principal on Maturity • Transfer to CASA • Transfer to External Account • Transfer to Loan • Demand Draft • Transfer to GL • Reinvest to Other Account • Reinvest to Other Product

3. Enter the account number and press the **<Tab>** key.

4. Select the appropriate from date and to date from the pick list, the deposit number and the payout mode from the drop-down list.

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Interest and Principal Payment History

5. Select the appropriate record in the pay summary tab and click the **Inquire** button.

6. The system displays the interest and principal payment history in the various tabs.

Pay Summary

The **Pay Summary** tab displays the summary of the principal and interest.

Field Description

Column Name	Description
Sr. No.	[Display]
	This column displays the serial number.
	The serial number is the row number generated for the deposit information.
Original Deposit No	[Display]
	This column displays the original deposit number.
	The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have a new deposit running number, but will retain the original deposit number of the source deposit.

Column Name	Description
Renewal No	[Display]
	This column displays the renewal number.
	The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No	[Display]
	This column displays the deposit number.
	The deposit number signifies the number of deposits opened in an account.
	The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Payment Type	[Display]
	This column displays the payment type.
	The payment is either for the interest earned on the deposit or the redeemed principal deposit.
Interest/Principal Amount	[Display]
	This column displays the available principal amount of the deposit.
	In case of redemption, this amount will be principal amount balance after the redemption.
Outstanding Amount	[Display]
	This column displays the deposit amount or the interest for which the payment mode is specified, but the proceeds are not collected by the customer.
	Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.
	For example: A deposit is redeemed and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as outstanding amount.
Tax 1	[Display]
	This column displays the amount of tax deducted on the interest earned on the deposit.
Tax 2	[Display]
	This column displays the amount of tax deducted on the interest earned on the deposit.

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Column Name	Description
Service Charge	[Display]
	This column displays the amount of service charge applicable, if any.
	The bank may levy service charges when the transaction is done through a banker's cheque or a demand draft.
Interest Rate	[Display]
	This column displays the rate at which interest is calculated for the deposit.
	This rate should be within the interest ceiling defined at the product level.
Status	[Display]
	This column displays the status of the payout transaction.
	The various statuses are paid and unpaid.
Interest Index Code	[Display]
	This column displays the interest index code applicable to the TD. This is the index code defined for the product against the slab in which TD principal and term fit in.

7. Double-click a record to enable the remaining two tabs.

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Pay History

This tab displays the history of the account.

Field Description

Column Name	Description
Sr. No.	[Display]
	This column displays the serial number.
	The serial number is the number generated for the deposit information.
Pay Mode	[Display]
	This column displays the payment mode through which the interest and principal was paid.
Pay Currency	[Display]
	This column displays the currency in which the payout is conducted i.e. the transaction currency.
	The transaction currency is the currency in which the customer wants to transact.
	For example: If the customer wants payment amount to be paid in EUR (Euro), EUR will be the transaction currency.

Column Name	Description
Account Rate	[Display]
	This column displays the rate at which the account currency is converted to the local currency of the bank.
	The exchange rate values must be defined and downloaded.
Txn Rate	[Display]
	This column displays the rate at which the pay currency is converted to the local currency of the bank.
	The exchange rate values must be defined and downloaded.
TD Amount	[Display]
	This column displays the TD amount i.e. the sum total of the principal balance of all the term deposits held under the TD account.
Pay Amount	[Display]
	This column displays the net payable amount displayed in the pay currency after applying the conversion rate of local currency of the bank.
	The payment amount is converted into the transaction currency for the payout of the amount.
	The exchange rate values must be defined and downloaded.
Net Amount	[Display]
	This column displays the net amount that will be paid to the customer.
	This amount is calculated by adding outstanding amount and deducting the various interest amounts from the payable amount.

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Pay Details

This tab displays the details of the account.

Field Description

Field Name	Description
From Date	[Display]
	This field displays the date on which the deposit is initiated.
	This is the start date of the deposit.
To Date	[Display]
	This field displays the maturity date for the deposit.
Benificiary Name	[Display]
	This field displays the beneficiary name.
Benificiary A/C	[Display]
	This field displays the account number of the beneficiary.
	This is the account to which the payout proceeds will be transferred, in case the payout mode is **Transfer to External account** or **Transfer to CASA** or **Transfer to Loan** account.

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Field Name	Description
New Product	[Display] This field displays the product code and the name, if the payout proceeds are reinvested into a new TD product
Product Variance	[Display] This field displays the product variance. The product variance is the interest variance defined at the **TD Product Rate Maintenance** (Fast Path: TD060) option for the slab in which the deposit principal balance and term fits in.
Product Variance in Percentage	[Display] This column displays the product variance in the Percentage value.
Payble Branch	[Display] This field displays the payable branch, if the payout mode is through DD.
New Deposit Number	[Display] This field displays the new deposit number, if the payout proceeds are reinvested into new or existing account.
Deposit Interest Rate	[Display] This field displays the deposit interest rate. This is the rate of interest for the new deposit, if payout proceeds are reinvested.
Deposit Variance	[Display] This field displays the deposit variance. If payout proceeds are reinvested, the interest variance for the new deposit initiated is displayed. The specified variance should be within the minimum and maximum variance limit specified at the product level.
Deposit Variance in Percentage	[Display] This field displays the deposit variance in percentage value.
Reinvest Date	[Display] This field displays the date on which the payout proceeds are reinvested into new or existing account.
Reinvest Type	[Display] This field displays the type of reinvestment. The payout proceeds are reinvested into new or existing account.

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Field Name	Description
Reinvest Term	[Display] This field displays the duration of the deposit, if reinvested.
Maturity Date	[Display] This field displays the maturity date of the new deposit, if reinvested.
Compounding Frequency	[Display] This field displays the time interval at which the interest earned on the term deposit will be compounded to the principal, if the payout proceeds are reinvested.
Routing Number	[Display] This field displays the routing number of the bank issuing the DD or BC.
Payout Frequency	[Display] This field displays the time interval at which the interest earned on the deposit will be paid out, if the payout proceeds are reinvested.
Discounted Amount	[Display] This field displays the discounted deposit amount. For discounted deposits, the customer allows the deposits to receive a pre-defined maturity amount. For example: A customer wants to earn a maturity amount of 10,000. The bank will consider the interest adjustments and calculate the initial payment amount, the customer needs to make. In this case, the maturity amount and the interest are fixed.
Base Amount for rate	[Display] This field displays the base amount for rate. The base amount for rate is incremental, cumulative for the deposit, or cumulative of all deposits, if the payout proceeds are reinvested.
Ref. Doc. No.	[Display] This field displays the instrument serial number, in case, the payout proceeds are in the form of a cheque, or DD, or BC. A serial number is a system generated number that includes the branch code. The instrument serial number enables the system to track the instrument uniquely.
Issuer Code	[Display] This field displays the issuer code of the DD or BC, if payout proceeds are in the form of a DD or BC.

8. Click the **Close** button.

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7.9. TD050 - TD Interest Inquiry

Using this option you can view the complete history of interest calculated and the details of the rules applied on a term deposit account. You can view the interest details for all deposits or for a selected deposit.

As a part of relationship pricing, the bank may provide rule based variances for the term deposit interest.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view the TD interest details

1. Type the fast path **TD050** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Interest Inquiry**.

2. The system displays the **TD Interest Inquiry** screen.

TD Interest Inquiry

Field Description

Field Name	Description
Account No	[Mandatory, Alphanumeric, 16]
	Type the TD account number.
All Deposits	[Optional, Check Box]
	Select the **All Deposits** check box to perform inquiry for all deposits.
Deposit No	[Conditional, Pick List]
	Select the deposit number of the TD from the pick list.
	This field is disabled if the **All Deposits** check box is selected.
Start Date	[Mandatory, Pick List, dd/mm/yyyy]
	This field displays the start date from which the interest details are to be viewed.
	The start date should be less than the process date.
End Date	[Mandatory, Pick List, dd/mm/yyyy]
	This field displays the date up to which interest details are to be viewed.
	The end date should be less than the process date.

3. Enter the TD account number and press the **<Tab>** key.

4. Select the all deposits check box or the deposit number from the pick list.

5. Select the start date and end date from the pick list.

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TD Interest Inquiry
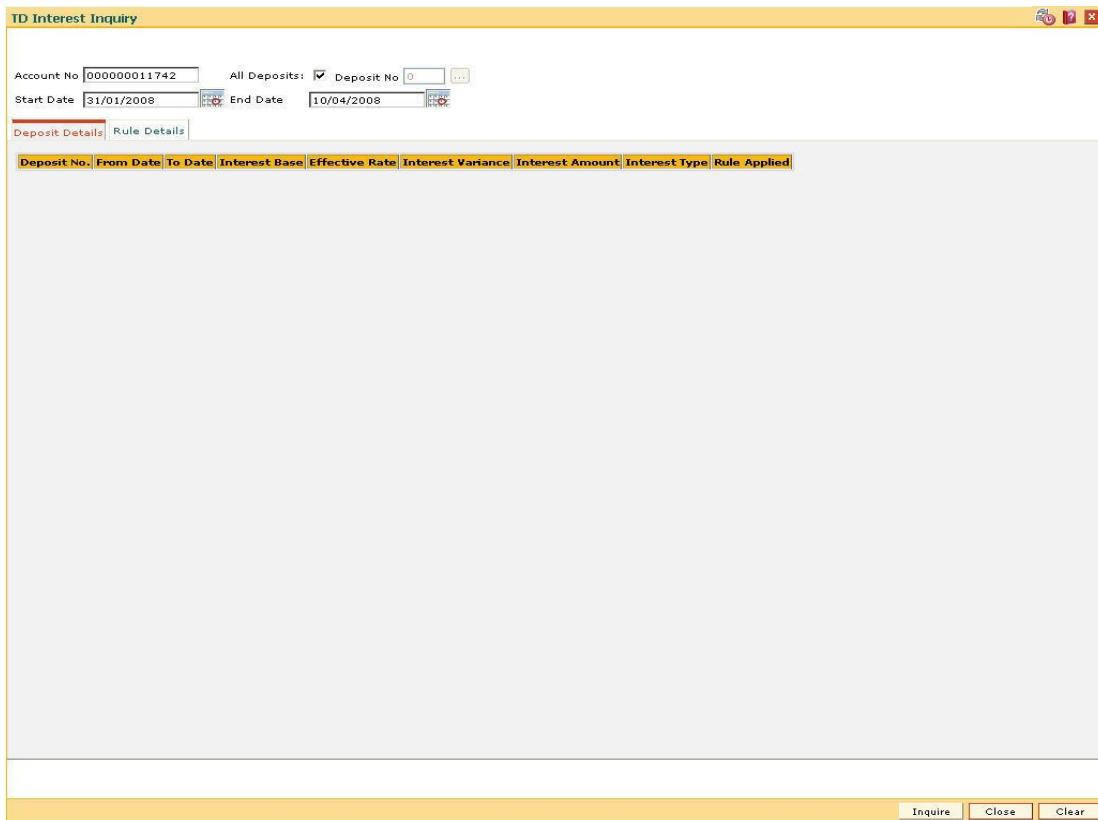
6. Click the **Inquire** button.

7. The system displays the **Deposit Details** tab.

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Deposit Details

The deposit details tab displays information about the interest base, effective rate, interest variance, etc.

Field Description

Column Name	Description
Deposit No.	[Display] This column displays the deposit number of the TD.
From Date	[Display] This column displays the effective date from when the interest was calculated.
To Date	[Display] This column displays the effective date till when the interest was calculated.
Interest Base	[Display] This column displays the base interest applicable on the TD.
Effective Rate	[Display] This column displays the net rate applicable on the TD.

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Column Name	Description
Interest Variance	[Display] This column displays the interest variance defined at the account level.
Interest Amount	[Display] This column displays the interest amount applicable on the TD
Interest Type	[Display] This column displays the interest type applicable on the TD. The options are: • N - Normal • P - Penalty.The numeric attached to "P" signifies the historical sequence of the penalty charged .For eg P1/ P2 • R - Reversal • M - Maturity
Rule Applied	[Display] This column displays the rule applied to the TD account.

8. Double-click the **Rule Applied** link to enable the **Rule Details** tab.

9. The system displays the rules applied to the particular deposit number.

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Rule Details

The rule details tab displays information about the condition number for the rule, value before rule evaluation, etc.
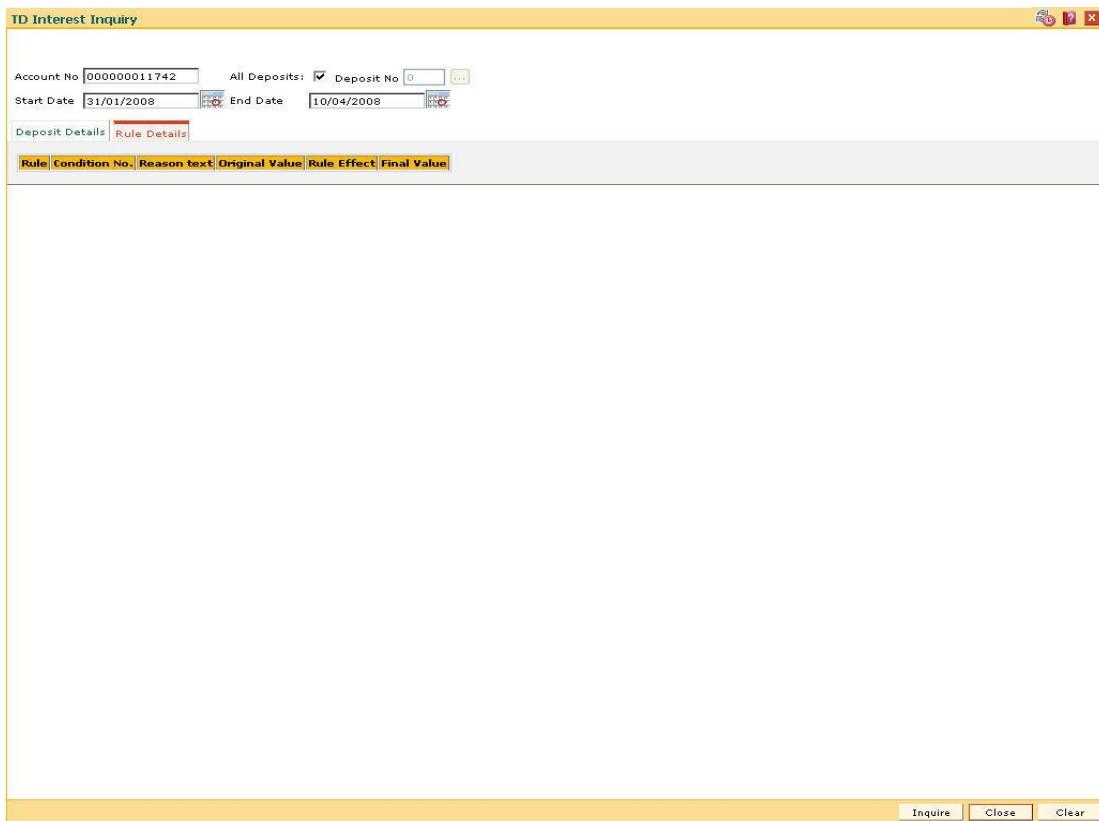
Field Description

Column Name	Description
Rule	[Display] This column displays the name of the rule applied to the TD account.
Condition No.	[Display] This column displays the valid condition number for the rule which was satisfied for this interest computation.
Reason text	[Display] This column displays the reason for the value returned by the rule.
Original Value	[Display] This column displays the value before the rule evaluation.

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Column Name	Description
Rule Effective	[Display] This column displays the rule applicable on the TD.
Final Value	[Display] This column displays the net rate applicable on the TD.

10. Click the **Close** button.

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7.10. TD070 - Discounted Time Deposit Inquiry*

Using this option you can calculate the initial payin amount,if the account is opened under a discounted product.The initial payin amount for a discounted product is calculated by deducting the interest to be earned from the specified maturity amount.

Customers can specify the amount they wish to earn at maturity, before depositing their money. Consequently the customer would like to know the initial payment to be done, so as to receive the desired maturity amount.This inquiry can be done after an account is opened and before initial payin.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To inquire on discounted time deposit

1. Type the fast path **TD070** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > Discounted Time Deposit Inquiry**.

2. The system displays the **Discounted Time Deposit Inquiry** screen.

Discounted Time Deposit Inquiry

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Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16]
	Type the TD account number, for which the discounted time deposit inquiry has to be done.
Deposit No	[Mandatory, Pick List]
	Select the deposit number from the pick list.
	The Deposit Number signifies the number of deposits opened in an account.
	The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Product Code	[Display]
	This field displays the product code.
	Product code is a unique number. Once assigned, it helps to identify the TD product in FLEXCUBE Retail.
	The length of the product code is configurable at the bank level.
Account Details	
Principal Balance	[Display]
	This field displays the principal balance of the TD account.
	For a discounted product, the principal balance is the maturity amount that the customer will receive at the time of maturity.
Deposit Term: (in X)	[Display]
	This field displays the deposit term of the TD account.
	This field displays the deposit term unit as defined at the product level. The duration can be in months or days.
Customer Type	[Display]
	This field displays the customer type of the TD account, as specified while opening an account.
Tax Code	[Display]
	This field displays the tax code applicable to the TD account.
Interest Variance	[Display]
	This field displays the interest variance of TD account.
	The variance should be within the minimum and maximum interest rate specified at the product level.
Payin Details	

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Field Name	Description
Effective Interest Rate	[Display]
	This field displays the rate at which interest is paid for the deposit.
	Net Effective Rate = Interest Rate (at deposit level) + Interest Variance + Product Variance
	The net rate should be within the minimum and maximum interest rate specified at the product level.
Discounted Interest	[Display]
	This field displays the discounted interest.
	For a discounted type of product, the interest is calculated and deducted from the maturity amount to derive the initial payin amount.
	This field displays the gross interest amount which is to be paid to the customer.
Tax Amount: (in Acct Ccy)	[Display]
	This field displays the tax that will be deducted on the account in account currency.
	This value is derived on the basis of the gross interest and actual tax rate applicable to the account.
Tax Amount: (in Tax Ccy)	[Display]
	This field displays the tax that will be deducted on the account in tax currency. This is the currency in which the tax will be paid to the government.
	The tax currency is defined at the product level.
Payin Amount	[Display]
	This field displays the initial amount which the customer has to deposit.
	In normal and true discounted types of product, the maturity amount is pre-defined along with the applicable interest rate.
	The interest is then deducted from the maturity amount to arrive at the initial payin amount.

3. Enter the account number and press the **<Tab>** key.

4. Select the deposit number from the pick list.

5. Click the **Inquire** button.

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Discounted Time Deposit Inquiry

6.   The system displays the discounted time deposit details. Click the **Cancel** button to cancel the inquiry.

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7.11. BAM82 - Business Acquirer Id Linkage Maintenance

The business acquirer id is captured for the transactions / events like CASA and Loan account opening, TD pay in, OD limit master maintenance etc. The **Business Acquirer Id Linkage Maintenance** option is used to inquire or modify (reassign) the business acquirer ID for the selected account. The system supports the modification through GEFU upload.

Note: This is an auto-authorization option, so any modification done in the business acquirer Id does not require authorization

Definition Prerequisites

- 8053 - Customer Addition

- Customer should have account in CASA/TD/Loan.

Modes Available

Modify, Inquiry. For more information on the procedures of every mode, refer to Standard Maintenance Procedures.

To modify the business acquirer ID linkage details

1. Type the fast path **BAM82** and click **Go** or navigate through the menus to **Global Definitions > Master > Business Acquirer Id Linkage Maintenance**.

2. The system displays the **Business Acquirer Id Linkage Maintenance** screen.

Business Acquirer Id Linkage Maintenance

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Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16, Pick List]
	Type the account number and select the details from the pick list for which you want to modify the business acquirer Id.
Transaction Date	[Display]
	This field displays the date on which the transaction was performed. The system displays the reassignment date for reassignment event and transaction date for other events.
Transaction Branch	[Display]
	This field displays the branch in which the original transaction was performed.
	For reassignment of events this field displays the reassignment branch.
Event	[Display]
	This field displays the type of transaction for which a seller ID is linked.
Limit/Deposit/Mandate Number	[Display]
	This field displays the limit, deposit or mandate number for OD, TD or Direct Debit mandates respectively.
Transaction Amount	[Display]
	This field displays the original transaction amount for events other than reassignment and account opening. This field displays the updated Limit Amount for Limits and Sanctioned amount in case of Loans.
Business Acquirer Id	[Mandatory, Pick List]
	Select the business acquirer ID for the transaction from the pick list.
	By default, system displays the teller ID who has performed the transaction.

3. Click the **Modify** button.

4. Enter the account number and press the **<Tab>** key and select the appropriate record from the pick list.

5. Select the **Business Acquirer Id** from the pick list.

478

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Business Acquirer Id Linkage Maintenance

6. Click the **Ok** button.

7. The system displays the message "Record Authorized..".Click the **OK** button.

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7.12. TD044 - TD Transactions Inquiry

Using this option, you can view the details of the transactions preformed on a term deposit account. Details of a particular deposit number can be viewed by selecting the original deposit number. If the original deposit number is not mentioned, the system displays all the transactions performed on an account.

Definition Prerequisites

* 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view the TD transaction

1. Type the fast path **TD044** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquires > TD Transaction Inquiry**.

2. The system displays the **TD Transaction Inquiry** screen.

TD Transactions Inquiry

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Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number of the customer.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened.
Product Name	[Display] This field displays the name of the product, which is defined at the product level, under which the account is opened.
Branch Name	[Display] This field displays the home branch where the TD account is opened and maintained.
Org Deposit No	[Optional, Pick List] Select the original number from the pick list.
Deposit No	[Display] This field displays the deposit number.
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start date from the pick list. The start date should be greater than deposit date.
End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end date from the pick list. The end date should be greater than start date.

3. Enter the account number and press the **<Tab>** key.

4. Select the start date and end date from the pick list.

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TD Transactions Inquiry

5. Click the **Inquire** button. The system displays the TD transaction details.

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TD Transactions Inquiry

Field Description

Field Name	Description
No	[Display] This field displays the serial number.
Type	[Display] This field displays the type of transaction.
Org Dep	[Display] This field displays the original deposit number.
Dep No	[Display] This field displays the deposit number.
Post Date	[Display] This field displays the posting date.
Txn Date	[Display] This field displays the transaction date.

Field Name	Description
Narration	[Display] This field displays the narration for the transaction.
Ref No	[Display] This field displays the reference number.
Txn Amount	[Display] This field displays the transaction amount.
Dr/Cr	[Display] This field displays whether the transaction was a debit or credit transaction.
Balance	[Display] This field displays the account balance.
Teller	[Display] This field displays the id of the teller who has executed the transaction.

6. Click the **Close** button.

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7.13. TDM55 - Call Deposit Notice Maintenance

Call Deposit is a type of TD product for which maturity date is not maintained. Such deposits can be withdrawn fully or partially by specifying the date of withdrawal in a notice. Notice is an instruction given by the customer specifying the redemption details.

Using this option you can maintain notices for call deposit products. You must maintain the notice amount and the notice date. You can maintain multiple notices having same effective date i.e there can be multiple redemptions of a given Term Deposit on same given date. You can redeem multiple time deposits on a day till the principal amount becomes zero.

You can also modify the process date and amount on the same day before EOD. However if the process date is a back date then after this modification you cannot modify the notice date or amount on the same day again. If any change needs to be done in the notice then the existing notice should be deleted/a new notice created. Also for backdated instructions you cannot modify the date and amount on the same day.

Definition Prerequisites

- 8054 - Time Deposit Account Opening- Create a Call Deposit product

Modes Available

Add By Copy, Add, Modify, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To maintain call deposit notice

1. Type the fast path **TDM55** and click **Go** or navigate through the menus to **Global Definitions > TD > Call Deposit Notice Maintenance**.

2. The system displays the **Call Deposit Notice Maintenance** screen.

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Call Deposit Notice Maintenance

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the TD account number. It should be an account opened under product for which the **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.
Customer Name	[Display] This field displays the name of the customer.
Branch	[Display] This field displays the branch code.
Account Currency	[Display] This field displays the account currency.
Product	[Display] This field displays the product code under which the account is opened.

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Field Name	Description
Deposit Number	[Mandatory, Pick List]
	Select the deposit number from the pick list.
Notice Details	
Notice Number	[Display]
	This field displays the notice number.
Notice Amount	[Mandatory, Numeric, 13, Two]
	Type the notice amount.
	It is the amount which is to be redeemed. This amount should be greater than or equal to the **Minimum Amount for Withdrawal** maintained in the **TD Product Master** (Fast Path: TDM01) option.
Delete	[Conditional, Check Box]
	Select the **Delete** check box to deactivate a particular instruction maintained within the notice period.
	This field is enabled in the **Modify** mode.
Notice Delete Date	[Optional, Date]
	Type the date on which notice is deleted. The date for Notice Delete Date is defaulted to the current date when the teller checks the 'Delete Flag'. This is non-editable
Status	[Display]
	This field displays the current status of the account.
Notice Date	[Optional, Pick List, dd/mm/yyyy]
	Select the notice date from the pick list.
	It is the date from which the notice is valid. By default the system displays the current process date.
	You can modify it to a back date but not a future date.
Effective Date of Notice	[Display]
	This field displays the effective date of notice.
	The effective date of withdrawal is calculated by adding the notice period specified at product level to the notice date.
Transaction Description	[Optional, Alphanumeric, 40]
	Type the transaction description.

3. Click the **Add** button.

4. Type the account number and press the **<Tab>** key.

5. Select the deposit number from the pick list.

6. Type the notice amount.

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Call Deposit Notice Maintenance

7.   Click the **Ok** button.

8.   The system displays the message "Record Added . . . Authorization Pending ..". Click the **OK** button.

9.   The call deposit notice is added once the record is authorized.

7.14. PS001 - Group Passbook Issue/Lost Maintenance

Using this option you can issue a passbook to an individual (not corporate) customer and link various accounts to it by using the **Passbook And Debit Card Account Linkage** (Fast Path: PSM01) option. You can issue any number of passbooks to a customer. There will be a separate passbook for CASA, TD and RD accounts. The CASA passbook is used for printing all CASA transactions. TD account passbooks are used to print the payin transactions, full / part redemption transactions etc. RD passbook is used to print Educational deposits and Installment FDs and conventional RDs.

You can also reissue or mark the status of a passbook as lost/damaged using this option. Once the status is marked as lost/damaged it cannot be used for printing and the customer should be issued a new passbook.

Definition Prerequisites

- Passbook inventory should be available with teller

Modes Available

Not Applicable

To maintain a group passbook

1. Type the fast path **PS001** and click **Go** or navigate through the menus to **Global Definitions > Passbook > Group Passbook Issue/Lost Maintenance**.

2. The system displays the **Group Passbook Issue/Lost Maintenance** screen.

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Group Passbook Issue/Lost Maintenance

Field Description

Field Name	Description
Action	[Mandatory, Drop-Down] Select the action from the drop-down list. The options are: • Issue New Passbook • Reissue Passbook • Passbook Lost/Damaged
Search Criteria	[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are: • Customer Short name • Customer Ic • Customer Id

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Field Name	Description
Search String	[Mandatory, Alphanumeric, 20] Type the search string corresponding to the search criteria selected in the **Search Criteria** field.
ID	[Display] This field displays the ID of the customer.
IC	[Display] This field displays the IC of the customer.
Full Name	[Display] This field displays the full name of the customer.
Passbook Type	[Mandatory, Drop-Down] Select the passbook type from the drop-down list. The options are: • CASA • TD • RD
Current Passbook No	[Conditional, Pick List] Select the current passbook number from the pick list. This field is enabled if the **Reissue Passbook** or **Passbook Lost/Damaged** option is selected in the **Action** drop-down list.
Current Passbook Status	[Display] This field displays the current passbook status.
New Passbook No	[Display] This field displays the new passbook number.
Address	[Display] This field displays the address of the customer.
Town/City	[Display] This field displays the name of the town/city.
State	[Display] This field displays the name of the state.
Country	[Display] This field displays the country name.
Zip	[Display] This field displays the zip code.

3. Select the action and search criteria from the drop-down list.

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4. Type the search string and select the appropriate record from the pick list.

5. Select the passbook type from the drop-down list.

Group Passbook Issue/Lost Maintenance

6. Click the **Ok** button.

7. The system displays the message "Transaction completed successfully". Click the **Ok** button.

8. The system displays the message "Passbook issued successfully". Click the **Ok** button.
OR
The system displays the message "Passbook marked as Lost". Click the **Ok** button.

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7.15. PS003 - Passbook PIN Maintenance

Passbook PIN maintenance is an identification criteria for authenticating a transaction. Once the customer is issued a passbook, you can register the PIN using this option. Each customer visits the banks with their Passbook and PIN. While performing the transaction the passbook is swiped and the customer details are displayed on the screen. The customer has to input the PIN for authentication of transaction. Based on the parameters set in the **Transaction Definition** (Fast Path: TC001) option, the system may ask to reenter the PIN.

Using this option you can also reset, unlock and change the PIN. The system keeps a count of the number of times an invalid PIN is entered in a single transaction, if the count reaches the set value say n, the system will get locked and the customer will not be able to perform any transactions. After proper authentication of credentials, you can unlock the PIN.

Definition Prerequisites

- PS001 - Group Passbook Issue-Lost Maintenance

Modes Available

Not Applicable

To register passbook PIN

1. Type the fast path **PS003** and click **Go** or navigate through the menus to **Global Definitions > Passbook > Passbook PIN Maintenance**.

2. The system displays the **Passbook PIN Maintenance** screen.

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Passbook PIN Maintenance

Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down]
	Select the search criteria from the drop-down list.
	The options are:
	• Customer Short name
	• Customer Ic
	• Customer Id
Search String	[Mandatory, Alphanumeric, 20, Pick List]
	Type the search string corresponding to the search criteria selected.
ID	[Display]
	This field displays the ID of the customer.
IC	[Display]
	This field displays the IC of the customer.

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Field Name	Description
Full Name	[Display]
	This field displays the full name of the customer.
Passbook Number	[Mandatory, Pick List]
	Select the passbook number from the pick list.
	The pick list displays the details of the passbooks in the Issued status.
Passbook Type	[Display]
	This field displays the passbook type.
	The options are:
	• CASA
	• TD
	• RD
PIN Status	[Display]
	This field displays the current PIN status.
	The options are:
	• Not Registered
	• Active
	• Locked
Action	[Mandatory, Drop-Down]
	Select the action from the drop-down list.
	The options are:
	• Register Pin
	• Reset Pin
	• Unlock Pin
	• Change Pin

3. Select the search criteria from the drop-down list.

4. Enter the search string and select the appropriate record from the pick list.

5. Select the passbook number from the pick list.

6. Select the action from the drop-down list. The PIN pad device is enabled.

7. Enter the PIN number for all the actions except for Unlock.

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Passbook PIN Maintenance
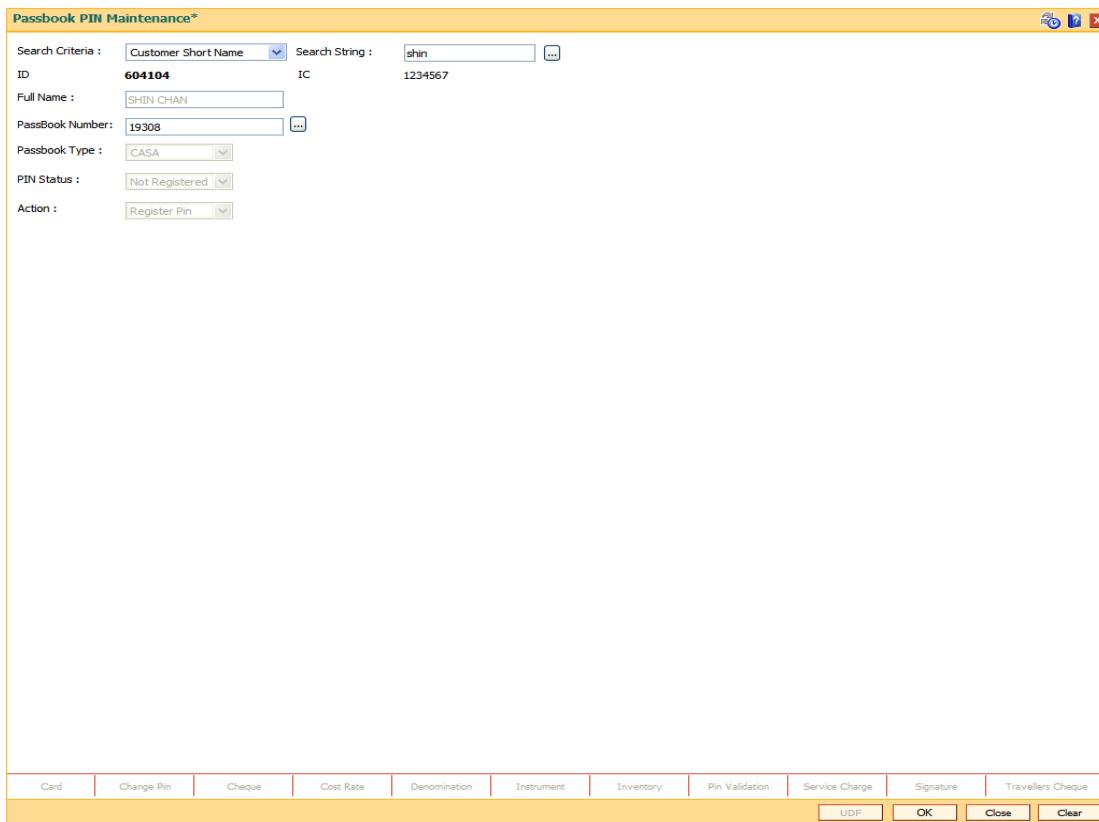
8. Click the **Ok** button. The system displays a message based on the action being performed.

9. The system displays the message "Pin is registered successfully".
    OR
    The system displays the message "The PIN Reset Successful".
    Or
    The system displays the message "PIN Change Successful".
    OR
    The system displays the message "PIN Unlock Successful".

10. Click the **Ok** button.

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7.16. PSM01 - Passbook And Debit Card Account Linkage

Using this option you can link a debit card/passbook to many accounts.

The following are the conditions for accounts being linked to a debit card:

- All CASA, RD and TD accounts can be linked except for those havig status as Closed and Closed Today

- The debit card status should be active

- The selected customer should be a primary account holder

- The account should not be linked to any other cards

- Amongst the accounts linked to the card, there has to be at least one CASA account linked to the card, without a CASA account the system will not allow linking of RD / TD accounts to the card.

The following are the conditions for accounts being linked to a passbook:

- CASA, TD and RD accounts will be in separate Passbooks

- The selected customer should be a primary account holder

- An account can be a part of only one Passbook

- Accounts of different currencies can be linked to a passbook

- A passbook can contain multiple accounts of a given currency of a customer

Definition Prerequisites

- PS001 - Group Passbook Issue-Lost Maintenance
- CM12 - Customer Card Maintenance

Modes Available

Add By Copy, Add, Delete, Cancel, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures.**

To link an account to a debit card/passbook

1. Type the fast path **PSM01** and click **Go** or navigate through the menus to **Global Definitions > Passbook > Passbook And Debit Card Account Linkage**.

2. The system displays the **Passbook And Debit Card Account Linkage** screen.

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Passbook And Debit Card Account Linkage

Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are: • Customer Short Name • Customer IC • Customer ID
Search String	[Mandatory, Alphanumeric, 20] Type the search string corresponding to the search criteria selected in the **Search Criteria** field.
ID	[Display] This field displays the ID of the customer.
IC	[Display] This field displays the IC of the customer.

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Field Name	Description
Full Name	[Display] This field displays the full name of the customer.
Short Name	[Display] This field displays the short name of the customer.
Accounts Linkage for	[Mandatory, Drop-Down] Select the appropriate accounts linkage for option from the drop-down list. The options are: • Passbook • Debit Card
Passbook/Debit Card No	[Mandatory, Pick List] Select the passbook/debit card number from the pick list.
Passbook/Debit Card Type	[Display] This field displays the passbook type (CASA / TD / RD).
Passbook/Debit Card Status	[Display] This field displays the passbook/debit card status. It displays the passbook PIN status as Not Registered, Active or Locked.
Account No	[Mandatory, Pick List] Select the account number from the pick list. The accounts number's corresponding to the selected passbook type is displayed. For Example: If the Passbook type selected is RD, then only RD accounts will be displayed. If passbook type is selected as TD, then only TD accounts are displayed. Linking and delinking of the account to the passbook is not allowed, if the PIN status of the passbook is locked and the passbook status is full or lost/damaged.
Currency	[Display] This field displays the currency corresponding to the selected account number.

3. Click the **Add** button.

4. Select the search criteria from the drop-down list.

5. Type the search string and select the appropriate record from the pick list.

6. Select whether account is to be linked to a passbook or debit card.

7. Select the passbook or debit card number from the pick list.

8. Select the account number to which the card/passbook is to be linked from the pick list.

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Passbook And Debit Card Account Linkage

9. Click the **Ok** button.

10. The system displays the message "Record Added...Authorization Pending ..". Click the **Ok** button.

11. The account is linked to the passbook/debit card once the record is authorized.

To view the accounts linked to the debit card/passbook

1. Click the **Inquiry** button.

2. Select the search criteria from the drop-down list.

3. Type the search string and select the appropriate record from the pick list.

4. Select whether account is to be linked to a passbook or debit card.

5. Select the passbook or debit card number from the pick list. The system displays the list of accounts linked.

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Passbook And Debit Card Account Linkage

Field Description

Field Name	Description
Account No	[Display] This column displays the account numbers linked to the selected debit card/passbook.
Branch Code	[Display] This column displays the branch code.
Account Status	[Display] This column displays the account status.
Currency Code	[Display] This column displays the currency code.

6. Click the **Close** button.

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7.17. PS002 - Group Passbook Update Inquiry

Using this option you can print all the unprinted transactions of the accounts linked to the passbook in chronological order irrespective of the account / account currency. The CASA passbook is used for printing all CASA transactions. TD account passbooks are used to print the payin transactions, full / part redemption transactions etc. RD passbook is used to print Educational deposits and Installment FDs and conventional RDs.

In case a new account is linked or an existing account is delinked from some other passbook and linked to a new passbook, then the system will print all the transactions of the account which are not yet printed irrespective of the date of the linking. i.e. the transactions prior to account linkage will be printed if those are not printed in the earlier passbook.

Definition Prerequisites

- PSM01 - Passbook And Debit Card Account Linkage

Modes Available

Not Applicable

To print the group passbooks

1. Type the fast path **PS002** and click **Go** or navigate through the menus to **Global Definitions > Passbook > Group Passbook Update Inquiry**.

2. The system displays the **Group Passbook Update Inquiry** screen.

Group Passbook Update Inquiry

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Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are: • Customer Short name • Customer Ic • Customer Id
Search String	[Mandatory, Pick List] Type the search string corresponding to the search criteria selected.
ID	[Display] This field displays the ID of the customer.
IC	[Display] This field displays the IC of the customer.
Full Name	[Display] This field displays the full name of the customer.
Passbook Type	[Mandatory, Drop-Down] Select the passbook type from the drop-down list. The options are: • CASA • TD • RD
Issue Date	[Display] This field displays the passbook issue date.
Passbook No	[Mandatory, Pick List] Select the passbook number from the pick list. The pick list displays the passbook details based on the selected customer and passbook type.
Line No.	[Display] This field displays the line number from where printing should begin. **Oracle FLEXCUBE** keeps track of the line numbers printed on the passbook. Passbook printing will be done from this line number.

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Field Name	Description
Reprint	[Optional, Check Box] Select the **Reprint** check box, if certain transactions need to be reprinted on the passbook.
FromSrNo.	[Display] This field displays the serial number from where the passbook should be updated.
Start Date	[Conditional, Pick List, dd/mm/yyyy] Type the date from which the entries need to be reprinted. This field is enabled if the **Reprint** check box is selected.

Column Name	Description
No	[Display] This column displays the serial number.
Account No	[Display] This column displays the account number.
CodCcyDesc	[Display] This column displays the currency code.
Passbook Type	[Display] This column displays the type of passbook being updated.
Post Date	[Display] This column displays the posting date of the transaction.
Txn Date	[Display] This column displays the date on which the transaction was entered into the system.
Narration	[Display] This column displays the narration.
Ref. No	[Display] This column displays the reference number of the transaction.
Txn Amount	[Display] This column displays the transaction amount.
CodDr/Cr	[Display] This column displays the type of transaction (debit/credit).

3. Select the search criteria from the drop-down list.

4. Enter the search string and select the appropriate record from the pick list.

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5. Select the passbook type from the drop-down list.

6. Select the passbook number from the pick list.

7. Click the **Ok** button. The system displays the group passbook details.

Group Passbook Update Inquiry

No.	AccountNo	CodCcyDesc	Passbook Type	PostDate	TxnDate	Naration	Ref.No	TxnAmount	CodDrCr
1	01000000869100	CNY	TDPassbookChina	20/07/09	28/05/10	Tax		194.54	D
2	01000000869100	CNY	TDPassbookChina	20/07/09	28/05/10	Interest Compounded		1,333.33	C
3	01000000869100	CNY	TDPassbookChina	20/07/09	28/05/10	Principal Amt		50,000.00	
4	01000000869100	CNY	TDPassbookChina	20/07/09	28/05/10	Int paid to TD Acct		1,138.79	D
5	01000000869100	CNY	TDPassbookChina	20/07/09	28/05/10	Payin By Renew/Reinvest		1,138.79	C

8. Click the **Print** button.
OR
Click the **View** button.
OR
Click the **Close** button.

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8. Tax Processing

8.1. TDS03 - Tax Waiver

Using this option you can define tax waiver for term deposit account(s)of a customer.The tax waiver can be maintained for a specified period.This maintenance is to be done for all accounts of a customer who is exempted from TDS.If the tax waiver is defined for an account, tax is not computed on the interest earned.

If **Tax Deduction at Source Flag** is defined as **No Tax**, at the product level,then by default no tax will be deducted from the term deposit account.

If **Tax Deduction at Source Flag** is defined as **Accrued**, at the product level then tax is calculated on the basis of accrued interest. In case customer seeks waiver of tax for a specific period, then you can define the period to waive the tax. The Tax Waiver is a yearly maintenance and relevant document for claiming exemption as per applicable taxation rule needs to be provided.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add tax waiver details

1. Type the fast path **TDS03** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > Tax Waiver**.

2. The system displays the **Tax Waiver** screen.

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Tax Waiver

Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down]
	Select the criteria to search for the customer from the drop-down list.
	The options are:
	• **Customer Short Name**: Short name of the customer.
	• **Customer Ic**: Customer Identification criteria (IC) arrived at by the bank during customer addition.
	• **Customer Id**: Unique identification given by the bank.
Search String	[Mandatory, Alphanumeric, 20]
	Type the search string to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field.
	If the search criterion is specified as customers' short name or IC then any of the letter(s) of the letter of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list.

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Field Name	Description
	For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
Customer Name	[Display] This field displays the full name of the customer.
Customer Id	[Display] This field displays the customer identification number.
Branch	[Mandatory, Drop-Down] Select the branch code from the drop-down list.
Flag Waiver	[Optional, Check Box] Select the **Flag Waiver** check box to waive the tax on all the existing deposits, and the deposit(s) opened in future for the respective period. The waiver will be applicable for all the accounts under the customer ID.
Financial Year	[Mandatory, Numeric, Four] Type the financial year for which the tax is to be waived.
Form Submitted	[Mandatory, Drop-Down] Select the type of form submitted from the drop-down list. The options are: • Form 15G for Female • Form 15G for Male • Form 15H • New Form 15AA • Others

Column Name	Description
Account No.	[Display] This column displays the TD account number of the customer.
Deposit No.	[Display] This column displays the deposit number.
Waiver From	[Display] This column displays the period for which the waiver is applicable. The field is maintained in the **Bank Master Maintenance** option.

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Column Name	Description
Waiver To	[Display] This column displays the period up to which the waiver will be applicable. The field is maintained in the **Bank Master Maintenance** option.
Tax Waived	[Optional, Check Box] Select the check box corresponding to the deposit for which tax is to be waived.
Waiver Reason	[Optional, Alphanumeric, 40] Type the waiver reason. By default the system displays the reason based on the type of form submitted. You can change the reason, if required.

3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Type the search string and press the **<Tab>** key and select the customer from the pick list. The selected customer's detail appears in the relevant fields.
6. Select the branch code from the drop-down list.
7. Enter the financial year and press the **<Tab>** key.
8. Select the form submitted from the drop-down list. They system displays the tax waiver details.

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Tax Waiver

9. Click the **UDF** button. The system displays the **UDF Details** screen.

10. Click the **Validate** button. The system displays the message "Validation procedure completed".

11. Click the **Ok** button. The system displays the **Tax Waiver** screen.

12. Click the **Ok** button.

13. The system displays the message "Record Added...Authorisation Pending..". Click the **OK** button.

14. The tax waiver details are added once the record is authorised.

8.2. TDS10 - TDS Remittance

Using this option you can mark the tax deducted against interest paid on current and savings account or term deposit accounts, as remitted to government.

The date of remittance and challan number for remittance is marked against the total tax deducted within the mentioned dates.You can define TDS tax codes with corresponding rates and the exemption limit above which the tax rate is applicable using the **Tax Codes Maintenance** (Fast Path: BAM30) option.

Definition Prerequisites

- BAM08 - Bank Master Maintenance
- TDS transactions in the account

Modes Available

Add, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add TDS remittance details

1. Type the fast path **TDS10** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > TDS Remittance**.

2. The system displays the **TDS Remittance** screen.

TDS Remittance

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3. Click the **Add** button.

4. Select the branch code from the pick list.
   OR
   Select the **All Branches** check box.

5. Select the tax code from the pick list.
   OR
   Select the tax type from the drop-down list.

6. Enter the period of tax deduction.

7. Enter the challan details.

Add

The user can enter details of tax type, challan number and date of remittance for a branch in the **Add** tab.

Field Description

Field Name	Description
All Branches	[Optional, Check Box] Select the check box if remittance is to be marked for all the branches.

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Field Name	Description
Branch Code	[Conditional, Pick List] Select the branch code from the pick list. This field is disabled if the **All Branches** check box is selected.

It is mandatory to select a option either from Remit By Tax Code or Remit By Tax Type field.

Remit By Tax Code	[Optional, Pick List] Select the tax code on the basis of which the remittance is to be marked, from the pick list.
Remit By Tax Type	[Optional, Drop-Down] Select the type of tax based on which the remittance is to be marked from the drop-down list. The options are: • Tax 1 - Base Tax • Tax 1 - Additional Tax 1 • Tax 1 - Additional Tax 2 • Tax 2 - Base Tax • Tax 2 - Additional Tax 1 • Tax 2 - Additional Tax 2 • All

Period of Tax Deduction

These fields display the period for which the TDS is being remitted.

From Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date, from which tax deduction will take place, from the pick list.
To Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date, till which tax deduction will take place, from the pick list.

Int. and Tax Deduction for TD

Number of Accounts	[Display] This field displays the number of TD accounts for which the total interest has to be paid.
Number of Customers	[Display] This field displays the number of customers for whom TDS has to be remitted.

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Field Name	Description
Base Tax	[Display] This field displays the base tax. It is the amount of tax which is remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 1	[Display] This field displays the additional tax 1. It is the amount of tax which is remitted with respect to additional tax 1 under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 2	[Display] This field displays the additional tax 2. It is the amount of tax which is remitted with respect to additional tax 2 under a specific tax structure (Tax 1 or Tax 2).
Total TDS in Lcy	[Display] This field displays the total tax on the interest accrued that has to be remitted to the government authority.

Int. and Tax Deduction for CASA

Field Name	Description
Number of Accounts	[Display] This field displays the number of CASA accounts for which the total interest has to be paid.
Number of Customers	[Display] This field displays the number of customers for whom TDS has to be remitted.
Base Tax	[Display] This field displays the base tax. It is the amount of tax which is remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 1	[Display] This field displays the additional tax 1. It is the amount of tax which is remitted with respect to additional tax 1 under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 2	[Display] This field displays the additional tax 2. It is the amount of tax which is remitted with respect to additional tax 2 under a specific tax structure (Tax 1 or Tax 2).
Total TDS in Lcy	[Display] This field displays the total tax on the interest accrued that has to be remitted to the government authority.

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Field Name	Description
Challan Details	
Challan Number	[Mandatory, Numeric, 10] Type the challan number.
Cheque /DD Number	[Mandatory, Alphanumeric, 20] Type the cheque or DD number issued while remitting TDS.
Date of Remittance	[Mandatory, Pick List, dd/mm/yyyy] Type the date on which the TDS on interest is remitted or select it from the pick list. This is the date on which the bank will remit funds from the TDS GL and transfer it to the concerned government authority. This field updates the **Bank Master Maintenance** (Fast Path: BAM08) option.
Details of Remittance	[Optional, Alphanumeric, 40] Type the remittance details.

8. Click the **OK** button.

9. The system displays the message "Record Added". Click the **OK** button.

To view the TDS remittance details

1. Click the **Inquiry** button.

2. The system enables the **Inquire** tab.

3. Enter the challan number.

4. Select the branch code from the pick list.
    OR
    Select the **All Branches** check box.

5. Select the tax type from the drop-down list.
    OR
    Select the tax code from the pick list.

6. Enter the date of remittance and press the **<Tab>** key.

7. The system displays the TDS remittance details.

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Inquire

This tab displays the details of tax type, challan number and the date of remittance for a branch.

Field Description

Field Name	Description
Challan Number	[Mandatory, Numeric, 10]
	Type the challan number.
All Branches	[Optional, Check Box]
	Select this checkbox to view the TDS remittance details for all the branches.
Branch Code	[Conditional, Pick List]
	Select the branch code from the pick list.
	This field is disabled if the **All Branches** check box is selected.

It is mandatory to select a option either from **Remit By Tax Code** or **Remit By Tax Type** field.

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Field Name	Description
Tax Type	[Optional, Drop-Down] Select the type of tax based on which the remittance is to be marked from the drop-down list. The options are: • Tax 1 - Base Tax • Tax 1 - Additional Tax1 • Tax 1 - Additional Tax2 • Tax 2 - Base Tax • Tax 2 - Additional Tax1 • Tax 2 - Additional Tax2 • All
Tax Code	[Optional, Pick List] Select the tax code from the pick list.
Date of Remittance	[Mandatory, Pick List, dd/mm/yyyy] Type the date on which the TDS on interest is remitted or select it from the pick list. This is date on which the bank will remit funds from the TDS GL and transfer it to the concerned government authority. This field updates the **Bank Master Maintenance** (Fast Path: BAM08) option.
Details of Remittance	[Display] This field displays the details of the remittance.
Base Tax	[Display] This field displays the base tax. It is the amount of tax which is remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 1	[Display] This field displays the additional tax 1. It is the amount of tax which is remitted with respect to Additional Tax 1 under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 2	[Display] This field displays the additional tax 2. It is the amount of tax which is remitted with respect to additional tax 2 under a specific tax structure (Tax 1 or Tax 2).
Remitted Tax in Lcy for TD	[Display] This field displays the remitted tax amount in the local currency for TD accounts.

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Field Name	Description
Base Tax	[Display] This field displays the base tax. It is the amount of tax which is remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 1	[Display] This field displays the additional tax 1. It is the amount of tax which is remitted with respect to Additional Tax 1 under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 2	[Display] This field displays the additional tax 2. It is the amount of tax which is remitted with respect to Additional Tax 2 under a specific tax structure (Tax 1 or Tax 2).
Remitted Tax in Lcy for CASA	[Display] This field displays the remitted tax amount in the local currency for time deposit accounts.
Cheque / DD Number	[Display] This field displays the cheque or DD number.

8. Click the **Close** button.

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8.3. TDS11 - TDS Inquiry

Using this option you can have a detailed break-up of the tax deducted against a customer.

Account wise details on interest paid and tax deducted with date of deduction against all term deposit accounts of a customer are provided.You can inquire details of TDS customer wise, account wise, deposit wise and transaction wise. The **Txn Details** tab will be enabled and active only for the deposits against which TDS is due. You can also view the tax computation details and projected income details for the selected customer.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

- TDM04 - TD Bank Parameters Maintenance

- TDS transactions in the account

Modes Available

Not Applicable

To perform TDS inquiry

1. Type the fast path **TDS11** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TDS Inquiry**.

2. The system displays the **TDS Inquiry** screen.

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TDS Inquiry

Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down]
	Select the search criteria to search for the customer from the drop-down list.
	The options are:
	• Customer Short Name: Short name of the customer.
	• Customer IC: Customer Identification criteria (IC) arrived at by the bank during customer addition.
	• Customer ID: Unique identification given by the bank.
Search String	[Mandatory, Alphanumeric, 20, Pick List]
	Type a search string according to the selected search criteria.
	If the search criterion is specified as customer's short name or IC then the beginning letter of the short name or IC can be entered. The pick list will pop up. Choose the beneficiary from the existing customer list.
	For example, The customer's name is John S Winter. In this case you can specify the short name as Joh.

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Field Name	Description
Customer Name	[Display] This field displays the name of the customer who holds the TD account.
Customer ID	[Display] This field displays the unique customer number generated by **Oracle FLEXCUBE** as a combination of Customer IC and customer type.
Branch Code	[Optional, Pick List] Select the branch code from the pick list.
Account No.	[Optional, Numeric, 16] Type the TD account number of the customer.
Financial Year	[Mandatory, Pick List] Select the financial year for which you want to make the TDS inquiry from the pick list.

3. Select the search criteria from the drop-down list.

4. Type the search string and press the **<Tab>** key and select the customer from the pick list. The selected customer's detail appears in the relevant fields.

5. Select the financial year from the pick list.

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TDS INQUIRY

6.   Click the **Inquire** button. The system displays the **Customer Wise Details** tab.

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CustomerWise Details

This tab displays the details of the tax deducted, remitted, unrecovered, interest waived, etc. for the branch.

Field Description

Field Name	Description
Branch Code	[Display] This field displays the branch code where the customer maintains the TD accounts.
Branch Name	[Display] This field displays the name of the home branch where the TD is opened and maintained.
Cumulative Actual Income	[Display] This field displays the total interest earned on all the deposits, initiated under all the TD accounts, within the branch.
Cumulative Projected Income	[Display] This field displays the cumulative projected income of all deposits of the branch.

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Field Name	Description
Interest Waived	[Display]
	This field displays the total interest amount earned on the deposits, within a branch, for which tax is exempted.
Tax Due 1	[Display]
	This field displays the amount due as tax 1 for the total interest earned on all deposits, under a TD account, within a branch.
Tax Unrecovered 1	[Display]
	This field displays the tax amount 1 due on the interest earnings, but not deducted during the financial year.
Tax Remitted 1	[Display]
	This field displays the tax amount 1 paid to the agency that collects the tax.
Tax Refunded Amount 1	[Display]
	This field displays the amount of Tax1 which has been refunded from Tax Refund Screen (Fast Path: TDS14) option.
Tax Due 2	[Display]
	This field displays the amount due as tax 2 for the total interest earned on all deposits, under a TD account, within a branch.
Tax Unrecovered 2	[Display]
	This field displays the tax amount 2 due on the interest earnings, but not deducted during the financial year.
Tax Remitted 2	[Display]
	This field displays the tax amount 2 paid to the agency that collects the tax.
Tax Refunded Amount 2	[Display]
	This field displays the amount of Tax2 which has been refunded from Tax Refund Screen (Fast Path: TDS14) option.

7. Double-click the appropriate column link in the **CustomerWise Details** tab, to view the **AccountWise details** tab.

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AccountWise Details

This tab displays the details of the tax deducted, remitted, unrecovered, interest waived, etc. in the account.

Field Description

Column Name	Description
Account No	[Display]
	This column displays the account numbers of all the TD accounts of the customer, maintained in a particular branch.
Cumulative Actual Income	[Display]
	This field displays the total interest earned on all deposits in the account of the selected branch.
Cumulative Projected Income	[Display]
	This column displays the cumulative projected interest.
	In case of cumulative deposit, projected interest is the interest which the deposit will be earning for the full term.
	While in case of non-cumulative deposit, it is the interest earned after the last payout and the date of maturity. This is inclusive of TDS, if any.

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Column Name	Description
Interest Waived	[Display] This column displays the total interest earned on the deposits, under the TD account, for which tax is exempted.
Tax Due 1	[Display] This column displays the total amount deducted as tax 1 for the complete interest earned on all deposits, under a TD account.
Tax Unrecovered 1	[Display] This column displays the tax 1 amount due on the interest earnings, but not deducted during the financial year.
Tax Remitted 1	[Display] This column displays the tax 1 amount paid out to the agency collecting the tax.
Tax Refunded Amount 1	[Display] This column displays the amount of Tax 1 which has been refunded from **Tax Refund Screen** (Fast Path: TDS14) option.
Tax Due 2	[Display] This column displays the total amount deducted as tax 2 for the complete interest earned on all deposits, under a TD account.
Tax Unrecovered 2	[Display] This column displays the tax 2 amount due on the interest earnings, but not deducted during the financial year.
Tax Remitted 2	[Display] This column displays the tax 2 amount paid out to the agency collecting the tax.
Tax Refunded Amount 2	[Display] This field displays the amount of Tax 2 which has been refunded from **Tax Refund Screen** (Fast Path: TDS14) option.

8. Double-click the appropriate column link in the AccountWise Details tab, to view the **DepositWise details** tab.

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DepositWise Details

This tab displays the details of the tax deducted, remitted, unrecovered, interest waived, etc. in the deposit.

Field Description

Field Name	Description
Account No.	[Display] This field displays the TD account number under which the deposit(s) are initiated and maintained.

Column Name	Description
Deposit No	[Display] This column displays the all the deposit numbers maintained under the TD account
Projected Income	[Display] This field displays the projected income of the selected deposit.
Actual Income	[Display] This field displays the actual income of the selected deposit.

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Column Name	Description
Tax Waived	[Display] This column displays whether the tax has been waived or not.
Tax Due 1	[Display] This column displays the total amount deducted as tax 1 for the complete interest earned on the deposit.
Tax Unrecovered 1	[Display] This column displays the Tax 1 deducted at source amount due on the interest earnings, but not deducted during the financial year.
Tax Remitted 1	[Display] This column displays the Tax 1 Deducted at source amount paid out to the agency collecting the tax.
Tax Refunded Amount 1	[Display] This column displays the amount of Tax 1 which has been refunded from **Tax Refund Screen** (Fast Path: TDS14) option.
Tax Due 2	[Display] This column displays the total amount deducted as tax 2 for the complete interest earned on the deposit.
Tax Unrecovered 2	[Display] This column displays the Tax 2 deducted at source amount due on the interest earnings, but not deducted during the financial year.
Tax Remitted 2	[Display] This column displays the Tax 2 deducted at source amount paid out to the agency collecting the tax.
Tax Refunded Amount 2	[Display] This field displays the amount of Tax 2 which has been refunded from **Tax Refund Screen** (Fast Path: TDS14) option.
Original Deposit No	[Display] This column displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout or due to renewal. It will have the new deposit running number, but will retain the original deposit number of the source deposit.
Renewal No	[Display] This column displays the renewal number. The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the layouts. This field along with the original deposit number can explain the chronology of a particular deposit.

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9. Double-click the appropriate column link in the **DepositWise Details** tab, to enable the **Txn details**, **Tax Details View** and **Projected Income View** tabs.

Txn Details

The **Txn Details** tab displays the details of the TDS amount, tax code and the taxable interest amount earned on the deposit.

Field Description

Field Name	Description
Account No.	[Display]
	This field displays the TD account number under which the deposit(s) are initiated and maintained.
Currency	[Display]
	This field displays the TD account currency.
Deposit No	[Display]
	This field displays the deposit number for which the TDS transaction is being viewed.
Tax Currency	[Display]
	This field displays the tax currency.

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Column Name	Description
Sr. No.	[Display] This column displays the serial number.
Process Date	[Display] This column displays the process date. The process date signifies the date from which the TD is effective.
Event Description	[Display] This column displays the event description.
Transaction Amount	[Display] This column displays the taxable interest amount earned on the deposit.
Tax Code	[Display] This column displays the tax code applicable to the TD account.
Tax Rate	[Display] This column displays the tax rate.
Tax Amount	[Display] This column displays the amount of tax deducted at source for the TD account.
Tax Type Indicator	[Display] This column displays the type of tax for the tax base. Example: Base Tax, Additional Tax 1, Additional Tax 2.
Remit Date	[Display] This column displays the date from which the TDS is paid to the tax-collecting agency.
Challan No	[Display] This column displays the challan number of the TDS remittance.
Amount Refunded	[Display] This column displays the refunded tax amount.
Amount Remitted	[Display] This column displays the remitted tax amount.

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Tax Details View

This tab displays the tax computation details.

Field Description

Field Name	Description
Account No.	[Display]
	This field displays the TD account number under which the deposit(s) are initiated and maintained.
Deposit No	[Display]
	This field displays the deposit number for which the TDS transaction is being viewed.
Tax Currency	[Display]
	This field displays the tax currency.

Column Name	Description
Sr. No.	[Display]
	This column displays the serial number.

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TDS11 - TDS Inquiry

Column Name	Description
Process Date	[Display]
	This column displays the date on which the tax is computed.
Projected Income	[Display]
	This column displays the projected income for the selected deposit.
Actual Income	[Display]
	This column displays the actual income for the selected deposit.
Cumulative Actual Income	[Display]
	This column displays the cumulative actual income for all the deposits in the branch for the customer.
Tax Base	[Display]
	This column displays the taxable interest amount earned on the deposit.
Tax Type Indicator	[Display]
	This column displays the type of tax for the Tax Base.
	Example: Base tax, additional tax 1(surcharge), additional tax 2 (education cess).
Tax Rate	[Display]
	This column displays the TDS amount as per Tax 1 rate.
Tax Code At	[Display]
	This column displays the level from which the tax code is being considered i.e., customer level, account level or special rate.
Tax Amount	[Display]
	This column displays the TDS amount as per Tax 2 rate.
Exemption Limit	[Display]
	This column displays the exemption limit for TDS 2.
Tax Recovery Account	[Display]
	This column displays the account number from which TDS was recovered.

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Projected Income View

This tab is used to view the projected income of the customer.

Field Description

Field Name	Description
Account No.	[Display]
	This field displays the TD account number under which the deposit(s) are initiated and maintained.
Currency	[Display]
	This field displays the TD account currency.
Deposit No	[Display]
	This field displays the deposit number for which the TDS transaction is being viewed.
Product Code - Name	[Display]
	This field displays the product code of the TD account/deposit.

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Column Name	Description
Process Date	[Display]
	This column displays the date on which interest recalculation took place.
Interest Recalculation Event	[Display]
	This column displays the interest recalculation event.
	The interest recalculation events for projected income are Change in interest rate, New deposit creation, Top up, Primary customer ID change, or Interest adjustment.
Code Tds	[Display]
	This column displays the TDS 1 code.
Code Tds 2	[Display]
	This column displays the TDS 2 code.
Principal Balance	[Display]
	This column displays the Principal balance of TD.
Interest Rate	[Display]
	This column displays the interest rate for TD.
Projected Interest Income	[Display]
	This column displays the projected interest income on TD at the time of interest recalculation event.

10. Click the **Close** button.

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8.4. TDS12 - Tax Recovery

Using this option you can have a detailed break-up of the tax recovery against a customer.

If the tax is greater than the interest earned,the bank may need to ask the customer to provide another Current and savings or Loan account from where the extra tax amount could be remitted.You can make an inquiry on customer wise, account wise or deposit wise details. The system provides the details like net interest, interest waived, TDS details, refund details, etc.

Definition Prerequisites

- TDM04 - TD Bank Parameters Maintenance
- TDS transactions in the account

Modes Available

Not Applicable

To perform tax recovery

1. Type the fast path **TDS12** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > Tax Recovery**.

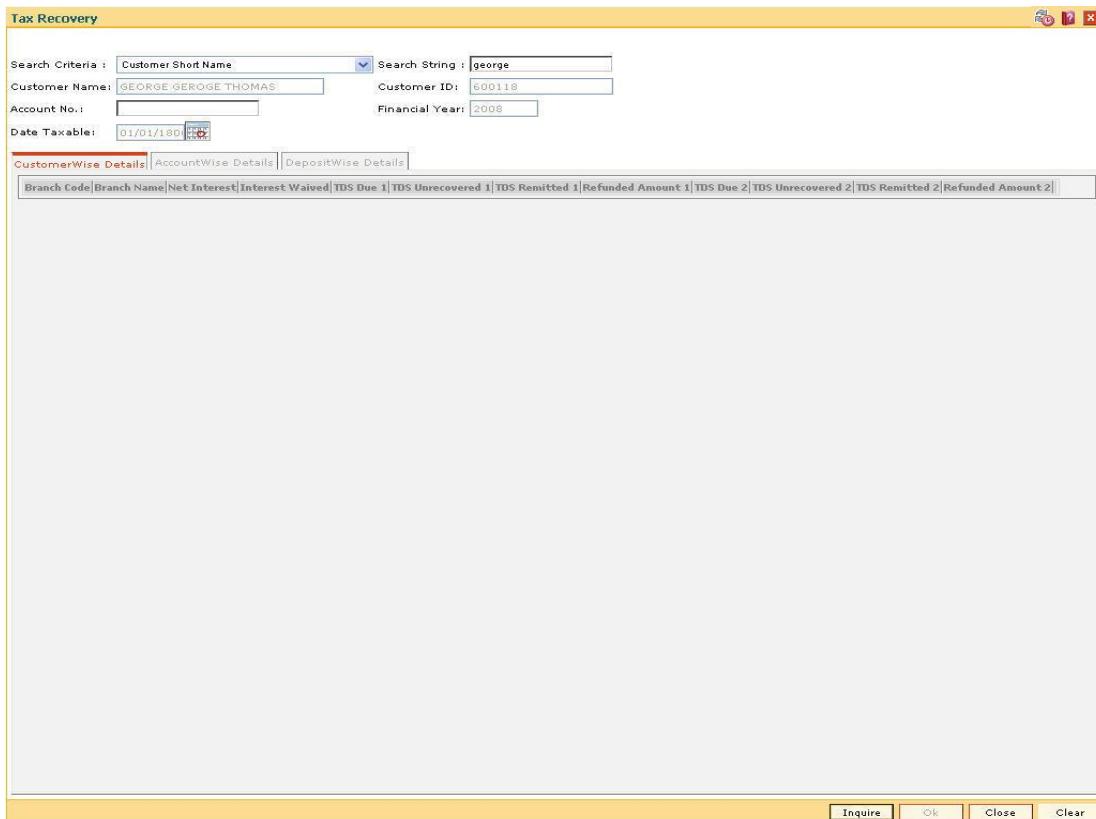2. The system displays the **Tax Recovery** screen.

Tax Recovery

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Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria to search for the customer from the drop-down list. The options are: • Customer Short Name • Customer Ic - Customer Identification criteria (IC) arrived at by the bank during customer addition. • Customer Id - Unique identification given by the bank
Search String	[Mandatory, Alphanumeric, 20] Type the search string to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customers' short name or IC then any of the letter(s) of the letter of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
Customer Name	[Display] This field displays the customer name depending on the search string.
Customer ID	[Display] This field displays the unique customer number generated by **FLEXCUBE Retail** as a combination of customer IC and customer type.
Account No.	[Mandatory, Numeric, 16] Type the TD account number. If a customer has only a single TD account at the bank, then that TD account number will be displayed here. The field will be blank in case where a customer has multiple TD accounts in the bank, across branches.
Financial Year	[Display] This field displays the financial year for the TDS inquiry. By default the system displays the posting date year.
Date Taxable	[Display] This field displays the date from which the interest earned on the deposit falls in the taxable amount slab.

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3. Select the search criteria from the drop-down list.

4. Type the search string and press the **<Tab>** key and select the customer from the pick list. The selected customer's detail appears in the relevant fields.

Tax Recovery

5. Click the **Inquire** button.

6. The system displays the **CustomerWise Details** tab.

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CustomerWise Details

The **CustomerWise Details** tab displays the details of the tax deducted, remitted, unrecovered, etc. for the branch.

Field Description

Column Name	Description
Branch Code	[Display]
	This column displays the branch code of the branch where the customer maintains the TD accounts.
Branch Name	[Display]
	This column displays the name of the home branch where the TD is opened and maintained.
Net Interest	[Display]
	This column displays the total interest earned on all the deposits, initiated under all TD accounts, within the branch.
Interest Waived	[Display]
	This column displays the total interest amount earned on the deposits within a branch, for which tax is exempted.

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Column Name	Description
TDS Due 1	[Display]
	This column displays the total amount due as TDS for the interest earned on all deposits, under a TD account, within a branch.
TDS Unrecovered 1	[Display]
	This column displays the TDS amount due on the interest earnings, but not deducted during the financial year.
TDS Remitted 1	[Display]
	This column displays the TDS amount paid to the agency that collects the tax.
Refunded Amount 1	[Display]
	This column displays the refunded amount 1.
	It is the tax amount which is refunded in Tax Refund (Fast Path: TDS14) option.
TDS Due 2	[Display]
	This column displays the total amount due as TDS for the interest earned on all deposits, under a TD account, within a branch.
TDS Unrecovered 2	[Display]
	This column displays the TDS amount due on the interest earnings, but not deducted during the financial year.
TDS Remitted 2	[Display]
	This column displays the TDS amount paid to the agency that collects the tax.
Refunded Amount 2	[Display]
	This column displays the refunded amount 2.
	It is the tax amount which is refunded in Tax Refund (Fast Path: TDS14) option.

7. Double-click the appropriate column link in the **CustomerWise Details** tab, to view the **AccountWise details** tab.

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AccountWise Details

The **AccountWise Details** tab displays the details of the tax deducted, remitted, unrecovered, etc. in the account.

Account No	Net Interest	Interest Waived	TDS Due 1	TDS Unrecovered 1	TDS Remitted 1	Refunded Amount 1	TDS Due 2	TDS Unrecovered 2	TDS Remitted 2	Income Projected	Refunded Amount 2
000000011346	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,535.52	0.00
000000011742	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,642.79	0.00

Search Criteria : Customer Short Name   Search String : george
Customer Name: GEORGE GEROGE THOMAS   Customer ID: 600118
Account No.:   Financial Year: 2008
Date Taxable: 01/01/1800

CustomerWise Details | AccountWise Details | DepositWise Details

Branch: HO

Inquire   Ok   Close   Clear

Field Description

Field Name	Description
Branch	[Display]
	This field displays the branch from where the TD account(s) are opened and maintained.
	By default the system displays the home branch of the TD account.

Column Name	Description
Account No	[Display]
	This column displays the account numbers of all the TD accounts, maintained in a particular branch.
Net Interest	[Display]
	This column displays the total interest earned on all the deposits, initiated under the TD account.

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Column Name	Description
Interest Waived	[Display] This column displays the total interest earned on the deposits under the TD account, for which tax is exempted.
TDS Due 1	[Display] This column displays the total amount due as Tax Deducted at Source 1 for all the interest earned on all deposits, under a TD account.
TDS Unrecovered 1	[Display] This column displays the TDS amount 1 due on the interest earnings, but not deducted during the financial year.
TDS Remitted 1	[Display] This column displays the TDS amount 1 paid out to the agency collecting the tax.
Refunded Amount 1	[Display] This column displays the refunded amount 1. It is the tax amount which is refunded in **Tax Refund** (Fast Path: TDS14) option.
TDS Due 2	[Display] This column displays the total amount due as Tax Deducted at Source 2 for all the interest earned on all deposits, under a TD account.
TDS Unrecovered 2	[Display] This column displays the TDS amount 2 due on the interest earnings, but not deducted during the financial year.
TDS Remitted 2	[Display] This column displays the TDS amount 2 paid out to the agency collecting the tax.
Income Projected	[Display] This column displays the projected interest. For a cumulative deposit, the projected interest is the interest that will be earned on the TD for the full term. For a non-cumulative deposit, the projected interest will be the interest accrued after the last interest payout and before the maturity date of the deposit.
Refunded Amount 2	[Display] This column displays the refunded amount 2. It is the tax amount which is refunded in **Tax Refund** (Fast Path: TDS14) option.

8. Double-click the appropriate column link in the **CustomerWise Details** tab, to view the **DepositWise details** tab.

DepositWise Details

The **DepositWise Details** tab displays the details of the tax deducted, remitted, unrecovered, etc. in the deposit.

Field Description

Field Name	Description
Branch	[Display]
	This field displays the home branch where the TD account(s) are opened and maintained.
Account No.	[Display]
	This field displays the appropriate TD account number under which the deposit(s) are initiated and maintained.

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Field Name	Description
Recovery Account	[Mandatory, Numeric, 16]
	Type a valid recovery account number.
	If the Tax Recovery field indicates a Y value then this field is enabled.
	Type the customer's CASA or Loan account number from which the tax amount has to be recovered.

Column Name	Description
Original Deposit No	[Display]
	This column displays the original deposit number.
	The original deposit number is the source or the parent deposit number, from which the new deposit is created due to interest payout or due to renewal. It will have new deposit running number, but will retain the original deposit number of the source deposit.
Renewal No	[Display]
	This column displays the renewal number.
	The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts.
	This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No.	[Display]
	This column displays the deposit numbers of all the deposits maintained under the account.
Net Interest	[Display]
	This column displays the total interest earned on the deposit.
Interest Waived	[Display]
	This column displays the total interest earned on the deposit, for which tax is exempted.
TDS Due 1	[Display]
	This column displays the total amount 2 due as TDS for the complete interest earned on the deposit.
TDS Unrecovered 1	[Display]
	This column displays the TDS amount 1 due on the interest earnings, but not deducted during the financial year.
TDS Remitted 1	[Display]
	This column displays the TDS amount 1 paid to the agency collecting the tax.

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Column Name	Description
Refunded Amount 1	[Display] This column displays the refunded amount 1. It is the tax amount which is refunded in **Tax Refund** (Fast Path: TDS14) option.
TDS Due 2	[Display] This column displays the total amount 2 due as TDS for the complete interest earned on the deposit.
TDS Unrecovered 2	[Display] This column displays the TDS amount 2 due on the interest earnings but not deducted during the financial year.
TDS Remitted 2	[Display] This column displays the TDS amount 2 paid to the agency collecting the tax.
Tax Recover	[Toggle] The tax recovery column helps to check if there is any tax recovery balance for the account. If tax is recovered then the field displays **Y** value, else it displays **N** value.
Refunded Amount 2	[Display] This column displays the refunded amount 2. It is the tax amount which is refunded in **Tax Refund** (Fast Path: TDS14) option.

9. Click the **Tax Recovery** column to check any tax recovery balance for the account. If the value is **Y** then type the **Recovery Account.**

10. Enter the required information and click the **Ok** button.

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8.5. TDS14 - TD Tax Refund

Using this option you can view the tax amount and exempted amount for a particular deposit. This maintenance also enables you to give tax refund of a particular amount which is deducted from the customer account.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To perform TD tax refund

1. Type the fast path **TDS14** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > TD Tax Refund.**

2. The system displays the **TD Tax Refund** screen.

TD Tax Refund

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Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number.
Product Name	[Display] This field displays the name of the product.
Customer id	[Display] This field displays the ID of the customer based on the account number entered in the corresponding field.
Account Currency	[Display] This field displays the type of account currency.

Column Name	Description
Deposit No	[Display] This field displays the deposit number.
Tax Amount (ACY)	[Display] This field displays the tax amount in account currency.
Tax Amount (TCY)	[Display] This field displays the tax amount in transaction currency.
Exempt Amount	[Display] This field displays the exemption amount.
Tax 1/Tax 2	[Display] This field displays the tax which is applicable.
Refund Mode	[Mandatory, Drop Down] Select the refund mode from the drop-down list. The options are follow: • CASA • Cash • GL
Refund Amount (TCY)	[Display] This field displays the amount to be refunded in the transaction currency.

3. Enter the account number and press the <**Tab**> key.

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TD Tax Refund

4. Select the Refund mode from the drop-down list.

5. Double-click on the Refund Amount(TCY) column.

6. The system displays the **TD Tax Refund** screen depending on the selected refund mode.

7. Enter the required information in the appropriate screen.
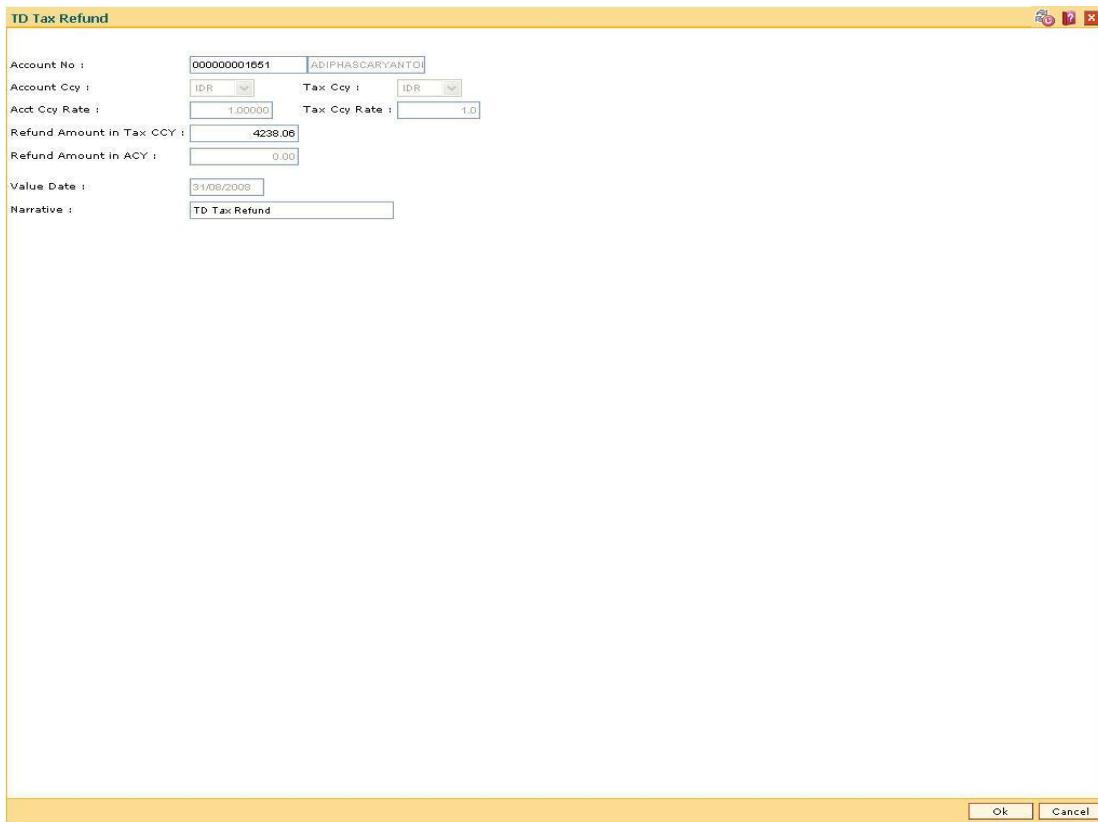
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TD Tax Refund - Casa

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the CASA account number to which the amount is to be refunded.
Account Ccy	[Display] This field displays the currency of the account.
Tax Ccy	[Display] This field displays the currency of the tax.
Acct Ccy Rate	[Display] This field displays the rate of the account currency.
Tax Ccy Rate	[Display] This field displays the rate of the tax currency.
Refund Amount in Tax CCY	[Mandatory, Numeric, 13, Two] Type the amount to be refunded in the tax currency.

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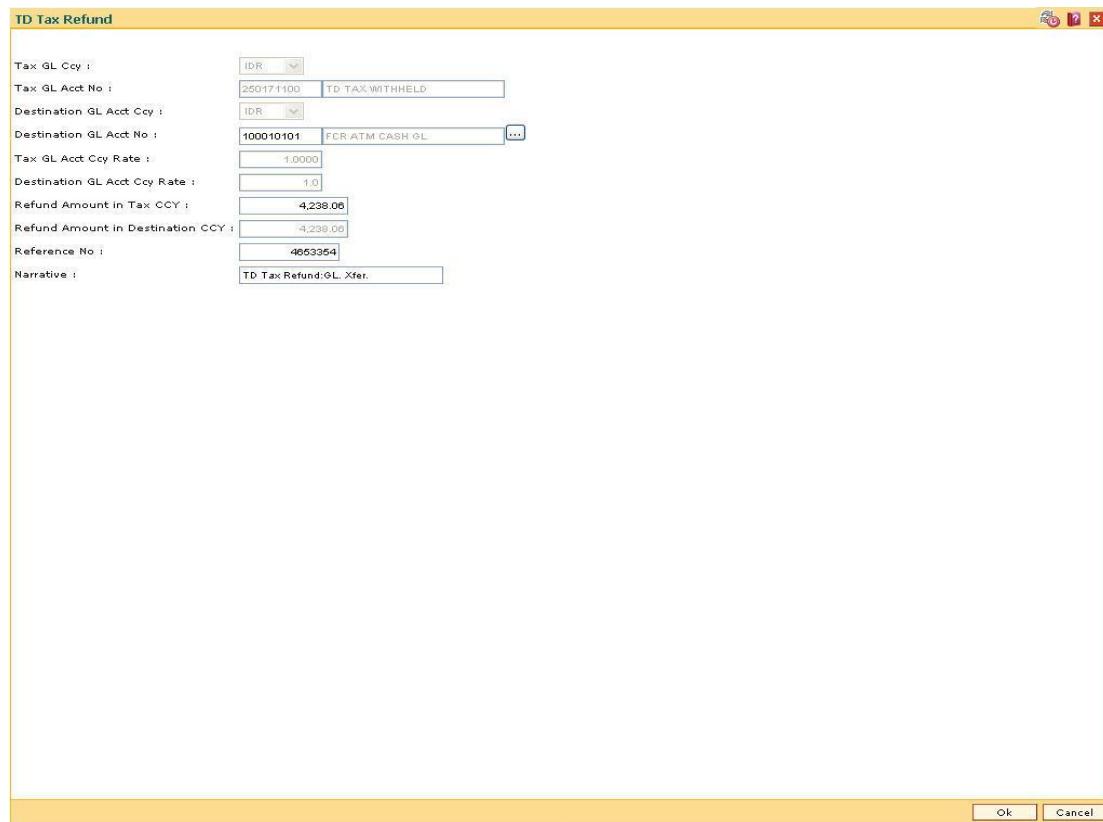| Field Name	Description
Refund Amount in ACY	[Display] This field displays the amount to be refunded in the account currency.
Value Date	[Display] This field displays the value date.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default system displays the narration, based on the transaction.

TD Tax Refund - Cash
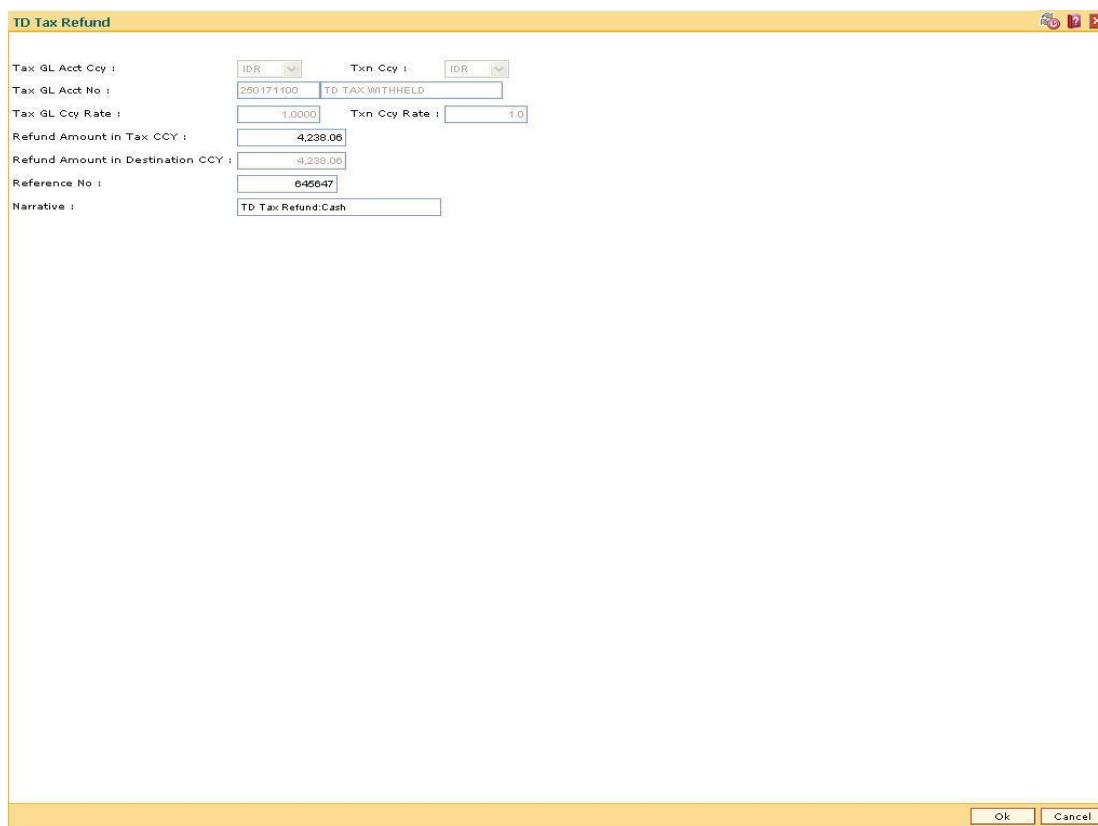
Field Description

Field Name	Description
Tax GL Acct Ccy	[Display] This field displays the currency of the tax GL account.

550

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Field Name	Description
Txn Ccy	[Display] This field displays the transaction currency.
Tax GL Acct No	[Display] This field displays the account number of the tax GL account.
Tax GL Ccy Rate	[Display] This field displays the rate of the tax GL currency.
Tax Ccy Rate	[Display] This field displays the rate of the transaction currency.
Refund Amount in Tax CCY	[Mandatory, Numeric, 13, Two] Type the amount to be refunded in the tax currency.
Refund Amount in Destination CCY	[Display] This field displays the amount to be refunded in the destination currency.
Reference No	[Mandatory, Alphanumeric, 12] Type the reference number. This field is provided to keep a reference number for the transaction, for future use.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default system displays the narration, based on the transaction.

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TD Tax Refund - GL

Field Description

Field Name	Description
Tax GL Ccy	[Display]
	This field displays the currency of the tax GL account.
Tax GL Acct No	[Display]
	This field displays the account number of the tax GL account.
Destination GL Acct Ccy	[Display]
	This field displays the currency of the destination GL account.
Destination GL Acct No	[Mandatory, Pick List]
	Select the account number of the destination GL from the pick list.
Tax GL Acct Ccy Rate	[Display]
	This field displays the currency rate of the tax GL account.

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Field Name	Description
Destination GL Acct Ccy Rate	[Display] This field displays the currency rate of the destination GL account.
Refund Amount in Tax CCY	[Mandatory, Numeric, 13, Two] Type the amount to be refunded in the tax currency.
Refund Amount in Destination CCY	[Display] This field displays the amount to be refunded in the destination currency.
Reference No	[Mandatory, Alphanumeric, 12] Type the reference number. This field is provided to keep a reference number for the transaction, for future use.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default system displays the narration, based on the transaction.

8. Click the **Ok** button.

9. The system displays the message 'Authorisation required. Do you Want to continue?'. Click the **Ok** button.

10. The system displays the **Authorization Reason** screen.

11. Enter the relevant information and click the **Grant** button.

12. The system displays the transaction sequence number. Click the **Ok** button.

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8.6. TDS15 - Inquiry on Projected Tax

Using this option, you can inquire on projected gross interest, tax amounts calculated and the projected net interest for a term deposit.

The tax codes are defined in the **Tax Code Maintenance** (Fast Path: BAM30) option. Using the **Tax Deduction at Source flag** field available in the **TD Product Master** (Fast Path: TDM01) option, you can determine the instance depending on which, tax is to be deducted from the interest earned on the TD. Example: No tax, Tax on accrual, Tax on pay out, etc.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To perform inquiry on projected tax

1. Type the fast path **TDS15** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > Inquiry on Projected Tax**.

2. The system displays the **Inquiry on Projected Tax** screen.

Inquiry on Projected Tax

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Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] The account number of the deposit for which you want to view the projected tax.
Deposit No	[Mandatory, Pick List] Select the deposit number from the pick list. It is the deposit number of the deposit for which the inquiry is made, all the deposits under the account number are displayed.
Projected Gross Interest	[Display] The total interest calculated on the deposit amount for the term of the deposit. It is the projected value of the total interest earned on the deposit.
Tax 1	[Display] The tax1 amount calculated on the interest. It is calculated on the basis of the rate applicable for the customer/account.
Tax 2	[Display] The tax2 amount calculated on the interest. It is calculated on the basis of the rate applicable for the customer/account.
Projected Net Interest	[Display] The net interest. It is calculated after deducting tax 1 and tax 2 from the gross interest.

3. Enter the TD account number and press the <**Tab**> key.

4. Select the deposit number from the pick list.

5. Click the **Ok** button. The system displays the projected tax for the selected deposit.

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Inquiry on Projected Tax
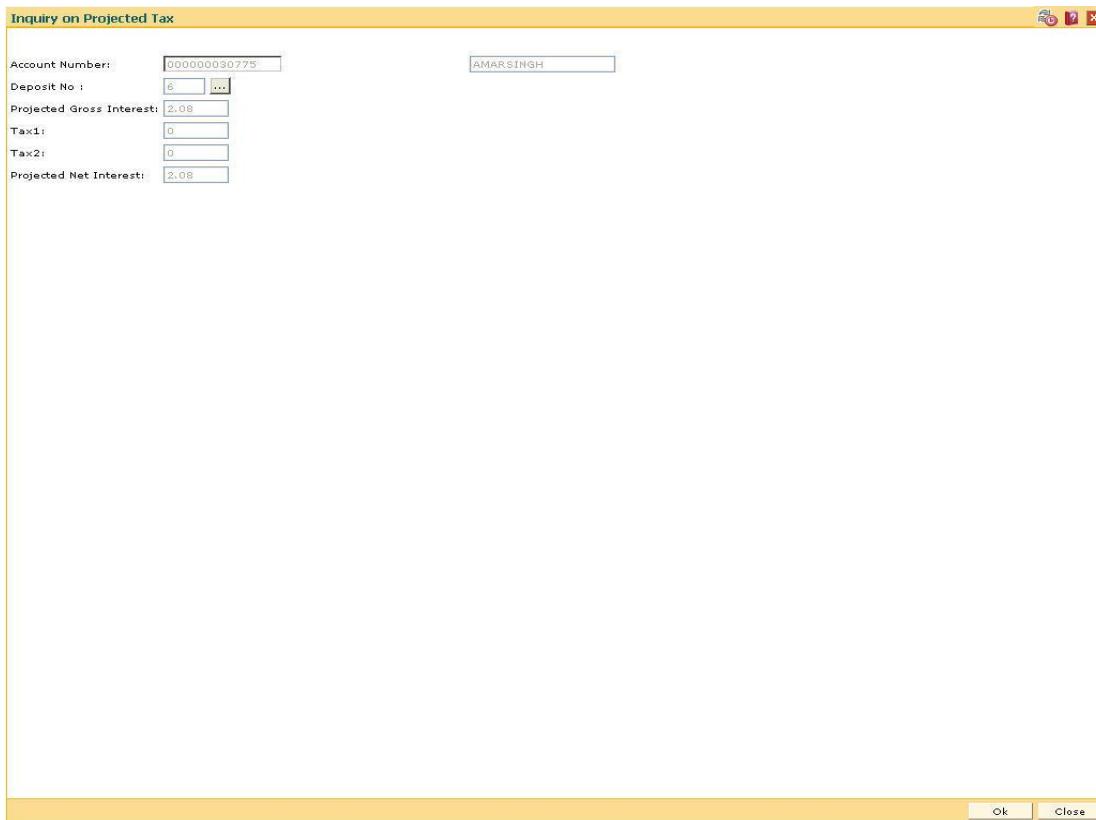
6.   Click the **Close** button.

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Time Deposit User Manual

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