

Oracle FLEXCUBE
Current and Savings Account User Manual
Release 4.4.0.0.0
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1. Account Opening – Maintenance

1.1. CHM51 - Lucky Account Number Generation

Using the **Lucky Account Number Generation** option, the user can reserve some account numbers as lucky account numbers in a separate table. The lucky account number is allotted by the system based on availability. Thus if a customer wants a specific lucky account number, it will be possible for the user to enter the same at the time of account opening. The lucky account number reservation logic is applicable only to CASA module. The account number linked will be marked as utilized in the lucky account number reservation table. Whenever the system generates automatic account numbers either in this option or the normal accounts being opened across modules, it will skip the lucky numbers which are maintained in this option.

Definition Prerequisites

Not Applicable

Modes Available

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

To generate lucky account number

1. Type the fast path **CHM51** and click **Go** or navigate through the menus to **Global Definitions > CASA > Lucky Account Number Generation**.
2. The system displays the **Lucky Account Number Generation** screen.

Lucky Account Number Generation

Lucky Account Number Generation*

Module Name :

Lucky Serial Number (First 11 digits):

Check Digit:

Lucky Account Number:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized

Field Description

Field Name	Description
Module Name	[Display] This field displays the module "CASA" by default.
Lucky Serial Number (First 11 digits)	[Mandatory, Numeric, 11] Type the account number requested by the customer. The 12th digit is the check digit and is generated by the system. The generated lucky account number is displayed after local authorization and stored in a separate repository. If the account number entered by the user already exists in the lucky account number repository or in the other account numbers already present in the system (across modules), the system will display an error.
Check Digit	[Display] This field displays the check digit which is generated by the system based on the lucky serial number.
Lucky Account Number	[Display] This field displays the account number which is generated by the system based on the lucky serial number and check digit which is generated by the system.

3. Click the **Add** button.
4. The system displays the message "This action will clear all data on the screen. Do you want to continue?". Click the **Ok** button.
5. Enter the lucky serial number and press the <**Tab**> key.

Lucky Account Number Generation

Lucky Account Number Generation*

Module Name :

CASA

Lucky Serial Number (First 11 digits):

12345678912

Check Digit:

2

Lucky Account Number:

123456789122

Record Details

Input By

Authorized By

Last Mnt. Date

Last Mnt. Action

Authorized

Add

Modify

Delete

Cancel

Amend

Authorize

Inquiry

Ok

Close

Clear

- Click the **Ok** button.
- The system displays the message "Record Authorized ..". Click the **Ok** button.
- The lucky account number is generated.

1.2. 8051 - CASA Account Opening

Using this option you can open a Current and Savings Account. When a new CASA account is being opened, the Transaction Processing application will perform a check using the given customer identification code (IC) and the category type, on the centralized customer information database.

Account Opening normally includes following steps:

- Check for customer existence: Check existence of all customers linked to the account
- Open Account: Open new account using this option
- Specify Account Operating Instructions
- Add account memo (if any)
- Customer Account Linking: Maximum three customers can be linked to the account using this option. If there are more than three customers to be linked to the account, the same need to be linked using **Customer Account Cross reference Maintenance** option.
- Maintain Account specific details like the Debit / Credit Interest Variance, Uncleared Funds Advance Line, etc., using the **Account Master Maintenance** option.
- Add MIS information to account, if applicable.
- Add CBR codes/other user defined information to the Account, if applicable.

Note: If a corporate customer wants to open an FCY account then the customer should submit a letter from the competent authority authorizing him/her to open such an account. While opening an account for such a customer, the system displays a mandatory UDF to set whether Approval Letter is received or not.

Definition Prerequisites

- BAM17 - Branch Type Maintenance
- CHM01 - CASA Product Master Maintenance
- BAM97 - Currency Codes Cross Reference
- BAM30 - Tax Codes Maintenance
- CIM08 - Customer Types Maintenance
- 8053 - Customer Addition
- SMM02 - User Profile Maintenance Inventory Details
- BA524 - Product Code - Product Type Cross Reference

Modes Available

Not Applicable

To open a CASA account

1. Type the fast path **8051** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > CASA Account Opening**.
2. The system displays the **CASA Account Opening** screen.

CASA Account Opening

CASA Account Opening*

Branch Name : 9999 HO Product Name : Product Ccy :
 A/C No : A/C Title : Serial No :

Customer Information

Customer IC	Category	IC Type	Short Name	Birth / Reg Date	Relations	Customer ID

Officer ID : IBAN :
 Tax Code 1 : Tax Code 2 :
 Cheque Book Request : No of leaves :
 Interest Waiver : Restricted Account :
 Interest Rate : Deposit Term : Deposit Unit :
 Installment Frq : Minor Account status : Major
 CR Interest Variance : DR Interest Variance : Installment Amount :
 Business Acquirer ID : TSRINIVASAN

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

Val, Customer UDF OK Close Clear

Field Description

Field Name	Description
Branch Name	[Mandatory, Numeric, Four] Type the branch name in which the account needs to be opened. 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 IBAN¹ number from the IBAN field, then the system will display the branch name of the IBAN selected.

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.)

Field Name	Description
Product Name	[Mandatory, Drop-Down] Select the product name under which the account is to be opened from the drop-down list. The drop-down list has a list of authorised CASA products available for the selected branch. CASA products are defined using CASA Product Master Maintenance option. The user has to select the product 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, and cannot be modified.
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'. For more information on the structure of account number, refer to Example 01 provided at the end of the chapter.
A/C Title	[Display] This field displays the short name of the primary customer. This field is displayed on successful account creation.
Serial No	[Display] This field displays the serial number, if the automatic account generation is enabled for the bank. Type the appropriate serial number if automatic account generation is disabled for the bank.
Customer Information	
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.

Field Name	Description
Category	[Mandatory, Drop-Down] Select the category of the customer from the drop-down list. For example, Tax Paying Individual, Church, Foreign Corporate, etc. The user can choose to set up multiple customer types to segregate the customers using Customer Types Maintenance (Fast Path: CIM08) option. 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. This is maintained in the Customer Types 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. The customer short name can be changed through the IC No – Short Name Change(Fast Path: 7101) 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. Else, the Customer Addition (Fast Path: 8053) option will be invoked, where more details about the customer should be entered.
Relations	[Mandatory, Drop-Down] Select the relation from the drop-down list. 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. 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, another 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. The user can attach additional customers to the accounts using the Customer Account Relationship Maintenance (Fast Path: CI142) option.

Field Name	Description
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.
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. The officer IDs are created using User Profile Maintenance option.
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. The IBAN mask is defined in the Bank Master Maintenance (Fast Path: BAM08) option. For more information, refer to Example 02 and Example 03 provided at the end of this chapter.
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.

Field Name	Description
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.
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. This is maintained in the Customer Account Restriction (Fast Path: CIM21) option. User can restrict the customer after opening the account or can select the check box while opening the account. Select the check box if you want the account to be treated as Restricted Account to be 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.

Field Name	Description
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 • Weeks • Months
Installment Frq	[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.
Minor Account status	[Optional, Drop-Down] Select the minor account status from the drop-down list. Oracle FLEXCUBE supports three types of minor accounts. The options are: • Major: This value is defaulted for all major customers. Sytem validates whether a customer is major or minor based on the parameter set in Ci_Bank_ param. • 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.

Field Name	Description
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.

3. Enter the branch name and select the product name from the drop-down list.
4. Select the customer IC from the pick list.
5. The system displays the **Customer Search** screen. For more information on customer search, refer to **Customer Search** option in the **Oracle FLEXCUBE Introduction Manual**.
6. Enter the relevant information and select the required customer.
7. Select the relation from the drop-down list.
8. Click the **Val. Customer** button, after entering the customer details.
9. For a new customer, the system displays the message "Opening the Customer Addition Screen". For more information on adding a new customer refer to the **Customer Addition** (Fast Path: 8053) option in **Customer Information File User Manual**.
10. For an existing customer, the system displays the message "Existing Customer...Proceed with data entry". Click the **OK** button to open an account for the existing customer.
11. If the IBAN already exists, the system displays a message "IBAN exists for customer & product currency combination." Click the **OK** button.
12. Select the officer ID from the drop-down list.

CASA Account Opening

CASA Account Opening*

Branch Name : 9999 HO Product Name : 1 - SAVINGS REGULAR- DAILY BALANCE Product Ccy : INR
 A/C No : A/C Title : EDWARD MATHEW Serial No :

Customer Information

Customer IC	Category	IC Type	Short Name	Birth / Reg Date	Relations	Customer ID
1212121	INDIVIDUAL	B	EDWARD MAT	25/12/1980	Sole Owner	604941

Officer ID : TPREETHI IBAN :
 Tax Code 1 : 1 - 0.00000 / 0.00000 Tax Code 2 : 1 - 0.00000 / 0.00000
 Cheque Book Request : ☒ No of leaves : 10
 Interest Waiver : ☐ Restricted Account : ☐
 Interest Rate : Deposit Term : Deposit Unit :
 Installment Frq : Minor Account status : Major
 CR Interest Variance : DR Interest Variance : Installment Amount :
 Business Acquirer ID : TSRINIVASAN

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

Val, Customer UDF OK Close Clear

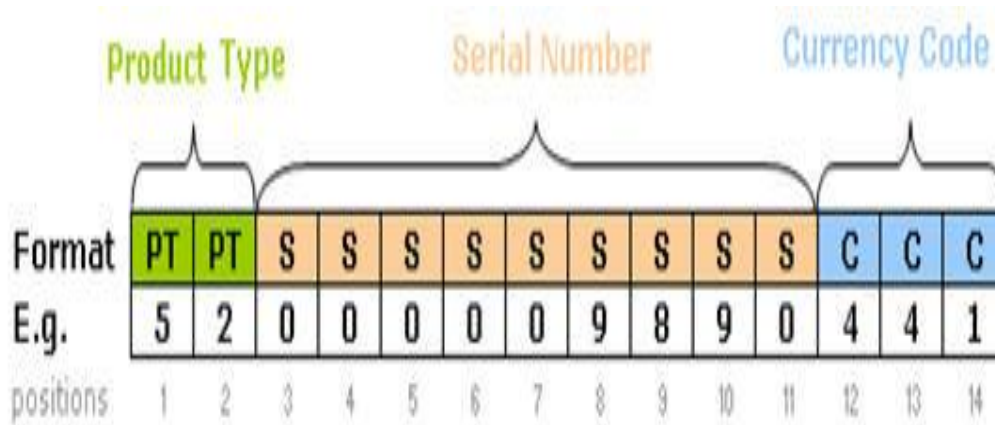
13. Click the **Ok** button.
14. The system displays the message "Authorisation required. Do You Want to continue". Click the **OK** button.
15. The system displays the **Authorization Reason** screen.
16. Enter the relevant information and click the **Grant** button.
17. If the customer is black listed with low severity then the system displays a warning message "Customer blacklisted with Low Severity" and if the customer is black listed with high severity then the system displays the message "Customer blacklisted with High Severity" and the **Authorization Reason** screen is displayed.
18. Enter the relevant information and click the **Grant** button.
19. The system displays the new account number. Click the **OK** button.
20. The system displays the IBAN number. Click the **OK** button.

Example 01:

The structure of the FLEXCUBE account number can be configured as

1. The 2 digit product type code cross referred with the product code selected using the **Product code - Product Type Cross Reference** (Fast Path: BA524) option.
2. Followed by 9 digit running serial number. It will be a running serial number for the product type.

- The currency code (as defined in the **Currency Definition** (Fast Path: BAM25) option) of the account currency can form the last 3 digits of the account number

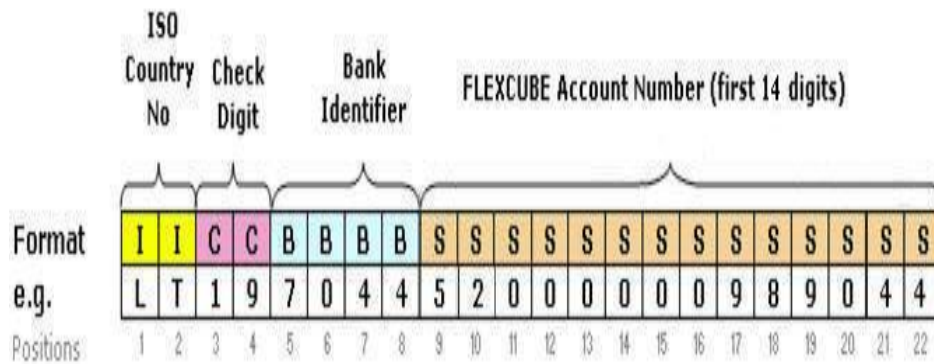


Product Type 52
 Running serial no 9890
 Currency code 441

Example 02:

Based on the account number (BBAN), the IBAN can be generated as

- The 2 digit ISO code as defined in the **Bank Master Maintenance** (Fast Path: BAM08) option will form the first 2 digits of the IBAN
- It will be followed by 2 digits of check digit which will be generated by an algorithm
- The bank identifier as defined in the **Bank Master Maintenance** (Fast Path : BAM08) option will form the next 4 digits of the IBAN
- The first 14 digits of the account number generated will form the last part of the IBAN. The IBAN Mask structure is CC DD BBBB AAAAAAAAAAAAAA



ISO Country Code LT

Check Digit 19

Bank Identifier 7044

FLEXCUBE a/c no 52000000989044

Example 03: Generation of IBAN

Customer Id	Product Code	Currency	Remarks
1234	60	LTL	New IBAN is generated
1234	60	LTL	New IBAN is generated
1234	61	USD	User can select the IBAN from the pick list or allow the system to generate new IBAN

1.3. 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.

Assisted Account Opening

Assisted Account Opening*

Account Details

Module Type :* Product Name : Product Currency :

Account Number : Account Status :

Applicants

Delete	Customer IC	Customer Category	IC Type	Short Name	Birth / Reg. Date	Customer Id	Relation
☐							
☐							
☐							

CASA Details | **TD Details** | **Loan Details**

Branch Code :

Officer Id :* IBAN :

Tax Code 1 :* Tax Code 2 :*

Cheque Book request : ☐ No. Of Leaves :

Interest Waiver : ☐ Restricted Account : ☐

Annual Interest Rate : Deposit Term :

Deposit Unit :

Installment Frequency : Minor Account Status :

CR Interest Variance : DR Interest Variance :

Installment Amount :

Business Acquirer Id :*

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

UDIF: OK Close Clear

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.

Field Name	Description
Product Currency	[Display] This field displays the currency assigned to the product, at the time of 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.

Field Name	Description
Relation	[Mandatory, Drop - Down] Select the customer account relation from the drop-down list. 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 Manual .

Assisted Account Opening

The screenshot displays the 'Assisted Customer Creation*' window. The 'Account Details' section at the top includes fields for 'Module Type' (set to CASA), 'Product Name' (1 - SAVINGS REGULAR- DAILY BALANCE), 'Product Currency' (INR), 'Account Number', and 'Account Status' (Opened Today). Below this is the 'Applicants' section with a table listing customer details. The 'CASA Details' tab is active, showing various fields for account setup, including Branch Code, Officer Id, IBAN, Tax Code, Cheque Book request, No. Of Leaves, Interest Waiver, Restricted Account, Annual Interest Rate, Deposit Term, Deposit Unit, Installment Frequency, Minor Account Status, CR Interest Variance, DR Interest Variance, Installment Amount, and Business Acquirer Id. At the bottom, there are buttons for 'UDF', 'OK', 'Close', and 'Clear'.

Delete	Customer IC	Customer Category	IC Type	Short Name	Birth / Reg. Date	Customer Id	Relation
☐	1000001001	I	B	edward1	19801225		Sole Owner
☐							
☐							

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.

CASA Details

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

Assisted Account Opening*

Account Details

Module Type : CASA Product Name : 1 - SAVINGS REGULAR- DAILY BALANCE Product Currency : INR

Account Number : Account Status : Opened Today

Applicants

Delete	Customer IC	Customer Category	IC Type	Short Name	Birth / Reg. Date	Customer Id	Relation
☐	100010010	I	B	edward1	19851225		Sole Owner
☐							
☐							

CASA Details | TD Details | Loan Details

Branch Code : 9999 HOHousingDevelopmentFinanceCorporationMu

Officer Id : ABC IBAN :

Tax Code 1 : 1 - 0.00000 / 0.00000 Tax Code 2 : 2 - 20.00000 / 1.00

Cheque Book request : ☒ No. Of Leaves : 10

Interest Waiver : ☒ Restricted Account : ☐

Annual Interest Rate : Deposit Term :

Deposit Unit : Minor Account Status : Major

Installment Frequency : CR Interest Variance : 0 DR Interest Variance :

Installment Amount : 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

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 IBAN² number from the IBAN field, then the system will display the branch name of the IBAN selected.

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.)

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.

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.

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.

TD Details

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

Assisted Account Opening*

Account Details

Module Type : **TD** Product Name : **302 - Resident TD Products - Regular** Product Currency : **INR**

Account Number : Account Status : **Opened Today**

Applicants

Delete	Customer IC	Customer Category	IC Type	Short Name	Birth / Reg. Date	Customer Id	Relation
☐	100010010	I	B	edward1	19851225		Sole Owner
☐							
☐							

CASA Details | **TD Details** | **Loan Details**

Branch Code : **9999** **HCHousingDevelopmentFinanceCorporationMu**

Taxable Customer Id : **1000**

IBAN :

Waive Service Charge : ☐

Tax Code 1 : **1 - 0.00000 / 0.00000** Tax Code 2 : **2 - 20.00000 / 1.00**

Minor Account Status : **Major**

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
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

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.

Loan Details

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

Assisted Account Opening*

Account Details

Module Type : **LOAN** Product Name : **Amar_Loan_RepaymentDateChange_Unsecured** Product Currency : **IDR**

Account Number : Account Status : **Opened Today**

Applicants

Delete	Customer IC	Customer Category	IC Type	Short Name	Birth / Reg. Date	Customer Id	Relation
☐	100010010	I	B	edward1	19851225		Sole Owner
☐							
☐							

Loan Details

Account Open Date : **31/03/2008**

Branch Code : **9999** **HOHousingDevelopmentFinanceCorporationMu**

Loan Purpose : **Education Loan** Repayment Mode : **Cash**

Loan Term : **12** Contribution :

Asset Value : **100000** Producer Id :

Loan Amount : **100000**

Parent Limit Code :

Schedule Code :

Annual Interest Rate : Subsidy Rate :

Interest Rate Type

☐ Variance ☒ Monthly Flat Rate ☐ Yearly Effective Rate

Date Basis For Account Rate : **First Disbursement Date**

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 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.

Field Name	Description
Repayment Mode	[Mandatory, Drop-Down] 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. <i>Loan Amount = Asset Value – Contribution</i> 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.

Field Name	Description
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. 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.

Field Name	Description
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.
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. 1. Click the Ok button. 2. The system displays the message "Authorization Required .Do you want to continue?". Click the Ok button. 3. The system displays the Authorization Reason screen. 4. Enter the relevant information and click the Grant button. 5. The system displays the transaction sequence number. Click the Ok button. 6. The system displays the IBAN number.and the new account number. Click the Ok button.

1.4. BA323 - Account Document Maintenance

Using the **Document Plan Code Maintenance** (Fast Path: ORS35) option you can create a document plan code. **Oracle FLEXCUBE** allows you to attach a document plan at the customer level or at account level. You can attach document plan to a CASA or a loan product and there can be a different set of documents required.

After an account is opened, you can add additional details by performing document maintenance. The bank can ask a customer to submit certain documents before further processing. The system tracks the mandatory documents based on the receipt date. The mandatory documents need to be marked as received and the non-mandatory documents can be marked either as received or waived.

Using this option you can modify the document status.

Definition Prerequisites

- ORS35 - Document Plan Code Maintenance
- 8051 - CASA Account Opening

Modes Available

Not Applicable

To maintain the document status of an account

1. Type the fast path **BA323** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Cash > Account Documents Maintenance**.
2. The system displays the **Account Documents Maintenance** screen.

Account Document Maintenance

Account Document Maintenance*

Account No :

Customer Name :

Branch :

Product :

Currency :

Documents

Deviations

Serial No.	Plan Code	Name Of Document	Document Chk	StatusMode	Mandatory(Y/N)

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	[Mandatory, Numeric 16] Type the CASA or loan account number to which the documents are to be attached.
Customer Name	[Display] This field displays the short name of the primary customer of the account.
Branch	[Display] This field displays the name of the home branch where the account is opened.
Product	[Display] This field displays the product name under which the account is opened.

Field Name	Description
Currency	[Display] This field displays the currency assigned to the product, under which the account is opened.

- Enter the account number and press the <Tab> key.

Account Document Maintenance*

Account No : 06049410000022 Customer Name : EDWARD MATHEW
 Branch : BankHouse Product : 1-SAVINGS REGULAR- D
 Currency : INR

Documents | Deviations

Serial No.	Plan Code	Name Of Document	Document Chk.	StatusMode	Mandatory(Y/N)
1	144	Photograph of Customer	CASA KYC	NotReceived	Y
2	144	Name and Address of the	CASA KYC	NotReceived	Y
3	144	Introducers account for	CASA KYC	NotReceived	Y
4	144	Documentary Evidence of	CASA KYC	NotReceived	Y
5	144	Passport Photo	CASA KYC	NotReceived	Y

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

UDF OK Close Clear

- Modify the appropriate information in the tab screen and click the **Ok** button.

Documents

Account Document Maintenance*

Account No : 06049410000022 Customer Name : EDWARD MATHEW
 Branch : BankHouse Product : 1-SAVINGS REGULAR- D
 Currency : INR

Documents | Deviations

Serial No.	Plan Code	Name Of Document	Document Chk.	StatusMode	Mandatory(Y/N)
1	144	Photograph of Customer	CASA KYC	Received	Y
2	144	Name and Address of the	CASA KYC	Received	Y
3	144	Introducers account for	CASA KYC	Waive	Y
4	144	Documentary Eviden	CASA KYC	Received	Y
5	144	Passport Photo	CASA KYC	Received	Y

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

UDF OK Close Clear

Field Description

Column Name	Description
Serial No	[Display] This column displays the system generated serial number, based on the existing documents attached to the account.
Plan Code	[Display] This column displays the plan code. The plan codes are maintained in the Document Plan Code Maintenance (Fast Path: ORS35) option. A plan code is maintained to create a consolidated set of standard documents. Ideally banks may maintain a plan code based on the product type. Multiple documents can be maintained under a single plan code.
Name Of Document	[Display] This column displays the name of the document corresponding to the serial number and the plan code.

Column Name	Description
Document Chk	[Display] This column displays the check level of the selected document as maintained in the Document Plan Code Maintenance (Fast Path: ORS35) option. The options are: • First Disbursement Only • Subsequent Disbursement Only • All Disbursements • CASA KYC • Customer KYC
StatusMode	[Mandatory, Drop-Down] Select the status of the document from the drop-down list. The options are : • Not Received • Received • Waive • Returned The status of mandatory documents has to be either of Received or Returned.
Mandatory(Y/N)	[Display] This column displays the value as Y if the document is mandatory else N. The default value for each document, as maintained in the Document Plan Code Maintenance (Fast Path: ORS35) option is displayed.

Deviations

Account Document Maintenance*

Account No :

06049410000022

Customer Name :

EDWARD MATHEW

Branch :

BankHouse

Product :

1-SAVINGS REGULAR- D

Currency :

INR

Documents

Deviations

Serial No.	Plan Code	Name Of Document	Document Chk	StatusMode	Mandatory(Y/N)

Card

Change Pin

Cheque

Cost Rate

Denomination

Instrument

Inventory

Pin Validation

Service Charge

Signature

Travellers Cheque

UDF

OK

Close

Clear

Field Description

Column Name	Description
Serial No	[Display] This column displays the system generated serial number, based on the existing documents attached to the account.
Plan Code	[Display] This column displays the plan code. The plan codes are maintained in the Document Plan Code Maintenance (Fast Path: ORS35) option. A plan code is maintained to create a consolidated set of standard documents. Ideally banks may maintain a plan code based on the product type. Multiple documents can be maintained under a single plan code.
Name Of Document	[Display] This column displays the name of the document corresponding to the serial number and the plan code.

Column Name	Description
Document Chk	[Display] This column displays the check level of the selected document as maintained in the Document Plan Code Maintenance (Fast Path: ORS35) option. The options are: • First Disbursement Only • Subsequent Disbursement Only • All Disbursements • CASA KYC • Customer KYC
StatusMode	[Mandatory, Drop-Down] Select the status of the document from the drop-down list. The options are : • Not Received • Received • Waive • Returned The status of mandatory documents has to be either of Received or Returned.
Mandatory(Y/N)	[Display] This column displays the value as Y if the document is mandatory, else N. The default value for each document, as maintained in the Document Plan Code Maintenance (Fast Path: ORS35) option is displayed.

5. The system displays the message "Authorization required. Do You Want to continue?". Click the **OK** button.
6. The system displays the **Authorization Reason** screen.
7. Enter the relevant information and click the **Ok** button.
8. The system displays the message "Record modified". Click the **Ok** button.

1.5. CH021 - Account Master Maintenance

This option displays the vital information of an account. An account can be updated any time after it has been opened.

The **Account Information** tab displays the basic information of an account.

The **SC Info.** tab displays the unclear funds advance line and the limit specified to a particular account with the start and expiry date. At the account level interest can be waived for a particular account using this screen. You can view the SC package linked to an account.

The **Interest Tiers Information** tab displays the interest rates applicable to a particular account. Interest rates plan is linked and maintained at the product level and you can view the interest rate using this screen.

The **Balance Info.** tab displays the types of balances for a particular account where you can view the available balance, uncleared balance, hold amount, etc.

The **Account Flags** tab displays the number of facilities given to a particular account. If a particular flag is selected, it denotes that the facility is given to an account. The facilities are maintained at the product level and the account will attract all the attributes of the product.

The **Overdraft/Overline** tab displays the details of the overdraft and overline facility used by the customer.

The **Statement Info** tab displays the details of a statement issued to a customer wherein you can view the last statement date, balance for a particular statement and number of statements issued in a year.

The **Interest Info** tab displays the last interest capitalized details for a particular account. You can also view the credit and debit interest period set for a particular account in this option.

The **RP Variances** tab displays the details of a particular variance package and if any benefit plan is attached to a particular account.

The **Rule Doc** tab displays the description of a particular rule attached to an account.

Note: For the accounts that are linked in the **Group Accounts Maintenance** (Fast Path: CHM24) option, the capitalization frequency and date cannot be modified.

Definition Prerequisites

- 8051 - CASA 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 the account details

1. Type the fast path **CH021** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Account Master Maintenance**.
2. The system displays the **Account Master Maintenance** screen.

Account Master Maintenance

Account Master Maintenance*

Account Number : Currency Name :

Branch : Product Name :

Balance Info.	Account Flags	Overdraft/Overline	Statement Info.	Interest Info.	RP Variances	Rule Doc
Account Details 1	Account Details 2	RD/Partner Acct. Info.	Account Info.	SC Info.	Interest Tiers Info.	

Customer Id : Customer Name :

Joint Holders and Relationship :

Joint Holders		Relationship
1		
2		
3		

Account Attributes :

☐ Restricted ☐ Joint A/C

☐ Employee ☐ Hold Mail

Account Title : Acct Opening Date :

Account Status : Acct Closure Date :

Account Officer :

TDS Code : TDS Code 2 : Language Code : Max Withdrawals :

Tax Deduction : Accrual Status : Tax Exemption Limit : Tax Exemption Limit 2 :

Mail Address Control :

Credit Risk Rating : Date NPL :

Minor Acct Status :

Generate Rate Change Intimation : ☐ Lead Days Intimation :

IBAN : Line Number :

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

UDF OK Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the account number for which you want to view the account details.
Currency Name	[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 CASA 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 CASA account is opened and maintained.

Field Name	Description
Product Name	[Display] This field displays the name assigned to the CASA product, as defined at the product level. This is the product under which the CASA account is opened.

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

Account Master Maintenance

Account Master Maintenance*

Account Number : 01000000408104
 Branch : 9999 HO
 Currency Name : INR
 Product Name : 158 - PG59 CURRENT ACCOUNT 1

Balance Info.	Account Flags	Overdraft/Overline	Statement Info.	Interest Info.	RP Variances	Rule Doc
Account Details 1 Account Details 2 RD/Partner Acct. Info. Account Info. SC Info. Interest Tiers Info.						
Account Title : SUNITA W Hold Mail Flag : ☐ Reason for Status Change : Account Status : Account Opened Today Mail Address Control : Customer Statement Copies : 1 Minor Account Status : Major Uncleared Fund Advance Line : Start Date : 01/01/1800 Expiry Date : 01/01/1800 Limit : 0.00 Percentage : 0.00 RD Drawdown Options Drawdown Account No : RD Installment Amount : 0.00 Interest Information Interest Transfer Account No : Debit Interest Variance : OIL Interest Variance : RD Interest Variance : Statement Options : Statement Flag : ☐ Exclude Account From Combined Statement Plan : ☐						

Record Details

Input By TNISHANK	Authorized By TNISHANK	Last Mnt. Date 10/02/2010 14:43:38	Last Mnt. Action Authorize	Authorized ☒

☐ Add By Copy
 ☐ Add
 ☒ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

UDF Ok Close Clear

- Modify the required information in the various tabs.

Account Details 1

Account Master Maintenance*

Account Number : 01000000408104 Currency Name : INR
 Branch : 9999 HO Product Name : 158 - PG99 CURRENT ACCOUNT1

Balance Info. Account Flags Overdraft/Overline Statement Info. Interest Info. RP Variances Rule Doc

Account Details 1 Account Details 2 RD/Partner Acct. Info. Account Info. SC Info. Interest Tiers Info.

Account Title : SUNITA W
 Hold Mail Flag : ☐
 Reason for Status Change :
 Account Status : Account Opened Today
 Mail Address Control : Customer
 Statement Copies : 1
 Minor Account Status : Major

Uncleared Fund Advance Line :
 Start Date : 01/01/2008 Expiry Date : 01/01/1800
 Limit : 1,000.00 Percentage : 0.00

RD Drawdown Options
 Drawdown Account No : RD Installment Amount : 0.00

Interest Information
 Interest Transfer Account No : 00000000576375 Debit Interest Variance :
 OL Interest Variance : RD Interest Variance :

Statement Options :
 Statement Flag : ☐
 Exclude Account From Combined Statement Plan : ☐

Record Details
 Input By : TNISHANK Authorized By : TNISHANK Last Mnt. Date : 10/02/2010 14:43:38 Last Mnt. Action : Authorize Authorized : ☒

☐ Add By Copy ☐ Add ☒ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry

UDF OK Close Clear

Field Description

Field Name	Description
Account Title	[Mandatory, Alphanumeric, 40] Type the title given for the account.
Hold Mail Flag	[Optional, Check Box] Select the Hold Mail Flag check box to withhold the customer's mail. This field enables the user to decide whether the communication can be sent to the customer or it is to be kept at the branch for the customer to collect it personally. If this field is selected and even if the statement indicator flag is "Mail", the statement will be kept at branch after printing for the customer to collect it.

Field Name	Description
Mail Address control	[Optional, Drop-Down] Select the appropriate address where the mail is to be sent. The options are: • Customer • Account • Customer-Account
Reason for Status change	[Display] This field displays the reason for the change in status of the account.
Statement copies	[Optional, Numeric, One] Type the number of copies of the statement to be generated.
Account Status	[Display] This field displays the current status of the account. The status of an active account can be changed through the Account Status Maintenance screen. For more information on changing the account status, refer to the Account Status Maintenance option.
Minor Account Status	[Optional, Drop-Down] Select the status of the account if the customer is a minor from the drop-down list: • Major - This value is defaulted for all major customers. Sytem validates whether a customer is major or minor based on the parameter set in Ci_Bank_ param. • 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.

Uncleared Funds Advance Line

Start Date	[Optional, Pick List, dd/mm/yyyy] Select the start date of the Advance on Uncleared Fund facility from the pick list. A facility can be given to draw against unclear funds in the account, within the set parameters.

Field Name	Description
Expiry Date	[Optional, Pick List, dd/mm/yyyy] Select the expiry date of the Advance on Uncleared Fund facility from the pick list. A facility can be given to draw against unclear funds in the account, within the set parameters.
Limit	[Optional, Numeric, 13, Two] Type the maximum amount that can be withdrawn against the unclear funds.
Percentage	[Optional, Numeric, Three, Two] Type the percentage of the unclear funds that can be drawn subject to the limit specified.
RD Drawdown options	
These fields are enabled if the account is opened under a RD product.	
Drawdown Account No	[Mandatory, Numeric, 16] Type the drawdown account number.
RD Installment Amount	[Mandatory, Numeric, 13, Two] Type the RD installment amount. The system by default will show the installment amount which is defined in the CASA Account Opening (Fast Path: 8051) option. The user can increase the installment amount, but cannot decrease the installment amount. The installment amount will not be modifiable on the date of payment.
Interest Information	
Interest Transfer Account No	[Conditional, Numeric, 16] Type the account to which the interest will be transferred. This can be another Casa account or a Loan account. Every capitalisation of credit interest to the CASA account being modified will be transferred to this CASA or the loan account respectively.
Debit Interest Variance	[Display] This field displays the debit interest variance.
OL Interest Variance	[Display] This field displays the OL interest variance.
RD Interest Variance	[Display] This field displays the RD interest variance.
Statement Options	

Field Name	Description
Statement Flag	[Optional, Check Box] Select the Statement Flag check box to enable statement generation. If the account is opened under a product which has the statement facility, then by default this check box is selected at the account level. User can clear the check box if the statement has to be stopped. If the account is opened under a product which has the passbook facility, then by default this check box is not selected. If the teller selects this check box then the statement will be generated from the coming cycle for these accounts.
Exclude Account from Combined Statement Plan	[Optional, Check Box] Select the Exclude Account from Combined Statement Plan check box if a specific account needs to be excluded from the automatic inclusion in the combined statement plan generated by the system. This is applicable only when the automatic combined statement plan is opted by the bank.

Account Details 2

Account Master Maintenance*

Account Number : 00000000200401 Currency Name : RMB
 Branch : 700 Branch4 Product Name : 10002 - Retail Product-LCY RMB Periodic SC

Balance Info. Account Flags Overdraft/Overline Statement Info. Interest Info. RP Variances Rule Doc
 Account Details 1 Account Details 2 RD/Partner Acct. Info. Account Info. SC Info. Interest Tiers Info.

Account Officer : THAZEL Account Transferred From :
 TDS Code : 100 Limit Id : 0
 TDS Code 2 : 200 Tax Exemption Limit 2 : 0.00
 Statement Generation Day : 2 Cheque Reorder Level : 0
 Withdrawals Allowed : 32765 Tax Exemption Limit :
 Minimum Trading Balance Required : 0.00 Min. Balance Required : 0.00
 Minimum Initial Payin : 0.00

Account Flags :
 Restricted Account : ☐ Employee Account : ☐
 Legal : ☐ Securitized : ☐
 Tax Deduction at Source : ☒ Reminder : ☐
 Conversion : ☐ Corporate Account : ☐
 Use Product Tiers For Debit Interest Calculation : ☐

External Banking Facility
☒ ATM ☒ TBS
☒ POS ☒ NET

Limit Details :
 OD Parent Limit Code :
Interest Capitalization Periodicity :
 Credit Interest Capitalization Basis : Anniversary Debit Interest Capitalization Basis : Calendar
 Credit Interest Capitalization Frequency : Quarterly Debit Interest Capitalization Frequency :
 Next Credit Interest Capitalization Date : 20/06/2010 Next Debit Interest Capitalization Date : 01/01

Rate Change Advices :
 Generate Rate Change Intimation : ☐ Lead Days for Intimation : 0

Remarks:

Record Details
 Input By : THAZEL Authorized By : THAZEL Last Mnt. Date : 11/02/2011 11:16:15 Last Mnt. Action : Authorize Authorized : ☒

☐ Add By Copy ☐ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☒ Inquiry

UDF OK Close Clear

Field Description

Field Name	Description
Account Officer	[Mandatory, Pick List] Select the login ID of the person who is responsible for the account from the pick 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.
Account Transferred From	[Optional, Numeric, 16] Type the account number from which the current account has been converted.
TDS Code	[Mandatory, Pick List] Select the tax code used for deducting tax at source from the pick list. The tax code 1 is selected at the time of account opening and can be modified.
Limit Id	[Conditional, Numeric, 10] Type the limit id for the account. This field is displayed for replicated accounts.
TDS Code 2	[Mandatory, Pick List] Select the tax code 2 used for deducting tax at source from the pick list. It is the dual tax that can be applied to a customer's account. The tax code 2 is selected at the time of account opening and can be modified.
Tax Exemption Limit 2	[Display] This field displays the limit for tax exemption 2. If the credit interest is within this limit, no tax is deducted.
Statement Generation Day	[Mandatory, Numeric, Two] Type the day of the month, on which statement needs to be generated, depending on the frequency specified.
Cheque Reorder Level	[Mandatory, Numeric, Two] Type the minimum number of cheques remaining with the customer, after which the system generates an advice to remind the customer to request for a new cheque book.
Withdrawals Allowed	[Mandatory, Numeric, Six] Type the maximum number of withdrawals allowed on the account.

Field Name	Description
Tax Exemption Limit	[Display] This field displays the limit for tax exemption. If the credit interest is within this limit, no tax is deducted.
Minimum Trading Balance Required	[Mandatory, Numeric, 13, Two] Type the minimum required trading balance. It is the limit where in if the balance exceeds the limit, the extra funds will be invested in other products.
Min Balance Required	[Conditional, Numeric, 13, Two] Type the minimum balance that is required. This field is enabled if the Default Sweep in Min Balance for Sweep Instruction field is selected in the CASA Product Master Maintenance (FP: CHM01) option. By default, the system displays the maximum value of all the 4 minimum balances (i.e. minimum balance maintained for the product, minimum balance with cheque book facility, minimum balance with ATM facility and minimum balance with sweep in facility) maintained at the product level whenever a sweep in instruction is set up on this account. The user can modify the amount but to a value greater than the default value. The default value before any sweep instruction is set, with the Default Sweep in Min Balance for Sweep Instruction field selected, will be the maximum of the 3 values at the product level viz: minimum balance, minimum balance with cheque book facility and minimum balance with ATM facility. Once a sweep instruction is set up for an account, and the above field is selected, the value in this field will be overridden with the maximum of the 4 values defined at the product level. This minimum balance will be validated for all other debit transactions for the account.
Minimum Initial Payin	[Mandatory, Numeric,16] Type the Minimum Initial payin for the CASA account. This is the minimum amount that needs to be deposited in the CASA account after account opening
Account Flags	
Restricted Account	[Optional, Check Box] Select the Restricted Account check box to prevent the normal tellers from viewing or transacting on these accounts. The teller will be able to view or transact on a restricted account, only if the teller's template access code has access to restricted accounts.

Field Name	Description
Employee Account	[Optional, Check Box] Select the Employee Account check box to prevent the tellers from viewing or transacting on these accounts. The teller will be able to view or transact on an employee account, if the teller's template access code has access to inquiries and transactions to staff accounts.
Legal	[Optional, Check Box] Select the Legal check box, if the account has legal proceedings against it.
Securitized	[Optional, Check Box] Select the Securitized check box, if the account has been securitized.
Tax Deduction at source	[Optional, Check Box] Select the Tax Deduction at source check box, if the tax is deducted on interest at source.
Reminder	[Optional, Check Box] Select the Reminder check box, if there has to be a reminder.
Conversion	[Optional, Check Box] Select the Conversion check box, if there is conversion.
Corporate Account	[Display] This check box displays, if this is a corporate account.
Use product tiers for debit interest calculation	[Conditional, Check Box] Select the Use product tiers for debit interest calculation check box, if interest tiers defined at product level is to be taken for debit interest calculation. If the check box is cleared then the debit interest will be defaulted from field Default OD Index Code field in CASA Product Master Maintenance (Fast Path: CHM01) option. This field will be enabled if Use Product Tiers For Debit Interest Calculation is selected in CASA Product Master Maintenance (Fast Path: CHM01) option.
External Banking Facility	
ATM	[Optional, Check Box] Select the ATM check box, to enable the ATM facility for the account.
TBS	[Optional, Check Box] Select the TBS check box to allow tele banking facility for the given account.

Field Name	Description
POS	[Optional, Check Box] Select the POS check box to enable the point of sale facility for the account.
NET	[Optional, Check Box] Select the NET check box to enable the internet banking facility for the account.
Limit Details	
OD Parent Limit Code	[Optional, Pick List] Select the limit ID of the customer group or customer ID from the pick list.
Interest Capitalization Periodicity	
Credit Interest Capitalization Basis	[Mandatory, Drop-Down] Select the appropriate credit interest capitalization basis from the drop-down list. The options are: • Calendar • Anniversary
Debit Interest Capitalization Basis	[Mandatory, Drop-Down] Select the appropriate debit interest capitalization basis from the drop-down list. The options are: • Calendar • Anniversary
Credit Interest Capitalization Frequency	[Mandatory, Drop-Down] Select the credit interest capitalization frequency from the drop-down list. The options are: • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly

Field Name	Description
Debit Interest Capitalization Frequency	[Mandatory, Drop-Down] Select the debit interest capitalization frequency from the drop-down list. The options are: • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly
Next Credit Interest Capitalization Date	[Display] This field displays the next credit interest capitalization date.
Next Debit Interest Capitalization Date	[Display] This field displays the next debit interest capitalization date.
Rate Change Advices	
Generate Rate Change Intimation	[Optional, Check Box] Select the Generate Rate Change Intimation check box to generate the rate change intimation. This indicates that an advice may be sent to the account during a rate change.
Lead Days For Intimation	[Conditional, Numeric, Three] Type the lead day for intimation. This indicates the number of days before a future dated rate change advice will be sent to the account. This field is enabled only if the Generate Rate Change Intimation check box is selected.

SC Info

Account Master Maintenance*

Account Number : 01000000408104 Currency Name : INR
 Branch : 9999 HO Product Name : 158 - PG59 CURRENT ACCOUNT1

Balance Info. Account Flags Overdraft/Overline Statement Info. Interest Info. RP Variances Rule Doc

Account Details 1 Account Details 2 RD/Partner Acct. Info. Account Info. **SC Info.** Interest Tiers Info.

Uncleared Funds Advance Line

Start Date : 01/01/2008 Limit : 1,000.00
 Expiry Date : 01/01/2008 Percentage : 0

Transfer Information :

Interest Waiver : ☐ Int. and SC Transfer Account No :
 Alternate Account For SC Posting :

SC Package :

SC Package Name :

Record Details

Input By : TNISHANK Authorized By : TNISHANK Last Mnt. Date : 10/02/2010 14:43:38 Last Mnt. Action : Authorize Authorized : ☒

☐ Add By Copy ☐ Add ☒ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description

Uncleared Funds Advance Line	

Start Date	[Display] This field displays the start date of the advance on uncleared fund facility for the account. The customer can draw funds from an account against the uncleared amount in the account. The withdrawal can be done only within the defined parameters.

Limit	[Display] This field displays the maximum amount that can be withdrawn against the uncleared funds.

Field Name	Description
Expiry Date	[Display] This field displays the end date of the advance on unclear fund facility for the account. The customer can draw funds from an account against the unclear amount in the account. The withdrawal can be done only within the defined parameters.
Percentage	[Display] This field displays the percentage of the unclear funds that can be withdrawn against the unclear funds. This field is validated against the amount in the Limit field. For example, the limit for advance against unclear funds is defined as 50,000. The percentage is defined as 10%. There is an unclear balance of 600,000 in the account. The customer can withdraw 10% of 600,000, i.e., 60,000. This amount is validated against the maximum limit amount, i.e., 50,000. Thus, the customer can withdraw only 50,000.
Transfer Information	
Interest Waiver	[Display] This check box displays if the interest is waived. If the check box is selected, the interest on the account has to be waived. Once waived, the account will remain non-interest bearing permanently.
Int. and SC Transfer Account No	[Display] This field displays the account number to which the interest has to be transferred. This account can be another CASA account or a Loan account.
Alternate Account for SC Posting	[Optional, Numeric,16] Type the alternate CASA account for debit of all the Service charges (Online and Batch) pertaining to the parent CASA account. It should be an asset type of account. The currency of the alternate account should be the same as that of the parent CASA account. The alternate account should not have a OD limit attached to it. If the SC NSF condition is 'Reject Transaction' and the funds are not available in the alternate account then, the transaction will be rejected even if sufficient funds are available in the parent CASA account.
SC Package	
SC Package Name	[Display] This field displays the name of the service charge package that is attached to the account.

Interest Info

Account Master Maintenance*

Account Number : 0606098000014 Currency Name : INR
 Branch : 9999 HOHousingDevelopment Product Name : 1 - SAVINGS REGULAR- DAILY BALANCE

Account Details 1 | Account Details 2 | RD/Partner Acct. Info. | Account Info. | SC Info. | Interest Tiers Info.

Balance Info. | Account Flags | Overdraft/Overline | Statement Info. | **Interest Info.** | RP Variances | Rule Doc

Last Interest Capitalisation :
 Int. Cap. Freeze : ☐
 Last Debit Capitalization Date : 14/01/2008
 Last Credit Capitalization Date : 14/01/2008
 Balance as of Last Debit Capitalization : 0.00
 Balance as of Last Credit Capitalization : 0.00
 Credit Interest Accrued : 0.00
 Adjusted Credit Interest Accrued : 0.00
 Debit Interest Accrued : 0.00
 Adjusted Debit Interest Accrued : 0.00
 Projected Tax on Accrued Interest : 0.00
 YTD Interest Received : 0.00
 YTD Interest Paid : 0.00
 ADB Month to Date : 0.00
 ADB Year to Date : 0.00
 ADB First Quarter : 0.00
 ADB Third Quarter : 0.00
 ADB Second Quarter : 0.00
 ADB Fourth Quarter : 0.00

Group Interest Capitalisation :
 Role in Group : Not a Member Group Code :

Interest Information :
 Interest Waiver : ☐
 Alternate Account For Credit Interest Posting :
 Alternate Account For Debit Interest Posting :

Interest Capitalization Periodicity :
 Credit Interest Capitalization Basis : Calendar
 Debit Interest Capitalization Basis : Calendar
 Credit Interest Capitalization Frequency : Quarterly
 Debit Interest Capitalization Frequency : Monthly
 Next Credit Interest Capitalization Date : 31/03/2008
 Next Debit Interest Capitalization Date : 31/01/2008

Record Details
 Input By : TRAJI Authorized By : TRAJI Last Mnt. Date : 28/12/2009 11:00:25 Last Mnt. Action : Authorize Authorized : ☒

☐ Add By Copy ☐ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description

Last Interest Capitalization

Int. Cap. Freeze	[Display] This check box displays whether the interest capitalization freeze is enabled for the account. Interest freeze can be done on an account which is recalled. Interest freeze is done through the Account Interest Freeze Maintenance (Fast Path: BA988) option.

Last Debit Capitalization Date	[Display] This field displays the date on which the interest was last capitalized.
Last Credit Capitalization Date	[Display] This field displays the last credit interest capitalisation date.

Balance As Of Last Debit Capitalization	[Display] This field displays the balance in the account after the interest was last capitalized.

Field Name	Description
Balance As Of Last Credit Capitalization	[Display] This field displays the balance as of the last credit capitalization date.
Credit Interest Accrued	[Display] This field displays the total credit interest accrued to the account after the interest was last capitalised.
Adjusted Credit Interest Accrued	[Display] This field displays the accrued credit interest adjusted amount. It is adjusted through the Interest Adjustment Transaction (Fast Path: BAM57) option.
Debit Interest Accrued	[Display] This field displays the total debit interest accrued to the account after the interest was last capitalised.
Adjusted Debit Interest Accrued	[Display] This field displays the accrued debit interest adjusted amount. It is adjusted through the Interest Adjustment Transaction (Fast Path: BAM57) option.
Projected Tax on Accrued Interest	[Display] This field displays the tax applicable on the projected interest.
YTD Interest received	[Display] This field displays the total interest debited to the account in the current year.
YTD Interest paid	[Display] This field displays the total interest credited to the account in the current year.
ADB Month to Date	[Display] This field displays the average daily balance of the account in the current month.
ADB Year to Date	[Display] This field displays the average daily balance of the account in the current financial year.
ADB First Quarter	[Display] This field displays the average daily balance of the account in the first quarter of the financial year.
ADB Third Quarter	[Display] This field displays the average daily balance of the account in the third quarter of the financial year.

Field Name	Description
ADB Second Quarter	[Display] This field displays the average daily balance of the account in the second quarter of the financial year.
ADB Fourth Quarter	[Display] This field displays the average daily balance of the account in the fourth quarter of the financial year.
Group Interest Capitalization	
Role in Group	[Display] This field displays the role of the account in a group. The account is added to a group through the Group Accounts Maintenance option.
Group Code	[Display] This field displays the group code if the account is a part of a group.
Interest Information	
Interest Waiver	[Display] This check box displays whether the interest is waived for the account.
Alternate Account for Credit Interest Posting	[Optional,Numeric,16] Type the alternate CASA or loan account number for the credit interest posting. The currency of the alternate account can be different from the parent CASA account. When the credit interest is posted to an alternate account having a different currency, the exchange rates applicable for funds transfer will be used for the transaction. The alternate account need not be under the same customer ID. The alternate CASA account can be an asset or liability type of account. The alternate account should not have a OD limit attached to it.

Field Name	Description
Alternate Account for Debit Interest Posting	[Optional,Numeric,16] Type the alternate CASA account number for the debit interest posting. The account number should be of asset type. The currency of the alternate account has to be the same as that of parent CASA account and should not have a OD limit attached to it. The alternate account need not be under the same customer ID. Same or separate alternate account numbers can be defined for debit and credit interest posting. If the alternate account has insufficient funds at the time of debit interest posting, it will be force debited with the debit interest amount.
Interest Capitalization Periodicity	
• Daily Balance CASA Accounts can be capitalised on any day. • Debit and Credit Capitalisation dates can be maintained at product level and can be different. • At the product level, the frequency and capitalisation day can be maintained. • At the account level, the product level parameters can be overridden and the next capitalisation day can be setup at the account level.	
Credit Interest Capitalization Basis	[Display] This field displays the credit interest capitalization basis. The options are: • Calendar • Anniversary
Debit Interest Capitalization Basis	[Display] This field displays the debit interest capitalization basis. The options are: • Calendar • Anniversary
Credit Interest Capitalization Frequency	[Display] This field displays the credit interest capitalisation frequency. The options are: • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly

Field Name	Description
Debit Interest Capitalization Frequency	[Display] This field displays the debit interest capitalisation frequency . The options are: • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly
Next Credit Interest Capitalization Date	[Display] This field displays the next credit interest capitalization date.
Next Debit Interest Capitalization Date	[Display] This field displays the next debit interest capitalisation date.

RP Variances

Account Master Maintenance*

Account Number : 01000000408104 Currency Name : INR
 Branch : 9999 HO Product Name : 158 - PGS9 CURRENT ACCOUNT1

Account Details 1 | Account Details 2 | RD/Partner Acct. Info. | Account Info. | SC Info. | Interest Tiers Info.
 Balance Info. | Account Flags | Overdraft/Overline | Statement Info. | Interest Info. | **RP Variances** | Rule Doc

Variance Package	Interest Type	RP Variance Rate	Rule	Package Dev Rule	Benefit Plan Dev Rule

Record Details

Input By: TNISHANK Authorized By: TNISHANK Last Mnt. Date: 10/02/2010 14:43:38 Last Mnt. Action: Authorize Authorized: ☒

☐ Add By Copy
 ☐ Add
 ☒ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

Field Description

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

Rule Doc

This tab displays the rule description attached to the account from the **Rule Definition Master Maintenance** (Fast Path: RL002) option.

The screenshot shows the 'Account Master Maintenance' window. At the top, there are input fields for 'Account Number' (01000000408104), 'Branch' (9999), 'Currency Name' (INR), and 'Product Name' (158 - PGS9 CURRENT ACCOUNT1). Below these are several tabs: 'Account Details 1', 'Account Details 2', 'RD/Partner Acct. Info.', 'Account Info.', 'SC Info.', 'Interest Info.', 'RP Variances', and 'Rule Doc'. The 'Rule Doc' tab is currently selected, showing a large empty text area. At the bottom, there is a 'Record Details' section with fields for 'Input By' (TNISHANK), 'Authorized By' (TNISHANK), 'Last Mnt. Date' (10/02/2010 14:43:38), 'Last Mnt. Action' (Authorize), and 'Authorized' (checked). Below this are buttons for 'Add By Copy', 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Inquiry', 'UDF', 'Ok', 'Close', and 'Clear'.

6. Click the **Ok** button.
7. The system displays the message "Record Modified...Authorisation Pending...Click Ok to Continue". Click the **OK** button.
8. The account details are modified successfully once the record is authorised.

Note: In Inquire mode the DBA field is displayed in the Account Info tab, and in the Modify mode it is displayed in the Account Details 1 tab, and is modifiable.

To view the account details

1. Click the **Inquire** button.
2. Enter the account number and press the <Tab> key.
3. The system displays the account details in the various tabs.

Account Info

Account Master Maintenance*

Account Number : 01000000408104 Currency Name : INR
 Branch : 9999 HO Product Name : 158 - PG59 CURRENT ACCOUNT1

Balance Info. Account Flags Overdraft/Overline Statement Info. Interest Info. RP Variances Rule Doc
 Account Details 1 Account Details 2 RD/Partner Acct. Info. Account Info. SC Info. Interest Tiers Info.

Customer Id : 604009 Customer Name : SUNITA W

Joint Holders and Relationship :

Joint Holders	Relationship
1	
2	
3	

Account Attributes :

☐ Restricted ☐ Joint A/C
☐ Employee ☐ Hold Mail

Account Title : SUNITA W Acct Opening Date : 30/04/2008
 Account Status : Account Opened Today Acct Closure Date : 01/01/1800
 Account Officer : REGTEST1
 TDS Code : 1 TDS Code 2 : 1 Language Code : ENG Max Withdrawals : 9999
 Tax Deduction : N Accrual Status : N Tax Exemption Limit : 1.00 Tax Exemption Limit 2 : 1.00
 Mail Address Control : Customer Statement Copies : 1
 Credit Risk Rating : Date NPL : 01/01/1800
 Minor Acct Status : Major
 Generate Rate Change Intimation : ☐ Lead Days Intimation : 0
 IBAN : IN7044001000000408 Line Number :

Record Details

Input By : TNISHANK Authorized By : TNISHANK Last Mnt. Date : 10/02/2010 14:43:38 Last Mnt. Action : Authorize Authorized : ☒

☐ Add By Copy ☐ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☒ Inquiry

UDF OK Close Clear

Field Description

Field Name	Description

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.

Customer 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. In case of a joint account, the system displays the name of the primary holder of the account.

The customer short name can be changed through the **IC No - Short Name Change** (Fast Path: 7101) option.

Joint Holders and Relationships

Field Name	Description
Joint Holders	[Display] This field displays the name of the joint account holder.
Relationship	[Display] This field displays the relationship of the joint holders with the account holder.
Account Attributes	
Restricted	[Display] This check box displays whether the account is a restricted account. An authorised officer is allowed to inquire on the account.
Joint A/C	[Display] This check box displays whether the account is a joint account.
Employee	[Display] This check box displays whether the account holder is an employee of the bank.
Hold Mail	[Display] This check box displays whether the customer mail is withheld.
Account Title	[Display] This field displays the name of the customer who holds the CASA account.
Acct Opening Date	[Display] This field displays the date on which the account was opened.
Account Status	[Display] This field displays the current status of the account. The status of an active account can be changed through the Account Status Maintenance (Fast Path: CHM21) option.
Acct Closure Date	[Display] This field displays the date on which the account was closed.
Account Officer	[Display] This field displays the login id of the person who is responsible for the account. 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. The officer ID can be modified in the CASA Account Opening (Fast Path: 8051) option.

Field Name	Description
TDS Code	[Display] This field displays the tax 1 code used for deducting tax at source. The tax code is attached to an account in the CASA Account Opening (Fast Path: 8051) option and can be modified.
TDS Code 2	[Display] This field displays the tax code 2 used for deducting tax at source. The tax 2 code is attached to an account in the CASA Account Opening (Fast Path: 8051) option and can be modified.
Language Code	[Display] This field displays the language code.
Max Withdrawals	[Display] This field displays the maximum number of withdrawals that can be made from the account.
Tax Deduction	[Display] This field displays whether tax will be deducted from the account. The options are: • N –Tax is not deducted from the account • Y – Tax is deducted from the account
Accrual Status	[Display] This field displays the accrual status of the account. The options are: • N –Normal account • S – Suspended account
Tax Exemption Limit	[Display] This field displays the limit for tax exemption 1. Tax will be not deducted from the account if the credit interest is within this limit.
Tax Exemption Limit 2	[Display] This field displays the limit for tax exemption 2. Tax will be not deducted from the account if the credit interest is within this limit.

Field Name	Description
Mail Address Control	[Display] This field displays the address where mail correspondence is sent. The options are: • Customer • Account • Both
Statement copies	[Display] This field displays the number of copies of the statement that is to be generated.
Credit Risk Rating	[Display] This field displays the CRR that is applicable to the account.
Date NPL	[Display] This field displays the date on which the account became non-performing.
Minor Acct Status	[Display] This field displays the status of the account, if the customer is a minor. The options are: • Major - The account does not belong to the customer who is a minor, and the minor customer can enjoy only (secondary) joint account relationship with the account. • 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.
Generate Rate Change Intimation	[Display] This check box displays whether the rate change intimation needs to be generated. If the check box is selected, this indicates that an advice may be sent to the account during a rate change.
Lead Days For Intimation	[Display] This field displays the lead day for intimation. This indicates the number of days before a future dated rate change advice will be sent to the account.

Field Name	Description
IBAN	[Display] This field displays the bank identifier. For more information refer to Example 02 provided at the end of the CASA Account Opening (Fast Path: 8051) option.
Line Number	[Display] This field displays the line number.

RD/Partner Acct Info

This tab is enabled if the account belongs to a recurring deposit product.

Account Master Maintenance

Account Number: 000000049809 Currency Name: IDR
 Branch Name: HO Product Name: 242 - TPD_CONS2_VAR_Y

Balance Info. Account Flags Overdraft/Overline Statement Info. Interest Info. RP Variances Rule Doc
 Account Details 1 Account Details 2 **RD/Partner Acct. Info.** Account Info. SC Info. Interest Tiers Info.

Installment Details
 Installment Amount : 10,000.00 Number of Installments : 2
 Maturity Value : 0.00 Frequency of Installment : Monthly
 Maturity Date : 31/03/2008
 Extended Maturity Date : 31/03/2008

Drawdown Details
 Number of Retries : 0 Next Retry Date : 29/02/2008

Other Details
 Advance Amount : (As of Last EOD) 0.00 Grace Period : 0
 Interest Amount : -20,000.00 Interest Rate : 11.00000
 Penalty Amount : 0.00 Penalty Rate : 1
 Amount Paid Today : 0.00 Net Applicable Rate :
 Amount Remaining : 0.00 Last Penalty Date : 29/02/2008

Other Transactions
 User Defined Fields

Record Details
 Input By: TSANDEEP Authorized By: SSANDEEP Last Mnt. Date: 06/06/2008 01:05:57 Last Mnt. Action: Authorize Authorized: ☒

Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☒ Inquiry

Field Description

Field Name	Description
Installment Details	
Installment Amount	[Display] This field displays the installment amount that is payable at the specified frequency.

Field Name	Description
Number of Installments	[Display] This field displays the total number of installments that is payable at the specified frequency.
Maturity Value	[Display] This field displays the total amount that will be available to the customer after the maturity of the RD.
Frequency of Installment	[Display] This field displays the frequency at which the installment is payable.
Maturity Date	[Display] This field displays the maturity date of the RD account.
Extended Maturity Date	[Display] This field displays the extended maturity date of the RD account.
Drawdown Details	
Number of Retries	[Display] This field displays the number of retries allowed.
Next Retry Date	[Display] This field displays the date on which the draw-down will be attempted again.
Other Details	
Advance Amount (As of Last EOD)	[Display] This field displays the advance amount, if any which is paid. This is the advance amount which is paid when the last end of day process was run.
Grace Period	[Display] This field displays the maximum number of days up to which no penalty will be charged against late payment of the installment.
Interest Amount	[Display] This field displays the total amount of interest earned on the RD account till date.
Interest Rate	[Display] This field displays the rate of interest applicable to the RD account. The rate of interest is defined at the product level.

Field Name	Description
Penalty Amount	[Display] This field displays the penalty amount that is payable at the defined penalty rate.
Penalty Rate	[Display] This field displays the rate at which the penalty for the late installment payment is charged. This field is non-editable.
Amount Paid Today	[Display] This field displays the advance amount, if any that is paid on the current posting date.
Net Applicable Rate	[Display] This field displays the net interest rate that is applicable to the account.
Amount Remaining	[Display] This field displays the balance amount that is payable. <i>Amount Remaining = RD Amount- Amount paid up to last installment</i>
Last Penalty Date	[Display] This field displays the last date on which the customer defaulted in his payment of the installment. If the last penalty date is within the grace days, penalty will not be charged.

Interest Tiers Info

Account Master Maintenance*

Account Number : 01000000408104 Currency Name : INR
 Branch : 9999 HO Product Name : 158 - PG59 CURRENT ACCOUNT1

Balance Info. Account Flags Overdraft/Overline Statement Info. Interest Info. RP Variances Rule Doc

Account Details 1 Account Details 2 RD/Partner Acct. Info. Account Info. SC Info. Interest Tiers Info.

Interest Rate Information :
 Cumulative Credit Interest Rate : 0.00000 Cumulative Debit Interest Rate : 0.00000
 Cumulative OL Interest Rate : 0.00000 Cumulative TOD Interest Rate : 0.00000
 Annual Equivalent Rate :

Int Type	Tier No.	Int Rate	Tier Balances	Balance Break-Up	Variances
CREDIT	1	6.00000	1,000.00	0.00	0
CREDIT	2	7.00000	10,000.00	0.00	0
CREDIT	3	8.00000	100,000.00	0.00	0
CREDIT	4	9.00000	200,000.00	0.00	0
DEBIT	1	9.00000	10,000.00	0.00	0
DEBIT	2	20.00000	100,000.00	0.00	0
DEBIT	3	15.00000	100,000,000.00	0.00	0
OVERLINE	1	25.00000	5,000.00	0.00	0
OVERLINE	2	35.00000	99,999,999.999.00	0.00	0

Record Details
 Input By: TNISHANK Authorized By: TNISHANK Last Mnt. Date: 10/02/2010 14:43:38 Last Mnt. Action: Authorize Authorized: ☒

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

Field Description

Field Name	Description

Interest Rate Information**Cumulative Credit Interest Rate**

[Display]

This field displays the interest rate that is applicable for the account if the interest rate accrual is cumulative.

Cumulative Debit Interest Rate

[Display]

This field displays the interest rate that is applicable for the account if the interest rate accrual is cumulative.

Cumulative OL Interest Rate

[Display]

This field displays the OL interest rate that is applicable for the account if the interest rate accrual is cumulative.

Cumulative TOD Interest Rate

[Display]

This field displays the TOD interest rate that is applicable for the account if the interest rate accrual is cumulative.

Field Name	Description
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate Annual Equivalent Rate.
Column Name	Description
Int Type	[Display] This column displays the type of the interest. The options are: • Credit • Overline • Temporary Overdraft, etc.
Tier No.	[Display] This column displays the tier number of the selected interest rate.
Int Rate	[Display] This column displays the interest rate for each tier defined at the product level.
Tier Balances	[Display] This column displays the amount up to which the interest index rate should be applied.
Balance Break Up	[Display] This column displays the break up of the balance in the account if the interest accrual is split. The interest rates for the slabs are defined at the product level.
Variances	[Display] This column displays the credit interest variance that is defined for the account.

Balance Info

Account Master Maintenance*

Account Number : 01000000408104 Currency Name : INR
 Branch : 9999 HO Product Name : 158 - PG59 CURRENT ACCOUNT 1

Account Details 1	Account Details 2	RD/Partner Acct. Info.	Account Info.	SC Info.	Interest Tiers Info.
Balance Info.	Account Flags	Overdraft/Overline	Statement Info.	Interest Info.	RP Variances
Rule Doc					

Available Balance : 0.00 Amount Available For Sweep In : 0.00
 Undeared Funds : 0.00
 Hold Amount : 0.00
 Authorised Debits : 0.00
 Min. Balance Required : 600.00 Net Balance : 0.00
 Minimum Trading Balance Required : 700.00 Confirmation Amount : 0.00
 Current Book Balance : 0.00
 Previous EOD Book Bal. : 0.00
 Sweep In Amount On Lien : 0.00
 Periodic Average Balance : 0.00

Record Details
 Input By: TNISHANK Authorized By: TNISHANK Last Mnt. Date: 10/02/2010 14:43:38 Last Mnt. Action: Authorize Authorized: ☒

☐ Add By Copy ☐ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☒ Inquiry

UDF OK Close Clear

Field Description

Field Name	Description
Available Balance	[Display] This field displays the balance available in the account. <i>Available Balance = Current Book Balance (including Minimum Balance Required & Hold Balance)– Uncleared Balance</i>
Amount Available For Sweep In	[Display] This field displays the amount available for sweep-in for this account.
Uncleared Funds	[Display] This field displays the uncleared funds in the account. This is the total funds which are pending for clearing.

Field Name	Description
Hold Amount	[Display] This field displays the hold amount specified while placing the hold funds request. The maximum amount that can be withdrawn is reduced by the hold amount. <i>Maximum amount that can be withdrawn = Available Balance - (Hold amount + Minimum balance).</i>
Authorised Debits	[Display] This field displays the total amount of authorised debits that are pending for clearance in the account.
Min. Balance Required	[Display] This field displays the amount that should be maintained as the minimum balance in the account. The minimum balance is maintained in the product currency. A transaction which results in the decrease of the account balance below the specified amount will require an override.
Net Balance	[Display] This field displays the net balance in the account inclusive of the confirmation amount. <i>Net Balance = Available Balance - (Hold amount + Minimum balance) +/- Confirmation Balance</i>
Minimum Trading Balance Required	[Display] This field displays the minimum trading balance required. It is the limit where in if the balance exceeds the limit; the extra funds will be invested in other products.
Confirmation Amount	[Display] This field displays the confirmation balance of the account.
Current Book Balance	[Display] This field displays the current book balance of the account. <i>Current Book Balance = Available Balance + Uncleared Balance</i>
Previous EOD Book Bal.	[Display] This field displays the book balance of the account at the end of the previous day.
Sweep In Amount On Lien	[Display] This field displays the TD amount placed in lien due to insufficient balance in the account.
Periodic Average Balance	[Display] This field displays the average periodic balance in the account.

Account Flags

Account Master Maintenance*

Account Number : 01000000408104 Currency Name : INR
 Branch : 9999 HO Product Name : 158 - PG59 CURRENT ACCOUNT1

Account Details 1 | Account Details 2 | RD/Partner Acct. Info. | Account Info. | SC Info. | Interest Tiers Info.

Balance Info. | **Account Flags** | Overdraft/Overline | Statement Info. | Interest Info. | RP Variances | Rule Doc

Flags

☐ Adhoc Statement ☐ VAT Deduction
☐ Stop Payment ☐ Memo
☐ Standing Instructions ☐ Special Statement
☒ Sweep Out Instructions ☐ Additional Address

☒ Inward Direct Debit Authorisation

☐ Debit Authorisation :
☒ Tax Deduction :
☐ Corporate Account :
☐ Use Product Tiers For Debit Interest Calculation :

Group/Bonus Interest : N
 Deferred Statement Gen Day : 31
 Cheque Reorder Level : 10
 No. of Cheque Withdrawals : 0
 No. of Past Due Cheque : 0

External Banking Facility

☐ ATM ☒ Internet
☒ Point of Sale

Record Details

Input By: TNISHANK Authorized By: TNISHANK Last Mnt. Date: 10/02/2010 14:43:38 Last Mnt. Action: Authorize Authorized: ☒

☐ Add By Copy

Field Description

Field Name	Description
Flags	
Adhoc Statement	[Display] This check box is selected if the customer has requested for an adhoc statement.
VAT Deduction	[Display] This check box is selected if the Value Added Tax (VAT) is deducted on interest.
Stop Payment	[Display] This check box is selected if a stop payment instruction issued for one or more cheques on the account exists.
Memo	[Display] This check box is selected if a memo is attached to the customer.
Standing Instructions	[Display] This check box is selected if the customer can issue standing instructions.

Field Name	Description
Special Statement	[Display] This check box is selected if the customer has requested for the special statement facility.
Sweep Out Instructions	[Display] This check box is selected if the customer can issue sweep out instructions.
Additional Address	[Display] This check box is selected if an additional address has been supplied for mailing the account statements.
Inward Direct Debit Authorisation	[Display] This check box is selected if the inward debit authorisation facility is enabled for the account.
Debit Authorisation	[Display] This check box is selected if the debit authorisation facility is enabled for the account.
Tax Deduction	[Display] This check box is selected if the tax is deducted on interest.
Corporate Account	[Display] This check box is selected if this is a corporate account.
Use product tiers for debit interest calculation	[Display] The check box is selected if the interest rate at the limit level is used or else the tiers at the product level are used.
Group/Bonus Interest	[Display] This field displays Y if account is eligible for group or bonus interest or else it displays N .
Deferred Statement Gen Day	[Display] The date on which the system generated the last statement for the account.
Cheque Reorder Level	[Display] The number of cheques remaining with the customer. The system generates an advice to remind the customer to request for a new cheque book.
No. of Cheque Withdrawals	[Display] The number of withdrawals done through cheques in the current service charge capitalization cycle.

Field Name	Description
No. of Past Due Cheque	[Display] This field displays the number of past due cheques.
External Banking Facility	
ATM	[Display] This check box is selected if the ATM facility is enabled for the account.
Internet	[Display] This check box is selected if the internet facility is enabled for the account.
Point of Sale	[Display] This check box is selected if the point of sale facility is enabled for the account

Overdraft/Overline

Account Master Maintenance*

Account Number : 01000000408104 Currency Name : INR
 Branch : 9999 HO Product Name : 158 - PG99 CURRENT ACCOUNT1

Account Details 1 | Account Details 2 | RD/Partner Acct. Info. | Account Info. | SC Info. | Interest Tiers Info.
 Balance Info. | Account Flags | **Overdraft/Overline** | Statement Info. | Interest Info. | RP Variances | Rule Doc

Cheque Last Issued :

Overdraft Days
 Current : 0 Month To Date : 0 Year To Date : 0

Overline Days
 Current : 0 Month To Date : 0 Year To Date : 0
 Date Last Overline : 0 Date Recalled : Times Overline YTD : 0

Debits
 MTD : 0.00 Count : 0 Last Date : 30/04/2008
 YTD : 0.00 Count : 0 Last Amount : 0.00

Credits
 MTD : 0.00 Count : 0 Last Date : 30/04/2008
 YTD : 0.00 Count : 0 Last Amount : 0.00

Record Details
 Input By : TRISHANK Authorized By : TRISHANK Last Mnt. Date : 10/02/2010 14:43:38 Last Mnt. Action : Authorize Authorized : ☒

☐ Add By Copy ☐ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☒ Inquiry

UDF OK Close Clear

Field Description

Field Name	Description
Cheque Last Issued	[Display] This field displays the cheque number of the last cheque that is issued.
Overdraft Days	
Current	[Display] This field displays the number of days for which the account has been continuously overdrawn as of the current status.
Month To Date	[Display] This field displays the number of days in the current month for which the account has been overdrawn.
Year To Date	[Display] This field displays the number of days in the current year for which the account has been overdrawn.
Overline Days	
Current	[Display] This field displays the number of days for which the account has been in the overline state as on the current date.
Month To Date	[Display] This field displays the number of days in the current month for which the account has availed of the overline facility.
Year To Date	[Display] This field displays the number of days in the current year for which the account has availed of the overline facility.
Date Last Overline	[Display] This field displays the last date on which the account availed of the overline facility.
Date Recalled	[Display] This field displays the date on which the overdraft facility of the account is recalled.
Times Overline YTD	[Display] This field displays the number of times in the current year that the account has availed of the overline facility.
Debits	

Field Name	Description
MTD	[Display] This field displays the total amount that is debited to the account in the current month.
Count	[Display] This field displays the total number of debit transactions that have taken place in the current month.
Last Date	[Display] This field displays the date on which an amount was last debited to the account.
YTD	[Display] This field displays the total amount that is debited to the account in the current year.
Count	[Display] This field displays the total number of debit transactions that have taken place in the current year.
Last Amount	[Display] This field displays the amount that was last debited to the account.
Credits	
MTD	[Display] This field displays the total amount that is credited to the account in the current month.
Count	[Display] This field displays the total number of credit transactions that have taken place in the current month.
Last Date	[Display] This field displays the date on which an amount was last credited to the account.
YTD	[Display] This field displays the total amount that is credited to the account in the current year.
Count	[Display] This field displays the total number of credit transactions that have taken place in the current year.
Last Amount	[Display] This field displays the amount that was last credited to the account.

Statement Info

Account Master Maintenance*

Account Number : 01000000408104 Currency Name : INR
 Branch : 9999 HO Product Name : 158 - PG59 CURRENT ACCOUNT1

Account Details 1 | Account Details 2 | RD/Partner Acct. Info. | Account Info. | SC Info. | Interest Tiers Info.
 Balance Info. | Account Flags | Overdraft/Overline | **Statement Info.** | Interest Info. | RP Variances | Rule Doc

Non Sufficient Funds
 Last NSF Date : NSF Items YTD : 0 NSF Items : 0

Last Statement
 Date : 29/04/2008 Balance : 0.00 YTD Stmt No : 0

Account Attributes :
☐ Recalled ☐ Securitized : ☐ Legal :
☒ Generate Reminder ☐ Conversion :
 Account Transferred From : Limit Id :

Record Details
 Input By : TNISHANK Authorized By : TNISHANK Last Mnt. Date : 10/02/2010 14:43:38 Last Mnt. Action : Authorize Authorized : ☒

☐ Add By Copy ☐ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☒ Inquiry

UDF OK Close Clear

Field Description

Field Name	Description
Non Sufficient Funds	
Last NSF Date	[Display] This field displays the last date on which the account experienced a non-sufficient funds (NSF) situation.
NSF Items YTD	[Display] This field displays the number of times the account has experienced an NSF situation in the current year.
NSF Items	[Display] This field displays the number of times the account has experienced an NSF situation in the current period.
Last Statement	
Date	[Display] This field displays the date on which the last statement was generated for the account.

Field Name	Description
Balance	[Display] This field displays the balance in the account at the time of generating the last statement. This is the closing balance of the statement.
YTD Stmt No	[Display] This field displays the number of statements that were issued to the customer in the current year.
Account Attributes	
Recalled	[Display] This check box displays whether the OD facility for the account has been recalled.
Securitized	[Display] This check box displays whether the account has been securitized.
Legal	[Display] This check box displays whether the account has legal proceedings against it.
Generate Reminder	[Display] This check box displays whether the reminders have to be generated for unadjusted overdraft and unadjusted overline.
Conversion	[Display] This check box displays whether the account has been converted from a loan account.
Account Transferred From	[Display] This field displays the account number from which the current account has been converted.
Limit Id	[Display] This field displays the reference number of the internal limit that is attached to the OD account.

- Click the **Close** button.

1.6. ORS42 - Document Details Maintenance

Using this option you can maintain the details of the individual documents which are added in the **Document Code Maintenance** (Fast Path: ORS41) option.

Definition Prerequisites

- 8053 - Customer Addition
- ORS41 - Document Code Maintenance

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 the document details

1. Type the fast path **ORS42** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Document Details Maintenance**.
2. The system displays the **Document Details Maintenance** screen.

Document Details Maintenance

Document Details Maintenance*

Document

Customer Id: Customer Name:
 Account No: Account Name:
 Document Code: Doc description: Doc No:

Details

Document Reference:
 Location Code:
 Location Description:
 Beginning Date:
 Expiry Date:
 Action Date:
 Nature Of Document:
 Document Status:
 Collateral Code:
 Collateral Id:
 Third Party Cust Id:
 Non-Customer Third Party:
 Name Of Third Party:
 Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

UOF OK Close Clear

Field Description

Field Name	Description
Document	
Customer Id	[Optional, Radio Button, Numeric, 10] Click on this option to inquire based on customer ID. Type the unique identification number of the primary customer if the document is at the account level, or the unique identification number of the document holder customer, if the document is at the customer level. You can either select the customer Id or account number.
Customer Name	[Display] This field displays the name of the customer.
Account No	[Optional, Radio Button, Numeric, 16] Click on this option to inquire based on account number. Type the Loan/CASA account of the customer if the document is at the account level.
Account Name	[Display] This field displays the name of the account to which the document is attached.
Document Code	[Optional, Pick List] Select the unique identification code for a particular type of document from the pick list.
Doc Description	[Display] This field displays the name or description of the document.
Doc No	[Mandatory, Alphanumeric, 30] Type the number of the particular document which is to be maintained.
Details	
Document Reference	[Mandatory, Alphanumeric, 50] Type the additional details of the document which is to be maintained.
Location Code	[Mandatory, Pick List] Select the location code from the pick list. The location code is maintained in the Lookups (Fast Path: ORS06) option.

Field Name	Description
Location Description	[Display] This field displays the description of the location as selected in the Location Code option.
Beginning Date	[Mandatory, Pick List, dd/mm/yyyy] Select the valid beginning date of the relevant document from the pick list.
Expiry Date	[Mandatory, Pick List, dd/mm/yyyy] Select the valid expiry date of the relevant document from the pick list. The report of all documents based on the expiry date will be based on this field.
Action Date	[Mandatory, Pick List, dd/mm/yyyy] Select the valid action date of the relevant document from the pick list. By default the system displays the expiry date of the document.
Nature Of Document	[Mandatory, Drop-Down] Select the nature of the document from the drop-down list. The options are: • Collateral Document • Support Document • Back up Document • Others
Document Status	[Mandatory, Drop-Down] Select the status of the document from the drop-down list. The options are: • Not received • Received
Collateral Id	[Optional, Numeric, 16] Type the unique identification number of the collateral.
Collateral Code	[Optional, Numeric, 22] Type the code of the collateral.
Third Party Cust Id	[Optional, Numeric, 10] Type the unique identification number of the third party customer.
Name Of the third Party	[Display] This field displays the name of the third party customer.

Field Name	Description
Non-Customer Third Party	[Optional, Alphanumeric, 50] Type the name of the third party customer, who is not the customer of the bank.
Remarks	[Optional, Alphanumeric, 255] Type the remarks for the document which has to be maintained.

- Click the **Add** button.
- Enter the customer ID and press the <Tab> key.
- Enter the account number and document number.
- Enter the other document details.

Document Details Maintenance

Document Details Maintenance*

Document

Customer Id: 605371 Customer Name: STEVEN
 Account No: 70000000584440 Account Name:
 Document Code: Doc description: Doc No: 231

Details

Document Reference: 997
 Location Code:
 Location Description:
 Beginning Date: 01/01/2000
 Expiry Date: 01/01/2025
 Action Date: 01/01/2025
 Nature Of Document: Collateral Document
 Document Status: Recieved
 Collateral Code: 21
 Collateral Id:
 Third Party Cust Id:
 Non-Customer Third Party:
 Name Of Third Party:
 Remarks: ThirdParty

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized

☐ Add By Copy
 ☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

UDF Ok Close Clear

- Click the **Ok** button.
- The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **OK** button.
- The document details are added once the record is authorised.

1.7. CHM45 - Account Master Attributes Maintenance

This maintenance allows you to define turnover based service charges for CASA accounts. The amount to be charged can be defined either as a fixed amount or certain percentage of the turnover slab. Further, you can also define a minimum and maximum amount of service charge.

The PL and NPL appropriation sequence are defaulted from the product level and displayed in this option. You can modify the NPL appropriation sequence at the account level, if required.

The commitment fee for OD account is computed on the unutilized amount below the utilization percentage defined at the product level and is levied to the account every month end. Using this option, you can modify the commitment fee rate at the account level. The Commitment fee will be logged separately for every OD account in order to track this fee for provisioning.

This option also allows the user to enable or disable the dormancy processing for the corporate CASA account.

Definition Prerequisites

- 8051 - CASA Account Opening
- CHM84 - CASA Product Attributes Maintenance

Modes Available

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

To modify account master attributes

1. Type the fast path **CHM45** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Account Master Attributes Maintenance**.
2. The system displays the **Account Master Attributes Maintenance** screen.

Account Master Attributes Maintenance

Account Master Attributes Maintenance*

Account Number :		Repricing:	☐
Turnover Slab :		Transaction Percentage :	0.00
Fixed Amount :	0.00	Maximum Amount :	
Minimum Amount :		Security Status :	
Commitment Category :		NPL Appropriation Sequence :	
PL Appropriation Sequence :		Unbilled Commitment Fee :	
Commitment Fee Rate :		Next Date of Rate Change :	01/01/1800
Last Date of Rate Change :	01/01/1800	Account Opening Permission Certificate Number :	
Large Balance :	0.00	Restrict Account Closure :	☐
Window Period in Days :		Exclude Account From Dormancy Processing :	☐
Rate for Window Period Penalty :			
Window Period Expiry Date :			
Window Period Penalty Amount :			

Auto Expiry Extension Details

Approval Date Of Account Opening Permit :		Capital Validation Result :	
Expiry Extension Date :			

Cumulative Credit Transaction Limit :	0.00	Cumulative Credit Transaction Limit Currency :	
Tolerance Limit in Amount:		Tolerance Limit in Percentage :	0.00
Tolerance Limit Amount Currency :		Cumulative Credit Transaction Amount :	

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☒ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the CASA account number for which bank wants to maintain a separate slab for turnover based service charge.
Turnover Slab	[Mandatory, Numeric, 13, Two] Type the turnover slab amount. If the account turnover in the period is greater than the turnover mentioned here then the service charges, as set up in this maintenance would be charged.
Repricing	[Display] This field displays whether repricing is enabled for the account or not.
Fixed Amount	[Optional, Numeric, 13, Two] Type the fixed amount, which needs to be charged as a service charge. Either a fixed or a percentage type SC can be levied.

Field Name	Description
Transaction Percentage	[Optional, Numeric, Three, Two] Type the transaction percentage in case bank wants to charge percentage type SC. This will be used to calculate the percentage of the turnover.
Minimum Amount	[Optional, Numeric, 13, Two] Type the minimum amount of commission, in case of a percentage type of service charge.
Maximum Amount	[Optional, Numeric, 13, Two] Type the maximum amount of commission, in case of a percentage type of service charge.
Commitment Category	[Mandatory, Drop-Down] Select the commitment category from the drop-down list. The options are: • Committed - no clause • Committed - clause B • Committed - clause A By default the system displays Committed facility with clause B at the time of CASA account opening.
Security Status	[Display] This field displays the security status of the account. The security status are: • Secured • Unsecured
PL Appropriation Sequence	[Display] This field displays the sequence which will be used for appropriation, if the account is in performing stage. The sequence defined at the product level is defaulted to the account level. When the repayment or transaction takes place in an OD account, appropriation will be done at the EOD, based on the CRR linked appropriation type (Performing/Non-performing) and the sequence applicable at the account level (either defaulted from product level or over ridden at the account level).
NPL Appropriation Sequence	[Display] This field displays the sequence which will be used for appropriation, if the account is in non-performing stage.

Field Name	Description
Commitment Fee Rate	[Optional, Numeric, Two, Two] Type the commitment fee rate. By default, system displays the product level rate.
Unbilled Commitment Fee	[Display] This field displays the unbilled commitment fee calculated before capitalization i.e. the amount not charged to the account. The commitment fee value will be from the last charging date till the current process date. Once capitalized for the month, till EOD of the first day of the next month, this counter will be reset to 00.
Last Date of Rate Change	[Display] This field displays the last date of rate change on the OD limits. This last date of rate change will default the first limit start date.
Next Date of Rate Change	[Display] This field displays the next date of rate change on the OD limits. <i>Next Date = Last Date of Rate Change + Account Repricing Frequency (index period of the first existing limit).</i>
Large Balance	[Mandatory, Numeric, 13, Two] Type the large balance. It is the upper limit of a balance which an account can have. If the large balance is modified at the product level, the new limit will be applicable for new accounts under that product and for existing accounts the old limit will be applicable.
Account Opening Permission Certificate No.	[Conditional, Alphanumeric, 30] Enter the account opening permission certificate number. This field is enabled if the Auto Expiry of Account Flag is selected for the account product in CASA Product Master (FP: CHM01) option. This is applicable to product class temporary account, basic account and special budget account (product class selected at CASA Product Master (FP: CHM01) option).
Window Period in Days	[Conditional, Numeric, Four] Type the number of days within which the negative balance in the account is to be repaid. This field is enabled with the default values, if the account is opened under a product for which the penalty details are defined using the CASA Product Attributes Maintenance (Fast Path: CHM84) option.

Field Name	Description
Restrict Account Closure	[Optional, Check Box] Select the Restrict Account Closure check box, if account closure is to be restricted.
Rate for Window Period Penalty	[Conditional, Numeric, Two, Two] Type the absolute rate which is used for charging the window period penalty. Back dated or Future date change of the penalty rate is not allowed. If the penalty rate is modified at the account level then the new penalty will be charged from that effective date. For example - If the penalty rate is modified on 16th of a month, then the penalty is charged from 1st to 15th on the old rate and from 16th to the interest charging date on the modified rate. This field is enabled with the default values, if the account is opened under a product for which the penalty details are defined using the CASA Product Attributes Maintenance (Fast Path: CHM84) option.
Exclude Account from Dormancy Processing	[Optional, Check Box] Select the Exclude Account from Dormancy Processing check box to exclude the account from dormancy processing. If this check box is not selected (not consider for dormancy), if the attribute of the account is already: i. Dormant ii. Unclaimed iii. Dormant-Discharged iv. Dormant-closed v. Dormant-Notional closed vi. Dormant-Unclaimed vii. Unclaimed-Discharged viii. Unclaimed-Closed ix. Unclaimed-Notional closed
Window Period Expiry Date	[Display] This field displays the window period expiry date.

Field Name	Description
Window Period Penalty Amount	[Display] This field displays the window period penalty amount till EOD of the previous date (due but not charged). Once the penalty amount is capitalized in the account on month end, the amount will become zero in this field irrespective of whether it is repaid or not .i.e. if the interest charging is on month end then this field will display the value as '00' on the first day of a new month. From the second day onwards it will start displaying the new calculated penalty amount values if the repayment is not done. Penalty will continue to be charged even after limit expiry till the entire outstanding amount is paid. Penalty amount will be recovered up to the extent of Net balance in the account. If the net balance in the account is less than the penalty amount then, hold will be marked in the account for the difference/unrecoverable amount.
Auto Expiry Extension Details	
Approval Date on Account Opening Permit	[Optional, Pick List, dd/mm/yyyy] Select the approval date of account opening from the pick list. This field is enabled if Auto Expiry of Account Flag is selected for the account product in CASA Product Master (FP: CHM01) option. This is applicable to product class temporary account, basic account and special budget account (product class selected at CASA Product Master (FP: CHM01) option).
Capital Validation Result	[Optional, Drop -Down] Select the capital validation result from the drop-down list. The options are: • Pass • Not Pass This is applicable to product class temporary account for capital validation (product class selected at CASA Product Master (FP: CHM01) option).
Expiry Extension Date	[Mandatory, Pick List, dd/mm/yyyy] Select the expiry extension date from the pick list. It is the date till which the account opened under the temporary product class can be extended. The extension date should not be greater than the date maintained in the Maximum Expiry Period field maintained in the CASA Product Master Maintenance (Fast Path: CHM01) option. This field is enabled if Auto Expiry of Account Flag is selected for the account product in CASA Product Master (FP: CHM01) option.

Field Name	Description
Cumulative Credit Transactions Limit	[Optional, Numeric, 13, Two] Type the limit for cumulative credit transaction limit. The value 'zero' denotes maximum limit maintained for the account.
Cumulative Credit Transactions Limit Currency	[Mandatory, Drop-Down] Select the currency code in which limit is to be maintained from the drop-down list. Limit will be tracked in the specified currency. If the transaction currency is not equal to limit currency, then the system will convert the transaction amount using mid rate.
Tolerance Limit in Amount	[Optional, Numeric, 21] Type the amount of tolerance limit.
Tolerance Limit in Percentage	[Optional, Numeric, six] Type the tolerance limit in percentage.
Tolerance Limit in Amount Currency	[Conditional, Drop-Down] Select currency code in which tolerance limit amount is to be maintained from the drop-down list. If the tolerance limit amount currency is not equal to limit currency, then the system will do conversion of tolerance limit amount using mid rate.
Cumulative Credit Transactions Amount	[Display] This field displays the cumulative credit transaction amount in the account currency. Cumulative credit transaction amount is the sum of all credit transaction done on the CASA account.

3. Click the **Modify** button.
4. Enter the account number and press the **<Tab>** key.
5. Enter the relevant information.
6. Select the commitment category from the drop-down list.
7. Modify the other account master details.

Account Master Attributes Maintenance

Account Master Attributes Maintenance*

Account Number : 1001100000000281

Turnover Slab :

Fixed Amount : 0.00

Minimum Amount :

Commitment Category : Committed - clause B

PL Appropriation Sequence :

Commitment Fee Rate : 0

Last Date of Rate Change : 01/01/1800

Large Balance : 999999999999.99

Window Period in Days : 11

Rate for Window Period Penalty : 0

Window Period Expiry Date :

Window Period Penalty Amount : 0.00

Repricing: ☐

Transaction Percentage : 0.00

Maximum Amount :

Security Status : N

NPL Appropriation Sequence :

Unbilled Commitment Fee : 0

Next Date of Rate Change : 01/01/1800

Account Opening Permission Certificate Number :

Restrict Account Closure ☐

Exclude Account From Dormancy Processing : ☒

Auto Expiry Extension Details

Approval Date Of Account Opening Permit : 20/12/2011

Capital Validation Result : Pass

Expiry Extension Date : 31/12/2011

Cumulative Credit Transaction Limit : 1,000.00

Cumulative Credit Transaction Limit Currency : RMB

Tolerance Limit in Amount : 10,000.00

Tolerance Limit in Percentage : 80.00

Tolerance Limit Amount Currency : RMB

Cumulative Credit Transaction Amount : 0.00

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TJAYA	TJAYA	09/12/2011 16:06:59	Authorize	☒

☐ Add By Copy
 ☐ Add
 ☒ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

UDF Ok Close Clear

8. Click the **Ok** button.
9. The system displays the message "Record Modified...Authorisation Pending...". Click the **OK** button.
10. The account master attribute is modified once the record is authorised.

1.8. CIM28 - Account Operating Instruction Maintenance

This option facilitates you to give instructions to operate a particular account.

Definition Prerequisites

- 8051 - CASA 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 the account operating instructions

1. Type the fast path **CIM28** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Account Operating Instruction Maintenance**.
2. The system displays the **Account Operating Instruction Maintenance** screen.

Account Operating Instruction Maintenance

Account Operating Instruction Maintenance*

Account No : Name :

Branch : Currency :

Instruction :

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the account number of the customer, for whom the account operating instructions need to be added. The system will accept only valid CASA, Loans or TD account numbers.
Name	[Display] This field displays the name of the customer.
Branch	[Display] This field displays the branch code where the customer's account is opened.
Currency	[Display] This field displays the currency of the account.
Instruction	[Mandatory, Alphanumeric, 255] Type the account operating instructions as to how the account should be operated. This is normally used in case of joint accounts. These instructions have to be followed by the account operators while operating the account. The bank has to ensure that these instructions are strictly complied with.

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

Account Operating Instruction Maintenance

Account Operating Instruction Maintenance*

Account No : 000000004796 Name : RAM R. RAJ

Branch : 9999 Currency : INR

Instruction :

Pay Int @ maturity

Record Details

Input By : Authorized By : Last Mnt. Date : Last Mnt. Action : Authorized :

☐ Add By Copy ☒ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry

UDF Ok Close Clear

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending". Click the **Ok** button.
8. The account operating instructions are added once the record is authorized.

Note: After you have added the instructions, the system will not permit you to add another instruction for the same account, until the addition has been authorized.

1.9. 7106 - Account Image Display

You can select an account number, and view the images (signatures and/or photographs) of the customers linked to it for verification of the identity of a person, or the signature on the valid instruments and the documents.

Definition Prerequisites

- 8053 - Customer Addition
- 7102 - Link Cust Image

Modes Available

Not Applicable

To view the customer account images

1. Type the fast path **7106** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Account Image Display**.
2. The system displays the **Account Image Display** screen.

Account Image Display

Account Image Display*

Account No. :

Account Ccy : Account Status :

Account Operating Instructions :

Customer ID	Full Name	CustomerAcctRel	Photo/Sign	Show
0 jo				

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	[Mandatory, Numeric, 16] Type the account number of the customer. The system will accept only valid CASA, Loans or TD account numbers. The short name of the primary customer is populated adjacent to the 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 are posted in the account in the account currency. The exchange rate values must be defined and downloaded.
Account Status	[Display] This field displays the status of account. For example: Regular, Account Opened Today, Closed, Account Closed Today, Unclaimed, Account Blocked, Matured, or Forced Renewal.
Account Operating Instructions	[Display] This field displays the instruction given by the customer as to how the account should be operated. This is normally used in case of Joint Accounts. These instructions can be maintained using Account Operating Instruction Maintenance (Fast Path: CIM28) option. These instructions have to be followed by the account holders while operating the account. The bank has to ensure that these instructions are strictly complied with.

Column Name	Description
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.
Full Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the Customer Addition (Fast Path: 8053) option.
CustomerAcctRel	[Display] This field displays the relationship of the customer with the account. The relation is decided at the time of opening the account.

Column Name	Description
Photo/Sign	[Mandatory, Drop-Down] Select the image type from the drop-down list. The options are: • Sign • Photo
Show	[Link] Click the Click to Display link to view the image.

3. Type the account number and press the <Tab> key.
4. Click the **Ok** button. The system displays the customer details.

Account Image Display

Account No. : 06049410000019 EDWARD MATHEW

Account Ccy : INR Account Status : Account Opened Today

Account Operating Instructions :

Customer ID	Full Name	CustomerAcctRel	Photo/Sign	Show
604941	EDWARD MATHEW	SOW	Photo	Click to Display

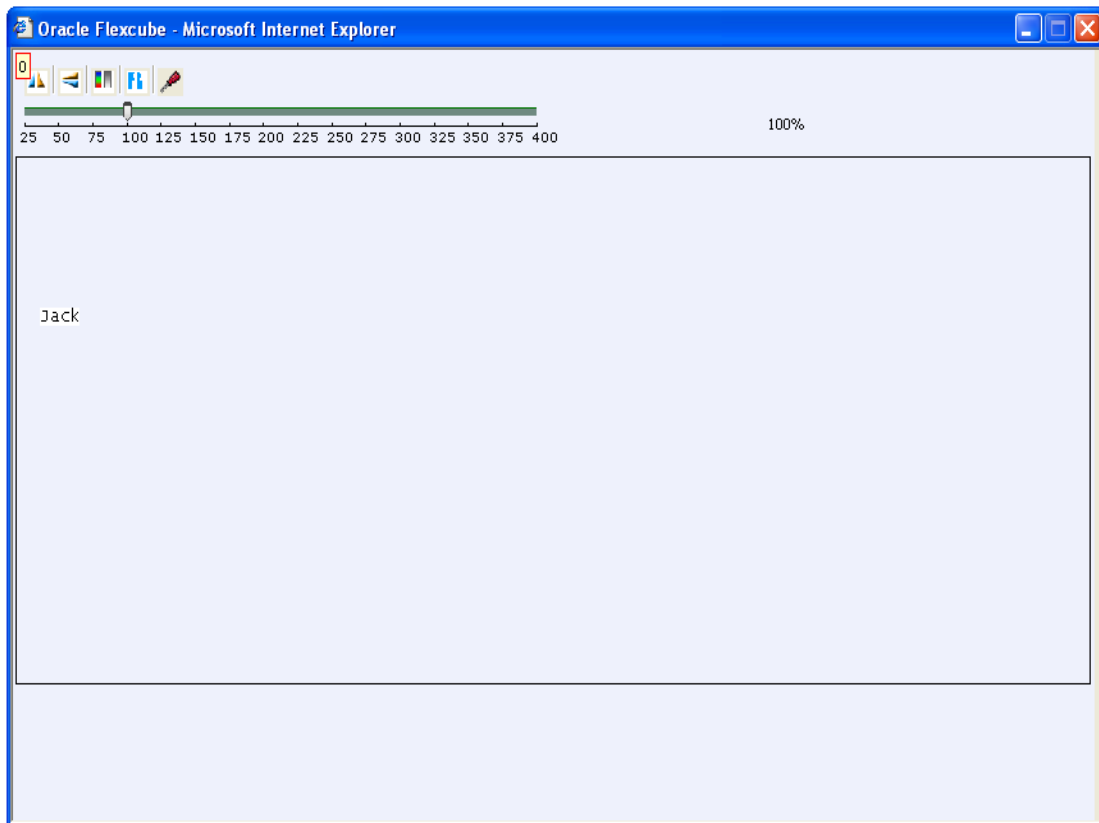
1 / 1

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

UDF OK Close Clear

5. Select the appropriate option from the **Sign/Photo** drop-down list.
6. Click the **Click to Display** link to view the customer image. The system displays the **Signature/Image** screen.

Signature/Image



7. Click the **Close** button.

1.10. CI142 - Customer Account Relationship Maintenance

The **Customer Account Relationship Maintenance** enables you to perform the following functions:

- Inquire and ascertain customer/s relationship to particular account.
- Add a customer to account and define his/her relationship to that account.
- Modify a customer's relationship with an account.

A maximum of three customers can be linked to an account in the account-opening screen. The Account Customer Relationship screen can be used to attach additional customers to the accounts.

When adding or deleting a customer linked to an account, the following rules should be followed:

- Only one primary relationship, SOW, JAF, JOF have to exist at any point of time. The customer linked to the account with the primary relationship can be replaced using this maintenance.
- When a customer is linked to the account with 'JAF' relationship, there has to be another customer linked to the account with 'JAO' relationship.
- When a customer is linked to the account with 'JOF' relationship, there has to be another customer linked to the account with 'JOO' relationship

Definition Prerequisites

- 8053 - Customer Addition
- CIM08 - Customer Type Maintenance

Modes Available

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

To add the customer account relationship

1. Type the fast path **CI142** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Customer Account Relationship Maintenance**.
2. The system displays the **Customer Account Relationship Maintenance** screen.

Customer Account Relationship Maintenance

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the account number of the customer, for whom the customer relationship is to be maintained.
3.	Enter the account number and press the <Tab> key.
4.	The system displays the customer relation details.

Account Customer Relationship Details

Customer Account Relationship Maintenance*

Account No : 06049400000029

Account Customer Relationship Details | Add Customer Relationship

Customer Ic	Customer Type	Customer Name	Relationship	Delete
121212112	INDIVIDUAL	EDWARD CULLENS	SOW	N

+ -

Record Details

Input By _____ Authorized By _____ Last Mnt. Date _____ Last Mnt. Action _____ Authorized ☐

☐ Add By Copy
 ☐ Add
 ☒ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

UDF Ok Close Clear

Field Description

Column Name	Description
Customer Ic	[Display] This field displays the identification code of the customer. 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.
Customer 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.

Column Name	Description
Customer Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the Customer Addition (Fast Path: 8053) option.
Relationship	[Display] This field displays the relationship of the customer with the account. 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.
Delete	[Display] This field displays the customer relationship with the account. By default, this column displays the value as N. The value changes to Y, if you select the Delete check box in the Add Customer Relationship tab.

5. Click the + button.
6. Enter the customer relationship details.

Add Customer Relationship

Customer Account Relationship Maintenance*

Account No : 06049400000016

Account Customer Relationship Details | Add Customer Relationship

Search Criteria : Customer Short Name Search String : KEVIN

Customer Name : KEVIN MATHEW ID : 604942

Customer Ic : 121211000 Delete : ☒

Customer Type : INDIVIDUAL

Relationship : Joint AND Others

Save Cancel

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☒ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ 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 - Customer IC Identification criteria (IC) arrived at by the bank during customer addition. - Customer ID- Unique identification given by the bank.

Field Name	Description
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 short name or IC can be entered. The system displays the pick list of all those customers 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.
Customer Name	[Display] This field displays the name of the new primary 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.
Customer IC	[Display] This field displays the identification code of the customer. 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.
Delete	[Optional, Check Box] Select the Delete check box, to delete an existing customer relationship. This will not be enabled if we are adding a new relationship to an account.
Customer 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.
Relationship	[Mandatory, Drop Down] Select the customer's relationship with the account from the drop-down list.

7. Click the **Save** button in **Add Customer Relationship** tab screen.
8. The system displays the **Account Customer Relationship Details** tab. Click the **Ok** button.
9. The system displays the message "Record Modified...Authorisation Pending..". Click the **Ok** button.
10. The customer account relationship is added once the record is authorised.

1.11. CHM21 - Account Status Maintenance

The status of a CASA can be modified using this option. The account status can be modified to have any one of the following conditions:

- Block the account
- Remove the block
- Disallow Debits
- Disallow Credits
- Allow debits with override
- Allow credits with override
- Allow debits
- Allow credits
- Reactivate Dormant Account

The **Account Status Audit Trail Inquiry** (Fast Path: BAM24) option allows the user to view the various stages through which a CASA or a loan account may have progressed.

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

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

To modify the account status

1. Type the fast path **CHM21** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Account Status Maintenance**.
2. The system displays the **Account Status Maintenance** screen.

Account Status Maintenance

Account Status Maintenance*

Account No : Customer Name :

Currency : Product Name :

Branch :

Current Account Status :

Choice :

Reason for Status Change :

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☒ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the CASA account number for which you want to maintain the account status.
Customer Name	[Display] This field displays the name of the customer who holds the CASA account.
Currency	[Display] This field displays the currency assigned to the account 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 CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Field Name	Description
Product Name	[Display] This field displays the name assigned to the CASA product, as defined at the product level. This is the product under which the CASA account is opened.
Branch	[Display] This field displays the home branch code and name where the CASA account is opened.
Current Account Status	[Display] This field displays the current status of the account. The CASA account can have following attributes depending upon the dormancy and unclaimed life cycle. • Regular • Notice Not Sent • Notice Sent • Dormant • Dormant-Regular • Dormant-Discharged • Dormant-Closed • Dormant-Notional Closed • Dormant-Notional Reopened • Dormant-Unclaimed • Unclaimed-Regular • Unclaimed-Discharged • Unclaimed-Notional Closed • Unclaimed-Notional Reopened • Reactivate Unclaimed Account • Notional Account Reopen Once the attribute of CASA account changes to Dormant a total block will be placed on the account. Unless the account is reactivated manually, no transactions will be allowed on the account.

Field Name	Description
Choice	[Mandatory, Drop-Down] Select the new status for the account from the drop-down list. The options are: • Block the Account • Disallow Debits • Disallow Credits • Remove the Block • Allow Debits Override • Allow Credits Override • Allow Debits • Allow Credits • Reactivate Dormant Account By default, this field displays the Block the Account option.
Reason for Status Change	[Mandatory, Drop-Down] Select the reason for the change in the account status from the drop-down list.

3. Enter the account number and press the **<Tab>** key.
4. Select the new status and the reason for the status change from the drop-down list.

Account Status Maintenance

Account Status Maintenance*

Account No : 06039230000019 Customer Name : RAHUL
 Currency : INR Product Name : 4 - SAVINGS REGULAR- DAILY BALANCE
 Branch : 9999 Head Office

Current Account Status : Account Open Regular
 Choice : Disallow Dr
 Reason for Status Change : COURT ATTACHMENT

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TSAMEER	TSAMEER	09/11/2009 15:50:06	Authorize	☒

☐ Add By Copy
 ☐ Add
 ☒ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

UDF Ok Close Clear

5. Click the **Ok** button.
6. The system displays the message "Record Modified... Authorisation Pending.. ". Click the **OK** button.
7. The account details are modified successfully once the record is authorized.

Note: The status of a CASA account can be modified using the **Account Status Maintenance** option. If the record is modified using this option it has to be authorised through **Account Master Maintenance** (Fast Path: CH021) option.

1.12. SCM08 - Account Level SC package Maintenance

This option can be used to effect a SC package change at account level. The account level SC package maintained will override the product level SC package.

The system will check through relationship pricing framework if any service charge package i.e. whether a scheme level SC package exists. In that case the account level SC package will not come in to effect till the EOD of the expiry of benefit validity period. Scheme level SC package will override all other packages for that account. After the expiry of the benefit validity period of the scheme, the account level SC package (if any) will come into effect. Once the account level package expires, the default product level SC package will become effective.

The user can modify the SC package and the expiry date at account level at anytime. When specific expiry date is not required, the user can set maximum date in expiry date.

Definition Prerequisites

- 8051 - CASA Account Opening
- SCM09-SC Product XRef Maintenance

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 add account level SC package details

1. Type the fast path **SCM08** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Account Level SC package Maintenance**.
2. The system displays the **Account Level SC package Maintenance** screen.

Account Level SC package Maintenance

Account Level SC package Maintenance*

Account Details

Account No: Name:

Customer ID: Status:

Currency: Product:

Branch:

Service Charge Package and SC details

Service Charge Package:

Expiry Date:

SC Fund Utilization Sequence:

Max Amt per cycle:

Min Amt per cycle:

Exclude Periodic Charges and Rewards from Interest Calculations: ☐

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

UDF OK Close Clear

Field Description

Field Name	Description
Account Details	
Account No	[Mandatory, Numeric, 12] Type the account number for which the SC package detail has to be maintained.
Name	[Display] This field displays the name of the account holder.
Customer ID	[Display] This field displays the unique customer identification number of the account holder.
Status	[Display] This field displays the status of the customer account.
Currency	[Display] This field displays the currency of the product under which the customer account is opened.

Field Name	Description
Product	[Display] This field displays the product under which the customer account is opened.
Branch	[Display] This field displays the branch code and name in which the customer account is opened.
Service Charge Package and SC details	
Service Charge Package	[Mandatory, Pick List] Select the SC package to be applied on the account from the pick list.
Expiry Date	[Mandatory, Pick List, dd/mm/yyyy] Select the expiry date for account level SC package from the pick list. The expiry date should be greater than or equal to the current process date.
SC Fund Utilization Sequence	[Display] This field displays the SC fund utilization sequence defined at the product level. I.e. it is the sequence in which the funds will be utilized for any SC application to the account.
Max Amt per cycle	[Mandatory, Numeric, 13, Two] Type the maximum amount that can be levied on the account during service charge capitalization cycle.
Min Amt per cycle	[Mandatory, Numeric, 13, Two] Type the minimum amount that can be levied on the account during service charge capitalization cycle. The minimum amount per cycle can be maintained as zero.
Exclude Periodic Charges and Rewards from Interest Calculations	[Optional, Check Box] Select the Exclude Periodic Charges and Rewards from Interest Calculations check box to calculate the interest on the account for the available balance after deducting periodic service charges from the current cycle.

3. Click the **Add** button.
4. Type the account number and press the <Tab> key.
5. Select the service charge package and expiry date from the pick list.
6. Select the SC fund utilization sequence from the drop down list
7. Type the minimum and maximum amount per cycle.

Account Level SC package Maintenance

Account Level SC package Maintenance*

Account Details

Account No: 06039230000019 Name: RAHUL
 Customer ID: 603923 Status: Account Open Regular
 Currency: INR Product: 4 - SAVINGS REGULAR- DAILY BALANCE
 Branch: 9999 Head Office

Service Charge Package and SC details

Service Charge Package: 1
 Expiry Date: 31/12/2009
 SC Fund Utilization Sequence: BOSA
 Max Amt per cycle: 999,999,999.00
 Min Amt per cycle: 0
 Exclude Periodic Charges and Rewards from Interest Calculations: ☐

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

8. Click the **Ok** button.
9. The system displays the message "Record Added....Authorisation Pending". Click the **Ok** button.
10. The account level SC package is added once the record is authorised.

1.13. CHM08 - CBR Code Maintenance

This maintenance allows the bank to define user defined fields at the Current and Savings Account level. Defining these categories facilitates the bank to generate exclusive MIS reports, over and above the standard reports available within **FLEXCUBE Retail**. There is no processing done by **FLEXCUBE Retail** using these codes and they are stored for reporting purposes only.

The CBR Code Maintenance option enables the user to link the accounts of customers to the defined categories or CBR codes, for example Industry Code, Region, Sector, etc.

Definition Prerequisites

- BA080 - CBR Pick Lists Maintenance8051 - CASA Account opening

Modes Available

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

To add CBR codes

1. Type the fast path **CHM08** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > CBR Code Maintenance**.
2. The system displays the **CBR Code Maintenance** screen.

CBR Code Maintenance

CBR Code Maintenance

Account Number: Branch Name:

Customer Name: Currency:

Details0 Details1 Details2 Details3 Details4 Details5 Details6 Details7 Details8

Debtor Type:

Credit Type:

TEST:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☒ Authorize
 ☐ Inquiry

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the CASA account number to which you want to assign CBR codes.
Branch Name	[Display] This field displays the name of the home branch of the account.
Customer Name	[Display] This field displays the short name of the primary account holder.
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 are defined and downloaded from the FCC module. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

3. Click the **Add** button.
4. Type the account number for which the CBR code is to be added and press the <**Tab**> key.

CBR Code Maintenance

CBR Code Maintenance

Account Number: 60000000714840 Branch Name: Centras

Customer Name: JOHNKENNEDY Currency: USD

Details0 Details1 Details2 Details3 Details4 Details5 Details6 Details7 Details8

Debtor Type ...

Credit Type ...

TEST ...

Record Details

Input By Authorized By Last Mnt. Date Last Mnt. Action Authorized

Add Modify Delete Cancel Amend Authorize Inquiry Ok Close Clear

- The **Details** tab displays the fields according to the data selected for the CASA account in the **User Defined Fields** (Fast Path: UDF01) option and **CBR Pick Lists Maintenance** (Fast Path: BA080) option in *Definitions User's Manual*.

Details

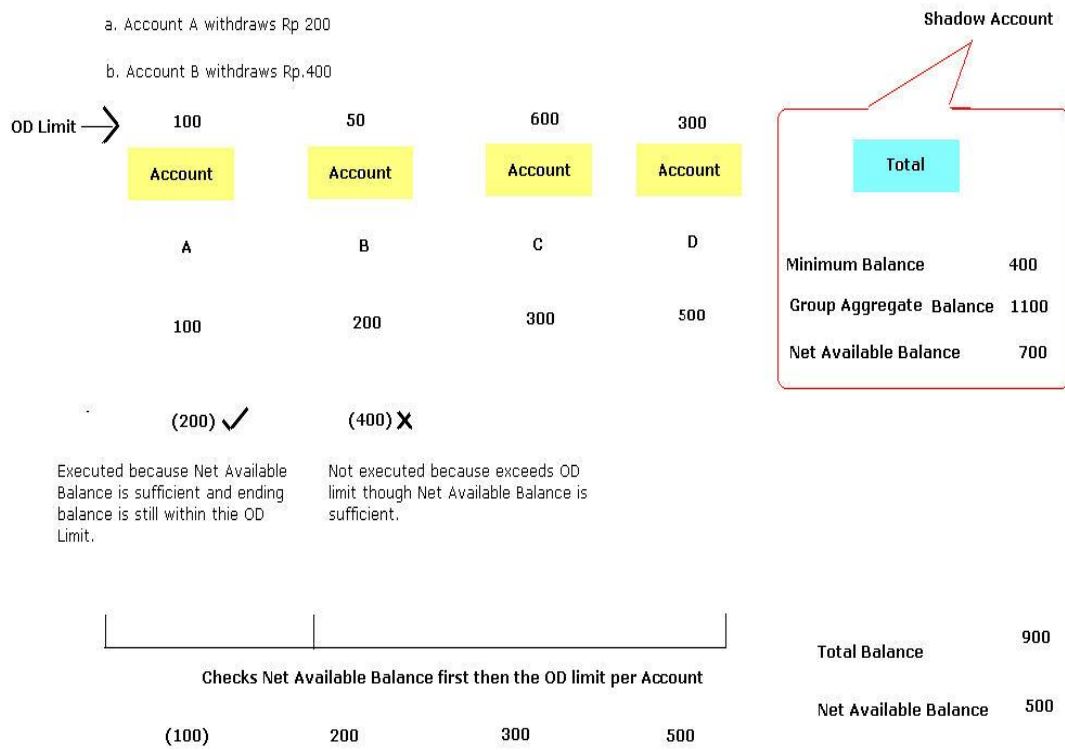
The fields in the screen as well as the pick list for the same will depend upon the definitions done for CASA Accounts in **User Defined Field Maintenance** screen and **CBR Pick Lists Maintenance** in *Definitions User Manual*.

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation pending...Click Ok to continue". Click the **Ok** button.
8. The CBR code is added for the selected account number once the record is authorised.

1.14. CHM55 - Group Definition Maintenance

This option is used for **Notional Pooling**³ in customer accounts. A pool of accounts (belonging to the same product, same currency and same or different branch) will be linked to form a group. This group will have a suitable group code. Parent and member accounts will be added to the group through the **Group Accounts Maintenance** (Fast Path: CHM24) option. Using this option, you can maintain the group interest details and group balance details. Whenever a debit transaction is posted to any of the accounts in the group, the transaction will be rejected, if the group aggregate balance goes below the group minimum balance.

Following is an example of group accounts (Notional Pooling):



Definition Prerequisites

Not Applicable

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.

³This is the facility to group customer's accounts for: a. Liquidity Management b. Passing the transactions using the total group balance c. Interest Calculation on the total group account balance d. Reduction of overdraft charges.

To add group interest and group balance details

1. Type the fast path **CHM55** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Group Definition Maintenance**.
2. The system displays the **Group Definition Maintenance** screen.

Group Definition Maintenance

Group Definition Maintenance*

Group Code : ... Group Name :

Group Interest Details

Interest Treatment :

Debit Balance Treatment :

Interest Tier Type :

Compensation Distribution Percentage : Minimum Compensation to Pay :

Agreement Start Date : Agreement Expiry Date :

Interest Plan Code : Lead Days for Agreement Expiry Notice :

Group Balance Details

Group Balance : Group OD Limit :

Group Minimum Balance : Net Available Balance :

Group Monthly Average Balance :

Last Date of Rate Change : Next Date of Rate Change :

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

UDF OK Close Clear

Field Description

Field Name	Description
Group Code	[Mandatory, Numeric, 9] Type the group code / pool agreement id under which the customer accounts are to be grouped.
Group Name	[Mandatory, Alphanumeric, 40] Type the group name / pool description for the entered group code.
Group Interest Details	

Field Name	Description
Interest Treatment	[Mandatory, Drop-Down] Select the interest treatment from the drop-down list. The options are: • Credit Interest to Parent Account: Total interest earned by the group will be credited to the Lead / Parent Account. • Distribute interest to member accounts: Total interest earned by the group will be distributed to all the accounts in the group. Distribution of interest to all the accounts will be done by using the following interest allocation formula: Allocated Benefit Formula = Interest w/o pooling + [(Individual Absolute Interest amount w/o Pooling * Pooling Benefit) / Total Absolute Interest amount w/o Pooling] Pooling Benefit = Interest Amount with Pooling – Interest without Pooling where: Interest Amount without Pooling is the total interest accrued amount which can be debit or credit interest at the account levels and Interest Amount with Pooling is the group's total . Note: Amount is rounded up to the next whole number based on the bank level rounding rules. For more information on Interest Payment and Allocation, refer to Example 01 provided at the end of the topic. • Pool Benefit Credit to Parent Account: The interest compensation amount will be credited to the parent account using the formula defined. In addition, credit / debit interest will be applied to the individual accounts as per the respective rates and balances. For more information on Pool Benefit Credit to Parent Account, refer to Example 02 provided at the end of the topic.
Debit Balance Treatment	[Conditional, Drop-Down] Select the debit balance treatment for the pool benefit to be credited to the parent account from the drop-down list. The options are: • Include Debit Balances for Aggregation • Exclude Debit Balances for Aggregation This field is enabled if the Pool Benefit Credit to Parent Account option is selected in the Interest Treatment drop-down list.

Field Name	Description
Interest Tier Type	[Conditional, Drop-Down] Select the interest tier type from the drop-down list. Tier types are maintained for group interest calculation. The options are: • Cumulative: If this option is selected, the system calculates the interest based on the interest rate of the tier in which the entire account balance is maintained. • Incremental: If this option is selected, the system segregates the account balance in different tiers and calculates the interest based on the interest rates maintained in the respective tiers. This field is enabled only if the Distribute interest to member accounts option is selected in the Interest Treatment field. This field is selected as Cumulative and disabled if the Pool Benefit Credit to Parent Account option is selected in the Interest Treatment drop-down list.
Compensation Distribution Percentage	[Conditional, Numeric, Three] Type the percentage of compensation to be credited to the parent account. This field is enabled if the Pool Benefit Credit to Parent Account option is selected in the Interest Treatment drop-down list.
Minimum Compensation to Pay	[Conditional, Numeric, 15] Type the minimum compensation amount. If the final compensation amount is less than the amount specified in this field, no compensation will be paid. This field is enabled if the Pool Benefit Credit to Parent Account option is selected in the Interest Treatment drop-down list.
Agreement Start Date	[Display] This field displays the agreement start date. By default, the system displays the current process date, when the Pool Benefit Credit to Parent Account or Distribute interest to member accounts option is selected in the Interest Treatment drop-down list.

Field Name	Description
Agreement Expiry Date	[Conditional, Pick List, dd/mm/yyyy] Select the agreement end date. This is the effective end date for the daily aggregation of group balance. By default, system displays the current process date. The date in this field should be greater than or equal to the current process date or the agreement start date. This field is disabled if the Credit Interest to Parent Account option is selected in the Interest Treatment drop-down list.
Interest Plan Code	[Conditional, Pick List] Select the interest plan code (credit / debit interest rate) from the pick list. The debit interest will be non-tiered based and the credit interest will be tiered based. The interest tier plans are defined in the Interest Tier Maintenance (Fast Path: CHM02) option. The interest rate plan attached in the group definition should have the same index period for all the credit interest indexes in tier based plan. The index period is defined in the Interest Index Maintenance (Fast Path: BAM12) option. This field is disabled if the Credit Interest to Parent Account option is selected in the Interest Treatment drop-down list.
Lead Days for Agreement Expiry Notice	[Conditional, Numeric, Three] Type the number of days before which the agreement expiry notice has to be sent to the client. This field is enabled if the Pool Benefit Credit to Parent Account option is selected in the Interest Treatment drop-down list.
Group Balance Details	
Group Balance	[Display] This field displays the available balance for the member as well as lead or parent account.
Group OD Limit	[Display] This field displays the OD limit in the member as well as lead or parent account.
Group Minimum Balance	[Conditional, Numeric, 13, Two] Type the minimum balance to be maintained by the group. During debit transactions, the system will validate the transaction based on this value. This field is disabled if the Pool Benefit Credit to Parent Account option is selected in the Interest Treatment drop-down list.

Field Name	Description
Net Available Balance	[Display] This field displays the net available balance. <i>Net Available Balance = Group Aggregate balance – Group Minimum Balance</i>
Group Monthly Average Balance	[Conditional, Numeric, 13, Two] Type the group average balance. The groups' monthly average balance is validated with the defined average balance of the group. If the average balance is not maintained then the service charge will be applied to the lead or parent account. This field is disabled if the Pool Benefit Credit to Parent Account option is selected in the Interest Treatment drop-down list.
Last Date of Rate Change	[Display] This field displays the last date of rate change in the group credit interest. By default, the system defaults the agreement start date as the last date of rate change.
Next Date of Rate Change	[Display] This field displays the next date of rate change for the group credit interest. This will be the last date of rate change + account re-pricing frequency.

3. Enter the group code and group name.
4. Enter the relevant group interest and group balance details.

Group Definition Maintenance

Group Definition Maintenance*

Group Code : 05 Group Name : group test

Group Interest Details

Interest Treatment : Pool Benefit Credit to Parent Account

Debit Balance Treatment : Exclude Debit Balances for Aggregation

Interest Tier Type : Cumulative

Compensation Distribution Percentage : 25 Minimum Compensation to Pay : 25000

Agreement Start Date : 31/01/2008 Agreement Expiry Date : 31/01/2008

Interest Plan Code : 119 Lead Days for Agreement Expiry Notice : 30

Group Balance Details

Group Balance : Group OD Limit :

Group Minimum Balance : Net Available Balance :

Group Monthly Average Balance :

Last Date of Rate Change : 01/01/1800 Next Date of Rate Change : 01/01/1800

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

UDF Ok Close Clear

- Click the **Ok** button.
- The system displays the message "Record Added...Authorisation Pending.." Click the **OK** button.
- The group interest and group balance details are added once the record is authorized.

Example 01: Interest Payment and Allocation Formula

Interest without Pooling

Bank rates Applicable

Credit Interest – 3%

Debit Interest – 8%

Account	Credit Balance of the Account	Interest Calculated	Total Interest
Account 1	500	15	15+ (24)+6+(8) = (11)
Account 2	(300)	(24)	

Account	Credit Balance of the Account	Interest Calculated	Total Interest
Account 3	200	6	
Account 4	(100)	(8)	

Interest with Pooling before Allocation

Account	Credit Balance of the Account	Group Balance	Interest Calculated on Group Balance
Account 1	500	500+ (300)+ 200 +(100)= 300	9.00
Account 2	(300)		
Account 3	200		
Account 4	(100)		

*Allocated Benefit Formula = Interest w/o pooling + [(Individual Absolute Interest amount w/o Pooling * Pooling Benefit) / Total Absolute Interest amount w/o Pooling]*

Account 1 = $15 + (15 * 20) / 53 = 20.66$

Account 2 = $(24) + (24 * 20) / 53 = (14.94)$

Account 3 = $6 + (6 * 20) / 53 = 8.26$

Account 4 = $(8) + (8 * 20) / 53 = (4.98)$

Example 02: For Pool Benefit Credit to Parent Account

CHM55 - Group Definition Maintenance

			Cr. Int. Individual A/c	5.00%									
			Dr. Int. Individual A/c	20.00%	Agreement A - Considering Credit and Debit Balances while calculating Daily Pool Aggregate Balance								
			Agg. Cr. Int Rate	10.00%									
			Agg. Dr. Int Rate	20.00%									
			Compensation Dist.										
			%	75.00%									
					A			B			C	C-(A+B)	
Date	Daily Balances		DailyPool Bai	Daily Individual Fixed Cr Int		Total Cr. Int	Daily Individual Fixed Dr Int		Total Dr. Int	Int on Pool Balances	Compensation		
	Account I	Account II		Account I	Account II	Account I+II	Account I	Account II	Account I+II	Account I+II			
1-Jan-08	10000	-20000	-10000	1.37	0.00	1.37	0.00	-11.11	-11.11	-5.66	4.19		
2-Jan-08	-3156	20000	16844	0.00	2.74	2.74	-1.75	0.00	-1.75	4.61	3.63		
3-Jan-08	20000	-5000	15000	2.74	0.00	2.74	0.00	-2.78	-2.78	4.11	4.15		
4-Jan-08	-2000	20000	18000	0.00	2.74	2.74	-1.11	0.00	-1.11	4.93	3.30		
5-Jan-08	30000	-5000	25000	4.11	0.00	4.11	0.00	-2.78	-2.78	6.85	5.52		
6-Jan-08	-2000	20000	18000	0.00	2.74	2.74	-1.11	0.00	-1.11	4.93	3.30		
7-Jan-08	23000	-5000	18000	3.15	0.00	3.15	0.00	-2.78	-2.78	4.93	4.56		
8-Jan-08	-2000	20000	18000	0.00	2.74	2.74	-1.11	0.00	-1.11	4.93	3.30		
9-Jan-08	18000	-25000	-7000	2.47	0.00	2.47	0.00	-13.89	-13.89	-3.89	7.53		
10-Jan-08	-2000	20000	18000	0.00	2.74	2.74	-1.11	0.00	-1.11	4.93	3.30		
11-Jan-08	16000	-5000	11000	2.19	0.00	2.19	0.00	-2.78	-2.78	3.01	3.60		
12-Jan-08	-2000	20000	18000	0.00	2.74	2.74	-1.11	0.00	-1.11	4.93	3.30		
13-Jan-08	11000	-5000	6000	1.51	0.00	1.51	0.00	-2.78	-2.78	1.64	2.91		
14-Jan-08	-2000	20000	18000	0.00	2.74	2.74	-1.11	0.00	-1.11	4.93	3.30		
15-Jan-08	9000	-5000	4000	1.23	0.00	1.23	0.00	-2.78	-2.78	1.10	2.64		
16-Jan-08	-2000	-15000	-17000	0.00	0.00	0.00	-1.11	-8.33	-9.44	-9.44	0.00		
17-Jan-08	7500	-5000	2500	1.03	0.00	1.03	0.00	-2.78	-2.78	0.68	2.44		
18-Jan-08	-2000	20000	18000	0.00	2.74	2.74	-1.11	0.00	-1.11	4.93	3.30		
19-Jan-08	10000	-5000	5000	1.37	0.00	1.37	0.00	-2.78	-2.78	1.37	2.78		
20-Jan-08	-2150	20000	17850	0.00	2.74	2.74	-1.19	0.00	-1.19	4.89	3.35		
21-Jan-08	10000	-4000	6000	1.37	0.00	1.37	0.00	-2.22	-2.22	1.64	2.50		
22-Jan-08	-2000	20000	18000	0.00	2.74	2.74	-1.11	0.00	-1.11	4.93	3.30		
23-Jan-08	10000	-5000	5000	1.37	0.00	1.37	0.00	-2.78	-2.78	1.37	2.78		
24-Jan-08	-2000	20000	18000	0.00	2.74	2.74	-1.11	0.00	-1.11	4.93	3.30		
25-Jan-08	10000	-5000	5000	1.37	0.00	1.37	0.00	-2.78	-2.78	1.37	2.78		
26-Jan-08	-2000	20000	18000	0.00	2.74	2.74	-1.11	0.00	-1.11	4.93	3.30		
27-Jan-08	10000	-5000	5000	1.37	0.00	1.37	0.00	-2.78	-2.78	1.37	2.78		
28-Jan-08	-2000	20000	18000	0.00	2.74	2.74	-1.11	0.00	-1.11	4.93	3.30		
29-Jan-08	10000	-5000	5000	1.37	0.00	1.37	0.00	-2.78	-2.78	1.37	2.78		
30-Jan-08	-2000	21500	19500	0.00	2.95	2.95	-1.11	0.00	-1.11	5.34	3.51		
31-Jan-08	10000	-5000	5000	1.37	0.00	1.37	0.00	-2.78	-2.78	1.37	2.78		
Mth Totals	183194	152500	335694	29.38	38.56	67.945205	-17.39	-71.67	-89.06	91.97	103.51		

Actual Compensation to be paid:

77.63

1.15. CHM24 - Group Accounts Maintenance

Using the **Group Definition Maintenance** (Fast Path: CHM55) option the group codes are created. After this, you can group together multiple accounts under a single parent account using the **Group Accounts Maintenance** option. The first account in the group is specified as a lead/parent account. Once the parent account is defined, you can define the member accounts of the group. Product code of the member accounts should be same as of the parent account. The member and parent accounts in the group can belong to the same or different branch but should be in same currency. The member and parent accounts in the group can belong to the same or a different customer id. All CASA accounts to be grouped should have the same characteristics for interest accrual basis, Accrual Frequency and Interest Capitalization frequency at their individual account levels.

On exclusion of an account from the group, the interest accrued up to the date of exclusion is capitalised to the parent and all the members of the group (based on the set up) and that accrued after the date, are separately accounted for the excluded account. For the accounts that are still in the group, interest is accounted on the basis of the balances of the existing accounts in the group and is capitalised to the parent or the member accounts based on the set up. The interest compensation amount will be paid out to the parent account on the date of exclusion of any account from the pool.

On inclusion of an account in the group, the interest accrued up to the date of inclusion is capitalised to the account on the same day EOD and later, the balances of this account become a part of the group balance. The further interest processing is done based on the parameters applicable for the group, on the date of capitalisation. The compensation amount will be paid to the parent account only at end of month.

Any member account from the group can be delinked. But it is not possible to delink a parent account unless all the member accounts have been delinked from the group. Product transfer of accounts will not be allowed as long as the account is in the group. You will have to delink the account from the group, and do the product transfer.

If an account is part of a group, the system disallows its closure. So, to close an account it must be first removed from the group.

The role of the accounts within the group is:

- Member
- Parent
- Ex-Member
- Not a Member

Definition Prerequisites

- CHM55 - Group Definition Maintenance
- 8053 - Customer Addition

Modes Available

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

To add multiple accounts under a parent group

1. Type the fast path **CHM24** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Group Accounts Maintenance**.

- The system displays the **Group Accounts Maintenance** screen.

Group Accounts Maintenance

Group Accounts Maintenance*

Group Code: ... Description:

Inquiry Add/Delete

Account No	Account Title	Role	Effective Date	Leaving Date	Available Balance	OD Limit Amount

0 / 0

Record Details

Input By: _____ Authorized By: _____ Last Mnt. Date: _____ Last Mnt. Action: _____ Authorized: ☐

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

UDF OK Close Clear

Field Description

Field Name	Description
Group Code	[Mandatory, Pick List] Select the group code, for which the parent and member accounts are to be grouped, from the pick list.
Description	[Display] This field displays the description of the group code selected in the corresponding field.

- Click the **Add** button.
- Select the group code from the pick list to select an existing group.

Group Accounts Maintenance

Group Accounts Maintenance*

Group Code: Description:

Inquiry **Add/Delete**

Account No: Account Title:

Role:

Date of Joining:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized

☐ Add By Copy ☒ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry

UDF OK Close Clear

5. Enter the required information in the **Add/Delete** tab.

Add/ Delete

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the CASA account number which is to be added to the group.
Account Title	[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. The customer short name can be changed through the IC No – Short Name Change (Fast Path: 7101) option.

Field Name	Description
Role	[Mandatory, Drop-Down] Select the role of the account within the group from the drop-down list. The options are: • Member • Parent • Ex-Member • Not a Member The role of the first account added to the new group has to be specified as Parent.
Date of Joining	[Display] This field displays the date on which the account was added to the group. The system, by default, displays the current date as the date of joining.

- Click the **Ok** button.
- The system displays the message "Authorisation required. Do You Want to continue?" Click the **Ok** button.
- The system displays the **Authorization Reason** screen.
- Enter the relevant information and click the **Grant** button.
- The system displays the message "The record has been added...Press (ENTER) to continue". Click the **Ok** button.
- The multiple accounts are added under a parent group successfully once the record is authorised.

To view the various account groups

- Click the **Inquire** button.
- Enter the relevant group code and press the **<Tab>** key.
- The system displays the group account details in the **Inquire** tab.

Inquire

Group Accounts Maintenance

Group Code: Description:

Inquire | Add/Delete

Account No	Account Title	Role	Effective Date	Leaving Date	Available Balance	OD Limit Amount
000000041095	THOMASMATHEW	Parent	20/03/2008	01/01/1800	8.12	0.00
000000039206	THOMASMATHEW	Non-Member	20/03/2008	01/01/1800	5,000.00	0.00
000000041111	SHELLYMATHEW	Member	20/03/2008	01/01/1800	0.00	0.00
000000039206	THOMASMATHEW	Member	20/03/2008	01/01/1800	5,000.00	0.00
000000041103	ABHAYPRATAP	Member	20/03/2008	01/01/1800	0.00	0.00
000000039206	THOMASMATHEW	Ex-Member	20/03/2008	01/01/1800	5,000.00	0.00

Record Details

Input By: _____ Authorized By: _____ Last Mnt. Date: _____ Last Mnt. Action: _____ Authorized: ☐

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquire

UDF OK Close Clear

Field Description

Column Name	Description
Account No	[Display] This column displays the account number of the customer.
Account Title	[Display] This column displays the title of the account.
Role	[Display] This column displays the role of the account within the group. The options are: - Member - Parent - Ex-Member - Not a Member

Column Name	Description
Effective Date	[Display] This column displays the date on which the account is linked to the group.
Leaving Date	[Display] This column displays the date on which the account is de-linked.
Available Balance	[Display] This column displays the available balance.
OD Limit Amount	[Display] This column displays the overdraft limit amount.

4. Click the **Close** button.

1.16. BA437 - Account Memo Maintenance

You can maintain memos for accounts using this option. For any CASA, Loan or TD account a memo can be attached, which will be displayed to the teller when any transaction is done against the account in the branch.

A memo can be a reminder about important actions that have taken place on the account.

In case the primary customer of the account has a memo linked (customer level memo), then both the customer memo and account memo will be displayed in a concatenated fashion.

Sometimes multiple memos are required for the same customer. The memos are of two types: high level and low level. There is a maximum limit of 5 memos for each customer out of which four memos are active memos and one is an internal memo.

If a low level memo is encountered during transaction, authorization is not required for it. A high level memo requires authorization. The transaction will proceed only if the authorizer overrides any high level memo. This is applicable for both account level as well as customer level memo. However system will not validate the existence of memo in case of batch upload.

Definition Prerequisites

- Availability of CASA/LOAN/TD account for the customer
- BAM40 - Reason Codes

Modes Available

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

To add a memo to an account

1. Type the fast path **BA437** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others> Account Memo Maintenance**.
2. The system displays the **Account Memo Maintenance** screen.

Account Memo Maintenance

Field Description

Field Name	Description
Account Information	
Account No	[Mandatory, Numeric, 16] Type the valid account number.
Short Name	[Display] This field displays the short name of the primary customer of the account. The short name of the primary customer is defaulted from the Customer Addition option.
Memo Number	[Display] This field display serial number of the memo and is auto-generated at the time of memo addition. This field is disabled in the Add mode. For all the other modes, this field is mandatory.
Memo Details	

Field Name	Description
Severity	[Mandatory, Drop-Down] Select the appropriate severity level from the drop-down list. A memo can be sent with two types of severity levels. The options are: • High • Low
Reason For Memo	[Mandatory, Drop-Down] Select the reason for the memo from the drop-down menu. The reasons are maintained in Reasons Code Maintenance (Fast Path: BAM40) option.
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date from which the memo will be in effect from the pick list. The start date should not be less than the system date.
End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date from which the memo will not be in affect from the pick list. The end date must be greater than or equal to the start date.
Memo Text	[Mandatory, Alphanumeric, 254] Type the message that will appear on the screen when the account is accessed.

3. Click the **Add** button.
4. Enter the account number, for which the memo is to be added.
5. Enter the memo details like the severity, the reason, the date and the text of the memo.

Account Memo Maintenance

Account Memo Maintenance*

Account Information

Account No : 06049400000016 Short Name : EDWARD CULLENS

Memo Number: 1

Memo Details

Severity : LOW

Reason for Memo : COURT ATTACHMENT

Start Date: 31/12/2007 End Date: 31/12/2007

Memo Text : memo details

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

6. Click the **Ok** button.
7. The system displays the message "Record added...authorisation Pending". Click the **OK** button.
8. The memo is attached to the account after the record is authorised.

1.17. CHM38 - Inward Direct Debit Maintenance

The **Inward Direct Debit Maintenance** option allows the bank to accept a mandate or an authorisation from the customer, i.e., the CASA account holder, for the **ECS Utility Bill Payment** facility.

The **ECS Utility Bill Payment** facility enables the customers to pay their Telephone, Electricity and such other utility services bills directly through their CASA accounts. The bank will simply debit the CASA accounts of the customers who have set up Inward Direct Debit instructions and make the bill payments to the respective utility providers.

To understand the operational flow of this transaction a typical scenario is discussed.

What the Customer needs to do:

- Customer A wishes to pay his telephone bill to the Telephone Company directly through his CASA account.
- He gives an authority letter to the bank to debit his CASA account at a certain time interval, say every month.
- He also provides other details such as his consumer number, the maximum amount above which the account should not be debited, etc. The customer can determine the maximum amount based on the expected average bill amount.
- He also specifies an expiry period, at the end of which the bank should not pay his bills through his account, until further notice.

What the bank user does:

- The user invokes the **Inward Direct Debit Maintenance** screen.
- Enters all the details such as account to be debited, consumer number, maximum amount that can be paid to the Telephone Company, at what time interval the account is to be debited and the expiry period for the Inward Direct Debit instruction.
- Depending on the utility company to which payments have to be made the bank can specify and select the clearing house.

The process:

- Once the customer issues the Inward Direct Debit instruction, the bank will debit his account at the defined time interval, for the bill amount.
- The bank will make an outward payment to the Telephone Company.
- The outward payment will be routed through the Clearing house.

If the service provider details are not maintained through the **Company Master Maintenance** (Fast Path: BAM81) option, the registration cannot be done in this option.

Definition Prerequisites

- BAM81 -Company Master Maintenance
- 8051 - CASA 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 an inward direct debit account

1. Type the fast path **CHM38** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Inward Direct Debit Maintenance**.
2. The system displays the **Inward Direct Debit Maintenance** screen.

Inward Direct Debit Maintenance

Inward Direct Debit Maintenance*			
Account Details Account Number : Originator Code : Originator Name : Consumer Name/Account Name : Consumer Ref.Number/Subscriber's ID : Subscriber's Name :			
IDD Details Instruction Serial No. : Instruction Start Date : Calendar Frequency : Maximum Amount : 9,999,999,999,999.99 Instruction End Date : Calendar			
Company Details Billing Company Receipt Date : Calendar Billing Company Receipt Time : Billing Company Receipt No. : Financial Institution Process Result Code : Channel ID : Billing Company ID : Financial Institution Receipt Date : Calendar Financial Institution Receipt Time : Financial Institution Receipt No. : Registration Reconciliation Status Code : Process Result Code in Billing Company : Identification Result :			
Record Details Input By : Authorized By : Last Mnt. Date : Last Mnt. Action : Authorized :			
☐ Add By Copy ☐ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☒ Inquiry UDF Ok Close Clear			

Field Description

Field Name	Description
Account Details	
Account Number	[Mandatory, Numeric, 16] Type the CASA account number for which the inward direct debit instruction is to be applied.
Consumer Name / Account Name	[Display] This field displays the name of the customer who holds the CASA account.

Field Name	Description
Originator Code	[Mandatory, Pick List] Select the originator code from the pick list. The originator code is the clearing house code. The clearing house code is selected depending on the utility service provider with whom the account holder has to settle the dues.
Consumer Ref. Number / Subscriber's ID	[Mandatory, Numeric, 40] Type the consumer reference number or the subscriber ID. This is a unique identification number assigned to the account holder, by the utility service provider.
Originator Name	[Display] This field displays the name of the originator.
Subscriber's Name	[Mandatory, Alphanumeric, 50] Type the name of the person who owns the contract. This person can be different from the person who pays the bill.
IDD Details	
Instruction Serial No.	[Display] This field displays the IDD instruction number. Multiple IDD instructions can be attached to the account for the purpose of payment of utility bills.
Maximum Amount	[Mandatory, Numeric, 13, Two] Type the maximum amount for which the CASA account can be debited. The system will reject the inward direct debit instruction if the amount is more than the specified amount.
Instruction Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the IDD instruction start date from the pick list. By default, the system displays the current date as the instruction start date.
Instruction End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the IDD instruction expiry date from the pick list.

Field Name	Description
Frequency	[Display] This field displays the frequency at which the IDD instructions should be carried out. The options are: • Daily • Weekly • FortNightly • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly
Company Details	
Billing Company Receipt Date	[Optional, Pick List, dd/mm/yyyy] Select the date on which the receipt is received by the billing company from the pick list.
Financial Institution Receipt Date	[Display] This field displays the date on which the receipt is received by the financial institution.
Billing Company Receipt Time	[Optional, hh:mm:ss] Type the time at which the receipt is received by the billing company.
Financial Institution Receipt Time	[Display] This field displays the time at which the receipt is received by the financial institution.
Billing Company Receipt No.	[Optional, Numeric, 40] Type the receipt number generated by the billing company.
Financial Institution Receipt No.	[Display] This field displays the receipt number generated by the financial institution.
Financial Institution Process Result Code	[Optional, Numeric, 40] Type the process result code of the financial institution.
Registration Reconciliation Status Code	[Display] This field displays the status code of the reconciliation registration.

Field Name	Description
Channel ID	[Display] This field displays the unique identification of the channel by which the billing company will login.
Process Result Code in Billing Company	[Optional, Alphanumeric, 40] Type the process result code of the billing company.
Billing Company Id	[Optional, Alphanumeric, 40] Type the unique identification number of the billing company.
Identification Result	[Optional, Alphanumeric, 40] Type the identification result of the billing company.

3. Click the **Add** button.
4. Enter the account number and press the **<Tab>** key.
5. Select the originator code from the pick list.
6. Enter the consumer reference number / subscriber ID, the subscriber name and the maximum amount.
7. Select the instruction start date and end date from the pick list.
8. Enter the consumer reference number, the maximum amount, and the instruction start date and the end date.

Inward Direct Debit Maintenance

Inward Direct Debit Maintenance*

Account Details Account Number : 01000000224360 Originator Code : 11 Originator Name : TEST		Consumer Name/Account Name : J L O Consumer Ref.Number/Subscriber's ID : 25689 Subscriber's Name :											
IDD Details Instruction Serial No. : 1 Instruction Start Date : 20/03/2008 Frequency : Daily		Maximum Amount : IDR 50,000,000.00 Instruction End Date : 01/01/2010											
Company Details Billing Company Receipt Date : 01/01/2009 Billing Company Receipt Time : 2:00:00 Billing Company Receipt No. : Financial Institution Process Result Code : 125 Channel ID : Paper Billing Company Id : 988		Financial Institution Receipt Date : 30/06/2009 Financial Institution Receipt Time : 01:06:27 Financial Institution Receipt No. : 21 Registration Reconciliation Status Code : Pending Process Result Code in Billing Company : 658 Identification Result : 1											
Record Details <table border="1"> <thead> <tr> <th>Input By</th> <th>Authorized By</th> <th>Last Mnt. Date</th> <th>Last Mnt. Action</th> <th>Authorized</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td>☐</td> </tr> </tbody> </table>				Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized					☐
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized									
				☐									

☐ Add By Copy
 ☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

9. Click the **Ok** button.
10. The system displays the message "Record Added...Authorisation pending...Click Ok to continue". Click the **Ok** button.
11. The inward direct debit details are added successfully once the record is authorised.

1.18. BAM06 - Direct Debit Registration

Using this option, the customer mandates for direct debits through CASA accounts/ credit cards can be registered. You can cancel the direct debit mandate by modifying the status of the mandate to Cancel. **Oracle FLEXCUBE** supports this maintenance through the GEFU upload option.

Definition Prerequisites

- BAM05 - Billing Master Maintenance
- 8051 - CASA Account Opening
- Existence of credit card account numbers for mandate registration

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 direct debit registration details

1. Type the fast path **BAM06** and click **Go** or navigate through the menus to **Global Definitions > Master > Direct Debit Registration**.
2. The system displays the **Direct Debit Registration** screen.

Direct Debit Registration (CASA)

Direct Debit Registration*

☒ CASA ☐ Credit Card

Account Details :

Casa Account :

Account Number :

Business Acquirer ID :

Mandate Number :

Beneficiary Code :

Payer Legal Code :

Beneficiary Name :

Service Recipient Number :

Mandate Details :

Instruction Serial No. :

Validity Start Date :

Mandate Status :

Mandate Accepted by Telephone : ☐

Transfer Limit :

Validity End Date :

Reference to Additional Terms & Condition Document : ☐

Extension Number :

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

Field Description

Field Name	Description
CASA	[Optional, Radio Button] Click CASA for registration of mandates for direct debits through CASA.
Account Details	
Casa Account	
The following fields are enabled if the CASA option is selected.	
Account Number	[Mandatory, Numeric, 16] Type the payer's account number. The account holder's name is displayed in the adjacent field.
Business Acquirer Id	[Mandatory, Pick List] Select the business acquirer ID to capture the business acquirer information for the particular transaction from the pick list. By default, the system displays the Id of the teller who has logged in. The pick list contains the list of users linked to the system.

Direct Debit Registration (Credit Card)

Direct Debit Registration*

☐ CASA ☒ Credit Card

Account Details :

Credit Card :

Card Account IBAN Number :

Customer Name :

Card Account Currency :

Mandate Number :

Beneficiary Code :

Payer Legal Code :

Beneficiary Name :

Service Recipient Number :

Mandate Details :

Instruction Serial No. :

Validity Start Date : 29/02/2008

Validity End Date :

Mandate Status :

Mandate Accepted by Telephone : ☐

Transfer Limit :

Reference to Additional Terms & Condition Document : ☐

Extension Number :

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

Field Description

Field Name	Description
Credit Card	[Optional, Radio Button] Click Credit Card for registration of mandates for direct debits through credit cards.
Account Details	
Credit Card	
The following fields are enabled if the Credit Card option is selected.	
Card Account IBAN Number	[Mandatory, Numeric, 20] Type the card IBAN ⁴ number. After entering this value, click the Validate button for system validations.
Customer Name	[Display] This field displays the name of the credit card holder.
Card Account Currency	[Display] This field displays the currency of the credit card account.

The following fields are enabled for both **CASA** and **Credit Card** option.

Field Description

Field Name	Description
Mandate Number	[Display] This field displays the mandate number generated by the system. This number is unique for each beneficiary agreement and account number.
Beneficiary Code	[Mandatory, Pick List] Select the beneficiary code for which the direct debit registration is to be done from the pick list. The beneficiary codes are defined in the Billing Master Maintenance (Fast Path: BAM05) option. The beneficiary codes for which the At the Beneficiary Office option is selected from the Mandate Acceptance drop-down list will not be available in the pick list.
Beneficiary Name	[Display] This field displays the name of the beneficiary based on the beneficiary code selected in the corresponding field.

⁴(International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.)

Field Name	Description
Payer Legal Code	[Mandatory, Numeric, 20] Type the payer's legal code. By default, the system displays the customer IC of the CASA account customer or credit card holder for the Credit card account.
Service Recipient Number	[Mandatory, Alphanumeric, 21] Type the service recipient number for the mandate. Based on the Service Recipient Type defined in the Billing Master Maintenance (Fast Path: BAM05) option, the system provides a help message as to what value can be accepted for service recipient number. For example, if "National ID" is defined, the system displays a help message to accept the National ID of the customer. After entering this value, click the Validate button for system validations.
Mandate Details	
Instruction Serial No	[Display] This field displays the instruction serial number. The number is incremented based on the number of mandates maintained for the same account.
Transfer Limit	[Mandatory, Numeric, Nine] Type the upper transfer limit. Any mandate received for an amount greater than the specified amount will be rejected. The default value is zero. If the value maintained is zero, no amount restriction is applicable.
Validity Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the validity start date for direct debit mandate from the pick list. By default, the field displays the current date. It can be a current date or a future date.
Validity End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the validity end date for direct debit mandate from the pick list. End date has to be greater than the validity start date.

Field Name	Description
Mandate Status	[Display] This field displays the mandate status. By default, this field displays the value as 'Wait'. For more information, please refer to the Mandate Status Modification Allowed table provided at the end of this chapter.
Reference to Additional Terms & Condition Document	[Display] This check box indicates whether additional set of agreement documents are to be provided to the payer or not. The system displays the value based on the maintenance done in the Billing Master Maintenance (Fast Path: BAM05) option.
Mandate Accepted by Telephone	[Optional, Check Box] Select the Mandate Accepted by Telephone check box to indicate that the user belongs to the Call centre branch.
Extension Number	[Conditional, Numeric, Four] Type the extension number of the call centre user. This field is enabled if the Mandate Accepted by Telephone check box is selected.

3. Click the **Add** button.
4. Click on CASA or Credit Card option.
5. Enter the CASA account number or credit card number.
6. Select the beneficiary code from the pick list.
7. Enter the service recipient number.
8. Enter the mandate details.

Direct Debit Registration

Direct Debit Registration*

☒ CASA ☐ Credit Card

Account Details :

Casa Account :

Account Number : 60000000006124 ... SURYACHANDRATARE

Business Acquirer ID : API_SUPER ...

Mandate Number : 8000001406 ...

Beneficiary Code : 1 ... Beneficiary Name : BROP-02.1.1.8051.4

Payer Legal Code : CUSTIC Service Recipient Number : 123456789012345678901

Mandate Details :

Instruction Serial No. : 2 Transfer Limit : 2.00

Validity Start Date : 15/01/2008 ... Validity End Date : 15/02/2008 ...

Mandate Status : Wait Reference to Additional Terms & Condition Document : ☐

Mandate Accepted by Telephone : ☒ Extension Number : 7285

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

9. Click the **Ok** button.
10. The system displays the message "Record Added... Authorisation Pending..".Click the **Ok** button.
11. The direct debit registrations are added once the record is authorised.

Allowed Mandate status modifications (Manual/file based)

Mandate Status	Wait	Accepted	Rejected	Cancelled
Wait	NA	File based modification	File based Modification	Manual modification allowed
Accepted	Not allowed	NA	Not Allowed	Manual /File based modification
Rejected	Not allowed	Not Allowed	NA	Not allowed
Cancelled	Not allowed	Not Allowed	Not Allowed	NA

1.19. CH070 - Accident Reason Code Maintenance

The bank requires a record of certain events like loss of pass book, chops, seal, etc., of customers which are termed as accident reason codes and based on these restrictions placed on the account for the kind of transactions that can be performed. For example, when the customer loses his chops or seal, no transaction can be performed from the branch, while the account can be accessed from the channels.

For a loan account, the bank imposes the reason code on the corresponding CASA account.

The bank requires this option to record these reason codes and also impose the account related restrictions associated with a particular reason code.

For inward clearing and outward clearing activities, the accident reason codes are not validated, i.e., both the activities will go through as usual.

Definition Prerequisites

- Existence of Customer Account
- 7030 - Passbook Issue/Lost Maintenance

Modes Available

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

To add accident reason codes

1. Type the fast path **CH070** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Accident Reason Code Maintenance**.
2. The system displays the **Accident Reason Code Maintenance** screen.

Accident Reason Code Maintenance

Accident Reason Code Maintenance*

Account Number :

Customer Name :

☐ Seal Lost

☐ Chop lost

☐ Passbook Lost

Record Details

Input By: _____ Authorized By: _____ Last Mnt. Date: _____ Last Mnt. Action: _____ Authorized: ☐

☐ Add By Copy

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the account number for which the accident reason code needs to be added.
Customer Name	[Display] This field displays the name of the account holder.
Seal Lost	[Optional, Check Box] Select the Seal Lost check box to restrict all transactions from the teller including FCC, GL Voucher Entry but permit transaction through GEFU file upload and through automatic channels.
Chop Lost	[Optional, Check Box] Select the Chop Lost check box to restrict all transactions from the teller including FCC, GL Voucher Entry but permit transaction through GEFU file upload and through automatic channels.

Field Name	Description
Passbook Lost	[Optional, Check Box] Select the Passbook Lost check box to restrict all transactions from the teller including FCC, GL Voucher Entry but permit transaction through GEFU file upload and through automatic channels. Passbook lost status can be marked either from the Accident Reason Code Maintenance option or from Passbook Issue/Lost Maintenance option. In both cases the passbook lost status in the Account Master will be updated.

- Click the **Modify** button.
- Enter the account number and press the <Tab> key.
- Select the appropriate check box.

Accident Reason Code Maintenance

- Click the **Ok** button.
- The system displays the message "Record Modified...Authorisation Pending..". Click the **OK** button.
- The accident reason codes are modified once the record is authorised.

1.20. AC014 - Account CRR Details Maintenance

The **Account CRR Details Maintenance** option is used to modify the LLP rates at account level. The provision matrix is displayed for specific account based on the input provided by the user. The user will be able to modify the provision rates-secured/unsecured for both central bank/internal bank. The user can define a validity period for which this provision rate is applicable to the account. If the user modifies one rate (example internal bank rate) along with a validity period, this validity period gets applicable to both provision rates central bank and internal bank maintained for that account. The user can maintain multiple records with different set of start dates and end dates for an account. No overlapping of validity period dates will be allowed while addition of a new record. At the time of LLP, **FLEXCUBE** will calculate the provisioning based on the provisioning percentages maintained at account level during the validity period. After expiry of the validity period, LLP will be done on the next occasion based on the applicable provisioning percentages as defined at bank level or the product level.

Definition Prerequisites

- LN057 - Loan Direct Account Opening
- ACM03- Asset Classification Codes Maintenance
- ACM04 - Product CRR Codes Maintenance

Modes Available

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

To add account CRR details

1. Type the fast path **AC014** and click **Go** or navigate through the menus to Transaction Processing > Internal Transactions > Classification > Account CRR Details Maintenance.
2. The system displays the **Account CRR Details Maintenance** screen.

Account CRR Details Maintenance

Account CRR Details Maintenance

Account Number: Customer Name:

Branch: Product:

Currency:

Override Rate Start Date: Override Rate End Date:

CRR Codes	CRR Description	Accrual Status	Provision Rate Secured Central Bank	Provision Rate Unsecured Central Bank	Provision Rate Secured Bank Internal	Provision Rate Unsecured Bank Internal	Provision Rate UnColl. Int.

Add Delete

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized

☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type a valid CASA or Loan account number.
Customer Name	[Display] This field displays the name of the account holder.
Branch	[Display] This field displays the name of the branch where the customer account is opened.
Product	[Display] This field displays the product under which the customer account is opened.
Currency	[Display] This field displays the currency under which the customer account is opened.

Field Name	Description
Override Rate Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start date from which override rate or the modified account level LLP rate is applicable to the account from the pick list. The start date should be greater than or equal to the current date.
Override Rate End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end date up to which override rate or the modified account level LLP rate is applicable to the account from the pick list. The end date should be greater than the override start date.
CRR Codes	[Mandatory, Pick List] Select the present CRR code from the pick list. The user has to double click the CRR codes to select the CRR details.
CRR Description	[Display] This field displays the CRR Description of the selected CRR code.
Accrual Status	[Display] This field displays the accrual status for the account. The options are: • Normal • Suspended
Provision Rate Secured Central Bank	[Mandatory, Numeric, Three, Five] Type the provisioning percentages for secured as per central bank rules. This rate can be modified to a greater value but not less than the rate maintained at bank level or product level.
Provision Rate Unsecured Central Bank	[Mandatory, Numeric, Three, Five] Type the provisioning percentages for unsecured as per central bank rules. This rate can be modified to a greater value but not less than the rate maintained at bank level or product level.
Provision Rate Secured Bank Internal	[Mandatory, Numeric, Three, Five] Type the provisioning percentages for secured as per internal bank rules.

Field Name	Description
Provision Rate Unsecured Bank Internal	[Mandatory, Numeric, Three, Five] Type the provisioning percentages for unsecured as per internal bank rules.
Provision Rate Uncoll. Int.	[Mandatory, Numeric, Three, Five] Type the provisioning percentages for uncollected interest as per bank rules.

- Click the **Add** button.
- Enter the account number and press the <Tab> key.
- Select the override start date and end date from the pick list.
- Click the **Add** button.
- Select the CRR code from the pick list.
- The user can add the provision rate secured and unsecured for the central and the internal bank and the provision rate for the uncollected interest.

Account CRR Details Maintenance

Account CRR Details Maintenance

Account Number: 01000000225101 Customer Name: JOHN W MARSHAL
Branch: HQ Product: 7 - SAVING USD
Currency: USD
Override Rate Start Date: 20/04/2008 Override Rate End Date: 01/01/2009

CRR Codes	CRR Description	Accrual Status	Provision Rate Secured Central Bank	Provision Rate Unsecured Central Bank	Provision Rate Secured Bank Internal	Provision Rate Unsecured Bank Internal	Provision Rate UnColl. Int.
20	20.DLM PERHATIAN	Normal	10.00000	100.00000	85.00000	26.00000	95.00000

Add Delete

Record Details
Input By _____ Authorized By _____ Last Mnt. Date _____ Last Mnt. Action _____ Authorized ☐

Add Modify Delete Cancel Amend Authorize Inquiry Ok Close Clear

9. Click the **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 message "Record Authorised". Click the **Ok** button.
14. The account CRR details are added.

1.21. BAM69 - Islamic Account Attributes

The **Islamic Account Attributes** option is used 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

Islamic Account Attributes*

Account No : Product Code : Product Type :
 Product Name : Currency : Calculation Type(TD) :
 Deposit No : 0

Nisbah % : Special Nisbah % : 0.00000
 Nisbah Amount : Special Bonus % : 0.00000
 Bonus % :
 Bonus Amount :
 Zakat % :
 Zakat Amount :
 Tax Amount :

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized

☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

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.

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.

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

Islamic Account Attributes*

Account No :	000000016154	Product Code :	81	Product Type :	Mudharabah
Product Name :	P2- SYARIAH - MUDHARABAH	Currency :	IDR	Calculation Type(TD) :	
Deposit No :	0				

Nisbah % :	10.50000	Special Nisbah % :	0.00000
Nisbah Amount :	500.00		
Bonus % :	0.00000	Special Bonus % :	0.00000
Bonus Amount :	0.00		
Zakat % :	2.50000		
Zakat Amount :	600.00		
Tax Amount :	100.00		

Record Details					
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized	
TRAYISAT		25/07/2008 16:19:17	Authorize	☒	

☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

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.

1.22. CH082 - Dormant CASA Account Reactivation Maintenance

Using this option, the user can make changes in the existing dormancy or unclaimed attribute of the corporate CASA account. When the dormant/unclaimed CASA account is reactivated, system will change the account level attribute "Dormant" to "Dormant-Regular" if the account is dormant. If the attribute is "Unclaimed" the attribute will change to "Unclaimed-Regular".

All the user initiated transactions will be allowed, which were restricted because of dormancy attribute of the account. If user initiated transactions are restricted due to any other attribute/s, then such restrictions will continue.

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

Not Applicable

To modify the account details

1. Type the fast path **CH082** and click **Go** or navigate through the menus to **Global Definitions > Master > Dormant CASA Account Reactivation Maintenance**.
2. The system displays the **Dormant CASA Account Reactivation Maintenance** screen.

Dormant CASA Account Reactivation Maintenance

Dormant CASA Account Reactivation Maintenance*

Account Details

Account Number :

Customer Name : Customer Id :

Dormancy Reactivation Details

Account Status :

Reason for Status Change :

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 Details	
Account Number	[Mandatory, Pick List] Type the CASA account number for which the dormancy has to be modified.
Customer Name	[Display] This field displays the short name of the primary customer.
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.
Dormancy Reactivation Details	
Account Status	[Mandatory, Drop-Down] Select the account status from the drop down list. The options are: • Reactivate Dormant Account- This is selected, if the previous account attribute is Dormant. • Reactivate Unclaimed Account- This is selected, if the previous account attribute is Dormant-Unclaimed • Dormant Notional Closure- This is selected, if the previous account attribute is Dormant. • Dormant Notional Re-open- This is selected, if the previous account attribute is Dormant-National Closed. • Unclaimed Notional Account Closure- This is selected, if the previous account attribute is unclaimed. • Unclaimed Account Reopen- The previous account attributes is Unclaimed-Notional Closed.
Reason for Status Change	[Mandatory, Alphanumeric, 40] Type the reason for the change in status of the account.
3. Enter the account number and press the <Tab> key. The system displays the customer name and customer Id. 4. Select the account status from the drop-down list. 5. Enter the reason for the change in status.	

Dormant CASA Account Reactivation Maintenance

Dormant CASA Account Reactivation Maintenance*

Account Details

Account Number :

Customer Name : Customer Id :

Dormancy Reactivation Details

Account Status :

Reason for Status Change :

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

UDF OK Close Clear

5. Click the **Ok** button.
6. The system displays the message "Transaction completed successfully".

1.23. CHM86 - Future Dated RD Maintenance

Using this option, user can capture details for opening a new future dated RD account. The screen will capture the data to setup drawdown instructions for the newly opened RD against the CASA account on which the instruction is being setup.

Definition Prerequisites

- 8051 - CASA Account Opening
- CHM01 - CASA Product Master Maintenance

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 the future dated RD account opening instruction

1. Type the fast path **CHM86** and click **Go** or navigate through the menus to **Global Definitions > Customer > Future Dated RD Maintenance Screen**
2. The system displays the **Future Dated RD Account Opening Instruction maintenance screen**.

Future Dated RD Maintenance Screen

Future Dated RD Maintenance Screen*

Provider CASA Account : Customer Name :
 Branch : Instruction No :
 Product :

Execution Type:
☐ EOD ☒ BOD

Instruction Details
 Frequency : Minimum Balance Required :
 Start Date : End Date : Last Date :
 Narrative :
 Reason for Failure :

RD Details
 RD Product : Product Ccy :
 Deposit Unit :
 Installment Frq :
 Deposit Term : Installment Amount :
 Interest Variance :
 Paying Allowed in Default Status : ☐

Remarks:

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

Field Description

Field Name	Description
Provider CASA Account	[Mandatory, Pick List] Select the CASA account number from the pick list. Only an account with regular status will be accepted.
Customer Name	[Display] This field displays the name of the customer who holds the CASA account.
Branch	[Display] This field displays the code and name of the home branch where the CASA account is opened and maintained.
Instruction No	[Display] This field displays the instruction number. This number is generated by the system.
Product	[Display] This field displays the CASA product name.
Execution Type	[Display] This field displays the option for execution for processing at end of day(EOD) or at the beginning of day (BOD). By default, it is set to BOD.

Instruction Details

Frequency	[Mandatory, Drop down] Select the frequency for the execution from the drop down list. The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly By default, it is set to Daily.

Field Name	Description
Minimum Balance Required	[Mandatory, Numeric, 13, Two] Type the minimum balance to be maintained in the account during execution. It should be greater than or equal to the minimum balance defined at account level. By default, it is set to the minimum balance defined at account level.
Start Date	[Mandatory, Pick List, DD/MM/YYYY] Select the start date for execution from the pick list. By default, it is set to current process date. It should not be less than the current date.
End Date	[Mandatory, Pick List, DD/MM/YYYY] Select the end date for execution from the pick list. It should be greater than the start date.
Last Date	[Displays] This field displays the last execution date.
Narrative	[Mandatory, Character, 40] Type the narration for the future dated account opening.
Reason for Failure	[Display] This field displays the reason due to which the instruction was executed unsuccessfully.
RD Details	
RD Product	[Optional, Drop-Down] Select the RD product code under MCA package from the drop-down list.
Product Ccy	[Displays] This field displays the currency of the selected RD product code.
Deposit unit	[Displays] This field displays the term unit value set in CASA Product Master Maintenance (FP: CHM01) for the selected RD product.
Installment Frq	[Displays] This field displays the installment frequency value set in CASA Product Master Maintenance (FP: CHM01) for the selected RD product.

Field Name	Description
Deposit Term	[Optional, Numeric, Three] Type the term of the RD to be opened. The term can only have a value within the minimum and maximum term allowed in CASA Product Master Maintenance (FP: CHM01) for the selected RD product.
Installment Amount	[Mandatory, Numeric, Seven, Two] Type the installment amount of the RD to be opened. The installment amount should be within the minimum and maximum installment allowed in CASA Product Master Maintenance (FP: CHM01) for the selected RD product.
Interest Variance	[Mandatory, Numeric, Five] Type the interest variance. The system checks if the provided interest variance is within the minimum and maximum interest variance defined at product level. If not system will reject the transaction.
Payin allowed in Default Status	[Optional, Check Box] Select the Payin Allowed in Default Status check box to allow pay-in to this new RD account even if it goes to default status.

3. Click the **Add** button.
4. The system displays the message "This action will clear all data on the screen. Do you want to continue?" Click the **Yes** button.
5. Enter the provider CASA account number. The system displays the CASA account details.
6. Select the frequency from the drop down list.
7. Enter the narration.
8. Enter the relevant information in **RD details** tab.

Future Dated RD Maintenance Screen

Future Dated RD Maintenance Screen*

Provider CASA Account : 012810000000034 Customer Name : Test Ac Op
 Branch : 9999 Head Office Instruction No : 1
 Product : 1281-Retail Prod - RMB - CASA Interest

Execution Type:
☐ EOD ☒ BOD

Instruction Details

Frequency : Monthly Minimum Balance Required : 0.00
 Start Date : 15/03/2012 End Date : 31/12/2012 Last Date : 01/01/1800
 Narrative : Future Dated RD Account Opening
 Reason for Failure :

RD Details

RD Product : 10149-RD Conventional Deposit Product Ccy : RMB
 Deposit Unit : Month
 Installment Frq : Half Yearly
 Deposit Term : 1 Installment Amount : 100,000.00
 Interest Variance : 10
 Paying Allowed in Default Status : ☒

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

UDF Ok Close Clear

9. Click the **Ok** button.
10. The system displays the message "Record Authorized". Click the **OK** button.

1.24. MCA12 - Multi Currency Account Additional Details Maintenance

This option displays the vital details of the CASA/TD/RD multi currency accounts. This screen allows the user to maintain additional details in the fields which will be stored in the system. However, no validations will be available for these fields.

Definition Prerequisites

- MCA03 - Multi Currency Account Opening
- MCA06 - CASA Account Opening under MCA
- MCA07 - TD Account Opening under MCA
- MCA04 - RD Account Opening under MCA

Modes Available

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

To maintain additional details for multi currency account

1. Type the fast path **MCA12** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Multi Currency Account Additional Details Maintenance** .
2. The system displays the **Multi Currency Account Additional Details Maintenance** screen.

MCA12 - Multi Currency Account Additional Details Maintenance

Multi Currency Account Additional Details Maintenance

Multi Currency Account Additional Details Maintenance*

Multi Currency Account Number : MCA Title :

Home Branch :

Delegate Details :

Name :

Gender :

IC Type : IC No : IC Issuer :

Mobile No :

Reason for Delegate :

Contact Person Details :

Name :

Relation :

Phone No : Mobile No :

MCA Attributes :

Account Nature :

Fiscal Deposit Type :

Remarks:

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

Field Description

Field Name	Description
Multi Currency Account Additional Details Maintenance	
Multi Currency Account No.	[Mandatory, Numeric, 13] Type the valid multi currency account number for which the additional details is to be maintained. It should be a valid MCA number.
MCA Title	[Display] This field displays the MCA title of the selected MCA.
Home Branch	[Display] This field displays the home branch code and name of the selected MCA. It is maintained in the Branch Master Maintenance (Fast Path: BAM03) option.

MCA12 - Multi Currency Account Additional Details Maintenance

Field Name	Description
Delegate Details	
Name	[Optional, Alphanumeric, 75] Type the name of the delegate.
Gender	[Optional, Drop-Down] Select the gender of the delegate from the drop-down list. The options are: • M - Male • F - Female
IC Type	[Optional, Drop-Down] Select the IC type of delegate which shows the day 0 values maintained for identification criteria from the drop-down list.
IC No.	[Optional, Alphanumeric, 30] Type the IC number of the delegate.
IC Issuer	[Optional, Alphanumeric, 30] Type the name of the delegate IC issuer.
Mobile No.	[Optional, Numeric, 30] Type the mobile number of the delegate.
Reason for Delegate	[Optional, Alphanumeric, 75] Type the reason for delegates.
Contact Person Details	
Name	[Optional, Character,75] Type the name of the contact person.
Relation	[Optional, Character, 20] Type the contact relation of the person.
Phone No.	[Optional, Numeric, 20] Type the phone number of the person.
Mobile No.	[Optional, Alphanumeric, 30] Type the mobile number of the contact person.

MCA12 - Multi Currency Account Additional Details Maintenance

Field Name	Description
MCA Attributes	
Account Nature	[Mandatory, Alphanumeric, Four] Type the nature of account for FCY cash or FCY remittance, CASA/TD accounts. This field is mandatory for the accounts opened under product having product class as 'FCY cash' or 'FCY remittance'.
Fiscal Deposit Type	[Mandatory, Numeric, one] Type the fiscal deposit for the CASA account opened under product having product type as 'Fiscal Deposit'. This field is mandatory for the accounts opened under product having product type as 'Fiscal Deposit'

- Click the **Add** button.
- Enter the multi currency account number and press the <Tab> key. The system displays the account details.
- Enter the account nature and fiscal deposit type.

Multi Currency Account Additional Details Maintenance

Multi Currency Account Additional Details Maintenance*

Multi Currency Account Number : 000060396600062 ... MCA Title : AMIT K

Home Branch : 9999

Delegate Details :

Name : John Milton

Gender : Male

IC Type : Passport

IC No : 1020000000900000000089000000002

IC Issuer : Smith Jones

Mobile No : 990000776544344

Reason for Delegate : Passport details

Contact Person Details :

Name : Amit Karkare

Relation : Employer

Phone No : 0224566788787878

Mobile No : 8990354311313

MCA Attributes :

Account Nature : CASA

Fiscal Deposit Type : 1

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy ☒ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry

UDF Ok Close Clear

MCA12 - Multi Currency Account Additional Details Maintenance

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

1.25. MCA04 - RD Account Opening under MCA

Using this option you can open RD account under multi currency accounts with the specified multi currency package type. The RD account opening under MCA screen can directly be accessed instead of linking it through **Multi Currency Account Opening** screen (FP: MCA03) by entering an MCA number directly, through this option.

Note: Sub account opening will not be permitted, if the status of the MCA under which a sub-account is being opened is “Closed”.

Definition Prerequisites

- MCA03 - Multi Currency Account Opening
- MCA01 - Multi Currency Package Definition

Modes Available

Not Applicable

To open the RD account under multi currency account

1. Type the fast path **MCA04** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transaction > RD Account Opening under MCA**.
2. The system displays the **RD Account Opening under MCA** screen.

RD Account Opening under MCA

RD Account Opening Under MCA*

Multi Currency Account Number : MCA Title :

Product Ccy : Product :

Branch :

RD A/C No : A/C Title :

A/C Open Date : 01/11/2011

Primary Customer :

Customer ID	Name

Officer ID :

Tax Code 1 : Tax Code 2 :

Interest Waiver : ☐ Restricted Account : ☐

Minor Account status :

Business Acquirer Id :

RD Parameter

Deposit Term :	Deposit Unit :
Amount :	Installment Frq :
Interest Rate :	CR Interest Variance : 0.00000

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
Multi Currency Account Number	[Mandatory, Pick List, Numeric, 13] Type the MCA number under which the RD sub account is to be opened. The MCA number opened in the Multi Currency Account Opening (FP: MCA03) option will be defaulted in this field .
MCA Title	[Display] This field displays the title for the multi currency account number under which the RD sub account is to be opened. The title of the MCA opened in the Multi Currency Account Opening (FP: MCA03) option will be defaulted in this field.
Product Ccy	[Mandatory, Pick List] Select the currency of the product under which the RD account is to be opened from the pick list. The pick list will lists the product currencies of all the products of the package defined. There is no restriction that the first account should be in base currency product. Under RD multiple sub-accounts with same currency can exist.
Product	[Display] This field displays the product code and name from the package of the selected currency under which the RD sub account is to be opened.
Branch	[Display] This field displays the branch code and name under which the RD account is to be opened.
RD A/C No	[Display] This field displays the RD account number generated.
A/C Title	[Optional, Alphanumeric, 120] Type the title of the RD account that is to be opened. The MCA title of Multi Currency Account Opening (FP: MCA03) option will be defaulted in this field and it can be modified. If the user does not specify the title then the customer short name is stamped as account title.
A/C Opening Date	[Optional, Pick List, DD/MM/YYYY] Select the date on which RD account is to be opened from the pick list. By default this field displays the current processing date. This date cannot be prior to the RD MCA opening date under which the sub-account is to be opened and it cannot be a future date as well.

Field Name	Description
Primary Customer	
Name	[Display] This field displays the full name of the customer for which RD account is to be opened. By default this field displays the name of the primary customer of the Multi Currency Account Opening (FP: MCA03) option.
Officer ID	[Optional, Drop-Down] Select the officer Id of the officer who is assigned to this account from the drop-down list.
Tax Code 1	[Mandatory, Drop-Down] Select the tax code 1 for the account from the drop-down list. The drop-down lists the tax codes defined in the Tax Codes Maintenance (FP: BAM30) screen. The default value of tax code 1 is from the Product - Customer Type Cross Reference maintained in BAM76. This field can be modified.
Tax Code 2	[Mandatory, Drop-Down] Select the tax code 2 for the account from the drop-down list. The drop-down lists the tax codes defined in the Tax Codes Maintenance (FP:BAM 30) screen. The default value of tax code 1 is from the Product - Customer Type Cross Reference maintained in BAM76. This field can be modified.
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. 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 account to be 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
Minor Account Status	[Optional, Drop-Down] Select the status of the account from the drop-down list. The options are: • Major • Minor Without Restrictions • Minor With Restrictions

Field Name	Description
Business Acquirer ID	[Optional, Drop-Down] Select the business acquirer Id of the account from the drop-down list. By default, the system displays the Id of the teller who has logged in. This field can be modified.
RD Parameter	
Deposit Term	[Mandatory, Numeric, Five] Type the term of the recurring deposit to be opened. The term cannot be greater than the maximum value and less than the minimum value maintained at the product level. Note: In RD sub-account opening the system will generate a deposit number which is a running serial number under MCA. There can be two or more sub-accounts with same currency within the MCA, but these sub-accounts will have separate deposit number.
Deposit Unit	[Display] This field displays the deposit unit of term of a recurring deposit. The deposit unit is the value maintained at product level. The possible values are Week, Month, and Year.
Amount	[Mandatory, Numeric, Thirteen, Two] Type the amount which has to be deposited in the account at every installment frequency. The installment amount cannot be greater than the maximum value and cannot be less than the minimum value maintained at product level.
Installment Frq	[Display] This field displays the frequency with which the installment amount is to be deposited in the RD Account. The installment frequency is defaulted from the value maintained at product level which cannot be changed .The possible values are Monthly, Bi-Monthly, Quarterly, Half-Yearly, Yearly, Weekly, and Bi-Weekly.
Interest Rate	[Display] This field displays the interest to be given on the recurring deposit. The Interest will be defaulted based on the rates maintained in RD Product Rates Maintenance (FP:CHM10)option.
CR Interest Variance	[Optional, Numeric, One, Five] Type the variance at the account level above the interest rate. The variance cannot be greater than the maximum value and cannot be less than the minimum value maintained at the product level.

MCA04 - RD Account Opening under MCA

3. Enter the multi currency account number. The system displays the MCA title, account title, branch and primary account holder details.
4. Select the product ccy from the pick list. The system displays the product code along with the product name.
5. Select the tax code 1, and tax code 2 from the drop-down list.
6. Enter the deposit term and amount.

RD Account Opening under MCA

RD Account Opening Under MCA*

Multi Currency Account Number : 000060408900022

MCA Title : AMIT K 001

Product Ccy : RMB

Product : 14001 - RD Product

Branch : 9999 HIO

A/C Title : AMIT K 001

RD A/C No : 140010000000026

A/C Open Date : 11/08/2011

Primary Customer :

Customer ID

Name

604089

AMIT K 001

Officer ID :

Tax Code 1 : 1 - 2.00000 / 0.00000 / 16-AUG-11

Tax Code 2 : 1 - 2.00000 / 0.00000 / 16-AUG-11

Interest Waiver : ☐

Restricted Account : ☐

Minor Account status : Major

Business Acquirer Id : TUDAY

RD Parameter

Deposit Term : 1

Deposit Unit : Monthly

Amount : 10,000.00

Installment Freq : Monthly

Interest Rate : 0.36000

CR Interest Variance : 0.00000

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. The system displays the message "New Sub Account Number : "
9. The RD sub-account under MCA will be opened.

1.26. MCA06 - CASA Account Opening under MCA

Using this option you can open CASA account under multi currency accounts with the specified multi currency package type. The CASA account opening under MCA screen can directly be accessed instead of linking it through **Multi Currency Account Opening** screen (FP: MCA03) by entering an MCA number directly, through this option.

Under an MCA, at a given point of time only one active (other than Closed / Closed today) sub-account can exist. In case of another sub-account opening under the same product when there is an active sub-account already exists under the MCA then a new MCA will have to be opened and under this MCA the sub-account can be opened.

Note: Sub account opening will not be permitted, if the status of the MCA under which a sub-account is being opened is "Closed".

Definition Prerequisites

- MCA03 - Multi Currency Account Opening
- MCA01 - Multi Currency Package Definition

Modes Available

Not Applicable

To open the CASA account under multi currency account

1. Type the fast path **MCA06** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > CASA Account Opening under MCA**.
2. The system displays the **CASA Account Opening under MCA** screen.

CASA Account Opening under MCA

CASA Account Opening under MCA*

Multi Currency Account Number : MCA Title :

Product Ccy : Product :

Branch :

CASA A/C No : A/C Title :

Primary Customer :

Customer Id : Name :

Officer Id :

Tax Code 1 : Tax Code 2 :

Cheque Book Request : ☐ No. of Leaves :

Interest Waiver : ☐ Restricted Account : ☐

Minor Account Status : Business Acquirer Id :

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
Multi Currency Account Number	[Mandatory, Pick List, Numeric, 13] Type the MCA number under which CASA sub account is to be opened. The MCA number opened in the Multi Currency Account Opening (FP: MCA03) option will be defaulted in this field and it can not be modified.
MCA Title	[Display] This field displays the title for the multi currency account number under which CASA sub account to be opened. The title of the MCA opened in the Multi Currency Account Opening (FP: MCA03) option will be defaulted in this field.

Field Name	Description
Product Ccy	[Mandatory, Pick List] Select the currency of the product under which CASA account is to be opened from the pick list. The pick list will list out the product currencies from the MCA package under which there is no active account under that MCA. For CASA accounts (where the Base currency is applicable), it is necessary to have a sub account opened in the base currency under an MCA. If it does not exist then the system will not allow to open account in any other currency.
Product	[Display] This field displays the product code and name under which CASA sub account is to be opened. The product code in the base currency of the package will be defaulted.
Branch	[Display] This field displays the branch code and name under which CASA account is to be opened.
CASA A/C No	[Display] This field displays the CASA account number generated. CASA account number will be <13 digit MCA number> + < 2 digit running serial number under MCA>.
A/C Title	[Optional, Alphanumeric, 120] Type the title of the CASA account to be opened. The MCA title of Multi Currency Account Opening (FP: MCA03) option will be defaulted in this field and it can be modified.
Primary Customer	
Customer ID	[Display] This field displays the customer ID under which the CASA account is to be opened. By default this field displays the customer ID of the primary customer of the multi currency account Multi Currency Account Opening (FP: MCA03) option.
Name	[Display] This field displays the full name of the customer for which CASA account is to be opened. By default this field displays the name of the primary customer of the multi currency account Multi Currency Account Opening (FP: MCA03) option.
Officer ID	[Mandatory, Drop-Down] Select the officer Id of the officer who is assigned to this account from the drop-down list.

Field Name	Description
Tax Code 1	[Mandatory, Drop-Down] Select the tax code 1 for the account from the drop-down list. The tax code 1 is defaulted from the Product - Customer Type cross reference maintained in BAM76 option. This field can be modified.
Tax Code 2	[Mandatory, Drop-Down] Select the tax code 2 for the account from the drop-down list. The tax code 1 is defaulted from the Product - Customer Type Cross Reference maintained in BAM76 option. This field can be modified.
Cheque Book Request	[Optional, Check Box] Select the Cheque Book Request check box if the cheque book is required. If the cheque book facility is available for the product then by default this field is selected. For some products this field is disabled.
No of Leaves	[Conditional, Numeric, Three] Type the value for number of leaves required for the cheque book. This field will accept value in the range 1 -100. This field is enabled and mandatory if cheque Book request check box is selected.
Interest Waiver	[Optional, Check Box] Select the Interest Waiver check box to waive the debit and credit interest defined at the product level. 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 account to be 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.
Minor Account Status	[Optional, Drop-Down] Select the status of the account from the drop-down list. The options are: • Major • Minor Without Restrictions • Minor With Restrictions

Field Name	Description
Business Acquirer ID	[Mandatory, Drop-Down] Select the business acquirer Id of the account from the drop-down list. By default, the system displays the Id of the teller who has logged in. This field can be modified.
3.	Enter the CASA multi currency account number. The system displays the branch and primary account holder details.
4.	Select the product ccy from the pick list.
5.	Select the officer Id, tax code 1, and tax code 2 from the drop-down list.
6.	Select the business acquirer Id from the drop-down list.

CASA Account Opening under MCA

CASA Account Opening under MCA*

Multi Currency Account Number : 210000000100026 MCA Title :
 Product Ccy : RMB Product : 10003 Savings 活期儲蓄
 Branch : 9999 HO A/C Title :
 CASA A/C No : 1000300000016493
Primary Customer :
 Customer Id : 2100000001 Name : ROHIT AGARWAL
 Officer Id : SAGARWAL
 Tax Code 1 : 101 - 10.00000 Tax Code 2 : 101 - 10.00000
 Cheque Book Request : ☐ No. of Leaves : 0
 Interest Waiver : ☐ Restricted Account : ☐
 Minor Account Status :
 Business Acquirer Id : TZARTABK

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

UDF OK Close Clear

- Click the **Ok** button.
- The system displays the message "Transaction completed successfully".
- The CASA sub-account under MCA will be opened.

1.27. MCA03 - Multi Currency Account Opening

Using this option you can open multi currency accounts and sub-accounts. FLEXCUBE will provide the facility to either input the MCA number in MCA opening screen or to generate it. A maximum of three customers can be linked to an account in the multi currency account-opening screen. Additional customers can be attached from the MCA - Customer Relationship Maintenance screen later (FP: MC141).

Note: Multi currency account opening will not be permitted if the primary customer is blacklisted or the primary customer is having High Severity Memo linked to it.

Definition Prerequisites

- MCA01 - Multi Currency Package Definition

Modes Available

Not Applicable

To open a multi currency account

1. Type the fast path **MCA03** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Multi Currency Account Opening**.
2. The system displays the **Multi Currency Account Opening** screen.

Multi Currency Account Opening

Multi Currency Account Opening*

Branch Name : 9999 HO

Module :

Open Date : 01/11/2011

Base Currency :

Customer Information

Customer IC	Category	IC Type	Short Name	Birth / Reg Date	Relations	Customer ID

Multi Currency Account Number :

MCA Title :

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
Home Branch	[Mandatory, Pick List] Select the home branch code under which the MCA and sub account to be opened from the pick list. The system displays the name of the selected branch. It is maintained in the Branch Master Maintenance (Fast Path: BAM03) option. By default teller branch is selected as home branch and this can be modified.
Module	[Mandatory, Drop-Down] Select the module under which the multi currency account is to be opened from the drop-down list. The options are: • CASA • TD • RD
Open Date	[Display] This field displays the date on which multi currency account is to be opened. By default the system displays the current process date. This date cannot be modified for CASA , for TD and RD it can be modified to a back date. Future date is not allowed.
Multiple Currency Package Code & description	[Mandatory, Pick List] Select the multi currency package type code under which the MCA is to be opened from the pick list. The pick list will list out the multi currency package of the module selected. For example, if module selected is CASA, then the multi currency package types linked to CASA module will only be displayed in the pick list. These are defined in the option Multi Currency Package Definition (FP: MCA01).
Base Currency	[Optional, Alphanumeric, Nine] Type the base currency of the package defined in the option Multi Currency Package Definition (FP: MCA01). This will be applicable for CASA module only. For TD and RD module this field is blank.

Field Name	Description
Customer IC	[Mandatory, Pick List, Alphanumeric, 40] Select the IC of the customer for which the MCA is to be opened from the pick list or enter it. If search criteria is given for customer search then this field will display the IC of selected customer and the value cannot be modified. If the Package under which the MCA is to be opened is a “Corporate Package” then the first (primary) account holder should have to be a corporate customer. Otherwise the MCA opening will not be allowed. Note: When user select the customer IC from the pick list a separate screen for customer search appears, where the user can give detailed search criteria for searching a customer.
Category	[Optional, Drop-Down] Select the category of the customer defined in the option Customer Type Maintenance (FP: CIM08) for which the MCA is to be opened from the drop-down list. The category can be selected in this field for searching a customer. If search criteria is given for a customer search then this field will display the category of selected customer and the value cannot be modified.
IC Type	[Display] This field displays the IC type of the customer defined in the option Customer Type Maintenance (FP: CIM08) for which the MCA is to be opened. The system identifies the customer based on the search criteria and display the IC type of that customer in this field.
Short Name	[Display] This field displays the short name of the customer for which the MCA is to be opened. Based on search criteria the customer is identified and the short name of that customer is displayed in this field.
Birth / Reg Date	[Display] This field displays the birth date (for individual customer) / registration date (for Corporate customer) of the customer for which the MCA is to be opened. Based on search criteria the customer is identified and the birth date / registration date of that customer is displayed in this field.
Relations	[Mandatory, Drop-Down] Select the relation of the customer with the account from the drop-down list. For account to be opened, a customer with primary relationship viz. Sole Owner, Joint And First, or Joint or First must be linked with the account.

Field Name	Description
Customer ID	[Display] This field displays the customer ID under which the MCA is to be opened. Based on search criteria the customer is identified and the ID of that customer is displayed in this field
Multi Currency Account Number	[Optional, Pick List] Select the multi currency account number which is to be opened from the pick list. The pick list will lists the reserved MCA number for the home branch selected which are not yet used. The MCA no should be a unique number in the data base. If the MCA number generation is automatic then this field will remain disabled and will generate the MCA number as per the masking. If the reserved MCA number is to be used, then it can be selected from the pick list. The MCA number pick list will not be enabled for internal accounts. Internal accounts are the accounts which are opened under the Package having the “Package for Internal Accounts” check box checked. Note: The MCA number will be generated as per the Mask “NNNNNNNNNNNNNC”. In case if while defining the Package if Internal Accounts check box is checked then the MCA number will be generated as per mask “GGGGGGGNNNNNC”. The 7 digit code entered at the time of defining the package will replace “GGGGGGG”.
MCA Title	[Optional, Alphanumeric, 20] Type the title for the multi currency account to be opened.

3. Select the home branch from the pick list.
4. Select the module from the drop-down list.
5. Select the multi currency package code from the pick list.
6. Select the customer IC for the customer search from the pick list. The system displays the customer information.
7. Select the relations from the drop-down list.

Multi Currency Account Opening

Multi Currency Account Opening*

Branch Name : 9999 HO

Module : CASA

Multi Currency Package : 1003 Savings

Open Date : 01/11/2011

Base Currency :

Customer Information

Customer IC	Category	IC Type	Short Name	Birth / Reg Date	Relations	Customer ID
099990005235	ID CARD	A	Aditya TEST	20/09/2011	Sole Owner	2100000556

Multi Currency Account Number : 210000055601031

MCA Title :

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

UDF OK Close Clear

8. Click the **Ok** button.
9. The system displays the message "Transaction completed successfully. "
10. The multi currency account will be opened.

2. Cheque Book Management

2.1. 5004 - Cheque Book Request

You can log a cheque book request from the branch using the **Cheque Book Request** option. At EOD, a report is generated, which includes this request, which has been performed. Based on the report, the issuance needs to be done from host. If the cheque book needs to be issued immediately, then the host cheque book issuance the **Cheque Book Issue Maintenance**, (Fast Path CHM37) option should be invoked, and the issuance followed by delivery needs to be performed, in order to complete the full cheque book issuance. The system will apply service charge, if it is set for this event.

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

Not Applicable

To request for a cheque book

1. Type the fast path **5004** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Cheque Book Request**.
2. The system displays the **Cheque Book Request** screen.

Cheque Book Request

Cheque Book Request *

Account No :

Account Ccy :

No of Leaves : 10

Chequebook Type : Normal

Cheque Transaction Code : 10

Dispatch to Flag : Send to Branch

Branch Code :

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	[Mandatory, Numeric, 16] Type the account number in which you want to issue a cheque book. The name of the CASA account holder is populated adjacent to the 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. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
No of Leaves	[Mandatory, Drop-Down] Select the number of cheque leaves requested by the customer from the drop-down list. The options are: • 10 • 25 • 50 • 75 • 100
Chequebook Type	[Mandatory, Drop-Down] Select the cheque book type from the drop-down list. The options are: • Normal : Select this option, if the customer has requested for the normal cheque book type • At Par : Select this option, if the customer has requested for the At Par cheque book type By default, the Normal option is selected in the drop-down list.

Field Name	Description
Cheque Transaction Code	[Mandatory, Drop-Down] Select the transaction code from the drop-down list. The options are: • 10 • 11 • 29 • 31 If the At Par option is selected from Chequebook Type drop-down list then 29 or 31 option should be selected from the drop-down list. Similarly, if the Normal option is selected from Chequebook Type drop-down list then 10 or 11 option should be selected from the drop-down list.
Dispatch to Flag	[Mandatory, Drop-Down] Select the appropriate dispatch flag from the drop-down list. The options are: • Send to Branch: Select this option if the chequebook has to be sent to the branch where the customer can collect the cheque book • Send to Customer: Select this option if the cheque book has to be directly sent to the customer
Branch Code	[Conditional, Pick List] Select the branch code from the pick list. This field is enabled if the Send to Branch option is selected from the Dispatch to Flag drop-down list.

3. Enter the account number and press the <TAB> key.
4. Select the number of leaves, chequebook type, cheque transaction code, dispatch to flag from the drop-down list.

Cheque Book Request

Cheque Book Request*

Account No : 06049400000016 EDWARD CULLENS

Account Ccy : INR

No of Leaves : 10

Chequebook Type : Normal

Cheque Transaction Code : 10

Dispatch to Flag : Send to Branch

Branch Code : 9999

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

UDF: OK Close Clear

5. Click the **Ok** button.
6. The system displays the message "Authorization Required. Do you Want to Continue?". Click the **OK** button.
7. The system displays the **Authorization Reason** screen.
8. Enter the relevant information and click the **Grant** button.
9. The system displays the transaction sequence number. The transaction sequence number is the system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

2.2. CHM37 - Cheque Book Issue Maintenance

Cheque Book is a facility given to a regular Current and Savings Account (CASA) holder. Such accounts should belong to a product where facility for cheque book is checked. This facility can be overridden at the time of account opening.

The cheque book can be issued by initiating the request for cheque book, followed by issuing the cheque book, and delivering the cheque book to the customer. Service charges can be debited once a cheque book is issued.

Cheque books can be issued with cheque numbers in continuation for an account across cheque books.

Definition Prerequisites

- 8051 - CASA 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 request a cheque book

1. Type the fast path **CHM37** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Cheque Book Issue Maintenance**.
2. The system displays the **Cheque Book Issue Maintenance** screen.

Cheque Book Issue Maintenance

Cheque Book Issue Maintenance*

Account No. : Cheque Book Srl No. :

Customer Name : Cheque Book Type :

Cheque Book Details | **Inventory Details**

Cheque Start No : Cheque End No :

No. of Cheque Leaves : Cheque Type :

Dispatch to Flag : Instrument Type :

Branch Code : Cheque Transaction Code :

Small Clearing A/C No : Generate Handoff : ☒

Waive Service Charge : ☐

Cheque Book Issue Date :

Cheque Book Status

☒ Requested

☐ Issued

☐ Delivered

Cheque Status

Cheque No	Status
0	/0

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy ☒ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry

UDF OK Close Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the CASA account number for which you want to issue a cheque book.
Customer Name	[Display] This field displays the name of the customer who holds the CASA Account.
Cheque Book Srl. No.	[Display] This field displays the serial number of the cheque book.
Cheque Book Type	[Mandatory, Drop-Down] Select the type of cheque book from the drop-down list. The options are: - Non Personalized - Personalized

3. Click the **Add** button.

- Enter the account number and select the type of cheque book to be issued.

Cheque Book Issue Maintenance

Cheque Book Issue Maintenance*

Account No. : 06049420000035

Cheque Book Srl No. : 1

Customer Name : KEVIN MATHEW

Cheque Book Type : Personalized

Cheque Book Details

Inventory Details

Cheque Start No :

No. of Cheque Leaves : 10

Dispatch to Flag : Send to Branch

Branch Code : 9999

Small Clearing A/C No : 0

Cheque End No :

Cheque Type : Standard

Instrument Type : Normal

Cheque Transaction Code : 10

Generate Handoff : ☒

Waive Service Charge : ☐

Cheque Book Issue Date :

Cheque Book Status

☒ Requested
☐ Issued
☐ Delivered

Cheque Status

Cheque No	Status
0	/0

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

UDF

Ok

Close

Clear

- Enter the required information in the various tabs.

Cheque Book Details

Cheque Book Issue Maintenance*

Account No. : 06049420000035 Cheque Book Srl No. : 1
 Customer Name : KEVIN MATHEW Cheque Book Type : Personalized

Cheque Book Details | Inventory Details

Cheque Start No : Cheque End No :
 No. of Cheque Leaves : 50 Cheque Type : Special
 Dispatch to Flag : Send to Branch Instrument Type : At Par
 Branch Code : 9999 Cheque Transaction Code : 29
 Small Clearing A/C No : 0000000000001627 Generate Handoff : ☒
 Waive Service Charge : ☐
 Cheque Book Issue Date :

Cheque Book Status

☒ Requested
☐ Issued
☐ Delivered

Cheque Status

Cheque No	Status
0	/0

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

UDF OK Close Clear

Field Description

Field Name	Description
Cheque Start No.	[Conditional, Numeric, 12] Type the start number of the cheque. This field is enabled in the Modify mode if the Cheque Book Status is selected as Issued .
Cheque End No.	[Display] This field displays the end number of the cheque.

Field Name	Description
No. of Cheque Leaves	[Mandatory, Drop-Down] Select the number of cheque leaves requested by the customer, from the drop-down list. The options are: • 10 • 25 • 50 • 75 • 100 By default, the system displays the value defined at the product level.
Cheque Type	[Mandatory, Drop-Down] Select the type of cheque from the drop-down list. The options are: • Standard • Special • Others
Dispatch to Flag	[Mandatory, Drop-Down] Select the appropriate option from where the customer can receive the cheque book, from the drop-down list. The options are: • Send to Branch • Send to Customer
Instrument Type	[Mandatory, Drop-Down] Select the type of instrument to be issued from the drop-down list. The options are: • Normal • AT Par
Branch Code	[Conditional, Pick List] Select the branch code from the pick list. This field is enabled if the Send to Branch option is selected from the Dispatch to Flag drop-down list.

Field Name	Description
Cheque Transaction Code	[Mandatory, Drop-Down] Select the cheque transaction code from the drop-down list. The options are: • 10 • 11 • 29 • 31 If the At Par option is selected from Chequebook Type drop-down list then 29 or 31 option should be selected from the drop-down list. Similarly, if the Normal option is selected from Chequebook Type drop-down list then 10 or 11 option should be selected from the drop-down list.
Small Clearing A/C No.	[Display] Type the small clearing account number. The system generates an encoded account number at the time of issue of the cheque book. This is the number, which can be entered on the MICR line of the check. Automated clearinghouses will use this number for sending the files for inward clearing. FLEXCUBE Retail accounts number can be up to 16 digits where as Automated clearing houses may not use the same account number length. So system stores this cross-reference.
Generate Handoff	[Optional, Check Box] Select the Generate Handoff check box if the cheque book is required to be printed in the bank.
Waive Service Charge	[Optional, Check Box] Select the Waive Service Charge check box to waive the service charge on cheque book issue.
Cheque Book Issue Date	[Display] This field displays the system by default displays the cheque book issue date. The issue date is same as posting date.

Field Name	Description
Cheque Book Status	[Conditional, Radio Button] Click on the appropriate status of the cheque book. The options are: • Requested • Issued • Delivered By default the Requested option is selected in Add mode. This field is enabled in the Modify mode. The system places a request for the cheque book.
Cheque Status	[Display] This field displays the status of each leaf in the cheque book. The options are: • P - Paid • U - Unpaid • S - Stopped The system displays a maximum of four rows of 25 places each. Each place displays the status of each leaf of a cheque book.

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **OK** button.
8. The cheque book is issued successfully once the record is authorised.

To issue or deliver a cheque book to the customer

1. Click the **Modify** button.
2. Enter the account number and select it from the pick list.
3. Enter the required details in various tabs.

Inventory Details

This tab is enabled if the Issue option is selected from the Cheque Book Status under the Cheque Book Details tab in the Modify mode.

Cheque Book Issue Maintenance*

Account No. : 06049420000035
 Customer Name : KEVIN MATHEW
 Cheque Book Srl No. : 1
 Cheque Book Type : Non Personalized

Inventory Details

Stock Code :
 Stock Sub Type : Standard
 Stock Type : Non Personalized
 Issuer Code :
 Currency : INR

Denomination Details :

Denm :	Series Number :	Start Number :	End Number :	Quantity :

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TRITU	SRITU	24/12/2009 10:29:59	Authorize	☒

☐ Add By Copy
 ☐ Add
 ☒ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Stock Code	[Display] This field displays the stock code. Stock code is a unique number. The specified code enables the user to track the inventory. A stock code has to be unique in the system and will always be linked to an issuer code and currency code.
Stock Sub Type	[Mandatory, Drop-Down] Select the stock sub type from the drop-down list. The options are: - Standard - Special - Others

Field Name	Description
Stock Type	[Display] This field displays the stock type.
Currency	[Display] This field displays the currency code for the inventory.
Issuer Code	[Display] This field displays the issuer code on which a bank can draw a particular instrument from the drop-down list. A stock code will always be linked to an issuer code and currency code. For stocks of the same bank (like DD), the issuer code has to be that of the bank itself. For non-financial stocks (like account opening forms), currency code can be left blank.
Denomination Details	
Denm	[Display] This column displays the denomination details to keep a denomination wise track of the stock levels for certain inventory. The maximum different denominations that can be specified for each individual stock code is 20.
Series Number	[Display] This column displays the serial number of the inventory.
Start Number	[Display] This column displays the start number of the inventory.
End Number	[Display] This column displays the end number of the inventory.
Quantity	[Display] This column displays the quantity of the cheque book.

4. Click the **Ok** button.
5. The system displays the message "Record Modified...Authorisation Pending...Click Ok to Continue". Click the **OK** button.
6. The cheque book is issued successfully once the record is authorised.

2.3. CHM35 - Stop Cheque Instructions

Account instructions can be maintained to stop the payment of cheque for a single cheque or a range of cheques using the **Stop Cheque Instructions** option. Based on the Service Charge attached to the transaction, the system charges the customer account, and the charge will be levied based on per leaf of cheque stopped. Service charge will be debited from the same customer account.

There will be a provision to waive charges while putting a stop on cheques. This action will waive the total charge imposed on the transaction.

The system will validate the stop cheque instruction for transactions such as cheque payment through inward clearing or cash and withdrawal through cheque.

Definition Prerequisites

- 8051 - CASA Account Opening
- CHM37 - Cheque Book Issue Maintenance

Modes Available

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

To stop cheque payment

1. Type the fast path **CHM35** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Stop Cheque Instructions**.
2. The system displays the **Stop Cheque Instructions** screen.

Stop Cheque Instructions

Stop Cheque Instructions*

Account Number :

Customer Name :

Cheque Start Number :

Cheque End Number :

Amount :

Cheque Beneficiary Name :

Reason :

Cheque Date :

Stop Cheque Instruction Date :

SC Waiver ☒

Stop Cheque
☐ Lost ☒ Stop

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the account number for which the stop payment instructions is to be maintained.
Customer Name	[Display] This field displays the name of the customer who holds the CASA account.
Cheque Start Number	[Mandatory, Numeric, 12] Type the start number of the cheque.
Cheque End Number	[Mandatory, Numeric, 12] Type the end number of the cheque. The start number and the end number of the cheque will determine the range of cheques. If a single cheque is to be stopped, the start number and end number will be the same.

Field Name	Description
Amount	[Optional, Numeric, 11] Type the amount of the stopped cheque. The consolidated amount, if more than one cheque is stopped for payment.
Cheque Beneficiary Name	[Optional, Alphanumeric, 120] Type the name of the beneficiary of the cheque.
Reason	[Mandatory, Alphanumeric, 120] Type the reason for the stop cheque request.
Cheque Date	[Mandatory, Pick List, dd/mm/yyyy] Select the stop cheque date from the pick list. This is the date on the cheque, which is stopped.
Stop Cheque Instruction Date	[Mandatory, Pick List, dd/mm/yyyy] Select the stop cheque instruction date from the pick list. This is the date on which the customer issues the instruction to stop the cheque.
SC Waiver	[Optional, Check Box] Select the SC Waiver check box to waive the service charges for the stop cheque instruction issued by the customer.
Stop Cheque	[Mandatory, Radio Button] Click the appropriate stop cheque option. The options are: • Lost - Click this option, if the cheque is lost • Stop - Click this option, to stop the cheque issued by the customer

3. Click the **Add** button.
4. Enter the account number, the cheque start and end number and the amount.
5. Enter the beneficiary name and the reason for stop cheque.
6. Select the cheque date and the stop cheque instruction date from the pick list.

Stop Cheque Instructions

Stop Cheque Instructions*

Account Number : 06062520000020 ...

Customer Name : Q I

Cheque Start Number : 2

Cheque End Number : 2

Amount : INR 1,000.00

Cheque Beneficiary Name : Smith

Reason : Lost Cheque

Cheque Date : 29/02/2008

Stop Cheque Instruction Date : 29/02/2008

SC Waiver ☒

Stop Cheque

☒ Lost ☐ Stop

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

7. Click the **Ok** button.
8. The system displays the message "Authorisation 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 message "Record Authorized.." Click the **Ok** button.

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

2.4. CH078 - Cheque Status Maintenance*

For CASA accounts, cheque books are issued using the **Cheque Book Issue Maintenance** (Fast Path: CHM37) option.

The user can also modify the status of a cheque in this option.

This screen provides details on the history of status changes along with the maker and checker IDs and date of modification.

Definition Prerequisites

- CHM37 - Cheque Book Issue Maintenance

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 cheque status

1. Type the fast path **CH078** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > .**
2. The system displays the **Cheque Status Maintenance** screen.

Cheque Status Maintenance

Cheque Status Maintenance														
Account Number:	09996010000032	Customer Name:	JOHN SMITH											
Cheque Number:	123456789012													
Amount:	1,000.00	Cheque Beneficiary Name:	GEROGE											
Cheque Date:	04/01/2004													
☒ Cheque Modify ☐ Cheque history Inquiry														
Cheque Current Status: Lost New Cheque Status: Unpaid Reason : Rejected because Stopped Date of Status Change: 04/01/2004 SC Waiver : ☒														
Record Details <table> <tr> <td>Input By</td> <td>Authorized By</td> <td>Last Mnt. Date</td> <td>Last Mnt. Action</td> <td>Authorized</td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td>☐</td> </tr> </table>					Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized					☐
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized										
				☐										
☐ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry Ok Close Clear														

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the CASA account number from which you want to maintain cheque status. The short name of the primary customer of the CASA account holder is populated adjacent to the account number.
Customer Name	[Display] This field displays the name of the customer.
Cheque Number	[Mandatory, Numeric, 12] Type the cheque number.
Amount	[Optional, Numeric, 13, Two] Type the cheque amount.
Cheque Beneficiary Name	[Optional, Alphanumeric, 40] Type the name of the beneficiary.
Cheque Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date of the cheque from the pick list.

3. Click the **Modify** button.
4. Enter the account number and select the confirmation reference number from the pick list.

Cheque Status Maintenance

Cheque Status Maintenance				
Account Number:	09996010000032	Customer Name:	JOHN SMITH	
Cheque Number:	123456789012			
Amount:	1,000.00	Cheque Beneficiary Name:	GEROGE	
Cheque Date:	04/01/2004			
Cheque Modify Cheque history Inquiry				
Cheque Current Status: Lost New Cheque Status: Unpaid Reason : Rejected because Stopped Date of Status Change: 04/01/2004 SC Waiver : ☒				
Record Details Input By Authorized By Last Mnt. Date Last Mnt. Action Authorized				
☐				
☒ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry Ok Close Clear				

5. Enter the required information in the various tabs.

Cheque Modify

Cheque Status Maintenance														
Account Number:	09996010000032	Customer Name:	JOHN SMITH											
Cheque Number:	123456789012													
Amount:	1,000.00	Cheque Beneficiary Name:	GEROGE											
Cheque Date:	04/01/2004													
Cheque Modify Cheque history Inquiry														
Cheque Current Status: Lost New Cheque Status: Unpaid Reason : Rejected because Stopped Date of Status Change: 04/01/2004 SC Waiver : ☒														
Record Details <table> <tr> <td>Input By</td> <td>Authorized By</td> <td>Last Mnt. Date</td> <td>Last Mnt. Action</td> <td>Authorized</td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td>☐</td> </tr> </table>					Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized					☐
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized										
				☐										
Add Modify Delete Cancel Amend Authorize Inquiry Ok Close Clear														

Field Description

Field Name	Description
Cheque Current Status	[Mandatory, Alphanumeric, 100] Type the current status of the cheque.

Field Name	Description
New Cheque Status	[Mandatory, Drop-Down] Select the new status of the cheque from the drop-down list. The options are: • Covered - This status is used when the cheque was rejected once and has been subsequently paid / settled • Covered Pending SC - When a cheque that has been rejected previously is presented again for payment, there can be two possibilities: (1) There are sufficient funds in the account to honor the cheque and the cheque status is "Rejected" (this means that the customer has not deposited funds specifically for covering the cheque). In that case, the system will allow payment of the cheque and the status should be changed to "Covered Pending SC". The teller will then check for availability of funds for collecting the SC. In case funds are sufficient, the teller will collect SC and then manually change the status of the cheque to "Covered". (2) In case the status of the cheque is "Funds Received For Cover" the system should reject the cheque, irrespective of whether sufficient funds are available in the CASA or not. The reject reason should mention that the cheque status is "Funds Received For Cover". This will be intimation to the teller that funds for payment of this cheque are available in the GL. The teller then proceeds to debit the GL and credit the EndPoint / Nostro as the case may be. Then he will manually change the status of the cheque to "Covered". • Funds Received For Cover - When a cheque is rejected, the issuer of the cheque has the option to deposit sufficient funds to ensure that the cheque is honored when presented again. The issuer has to specifically inform the bank that he is depositing these funds to cover this particular cheque. These funds cannot be used for payment of any other cheque. Hence the bank will park these funds in a GL. The bank collects the Service Charge from the customer for these cases. • Rejected Because Stop - This status is used when a cheque reported as Stopped is presented for payment. • Lost - This status is used when the issuer / beneficiary of the cheque informs the bank that a particular cheque / a range of cheques is lost. • Paid - This status is used when a cheque is paid / settled. • Rejected - This status is used when a cheque is rejected for reasons other than Stop Payment instruction. • Stop - This status is used when a cheque is stopped. • Unpaid - This status is used when a cheque is unpaid.

Field Name	Description
Reason	[Mandatory, Drop-Down] Select the reason for changing the status of the cheque from the drop-down list. The options are: • Black Listed Customer • Black Listed Customer and Insufficient balance • Black Listed Customer and Insufficient balance and Funds Received For Cover • Insufficient balance and Funds Received For Cover • Rejected because Stopped • Others
Date Of Status Change	[Display] This field displays the date on which the status of the cheque is changed.
SC Wavier	[Optional, Check Box] Select the SC Wavier check box to waive the service charge.

Status Of the Cheque

The valid states which a Cheque can have are:

- Unpaid
- Lost
- Stop
- Rejected
- Rejected because stopped
- Fund Received for cover
- Covered pending SC
- Covered
- Paid

The current status of the Cheque can be modified to the new status based on the matrix defined below.

Current Status of Cheque	New Status Possible	Status updated by
Unpaid	Stop	Manual
	Lost	Manual
	Rejected	System / Manual

Current Status of Cheque	New Status Possible	Status updated by
	Paid	System
Lost	Unpaid	Manual
Stop	Rejected Because Stopped	System / Manual
	Unpaid	Manual
Rejected	Covered Pending SC	Manual
	Covered	Manual
	Funds Received for Cover	Manual
	Unpaid	Manual
Rejected Because Stopped	Rejected	Manual
Funds Received for Cover	Covered	Manual
Covered Pending SC	Covered	Manual
Covered	Unpaid	Manual
Paid	Unpaid	Manual

Cheque history Inquiry

Cheque Status Maintenance						
Account Number:	09996010000032	Customer Name:	JOHN SMITH			
Cheque Number:	1234					
Amount:	0.00	Cheque Beneficiary Name:	GEROGE			
Cheque Date:	04/01/2004					
Cheque Modify Cheque history Inquiry						
Serial Number	Cheque Old Status	Cheque New Status	Reason for Status Change	Maker Id	Checker Id	Date Last Mnt
1	Lost	Unpaid	Others	TGEORGE	SGEORGE	2006-11-03 10:11:17
2	Unpaid	Stop	Others	TGEORGE	SGEORGE	2006-11-03 10:15:58
Inquire						
Record Details Input By Authorized By Last Mnt. Date Last Mnt. Action Authorized						
Add Modify Delete Cancel Amend Authorize <input checked="" type="button" value="Inquiry"/> Ok Close Clear						

Field Description

Column Name	Description
Serial Number	[Display] This column displays the serial number of the cheque.
Cheque Old Status	[Display] This column displays the old status of the cheque.

Column Name	Description
Cheque New Status	[Display] This column displays the new status of the cheque. The options are: • Covered - This status is used when the cheque was rejected once and has been subsequently paid / settled • Covered Pending SC - When a cheque that has been rejected previously is presented again for payment, there can be two possibilities: (1) There are sufficient funds in the account to honor the cheque and the cheque status is "Rejected" (this means that the customer has not deposited funds specifically for covering the cheque). In that case, the system will allow payment of the cheque and the status should be changed to "Covered Pending SC". The teller will then check for availability of funds for collecting the SC. In case funds are sufficient, the teller will collect SC and then manually change the status of the cheque to "Covered" (2) In case the status of the cheque is "Funds Received For Cover" the system should reject the cheque, irrespective of whether sufficient funds are available in the CASA or not. The reject reason should mention that the cheque status is "Funds Received For Cover". This will be intimation to the teller that funds for payment of this cheque are available in the GL. The teller then proceeds to debit the GL and credit the EndPoint / Nostro as the case may be. Then he will manually change the status of the cheque to "Covered" • Funds Received For Cover - When a cheque is rejected, the issuer of the cheque has the option to deposit sufficient funds to ensure that the cheque is honored when presented again. The issuer has to specifically inform the bank that he is depositing these funds to cover this particular cheque. These funds cannot be used for payment of any other cheque. Hence the bank will park these funds in a GL. The bank collects the Service Charge from the customer for these cases • Rejected Because Stop - This status is used when a cheque reported as Stopped is presented for payment • Lost - This status is used when the issuer / beneficiary of the cheque informs the bank that a particular cheque / a range of cheques is lost • Paid - This status is used when a cheque is paid / settled • Rejected - This status is used when a cheque is rejected for reasons other than Stop Payment instruction • Stop - This status is used when a cheque is stopped • Unpaid - This status is used when a cheque is unpaid

Column Name	Description
Reason for Status Change	[Display] This column displays the reason for changing the status of the cheque. The options are: • Black Listed Customer • Black Listed Customer and Insufficient balance • Black Listed Customer and Insufficient balance and Funds Received For Cover • Insufficient balance and Funds Received For Cover • Rejected because Stopped • Others
Maker Id	[Display] This column displays the ID of the user who changed the status of the cheque.
Checker Id	[Display] This column displays the ID of the user who authorized the status change of the cheque.
Date Last Mnt	[Display] This column displays the date on which the status of the cheque is changed.

6. Click the **Ok** button.
7. The system displays the message "Record Modified...Authorisation Pending...Click Ok to Continue". Click the **OK** button.
8. The cheque status is maintained once the record is authorised.

3. Passbook Related Transactions

3.1. 7013 - Passbook Balance Check Digit Inquiry

To issue passbook for a CASA account, the account must belong to the savings product having passbook facility.

The user can view the check digit of the passbook balance through the **Passbook Balance Check Digit Inquiry** screen.

Definition Prerequisites

Not Applicable

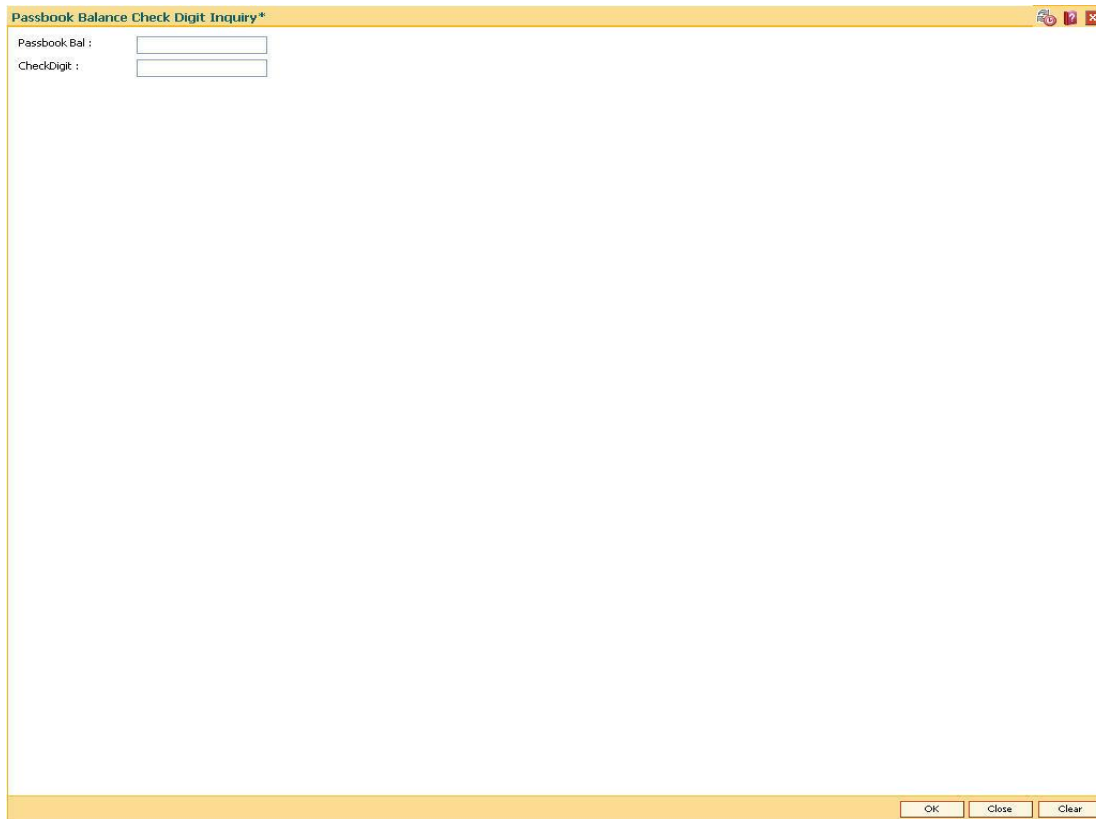
Modes Available

Not Applicable

To inquire about the check digit of the passbook balance

1. Type the fast path **7013** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Inquires > Passbook Balance Check Digit Inquiry**.
2. The system displays the **Passbook Balance Check Digit Inquiry** screen.

Passbook Balance Check Digit Inquiry



Passbook Balance Check Digit Inquiry*

Passbook Bal :

CheckDigit :

OK Close Clear

Field Description

Field Name	Description
Passbook Bal	[Mandatory, Numeric, 13, Two] Type the passbook balance, except the last digit.
Check Digit	[Display] The field displays the last digit of the passbook balance.

3. Enter the passbook balance and press the <**Tab**> key.
4. The system displays the check digit.

Passbook Balance Check Digit Inquiry

Passbook Balance Check Digit Inquiry*

Passbook Bal : 100.00

CheckDigit : 2

OK Close Clear

5. Click the **Close** button.

3.2. 7030 - Passbook Issue/Lost Maintenance

A new passbook can be issued to CASA holders and the passbook lost maintenance can be done using this option. The account must belong to a CASA product having passbook facility.

For an account having a passbook facility, the customer can request for a passbook from any branch, be it account branch or any other branch on the **FLEXCUBE** network. At the time of printing the passbook, the system will print the account branch code and account branch name in the header of the passbook. The passbook will be marked as "Issued" in the system.

For example:

If an account A1 belongs to Branch A but the customer goes to Branch B and requests for a passbook header print. Then, the system will print branch code of Branch A as well as the branch name of Branch A in the header and will mark the passbook as "Issued" in the system.

Definition Prerequisites

- 8051 - CASA Account Opening

Other Prerequisites

Not Applicable

To issue a new passbook

1. Type the fast path **7030** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Passbook Issue/Lost Maintenance**.
2. The system displays the **Passbook Issue/Lost Maintenance** screen.

Passbook Issue/Lost Maintenance

Passbook Issue/Lost Maintenance*

Action :

Account No :

Account Ccy :

Current Passbook No :

New Passbook No :

Name :

Address :

Town / City :

State :

Country :

Relation :

Sign :

Org Deposit No :

Account Open Date :

Current Passbook Status :

Customer IC :

Zip :

Instructions :

OK Close Clear

Field Description

Field Name	Description
Action	[Mandatory, Drop-Down] Select the action to be performed from the drop-down list. The options are: • Passbook Not Issued • Passbook Issued • Passbook Lost
Account No	[Mandatory, Numeric, 16] Type the account number. The short name of the account holder is populated adjacent to the account number.

Field Name	Description
Org Deposit No	[Conditional, Pick List] Select the original deposit 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. This field is enabled if a TD account with passbook facility is selected in the Account Number Field.
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. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Account Open Date	[Display] This field displays the date on which the account is opened.
Current Passbook No	[Display] This field displays the number of the last issued passbook on the account.
Current Passbook Status	[Display] This field displays the status of the passbook, which was last issued to the customer. If the passbook has been issued at least once, the value in this field will be Pass Book Issued. If the passbook has never been issued, the value in this field will be Not Issued.
New Passbook No.	[Mandatory, Numeric, 10] Type the number of the new passbook that is being issued to the customer.
Name	[Display] This field displays the name of the customer who holds the account.

Field Name	Description
Customer IC	[Display] This field displays the identification code of the customer. 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.
Address	[Display] This field displays the address of the customer. This is defaulted from the Customer Addition option.
Town / City	[Display] This field displays the name of the town and city where the customer resides. This is defaulted from the Customer Addition option.
State	[Display] This field displays the name of the state where the customer resides. This is defaulted from the Customer Addition option.
Country	[Display] This field displays the name of the country where the customer resides. This is defaulted from the Customer Addition option.
Zip	[Display] This field displays the zip code of the customer. This is defaulted from the Customer Addition option.
Relation	[Display] This field displays the relation of the customer to the account. This is defaulted from the Account Opening option.
Sign	[Display] This field displays the signature that will be used by the customer.
Instructions	[Display] This field displays the account operating instructions for the account. These account instructions will be printed on the passbook.

3. Select the action to be performed.
4. Enter the account number and press the <Tab> key.

5. If the passbook is being issued for the first time, the system displays the issue a new passbook message "Do you want to issue a new passbook?". Click the **Ok** button.
OR
If the passbook is issued subsequently, the system displays the message "psbkFull....". Click the **Ok** button.
6. Enter the new passbook number and press the **<Tab>** key.
7. The system displays a message "New Passbook Issued successfully.". Click the **Ok** button.

Passbook Issue/Lost Maintenance

Passbook Issue/Lost Maintenance*

Action :	Passbook Not Issued	Org Deposit No :	0
Account No :	00000003533 JACK K JASON	Account Open Date :	31-DEC-2007
Account Ccy :	INR	Current Passbook Status :	Passbook Issue
Current Passbook No :	9876543210	Customer IC :	12345678954
New Passbook No :	9876543210		
Name :	JACK K JASON		
Address :	12, LAKE SIDE		
Town / City :	1		
State :	1		
Country :	IND	Zip :	11111111
Relation :	SOW		
Sign :			

Instructions :

No Operating instructions exist for the account.

Navigation buttons: << >> Print View OK Close Clear

8. Click the **View** button to view the new passbook details.
OR
Click the **Print** button to print the passbook details.

To mark a passbook as lost

1. Select the action to be performed.
2. Enter the account number and press the **<Tab>** key.
3. The system displays the message "psbkLostRelsu..". Click the **Ok** button
4. Enter the new passbook number and press the **<Tab>** key
5. The system displays the message "Do you want to issue a new passbook?". Click the **Ok** button.

6. The system displays a message "New Passbook Issued successfully.". Click the **Ok** button.
7. Click the **View** button to view the new passbook details.
OR
Click the **Print** button to print the passbook details.
OR
Click the **Close** button.

Note: The CASA must belong to the savings product having passbook facility. If the savings product does not have the passbook facility, the passbook cannot be issued to the customer.

3.3. 7010 - Passbook Update

Passbooks are issued to the customers after the CASA account is opened. Transaction details with the balance are printed in the passbook which helps the customer to monitor the transactions in their account.

The customer's passbook can be updated using this option. The system automatically prints the pending balance entries since the last update. This option is also used for reprinting of transactions for the given dates in case of improper printing, duplicate passbook issued, etc.

The pending balance entries can be printed since the last update, and this option also allows reprinting of the transactions between two dates.

Definition Prerequisites

- 7030 - Passbook Issue/Lost Maintenance

Modes Available

Not Applicable

To update the passbook

1. Type the fast path **7010** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Passbook Update**.
2. The system displays the **Passbook Update** screen.

Passbook Update

Passbook Update*

Account No : Org Deposit No:

Passbook No: Last Psbk Bal : Line No. :

Reprint : ☐ From SrNo. :

Start Date : Opening Balance :

No	Type	Post Date	Txn Date	Narration	Ref.No	Txn Amount	Dr/Cr	Balance	Teller

0 /0

<< >> Print View OK Close Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the customer's account number. The customer's name is displayed adjacent to the account number.
Org Deposit No	[Display] This field displays the original deposit number. 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.
Passbook No	[Display] This field displays the number of the customer passbook which has to be updated.
Last Psbk Bal	[Display] This field displays the final balance when the passbook was last printed.
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.
Reprint	[Optional, Check Box] Select the Reprint check box, if certain transactions need to be reprinted on the passbook. If the reprint option is selected, the user will have to enter the start date from which reprinting is required and the balance in the account on the start date.
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 onwards which the pending entries need to be updated. This field is enabled only if the Reprint check box is selected.

Field Name	Description
Opening Balance	[Display] This field displays the opening balance of the customer. The opening balance is the closing balance of the last entry updated.
Column Name	Description
No	[Display] This column displays the serial number of the transactions.
Type	[Display] This column displays the description of the transaction. The description gets defaulted from the Transaction Mnemonic Codes option.
Post Date	[Display] This column displays the posting date of the transaction.
Txn Date	[Display] This column displays the date on which the transaction is entered into the system.
Narration	[Mandatory, Alphanumeric, 120] Type the narration. This field displays the default narration, based on the transaction. This is the description of the transaction, which will appear in the statement inquiry for CASA. The user can change the narration, if required.
Ref. No	[Display] This field displays the reference number of the transaction.
Txn Amount	[Display] This field displays the transaction amount.
Dr/Cr	[Display] This field displays the amount withdrawn / deposited from the account.
Balance	[Display] This field displays the running balance of the account after every transaction.
Teller	[Display] This field displays the name of the Teller who performed the transaction.

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

4. To reprint certain transactions, select the **Reprint** check box and enter the start date.
5. Click the **Ok** button.
6. The system displays the updated passbook details.

Passbook Update

Passbook Update*

Account No : 000000003533 JACK K JASON Org Deposit No:

Passbook No: 9876543210 Last Psbk Bal : 60,537,102.96 Line No. : 1

Reprint : ☒ From SrNo. :

Start Date : 31/01/2008 Opening Balance :

No	Type	Post Date	Txn Date	Narration	Ref.No	Txn Amount	Dr/Cr	Balance	Teller
1	SID	31/01/2008	25/04/2008	SI-000000002220	0	100.00	D	60,537,002.96	
2	FTD	31/01/2008	25/04/2008	Future Dated Cash Deposit	000000000000	10.00	C	60,537,012.96	TDOC3
3	CHD	31/01/2008	26/04/2008	Cheques Deposited On CASA, Account: 123456789012	123456789012	1,000.00	C	60,538,012.96	TDOC2
4	MSD	31/01/2008	26/04/2008	Miscellaneous Customer Debit	000000000000	100.00	D	60,537,912.96	TDOC2
5	CSD	31/01/2008	26/04/2008	Cash Deposit	000000000000	60,000.00	C	60,597,912.96	TDOC2
6	CSD	31/01/2008	26/04/2008	Cash Deposit	000000000000	70,000.00	C	60,667,912.96	TDOC3
7	CSW	31/01/2008	26/04/2008	Cash Withdrawal	000000000000	1,000.00	D	60,666,912.96	TDOC3
8	SWD	31/01/2008	30/04/2008	Sweep In Debit - 0000000022509	0	5,000.00	D	60,661,912.96	TSANTOSH

1 / 1

<< >> Print View OK Close Clear

7. Click the **View** button to view the passbook details.
8. Click the **Print** button to print the details.

3.4. 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.

Group Passbook Issue/Lost Maintenance

Group Passbook Issue/Lost Maintenance *

Action :

Search Criteria: Search String:

ID: IC:

Full Name:

Passbook Type :

Current Passbook No : Current Passbook Status :

New Passbook No :

Address :

Town / City :

State :

Country : Zip :

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
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

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.

PS001 - Group Passbook Issue/Lost Maintenance

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

The screenshot shows a software window titled "Group Passbook Issue/Lost Maintenance *". The form contains the following fields and controls:

- Action :** A dropdown menu with "Issue New Passbook" selected.
- Search Criteria:** A dropdown menu with "Customer Short Name" selected.
- ID:** A text field containing "604285".
- Search String:** A text field containing "john" with a search icon (magnifying glass) to its right.
- IC:** A text field containing "6002".
- Full Name:** A text field containing "JOHN M WHITE".
- Passbook Type :** A dropdown menu with "CASA" selected.
- Current Passbook No :** A text field.
- Current Passbook Status :** A dropdown menu.
- New Passbook No :** A text field containing "0".
- Address :** Three stacked text fields containing "5/207", "VT", and an empty field.
- Town / City :** A text field containing "SHANGHAI".
- State :** A text field containing "SHANXI".
- Country :** A text field containing "CN".
- Zip :** A text field containing "555522".

At the bottom of the window, there is a horizontal menu with the following items: Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, and Travellers Cheque. Below this menu is a row of buttons: UDF, OK, Close, and Clear.

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.

3.5. 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.

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.

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.

Passbook PIN Maintenance

Passbook PIN Maintenance*

Search Criteria : Search String :

ID : **604104** IC : 1234567

Full Name :

PassBook Number :

Passbook Type :

PIN Status :

Action :

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

UDF OK Close Clear

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.

3.6. 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 having 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.

Passbook And Debit Card Account Linkage

Customer Information			
Search Criteria : ▼	Search String : ...		
ID:	IC :		
Full Name :	Short Name :		
Accounts linkage for : ▼			
Passbook/Debit Card No:	...		
Passbook/Debit Card Type: ▼			
Passbook/Debit Card Status: ▼			
Account No:	...		
Currency : ▼			
Account No.	Branch Code	Account Status	Currency Code
Record Details			
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action
			Authorized ☐
☐ Add By Copy ☐ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☒ Inquiry			
UDF		OK	Close Clear

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.

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.

Passbook And Debit Card Account Linkage

Passbook And Debit Card Account Linkage*

Customer Information

Search Criteria : Customer Id Search String : 604065

ID: 604065 IC : NELSON000001

Full Name : NELSON X DSOUZA Short Name : NELSON X DSOUZA

Accounts linkage for : Debit card

Passbook/Debit Card No: 555555555000020

Passbook/Debit Card Type:

Passbook/Debit Card Status: ACTIVE

Account No: 01000000970100

Currency : CNY

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

UDF Ok Close Clear

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.

Passbook And Debit Card Account Linkage

Passbook And Debit Card Account Linkage*

Search Criteria : Customer Id Search String : 604065

ID: 604065 IC : NELSON000001

Full Name : NELSON X DSOUZA Short Name : NELSON X DSOUZA

Accounts linkage for : Debit card

Passbook/Debit Card No: 55555555000020

Passbook/Debit Card Type:

Passbook/Debit Card Status: ACTIVE

Account No:

Currency :

Account No.	Branch Code	Account Status	Currency Code
01000000606100	9999	REGULAR	CNY
01000000613100	9999	REGULAR	CNY
01000000614100	9999	REGULAR	CNY
01000000615100	9999	REGULAR	CNY
01000000916100	9999	REGULAR	CNY
01000000918100	9999	REGULAR	CNY
01000000956100	9999	REGULAR	CNY
01000000958101	9999	REGULAR	USD

Record Details

Input By Authorized By Last Mnt. Date Last Mnt. Action Authorized

☐ Add By Copy ☐ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☒ Inquiry

UDF Ok Close Clear

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.

- Click the **Close** button.

3.7. PS002 - MCA Passbook Printing

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 transactions done in the various MCAs will be printed in the Passbook. 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. Only authorized transactions will be taken for printing.

In case of re-issue, system will not consolidate the records but will print all unprinted records.

In case a new account is linked or an existing account is de-linked 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
- PSM02 - Passbook - MCA Linkage Maintenance

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 > MCA Passbook Printing**.
2. The system displays the **MCA Passbook Printing** screen.

MCA Passbook Printing

[illegible]

Field Description

Field Name	Description
Multi Currency Account No.	[Mandatory, Numeric, 13] Type the MCA account number for which the passbook has to be printed. The system displays the MCA title as set at the time of MCA account opening for the selected MCA in the adjacent field. For passbook type (stock code), normal, gas fee, water fee MCA number can be entered. This field will accepts valid TD, CASA and RD MCA no. The Passbook to be printed for all the statues of the MCA including closed. This field will be optional if Passbook no and Passbook type are entered or All in one number is entered. Note: It is mandatory to enter either Multi Currency Account No., Passbook No or All in one Number to print the passbook.
Module	[Display] This field displays the module under which the selected MCA is opened. The module may be CASA / TD / RD.

Field Name	Description
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. Note: It is mandatory to enter either Multi Currency Account No., Passbook No or All in one Number to print the passbook.
Passbook Type & Desc	[Mandatory, Drop-Down] Select the passbook type and description from the drop-down list.
Issue Date	[Display] This field displays the passbook issue date.
All in one Number	[Mandatory, Alphanumeric, 20] Type the all in one unique number for TD all in one passbook/Mixed All in one passbook. This field become mandatory if MCA account or passbook number not provided. Note: It is mandatory to enter either Multi Currency Account No., Passbook No or All in one Number to print the passbook.
Current Page	[Display] This field displays the current page number of the passbook.
Change Page	[Display] This field displays the change page flag. This field displays Y if the page is changed.
Change Passbook	[Display] This field displays the change passbook flag. If change passbook flag is Y for passbook number entered , then system will not allow printing.
Reprint	[Optional, Check Box] Select the Reprint check box, if certain transactions need to be reprinted on the passbook.
From Line No.	[Conditional, Numeric, Five] Type the line number of the transaction from where printing should begin in the current page. Oracle FLEXCUBE keeps track of the line numbers printed on the passbook. Passbook printing will be done from this line number. This field is enabled and mandatory if the Reprint check box is selected.

Field Name	Description
(Re)Printing to Start From Line No.	[Conditional, Numeric, Five] Type the line number from where re-printing should begin in the current page. This field is enabled and mandatory if the Reprint check box is selected.

Column Name	Description
Print Line No.	[Display] This column displays the serial number of the transactions to be printed.
Tran. Post Date	[Display] This column displays the posting date of the transaction.
Credit or Debit	[Display] This column displays the type of transaction (debit/credit). The system displays C for Credit transaction and D for Debit transaction.
Tran. Amount	[Display] This column displays the transaction amount in account currency.
Tran. Ccy	[Display] This column displays the currency code.
Available Balance	[Display] This column displays the running balance after the transaction.
Tran. Branch	[Display] This column displays the transaction branch.
Tran. Teller	[Display] This column displays the transaction teller.
Auth. Teller	[Display] This column displays the authorizer of the transaction.
Sub A/C No	[Display] This column displays the sub account number. It is the last five digits of MCA number.
Tran. Literal	[Display] This column displays the transaction narration in Chinese character.

Column Name	Description
Gas Meter Point	[Display] This column displays the meter number entered in transaction description field. The data after the " " pipe character from transaction narration will be taken as gas meter point. If no " " character is present in transaction narration, no value will be provided.
Term	[Display] This column displays the term for RD/TD.
Int. Rate	[Display] This column displays the interest rate of RD/TD account transaction. For CASA, blank will be printed.
Mat. Date	[Display] This column displays the date of maturity of RD/TD transaction. For CASA, blank will be printed.

3. Enter the multi currency account number.
4. Select the passbook type from the drop-down list.
5. Select the passbook number from the pick list.
6. Click the **Ok** button. The system displays the records of passbook that is to be printed.

MCA Passbook Printing

MCA PASSBOOK PRINTING*

MCA Currency Account No. : 210000170000086 UDAYHIREBET Module : TD
 Passbook No. : 510200100000000000010 Passbook Type & Desc. : 754 TD All in one Issue Date : 20/10/2011
 All in One Number : 2100001700002 Current Page : 1 Change Page : N Change Passbook : N

Reprint : ☐ From Line No. :
 (Re) Printing to Start from Line No. :

Print Line No.	Tran. Post Date	Credit or Debit	Tran. Amount	Tran. Ccy	Available Balance	Tran. Branch	Tran. Teller	Auth. Teller	Sub A/C No.	Tran. Literal	Gas Meter Point	Term	Int. Rate	Mat. Date
1	20111020	C	125,000.00	RMB	125000	9999	TRANISH		00086			12 M/ 0	1.58%	20121020

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

<< >> Print View PDF OK Close Clear

7. Click the **Print** button.
 OR
 Click the **View** button.
 OR
 Click the **Close** button.

3.8. PS005 - Passbook - Multi Currency Account Linkage

This screen is used for issuance/re-issuance of passbook to MCA accounts. Multiple MCA under the same module can link to the same passbook. The passbook is issued to this MCA and the sub-account opened / to be opened under the MCA get automatically linked to the passbook. The user is required to input passbook type (stock code) and passbook number for issuing a new passbook.

Definition Prerequisites

- MCA01 - Multi Currency Package Definition
- MCA03 - Multi Currency Account Opening
- IVM01 - Stock Codes
- IVM10 - Multi Currency Package - Stock Code Cross Reference
- CHM01 - CASA Product Master Maintenance
- TDM01 - TD Product Master

Modes Available

Not Applicable

To link passbook to multi currency account

1. Type the fast path **PS005** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transaction > Passbook - Multi Currency Account Linkage**.
2. The system displays the **Passbook - Multi Currency Account Linkage** screen.

Passbook - Multi Currency Account Linkage

Passbook - Multi Currency Account Linkage*

☒ Link
 ☐ Delink

Passbook Re-issue : ☐
 Current Passbook No :
 Current Passbook Status :

Passbook No :
 Passbook Status :

Passbook Type :

MCA No :

MCA Title :

Multi Currency Package :

Module :

Home Branch :

All in One Number :

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

Field Description

Field Name	Description
Link	[Optional, Radio Button] Select the appropriate option for issue and re-issue of passbook. By default this radio button is selected.
De-Link	[Optional, Radio Button] Select the radio button to de-link the passbook.
Passbook Reissue	[Optional, Check Box] Select the check box for re-issuance of passbook. On re-issuance all MCA linked to the original passbook will get linked to the new passbook.

Field Name	Description
Current Passbook No	[Conditional, Alphanumeric, 20] Type the current passbook number. This field is enabled and mandatory if the Passbook Reissue check box is selected. Original passbook number need to provide for re-issuance. For normal passbook, MCA number will be displayed. If MCA number not present, system will give error message For All in one passbook, All in one number will be displayed. If all in one number not present, system will give error message
Current Passbook Status	[Display] This field displays the passbook status of the current passbook. The value will be displayed, if current passbook no is entered. The current passbook status should be Normal (Full/ Torn / damage), Formal Lost, or Formal Lost and Password otherwise system will give the error message. On re-issuance the status will change to "Replaced"
Passbook No	[Mandatory, Alphanumeric, 20] Type the passbook number that has to be linked or de-linked. System will match the inventory based on stock code + passbook series (default value 1) + Passbook number in the account branch. If not matching, system will give error message. This field becomes mandatory if all in one number not provided. Only the passbook number for which the linkage is maintained should be allowed for inquiry.
Passbook Status	[Display] This field displays the status of card/passbook number entered. For de-linking and linking passbook status should be NORMAL.
Passbook Type	[Mandatory, Pick List] Select the passbook type from the pick list. This will be the stock codes defined for each stock type for normal passbook, gas fee passbook, water fee, mixed all in one passbook, and TD all in one passbook in IVM01 - Stock Codes. Stock Code will be stored in this field. If passbook type is selected as Normal Passbook/Gas fee passbook/Water Fee passbook, then the passbook entered is already linked to another account, then system will give error message. (Multiple account can not link to a single passbook). Passbook issuance/link will not be allowed for passbook type (stock code) "Mixed all in one". Mixed all in one passbook will be allowed only for re-issuance and de-linking.

Field Name	Description
MCA No	[Conditional, Numeric, 20] Type the MCA account number which is to be linked to the passbook. In case the MCA is already linked to other inventory /Passbook then system will give an error message. If Passbook Reissue check box is selected , then it will be a display field. If De-Link option is selected it will be a pick list and all the MCA linked to the card will get displayed in the pick list. The teller can select the MCA that has to be de-linked.
MCA Title	[Display] This field displays the MCA title as defined at the time of MCA creation.
Multi Currency Package	[Display] This field displays the multi currency package code and name under which the MCA is opened. It displays the package code and name selected at the time of MCA creation.
Module	[Display] This field displays the module under which the MCA is opened.
Home Branch	[Display] This field displays the home branch code and name under which the MCA is opened.
All in one Number	[Optional, numeric, 13] Type the all in one unique number. This number is generated by the system incase of issue of new passbook. In case of linkage for TD it will be an input field as the same all in one number can link to multiple accounts. The "customer ID" of the MCA number selected plus serial number (001 to 999) will form the all in one number. For each customer, the serial number will start from 001 and will get incremented on issuance of new all in one passbook. In case of re-issue, the all in one number linked to the current passbook number will be carry forwarded to the new passbook number.

3. Select the appropriate radio button.
4. Enter the passbook number. The system displays the passbook status.
5. Select the passbook type from the pick list.
6. Enter the other relevant details.

Passbook - Multi Currency Account Linkage

Passbook - Multi Currency Account Linkage*

☒ Link ☐ Delink

Passbook Re-issue : ☐ Current Passbook No : Current Passbook Status :

Passbook No : Passbook Status :

Passbook Type :

MCA No :

MCA Title :

Multi Currency Package :

Module :

Home Branch :

All in One Number :

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

<< >> Print View UDF OK Close Clear

- Click the **Ok** button.
- The system displays the message "Transaction completed successfully".

3.9. PSM02 - Passbook - MCA Linkage Maintenance

Using this option the accounts linked to a passbook can be inquired. The inquiry will display the record as per the linkage set at the time of the Inquiry.

Inquiry cannot be done for the unauthorized records.

Definition Prerequisites

- PS001 - Group Passbook Issue-Lost Maintenance
- CM12 - Customer Card Maintenance

Modes Available

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

To inquire the link to a passbook

1. Type the fast path **PSM02** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transaction > Passbook - MCA Linkage Maintenance**.
2. The system displays the **Passbook - MCA Linkage Maintenance** screen.

Passbook - MCA Linkage Maintenance

Passbook - MCA Linkage Maintenance®

Passbook Number:

All in One Number:

Passbook Type & Desc:

CASA MCA Details | TD MCA Details | RD MCA Details

MCA No.	MCA Title	Home Branch	Multi Currency Package

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Passbook No	[Mandatory, Alphanumeric, 20] Type the passbook number for which passbook details is to be inquired. This field become mandatory,if all in one number is not provided. Only the passbook number for which the linkage is maintained should be allowed for inquiry.
All in one Number	[Optional, numeric, 20] Type the all in one unique number. This field become mandatory if passbook number is not provided.Only the passbook number, linked to the all in one number for which the linkage is maintained should be allowed for inquiry.
Passbook Type & Desc.	[Mandatory, Pick List] Select the passbook type and description linked to the MCA from the pick list.
CASA MCA Details	
MCA No	[Display] This field displays the MCA number linked to the passbook. Only CASA MCAs will be displayed in this tab.
MCA Title	[Display] This field displays the MCA title as defined at the time of MCA creation.
Home Branch	[Display] This field displays the home branch code and name under which the MCA is opened.
Multi Currency Package	[Display] This field displays the multi currency package code and name under which the MCA is opened. It displays the package code and name selected at the time of MCA creation.
RD MCA Details	
MCA No	[Display] This field displays the MCA number linked to the passbook. Only RD MCAs will be displayed in this tab.
MCA Title	[Display] This field displays the MCA title as defined at the time of MCA creation.

Field Name	Description
Home Branch	[Display] This field displays the home branch code and name under which the MCA is opened.
Multi Currency Package	[Display] This field displays the multi currency package code and name under which the MCA is opened. It displays the package code and name selected at the time of MCA creation.
TD MCA Details	
MCA No	[Display] This field displays the MCA number linked to the passbook. Only TD MCAs will be displayed in this tab.
MCA Title	[Display] This field displays the MCA title as defined at the time of MCA creation.
Home Branch	[Display] This field displays the home branch code and name under which the MCA is opened.
Multi Currency Package	[Display] This field displays the multi currency package code and name under which the MCA is opened. It displays the package code and name selected at the time of MCA creation.

3. Enter the passbook number for inquiry.
4. Select the passbook type and description from the pick list.
5. Click the **CASA MCA Details** tab.

Passbook - MCA Linkage Maintenance

Passbook - MCA Linkage Maintenance*

Passbook Number: 10000000050000000009
 All in One Number: 0
 Passbook Type & Desc: 734 Normal Passbook ...

CASA MCA Details | TD MCA Details | RD MCA Details

MCA No.	MCA Title	Home Branch	Multi Currency Package
210000170000136	UDAYHIREBET	HO	1003Savings

Remarks:

Record Details

Input By TZARTABK	Authorized By	Last Mnt. Date 01/11/2011 00:00:00	Last Mnt. Action	Authorized ☒

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

UDF Ok Close Clear

6. Click the **Ok** button. The system displays the CASA MCA details.
7. Click the **TD MCA Details** tab to view the TD multi currency account details.

Passbook - MCA Linkage Maintenance - TD MCA Details

Passbook - MCA Linkage Maintenance*

Passbook Number: 5000000000005811110
 All in One Number: 0
 Passbook Type & Desc: 735 Mixed All in one Passbook ...

CASA MCA Details | **TD MCA Details** | RD MCA Details

MCA No.	MCA Title	Home Branch	Multi Currency Package
210000323200036	KALAIYARASI	HO	1201-RD MCA PACKAGE

Remarks:

Record Details

Input By TKALAI	Authorized By	Last Mnt. Date 21/12/2011 12:15:13	Last Mnt. Action	Authorized ☒

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

UDF OK Close Clear

- Click the **RD MCA Details** tab to view the RD multi currency account details.

Passbook - MCA Linkage Maintenance - RD MCA Details

Passbook - MCA Linkage Maintenance*

Passbook Number: 50000000000005811110
 All in One Number: 0
 Passbook Type & Desc: 735 Mixed All in one Passbook

CASA MCA Details | TD MCA Details | **RD MCA Details**

MCA No.	MCA Title	Home Branch	Multi Currency Package
210000323200036	KALAIYARASI	HO	1201-RD MCA PACKAGE

Remarks:

Record Details

Input By TKALAI	Authorized By	Last Mnt. Date 21/12/2011 12:15:13	Last Mnt. Action	Authorized ☒

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

UDF Ok Close Clear

9. The system displays the records for the selected passbook number.
10. Click the **Close** button.

4. Credit Transactions

4.1. 1401 - Cash Deposit

Cash can be deposited in the account using the **Cash Deposit** option.

Cash is deposited in the account currency. Whenever any transaction in foreign currency is posted to the account, it is converted to the account currency based on the exchange rate and spreads set up for the transaction.

FLEXCUBE also provides **Future Dated Cash Deposit** (Fast Path:1411) option for depositing cash with a future date as value date.

Definition Prerequisites

- BAM97 - Currency Codes Cross Reference
- BAM32 - Transaction Rate Cross Reference
- BA091 - Currency Rate Maintenance8051 - CASA Account Opening

Modes Available

Not Applicable

To deposit cash in CASA account

1. Type the fast path **1401** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Cash > Cash Deposit**.
2. The system displays the **Cash Deposit** screen.

Cash Deposit

Cash Deposit*

Account No. :

Account Ccy. : Txn Ccy. :

Account Ccy. Rate : Txn Ccy. Rate :

Txn Amount :

Account Amount :

Charges (Lcy) :

Net Amount(Acy) :

Value Date :

User Reference No. :

Narrative :

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	[Mandatory, Numeric, 16] Type the account number in which you want to deposit cash. The name of the CASA account holder is populated adjacent to the account number.
Account Ccy	[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 CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Field Name	Description
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. The transaction currency is the currency in which the transaction will take place. While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.
Account 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 a 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.
Txn Amount	[Mandatory, Numeric, 13, Two] Type the transaction amount. The transaction amount is the amount that will be deposited in the account. The amount is entered in the transaction currency for depositing cash. The cash deposit amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts.

Field Name	Description
Account Amount	[Display] This field displays the cash to be deposited. The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency. If the local currency of the bank is different from the account currency of the customer, the amount entered in the Txn Amount field is converted to the account currency at the specified exchange rate. If the currency of the local bank and the account currency are the same, the amount in the Txn Amount field and the Account Amt field will be the same. 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 CASA product is USD (US Dollar), the account opened under that product has USD as its account currency.
Charges (Lcy)	[Display] This field displays the charges that will be levied on the account. The service charge codes are added and maintained in the Service Charge Code Maintenance option. For more information on adding service charges, refer to the Service Charge Definition option in the <i>Definitions User's Manual</i>. 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(Acy)	[Display] This field displays the net amount. <i>Net Amount = Transfer Amount - Charges</i> This amount will be in the account currency.
Value Date	[Display] This field by default displays the current date as the value date of the transaction.
User Reference No	[Optional, Alphanumeric, 40] Type user reference number. The user reference number is assigned to identify the transaction.
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.

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

4. Select the transaction currency from the drop-down list.
5. Enter the transaction amount and narration.

Cash Deposit

Cash Deposit*

Account No. : 01000001330100 SHIN CHAN

Account Ccy. : CNY Txn Ccy. : CNY

Account Ccy. Rate : 1.00000 Txn Ccy. Rate : 1.00000

Txn Amount : 10,000.00

Account Amount : 10,000.00

Charges (Lcy) : 0.00

Net Amount(Acy) : 10,000.00

Value Date : 30/04/2009

User Reference No. : 11

Narrative : Cash Deposit

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

UDF OK Close Clear

6. Click the **Ok** button.
7. The system displays the message "Authorisation 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 **Grant** 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.
OR
Click the **Cancel** button.

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

4.2. 1501 - Cash Deposit

Using this option, you can deposit cash to an account. The system calculates the service charge for this transaction based on the customer type, customer category, customer status, value of bank notes, value of coins.

If the cash in foreign currency is posted to the account, it is converted to the account currency based on the exchange rate and spreads set up for the transaction.

Oracle FLEXCUBE also provides the **Future Dated Cash Deposit** (Fast Path: 1411) option for depositing cash with a future date as value date.

Definition Prerequisites

- 8051 - CASA Account Opening
- BAM66 - Account Reference Code Xref

Modes Available

Not Applicable

To deposit cash in a CASA account

1. Type the fast path **1501** and click Go or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Cash > Cash Deposit**.
2. The system displays the **Cash Deposit** screen.

Cash Deposit

Cash Deposit*

Account No. :

Account Ccy. :

Txn Ccy. :

Account Ccy. Rate :

Txn Ccy. Rate :

Customer Type :

Customer Category :

Customer Status :

Bank Notes :

Coins :

Total Amount :

Account Amount :

Txn Amount :

Value Date :

11/11/2009

User Reference No. :

Narrative :

Cash Deposit

Reference Code :

Excise Tax Number :

Fetch DS Rates

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.	[Mandatory, Numeric, 16] Type the CASA 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 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 CASA product is USD, the account opened under that product has USD as its account currency, by default.

Field Name	Description
Txn Ccy.	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. The transaction currency is the currency in which the transaction will take place. While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.
Account Ccy. Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank.
Txn Ccy. Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank.
Customer Type	[Mandatory, Drop-Down] Select the customer type from the drop-down list. The options are: • Self • Third Party It indicates whether cash deposit is done by Self or Third Party.
Customer Category	[Mandatory, Drop-Down] Select the customer category from the drop-down list. The options are: • Individual • Corporate
Customer Status	[Mandatory, Drop-Down] Select the customer status from the drop-down list. The options are: • Resident • Non Resident
Bank Notes	[Mandatory, Numeric, 13] Type the value of the bank notes for the transaction. This field is enabled for both LCY and FCY transactions.

Field Name	Description
Coins	[Conditional, Numeric,13, Two] Type the coins value for the cash deposit transaction. The LITAS and CENTAS coins are added to arrive at the total coins value. If the centas value is 100, teller will convert it to LITAS and enter the value in the Coins field. For example : If you have 35 LITAS coins and 350 CENTAS coins, the total coins value will be $(35+350/100) = 38.5$ This field is enabled if the transaction currency is a local currency.
Total Amount	[Display] The field displays the total value of the Bank Notes, Litas Coins and Centas Coins.
Account Amount	[Display] This field displays the amount to be credited to the account.
Txn Amount	[Display] This field displays the transaction amount. Example: If the transaction Amount is 110, then the account will be credited with 100 and SC income GL with 10. If no SC is attached then the transaction amount and the account amount will be the same. In the case of a FCY deposit to account by third party, the system will display the transaction amount excluding the Service Charges. In such cases the SC amount can be collected by the bank over the counter. However the SC amount will be displayed in the SC UDF details tab.
Value Date	[Display] This field by default displays the current date as the value date of the transaction.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration "Cash Deposit". You can change the narration, if required.

Field Name	Description
Reference Code	[Conditional, Alphanumeric, Eight] Type the reference code for the account. The reference codes are maintained in the Account Reference code xref (Fast Path: BAM66). This field is enabled, when the given account number belongs to special list of accounts maintained in Account Reference code xref (Fast Path: BAM66).
Excise Tax Number	[Conditional, Alphanumeric,19] Type the excise tax number for the transaction. This field is enabled, when the given account number belongs to special list of accounts maintained in Account Reference code xref (Fast Path: BAM66) and when YES option is selected from Excise Tax Number drop-down list.

- Enter the account number and press the <Tab> key.
- Select the customer type, customer category and customer status from the drop-down list.
- Enter the amount.

Cash Deposit

Cash Deposit*

Account No. : 01000001330100 SHIN CHAN

Account Ccy. : CNY Txn Ccy. : CNY

Account Ccy. Rate : 1.00000 Txn Ccy. Rate : 1.00000

Customer Type : Self

Customer Category : Individual

Customer Status : Resident

Bank Notes : 1000

Coins : 25

Total Amount : 1,025.00

Account Amount : 1,025.00

Txn Amount : 1,025.00

Value Date : 11/11/2009

User Reference No. : 1

Narrative : Cash Deposit

Reference Code :

Excise Tax Number :

Fetch DS Rates

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

UDF OK Close Clear

- Click the **UDF** button.

7. The system displays the **UDF Details** screen.
8. Enter the relevant information and click the **Validate** button.
9. The system displays the message "Validation Procedure Completed".
10. Click the **OK** button to go to the transaction 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 **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 a system generated number 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". Click the **Yes** button.
OR
Click the **Cancel** button.

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

4.3. 1040 - Home Cash Deposit

Using this option you can deposit cash from home. The system applies a certain amount of charge against the home service provided. The cash received is posted into Home Cash GL and is reconciled with actual transaction amount.

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

Not Applicable

To deposit cash in a CASA account from home

1. Type the fast path **1040** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Cash > Home Cash Deposit**.
2. The system displays the **Home Cash Deposit** screen.

Home Cash Deposit

Home Cash Deposit*

Account No. :

Account Ccy. :

Account Ccy. Rate :

Txn Amount :

Account Amount :

Charges (Lcy) :

Net Amount(Acy) :

Value Date :

15/01/2008

User Reference No. :

Narrative :

Home Cash Deposit

Txn Ccy. :

Txn Ccy. Rate :

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	[Mandatory, Numeric, 16] Type the account number in which you want to deposit cash. The name of the CASA account holder is displayed in the adjacent field.
Account Ccy	[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 CASA 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 transaction currency from the drop-down list. The transaction currency is the currency in which the transaction will take place. 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 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 a 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.

Field Name	Description
Txn Amount	[Mandatory, Numeric, 13, Two] Type the transaction amount. The transaction amount is the amount that will be deposited in the account. The amount is entered in the transaction currency for depositing cash. The cash deposit amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Account Amount	[Display] This field displays the cash to be deposited. The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency. If the local currency of the bank is different from the account currency of the customer, the amount entered in the Txn Amount field is converted to the account currency at the specified exchange rate. If the currency of the local bank and the account currency are the same, the amount in the Txn Amount field and the Account Amt field will be the same.
Charges (Lcy)	[Display] This field displays the amount to be debited from the account in LCY for the home cash deposit service.
Net Amount(Acy)	[Display] This field displays the net amount in account currency.
Value Date	[Display] This field by default displays the current date as the value date of the transaction.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, this field displays the Home Cash Deposit.

3. Enter the account number and press the **<Tab>** key.
4. Select the transaction currency from the drop-down list.
5. Enter the transaction amount and narration.

Home Cash Deposit

Home Cash Deposit*

Account No. :06053330000010HOME CASH GL

Account Ccy. :INRTxn Ccy. :INR

Account Ccy. Rate :1.00000Txn Ccy. Rate :1.00000

Txn Amount :1,000.00

Account Amount :1,000.00

Charges (Lcy) :60.20

Net Amount(Acy) :939.80

Value Date :15/01/2008

User Reference No. :13423

Narrative :Home Cash Deposit

CardChange PinChequeCost RateDenominationInstrumentInventoryPin ValidationService ChargeSignatureTravellers Cheque

UDF:OKCloseClear

6. Click the **Ok** button.
7. The system displays the message "Authorisation 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 **Grant** 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.

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

4.4. 1411 - Future Dated Cash Deposit

This option is used for depositing cash with a future date as value date. The defaulted value date is based on the float days set up at the bank level for a transaction currency, in the **Currency Float Maintenance** option. This value can be changed to a date which is greater than the process date, but less than or equal to the float days added to the process date. Whenever any transaction in foreign currency is posted to the account, it is converted to the account currency based on the exchange rate and spreads set up for the transaction.

Definition Prerequisites

- BAM97 - Currency Codes Cross Reference
- BAM90 - Currency Float Maintenance
- IVM01 - Stock Codes
- 8051 - CASA Account Opening
- The exchange rate values must be defined and downloaded.

Modes Available

Not Applicable

To deposit future dated cash

1. Type the fast path **1411** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Cash > Future Dated Cash Deposit**.
2. The system displays the **Future Dated Cash Deposit** screen.

Future Dated Cash Deposit

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the CASA number of the customer. The adjacent field displays the name of the CASA account holder based on the account number.
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. It is defaulted from the account details maintained. All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. The exchange rate values are defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Field Name	Description
Txn Ccy	[Mandatory, Drop-Down] Select the currency of the cash deposit from the drop-down list. By default, this field 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.
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 a 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.
Txn Amount	[Mandatory, Numeric, 13, Two] Type the transaction amount in the local currency of the bank.
Account Amt	[Display] This field displays the amount which will be reflected on the CASA account. If the local currency of the bank is different from the account currency of the customer, the amount of the transaction entered in the Txn Amount field will get converted in the currency of the account at the exchange rate specified above. If the currency of the local bank and that of the account is the same, the amount will be same for both the amount field as well as the account amount field. <i>The account amount is derived as follows :Account Amount = Txn Amount * Txn Ccy Rate / Account Ccy Rate</i>
Charges (Lcy)	[Display] This field displays the charges, if any, applicable for the transaction in the local currency.

Field Name	Description
Net Amount (Acy)	[Display] This field displays the net amount in account currency after deducting the charges.
Value Date	[Mandatory, dd/mm/yyyy] Type the value date. The value date is based on the float days set up at the bank level for an account currency. This value can be changed to have a date which is greater than the process date, but less than or equal to the float days added to the process date..
User Reference No	[Mandatory, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 120] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.

3. Enter the account number and press the <Tab> key.
4. Select the transaction currency from the drop-down list.
5. Enter the transaction amount, the value date and the user reference number.

Future Dated Cash Deposit

Future Dated Cash Deposit*

Account No : 000000003533 JACK K JASON

Account Ccy : INR Txn Ccy : INR

Acct Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000

Txn Amount : 10.00

Account Amt : 10.00

Charges (Lcy) : 0.00

Net Amount(Acy) : 10.00

Value Date : 20/03/2008

User Reference No : 5

Narrative : Future Dated Cash Deposit

Card Change PIN Cheque Cost Rate Demomisation Instrument **Inventory** Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

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 **Grant** 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 **Documents** 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". Click the **Yes** button.
OR
Click the **Cancel** button.

Note: For more information on Authorisation transactions, refer to the **FLEXCUBE Introduction User Manual**.

4.5. 1429 - Flexible RD Deposit by Cash

This option is used for the minimum initial deposit (for the gift amount payment) and variable deposit payment maintenance for products related to savings plan gift scheme. Depending upon the mode i.e. cash or transfer from CASA account, the initial deposit is paid by the customer and then the gift is handed over to the customer.

If the customer fails to pay the Initial Deposit, the flexible RD (Savings Plan) account will get automatically closed in the EOD, of the savings account opening. The initial Deposit is not applicable for Flexible RD (TPD) account.

Example:

If the customer opts for motorcycle plan, the user will open the account under Savings Plan Motorcycle scheme product. The customer will pay the Initial deposit which will be equivalent to the gift value. The initial deposit payment details are maintained in this option.

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

Not Applicable

To deposit cash in a flexible RD savings account

1. Type the fast path **1429** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Cash > Flexible RD Deposit by Cash**.
2. The system displays the **Flexible RD Deposit by Cash** screen.

Flexible RD Deposit by Cash

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the flexible RD account number.
Account Ccy	[Display] This field displays the currency in which the customer account is opened. If the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency.
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. The system will not allow Initial Deposit payment transaction if the transaction currency and the account currency are different. For Variable Deposit payment transaction, the system will allow the transaction to be processed even if the transaction and account currencies are different.

Field Name	Description
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 a 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.
Payment Type	[Display] This field displays the payment type. The options are: • Initial Deposit: For the first transaction (applicable only to Flexible RD (Savings) accounts) • Variable Deposit: For subsequent transactions
Txn Amount	[Conditional, Numeric, 13, Two] Type the transaction amount. If the Payment Type is Initial Deposit, this field displays the minimum initial deposit amount which the customer wants to deposit in the Flexible RD (Savings) account. The value is defaulted from the product level. If the Payment Type is Variable Deposit, the user can enter the variable deposit amount as requested by the customer.
Account Amt	[Display] This field displays the account amount. The transaction amount is calculated in the account currency and the system posts the entries to the accounts in the account currency. If the local currency of the bank is different from the account currency of the customer, the amount entered in the Txn Amount field is converted to the account currency at the specified exchange rate. If the currency of the local bank and the account currency are the same, the amount in the Txn Amount field and the Account Amt field will be the same.

Field Name	Description
Value Date	[Display] This field displays the value date of the transaction.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration of the transaction. The system by default displays the narration as 'Flexible RD deposit by Cash'.

- Enter the account number and press the <Tab> key.
- Enter the transaction amount.

Flexible RD Deposit by Cash

Flexible RD Deposit by Cash

Account No : 000000033100 YOKI9PSQUFYAN1099

Account Ccy : IDR Txn Ccy : IDR

Acct Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000

Payment Type : Variable Deposit

Txn Amount : 1,250.00

Account Amt : 1,250.00

Value Date : 15/01/2008

User Reference No : 87578504

Narrative : Flexible RD deposit by Cash

Other Transactions

Inventory Details

Ok Cancel

- Click the **Ok** button.
- The system displays the message "Authorisation Required. Do You Want to continue?". Click the **OK** button.
- The system displays the **Authorization Reason** screen.
- Enter the relevant information and click the **Grant** button.

9. 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.
10. The system displays the **Documents** 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". Click the **Yes** button.
OR
Click the **Cancel** button.

4.6. 1421 - RD Installment Payment by Cash

This option is used for making installment payments to the Recurring Deposit account. Based on the product parameters, the amount and the frequency of installment is set at the account level. You can make payment through various modes such as Cash, Cheque, GL, Transfer.

This option also displays penalty details, maturity details, account status etc.

Definition Prerequisites

- 8051 - CASA Account Opening
- CHM02-CASA Interest Rate Tires Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance

Modes Available

Not Applicable

To perform RD installment payment by cash

1. Type the fast path **1421** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Cash > RD Installment Payment by Cash**.
2. The system displays the **RD Installment Payment by Cash** screen.

RD Installment Payment by Cash

RD Installment Payment by Cash

RD Account Details

Account No :

Account Ccy :

Product Code :

Installment Mode :

Installment Frequency :

Maturity Amount :

Amount Paid Today :

Installment Amount :

Penalty Details

Penalty Rate :

Fixed Penalty Amount :

Maturity Details

Maturity Date :

Installments Remaining :

Partial Instl Allowed :

Grace Days :

Inquiry Details

Total Installment Amount :

Total Penalty :

Advance payment :

Installment No.	Installment Date	Payment Date	Amount Paid	Penalty Amount	Cumulative Amount Due	Status

Ok

Cancel

Field Description

Field Name	Description
RD Account Details	
Account No	[Mandatory, Numeric, 16] Type the RD account number.
Account Ccy	[Display] This field displays the account currency.
Product Code	[Display] This field displays the product code under which the account is opened.

Field Name	Description
Installment Mode	[Mandatory, Drop-Down] Select the installment mode from the drop-down list. The options are: • Cash • Cheque • General Ledger • Transfer from CASA
Amount Paid Today	[Display] This field displays the amount that has been paid today.
Installment Frequency	[Display] This field displays the installment frequency.
Installment Amount	[Display] This field displays the installment amount.
Maturity Amount	[Display] This field displays the maturity amount.
Penalty Details	
Penalty Rate	[Display] This field displays the penalty rate.
Fixed Penalty Amount	[Display] This field displays the fixed penalty amount.
Maturity Details	
Maturity Date	[Display] This field displays the maturity date.
Installments Remaining	[Display] This field displays the number of installments that are pending.
Partial Instl Allowed	[Display] This field displays whether partial installment is allowed or not.
Grace Days	[Display] This field displays the number of grace days allowed.
Inquiry Details	

Field Name	Description
Total Installment Amount	[Display] This field displays the total installment amount.
Total Penalty	[Display] This field displays the total penalty amount.
Advance payment	[Display] This field displays the advance payment made.

Column Name	Description
Installment No.	[Display] This field displays the installment number.
Installment Date	[Display] This field displays the installment date.
Payment Date	[Display] This field displays the payment date.
Amount Paid	[Display] This field displays the amount that has been paid.
Penalty Amount	[Display] This field displays the penalty amount.
Cumulative Amount Due	[Display] This field displays the cumulative amount that is due.
Status	[Display] This field displays the status of the installment.

3. Enter the RD account number and press the **<Tab>** key.
4. Select the installment mode from the drop-down list.
5. Click the **Ok** button.

RD Installment Payment by Cash

RD Installment Payment by Cash

RD Account Details

Account No : 000000052522 SUGISTIND1099 Account Ccy : IDR

Product Code : 258 - SAVINGS_GENERAL_AUTO1

Installment Mode : Cash Amount Paid Today : 0.00

Installment Frequency : Monthly Installment Amount : 10,000.00

Maturity Amount : 0.00

Penalty Details

Penalty Rate : 11.00000 Fixed Penalty Amount : 0.00

Maturity Details

Maturity Date : 15/04/2008 Installments Remaining : 2

Partial Instl Allowed : ☐ Grace Days : 7

Inquiry Details

Total Installment Amount : 20,000.00 Total Penalty : 0.00

Advance payment : 0.00

Installment No.	Installment Date	Payment Date	Amount Paid	Penalty Amount	Cumulative Amount Due	Status
1	15-Feb-2008	-	0.00	0.00	10,000.00	Overdue
2	15-Mar-2008	-	0.00	0.00	20,000.00	Overdue

Microsoft Internet Explorer

Do You Want to continue?

OK Cancel

Ok Cancel

6. The system displays the message "Do you want to continue?". Click the **Ok** button.
7. The system displays the **RD Installment Payment by Cash** screen depending on the selected installment mode.
8. Enter the required information in the appropriate screen.

RD Installment Payment by Cash - Cash

RD Installment Payment by Cash

Account No : 000000052522 SUGISTIND1099

Account Ccy : IDR Txn Ccy : IDR

Acct Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000

Txn Amount : 20,000.00

Account Amt : 20,000.00

Waive Penalty Charge : ☒

Value Date : 31/08/2009

User Reference No : 1

Narrative : RD: Installment Payment By Cash

Ok Cancel

Field Description

Field Name	Description
Account No	[Display] This field displays the RD account number to which installment is to be paid.
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 Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Field Name	Description
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. By default the system displays the local 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.
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.
Txn Amount	[Display] This field displays the transaction amount.
Account Amt	[Display] This field displays the account amount.
Waive Penalty Charge	[Optional, Check Box] Select the Waive Penalty Charge check box if the penalty charge is to be waived.
Value Date	[Display] This field displays the value date.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction.

Field Name	Description
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default the system displays narration, based on the transaction.

RD Installment Payment by Cash - Cheque

RD Installment Payment by Cash

Account No :	000000052522	SUGISTINO1099
Account Ccy :	IDR	Txn Ccy : IDR
Acct Ccy Rate :	1.00000	Txn Ccy Rate : 1.00000
Txn Amount:	20,000.00	
Account Amt:	20,000.00	
Waive Penalty Charge :	☐	
User Reference No :		
Narrative :	Installment payment by Cheque	

Ok Cancel

Field Description

Field Name	Description
Account No	[Display] This field displays the RD account number for which installment is to be paid.
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 transaction currency from the drop-down list. By default the system displays the local 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.
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.
Txn Amount	[Display] This field displays the transaction amount.

Field Name	Description
Account Amt	[Display] This field displays the account amount.
Waive Penalty Charge	[Optional, Check Box] Select the Waive Penalty Charge check box if the penalty charge is to be waived.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default the system displays narration, based on the transaction.

RD Installment Payment by Cash - General Ledger

RD Installment Payment by Cash

Account No: 000000052522 SUGISTINO1099

Acct Ccy: IDR

GL Ccy: IDR

GL Acct No: 100010008 TEST GL FOR SINGLE CCY ...

Acct Ccy Rate: 1.00000 GL Ccy Rate: 1.00000

GL Amount: 20,000.00

Account Amt: 20,000.00

Waive Penalty Charge: ☐

Reference No: 2435235

User Reference No: 423525

Narrative: Installment Pay. By Transfer From GL

Ok Cancel

Field Description

Field Name	Description
Account No	[Display] This field displays the RD account number for which installment is to be paid.
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.
GL Ccy	[Mandatory, Drop-Down] Select the GL account currency 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 Acct No	[Mandatory, Pick List] Select the GL account which will be debited for payment of installment 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. 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.
GL 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.

Field Name	Description
GL Amount	[Display] This field displays the GL amount.
Account Amt	[Display] This field displays the account amount.
Waive Penalty Charge	[Optional, Check Box] Select the Waive Penalty Charge check box if the penalty charge is to be waived.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default the system displays narration, based on the transaction.

RD Installment Payment by Cash - Transfer from CASA

RD Installment Payment by Cash

To Acct No :	000000052522	SUGISTINO1099
To Acct Ccy :	IDR	
Acct No :	000000000067	RIAZAKHTAR
From Acct Ccy :	IDR	
From Ccy Rate :	1.00000	To Ccy Rate : 1.00000
To Amount :	20,000.00	
From Amount :	20,000.00	
Waive Penalty Charge :	☐	
User Reference No :	11321424	
Narrative :	Installment Pay. transfer from CASA.	

Ok Cancel

Field Description

Field Name	Description
To Acct No	[Display] This field displays the RD account number to which the installment amount is to be paid.
To 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 Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Acct No	[Mandatory, Numeric, 16] Type the CASA account number from which installment amount is to be paid.
From Acct Ccy	[Display] This field displays the CASA account currency. This is the currency in which the installment amount will be paid. While posting the transaction entries to the account, the CASA account currency is converted into the account currency, based on the defined transaction rate.
From 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.
To 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.
To Amount	[Display] This field displays the transaction amount.

Field Name	Description
From Amt	[Display] This field displays the account amount.
Waive Penalty Charge	[Optional, Check Box] Select the Waive Penalty Charge check box if the penalty charge is to be waived.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default the system displays narration, based on the transaction.

9. Click the **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 transaction sequence number. Click the **Ok** button.

4.7. 6501 - Cheques Deposited On Savings Account

A cheque can be deposited into the customer's CASA account using the **Cheques Deposited On Savings Account** option. In this option, the user can enter the details of only one cheque deposited by the customer at a time. The uncleared balance of the customer's CASA is updated after this transaction is successful.

In the **Instrument Details** screen, the user has to enter clearing types, cheque number, routing number, etc. The system validates the entered cheque number, calculates the float days based on the routing number and processes the cheques based on the chosen clearing types.

Definition Prerequisites

- 8051 - CASA Account Opening
- BAM14 - Rewards and Service Charges definition
- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point
- BAM41 - Sector MasterThe exchange rate values must be defined and downloaded.

Modes Available

Not Applicable

To deposit cheque in savings account

1. Type the fast path **6501** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Clearing > Cheques Deposited On Savings Account**.
2. The system displays the **Cheques Deposited On Savings Account** screen.

Cheques Deposited On Savings Account

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the CASA number of the customer. The adjacent field displays the short name of the primary customer to the account.
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. It is defaulted from the account details maintained. All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA 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.

Field Name	Description
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.
Txn Amount	[Mandatory, Numeric, 13, Two] Type the transaction amount in the local currency of the bank.
Account Amt	[Display] This field displays the amount which will be reflected on the CASA account. If the local currency of the bank is different from the account currency of the customer, the amount of the transaction entered in the Txn Amount field will get converted in the currency of the account at the exchange rate specified above. If the currency of the local bank and that of the account is the same, the amount will be same for both the amount field as well as the account amount field. <i>The account amount is derived as follows :Account Amount = Txn Amount * Txn Ccy Rate / Account Ccy Rate</i>
Charges (Lcy)	[Display] This field displays the charges, if any, applicable for the transaction in the local currency.
Net Amount (Acy)	[Display] This field displays the net amount in account currency after deducting the charges.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.

Field Name	Description
Narrative	[Mandatory, Alphanumeric, 120] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.

- Enter the account number and press the <Tab> key.
- Select the transaction currency from the drop-down list and type the transaction amount.

Cheques Deposited On Savings Account

Cheques Deposited On Savings Account*

Account No : 60000000714840 JOHNKENNEDY

Account Ccy : USD Txn Ccy : LTL

Account Ccy Rate : 4.75000 Txn Ccy Rate : 1.00000

Txn Amount : 25,000.00

Account Amt : 5,263.16

Charges (Lcy) : 0.00

Net Amount(Acy) : 5,263.16

User Reference No : 78965342

Narrative : Cheques Deposited On CASA Account

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

UDF OK Close Clear

- Click **Instrument** tab button.
- The system displays the **Instrument Details** screen. For more information on instrument details refer to **FLEXCUBE Retail Introduction Guide**.
- Enter the relevant instrument details and click the **Ok** button. The system returns back to **Cheques Deposited On Savings Account** screen.

6501 - Cheques Deposited On Savings Account

8. Click the **Ok** button.
9. 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.
10. 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". Click the **Yes** button.
OR
Click the **Cancel** button.

Note: The **Instrument Details** screen can also be displayed, by clicking the **Instrument Details** tab on the **Ceques Deposited On Savings Account** screen.

4.8. ST070 - Cheque Purchase

The user can purchase the cheques deposited by the customers using the **Cheque Purchase** option. Purchasing a cheque refers to granting immediate credit on the day of deposit, to the customer's CASA. The available balance of the customer's CASA is updated, after this transaction is performed successfully. This transaction is allowed only in the branch where the CASA is maintained.

Local as well as outstation cheques can be purchased using this option.

The user can set up the purchasing limit up to which the cheques can be purchased for an account through the **Account Cheque Purchase Limit Maintenance** (Fast Path: CHM47) option.

Definition Prerequisites

- 8051 - CASA Account Opening
- BAM14 - Rewards and Service Charges Definition
- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point
- CHM47 - Account Cheque Purchase Limit Maintenance. The exchange rate values must be defined and downloaded.

Modes Available

Not Applicable

To purchase cheque

1. Type the fast path **ST070** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Cheque Purchase**.
2. The system displays the **Cheque Purchase** screen.
3. Enter the required information in the **Local Cheque Purchase** and **Outstation Cheque Purchase** tabs.
4. Enter the instrument number, the drawer routing number and the drawer account number.

Local Cheque Purchase

Cheque Purchase

Local Cheque Purchase | Outstation Cheque Purchase

☒ Cheque Purchase ☐ Reverse Chq Purchase

Instr Number : 000000000022 | Drawer Acct No : 1 | Drawer Routing No : 1001001

Purchase Serial No : 9999L0000000000 | Running Serial No : 2

Acct Number : 000000000430 | Acct Currency : IDR

TCY to LCY Rate : 1.00 | ACY to LCY Rate : 1.00

Acct Purchased Limit : 100,000.00 | Acct Amt Purchased To Date : 500.00

Memo :

Instrument Details

Txn Currency : IDR | Instr No : 000000000022 | LCY Amt : 1,000.00

TCY Amt : 1,000.00 | ACY Amt : 1,000.00 | Purchase Margin(%) : 100.00

Type : 35 - Billet Gyro-Crossed Cheque | Date : 15/01/2008

Clearing Details

Clearing Type : REGULAR 2 DAY | Customer Value Date : 15/01/2008

Drawer Routing No : 1001001 | Instr Value Date : 15/01/2008

Purchase Details

Amt : 500.00 | Instr Amt Purchase To Date : 1,000.00 | Scheme Int. Variance : 0.00

TCY SC Amt : 0.00 | ACY SC Amt : 0.00 | LCY SC Amt : 0.00

TCY Int Amt : 2.29 | ACY Int Amt : 500.00 | LCY Int Amt : 500.00

Purchase Int Code : 8 - 10.00000% | Purchase Int Rate : 10.00 | Scheme Int. Rate : 0.00

Int Days : 15 | Int Variance : 1.00 | Net Int Rate : 11.00

Ok Close Clear

Field Description

Field Name	Description
Cheque Purchase	[Mandatory, Radio Button] Click Cheque Purchase to execute a cheque purchase transaction.
Instr Number	[Mandatory, Numeric, 12] Type the cheque number that is present on the MICR line of the instrument. When cheques are deposited into any payee's account, cheque number is used to ensure that the same cheque is not deposited multiple times in the system. On every deposit of a cheque, cheque number along with routing number is used to check for the presence of any duplicate instrument.

Field Name	Description
Drawer Routing No	[Mandatory, Alphanumeric, 12] Type the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the Routing Branch Maintenance option. <i>Routing Number = Sector Code / Bank Code + Branch Code</i> For a deposited cheque, 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 option.
Drawer Acct No	[Mandatory, Numeric, 16] Type the account number of the customer who has drawn the cheques. This account number is validated if the routing number entered indicates that the drawer is your own customer.
Reverse Chq Purchase	[Mandatory, Radio Button] Click Reverse Chq Purchase to reverse a previously executed cheque purchase transaction.
Purchase Serial No	[Display] This field displays the Purchase Serial number. It is a system-generated number allotted to the purchase of a specific instrument number.
Running Serial No	[Display] This field displays the Running Serial number. This number is a sequence number associated with a particular Purchase Serial number. If an instrument is purchased a number of times by purchasing only for a partial value of the instrument value each time, a running serial number is generated for each such transaction.
Acct Number	[Display] This field displays the CASA account number for which purchase is to be done.
Acct Currency	[Display] This field displays the account currency. This is the currency in which the account is held and is defaulted from the account details maintained.

Field Name	Description
TCY to LCY Rate	[Display] This field displays the currency code for the cheque. The transaction currency then gets converted to the account currency for posting to the account and to local currency of the bank for posting of GL entries.
ACY to LCY Rate	[Display] This field displays the rate of conversion to be used for converting the account currency to the local currency of the bank. This rate is defaulted from the exchange rates specified for the transaction and can be changed by the teller up to a specified limit. If both the Lcy and the Acy are the same then this rate is defaulted to 1 and is not modifiable.
Acct Purchased Limit	[Display] This field displays the Purchase Limit for the CASA account holder till date.
Acct Amt Purchased To Date	[Display] This field displays the total amount of cheques purchased from the CASA account holder.
Memo	[Display] This field displays the description of the transaction which will appear in the statement enquiry for CASA.
Instrument Details	
Txn Currency	[Display] This field displays the transaction currency.
Instr No	[Display] This field displays the instrument number.
TCY Amt	[Display] This field displays the value of the instrument in transaction currency.
ACY Amt	[Display] This field displays the value of the instrument in account currency.
LCY Amt	[Display] This field displays the value of the instrument in local currency.
Type	[Display] This field displays the type of the instrument.

Field Name	Description
Date	[Display] This field displays the instrument date.
Purchase Margin(%)	[Display] This field displays the purchase margin in percentage. This is defaulted from the Account Cheque Purchase Limit Maintenance option.
Clearing Details	
Clearing Type	[Display] This field displays the type of clearing.
Customer Value Date	[Display] This field displays the customer value date.
Drawer Routing No	[Display] This field displays the drawer routing number.
Instr Value Date	[Display] This field displays the instrument value date.
Purchase Details	
Amt	[Display] This field displays the purchase amount.
Instr Amt Purchase To Date	[Display] This field displays the total amount of the instrument purchased till date.
Scheme Int. Variance	[Display] This field displays the interest variance applicable on the scheme.
TCY SC Amt	[Display] This field displays the Service Charge amount in transaction currency.
ACY SC Amt	[Display] This field displays the Service Charge amount in account currency.
LCY SC Amt	[Display] This field displays the Service Charge amount in local currency.
TCY Int Amt	[Display] This field displays the Interest amount in transaction currency.

Field Name	Description
ACY Int Amt	[Display] This field displays the Interest amount in account currency.
LCY Int Amt	[Display] This field displays the Interest amount in local currency.
Purchase Int Code	[Display] This field displays the applicable purchase interest code.
Purchase Int Rate	[Display] This field displays the purchase interest rate.
Scheme Int. Rate	[Display] This field displays the interest rate applicable on the scheme.
Int Days	[Display] This field displays the days for which the interest will be charged upfront.
Int. Variance	[Display] This field displays the Interest Variance percentage.
Net Int Rate	[Display] This field displays the net interest rate.

Outstation Cheque Purchase

Cheque Purchase

Local Cheque Purchase | **Outstation Cheque Purchase**

☒ **Cheque Purchase :** Acct Number : 000000000430
☐ **Reverse Cheque Purchase :** OCC Serial No : 999900023001

Acct Currency : IDR Acct Purchased Limit : 100,000.00
 TCY to LCY Rate : 1.00 Acct Amt Purchased To Date : 500.00
 ACY to LCY Rate : 1.00

Memo :

Instrument Details

Txn Currency : IDR Instr No : 420
 TCY Amt : 1,000.00 ACY Amt : 1,000.00 LCY Amt : 1,000.00
 Type : 1 - Crossed Cheque Date : 31/01/2008 Purchase Margin(%) : 100.00

Clearing Details

Clearing Type : Customer Value Date : 01/01/1950
 Drawer Routing No : 1001001 Instr Value Date : 01/01/1950

Purchase Details

Amt : 500.00	Instr Amt Purchase To Date : 500.00	Scheme Int. Variance : 0.00
TCY SC Amt : 0.00	ACY SC Amt : 0.00	LCY SC Amt : 0.00
TCY Int Amt : 1.53	ACY Int Amt : 500.00	LCY Int Amt : 500.00
Purchase Int Code : 8 - 10.00000%	Purchase Int Rate : 10.00	Scheme Int. Rate : 0.00
Int Days : 10	Int Variance : 1.00	Net Int Rate : 11.00

Ok Close Clear

Field Description

Field Name	Description
Cheque Purchase	[Mandatory, Radio Button] Click Cheque Purchase to execute a cheque purchase transaction.
Acct Number	[Conditional, Numeric, 16] Type the CASA account number for which purchase is to be done. This field is enabled only if Cheque Purchase option is selected.
Reverse Cheque Purchase	[Mandatory, Radio Button] Click Reverse Cheque Purchase to reverse a previously executed Cheque Purchase transaction.
OCC Serial No	[Display] This field displays the OCC Serial number. It is a system-generated number allotted to the purchase of a specific instrument number.

Field Name	Description
Acct Currency	[Display] This field displays the account currency. This is the currency in which the account is held and is defaulted from the account details maintained.
Acct Purchased Limit	[Display] This field displays the Purchase Limit for the CASA account holder till date.
TCY to LCY Rate	[Display] This field displays the currency code for the cheque. The transaction currency then gets converted to the account currency for posting to the account and to local currency of the bank for posting of GL entries.
Acct Amt Purchased To Date	[Display] This field displays the total amount of cheques purchased from the CASA account holder.
ACY to LCY Rate	[Display] This field displays the rate of conversion to be used for converting the account currency to the local currency of the bank. This rate is defaulted from the exchange rates specified for the transaction and can be changed by the teller up to a specified limit. If both the Lcy and the Acy are the same then this rate is defaulted to 1 and is not modifiable.
Memo	[Display] This field displays the description of the transaction which will appear in the statement enquiry for CASA.
Instrument Details	
Txn Currency	[Display] This field displays the transaction currency.
Instr No	[Display] This field displays the instrument number.
TCY Amt	[Display] This field displays the value of the instrument in transaction currency.
ACY Amt	[Display] This field displays the value of the instrument in account currency.
LCY Amt	[Display] This field displays the value of the instrument in local currency.

Field Name	Description
Type	[Display] This field displays the type of the instrument.
Date	[Display] This field displays the instrument date.
Purchase Margin(%)	[Display] This field displays the purchase margin in percentage. This is defaulted from the option Account Purchase Limit Maintenance option.
Clearing Details	
Clearing Type	[Display] This field displays the type of clearing.
Customer Value Date	[Display] This field displays the customer value date.
Drawer Routing No	[Display] This field displays the drawer routing number.
Instr Value Date	[Display] This field displays the instrument value date.
Purchase Details	
Amt	[Mandatory, Numeric, 10, Two] Type the purchase amount.
Instr Amt Purchase To Date	[Display] This field displays the total amount of the instrument purchased till date.
Scheme Int. Variance	[Display] This field displays the interest variance applicable on the scheme.
TCY SC Amt	[Display] This field displays the Service Charge amount in transaction currency.
ACY SC Amt	[Display] This field displays the Service Charge amount in account currency.
LCY SC Amt	[Display] This field displays the Service Charge amount in local currency.

Field Name	Description
TCY Int Amt	[Display] This field displays the Interest amount in transaction currency.
ACY Int Amt	[Display] This field displays the Interest amount in account currency.
LCY Int Amt	[Display] This field displays the Interest amount in local currency.
Purchase Int Code	[Display] This field displays the applicable purchase interest code.
Purchase Int Rate	[Display] This field displays the purchase interest rate.
Scheme Int. Rate	[Display] This field displays the interest rate applicable on the scheme.
Int Days	[Display] This field displays the days for which the interest will be charged upfront.
Int. Variance	[Display] This field displays the Interest Variance percentage.
Net Int Rate	[Display] This field displays the net interest rate.

5. Click the **Ok** button.
6. The system displays the message "Authorization Required. Do You Want to Continue?". Click the **Ok** button.
7. The system displays the **Authorization Reason** screen.
8. Enter the relevant information and click the **Grant** button.
9. The system displays the message "SUCCESS...Click Ok to continue.". Click the **Ok** button.

Note: For more information on authorisation transactions, refer to the ***FLEXCUBE Introduction User Manual***.

4.9. 1408 - Miscellaneous Customer Credit

Oracle FLEXCUBE has the provision for transfer of funds between customer to GL, GL to customer and GL to GL.

The customer account can be credited for miscellaneous reasons with the corresponding debit to a GL account belonging to the transaction branch, using this option.

Multi-currency transactions can also be performed through this screen and the system performs the appropriate currency conversion.

Multi-currency transactions can also be performed through this screen. The system performs the appropriate currency conversion.

FLEXCUBE supports same day reversal of account opening and account closure. Teller from transaction branch will be able to reverse these transactions (using negative signs i.e. 'Red Ink'). Transactions for any back date performed by any teller of any branch can be viewed. Two types of GEFU is supported: Salary Upload and Bald GEFU is supported for transaction reversal.

Definition Prerequisites

- GLM02 - Chart of Accounts
- 8051 - CASA Account Opening

Modes Available

Not Applicable

To credit a customer account with corresponding debit to a GL account

1. Type the fast path **1408** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Transfer > Miscellaneous Customer Credit**.
2. The system displays the **Miscellaneous Customer Credit** screen.

Miscellaneous Customer Credit

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the account number for miscellaneous credit transfer. The short name of the primary customer linked to the CASA account holder is populated adjacent to the account number.
Acct Ccy	[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. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Field Name	Description
GL Ccy	[Mandatory, Drop-Down] Select the GL currency from the drop-down list. This is the currency assigned to the GL that is to be debited. This currency can differ from the local currency of the bank and the account currency.
GL Branch	[Mandatory, Picklist]Select from the picklist the branch where GL account has to be transacted through. By default the system selects the login branch
GL Acct No	[Mandatory, Pick List] Select the GL account number from the pick list. This is the GL account, which will be debited for crediting the customer account. The system will display the name of the GL account in the adjacent field.
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.
GL Ccy Rate	[Display] This field displays the rate at which the GL account currency is converted to the local currency of the bank. The teller's right to change the account currency rate is within a range 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 same, the field takes the default value as 1, which cannot be modified.
Account Amt	[Mandatory, Numeric, 13, Two] Type the amount that will be credited to the customer's account, in CASA Account currency. The system posts the entries to the accounts in the account currency. If the amount entered in this field is more than 15 digits when converted to GL amount, the system does not accept it.

Field Name	Description
Charges (Lcy)	[Display] This field displays the charges that will be levied on the account. The service charge codes are added and maintained in the Service Charge Code Maintenance option. For more information on adding service charges, refer to the Service Charge Definition option in the <i>Definitions User's Manual</i>. 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(Acy)	[Display] This field displays the net amount. <i>Net Amount = Transfer Amount - Charges</i> This amount will be in the account currency.
GL Amount	[Display] This field displays the amount that will be debited to the GL account, in GL currency after applying the SC applicable for this transaction. For modification to the SC applied, please select the SC tab. The amount will be calculated in the GL account currency.
Reference No	[Mandatory, Alphanumeric, 12] Type the reference number for the 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.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
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.

3. Enter the account number, the GL account number, the amount, and the reference number.

Miscellaneous Customer Credit

Miscellaneous Customer Credit*

Account No : 000000001190101 ALEXM

Acct Ccy : RMB GL Ccy : RMB

GL Branch : Head Office 9999

GL Acct No : 100000123 PAYMENTS INTERMEDIARY GL

Acct Ccy Rate : 1.00000 GL Ccy Rate : 1.00000

Account Amt : 10,000.00

Charges (Lcy): 0.00

Net Amount(Acy): 10,000.00

GL Amount : 10,000.00

Reference No : 254

User Reference No : 255

Narrative : Miscellaneous Customer Credit

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

UDF OK Close Clear

4. Click the **Ok** button.
5. The system displays the message "Authorisation Required. Do You Want to continue?". Click the **OK** button.
6. The system displays the **Authorization Reason** screen.
7. Enter the relevant information and click the **Grant** button.
8. 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.
9. The system displays the **Document Receipt** screen.
10. 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.
11. The system displays the serial number. It is generated by the system. Click the **Ok** button.

Note: For more information on Authorisation transactions, refer to the **FLEXCUBE Introduction User Manual**.

4.10. 6601 - Postdated Cheque Deposit

A postdated cheque can be accepted from a customer to be deposited in CASA account using the **Postdated Cheque Deposit** option. A cheque is defined as post-dated when the cheque date is greater than the branch batch date. **Cheque Deposit** (Fast Path: 6501) option cannot be used when the cheque date is greater than the branch batch date.

After the account number and amount are entered, the user has to enter the clearing type, cheque details, drawer account number, etc. in the subsequent **Instrument Details** screen.

No financial entries are passed when this transaction is posted.

Definition Prerequisites

- 8051 - CASA Account Opening
- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point
- BAM41 - Sector Master: The exchange rate values must be defined and downloaded.

Modes Available

Not Applicable

To deposit a postdated cheque

1. Type the fast path **6601** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Clearing > Postdated Cheque Deposit**.
2. The system displays the **Postdated Cheque Deposit** screen.

Postdated Cheque Deposit

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the CASA account number for which the post-dated cheque deposit is to be done. The adjacent field displays the short name of the primary customer linked to the CASA account
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 based on the exchange rate set up for the transaction. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Amount	[Mandatory, Numeric, 13, Two] Type the amount of the cheque which is deposited.

Field Name	Description
Narrative	[Mandatory, Alphanumeric, 120] Type the narration. This field displays the default narration, based on the transaction. The user can change the transaction if required.

- Enter the account number and the amount to be deposited as a postdated cheque.

Postdated Cheque Deposit

- Click the **Instrument** tab button.
- The system displays the **Instrument Details** screen. For more information on instrument details refer to **FLEXCUBE Retail Introduction Guide**.
- Enter the relevant information and click the **Ok** button.
- The system displays the **Postdated Cheque Deposit** screen. Click the **Ok** button.
- The system displays the message "Authorization Required. Do You Want to Continue?". Click the **Ok** button.
- 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. 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.
12. The system displays the **Document Receipt** screen.
13. 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 **Instrument Details** and **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 *FLEXCUBE Introduction User Manual*.

4.11. BAM21 - Immediate Credit For Advanced Deposits

Using this option you can grant immediate value to post-dated credits. Immediate Credit for Advanced Deposits can be given on the posting date after running the EOD, i.e., the account can be credited immediately between the posting date and the value date.

Whenever any transaction is posted to the account in foreign currency, it is converted to the account currency based on the exchange rate and spreads set up for the transaction.

Definition Prerequisites

- Future dated transaction posted for the account

Modes Available

Not Applicable

To add immediate credit for advanced account

1. Type the fast path **BAM21** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Immediate Credit For Advanced Deposits**.
2. The system displays the **Immediate Credit for Advanced Deposits** screen.

Immediate Credit for Advanced Deposits

[illegible]

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the CASA account number for which the immediate credit for advance deposits is to be granted.
Branch Code	[Display] This field displays the name of the home branch where the CASA account is opened and maintained.
Product Code	[Display] This field displays the product code under which the CASA account is opened.
Posting Date	[Display] This field displays the posting date of the transaction, i.e., the day on which the advance deposits were made. The posting date is the date on which the transaction is posted to the accounts.
Value Date	[Display] This field displays the value date of the transaction, i.e., the date on which the advance deposit will get value.
Transaction No	[Display] This field displays the advance deposit transaction number.
Batch No	[Display] This field displays the batch number of the transaction.

3. Enter the account number or select it from the pick list.

Immediate Credit for Advanced Deposits

Immediate Credit For Advanced Deposits*

Account No : 06049410000019 ... EDWARD MATHEW

Branch Code : BankHouse Product Code : 1

Posting Date : 31/03/2008 Value Date : 15/04/2008

Transaction No : 800 Batch No : 70

Inquire

Transactions | Transaction Details

Account No:	Batch No:	Posting Date:	Value Date:	Transaction Ccy:	Reference Audit No:	Reference Seq No:	Account Ccy:	Acct Ccy Rate:	Txn Ccy Rate:	Acct Ar

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

UDF OK Close Clear

4. Click the **Inquire** button.
5. The system displays the **Transactions** tab.

Transactions

Immediate Credit For Advanced Deposits*

Account No : 06049410000019 ... EDWARD MATHEW

Branch Code : BankHouse Product Code : 1

Posting Date : 31/03/2008 Value Date : 15/04/2008

Transaction No : 800 Batch No : 70

Transactions Transaction Details

Account No:	Batch No:	Posting Date:	Value Date:	Transaction Ccy:	Reference Audit No:	Reference Seq No:	Account Ccy:	Acct Ccy Rate:	Txn Ccy Rate:	Acct Ar
06049410000019	70	31/03/2008	15/04/2008	INR	800	0	INR	1	1	10

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

Field Description

Column Name	Description
Account No	[Display] This column displays the account number for which the immediate credit for advance deposits is to be made.
Batch No	[Display] This column displays the name of the batch where the CASA account is opened and maintained.
Posting Date	[Display] This column displays the posting date of the transaction, i.e., the day on which the advance deposits were made.
Value Date	[Display] This column displays the value date of the transaction, i.e., the date on which the advance deposit will get value.

Column Name	Description
Transaction Ccy	[Display] This column displays the transaction currency. The transaction currency is the currency in which the transaction had taken place. While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.
Reference Audit No	[Display] This column displays the advance deposit transaction number.
Reference Seq No.	[Display] This column displays the reference number for the credit leg passed by the system for the specified reference audit number.
Account Ccy	[Display] This column 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 CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Acct Ccy 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. 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 column becomes non-editable. If the account currency and the local currency are same, the column takes the default value as 1.
Txn Ccy 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 is configurable at the bank level. If such rights are not assigned to the teller, this column becomes non-editable. If the transaction currency and the local currency are same, the column takes the default value as 1.

Column Name	Description
Acct Amount	[Display] This column displays the amount that will be credited to the customer's account. The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency.
Transaction Amount	[Display] This column displays the transaction amount. The transaction amount is the amount that will be credited to the account. The amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Txn Mnemonic	[Display] This column displays the transaction code.
Txn Date	[Display] This column displays the date on which the immediate credit for post dated or advance deposits are granted.
Narrative	[Display] This column displays the default narration, based on the transaction.

6. Double-click a record to view its details.
7. The system displays the **Transaction Details** tab.

Transaction Details

Immediate Credit For Advanced Deposits*

Account No : 06049410000019 ... EDWARD MATHEW

Branch Code : BankHouse Product Code : 1

Posting Date : 31/03/2008 Value Date : 15/04/2008

Transaction No : 800 Batch No : 70 Inquire

Transaction Details

Account Ccy : INR Txn Ccy : INR

Acc Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000

Account Amount : 100.00 Txn Amount : 100.00

Txn Mnemonic : 1411 - FTD

Txn Date : 15/12/2009

Narrative : Future Dated Cash Deposit Ok Cancel

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 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 CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Txn Ccy	[Display] This field displays the transaction currency. The transaction currency is the currency in which the transaction had taken place. While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.

Field Name	Description
Acc 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. This field is non-editable.
Txn Ccy 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 same, the field takes the default value as 1. This field is non-editable.
Account Amount	[Display] This field displays the amount that will be credited to the customer's account. The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency.
Txn Amount	[Display] This field displays the transaction amount. The transaction amount is the amount that will be credited to the account. The amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Txn Mnemonic	[Display] This field displays the transaction code.
Txn Date	[Display] This field displays the date on which the immediate credit for post dated or advance deposits are granted.
Narrative	[Display] This field displays the default narration, based on the transaction.

8. In the **Transaction Details** tab, click the **Ok** button.

BAM21 - Immediate Credit For Advanced Deposits

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 relevant information and click the **Grant** button.
12. The system displays the message "Record Authorised...Click Ok to Continue". Click the **Ok** button.

Note: Immediate credit cannot be posted for the transaction done on the same day.

4.12. 1908 - Cross Cost Center Miscellaneous Customer Credit

Using this option the customer's CASA account can be credited by debiting the corresponding GL account. The CASA accounts can be transacted from any branch. Users can also transact in multi currency using this screen, and system will perform appropriate currency conversion. If the transaction takes place across the branches then at the end of day, system will pass the inter-branch accounting entries. The system automatically generates a reference number which can be used for reconciling the GL's entries.

For posting on GL accounts, the system will automatically populate the default LOB code once the branch code is selected, but this LOB code can be changed by the user.

At EOD the system will generate the inter branch entries along with the column for selected LOB code/default LOB code. During EOD, system will populate the default LOB code linked to the account branch for all GL transactions having NULL LOB code.

FLEXCUBE supports same day reversal of account opening and account closure. Teller from transaction branch will be able to reverse these transactions (using negative signs i.e. 'Red Ink'). Transactions for any back date performed by any teller of any branch can be viewed. Two types of GEFU is supported: Salary Upload and Bald GEFU is supported for transaction reversal.

Definition Prerequisites

- 8051 - CASA Account Opening
- BA436 - Line of Business (LOB) – Branch Cross Reference
- GLM02 - Chart of Accounts
- BAM97 - Currency Codes Cross Reference

Modes Available

Not Applicable

To credit miscellaneous customer

1. Type the fast path **1908** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Transfer > Cross Cost Center Miscellaneous Customer Credit**.
2. The system displays the **Cross Cost Center Miscellaneous Customer Credit** screen.

Cross Cost Center Miscellaneous Customer Credit

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the valid CASA account number. The short name of the primary customer linked to the CASA account holder is populated adjacent to the account number.
Acct Ccy	[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. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Field Name	Description
GL Ccy	[Mandatory, Drop-Down] Select the appropriate GL currency from the drop-down list. This is the currency assigned to the GL that is to be debited. This currency can differ from the local currency of the bank and the account currency.
GL Branch	[Mandatory, Pick List] Select the appropriate GL branch for miscellaneous customer credit from the pick list. The list displays all the branches defined in FLEXCUBE.
LOB	[Mandatory, Drop-Down] Select the appropriate LOB for miscellaneous customer credit from the drop-down list. The drop-down list displays the codes linked to the selected GL branch. Alternatively, you can select the Branch-LOB combination from the pick list.
GL Acct No	[Mandatory, Pick List] Select the GL account number from the pick list. This is the GL account, which will be debited for crediting the customer account. The system will display the name of the GL account in the adjacent field.
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.
GL Ccy Rate	[Display] This field displays the rate at which the GL account currency is converted to the local currency of the bank. The teller's right to change the account currency rate is within a range 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 same, the field takes the default value as 1, which cannot be modified.

Field Name	Description
Account Amt	[Mandatory, Numeric, 13, Two] Type the amount that will be credited to the customer's account, in CASA Account currency. The system posts the entries to the accounts in the account currency.
GL Amount	[Display] This field displays the amount that will be debited to the GL account, in GL currency after applying the SC applicable for this transaction. For modification to the SC applied, please select the SC tab. The amount will be calculated in the GL account currency.
Reference No	[Mandatory, Alphanumeric, Nine] Type the reference number for the transaction.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 120] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.

3. Enter the account number and press the <Tab> key.
4. Select the GL currency, branch, LOB from the drop-down list and the GL account number from the pick list.
5. Enter the account amount and the reference number.

Cross Cost Center Miscellaneous Customer Credit

Cross Cost Center Miscellaneous Customer Credit

Account No: 60000000714840 JOHNKENNEDY

Acct Ccy: USD

GL Ccy: USD

GL Branch: Centras 9999 LOB: Branch Banking Division

GL Acct No: 100020250 BC ISSUE GL

Acct Ccy Rate: 2.75000 GL Ccy Rate: 2.75000

Account Amt: 25,000.00

GL Amount: 25,000.00

Reference No: 7996542

User Reference No: 214588

Narrative: Cross Cost Center MSC

Ok Cancel

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 **Grant** 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 serial number. Click the **Ok** button.

Note: For more information on Authorisation transactions, refer to the ***FLEXCUBE Introduction User Manual***.

4.13. 1803 - OBU CASA Account Credit*

Using this option the funds can be transferred from OBU GL account to a DBU CASA account or vice versa.

Using the **Funds Transfer Request** (Fast Path: 1801) option, the funds can be transferred from one OBU CASA account to another DBU CASA account.

The OBU, DBU branches are maintained in **Branch Master Maintenance** (Fast Path: BAM03) option.

Definition Prerequisites

- Open IBD, OBU and DBU branch

Modes Available

Not Applicable

To transfer funds to a CASA account

1. Type the fast path **1803** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Transfer > OBU CASA Account Credit**.
2. The system displays the **OBU CASA Account Credit** screen.

OBU CASA Account Credit

OBU CASA Account Credit

From Acct Ccy : From GL Branch :

From GL Acct No :

To Acct No :

To Acct Ccy :

Acct Ccy Rate :

Txn Ccy Rate :

From Amount :

To Amount :

Reference No :

User Reference No :

Narrative :

Flexcube Retail

Field Description

Field Name	Description
From Acct Ccy	[Optional, Drop-Down] Select the currency assigned to the GL from the drop-down list. All the entries are posted in the account in the account currency. The exchange rate values will be downloaded from FCC.
From GL Branch	[Mandatory, Drop-Down] Select the branch in which the GL is debited from the drop-down list. The options are: • DEL • HO • OBU
From GL Acct No	[Mandatory, Pick List] Select the GL account number of the OBU/DBU customer from which the IBD has purchased the currency or debited the GL account number of the customer from the pick list. The name of the GL account is displayed in the adjacent field.
To Acct No	[Mandatory, Numeric, 16] Type the account number of the OBU/DBU customer to whom the IBD will sell the currency or credit the account number of the customer. The name of the DBU account holder is displayed in the adjacent field.
To Acct Ccy	[Display] This field displays the currency assigned to the GL. All the entries are posted in the account in the account currency. The exchange rate values will be downloaded from FCC.
Acct Ccy Rate	[Display] This field displays the rate at which the currency is converted to the local currency of the IBD 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 MID Rate without BUY/Sell Spread.

Field Name	Description
Txn Ccy Rate	[Display] This field displays the rate at which the currency is converted to the local currency of the DBU 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 MID Rate without BUY/Sell Spread.
From Amount	[Mandatory, Numeric, 13, Two] Type the amount to be debited from the GL account number.
To Amount	[Display] This field displays the amount payable to the OBU/DBU customer or credited to the OBU/DBU CASA account. If the currency is the same then the From Amount and To Amount are the same, but if the to account currency is different then the to amount is calculated by the system.
Reference No	[Mandatory, Alphanumeric, 12] Type the reference number. This field is provided to keep a reference number for the transaction, for future use.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Mandatory, Alphanumeric, 120] Type the narration.

3. Type the account number and press the <Tab> key.
4. Enter the relevant information.

OBUS CASA Account Credit

OBUS CASA Account Credit

From Acct Ccy : From GL Branch :

From GL Acct No : ...

To Acct No :

To Acct Ccy :

Acct Ccy Rate :

Txn Ccy Rate :

From Amount :

To Amount :

Reference No :

User Reference No :

Narrative :

Flexcube Retail

5. Click the **Ok** button.
6. The system displays the message "Authorisation required. Do You Want to continue". Click the **Ok** button.
7. The system displays the **Authorisation Reason** screen.
8. Enter the relevant information and click the **Ok** button.
9. The system displays the transaction number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

5. Debit Transactions

5.1. 1001 - Cash Withdrawal

This option is used to enable a customer to withdraw funds from their CASA account using a voucher. The withdrawal is permitted subject to the availability of sufficient balance or available credit limit and proper verification of the signature on the withdrawal request with the signature maintained in the system. When performed online, the transaction affects the available balance in the CASA account immediately.

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

Not Applicable

To withdraw cash from a CASA account

1. Type the fast path **1001** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Cash > Cash Withdrawal**.
2. The system displays the **Cash Withdrawal** screen.

Cash Withdrawal

Cash Withdrawal*

Account No :

Account Ccy : Txn Ccy :

Account Ccy Rate : Txn Ccy Rate :

Input : ☐ Acct Amount ☒ Txn Amount

Account Amt : Txn Amt :

Charges (Lcy) :

Net Amount(Acy) :

User Reference No :

Narrative :

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	[Mandatory, Numeric, 16] Type the CASA account number from which you want to withdraw cash. The short name of the primary customer of the CASA account holder is populated adjacent to the account number.
Account Ccy	[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. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA 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 transaction currency from the drop-down list. The transaction currency is the currency in which the transaction will take place. While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined exchange 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 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 a band 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.

Field Name	Description
Input	[Mandatory, Radio Button] Click on the appropriate input option. The options are: • Acct Amount: Click on this option to input the amount in account currency in the Account Amount field. The system converts the entered amount to transaction currency amount and display it in the Txn Amount field. • Txn Amount: Click on this option to input the amount in transaction currency in the Txn Amount field. The system converts the entered amount to account currency amount and displays it in the Account Amount field. For more information refer to the Example 01 provided at the end of this chapter.
Account Amt	[Conditional, Numeric, 13, Two] Type the amount to be withdrawn in the account currency. This field is enabled, if the Acct Amt option is selected.
Txn Amt	[Conditional, Numeric, 13, Two] Type the amount to be withdrawn in the transaction currency. This field is enabled, if the Txn Amount option is selected.
Charges (Lcy)	[Display] This field displays the charges that will be levied on the account for cash withdrawal. The service charge codes are added and maintained in the Service Charge Code Maintenance option. For more information on adding service charges, refer to the Service Charge Definition option in the <i>Definitions User's Manual</i>. 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(Acy)	[Display] This field displays the amount that will be paid to the beneficiary. <i>Net Amount = Transfer Amount - Charges</i> This amount will be in the account currency.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.

Field Name	Description
Narrative	[Mandatory, Alphanumeric, 40] Type the narration of the transaction. The system displays the default narration "Cash Withdrawal". You can change the narration, if required.

- Enter the account number and press the <Tab> key.
- Click on the appropriate input option.
- Enter the amount.

Cash Withdrawal

Cash Withdrawal*

Account No : 01000001330100 SHIN CHAN

Account Ccy : CNY Txn Ccy : CNY

Account Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000

Input : ☐ Acct Amount ☒ Txn Amount

Account Amt : 10,000.00 Txn Amt : 10,000.00

Charges (Lcy) : 10.00

Net Amount(Acy) : 10,010.00

User Reference No : 5764

Narrative : Cash Withdrawal

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

UDF OK Close Clear

- Click the **UDF** button. The system displays the **UDF Details** screen.
- Click the **Validate** button. The system displays the message "Validation procedure completed".
- Click the **Ok** button on the UDF Details screen. The system displays the main screen.
- Click the **Ok** button.
- 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.
- 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". Click the **Yes** button.
OR
Click the **Cancel** button.

Example 01: For conversion of Transaction Amount to Account Amount and vice versa

Transaction Rates

Currency	Buy Spread	Mid Rate	Sell Spread
€ (EUR)	0.2312	3.4358	0.2521
\$ (USD)	0.1524	2.1946	0.1021
£ (GBP)	0.2235	4.3761	0.3232
¥ (JPY)	0.0013	0.0213	0.0021

When user inputs Transaction Amount

Account Ccy	\$ (USD)	
Local Ccy	LTL	
Transaction Ccy	£ (GBP)	

Account Ccy	\$ (USD)	
Transaction Amount (Input by the User)	1,000.0000 £ (GBP)	
Internal Conversion from /to LTL	4699.3000	
Account Amount (System Calculated)	2,301.0969 \$ (USD)	

When user inputs Account Amount

Account Ccy	\$ (USD)	
Local Ccy	LTL	
Transaction Ccy	€ (EUR)	

Account Ccy	\$ (USD)	
Transaction Amount (System Calculated)	1,000.0000 € (EUR)	
Internal Conversion from to LTL	3,687.8999	
Account Amount (Input by the User)	1,805.8466 \$ (USD)	

For Buying Foreign Currency and Selling Local Currency,

Conversion Rate = Mid Rate - Buy Spread

For Selling Local Currency and Buying Foreign Currency,

Conversion Rate = Mid Rate + Sell Spread

5.2. 1041 - Home Cash Withdrawal

Using this option you can withdraw cash from home. The system applies a certain amount of charges against the home service provided. The cash payment made is posted into Home Cash GL and is reconciled with actual transaction amount.

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

Not Applicable

To withdraw cash from a CASA account from home

1. Type the fast path **1001** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Cash > Home Cash Withdrawal**.
2. The system displays the **Home Cash Withdrawal** screen.

Home Cash Withdrawal

Home Cash Withdrawal*

Account No :

Account Ccy :

Account Ccy Rate :

Txn Ccy :

Txn Ccy Rate :

Input :

☐ Acct Amount
 ☒ Txn Amount

Account Amt :

Txn Amt :

Charges (Lcy) :

Net Amount(Acy) :

User Reference No :

Narrative :

Home Cash Withdrawal

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	[Mandatory, Numeric, 16] Type the CASA account number from which you want to withdraw cash. The short name of the primary customer of the CASA account is displayed in the adjacent field.
Account Ccy	[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. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA 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 transaction currency from the drop-down list. The transaction currency is the currency in which the transaction will take place. While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined exchange 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 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 a band 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.

Field Name	Description
Input	[Mandatory, Radio Button] Click on the appropriate input option. The options are: • Acct Amount: Click on this option to input the amount in account currency in the Account Amount field. The system converts the entered amount to transaction currency amount and displays it in the Txn Amount field. • Txn Amount: Click on this option to input the amount in transaction currency in the Txn Amount field. The system converts the entered amount to account currency amount and displays it in the Account Amount field. For more information refer to the Example 01 provided at the end of this chapter.
Account Amt	[Conditional, Numeric, 13, Two] Type the amount to be withdrawn in account currency. This field is enabled, if the Acct Amt option is selected.
Txn Amt	[Conditional, Numeric, 13, Two] Type the amount to be withdrawn in transaction currency. This field is enabled, if the Txn Amount option is selected.
Charges (Lcy)	[Display] This field displays the amount to be debited from the account in LCY for the home cash withdrawal service.
Net Amount(Acy)	[Display] This field displays the net amount in account currency.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration of the transaction. By default, the system displays the Cash Withdrawal.

3. Enter the account number and press the <Tab> key.
4. Select the transaction currency from the drop-down list.
5. Click on the appropriate input option.
6. Enter the transaction amount.

Home Cash Withdrawal

Home Cash Withdrawal*

Account No : 06053330000010 HOME CASH GL

Account Ccy : INR Txn Ccy : INR

Account Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000

Input : ☐ Acct Amount ☒ Txn Amount

Account Amt : 1,000.00 Txn Amt : 1,000.00

Charges (Lcy) : 110.20

Net Amount(Acy) : 1,110.20

User Reference No : 545345

Narrative : Home Cash Withdrawal

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. The system displays the message "Authorisation 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. 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.

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

Example 01: For conversion of Transaction Amount to Account Amount and vice versa

Transaction Rates

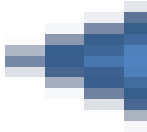
Currency	Buy Spread	Mid Rate	Sell Spread
€ (EUR)	0.2312	3.4358	0.2521

Currency	Buy Spread	Mid Rate	Sell Spread
\$ (USD)	0.1524	2.1946	0.1021
£ (GBP)	0.2235	4.3761	0.3232
¥ (JPY)	0.0013	0.0213	0.0021

When user inputs Transaction Amount

Account Ccy	\$ (USD)	
Local Ccy	LTL	
Transaction Ccy	£ (GBP)	
Transaction Amount (Input by the User)	1,000.0000 £ (GBP)	
Internal Conversion from /to LTL	4699.3000	
Account Amount (System Calculated)	2,301.0969 \$ (USD)	

When user inputs Account Amount

Account Ccy	\$ (USD)	
Local Ccy	LTL	
Transaction Ccy	€ (EUR)	
Transaction Amount (System Calculated)	1,000.0000 € (EUR)	
Internal Conversion from to LTL	3,687.8999	
Account Amount (Input by the User)	1,805.8466 \$ (USD)	

For Buying Foreign Currency and Selling Local Currency,

$$\text{Conversion Rate} = \text{Mid Rate} - \text{Buy Spread}$$

For Selling Local Currency and Buying Foreign Currency,

$$\text{Conversion Rate} = \text{Mid Rate} + \text{Sell Spread}$$

5.3. 1013 - CASA Cheque Withdrawal

To enable a customer to withdraw funds from their CASA account using a cheque, the **CASA Cheque Withdrawal** option can be used. The withdrawal is permitted subject to availability of sufficient balance or available credit limit, and proper verification of the signature on the withdrawal request with the signature maintained in the system.

When performed online, the transaction affects the available balance on the CASA account immediately.

Additionally the cheque or the instrument number presented for payment has to be a valid instrument in unpaid status present on the account to confirm the authenticity of the payment request. The cheque or the instrument numbers for the CASA accounts are already maintained in the system using the **Cheque Book Issue** (Fast Path: CHM37) option.

Definition Prerequisites

- 8051 - CASA Account Opening
- BA091 - Currency Rate Maintenance
- BAM97 - Currency Codes Cross Reference
- BAM14 - Rewards and Service Charges definition

Modes Available

Not Applicable

To withdraw funds from a CASA account using a cheque

1. Type the fast path **1013** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Clearing > CASA Cheque Withdrawal**.
2. The system displays the **CASA Cheque Withdrawal** screen.

CASA Cheque Withdrawal

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the CASA account number of the customer. The adjacent field displays the short name of the primary customer of the CASA account.
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. It is defaulted from the account details maintained. All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Field Name	Description
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 and for posting the GL entries it is converted into the local currency of the bank.
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 a 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.
Input	[Mandatory, Radio Button] Click on the appropriate input option. The options are: • Acct Amount: Click on this option to input the amount in account currency in the Account Amount field. The system converts the entered amount to transaction currency amount and displays it in the Txn Amount field. • Txn Amount: Click on this option to input the amount in transaction currency in the Txn Amount field. The system converts the entered amount to account currency amount and displays it in the Account Amount field. For more information refer to the Example 01 provided at the end of the Cash Withdrawal (Fast Path: 1001) option.
Account Amt	[Conditional, Numeric, 13, Two] Type the amount to be withdrawn in the account currency. This field is enabled, if the Acct Amt option is selected.

Field Name	Description
Txn Amount	[Conditional, Numeric, 13, Two] Type the amount to be withdrawn in the transaction currency. This field is enabled, if the Txn Amount option is selected.
Cheque No	[Mandatory, Numeric, 12] Type the cheque number.
Cheque Date	[Mandatory, Pick List, dd/mm/yyyy] Type the cheque date or select it from the pick list. By default Oracle FLEXCUBE displays the posting date.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
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.

3. Enter the account number and press the <Tab> key.
4. Select the transaction currency from the drop-down list.
5. Click on the appropriate input option.
6. Enter the amount.

CASA Cheque Withdrawal

CASA Cheque Withdrawal*

Account No : 60000000064360 [M/S]

Account Ccy : IDR Txn Ccy : AUD

Account Ccy Rate : 1.00000 Txn Ccy Rate : 7,884.58000

Input : ☐ Acct Amount ☒ Txn Amount

Account Amt : 3,942,290.00 Txn Amount : 500.00

Cheque No : 000000000605 Cheque Date : 15/08/2008 [CASA]

User Reference No : []

Narrative : CASA- Cheque Withdrawal

Fetch DS Rates

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. The system displays the **Cheque Details** screen.
9. Enter the relevant information and click the **Ok** button.
10. The system **CASA Cheque Withdrawal** screen. 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 **Authorisation Reason** screen.
13. Enter the relevant information and click the **Ok** 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.

Note: For more information on the **Service Charge Details** and the **Cheque Details** screen and authorisation transactions, refer to the **FLEXCUBE Introduction User Manual**.

5.4. 1008 - Miscellaneous Customer Debit

FLEXCUBE enables the user to transfer funds between customer to GL, GL to customer and GL to GL.

A customer's CASA account can be debited and the corresponding credit can be passed to a GL account using the **Miscellaneous Customer Debit** option.

Multi-currency transactions can also be performed through this screen. The system performs the appropriate currency conversion.

FLEXCUBE supports same day reversal of account opening and account closure. Teller from transaction branch will be able to reverse these transactions (using negative signs i.e. 'Red Ink'). Transactions for any back date performed by any teller of any branch can be viewed. Two types of GEFU is supported: Salary Upload and Bald GEFU is supported for transaction reversal.

Definition Prerequisites

- GLM02 - Chart of Accounts
- 8051 - CASA Account Opening

Modes Available

Not Applicable

To pass debit entry to a GL account by debiting a CASA account

1. Type the fast path **1008** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Transfer > Miscellaneous Customer Debit**.
2. The system displays the **Miscellaneous Customer Debit** screen.

Miscellaneous Customer Debit

Miscellaneous Customer Debit*

Account No. :

Acct. Ccy. :

GL Branch :

Head Office

9999

GL Ccy. :

GL Acct. No. :

Acct. Ccy. Rate :

GL Ccy. Rate :

Account Amt. :

Charges (Lcy):

Net Amount(Acy):

GL Amount :

Reference No. :

User Reference No. :

Narrative :

Miscellaneous Customer Debit

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	[Mandatory, Numeric, 16] Type the CASA account number on which the miscellaneous debits are to be passed. The GL account name is displayed in the adjacent field.
Acct Ccy	[Display] This field displays the currency assigned to the product under which the account has been opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a CASA product is USD, the account opened under that product has USD as its account currency, by default.
GL Branch	[Mandatory, Drop-Down] Select from the picklist the branch where GL account has to be transacted through. By default the system selects the login branch

Field Name	Description
GL Ccy	[Mandatory, Drop-Down] Select the currency assigned to the GL that is to be credited from the drop-down list. This currency can differ from the local currency of the bank.
GL Acct No	[Mandatory, Pick List] Select the GL account number, which will be credited by debiting the customer account from the pick list. The GL account name is displayed in the adjacent field.
Acct Ccy Rate	[Display] This field displays the exchange rate at which the account currency is converted to the local currency of the bank. Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries. 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 same, the field takes the default value as 1, which cannot be modified.
GL Ccy Rate	[Display] This field displays the rate at which the GL account currency is converted to the local currency of the bank. Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries. 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 the GL account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Account Amt	[Mandatory, Numeric, 13, Two] Type the amount that will be debited from the customer account in account currency. The system posts the entries to the accounts in the account currency.

Field Name	Description
Charges (Lcy)	[Display] This field displays the charges that will be levied on the account for cash withdrawal. The service charge codes are added and maintained in the Service Charge Code Maintenance option. For more information on adding service charges, refer to the Service Charge Definition option in the <i>Definitions User's Manual</i>. 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(Acy)	[Display] This field displays the amount that will be finally paid to the beneficiary. <i>Net Amount = Transfer Amount - Charges</i> This amount will be in the account currency.
GL Amount	[Display] This field displays the amount that will be credited to the GL account. The amount will be calculated in the GL account currency. This is calculated as : <i>GL amount = Account amount (in GL ccy equivalent) + SC (in GL ccy equivalent)</i>
Reference No	[Mandatory, Alphanumeric, 12] Type the reference number for the transaction.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
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.

3. Enter the account number and press the <Tab> key.
4. Select the GL currency from the drop-down list and the GL account number from the pick list.
5. Enter the account amount and reference number.

Miscellaneous Customer Debit

Miscellaneous Customer Debit*

Account No. : 00000000200401 RETAIL17 REPORT TEST

Acct. Ccy. : RMB

GL Branch : Head Office 9999

GL Ccy. : RMB

GL Acct. No. : 100000123 PAYMENTS INTERMEDIARY GL

Acct. Ccy. Rate : 1.00000 GL Ccy. Rate : 1.00000

Account Amt. : 5,000.00

Charges (Lcy): 0.00

Net Amount(Acy): 5,000.00

GL Amount : 5,000.00

Reference No. : 2

User Reference No. : 2

Narrative : Miscellaneous Customer Debit

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

UDF OK Close Clear

6. Click the **Cheque** link. The system displays the **Cheque Details** screen.
7. Enter the relevant information and click the **Ok** button. The system displays the **Miscellaneous Customer Debit** screen.
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 **Authorisation Reason** screen.
11. Enter the relevant information and click the **Grant** button.
12. 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.
13. The system displays the serial number. It is auto-generated by the system. 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". Click the **Yes** button.
OR
Click the **Cancel** button.
16. The system displays the serial number. It is auto-generated by the system. Click the **OK** button.

Note: For more information on authorisation transactions, refer to the ***FLEXCUBE Introduction User Manual***.

5.5. 1708 - Cross Cost Center Miscellaneous Customer Debit

Using this option the customer's CASA account can be debited and the corresponding credit can be passed to a GL account. The CASA accounts can be transacted from any branch. Users can also transact in multiple currency using this screen and the system will perform appropriate currency conversion.

If the transaction takes place across the branches then at the end of day, system will pass the inter-branch accounting entries. The system automatically generates a reference number which can be used for reconciling the GL's entries.

For posting on GL accounts, the system will automatically populate the default LOB code once the branch code is selected, but this LOB code can be changed by the user.

At EOD, the system will generate the inter branch entries along with the column for selected LOB code/default LOB code. During EOD, system will populate the default LOB code linked to the account branch for all GL transactions having NULL LOB code.

Multi-currency transactions can also be performed through this screen. The system performs the appropriate currency conversion.

FLEXCUBE supports same day reversal of account opening and account closure. Teller from transaction branch will be able to reverse these transactions (using negative signs i.e. 'Red Ink'). Transactions for any back date performed by any teller of any branch can be viewed. Two types of GEFU is supported: Salary Upload and Bald GEFU is supported for transaction reversal.

Definition Prerequisites

- 8051 - CASA Account Opening
- GLM02 - Chart of Accounts
- BAM97 - Currency Codes Cross Reference

Modes Available

Not Applicable

To add cross cost center miscellaneous customer debit

1. Type the fast path **1708** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Transfer > Cross Cost Center Miscellaneous Customer Debit**.
2. The system displays the **Cross Cost Center Miscellaneous Customer Debit** screen.

Cross Cost Center Miscellaneous Customer Debit

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the CASA account number on which the miscellaneous debits are to be passed. The Account Title is populated in the adjacent field.
Acct Ccy	[Display] This field displays the currency assigned to the product under which the account has been opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
GL Ccy	[Mandatory, Drop-Down] Select the currency assigned to the GL that is to be credited from the drop-down list. This currency can differ from the local currency of the bank.

Field Name	Description
GL Branch	[Mandatory, Pick List] Select the appropriate GL branch for miscellaneous customer debit from the pick list. The list displays all the branches defined in FLEXCUBE.
LOB	[Optional, Drop-Down] Select the appropriate LOB for miscellaneous customer debit from the drop-down list. The drop-down list displays the LOB codes specific to the branch selected. Alternatively, the branch- LOB combination can be selected from the pick list.
GL Acct No	[Mandatory, Pick List] Select the GL account number, which will be credited by debiting the customer account from the pick list. The GL account name is displayed in the adjacent field.
Acct Ccy Rate	[Display] This field displays the exchange rate at which the account currency is converted to the local currency of the bank. Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries. 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 same, the field takes the default value as 1, which cannot be modified.
GL Ccy Rate	[Display] This field displays the rate at which the GL account currency is converted to the local currency of the bank. Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries. 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 the GL account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Account Amt	[Mandatory, Numeric, 13, Two] Type the amount that will be debited from the customer account in account currency. The system posts the entries to the accounts in the account currency.

Field Name	Description
GL Amount	[Display] This field displays the amount that will be credited to the GL account. The amount will be calculated in the GL account currency. This is calculated as : <i>GL amount = Account amount (in GL ccy equivalent) + SC (in GL ccy equivalent)</i>
Reference No	[Mandatory, Numeric, 12] Type the reference number for the transaction.
User Reference No	[Optional, Alphanumeric, 30] Type the user reference number assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays Cross Cost Center MSD.

3. Enter the account number and press the <Tab> key.
4. Select the GL branch from the pick list and the LOB from the pick list.
5. Select the GL account number from the pick list.
6. Enter the account amount, reference no and the user reference number.

Cross Cost Center Miscellaneous Customer Debit

Cross Cost Center Miscellaneous Customer Debit

Account No : 01000000225101 CASA Acct

Acct Ccy : USD

GL Ccy : USD

GL Branch : HD 9999 ... LOB : Branch Banking Division ...

GL Acct No : 100010101 FCR ATM CASH GL ...

Acct Ccy Rate : 45.00000 GL Ccy Rate : 45.00000

Account Amt : 250.00

GL Amount : 250.00

Reference No : 112

User Reference No : 2

Narrative : Cross Cost Center MSD

Ok Cancel

7. Click the **Ok** button.
8. The system displays the message "Authorisation required. Do You Want to continue?". Click the **OK** button.
9. The system displays the **Authorisation Reason** screen.
10. Enter the relevant information and click the **Grant** button.
11. 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.

5.6. 1802 - OBU CASA Account Debit*

Using this option the funds can be transferred from OBU CASA Account to an DBU GL Account or vice versa.

Using the **Funds Transfer Request** (Fast Path: 1801) option, the funds can be transferred from one OBU CASA account to another DBU CASA account.

The OBU, DBU branches are maintained in **Branch Master Maintenance** (Fast Path: BAM03) option.

Definition Prerequisites

- Open IBD, OBU and DBU branch

Modes Available

Not Applicable

To transfer fund to GL account

1. Type the fast path **1802** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Transfer > OBU CASA Account Debit**.
2. The system displays the **OBU CASA Account Debit** screen.

OBU CASA Account Debit

OBU CASA Account Debit

From Acct No :

10008140000041

JOHN SMITH

From Acct Ccy :

USD

Gl Ccy :

USD

To GL Acct No :

110001003

LOAN MIS GL

Acct Ccy Rate :

103.20000

Gl ccy rate :

103.20000

Account Amount :

1,000.00

GL Amount :

1,000.00

Reference No :

A1

User Reference No :

A2

Narrative :

OBU CASA Account debit

Flexcube Retail

Service Charge Details

Cheque Details

Cost Rates Details

Ok

Cancel

Field Description

Field Name	Description
From Acct No	[Mandatory, Numeric, 16] Type the account number of the OBU/DBU customer from which the IBD has purchased the currency or the debit CASA account no. of the OBU/DBU customer. The name of the OBU/DBU account holder is displayed in the adjacent field.
From 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 will be downloaded from FCC. 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.
GL Ccy	[Display] This field displays the currency assigned to GL. All the entries are posted in the account in the account currency. The exchange rate values will be downloaded from FCC. 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.
To GL Branch	[Mandatory, Drop-Down] Select the branch in which the GL is credited from the drop-down list. The options are: • DEL • HO • OBU
To GL Acct No	[Mandatory, Pick List] Select the GL account number of the OBU/DBU customer to whom the IBD will sell the currency or credit the GL account number of the customer from the pick list. The name of the GL is displayed in the adjacent field.

Field Name	Description
Acct Ccy Rate	[Display] This field displays the rate at which the currency is converted to the local currency of the IBD 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 Mid Rate without BUY/SELL spread.
Gl ccy rates	[Display] This field displays the rate at which the currency is converted to the local currency of the OBU/DBU 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 Mid Rate without BUY/SELL spread.
Account Amount	[Mandatory, Numeric, 13, Two] Type the amount to be purchased from the OBU customer or the amount to be debited to OBU CASA account.
GL Amount	[Display] This field displays the amount to be credited in the GL account. If the currency is the same then the From Amount and To Amount are the same, but if the to account currency is different then the to amount is calculated by the system.
Reference No	[Mandatory, Alphanumeric, 12] Type the reference number. This field is provided to keep a reference number for the transaction, for future use.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Mandatory, Alphanumeric, 120] Type the narration.

3. Enter the account number from which funds are to be transferred and the account number to which the funds will be transferred.
4. Enter the amount to be transferred.
5. Enter the appropriate information in the relevant fields.

OBU CASA Account Debit

OBU CASA Account Debit

From Acct No : 1000814000041 JOHN SMITH

From Acct Ccy : USD

Gl Ccy : USD To GL Branch : HQ

To GL Acct No : 110001003 LOAN MIS GL

Acct Ccy Rate : 103.20000

Gl ccy rate : 103.20000

Account Amount : 1,000.00

GL Amount : 1,000.00

Reference No : A1

User Reference No : A2

Narrative : OBU CASA Account debit

Flexcube Retail

Service Charge Details

Cheque Details

Cost Rates Details

Ok Cancel

6. The system displays the message "Authorisation required. Do You Want to continue?".
7. Click the **Ok** button.
8. The system displays the **Authorisation Reason** screen.
9. Enter the relevant information and click the **Ok** button.
10. The system displays the transaction number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.
11. Click the **Ok** button.
12. The system displays the serial number. The serial number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

6. Transfer

6.1. 1091 - CASA To CASA Funds Transfer Request

Using this option the funds can be transferred from one CASA account to another. The value date for either credit or debit can be modified to be greater than today, resulting in a future dated transfer. The value date should be than greater or equal to process date.

For a debit account, available balance will be decreased on the posting date.

For a credit account, available balance will increase on the posting date.

For future dated credit transaction, hold will be marked on the account based on

- Credit hold for Asset products
- Credit hold for Liability products

Book balance of the account for the future dated leg will depend upon whether the product is a book balance or a collected balance.

For normal funds transfer the **Funds Transfer Request** (Fast Path: 1006) option can be used without specifying a value date.

FLEXCUBE supports same day reversal of account opening and account closure. Teller from transaction branch will be able to reverse these transactions (using negative signs i.e. 'Red Ink'). Transactions for any back date performed by any teller of any branch can be viewed. Two types of GEFU is supported: Salary Upload and Bald GEFU is supported for transaction reversal.

Definition Prerequisites

- 8051 - CASA Account Opening
- BAM08 - Bank Master Maintenance

Modes Available

Not Applicable

To transfer fund to CASA account

1. Type the fast path **1091** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Transfer > CASA To CASA Funds Transfer Request**.
2. The system displays the **CASA To CASA Funds Transfer Request** screen.

CASA To CASA Funds Transfer Request

CASA To CASA Funds Transfer Request*

CASA Account Details

Account Number

Account Ccy :

Amount :

Charges(Lcy) :

Ccy Rate :

Net Amount :

Cheque No :

Cheque Date :

31/01/2008

User Reference No :

Value Date :

31/01/2008

Narrative :

CASA TO CASA Value Dated Funds Transfer

CASA Account Details

Account Number

Txn Ccy :

Amount :

Cheque No :

Ccy Rate :

Cheque Date :

31/01/2008

User Reference No :

Value Date :

31/01/2008

Narrative :

CASA TO CASA Value Dated Funds Transfer

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
CASA Account Details	
Account Number	[Mandatory, Numeric, 16] Type the CASA account number from which you want to transfer funds. The short name of the primary customer of the CASA account holder is populated adjacent to the account number.
Account Ccy	[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. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Field Name	Description
Amount	[Mandatory, Numeric, 13, Two] Type the amount to be debited to the account. The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency. If the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency.
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.
Charges (Lcy)	[Display] This field displays the charges in the local currency.
Net Amount	[Display] This field displays the total amount including the charges to be debited to the account.
Cheque No	[Optional, Numeric, 12] Type the instrument number used for fund transfer.
Cheque Date	[Mandatory, dd/mm/yyyy] Type the date of the instrument.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Value Date	[Mandatory, dd/mm/yyyy] Type the value date for the debit leg.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration "CASA To CASA Value Dated Funds Transfer". You can change the narration, if required.

CASA Account Details

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the CASA account number to which you want to transfer funds. The short name of the primary customer of the CASA account holder is populated adjacent to the account number.
Txn Ccy	[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. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Amount	[Display] This field displays the funds to be credited is displayed. The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency.
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.
Cheque No	[Display] This field displays the instrument number used for fund transfer.
Cheque Date	[Display] This field displays the date of the instrument as entered for the debit account above is displayed.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Value Date	[Mandatory, dd/mm/yyyy] Type the value date for the credit leg.

1091 - CASA To CASA Funds Transfer Request

Field Name	Description
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration as "CASA To CASA Value Dated Funds Transfer". You can change the narration, if required.

- Enter the account number from which funds are to be transferred and the account number to which the funds will be transferred.
- Enter the amount to be transferred.

CASA To CASA Funds Transfer Request

CASA To CASA Funds Transfer Request*

CASA Account Details

Account Number: 60000000714840

JOHNKENNEDY

Account Ccy: USD

Amount: 25,000.00

Charges(Lcy): 0.00

Cheque No: 201856

User Reference No: 78965

Narrative: CASA TO CASA Value Dated Funds Transfer

Ccy Rate: 1.75000

Net Amount: 25,000.00

Cheque Date: 31/01/2008

Value Date: 31/01/2008

CASA Account Details

Account Number: 60000000006124

SURYACHANDRATARE

Txn Ccy: CAD

Amount: 9965.83

Cheque No: 201856

User Reference No: 78965

Narrative: CASA TO CASA Value Dated Funds Transfer

Ccy Rate: 4.39000

Cheque Date: 31/01/2008

Value Date: 31/01/2008

Card

Change Pin

Cheque

Cost Rate

Denomination

Instrument

Inventory

Pin Validation

Service Charge

Signature

Travellers Cheque

UDF

OK

Close

Clear

- Click the **Ok** button.
- 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.

6.2. 1092 - CASA To GL Funds Transfer Request

Using this option the funds can be transferred from CASA Account to a GL Account. The value date for debit or credit can be modified to be greater than today. This date cannot be less than the bank's current process date.

Book balance of the account for the future dated leg depends upon whether the product is a book balance or a collected balance.

For normal funds transfer for debit to CASA and credit to GL account, the **Miscellaneous Customer Debit** (Fast Path: 1008) option can be used without specifying a value date.

FLEXCUBE supports same day reversal of account opening and account closure. Teller from transaction branch will be able to reverse these transactions (using negative signs i.e. 'Red Ink'). Transactions for any back date performed by any teller of any branch can be viewed. Two types of GEFU is supported: Salary Upload and Bald GEFU is supported for transaction reversal.

Definition Prerequisites

- 8051 - CASA Account Opening
- GLM02 - Chart of accounts

Modes Available

Not Applicable

To transfer fund to GL account

1. Type the fast path **1092** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Transfer > CASA To GL Funds Transfer Request**.
2. The system displays the **CASA To GL Funds Transfer Request** screen.

CASA To GL Funds Transfer Request

CASA To GL Funds Transfer Request*

CASA Account Details

Account Number:

Account Ccy:

Amount:

Charges(Lcy):

Ccy Rate:

Net Amount:

Cheque No:

Cheque Date:

User Reference No:

Value Date:

Narrative:

GL Account Details

Txn Ccy:

GL Branch:

Account Number:

Amount:

Voucher No:

Reference No:

User Reference No:

Ccy Rate:

Voucher Date:

Value Date:

Narrative:

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
CASA Account Details	
Account Number	[Mandatory, Numeric, 16] Type the CASA account number from which you want to transfer funds. The short name of the primary customer of the CASA account holder is populated adjacent to the account number.
Account Ccy	[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. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Field Name	Description
Amount	[Mandatory, Numeric, 13, Two] Type the cash to be transferred. The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency. If the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency. If the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency.
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.
Charges (Lcy)	[Display] The charges in the local currency.
Net Amount	[Display] This field displays the total account amount including the charges.
Cheque No	[Optional, Numeric, 12] Type the instrument number used for fund transfer.
Cheque Date	[Mandatory, dd/mm/yyyy] Type the instrument date.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Value Date	[Mandatory, dd/mm/yyyy] Type the value date for the debit leg.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration "CASA To GL Value Dated Funds Transfer". You can change the narration, if required.

Field Name	Description
GL Account Details	
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. This is the currency assigned to the product 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 CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
GL Branch	[Mandatory, Pick List] Select from the pick list the branch whose GL account has to be transacted through.
Account Number	[Mandatory, Pick List] Select the GL account number to which you want to transfer funds from the pick list. The GL account description will be displayed in the adjacent field.
Amount	[Display] This field displays the cash to be received. The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency. If the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency. If the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency.
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.
Voucher No	[Display] This field displays the instrument number used for fund transfer.
Voucher Date	[Display] This field displays the instrument date.

Field Name	Description
User Reference No	[Display] This field displays the user reference number assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Value Date	[Display] This field displays the credit leg.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration "CASA To GL Value Dated Funds Transfer". You can change the narration, if required.

3. Enter the CASA account number from which funds are to be transferred.
4. Enter the amount to be transferred.
5. Select the GL account number to which the funds will be transferred from the pick list .

CASA To GL Funds Transfer Request

CASA To GL Funds Transfer Request*

CASA Account Details	
Account Number	000000001190101
Account Ccy	RMB
Amount	500,000.00
Charges(Lcy)	0.00
Cheque No	2154
User Reference No	32222
Narrative	CASA TO GL Value Dated Funds Transfer
Ccy Rate	1.00000
Net Amount	500,000.00
Cheque Date	20/06/2010
Value Date	20/06/2010

GL Account Details	
Txn Ccy	RMB
GL Branch	Head Office
Account Number	100000123
Amount	500,000.00
Voucher No	2154
Reference No	325
User Reference No	32222
Narrative	CASA TO GL Value Dated Funds Transfer
Ccy Rate	1.00000
Voucher Date	20/06/2010
Value Date	20/06/2010

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

UDF OK Close Clear

6. Click the **Ok** button.
7. 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.

6.3. 1093 - GL To CASA Funds Transfer Request

Using this option the funds can be transferred from GL account to a CASA account. The value date for the credit or the debit transaction can be modified to be greater than today's process date. The value date cannot be less than the bank's current process date.

Book balance of the account for the future dated leg depends upon whether the product is a book balance or a collected balance.

For normal funds transfer for debit to CASA and credit to GL account the **Miscellaneous Customer Credit** (Fast Path: 1408) option can be used without specifying a value date.

FLEXCUBE supports same day reversal of account opening and account closure. Teller from transaction branch will be able to reverse these transactions (using negative signs i.e. 'Red Ink'). Transactions for any back date performed by any teller of any branch can be viewed. Two types of GEFU is supported: Salary Upload and Bald GEFU is supported for transaction reversal.

Definition Prerequisites

- 8051 - CASA Account Opening
- GLM02 - Chart of accounts
- BAM08 - Bank Master Maintenance

Modes Available

Not Applicable

To transfer fund from GL to CASA account

1. Type the fast path **1093** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Transfer > GL To CASA Funds Transfer Request**.
2. The system displays the **GL To CASA Funds Transfer Request** screen.

GL To CASA Funds Transfer Request

GL To CASA Funds Transfer Request*

GL Account Details

Account Ccy :

GL Branch :

Account Number :

Amount : Ccy Rate :

Voucher No : Voucher Date :

Reference No : Value Date :

User Reference No :

Narrative :

CASA Account Details

Account Number :

Txn Ccy :

Amount : Ccy Rate :

Charges (Lcy) : Net Amount :

Cheque No : Cheque Date :

User Reference No : Value Date :

Narrative :

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
GL Account Details	
Account Ccy	[Mandatory, Drop-Down] Select the account currency from the drop-down list. This is the currency assigned to the product 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 CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
GL Branch	[Mandatory, Pick List] Select from the pick list the branch whose GL account has to be transacted through.

Field Name	Description
Account Number	[Mandatory, Pick List] Select the GL account number from which you want to transfer funds from the pick list. The GL account description will be displayed in the adjacent field.
Amount	[Mandatory, Numeric, 13, Two] Type the amount to be debited. The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency. If the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency.
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.
Voucher No	[Optional, Numeric, 12] Type the voucher number used for fund transfer.
Voucher Date	[Mandatory, dd/mm/yyyy] Type the instrument date.
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.
Value Date	[Mandatory, dd/mm/yyyy] Type the value date for the credit leg.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.

Field Name	Description
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration as "GL To CASA Value Dated Funds Transfer". You can change the narration, if required.
CASA Account Details	
Account Number	[Mandatory, Numeric, 16] Type the CASA account number to which you want to transfer funds. The short name of the primary customer of the CASA account holder is populated adjacent to the account number.
Txn Ccy	[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. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Amount	[Display] This field displays the amount to be transferred. The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency. If the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency.
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.
Charges (Lcy)	[Display] This field displays the charges in the local currency.
Net Amount	[Display] This field displays the total account amount including the charges.

Field Name	Description
Cheque No	[Display] This field displays the instrument number used for fund transfer.
Cheque Date	[Display] This field displays the instrument date.
User Reference No	[Conditional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Value Date	[Display] Type the value date for the debit leg.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration as "GL To CASA Value Dated Funds Transfer". You can change the narration, if required.

3. Select the GL account number from which funds are to be transferred from the pick list.
4. Enter the amount to be transferred.
5. Enter the CASA account number to which the funds will be transferred

GL To CASA Funds Transfer Request

GL To CASA Funds Transfer Request*

GL Account Details

Account Ccy : RMB
 GL Branch : Head Office 9999
 Account Number : 11212144 PROVIDENT FUND GL
 Amount : Ccy Rate : 1.00000
 Voucher No : 23 Voucher Date : 20/06/2010
 Reference No : 322 Value Date : 20/06/2010
 User Reference No : 332
 Narrative : GL TO CASA Value Dated Funds Transfer

CASA Account Details

Account Number : 000000001190101 ALEXIM
 Txn Ccy : RMB
 Amount : 20,000.00 Ccy Rate : 1.00000
 Charges (Lcy) : 0.00 Net Amount : 20,000.00
 Cheque No : 23 Cheque Date : 20/06/2010
 User Reference No : 332 Value Date : 20/06/2010
 Narrative : GL TO CASA Value Dated Funds Transfer

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

UDF OK Close Clear

6. Click the **Ok** button.
7. 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.

6.4. 1431 - Flexible RD Deposit by CASA Transfer

This option is used for the Minimum Initial Deposit (for the gift amount payment) and Variable Deposit payment for products related to savings plan gift scheme. Depending upon the mode i.e. cash or transfer from CASA account, the initial deposit is paid by the customer and then the gift (applicable to TPD with Special Package) is handed over to the customer.

Example:

If the customer opts for motorcycle plan, the user will open the account under Savings Plan Motorcycle scheme product. The customer will pay the Initial deposit which will be equivalent to the gift value. The user will maintain the Initial deposit payment details in this option. If the customer fails to pay the Initial Deposit, the flexible RD (Savings Plan) account will get closed automatically in the EOD, of the savings account opening. The initial Deposit is not applicable for Flexible RD (TPD) account.

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

Not Applicable

To deposit cash in a flexible RD savings account by transfer through a CASA account

1. Type the fast path **1431** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Cash > Flexible RD deposit by CASA Transfer**.
2. The system displays the **Flexible RD Deposit by CASA Transfer** screen.

Flexible RD Deposit by CASA Transfer

Flexible RD deposit by CASA Transfer

Account No :

To Acct Ccy :

Payment Type :

From Acct No :

From Acct Ccy :

From Ccy Rate : To Ccy Rate :

Transaction Amount :

From Account Amount :

User Reference No :

Narrative :

Ok Cancel

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the flexible RD account number.
To Account Ccy	[Display] This field displays the currency in which the customer account is opened. 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 CASA product is USD (US Dollar), the account opened under that product has USD as its account currency.
Payment Type	[Display] The system displays the payment type. The values are: - Initial Deposit: For the first transaction (applicable only to Flexible RD (Savings) accounts) - Variable Deposit: For subsequent transactions

Field Name	Description
From Account No	[Mandatory, Numeric, 16] Type the CASA account number from which the funds are to be transferred. The system will not allow Initial Deposit payment transaction if the transaction currency and the account currency are different. For Variable Deposit payment transaction, the system will allow the transaction to be processed even if the transaction and account currencies are different.
From Account Ccy	[Display] This field displays the from account currency.
From Ccy Rate	[Display] This field displays the rate at which the CASA account currency is converted to the local currency of the bank.
To Ccy Rate	[Display] This field displays the rate at which the flexible RD (Savings/TPD) account currency is converted to the local currency of the bank.
Transaction Amount	[Conditional, Numeric, 13, Two] Type the variable deposit amount as requested by the customer if the payment type is Variable Deposit. If the payment type is Initial Deposit, the system displays the minimum initial deposit amount which the customer wants to deposit in the Flexible RD (Savings) account . This value is defaulted from the product level.
From Account Amount	[Display] This field displays the account amount. The amount is calculated in the account currency. The system posts the entries to the accounts in the account currency. If the local currency of the bank is different from the account currency of the customer, the amount entered in the Txn Amount field is converted to the account currency at the specified exchange rate. If the currency of the local bank and the account currency are the same, the amount in the Txn Amount field and the Account Amt field will be the same.
User Reference No	[Optional, Numeric, 40] Type the user reference number.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration of the transaction. By default the system displays the narration based on the transaction.

3. Enter the account number and press the <Tab> key.
4. Enter the transaction amount.

Flexible RD Deposit by CASA Transfer

Flexible RD deposit by CASA Transfer

Account No : 000000057406 TAHIRALI1099

To Acct Ccy : IDR

Payment Type : Variable Deposit

From Acct No : 000000001685 AAKTEA

From Acct Ccy : IDR

From Ccy Rate : 1.00000 To Ccy Rate : 1.00000

Transaction Amount : 12,500.00

From Account Amount : 12,500.00

User Reference No : 9345672

Narrative : Flexible RD Deposit By Casa

Ok Cancel

5. Click the **Ok** button.
6. The system displays the message "Authorisation Required. Do You Want to continue?". Click the **OK** button.
7. The system displays the **Authorization Reason** screen.
8. Enter the relevant information and click the **Grant** button.
9. 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.
10. The system displays the **Documents** screen.
11. To print the receipt, select the record that needs to be printed. The system displays the message "Do You Want To Print". Click the **Yes** button.
OR
Click the **Cancel** button.

6.5. 1801 - OBU CASA Funds Transfer Request*

Using the **Funds Transfer Request** (Fast Path: 1506) option the funds can be transferred from one OBU CASA account to another DBU CASA account or vice versa.

For funds transfer to GL account, separate options; **OBU CASA Account Debit** (Fast Path: 1802) option and **OBU CASA Account Credit** (Fast Path: 1803) option are provided.

The OBU, DBU branches are maintained in **Branch Master Maintenance** (Fast Path: BAM03) option.

Definition Prerequisites

- Open IBD, OBU and DBU branch
- Download Exchange rate from FCC (FLEXCUBE Corporate)

Modes Available

Not Applicable

To transfer fund to OBU CASA account

1. Type the fast path **1801** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Transfer > OBU CASA Funds Transfer Request**.
2. The system displays the **Funds Transfer Request** screen.

OBU CASA Funds Transfer Request

OBU CASA Funds Transfer Request

From Acct No : 10008200000324 JOHN SMITH

From Acct Ccy : USD

To Acct No : 09998200000319 GEORGE

To Acct Ccy : USD

From Ccy Rate : 50.20000 To Ccy Rate : 50.20000

From Amount : 10,000.00

To Amount : 10,000.00

Charges (Acy): 0.00

Net Amount(Acy): 10,000.00

User Reference No : A1

Narrative : OBU CASA Funds Transfer Request

Flexcube Retail

- Service Charge Details
- Cheque Details
- Cost Rates Details

OK Cancel

Field Description

Field Name	Description
From Acct No	[Mandatory, Numeric, 16] Type the account number of the OBU customer from which the IBD has purchased the currency or the debit account number of the OBU customer. The name of the OBU account holder is displayed in the adjacent field.
From 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 need to be downloaded from FCC. 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.
To Acct No	[Mandatory, Numeric, 16] Type the account number of the DBU customer to whom the IBD will sell the currency or the credit account number of the DBU customer. The name of the DBU account holder is displayed in the adjacent field.
To 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 will be downloaded from FCC. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
From Ccy Rate	[Display] This field displays the rate at which the currency is converted to the local currency of the IBD 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 mid rate without buy/sell spread , which can be modified depending on the bank's operational guideline and parameter settings.

Field Name	Description
To Ccy Rate	[Display] This field displays the rate at which the currency is converted to the local currency of the DBU 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 mid rate without buy/sell spread, which cannot be modified.
From Amount	[Mandatory, Numeric, 13, Two] Type the amount to be purchased from the OBU customer or the amount to be debited in the OBU CASA account.
To Amount	[Display] This field displays the amount payable to the DBU customer or the amount credited to the DBU CASA Account. If the currency is the same then the From Amount and To Amount are the same, but if the to account currency is different then the to amount is calculated by the system.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the particular transaction.
Narrative	[Mandatory, Alphanumeric, 120] Type the narration.
3. Enter the account number from which funds are to be transferred and the account number to which the funds will be transferred. 4. Enter the amount to be transferred.	

OBU CASA Funds Transfer Request

OBU CASA Funds Transfer Request

From Acct No : 10008200000324 JOHN SMITH

From Acct Ccy : USD

To Acct No : 09998200000319 GEORGE

To Acct Ccy : USD

From Ccy Rate : 50.20000 To Ccy Rate : 50.20000

From Amount : 10,000.00

To Amount : 10,000.00

Charges (Acy): 0.00

Net Amount(Acy): 10,000.00

User Reference No : A1

Narrative : OBU CASA Funds Transfer Request

Flexcube Retail

Service Charge Details

Cheque Details

Cost Rates Details

Ok Cancel

5. Click the **Ok** button.
6. The system displays the message 'Authorization Required. Do you want to continue'. Click the **Ok** button.
7. The system displays the **Authorization Reason** screen.
8. Enter the relevant information and click the **Grant** button.
9. 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.

6.6. 1804 - OBU Miscellaneous GL Transfer (Dr/Cr)*

Using the **OBU Miscellaneous GL Transfer** option the funds can be transferred from one GL account to another.

Using the **Funds Transfer Request** (Fast Path: 1801) option, the funds can be transferred from one OBU CASA account to another DBU CASA account.

The OBU, DBU branches are maintained in **Branch Master Maintenance** (Fast Path: BAM03) option.

Definition Prerequisites

- Open IBD, OBU and DBU branch

Modes Available

Not Applicable

To transfer funds to a GL account

1. Type the fast path **1804** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Transfer > OBU Miscellaneous GL Transfer (Dr/Cr)**.
2. The system displays the **OBU Miscellaneous GL Transfer (Dr/Cr)** screen.

OBU Miscellaneous GL Transfer (Dr/Cr)

OBU Miscellaneous GL Transfer (Dr/Cr)

From Acct Ccy : From GL Branch :

From GL Acct No :

To Acct Ccy : To GL Branch :

To GL Acct No :

Acct Ccy Rate :

Txn Ccy Rate :

From Amount :

To Amount :

Reference No :

User Reference No :

Narrative :

Flexcube Retail

Field Description

Field Name	Description
From Acct Ccy	[Mandatory, Drop-Down] Select the currency assigned to the GL from the drop-down list. All the entries are posted in the account in the account currency. The exchange rate values will be downloaded from FCC.
From GL Branch	[Mandatory, Drop-Down] Select the branch in which the GL is debited from the drop-down list. The options are: • DEL • HO • OBU
From GL Acct No	[Mandatory, Pick List] Select the GL account number of the OBU/DBU customer from which the IBD has purchased the currency or debited the GL account number of the customer from the pick list. The name of the OBU account holder is displayed in the adjacent field.
To Acct Ccy	[Display] This field displays the currency assigned to the GL. All the entries are posted in the account in the account currency. The exchange rate values will be downloaded from FCC.
To GL Branch	[Mandatory, Drop-Down] Select the branch in which the GL is credited from the drop-down list. The options are: • DEL • HO • OBU
To GL Acct No	[Mandatory, Pick List] Select the GL account number of the OBU/DBU customer to whom the IBD will sell the currency or credit the GL account number of the customer from the pick list. The name of the GL account is displayed in the adjacent field.

Field Name	Description
Acct Ccy Rate	[Display] This field displays the rate at which the currency is converted to the local currency of the IBD bank or debited from the GL account. 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 MID rate without Buy/Sell Spread.
Txn Ccy Rate	[Display] This field displays the rate at which the currency is converted to the local currency of the DBU bank or credited from the GL account. 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 MID rate without Buy/Sell Spread.
From Amount	[Mandatory, Numeric, 13, Two] Type the amount to be debited in OBU/DBU GL account.
To Amount	[Display] This field displays the amount to be credited in OBU/DBU GL account. If the currency is the same then the From Amount and To Amount are the same, but if the to account currency is different then the to amount is calculated by the system.
Reference No	[Mandatory, Alphanumeric, 12] Type the reference number. This field is provided to keep a reference number for the transaction, for future use.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Mandatory, Alphanumeric, 120] Type the narration.

3. Type the account number and press the <Tab> key.
4. Enter the relevant information.

OBU Miscellaneous GL Transfer (Dr/Cr)

OBU Miscellaneous GL Transfer (Dr/Cr)

From Acct Ccy :	USD	From GL Branch :	HO
From GL Acct No :	110009302	MISC DR GL 1	
To Acct Ccy :	USD	To GL Branch :	OBU
To GL Acct No :	210009302	IB IMPLM LIAB GL	
Acct Ccy Rate :	103.20000		
Txn Ccy Rate :	103.20000		
From Amount :	100.00		
To Amount :	100.00		
Reference No :	10		
User Reference No :	A1		
Narrative :	OBU Miscellaneous GL Transfer		

Flexcube Retail

Cost Rates Details

Ok Cancel

5. Click the **Ok** button.
6. The system displays the message "Authorisation required. Do You Want to continue". Click the **Ok** button.
7. The system displays the **Authorisation Reason** screen.
8. Enter the relevant information and click the **Ok** button.
9. The system displays the transaction number. The transaction 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.
10. The system displays the serial number. The serial 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.

6.7. 1006 - Funds Transfer Request

This option allows you to transfer funds from one CASA account to another CASA account. The funding account and the beneficiary account can be in different currencies, and can belong to different branches. For the debit account, the available balance will be decreased and for the credit account the available balance will be increased. If the fund transfer is done through cheque, then on clicking Ok, the system automatically displays the Cheque Details screen where the cheque details are to be entered.

Note: The system restricts fund transfer between two accounts opened under different products, if the transaction is restricted as per the maintenance done at product level.

FLEXCUBE supports same day reversal of account opening and account closure. Teller from transaction branch will be able to reverse these transactions (using negative signs i.e. 'Red Ink'). Transactions for any back date performed by any teller of any branch can be viewed. Two types of GEFU is supported: Salary Upload and Bald GEFU is supported for transaction reversal.

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

Not Applicable

To transfer funds

1. Type the fast path **1006** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Transfer > Funds Transfer Request**.
2. The system displays the **Funds Transfer Request** screen.

Funds Transfer Request

Funds Transfer Request*




From Account No :
From Account Currency :
To Account No :
To Account Currency :
From Currency Rate :
To Currency Rate :
From Amount :
To Amount :
Charges (Lcy) :
Net Amount(Acy) :
User Reference No :
Narrative :

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
From Account No	[Mandatory, Numeric, 16] Type the account number from which the funds will be transferred. The account title is displayed in the adjacent field.
From 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 CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Field Name	Description
To Account No	[Mandatory, Numeric, 16] Type the account number to which the funds will be transferred. The short name of the primary customer of the CASA account is populated adjacent to the account number. If the 'from' and 'to' accounts do not belong to the same customer, the system will give a warning to that effect.
To 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 CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
From Currency 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.
To Currency 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.
From Amount	[Mandatory, Numeric, 13, Two] Type the amount that will be debited from the provider account. The amount is to be entered in the From Account currency for transferring funds. The transferred cash amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts. The To Amount will be calculated by the system when the user enters the amount in the From Amount field.

Field Name	Description
To Amount	[Display] This field displays the transaction amount based on the value entered in the From Amount field after taking the SC into consideration. This is the amount that will be credited to the beneficiary account. The amount is entered in the To Account currency for transferring funds. The transferred cash amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts. The user can change the value in this field. The system calculates the From Amount in case value in this field is changed after taking the SC into consideration. The value in this field is calculated by the system using the From Amount, From Ccy Rate, To Ccy Rate and SC.
Charges (Lcy)	[Display] This field displays the amount of service charge to be applied.
Net Amount(Acy)	[Display] This field displays the net amount in account currency.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
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.
3. Enter the account number from which funds are to be transferred and the account number to which the funds will be transferred. 4. Enter the amount to be transferred.	

Funds Transfer Request

Funds Transfer Request*

From Account No : 06049410000019 EDWARD MATHEW

From Account Currency : INR

To Account No : 06049420000012 KEVIN MATHEW

To Account Currency : INR

From Currency Rate : 1.00000 To Currency Rate : 1.00000

From Amount : 1,000.00

To Amount : 1,000.00

Charges (Lcy) : 0.00

Net Amount(Acy) : 1,000.00

User Reference No : 7565

Narrative : Funds Transfer Debit

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

UDF OK Close Clear

5. Click the **Ok** button.
6. The system displays the message "Authorisation Required. Do you want to continue?". Click the **Ok** button.
7. The system displays the **Authorization Reason** screen.
8. Enter the relevant information and click the **Grant** button.
9. 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.
10. 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 **Ok** button.
OR
Click the **Cancel** button.

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

6.8. CHM50 - Future Dated Funds Transfer

This option allows you to post future-dated transactions in advance. In this particular transaction, the bank can make the transaction available in the statements, but does not allow customers to utilize that amount till the value date of that transaction. The transaction will get processed on the specified value date, and the CASA balances will be affected only on the value date.

Note: The system restricts fund transfer between two accounts opened under different products, if the transaction is restricted as per the maintenance done at product level.

Definition Prerequisites

- 8051 - CASA Account Opening
- GLM02 - Chart of Accounts

Modes Available

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

To add future dated fund transfer

1. Type the fast path **CHM50** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Future Dated Funds Transfer**.
2. The system displays the **Future Dated Funds Transfer** screen.

Future Dated Funds Transfer

Field Description

Field Name	Description
Batch Details	
Batch Number	[Display] This field displays the system generated batch number.
Value Date	[Mandatory, Pick List, dd/mm/yyyy] Select the future posting date as the value date of the transaction from the pick list. This the date on which the CASA balance will get affected. The value date should be greater than or equal to the posting date.
Batch Ccy	[Mandatory, Drop-Down] Select the batch currency from the drop-down list. The drop-down lists the currency codes maintained in the Currency Float Maintenance option. Once added, this field cannot be modified or amended.

3. Click the **Add** button.
4. Select the batch currency from the drop-down list.
5. Enter the debit and the credit details in the respective tabs.

Future Dated Funds Transfer

Future Dated Funds Transfer*

Batch Details

Batch Number : Value Date : Batch Ccy :

Debit Detail **Credit Detail**

Account Type

CASA Acct No

GL Acct No

Debit Acct Cheque No

Transaction Amount

Transaction Description

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

Debit Detail

Future Dated Funds Transfer*

Batch Details

Batch Number : 77 Value Date : 15/04/2008 Batch Ccy : INR

Debit Detail | Credit Detail

Account Type : CASA

CASA Acct No : 00000001348360 JOHN W MARSHAL

GL Acct No : 0

Debit Acct Cheque No : 256889

Transaction Amount : 25,000.00

Transaction Description : Funds transfer

Record Details

Input By : Authorized By : Last Mnt. Date : Last Mnt. Action : Authorized : ☐

☐ Add By Copy ☐ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Account Type	[Mandatory, Drop-Down] Select the account that is to be debited for the future dated fund transfer from the drop-down list. The funds will be transferred from this account. The options are: • CASA • GL
CASA Acct No	[Conditional, Numeric, 16] Type the CASA number that is to be debited for the future dated fund transfer. The name of the CASA account holder is populated adjacent to the account number. This field is enabled if the CASA option is selected from the Account Type field.

Field Name	Description
GL Acct No	[Conditional, Pick List] Select the GL account number that is to be debited for the future dated fund transfer from the pick list. The description of the GL account is populated adjacent to the account number. This field is enabled if the GL option is selected from the Account Type field.
Debit Acct Cheque No	[Conditional, Numeric, 12] Type the cheque number that is issued for the future dated fund transfer. This field is enabled if the user selects the CASA option in the Account Type field.
Transaction Amount	[Mandatory, Numeric, 20, Two] Type the amount that is to be transferred from the CASA/GL account.
Transaction Description	[Optional, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.

Credit Detail

Future Dated Funds Transfer*

Batch Details
 Batch Number : 77 Value Date : 15/04/2008 Batch Ccy : INR

Debit Detail | **Credit Detail**

Account Type: EXTERNAL
 CASA Acct No:
 GL Acct No: 0
 Transaction Description:
 Benef Account Type: Current
 Payment Mode: Others
 Remitter Name: Neel
 Beneficiary Name: Tom
 Beneficiary IC: 25689
 Address1: 14/ Red woods
 Address2: Park Avenue, Plot No. 23
 Address3: NY
 City: NY State: NY
 Zip: 256899999 Country: UNITED STATES OF AMERICA
 Phone: 26665 568744 98555745855
 Bank Receiving:
 Branch Receiving:
 Bank/Branch Code: 999
 Charge Flag:
 Payment Code: OP_RTGS OUTGOING PAYMENT RTGS CONVENTIONAL
 Payment Type: OP

Record Details
 Input By: Authorized By: Last Mnt. Date: Last Mnt. Action: Authorized: ☐

☐ Add By Copy ☐ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry

UDF OK Close Clear

Field Description

Field Name	Description
Account Type	[Mandatory, Drop-Down] Select the account that is to be credited for the future dated fund transfer from the drop-down list. The funds are transferred to this account. The options are: - CASA - GL - EXTERNAL

Field Name	Description
CASA Acct No	[Conditional, Numeric, 16] Type the CASA number that is to be credited for the future dated fund transfer. The name of the CASA account holder is populated adjacent to the account number. This field is enabled if the CASA option is selected from the Account Type drop-down list.
GL Acct No	[Conditional, Pick List] Select the GL account number that is to be credited for the future dated fund transfer from the pick list. The description of the GL account is populated adjacent to the account number. This field is enabled if the GL option is selected from the Account Type drop-down list.
Transaction Description	[Conditional, Alphanumeric, 120] Type the narration. This field is disabled if the External option is selected from the Account Type drop-down list.
Benef Account Type	[Conditional, Drop-Down] Select the beneficiary account type from the drop-down list. The options are: • Current • Savings This field is enabled if the External option is selected from the Account Type drop-down list.
Payment Mode	[Conditional, Drop-Down] Select the payment mode from the drop-down list. This field is enabled if the External option is selected from the Account Type drop-down list.
Remitter Name	[Conditional, Alphanumeric, 40] Type the remitter name. This field is enabled if the External option is selected from the Account Type drop-down list.
Beneficiary Name	[Conditional, Alphanumeric, 40] Type the name of the beneficiary. This field is enabled if the External option is selected from the Account Type drop-down list.

Field Name	Description
Beneficiary IC	[Conditional, Alphanumeric, 20] Type the identification code of the beneficiary. This field is enabled if the External option is selected from the Account Type drop-down list.
Address1	[Conditional, Alphanumeric, 120] Type the first line of the address of the beneficiary. This field is enabled if the External option is selected from the Account Type drop-down list.
Address2	[Conditional, Alphanumeric, 120] Type the second line of the address of the beneficiary. This field is enabled if the External option is selected from the Account Type drop-down list.
Address3	[Conditional, Alphanumeric, 120] Type the third line of the address of the beneficiary. This field is enabled if the External option is selected from the Account Type drop-down list.
City	[Conditional, Alphanumeric, 120] Type the city of the beneficiary. This field is enabled if the External option is selected from the Account Type drop-down list.
State	[Conditional, Alphanumeric, 35, Three Lines] Type the state of the beneficiary. This field is enabled if the External option is selected from the Account Type drop-down list.
Zip	[Conditional, Alphanumeric, 120] Type the zip code of the city of the beneficiary. This field is enabled if the External option is selected from the Account Type drop-down list.
Country	[Conditional, Pick List] Select the country of the beneficiary from the pick list. This field is enabled if the External option is selected from the Account Type drop-down list.
Phone	[Conditional, Alphanumeric, 10, 10, 20, 10] Type the phone number of the beneficiary. This field is enabled if the External option is selected from the Account Type drop-down list.
Bank Receiving	This field is for future use.

Field Name	Description
Branch Receiving	For future use
Bank/Branch Code	[Conditional, Alphanumeric, 35] Type the code of the receiving branch or branch. This field is enabled if the External option is selected from the Account Type drop-down list.
Charge Flag	[Conditional, Drop-Down] Select the appropriate charge flag from the drop-down list. The charge flag is applicable only for the debit account. The options are: • Exclusive: The service charge is added over and above the transfer amount. E.g.: If the amount of transfer is 500 LCY and the service charge is 50 LCY, then 550 LCY will be debited from the provider account and 500 LCY will be transferred to the beneficiary account. • Inclusive: The service charge amount will be recovered from the transaction amount specified. E.g.: If the amount of transfer is 500 LCY and the service charge is 50 LCY, then 500 LCY will be debited from the provider account, 50 LCY will be recovered as income and the balance 450 LCY will be transferred to the beneficiary account. This field is enabled if the External option is selected from the Account Type drop-down list.
Payment Code	[Conditional, Pick List] Select the payment code from the pick list. The name of the selected code is populated in the corresponding field. This field is enabled if the External option is selected from the Account Type drop-down list.
Payment Type	[Display] This field displays the payment type.

6. Click the **Ok** button.

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

8. The future dated funds transfer details for an account are added successfully.

Note: In the **Delete** mode, the teller can delete only those future dated fund transfers created by them.

7. Fund Management Instructions

7.1. 1055 - Hold Funds Request

Using this option, a portion of the account balance can be earmarked for a specific purpose.

The bank can hold funds for various reasons such as court order, bank lien, loan payment, issuing 100% bank guarantee amount, inter-branch withdrawal, non-**FLEXCUBE Retail** branch, lost passbook, demise of the account holder, or any other reason. The earmarked amount is considered for the calculation of the available balance. When an account is earmarked, an expiry date can be specified. The earmark will be lifted on the BOD of the date, after the expiry of the earmark.

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To hold funds of an account

1. Type the fast path **1055** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Hold Funds Request**.
2. The system displays the **Hold Funds Request** screen.

Hold Funds Request

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the account number on which you want to place a hold funds request. The name of the CASA account holder is populated, adjacent to the 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. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Amount	[Mandatory, Numeric, 13, Two] Type the amount for which you want to place a hold on the account.
Earmark Type	[Mandatory, Picklist] Select from the picklist the earmark type from the drop-down list.
Reason for Earmark	[Mandatory, Drop-Down] Select the reason for placing a hold on the account from the drop-down list.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays Earmark Transaction.
Expiry Date	[Mandatory, Pick List, dd/mm/yyyy] Type the expiry date or select it from the pick list. The earmark will be revoked on the BOD after the expiry of the earmark.

3. Enter the account number and the amount to be earmarked.
4. Select the earmark type and the reason for earmark from the drop-down list.
5. Enter the expiry date or select it from the pick list.

Hold Funds Request

The screenshot shows the 'Hold Funds Request' window with the following fields filled:

- Account No : 000000001190101
- Account Ccy : RMB
- Amount : 500.00
- Earmark Type : test
- Reason for Earmark : HELLO TEST
- Narrative : Earmark Transaction
- Expiry Date : 31/05/2011

A 'Windows Internet Explorer' dialog box is displayed in the center, with the message: 'authReqd : Authorization Required. Do you want to continue?'. It has 'OK' and 'Cancel' buttons.

At the bottom of the window, there is a navigation bar with the following tabs: Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque. Below these tabs are buttons for 'UDF', 'OK', 'Close', and 'Clear'.

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 **Grant** button.
10. The system displays the transaction sequence number. The transaction sequence number is the 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.
OR
Click the **Cancel** button.

Note 1: For more information on Authorization transactions, refer to the *Oracle FLEXCUBE Introduction User Manual*.

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

7.2. CHM33 - Hold Funds Maintenance

Using this option, a portion of the account balance can be earmarked for a specific purpose. The bank can hold funds for various reasons such as court order, bank lien, loan payment, issuing 100% bank guarantee amount, inter-branch withdrawal, demise of the account holder, etc. The earmarked amount is considered for the calculation of the available balance. When an account is earmarked, an expiry date can be specified. The earmark will be lifted on the BOD of the date, after the expiry of the earmark.

You can add an earmark on an account under transaction processing using the **Hold Funds Request** (Fast Path: 1055) option. The earmark can be inquired, modified or deleted using this option.

Note: The earmark type **Debit card hold** is system initiated hold and hence it cannot be modified

Definition Prerequisites

- 1055 - Hold Funds Request

Modes Available

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

To modify the hold placed on an account

1. Type the fast path **CHM33** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Hold Funds Maintenance**.
2. The system displays the **Hold Funds Maintenance** screen.

Hold Funds Maintenance

Hold Funds Maintenance*

Account Number : Product Code :

Branch :

Holds Summary | Hold Details | Card Hold Details

Hold No.	Transaction Date :	Earmark Type :	Hold Amount	Ccy	Card Reference Number	Hold Description :
0/10						

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

UDF OK Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16,] Type the account number. The system enables the pick list adjacent to the field, select the appropriate hold number whose details you want to view from the pick list.
Product Code	[Display] This field displays the product code of the CASA account number .
Branch Name	[Display] This field displays the code and name of the home branch where the CASA account is opened and maintained.
Transaction Date	[Mandatory, Pick List, dd/mm/yyyy] Type the transaction date or select it from the pick list, on which the hold funds request was recorded in the system . This field is enabled in the Modify mode.

Field Name	Description
Hold Number	[Mandatory, Numeric, Five] Type the hold number for the account. Multiple hold fund requests can be set up for an account. Every hold fund request is distinguished by the hold fund number. This field is enabled in the Modify mode.
Earmark Type	[Mandatory, Drop-Down] Select the type of earmark that was specified at the time of placing the hold funds request from the drop-down list. This field is enabled in the Modify mode.

- Click the **Modify** button.
- Enter the account number and select the appropriate hold details from the adjacent pick list.
- Select the transaction date from the pick list and enter the hold number.
- Select the earmark type from the drop-down list.
- The system displays the **Hold Details** tab.

Hold Funds Maintenance

Hold Funds Maintenance*

Account Number : 9900000030440 Product Code : 277 - SAFE DEPOSIT BOX - prod type correct

Branch Name : 9999 HO

Transaction Date : 31/12/2007

Hold Number : 3

Earmark Type : SC NSF

Holds Summary | **Hold Details** | Card Hold Details

Account Number : 9900000030440

Hold Amount : LTL 250.00

Hold Description :

Reason for Earmark : COURT ATTACHMENT Card Hold Details

Expiry Date : 01/01/2099

SC Code : SEB SDB RENT

SC Funds Held

Cumulative Flag : Additional SC :

Parent SC Amount : 0.00 Additional SC Amount : 0.00

Hold Placed By :

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
SYSSCEOD	SYSSCEOD	05/12/2008 00:05:35	Authorize	☒

☐ Add By Copy
 ☐ Add
 ☒ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

UDF Ok Close Clear

- Modify the required information.

Hold Details

Hold Funds Maintenance*

Account Number : 9900000030440 Product Code : 277 - SAFE DEPOSIT BOX - prod type correct

Branch Name : 9999 HO

Transaction Date : 31/12/2007

Hold Number : 3

Earmark Type : SC NSF

Holds Summary | **Hold Details** | Card Hold Details

Account Number : 9900000030440

Hold Amount : LTL 250.00

Hold Description :

Reason for Earmark : COURT ATTACHMENT Card Hold Details

Expiry Date : 01/01/2099

SC Code : SEB SDB RENT

SC Funds Held

Cumulative Flag :

Parent SC Amount : 0.00 Additional SC : Additional SC Amount : 0.00

Hold Placed By :

Record Details

Input By : SYSSCEOD Authorized By : SYSSCEOD Last Mnt. Date : 05/12/2008 00:05:35 Last Mnt. Action : Authorize Authorized : ☒

☐ Add By Copy ☐ Add ☒ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry

UDF OK Close Clear

Field Description

Field Name	Description
Account number	[Display] This field displays the account number if the drawdown has been set to raise an earmark on the CASA account.
Hold Amount	[Display] This field displays the account currency and the hold amount in account currency specified while placing the hold funds request.
Hold Description	[Display] This field displays the description of the hold fund transaction.
Reason for Earmark	[Mandatory, Drop-Down] Select the reason for placing a hold on the account from the drop-down list. If the Earmark type is Debit Card Hold then this field is defaulted to Debit Card Hold .

Field Name	Description
Expiry Date	[Conditional, Pick List, dd/mm/yyyy] Select the expiry date of the hold funds request from the pick list. The earmark will be revoked on the BOD after the expiry of the earmark. For the earmark type Debit Card Hold, this field displays the expiry date of the hold funds request generated by Interface based on MCC code.
SC Code	[Optional, Drop-Down] Select the service charge code attached to the hold funds request from the drop-down list.
SC Funds Held	
Cumulative Flag	[Display] This field displays the cumulative flag details. The options are: • Cumulative • Non-Cumulative
Additional SC Code	[Display] This field displays the additional service charge.
Parent SC Amount	[Display] This field displays the amount of service charge as per the defined SC code.
Additional SC Amount	[Display] This field displays the amount of additional service charge as per the defined additional SC code.
Hold Placed By	[Display] This field displays the name of the teller who has placed the hold on the account.

9. Click the **Ok** button.
10. The system displays the message "Record Modified....Authorisation Pending..". Click the **Ok** button.
11. The hold details are modified successfully once the record is authorised.

To view the hold details

1. Click the **Inquiry** button.
2. Enter the account number and press the <Tab> key.
3. The system displays the **Holds Summary** tab.

Holds Summary

Hold Funds Maintenance*

Account Number : 06046480000018 Product Code : 41 - CURRENT REGULAR- DAILY BALANCE

Branch : 9999 HO

Holds Summary | Hold Details | Card Hold Details

Hold No.	Transaction Date :	Earmark Type :	Hold Amount	Ccy	Card Reference Number	Hold Description :
1	31/12/2007	SC NSF	100.00	INR		Code 52

1 / 1

Record Details

Input By _____ Authorized By _____ Last Mnt. Date _____ Last Mnt. Action _____ Authorized ☐

☐ Add By Copy ☐ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☒ Inquiry

UDF OK Close Clear

Field Description

Column Name	Description
Hold No.	[Display] This column displays the card reference number updated by the interface for the debit card hold transactions.
Transaction Date	[Display] This column displays the transaction date on which the hold funds request was recorded in the system.
Earmark Type	[Display] This column displays the type of earmark that was specified at the time of placing the hold funds request. The earmark type Debit Card Hold is used to describe the hold due to Debit Card transaction defaulted by interface.
Hold Amount	[Display] This column displays the hold amount specified while placing the hold funds request.

Column Name	Description
Ccy	[Display] This column displays the currency of the product under which the account has been opened.
Card Reference Number	[Display] This column displays the card reference number.
Hold Description	[Display] This column displays the hold description. Hold description is updated by the interface that includes the merchant name, city and country for the debit card hold transactions.

- Double-click the column, to view the **Hold Details** and **Card Hold Details** tab.

Card Hold Details

This tab displays the additional transaction data related to Debit card hold. This tab is enabled if the **Debit Card Hold** option is selected from the **Earmark Type** drop-down list.

Hold Funds Maintenance *

Account Number : 60000000475440 Product Code : 80 - BROP_96_62_CASA_42E - ASSET
 Branch Name : 9999 HO

Holds Summary | Hold Details | **Card Hold Details**

Hold Number : 1
 Card Reference Number : 60000000475440
 Date : 2008/12/06 00:00:00
 Original Transaction Amt : LTL 4,000.00
 Authorisation Code : 2

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
		06/12/2008 13:09:00	Authorize	☒

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

UDF OK Close Clear

Field Description

Field Name	Description
Hold Number	[Display] This field displays the hold number generated by the system.
Card Reference Number	[Display] This field displays the card reference number updated by the interface.
Date	[Display] This field displays the date and time of transaction updated by the interface.
Original Transaction Amt	[Display] This field displays the original transaction currency and amount.
Authorisation Code	[Display] This field displays the authorization code.

5. Click the **Close** button.

7.3. CHM31 - Standing Instruction Maintenance

Standing Instructions (SI's) for an account can be maintained in this option. A customer can issue standing instructions to the bank, to perform a certain transaction for a particular period without any follow-up or intervention by either party.

By maintaining standing instructions, the customer instructs the bank to debit his own CASA account by a fixed amount at a predefined frequency, and transfer the funds to other CASA or loan accounts in the same bank or other banks. You can also transfer funds in your beneficiary company account. The system will restrict funds transfer between two accounts opened under different products, if the transaction is restricted as per maintenance done at product level.

In **Oracle FLEXCUBE**, service charges can be levied for providing the standing instruction facility. Different service charges can be defined for successful standing instructions and failed standing instructions during execution. In addition, multiple standing instructions can be maintained for an account. You can also select the execution type for the maintained standing instructions which is either EOD or BOD. The execution of standing instructions happens on the previous working day, or the next working day in case the execution day is a holiday, based on the specifications. The SI Execution on Previous Day is selected in the **Saving Bank Parameter Maintenance** (Fast Path: CHM04) option. The system generates separate BOD and EOD reports for standing instructions executed successfully, and standing instructions, which have failed.

Oracle FLEXCUBE also facilitates execution of forced debits in the standing instructions module. Once this option is enabled at the time of set up of the standing instruction, the debit is executed, irrespective of whether the account has funds or not, thus avoiding a carry forward of the same instruction. Even when the account is of liability type, the debit is carried out.

Definition Prerequisites

- 8051 - CASA Account Opening
- BAM14 - Rewards and Service Charges definition

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 standing instructions to an account

1. Type the fast path **CHM31** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Standing Instruction Maintenance**.
2. The system displays the **Standing Instruction Maintenance** screen.

Standing Instruction Maintenance

Standing Instruction Maintenance*

Account No :

Branch :

Product :

Customer Name :

Instruction No :

Execution Type:
☐ EOD ☒ BOD

SI Details | Beneficiary Details | TD Details

Instruction Type :

Frequency :

Amount :

Start Date :

Last Date :

No. of Retries :

Non FC Branch (For BC) :

Bank/Branch/Sector (For BC) :

Narrative :

Reason for Failure :

Remitter Name :

Company Code :

Reference No :

Priority No :

Beneficiary Currency :

Benef Acct No :

End Date :

Next Date :

Calendar :

Force Debit : ☐ Automatic BC Issue : ☐

Last Retry Date :

Minimum Balance Required :

Count of Fund Transfer :

Count of Successful Transfer :

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the CASA account number.
Customer Name	[Display] This field displays the name of the customer who holds the CASA account.
Branch	[Display] This field displays the name of the home branch where the CASA account is opened and maintained.
Instruction No.	[Display] This field displays the instruction number. By default, it displays the system generated instrument number when a standing instruction is added. The instruction number and the account number form the key to the record.

Field Name	Description
Product	[Display] This field displays the product code under which the CASA account is opened.
Execution Type	[Mandatory, Radio Button] Click on the appropriate execution type. The options are: • EOD - Click EOD to execute the instruction during the end of the day. • BOD - Click BOD to execute the instruction during the beginning of the day.

- Click the **Add** button.
- Enter the account number and press the <**Tab**> key.

Standing Instruction Maintenance

Standing Instruction Maintenance*			
Account No :	100180000000042	Customer Name :	Corporate CASA
Branch :	9999 Head Office	Instruction No :	1
Product :	10018-DepositAgreement11111		
Execution Type: ☐ EOD ☒ SOD			
SI Details Beneficiary Details TD Details			
Instruction Type :		Company Code:	0
Frequency :		Reference No :	
Amount :		Priority No :	
Start Date :	21/12/2011	Beneficiary Currency :	
Last Date :	01/01/1800	Benef Acct No :	
No. of Retries :	0	End Date :	21/12/2011
Non FC Branch (For BC) :	0	Next Date :	21/12/2011
Bank/Branch/Sector (For BC) :		Calendar :	
Narrative :		Force Debit :	☐
Reason for Failure :		Automatic BC Issue :	☐
Remitter Name :	Jet Li	Last Retry Date :	01/01/1800
Remarks:			
Record Details			
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action
			☐
☐ Add By Copy ☒ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry			
		UDF	Ok Close Clear

5. Enter the required information in the **SI Details** tab.

SI Details

Standing Instruction Maintenance*

Account No : 1004300000000034 Customer Name : ROHIT CAF
 Branch : 9999 Head Office Instruction No : 1
 Product : 10043-USD RETAIL CUSTOMER USD TDS PRODUCT

Execution Type:
☐ EOD ☒ BOD

SI Details | Beneficiary Details | TD Details

Instruction Type : Company Account
 Frequency : Daily
 Amount : 10,000.00
 Start Date : 21/12/2011
 Last Date : 01/01/1800
 No. of Retries : 0
 Non FC Branch (For BC) : 0
 Bank/Branch/Sector (For BC) :
 Narrative :
 Reason for Failure :
 Remitter Name : ROHIT CAF

Company Code : 0
 Reference No : AUB1001010
 Priority No : 1
 Beneficiary Currency :
 Benef Acct No : 1001800000000042
 End Date : 21/12/2011
 Next Date : 21/12/2011
 Calendar :
 Force Debit : ☐ Automatic BC Issue : ☐
 Last Retry Date : 01/01/1800

Minimum Balance Required : 1,000
 Count of Fund Transfer : 10
 Count of Successful Transfer : 0

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy ☒ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Instruction Type	[Mandatory, Drop-Down] Select the instruction type from the drop-down list. The options are: - Internal FlexCube Account - Internal FlexCube Loan account - Banker's Cheque - InternalFlexCubeGLaccount - Internal TD Account - New TD Account - Company Account

Field Name	Description
Company Code	[Conditional, Pick List] Select the company code from the pick list. The company name is displayed in the adjacent field. These codes are maintained using the Company Master Maintenance (Fast Path: BAM81) option. This field is enabled if the Company Account option is selected in the Instruction Type drop-down list.
Frequency	[Mandatory, Drop-Down] Select the frequency from the drop-down list. The standing instructions will be executed in the specified interval. The options are: • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half yearly • Yearly The standing instructions are normally executed during the beginning of day (BOD) process. The SI start date and next date along with the SI frequency will determine the SI execution date.
Reference No	[Conditional, Alphanumeric, 12] Type the reference number for instruction maintained. This field is enabled if the Company Account option is selected in the Instruction Type drop-down list.
Minimum Balance Required	[Mandatory, Numeric, 13, Two] Type the minimum balance required for the SI. The value should be greater than or equal to the minimum balance required at account level in Account Master Maintenance (Fast Path: CH021) option.
Amount	[Mandatory, Numeric, 13, Two] Type the amount to be transferred when the instruction is executed. The amount will be in the beneficiary currency.

Field Name	Description
Priority No.	[Mandatory, Numeric, Two] Type the priority number for the instruction. This is the priority ranking of the instruction. The priority is specified in ascending order. The instruction with the highest priority is ranked at one. The greater the number the lower its priority. Priority ranking should be unique if an account has multiple standing instructions. If there were multiple instructions to be executed in a day, and the balance is not sufficient for the same, the standing instructions are executed in the order of their priority.
Count of Fund Transfer	[Mandatory, Numeric, Five] Type the count of total SI fund transfers required. It is not applicable for instruction type CASA to RD. The value should be greater than or equal to zero.
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start date from the pick list. This is the date from which the standing instruction will be applied to the account. By default, the system displays the current date as the start date. The start date cannot be an earlier date than the current date.
Beneficiary Currency	[Conditional, Drop-Down] Select the beneficiary currency from the drop-down list. This field is enabled if the user selects the Banker's Cheque and InternalFlexCubeGLaccount option in the Instruction Type field.
Count of Successful Transfer	[Display] This field displays the number of successful instructions till date.
Last Date	[Display] This field displays the last date of the standing instruction. This is the date on which the standing instruction was last executed.
Benef Acct No.	[Conditional, Numeric, 16] Type the Beneficiary account number. This field will be disabled if the user selects Banker's Cheque in the Instruction Type field.

Field Name	Description
No. of Retries	[Display] This field displays the number of retries system has attempted for executing the SI. This field displays the default value as zero. On every unsuccessful attempt of SI execution the count of the field increases by one, depending upon the value maintained in the SI Max Retries in the CASA Product Master Maintenance (Fast Path: CHM01). After successful execution of SI or reaching the maximum count of retries, the value in this field changes to zero.
End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end date from the pick list. This is the date on which the standing instruction will expire. The end date cannot be the current date or a date earlier than the current date and the start date.
Non FC Branch (For BC)	[Optional, Numeric, Four] Type the name of the non-FLEXCUBE Retail branch.
Next Date	[Mandatory, Pick List, dd/mm/yyyy] Select the next date on which the standing instruction will be executed from the pick list. The next date cannot be the current date or a date earlier than the current date and the start date. The next date should be between the start date and the end date of the instruction.
Bank/Branch/Sector (For BC)	[Optional, Numeric, Nine] Type the bank, branch, or sector code.
Calendar	[Optional, Check Box] Select the Calendar check box to enable the system to execute the instruction on the calendar basis. The instruction will be executed at the end of the calendar month or quarter. If the Calendar check box is not selected, the instruction will be executed at the start date of adding an instruction. For example, the instruction is added on March 15, 2004 frequency as Monthly. If the Calendar check box is selected, the instruction will be executed on March 31, 2004; the next date for executing the instruction will be April 30, 2004 and so on. If the Calendar check box is not selected, the instruction will be executed on April 15, 2004, and then next will be on May 15, 2004.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration based on the transaction.

Field Name	Description
Force Debit	[Optional, Check Box] Select the Force Debit check box to force debit the source account. The system will force debit the source account if there are insufficient funds in the account when the standing instruction is executed.
Automatic BC Issue	[Conditional, Check Box] Select the Automatic BC Issue check box to enable automatic issuing of a banker's cheque. This field is enabled if the Banker's Cheque and InternalFlexCubeGLaccount is selected in the Instrument Type field.
Reason for Failure	[Display] This field displays the reason due to which the standing instruction was executed unsuccessfully.
Last Retry Date	[Display] This field displays the last retry date.
Remitter Name	[Display] This field displays the remitter name.
6. Based on the option selected in the Instruction Type field, data is populated in the appropriate tabs.	

Beneficiary Details

The fields in this tab are enabled if you select the **Banker's Cheque** option in the **Instruction Type** drop-down list.

The screenshot shows the 'Standing Instruction Maintenance' window with the 'Beneficiary Details' tab selected. The form contains the following fields and options:

- Account No.:** 06049400000016
- Customer Name:** EDWARD CULLENS
- Branch:** 9999 Head Office
- Instruction No.:** 1
- Product:** 1-SAVINGS REGULAR - DAILY BALANCE
- Execution Type:**
 - ☐ EOD
 - ☒ BOD
- SI Details | Beneficiary Details | TD Details** (Tabs)
- Mailing Option:** Mail to Beneficiary (Drop-Down)
- Name:** John
- Beneficiary IC:** 604290
- Address:** 12, Park Avenue, North Lane
- City:** Mumbai
- State:** Maharashtra
- Country:** INDIA
- Zip:** 4001052
- Phone:** 022 35665 1111 12
- Account Type:** (Drop-Down)
- Mode:** (Drop-Down)
- Bank Code:** (Drop-Down)
- Branch Code:** (Drop-Down)
- Bank/Branch Code:** (Text Field)
- Charge Flag:** (Drop-Down)
- Payment Code:** (Text Field)
- Payment Type:** (Text Field)
- Print Remarks:** Bankers cheque details
- Record Details:**
 - Input By: (Text Field)
 - Authorized By: (Text Field)
 - Last Mnt. Date: (Text Field)
 - Last Mnt. Action: (Text Field)
 - Authorized: ☐
- Buttons:** Add By Copy, Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry, UDF, OK, Close, Clear

Field Description

Field Name	Description
Mailing Option	[Mandatory, Drop-Down] Select the appropriate mailing option from the drop-down list. The options are: • Mailing to Beneficiary: If this option is selected then the bankers cheque is mailed to the beneficiary and you have to enter the beneficiary details in the below fields. • Mailing to Remitter: If this option is selected, then the bankers cheque is mailed to the remitter. The default remitter address as maintained in the Customer Information Master Maintenance (Fast Path: CIM09) option is displayed in the beneficiary details fields. • Do not Mail: If this option is selected, the home branch address is displayed in the beneficiary details fields and you have to collect the bankers cheque from the branch.

Field Name	Description
Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary.
Beneficiary IC	[Optional, Alphanumeric, 30] Type the beneficiary IC.
Address	[Mandatory, Alphanumeric, 35] Type the beneficiary address.
City	[Mandatory, Alphanumeric, 35] Type the name of the city.
State	[Mandatory, Character, 35] Type the name of the state.
Country	[Mandatory, Pick List] Select the country of the beneficiary from the pick list.
Zip	[Mandatory , Alphanumeric, 10] Type the zip code of the country.
Phone	[Optional, Numeric, 28] Type the phone number of the beneficiary.
Account Type	[Optional, Drop-Down] Select the account type of the customer from the drop-down list. The options are: • Current • Savings
Mode	[Optional, Drop-Down] Select the mode in which the customer wants to give the standing instruction from the drop-down list. The options are: • Zengin • Others
Bank Code	For future use
Branch Code	For future use
Bank/Branch Code	[Conditional, Alphanumeric, 32] Type the bank or branch code. This field is enabled only if the Others option is selected in the Mode drop-down list.

Field Name	Description
Charge Flag	[Conditional, Drop-Down] Select the charge flag from the drop-down list. This indicates whether the SC amount is inclusive or exclusive of the charges to be applied. The options are: • Inclusive • Exclusive This field is enabled only if the Zengin option is selected in the Mode drop-down list.
Payment Code	[Conditional, Pick List] Select the payment code from the pick list. This field is enabled only if the Other option is selected in the Mode drop-down list.
Payment Type	[Display] This field displays the type of payment depending on the payment code selected.
Print Remarks	[Optional, Alphanumeric, 120] Type the remarks to be printed, if any. These remarks are printed on the bankers cheque on the execution of the standing instructions.

TD Details

Standing Instruction Maintenance*

Account No : 100030000000307 Customer Name : NERISSA11
 Branch : 9999 Head Office Instruction No : 1
 Product : 10003-Savings 2222

Execution Type:
☐ EOD ☒ BOD

SI Details | Beneficiary Details | **TD Details**

TD Product : 50010 - TD with interest periodically payout PayIn Type : Normal Payin
 Compounding Frequency : Monthly Deposit Number :
 Term : 10 Months 15 Days Account Variance : 1.00000
 Base Amt. For Deposit Rate : Cumulative for all The Deposits Payout Frequency : Monthly
 Interest Variance as : ☐ Absolute Value ☒ Percentage

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

Field Description

Field Name	Description
TD Product	[Conditional, Drop-Down] Select the TD product under which the new account is to be opened from the drop-down list. This field is enabled if the user selects the New TD Account option in the Instrument Type field.

Field Name	Description
PayIn Type	[Mandatory, Drop Down] Select the deposit pay-in type from the drop-down list. The options are: • Normal Pay-In • Top Pay-In The selection is made for a new deposit to be opened or a top-up pay-in is made to an existing deposit. This field is enabled if the Top Pay-In Allowed check box is selected in TD Product Master (FP:TDM01) option. If the flag Disallow Multiple deposit Creation check box is selected in TD Product Master (FP:TDM01) option, then the normal pay-in will not be allowed to the existing deposit.
Compounding Frequency	[Conditional, 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 frequency at which the interest accrued will be compounded to the principal. This field is disabled and set as None/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.
Deposit Number	[Conditional, Pick List] Select the deposit number to which the top-up pay-in is required to be done from the pick list. The pick list should show all the active deposit for the TD account in the ascending order. This field is enabled if the Top Pay-In option is selected from the PayInType drop-down list.

Field Name	Description
Term	[Conditional, Numeric, Four] Type the term of the deposit in months and days. Term 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. 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.
Account Variance	[Optional, Numeric, Three, Five] Type the variance for the new TD account. The variance should be in the limits defined at the product level.
Base Amt. For Deposit Rate	[Mandatory, Drop-Down] Select the base amount for deposit 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 of paid 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. • Cumulative of all the deposits - The sum of paid 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.

Field Name	Description
Payout Frequency	[Conditional, Drop-Down] Select the interest payout frequency from the drop-down list. The options are: • None/At Maturity • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly It specifies the period at which the interest will be paid. The interest payout frequency should be greater than the accrual frequency. The payout frequency should be in the multiple of compounding frequency. This field is disabled and set as None/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.
Interest Variance as	[Display]

- Click the **Ok** button.
- The system displays the message "Record Added...Authorisation Pending..". Click the **OK** button.
- The standing instruction is added successfully once the record is authorised.

Note: Depending on the set up, there will be validation that the customer of the debit account and the customer of the credit should have the same customer ID.

7.4. CHM40 - Sweep-in/Sweep-out Priority Maintenance

This maintenance allows you to prioritize the sequence of the **Instruction Numbers** specified while defining a **Sweep In** or **Sweep Out** transaction, if more than one instruction has been defined for CASA.

Both **Sweep In** and **Sweep Out** transactions associated with an account are simultaneously displayed in this maintenance. You can then edit the **Priority Number** field to set the sequence of the **Instruction Numbers**.

You can define the priority for normal as well reverse sweep out instructions, each one separately. If an account has multiple normal sweep out and reverse sweep out instructions, priority should be maintained separately for the two different types of sweeps.

For normal sweep out transactions, you can also set the maximum Sweep Out up to the drawing power of the beneficiary accounts with pre defined overdraft limits. In case of normal sweep out, the transactions will be executed in the order of the combination of the priority number and instruction number. After Sweep Out has been performed up to the maximum limit, any surplus amount in the provider account will be swept out to the beneficiary account having the surplus credit account flag checked in the priority maintenance.

For Sweep Out transactions, you can also set the maximum Sweep Out up to the drawing power of the beneficiary accounts with pre defined overdraft limits.

In case of Sweep In, the system will execute the instructions in the order of the Priority Number. Depending on the fund utilization sequence set up at the CASA product level, the Sweep In function will act in the defined fund utilization sequence only.

The sequence can be defined in any order, for example SBOATV, wherein for any debit in the account, the funds are utilized in the order of the sequence defined.

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

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

To add sweep in/sweep out priority

1. Type the fast path **CHM40** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Sweep-in/Sweep-out Priority Maintenance**.
2. The system displays the **Sweep-in/Sweep-out Priority Maintenance** screen.

Sweep-in/Sweep-out Priority Maintenance

Sweep-in/Sweep-out Priority Maintenance*

Sweep Out Type :

Account Number : Customer Name :

Branch Code : Product Code :

Product Code	Customer Name	Beneficiary/Provider Account Number	Instruction Type	Instruction Number	Priority Number	Max Sweep Out upto Negative/Debit Balance	Surplus Credit Account
Up Down							

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

Field Description

Field Name	Description
Sweep Out Type	[Mandatory, Drop- Down] Select the type of sweep out instructions from the drop-down list. The options are: • Normal Sweep Out • Reverse Sweep Out
Account Number	[Mandatory, Numeric, 16] Type the CASA account number for which you want to define the priority maintenance.
Customer Name	[Display] This field displays the name of the customer who holds the CASA account.
Branch Code	[Display] This field displays the name of the home branch where the CASA account is opened and maintained.

Field Name	Description
Product Code	[Display] This field displays the name assigned to the CASA product, as defined at the product level. This is the product under which the CASA account is opened.
Column Name	Description
Product Code	[Display] This column displays the name assigned to the CASA product, as defined at the product level. This is the product under which the beneficiary CASA account is opened.
Customer Name	[Display] This column displays the name of the customer who holds the beneficiary CASA account.
Beneficiary/ Provider Account Number	[Display] This column displays the beneficiary or the provider account number.
Instruction Type	[Display] This column displays the instruction assigned to the account. The options are: • Sweepin • Sweepout
Instruction Number	[Display] This column displays the running serial number of the sweep-in/sweep-out instruction.
Priority Number	[Optional, Numeric, Three] Click the column and type the appropriate priority number of the transaction. The sweep-in and sweep-out instructions will be executed in the specified priority.
Maximum Sweep Out upto Negative/Debit Balance	[Toggle] Click the link provided to change the status of maximum sweep out up-to Negative/Debit Balance. This field is applicable only for Sweep Out instructions for beneficiary accounts with pre defined OD limits.

CHM40 - Sweep-in/Sweep-out Priority Maintenance

Column Name	Description
Surplus Credit Account	[Toggle] Click the link provided to check the field of surplus credit account. This field is active only for Sweep Out up-to drawing power and if checked the surplus funds if any in the provider account will be swept out to this account.

- Click the **Add** button.
- Select the type of sweep out instructions from the drop-down list.
- Enter the account number and press the **<Tab>** key.
- Enter the other relevant details.

Sweep-in/Sweep-out Priority Maintenance

Sweep-in/Sweep-out Priority Maintenance*

Sweep Out Type :

Account Number : Customer Name :

Branch Code : Product Code :

Product Code	Customer Name	Beneficiary/Provider Account Number	Instruction Type	Instruction Number	Priority Number	Max Sweep Out upto Negative/Debit Balance	Surplus Credit Account
1	JAYESH K KASHIYA	01000001670100	0	1	1	false	false

Up Down

Record Details

Input By _____ Authorized By _____ Last Mnt. Date _____ Last Mnt. Action _____ Authorized ☐

☐ Add By Copy
 ☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

UDF Ok Close Clear

- Click the **Ok** button.
- The system displays the message "Authorisation Required. Do you Want to Continue". Click the **OK** button.
- The system displays the **Authorization Reason** screen.
- Enter the relevant information and click the **Ok** button.
- The system displays the message "Record Added". Click the **OK** button.

7.5. CHM39 - Sweep In Maintenance

Sweep In Maintenance is used for maintaining instructions on CASA account for providing funds online from one account to another when needed. In this, the beneficiary account is a CASA account, and the provider account can be another CASA or a TD account. All accounts should have regular account status. Whenever there are insufficient funds in the beneficiary account due to debits, the amount is provided by the provider account. If the beneficiary account has overdraft facility, it is decided at Day 0 setup, whether sweep in precedes overdraft or vice-versa.

Partial transaction will not be done, i.e., if the debit of all sweep in's provider accounts is less than the sweep in amount requested, the sweep in transaction fails. If a transaction leading to the sweep in is reversed, then the entire amount swept in earlier is reversed.

Note 1: If a TD account is defined as a provider account, then the fields **Maximum Sweep in Limit** and **Limit Reset Frequency** are disabled.

Note 2: The system restricts fund transfer between two accounts opened under different products, if the transaction is restricted as per the maintenance done at product level.

Definition Prerequisites

- 8051 - CASA Account Opening
- 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 sweep in instructions

1. Type the fast path **CHM39** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Sweep In Maintenance**.
2. The system displays the **Sweep In Maintenance** screen.

Sweep In Maintenance

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the valid account number. The name of the CASA account holder is populated, adjacent to the account number.
Currency Name	[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 CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Customer Name	[Display] This field displays the name of the primary customer who holds the CASA account.

Field Name	Description
Product Code	[Display] This field displays the product code under which the provider account is opened.
Instruction Number	[Display] This field displays the running serial number of the sweep-in instruction.
Sweep In Provider Details	
Account Number	[Mandatory, Numeric, 16] Type the provider account number. A provider account can be any regular CASA or TD account.
Currency Name	[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 CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Customer Name	[Display] This field displays the name of the primary customer who holds the CASA account.
Product Code	[Display] This field displays the product code under which the provider account is opened. Product code is a unique number. Once assigned, it helps to identify the CASA product in FLEXCUBE Retail.
Net Sweep	[Optional, Checkbox] Select the check box if sweep in is to be triggered based on the computation of a limit. This limit is computed based on a formula : Net Sweep In = Sum of total sweep out amount transferred from beneficiary (child) to provider (parent) from sweep maintenance date till current date.
Maximum Sweep in Limit per transaction	[Mandatory, Numeric,20] Type the maximum sweep in limit per transaction. If value is entered in this field the user can optionally select the new "Net Sweep" check box and also optionally enter value in the " Max Sweep in Limit for Frequency" (renamed existing field)flag is selected along with Limit Reset Frequency as "Daily" .

Field Name	Description
Limit Reset Frequency	[Conditional, Drop-Down] Select the frequency to reset the sweep in limit amount for the provider account from the drop-down list. The options are: • None: If this option is selected, the maximum sweep in limit will be defaulted to zero and the user cannot modify. • Daily: If this option is selected, the maximum sweep in limit will be defaulted to zero, but the user can modify the limit to a value greater than zero and the value will be reset daily in the BOD. This field is disabled if a TD account number is entered as the sweep-in provider account number.
Maximum Sweep in Limit for Frequency	[Conditional, Numeric, 13, Two] Type the maximum limit for sweep in at the provider's account to the target account. By default, the system displays zero. The value can be increased or decreased and the impact of this modification will be online. Whenever it is decreased, the value should not go below the already utilized limit. For example: if the limit set already is Rs. 10000 and Rs. 5000 is already utilized then the user will not be able to decrease the maximum limit for sweep in to Rs 4000. This field is disabled and the default value zero is displayed, if a TD account number is entered as the sweep-in provider account number or if None option is selected in the Limit Reset Frequency field.
Cumulative Sweep in Available Limit	[Display] This field displays the limit available for sweep in for the combination of provider and beneficiary account i.e. the difference between maximum sweep in limit and funds utilized by the target account during the day. The system considers the cumulative utilized limit and reduces the same from the maximum sweep in limit. The value in this field changes dynamically after every sweep in is triggered.
Start Date	[[Mandatory, DDMMYYYY] Type the start date of Sweep in instruction. It has to be current date or any date later than the current date.
End Date	[Mandatory, DDMMYYYY] Type the end date of Sweep in instruction. It has to be a date later than the start date.

Field Name	Description
Instruction Status	[[Optional, Drop down] Select from the drop down the status of instruction. The available options are : 1. Suspended - If the instruction has to be suspended 2. Terminate - If the instruction has to be terminated. 3. Click the Add button. 4. Enter the account number and press the <Tab> key. 5. Enter the sweep in account number, select the limit reset frequency and enter the maximum sweep in limit.

Sweep In Maintenance

- Click the **Ok** button.
- The system displays the message "Record Added...Authorisation Pending..". Click the **OK** button.
- The sweep in instruction is added successfully once the record is authorised.

Note: Depending on the set up, there will be a validation that the customer of the debit account and the customer of the credit should have the same customer ID.

7.6. CHM32 - Sweep Out Maintenance

The normal sweep out functionality of this option facilitates optimum use of the customer's account fund. A customer who wants to make maximum use of the funds in his CASA account, and wants to transfer any balance above a certain level to a TD account (to earn a higher interest rate) can use this facility. Typically, once sweep out is set in an account, excess funds over a threshold limit can be transferred to any of the following:

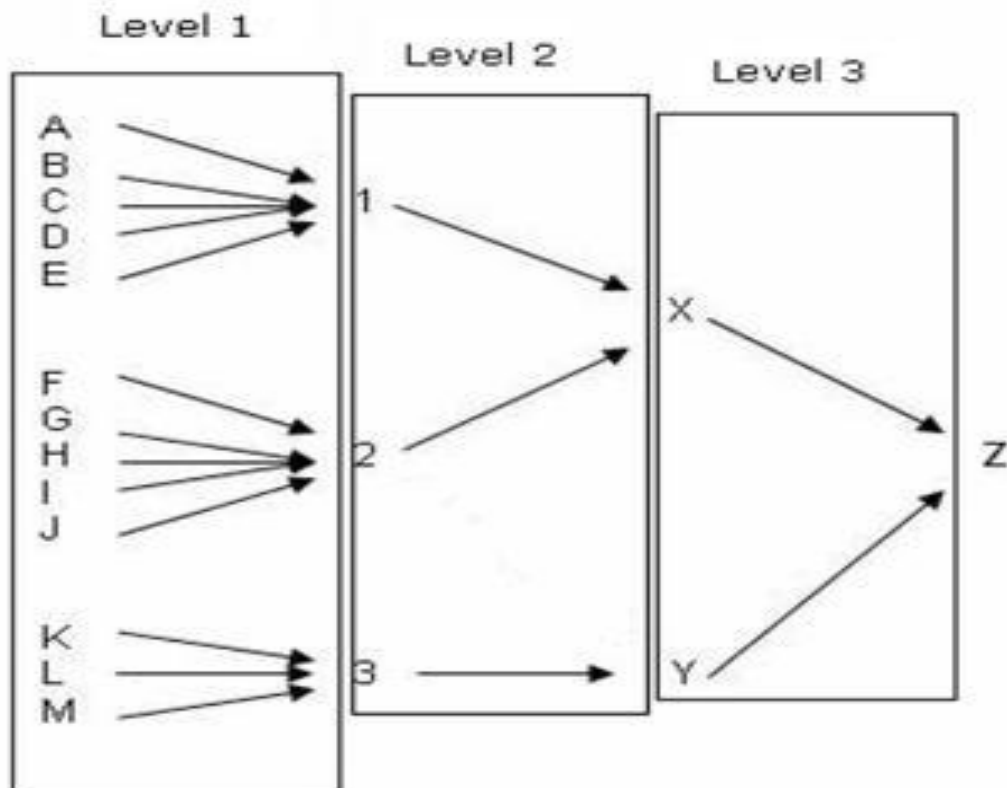
- Another CASA account
- A new Time Deposit account
- A GL account
- An Internal Time Deposit account
- A Revolving account

This normal sweep out instructions will be maintained to transfer the current years balance of the CASA account 1 to the CASA account 2.

The maximum ceiling and minimum limit has to be mentioned for transferring the excess funds. You can mention the minimum balance to be maintained in the account, i.e., after the sweep out this balance would be available in the account.

Sweep out instructions are executed during EOD, BOD or any specific time. The instruction can also be made event based. The system generates batch reports for sweep-out instructions which have been executed and those which have failed. **Oracle FLEXCUBE** also supports sweep out instructions for cash pooling.

For example: The bank proposes to have the hierarchy of sweep out as shown below:



For this, you can maintain sweep out instructions for the accounts in layers. Priority level can be set up for each layer of execution. Sweep out instructions maintained for accounts in layer 1 (Accounts A, B, C, D, E) will be executed first, layer 2 (Accounts 1, 2, 3) will be executed next and so on. The funds will finally reach the lead account (Account Z). However the transactions will pass from layer 1 to layer 2, layer 2 to layer 3 and so on. If the account has an OD limit, the sweep out will be triggered only if the account balance is positive. The maximum layers that can be given for a sweep out chain is 99. The default narration in the sweep out instruction will be 'From account no XXXX' for the 'to account number XXXX' and 'To account number XXXX' for the 'from account number XXXX'. If the narration is modified at the sweep out instruction level then the system will truncate the excess characters excluding the account number and stamp the narration.

The Reverse sweep out functionality will fund the target CASA account in EOD to keep the balance to the defined threshold amount which can be zero or a positive value. The target account can have Overdraft facility. It can also have a sweep out instructions maintained towards the sweep in provider account. These two instructions will be separate maintenance and treated as independent instructions. When the target account balance goes below the threshold balance, at EOD, the sweep in will be triggered to maintain the threshold balance, if the required fund is available in the provider account. In case the amount available in the provider account is not sufficient to meet the requirement, then the available amount will be transferred. The sweep out instruction can also be suspended temporarily or can be terminated permanently by invoking status option.

Definition Prerequisites

- 8051 - CASA Account Opening
- STM54 - Routing Branch Maintenance
- STM59 - Settlement Bank Parameters

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 sweep out instructions

1. Type the fast path **CHM32** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Sweep Out Maintenance**.
2. The system displays the **Sweep Out Maintenance** screen.

Sweep Out Maintenance

Sweep Out Maintenance*

Sweep Out Type :

Account Number : Customer Name : Product Code :

Sweep Currency : Instruction Number : Branch code :

Execution Type :

☒ EOD ☐ BOD ☐ Specific Time ☐ Event Based

Sweep Out Level :

Beneficiary Details | **TD Details**

Frequency :

Start Date : SweepOut Time : HH:MM:SS

End Date : Minimum Balance to be Retained : 0.00

Next Date : Maximum Sweepout Amount : 0.00

Instruction Status : Minimum Sweepout Amount : 0.00

Allow Force Debit : ☐ Threshold Amount :

Sweep Out to :

☒ CASA Account

☐ New TD Account

☐ GL Account

☐ Internal Td Account

☐ Revolving Loan Account

CASA Account No :

Name :

Narrative :

Incremental Amount : 0.00

Count of Fund Transfer :

Count of Successful Transfer :

Sweep Out Percentage :

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy ☐ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☒ Inquiry

UDF OK Close Clear

Field Description

Field Name	Description

Sweep Out Type	[Mandatory, Drop - Down] Select the type of sweep out instruction from the drop-down list. The options are: - Normal Sweep Out: The excess funds from the provider account will be swept out to the beneficiary accounts as per the priority defined in the Sweep-in/Sweep-out Priority Maintenance (Fast Path:CHM40) option. - Reverse Sweep Out: The funds will be swept out from the beneficiary account to the provider account to take the provider account balance up to the threshold amount defined For more information, refer to Example 01 provided at the end of this chapter.

Account Number	[Mandatory, Numeric, 16] Type the CASA account number.

Field Name	Description
Customer Name	[Display] This field displays the name of the customer who holds the CASA account.
Product Code	[Display] This field displays the product code under which the CASA account is opened.
Sweep Currency	[Display] This field displays the sweep currency. The sweep currency is 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 CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Instruction Number	[Display] This field displays the instruction number. By default, the system displays the system generated instrument number when a standing instruction is added. The instruction number and the account number form the key to the record.
Branch Code	[Display] This field displays the name of the home branch where the CASA account is opened and maintained.
Sweep Out Level	[Conditional, Drop-Down] Select the sweep out level from the drop-down list. You can maintain sweep out level/hierarchy through this field for account grouping purpose. If an account already has one sweep out maintenance, the one which was defined for the first time will be defaulted to all subsequent sweep out maintenance's. This validation is added to prevent the system from entering a loop when the hierarchies overlap. For modifying at account level, all existing sweep out instructions for the CASA account will have to be deleted and new sweep out instructions will have to be defined with a new level. You can maintain a maximum level of 99. This field displays the value as 1, if the Reverse Sweep Out option is selected from the Sweep Out Type drop-down list.

Field Name	Description
Execution Type	[Mandatory, Radio Button] Click on the appropriate execution type. The options are: - EOD: Click on this option, if the sweep out action is to be performed during the end of day process - BOD: Click on this option, if the sweep out action is to be performed during the beginning of day process - Specific Time :Click on this option, if the sweep out action is to be performed during specific time of the day. - Event Based:Click on this option, if the sweep out action is to be performed based on certain event. The reverse sweep out functionality is supported only at EOD.

- Click the **Add** button.
- Select the sweep out type from the drop-down list.
- Enter the account number and press the <Tab> key.
- Click on the appropriate execution type.

Sweep Out Maintenance

Sweep Out Maintenance*

Sweep Out Type :

Account Number : Customer Name : Product Code :

Sweep Currency : Instruction Number : Branch code :

Execution Type : ☒ EOD ☐ BOD ☐ Specific Time ☐ Event Based

Sweep Out Level :

Beneficiary Details **TD Details**

Frequency : SweepOut Time : HH:MM:SS

Start Date : Minimum Balance to be Retained : Incremental Amount :

End Date : Maximum Sweepout Amount : Count of Fund Transfer :

Next Date : Minimum Sweepout Amount : Count of Successful Transfer :

Instruction Status : Threshold Amount :

Allow Force Debit : ☐ FC Brn Code :

Sweep Out to :

☐ CASA Account

☐ New TD Account

☒ GL Account

☐ Internal Td Account

☐ Revolving Loan Account

Name :

Narrative :

Benef. Acct: Routing No:

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy ☒ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry

- Enter the required information in the **Beneficiary Details** tab.

Beneficiary Details

Sweep Out Maintenance*

Sweep Out Type :

Account Number : Customer Name : Product Code :

Sweep Currency : Instruction Number : Branch code :

Execution Type :
☒ EOD ☐ BOD ☐ Specific Time ☐ Event Based

Beneficiary Details | TD Details

Frequency : SweepOut Time : HH:MM:SS

Start Date : Minimum Balance to be Retained :

End Date : Maximum Sweepout Amount :

Next Date : Minimum Sweepout Amount :

Instruction Status : Threshold Amount :

TD Prod Code :

Narrative :

Sweep Out to :
☐ CASA Account
☒ New TD Account
☐ GL Account
☐ Internal Td Account
☐ Revolving Loan Account

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Frequency	[Mandatory, Drop-Down] Select the frequency from the drop-down list. The sweep out will be executed in the specified interval. The options are: • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half yearly • Yearly The sweep out instructions are normally executed during the beginning of day (BOD) process. The sweep out start date and next date along with the sweep out frequency will determine the next sweep out execution.
Sweep Out Time	[Mandatory, Time, HH:MM:SS] Type the time for the execution of the sweep out instruction. To enable triggering of sweep outs at a pre defined time. On entering the time system will validate the value entered in the field "Start Date". If the date entered is the current processing date, system will validate that the time entered is not later than the current time.
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start date from the pick list. This is the date from which the sweep out instruction will be applied to the account. By default, the system displays the current date as the start date. The start date cannot be earlier than the current date.
Minimum Balance to be Retained	[Conditional, Numeric, 13, Two] Type the minimum balance to be maintained in the account. The value is defaulted from the product level. This field is enabled if the Normal Sweep Out option is selected from the Sweep Out Type drop-down list.

Field Name	Description
Incremental Amount	[Optional, Numeric, 16] Type the incremental amount for variable amount instruction type CASA to TD. This value should be greater than zero.
End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end date from the pick list. This is the date on which the sweep out instruction will expire. The end date cannot be the current date or a date earlier than the current date and the start date.
Maximum Sweep Out Amount	[Conditional, Numeric, 13, Two] Type the maximum amount that can be transferred from an account for each sweep out. This field is enabled if the Normal Sweep Out option is selected from the Sweep Out Type drop-down list.
Count Of Fund Transfer	[Mandatory, Numeric, Five] Enter the count of total SI transfer which is the total number of fund transfers requested. It is not applicable for instruction type CASA to RD. The value should be greater than or equal to zero.
Next Date	[Mandatory, Pick List, DD/MM/YYYY] Select the next date on which the sweep out instruction will be executed from the pick list. The next date cannot be the current date or a date earlier than the current date and the start date. The next date should be between the start date and the end date of the instruction.
Minimum Sweep out Amount	[Conditional, Numeric, 13, Two] Type the minimum amount that can be transferred from an account for each sweep out. This avoids the sweep out of small amounts. This field is enabled if the Normal Sweep Out option is selected from the Sweep Out Type drop-down list.
Count of Successful Transfer	[Display] The field displays the number of successful instruction till date.

Field Name	Description
Instruction Status	[Optional, Drop Down] Select from the drop down instruction status . The options are : • Suspended - If the Sweep Out instruction has to be suspended temporarily. • Terminated - If the Sweep Out instruction has to be terminated permanently.
Threshold Amount	[Conditional, Numeric, 15] Type the target balance amount that needs to be maintained at EOD. The system will sweep funds from the beneficiary account to this target account to maintain the defined balance at EOD. This field is enabled if the Reverse Sweep Out option is selected from the Sweep Out Type drop-down list. If more than one reverse sweep out instructions are set for the same account, threshold amount has to be same for both the instructions.
Sweep Out Percentage	[Mandatory, Numeric, Six] Type the sweep-out amount as percentage of (net balance minus minimum balance to be retained).
Allow Force Debit	[Optional, Checkbox] Select the Allow Force Debit check box to force debit the amount from the provider account and sweep out funds to the beneficiary account. This field should be selected only for agreement and medical insurance deposits. This will sweep out funds from the beneficiary account including the hold funds in the provider account.
Sweep Out to	
If the Reverse Sweep Out option is selected from the Sweep Out Type drop-down list, then the CASA Account option is selected by default and all other options are disabled.	
Sweep Out to CASA Account	
Click this option if you want to transfer the sweep out funds to a savings account.	
CASA Account No.	[Mandatory, Numeric, 16] Type the savings account number to which the sweep out funds will be transferred.
Name	[Display] This field displays the name of the customer who holds the CASA account.

Field Name	Description
Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration, based on the transaction. The user can change it if required.
Sweep Out to New TD Account	
You can click this option to transfer the sweep out funds to a new TD account. At EOD, the system initiates a new TD account under the specified TD product.	
TD Product code	[Mandatory, Drop-Down] Select the TD product code from the drop-down list. This is the TD product to which the sweep out funds will be transferred.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration, based on the transaction. The user can change it if required.
Sweep Out to GL Account	
Click this option to transfer the sweep out funds to a GL account.	
FC Brn. Code	[Mandatory, Pick List] Select the branch code from the pick list.
Name	[Mandatory, Alphanumeric, 120] Type the name of the beneficiary .
Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration, based on the transaction. The user can change it if required.
Benef. Acct	[Mandatory, Numeric, 16] Type the beneficiary GL account number.
Routing No	[Mandatory, Numeric, 14] Type the routing number of the destination branch. The routing number is a combination of the bank code, the branch code and the sector code from where the instrument was drawn. The combination can be obtained from the Routing Branch Maintenance (Fast Path: STM54) option. <i>Routing Number = Sector Code / Bank Code + Branch Code</i> 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.

Field Name	Description
Sweep Out to Internal Td Account:	
Click this option if you want to transfer the sweep out funds to a new TD account. At EOD, the system initiates a new deposit in the existing TD account	
Internal Td Account	[Mandatory, Pick List] Select the internal TD account to which the sweep out funds will be transferred from the pick list.
Name	[Display] This field displays the name of the customer who holds the TD account.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration, based on the transaction. The user can change it if required.
Sweep Out to Revolving Loan Account	
Revolving Loan Account	[Mandatory, Numeric, 16] Type a valid revolving loan account number.
Name	[Display] This field displays the name of the customer who holds the Revolving Loan account.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration, based on the transaction. The user can change it if required.
8. Select the New TD Account or the Internal Td Account options in the Sweep Out To section to enable the TD Details tab.	
9. Enter the required information in the tab.	

TD Details

This tab is enabled only if the **New TD Account** or the **Internal Td Account** option is selected from the **Sweep Out to** section.

Sweep Out Maintenance

Sweep Out Type :
Normal Sweep Out

Account Number :
103450000000075

Sweep Currency :
RMB

Execution Type :
☒ EOD ☐ BOD ☐ Specific Time ☐ Event Based

Customer Name :
MEGHA VERMA

Instruction Number :
6

Sweep Out Level :
4

Product Code :
10345

Branch code :
Head Office

Beneficiary Details

TD Details

Account Variance :
80

Payout Frequency :
None/At Maturity

Term :
12 Months

Set TD as Sweepin provider :
☒

Interest Variance as :
☒ Absolute Value ☐ Percentage

Compounding Frequency :
None/At Maturity

Base Amt For Add on Tier Rate :
Cumulative for The Depr

Days :
0

PayIn Type :

Deposit Number :
0

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy ☒ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry

UDF

Ok

Close

Clear

Field Description

Field Name	Description
Account Variance	[Mandatory, Numeric, Three, Six] Type the variance for the new TD account. The variance should be in the limits defined at the product level.
Compounding Frequency	[Conditional, 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 frequency at which the interest accrued will be compounded to the principal. This field is disabled and set as None/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.
PayIn Type	[Conditional, Drop-Down] Select the deposit pay-in type from the drop-down list. This options are: • Normal pay-in • Top-up pay-in These are available at the product-level. The deposit amount for the top-up pay-in will be added to the existing deposit and a new deposit is opened in case of normal pay-in. This field is enabled and mandatory if Internal TD Accounts option is selected from Sweep-out to radio-button and also the Top-Up Pay-in Allowed check box is selected in TD Product Master (FP:TDM01). If the flag 'disallow Multiple deposit creation' is checked at the TD Product Master (FP:TDM01), then the normal pay-in will not be allowed to the existing deposit.

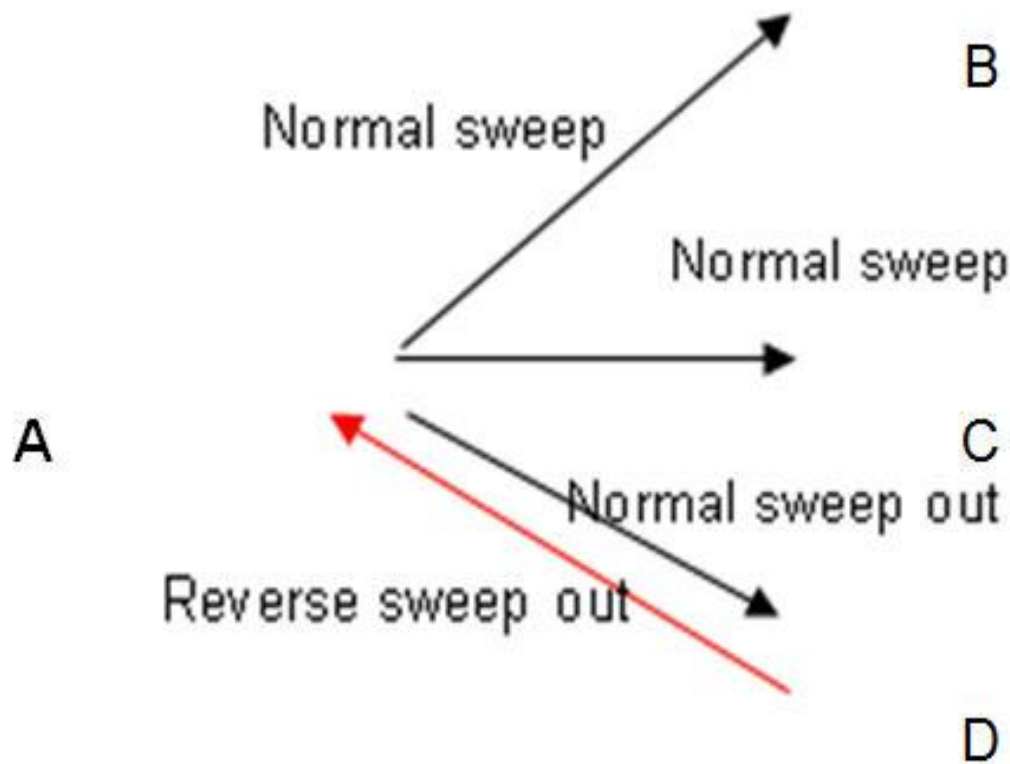
Field Name	Description
Payout Frequency	[Conditional, Drop-Down] Select the interest payout frequency from the drop-down list. The options are: • None/At Maturity • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly It specifies the period at which the interest will be paid. The interest payout frequency should be greater than the accrual frequency. The payout frequency should be in the multiple of compounding frequency. This field is disabled and set as None/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 Amt For Add on Tier Rate	[Mandatory, Drop-Down] Select the base amount for deposit 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 of paid 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. • Cumulative of all deposits - The sum of paid 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.
Deposit Number	[Conditional, Pick List] Select the deposit number to which the top-up pay-in required to be done from the pick list. The pick list should show all the active deposit for the TD account in the ascending order. This field is enabled for the if Internal TD Accounts option is selected from Sweep-out to radio-button.

Field Name	Description
Term	[Conditional, Numeric, Five, Five] Type the term of the deposit in months and days. Term 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. 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.
Set TD as Sweepin provider	[Optional, Check Box] Select the Set TD as Sweepin check box if the TD amount is to be used as sweepin provider. The required TD amount can be transferred to the CASA account to maintain the minimum balance.
Interest Variance As	[Display] This field displays the method of interest variance definition as specified at the product level in TD product Master (FP:TDM01).

10. Click the **Ok** button.
11. The system displays the message "Record Added...Authorisation Pending...". Click the **OK** button.
12. The sweep out instruction is added successfully once the record is authorised.

Note: Depending on the set up, there will be validation that the customer of the Debit account and the customer of the Credit should have the same Customer ID.

Example for Normal and Reverse Sweep outs



Threshold Amount for Provider Account A	5000			
Account	Current Balance	OD Limit	Normal sweep out Priority	Normal Sweep out Amount
Account A	15000	0		
Account B	3000	0	Acct A to Acct C= 1	Acct A to Acct B=4000
Account C	6000	0	Acct A to Acct B =2	Acct A to Acct C=4000
Account D	8000	0	Acct A to Acct D=3	Acct A to Acct D=3000

The system will do the normal sweep in from Account A to C, B & D for 4000, 4000 & 3000 respectively.

Reverse Sweep out instructions also maintained

Reverse sweep out Priority : NA

Reverse sweep out amount : Account D to Account A = 3000

Reverse sweep out from account D to Account A will be triggered and 3000 will be swept out to A to maintain the threshold amount of 5000.

7.7. ECM02 - ECS Mandate Maintenance

A customer can avail ECS facility for making timely payment of its routine tasks such as bill payment, EMI etc. by providing a mandate to its bank, authorizing them to make payment by debiting their account in case the entities seek recovery of its due through ECS. A bank will not honor any incoming ECS debit transaction if it has not received mandate signed by its customer. Using this option you can maintain the ECS mandate submitted by the customer. You can also maintain details of the company to which timely payment has to be made through ECS.

Definition Prerequisites

- 8051 - CASA Account Opening
- ECM01 - ECS Company Details Maintenance

Modes Available

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

To maintain ECS mandate

1. Type the fast path **ECM02** and click **Go** or navigate through the menus to **Global Definitions > Clearing > ECS Mandate Maintenance**.
2. The system displays the **ECS Mandate Maintenance** screen.

ECS Mandate Maintenance

ECS Mandate Maintenance*

Account Details

Account Number : Account Name : Account CCY :

Company Code : Company Name : Consumer Number :

Mandate Details

Upper Limit :

Mandate Receipt Date : Mandate Registration Date :

Mandate Start Date : Mandate End Date :

Type of Mandate :

Beneficiary details : Remarks :

Mandate Stop Details

Mandate Stop Begin Date : Mandate Stop End Date :

Mandate Stop Reason Description :

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

Field Description

Field Name	Description
Account Details	
Account Number	[Mandatory, Numeric, 16] Type a valid CASA account number of the customer for whom the ECS mandate is to be maintained.
Account Name	[Display] This field displays the name of the CASA account holder whose account is to be debited.
Account CCY	[Display] This field displays the currency assigned to the product, under which the account is opened.
Company Code	[Mandatory, Pick List] Select the company code corresponding to the utility service provider from the pick list. RBI maintains a unique code for each company. These codes are maintained in the ECS Company Details Maintenance (Fast Path: ECM01) option.
Company Name	[Display] This field displays the company name corresponding to the company code selected.
Consumer Number	[Mandatory, Alphanumeric, 13] Type the consumer number for the inward debit maintenance. Consumer number is a unique number for a given company code, through which the company identifies the subscriber of its services.
Mandate Details	
Upper Limit	[Mandatory, Numeric, 13, Two] Type the maximum limit per transaction defined for the CASA account.
Mandate Receipt Date	[Optional, Pick List, dd/mm/yyyy] Select the date on which the mandate was received from the customer from the pick list.
Mandate Registration Date	[Mandatory, Pick List, dd/mm/yyyy] Select the mandate registration date from the pick list. It should be the current process date.

Field Name	Description
Mandate Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start date for direct debit mandate from the pick list. It should be greater than or equal to the current process date.
Mandate End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end date for direct debit mandate from the pick list. It should be greater than the mandate start date.
Type of Mandate	[Optional, Drop-Down] Select the type of mandate from the drop-down list. The options are: • Form • Soft copy • Letter
Beneficiary details	[Optional, Alphanumeric, 40] Type the beneficiary details.
Remarks	[Optional, Alphanumeric, 40] Type any remarks if required.
Mandate Stop Details	
It is mandatory to enter the Mandate Stop End Date and Mandate Stop Reason Description if the Mandate Stop Begin Date is entered.	
Mandate Stop Begin Date	[Optional, Pick List, dd/mm/yyyy] Select the start date for mandate stop period from the pick list. It is the date from which the ECS debit mandate will not be applied to the account.
Mandate Stop End Date	[Optional, Pick List, dd/mm/yyyy] Select the end date for mandate stop period from the pick list. It is the date till which the ECS debit mandate will not be applied to the account. It should be greater than or equal to the Mandate Stop Begin Date.
Mandate Stop Reason Description	[Optional, Alphanumeric, 40] Type the reason for executing the Stop ECS mandate.

3. Click the **Add** button.
4. Type the account number and press the <Tab> key.
5. Select the company code from the pick list and enter the consumer number.
6. Enter the relevant information in the Mandate Details and Mandate Stop Details section.

ECS Mandate Maintenance

ECS Mandate Maintenance*

Account Details

Account Number : 06049410000019 Account Name : EDWARD MATHEW Account CCY : INR
 Company Code : 123 Company Name : Travel desk.Chicago Consumer Number : 1000345A

Mandate Details

Upper Limit : 5,000.00
 Mandate Receipt Date : 15/01/2007 Mandate Registration Date : 15/01/2008
 Mandate Start Date : 15/01/2008 Mandate End Date : 31/12/2049
 Type of Mandate : Form
 Beneficiary details : 123ART- Remarks : DEBIT

Mandate Stop Details

Mandate Stop Begin Date : 15/06/2008 Mandate Stop End Date : 15/11/2008
 Mandate Stop Reason Description : FUNDS

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized

☐ Add By Copy
 ☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

UDF Ok Close Clear

7. Click the **OK** button.
8. The system displays the message "Record Added ...Authorisation Pending..". Click the **OK** button.
9. The ECS mandate details are added once the record is authorised.

7.8. CHM20 - Interbranch Settlement Account Maintenance

Interbranch Settlement can be done directly or through Hierarchy. The settlement mode can be set using the **Bank Master Maintenance** (Fast Path: BAM08) option. If Interbranch Settlement is 'Through Hierarchy', then system will use hierarchy structure of the branches to pass additional set of GL entries. Additional set of GL entries will be passed in all the branches in the hierarchy (down to up) till the common parent branch is found .

Using this option you can maintain CASA accounts (Nostro and Mirror Nostro accounts) for all branches. These Nostro Accounts and Mirror Nostro accounts are maintained at branch level and are called as Interbranch Settlement CASA Accounts. A consolidated posting for Debit legs and Credit legs is done separately in the Interbranch Settlement CASA Accounts.

Definition Prerequisites

- BAM08 - Bank Master Maintenance
- BAM03 - Branch Master Maintenance
- 8051 - CASA 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 maintain interbranch settlement account

1. Type the fast path **CHM20** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Interbranch Settlement Account Maintenance**.
2. The system displays the **Interbranch Settlement Account Maintenance** screen.

Interbranch Settlement Account Maintenance

Field Description

Column Name	Description
Branch 1	[Mandatory, Pick List] Select the FCR branch code for which record is to be added from the pick list.
Branch 2	[Mandatory, Pick List] Select the branch 2 from the pick list. It is the parent branch for Branch 1. It is defined in the Higher Level CC field in the Branch Master Maintenance (Fast Path: BAM03) option.
Branch 1 Name	[Display] This field displays the short name for branch 1.
Branch 2 Name	[Display] This field displays the short name for branch 2.
Currency	[Display] This field displays the local currency of the bank.

Column Name	Description
Accounts For Branch 1	
Branch Code	[Display] This field displays the Branch1 code.
Due to Branch 2	
Due To Account Number	[Mandatory, Numeric, 16] Type the mirror nostro account number in which Credit entry is passed. It should be a valid CASA account maintained in branch 1.
Due To Account Title	[Display] This field displays the account title.
Due From Branch 2	
Due From Account Number	[Mandatory, Numeric, 16] Type the mirror nostro account number in which Debit entry is passed. It should be a valid CASA account maintained in branch 1.
Due From Account Title	[Display] This field displays the account title.
Accounts For Branch 2	
Branch Code	[Display] This field displays the Branch2 code.
Due to Branch 1	
Due To Account Number	[Mandatory, Numeric, 16] Type the mirror nostro account number in which Credit entry is passed. It should be a valid CASA account maintained in branch 2.
Due To Account Title	[Display] This field displays the account title.
Due From Branch 1	
Due From Account Number	[Mandatory, Numeric, 16] Type the mirror nostro account number in which Debit entry is passed. It should be a valid CASA account maintained in branch 2.
Due From Account Title	[Display] This field displays the account title.

CHM20 - Interbranch Settlement Account Maintenance

3. Click the **Add** button.
4. Select the branch 1 and branch 2 from the pick list.
5. Enter the mirror nostro account numbers for debit and credit entries for branch 1 and branch 2.

Interbranch Settlement Account Maintenance

Interbranch Settlement Account Maintenance*

Branch 1 : 300 Branch 2 : 9999
Branch 1 Name : Branch C Branch 2 Name : Head Office
Currency : CNY

Accounts For Branch 1 :
Branch Code : 300
Due to Branch 2 :
Due To Account Number : 01000000445100 Due To Account Title : LUMBASA A
Due From Branch 2 :
Due From Account Number : 01000000444100 Due From Account Title : LUMBASA A

Accounts For Branch 2 :
Branch Code : 9999
Due to Branch 1 :
Due To Account Number : 01000001450100 Due To Account Title : SHIN CHAN
Due From Branch 1 :
Due From Account Number : 01000001456100 Due From Account Title : SHIN CHAN

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy ☒ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry

UDF Ok Close Clear

6. Click the **Ok** button.
7. The system displays the message "Record Added . . . Authorization Pending ..". Click the **OK** button.
8. The interbranch settlement account is added once the record is authorized.

7.9. CHM65 - RD Drawdown Instruction

This option is used to provide data to setup drawdown instructions for the newly opened RD against the CASA account on which the instruction is set up. It also helps setup installment payment for existing RD MCA Number and installment payment for existing educational deposit.

Definition Prerequisites

- MCA04 - RD Account Opening under MCA
- MCA06 - CASA Account Opening under MCA

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 setup drawdown instructions

1. Type the fast path **CHM65** and click **Go** or navigate through the menus to **Global Definitions> CASA > RD Drawdown Instruction**.
2. The system displays the **RD Drawdown Instruction** screen.

RD Drawdown Instruction

RD Drawdown Instruction*

Account No : Instruction No. :

Product Name : Priority No.:

Branch : Minimum Balance Required:

Account Ccy : Count of Fund Transfer:

Provider Account No : Count of Successful Transfer:

Drawdown Frequency :

Start Date : End Date :

Payin Allowed in Default Status : ☐

Remarks:

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

UDF OK Close Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the RD account number for which drawdown instructions is to be set. The MCA title as defined at the time of account opening is displayed in the adjacent field.
Instruction No.	[Display] This field displays the drawdown instruction generated by the system on addition. Instruction number starts from 1 for each account and gets incremented on subsequent addition. Instruction number and account number form the key to the record.
Product Name	[Display] This field displays the name of the product of the RD account.
Priority No.	[Mandatory, Numeric, Three] Type the priority number of the instruction. The priority number will be unique for a provider account. The system will execute the drawdown as per the priority set.
Branch	[Display] This field displays the branch name in which the RD account exists.
Minimum Balance Required	[Mandatory, Numeric, 12, Two] Type the minimum balance required for the SI. The value should be greater than or equal to the minimum balance required at account level in Account Master Maintenance (Fast Path: CH021) option.
Account Ccy	[Display] This field displays the currency assigned to the account at the product level, under which the RD 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 RD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Provider Account No	[Mandatory, Numeric, 16] Type the provider account number for which drawdown instructions is to be set. This will be a provider CASA account number for the beneficiary RD account.

Field Name	Description
Count of Fund Transfer	[Mandatory, Numeric, Five] Type the count of total SI fund transfers required. It is not applicable for instruction type CASA to RD. The value should be greater than or equal to zero.
Drawdown Frequency	[Optional, Numeric, Three] Select the drawdown instruction frequency to be set for the RD account from the drop-down list. The options are: • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly • 180 Days
Count of Successful Transfer	[Display] This field displays the number of successful instructions till date
Start Date	[Mandatory, Pick List, DD/MM/YYYY] Select the start date from which the drawdown instruction is to be executed from the pick list. It must be a future date.
End Date	[Display] This field displays the end date till which the drawdown instruction is to be executed.
Payin Allowed in Default Status	[Optional, Check Box] Select the Payin Allowed in Default Status check box to allow payin to the new RD account, even if it goes to default status.

3. Click the **Add** button.
4. Enter the account number and press the <Tab> key. The system displays the account details and instruction number.
5. Enter the priority no and provider account no.
6. Enter the other relevant information.

GRD Drawdown Instruction

RD Drawdown Instruction*

Account No :	1200100000002956	Li Chang	Instruction No. :	1
Product Name :	RD		Priority No.:	123
Branch :	Head Office		Minimum Balance Required:	0.00
Account Ccy :	RMB		Count of Fund Transfer	25
Provider Account No :	100150000000240		Count of Successful Transfer:	
Drawdown Frequency :	Monthly			
Start Date :	27/12/2011			
End Date :	20/01/2012			
Payin Allowed in Default Status :	☒			

Remarks:

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

5. Click the **Ok** button.
6. The system displays the message "Record Added...Authorisation Pending..". Click the **OK** button.
7. The drawdown instructions is setup once the record is authorized.

8. Other Transactions

8.1. CHM48 - Account Level Variance Maintenance

Oracle FLEXCUBE has the flexibility to define different rates for accounts under a product by specifying account level variances for debit interest and credit interest. The variances for CASA accounts, defined in this maintenance, work in addition to the product level interest rate to derive the final net interest rate applicable for the account. These variances should be within the minimum and maximum variance defined at the product level.

Using this option, for CASA debit balance accounts (OD, TOD and overline) you can have the interest freeze periods. To achieve this the account level variances are to be given in such a way that the net rate will be zero with a definite validity period.

The interest variance can be set for the following options:

- Credit Interest
- Debit Interest
- Overline Interest
- TOD Interest
- OD Interest

Definition Prerequisites

- 8051 - CASA 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 maintain account level variance

1. Type the fast path **CHM48** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Account Level Variance Maintenance**.
2. The system displays the **Account Level Variance Maintenance** screen.

Account Level Variance Maintenance

Account Level Variance Maintenance*

Account Details

Account No :
Limit No :
Currency Code :

Customer Name :
Product Code :
Branch Name :
Advice Required : ☐

Types

☒ Credit
☐ Debit
☐ OverLine
☐ TOD
☐ OD Interest

SummaryDetails

Sr No	Date Variance Start	Date Variance End	Tier Number	Int. Variance in Absolute Value	Int. Variance in Percentage(%)	Reason	Me

CardChange PinChequeCost RateDenominationInstrumentInventoryPin ValidationService ChargeSignatureTravellers Cheque

UDFOKCloseClear

Field Description

Column Name	Description
Account Details	
Account No	[Mandatory, Numeric, 16] Type the CASA account number for which you want to define the variance.
Customer Name	[Display] This field displays the name of the customer who holds the CASA account.
Limit No	[Conditional, Pick List] Select the limit number from the pick list. This field is enabled if the OD Interest option is selected in the Types section. An account can have several limits attached to it.

Column Name	Description
Product Code	[Display] This field displays the product code under which the CASA account is opened.
Currency Code	[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 CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Branch Name	[Display] This field displays the name of the home branch where the CASA account is opened and maintained.
Advice Required	[Optional, Check Box] Select the Advice Required check box to generate an advice for the interest rate change.
Types	[Mandatory, Radio Button] Click the appropriate type of interest variance. The options are: • Credit • Debit • OverLine • TOD • OD Interest

3. Enter the account number and press the <Tab> key.
4. Select the interest type.

Account Level Variance Maintenance

Account Level Variance Maintenance*

Account Details

Account No : 000000001190101 Customer Name : JayaPP
 Limit No : Product Code : 10020 - Retail Prod - RMB - CASA Interest
 Currency Code : RMB Branch Name : Head Office Advice Required : ☐

Types

☒ Credit ☐ Debit ☐ OverLine ☐ TOD ☐ OD Interest

Summary | Details

Sr No	Date Variance Start	Date Variance End	Tier Number	Int. Variance in Absolute Value	Int. Variance in Percentage(%)	Reason	Ms
+ -							

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

UDF OK Close Clear

5. The system displays the **Summary** tab screen.
6. Click the + button to add account level variance.
7. Enter the required information in the grid.

Summary

Account Level Variance Maintenance*

Account Details

Account No : 000000001190101 Customer Name : JayaPP
 Limit No : Product Code : 10020 - Retail Prod - RMB - CASA Interest
 Currency Code : RMB Branch Name : Head Office Advice Required : ☐

Types

☒ Credit ☐ Debit ☐ OverLine ☐ TOD ☐ OD Interest

Summary Details

Variance End	Tier Number	Int. Variance in Absolute Value	Int. Variance in Percentage(%)	Reason	MakerID	CheckerID	Delete?
02/2012	1	0.03064	2.00000	51			N

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

UDF OK Close Clear

Field Description

Column Name	Description
Sr No	[Display] This column displays the serial number of the interest variance specified for the account/limit.
Date Variance Start	[Mandatory, Pick List, dd/mm/yyyy] Click the column and select the appropriate start date from which the variance will be applicable from the pick list. The variance start date for a limit in an account cannot be modified.
Date Variance End	[Mandatory, Pick List, dd/mm/yyyy] Click the column and select the appropriate end date to which the variance will be applicable from the pick list. In modify mode end date can be modified till the current process date. Overlapping of variance start date and end dates are not allowed when additional rows are added. The start date and end date for the interest rate variance can be the same for the interest rate types CR/DR/TOD/OVL.

Column Name	Description
Tier Number	[Mandatory, Pick List] Click the column and select the tier number for the interest rate from the pick list.
Int. Variance in Absolute Value	[Mandatory, Numeric, Two, Five] Type the Int.variance applicable for the selected account. The variance rate for a limit in an account can not be modified. Note: Incase a new variance is to be added to the account/limit, you have to set the date variance end as the current process date, add a separate row with the new variance start and end date and type the new variance rate
Int. Variance in Percentage (%)	[Mandatory, Numeric, Two, Five] Type the Int.variance in percentage term for the selected account. This field is enabled only if the option for interest variance is selected as percentage.
Reason	[Mandatory, Drop-Down] Click the column and select the appropriate reason for applying the interest variance from the drop-down list.
Maker ID	[Display] This column displays the login ID of the person who has performed the transaction. The user ID is automatically saved when a transaction is performed. The system displays the user ID as the maker of the transaction after authorisation.
Checker ID	[Display] This column displays the login ID of the person who has authorised the transaction. The user ID of the authoriser is automatically saved when a transaction is authorised. The system displays the user ID as the checker of the transaction after authorisation.
Delete?	[Optional, Check Box] Select the check box to delete an interest variance detail for an account.

8. Double-click the column to view the **Details** tab.

Details

Account Level Variance Maintenance*

Account Details

Account No : 000000001190101 Customer Name : JayaPP
 Limit No : Product Code : 10020 - Retail Prod - RMB - CASA Interest
 Currency Code : RMB Branch Name : Head Office Advice Required : ☐

Types

☒ Credit ☐ Debit ☐ OverLine ☐ TOD ☐ OD Interest

Summary | Details

Date Effective	NET Rate	Product Variance in Absolute Value	Product Variance in Percentage(%)	Balance Slab
09/02/2011	1.53185	0.03185175	2.12345	9.99E18

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
Date Effective	[Display] This column displays the date from which the variance will be effective.
NET Rate	[Display] This column displays the net rate (effective rate) applicable to the account.
Product Variance in Absolute Value	[Display] This column displays the variance of interest over the product in absolute term.
Product Variance in Percentage (%)	[Display] This column displays the variance of interest over the product in percentage term.
Balance Slab	[Display] This column displays the tier balance slab.

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 message "Transaction Completed Successfully". Click the **OK** button.

8.2. CHM47 - Account Cheque Purchase Limit Maintenance

Cheque Purchasing implies that a bank can immediately credit the customer's CASA account for the said cheque amount on the day of cheque deposit, although the cheque has an 'uncleared' status. The customer's available balance is updated after this transaction is performed successfully.

This maintenance allows the user to set the purchasing limit up to which cheques can be purchased for an account. The limit details like amount, start date, end date, etc. can be set for both normal cheques and post dated cheques by using this option. The user can purchase cheques deposited by the customers using the **Cheque Purchase** (Fast Path: ST070) option.

Note: Cheque purchase limit maintenance for inter-branch account is not allowed.

Definition Prerequisites

Not Applicable

Modes Available

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

To set cheque purchase limit to an account

1. Type the fast path **CHM47** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Others Transactions > Account Cheque Purchase Limit Maintenance**.
2. The system displays the **Account Cheque Purchase Limit Maintenance** screen.

Account Cheque Purchase Limit Maintenance

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the valid CASA account number.
Customer Name	[Display] This field displays the short name of the primary customer of the CASA account.
Currency Code	[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 CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Branch Code	[Display] This field displays the name of the branch code of the account.

- Click the **Add** button.

CHM47 - Account Cheque Purchase Limit Maintenance

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

Account Cheque Purchase Limit Maintenance

The screenshot shows the 'Account Cheque Purchase Limit Maintenance' window. At the top, there are fields for 'Account No.' (000000007658), 'Customer Name' (JACK K JASON), 'Currency Code' (INR), and 'Branch Code' (HO). Below these are two tabs: 'Normal Cheque Purchase' (selected) and 'Post Dated Cheque Purchase'. The main area contains fields for 'Line No.' (empty), 'Limit Amount' (0.00), 'Limit Start Date' (10/04/2008), 'Int. Indx Code' (empty), 'Utilized Limit Amount' (0.00), 'Limit End Date' (10/04/2008), and 'Purchase Margin Available [in %]' (0.00000). At the bottom, there is a 'Record Details' section with fields for 'Input By', 'Authorized By', 'Last Mnt. Date', 'Last Mnt. Action', and 'Authorized'. The 'Authorized' field has a checkbox. Below the record details are buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', and 'Inquiry'. At the very bottom are 'Ok', 'Close', and 'Clear' buttons.

5. Enter the required information in the various tabs.

Normal Cheque Purchase

Field Description

Field Name	Description
Line No	[Mandatory, Pick List] Select the required credit line from the pick list. This field is enabled for replicated accounts only.
Limit Amount	[Mandatory, Numeric, 13, Two] Type the limit amount value. The limit amount value is the cheque buying power of the account. An account can purchase cheques worth up to this limit.
Utilized Limit Amount	[Display] This field displays the utilized limit amount. The utilized limit is the amount that has been utilized out of the total purchasing limit. For example, if the purchasing limit is 50000 and cheques worth 30000 are purchased then this field will display this used limit.

CHM47 - Account Cheque Purchase Limit Maintenance

Field Name	Description
Limit Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start date of the purchasing limit from the pick list. By default, the system displays the current date as the limit start date.
Limit End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end date of the purchasing limit from the pick list. By default, the system displays the current date next year as the limit end date.
Int. Indx Code	[Optional, Drop-Down] Select the interest index code to be applied to the transaction from the drop-down list.
Purchase Margin Available [in %]	[Mandatory, Numeric, Three, Five] Type the cheque purchase margin. The cheque purchase margin is the percentage of cheque amount that can be credited to CASA. The remaining amount acts as a safeguard against the various risks involved.

Post Dated Cheque Purchase

Account Cheque Purchase Limit Maintenance

Account No : 000000007658 Customer Name : JACK K JASON
 Currency Code : INR Branch Code : HO

Normal Cheque Purchase **Post Dated Cheque Purchase**

Line No : Limit Amount : 10.00 Utilized Limit Amount : 0.00
 Limit Start Date : 10/04/2008 Limit End Date : 10/04/2008
 Int. Indx Code : 2 - 0.00000% Penal Int. Indx Code : 23 - 1.00000%
 Sec. Margin Withheld [in %] : 10.00000 Tenor [in days] : 8

Record Details

Input By : Authorized By : Last Mnt. Date : Last Mnt. Action : Authorized : ☐

☐ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry

Field Description

Field Name	Description
Line No.	[Conditional, Pick List] Select the required credit line from the pick list. This field is enabled for replicated accounts only.
Limit Amount	[Mandatory, Numeric, 13, Two] Type the limit amount. The limit amount value is the cheque buying power of the account. An account can purchase cheques worth up to this limit.
Utilized Limit Amount	[Display] This field displays the utilized limit amount. The utilized limit is the amount that has been utilized out of the total purchasing limit. For example, if the purchasing limit is 50000 and cheques worth 30000 are purchased then this field will display this used limit.
Limit Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start date of the purchasing limit from the pick list. By default, the system displays the current date as the limit start date.
Limit End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end date of the purchasing limit from the pick list. By default, the system displays the current date next year as the limit end date.
Int. Indx Code	[Optional, Drop-Down] Select the interest index code to be applied to the transaction from the drop-down list.
Penal Int. Indx Code	[Mandatory, Drop-Down] Select the penal interest index code from the drop-down list.
Sec. Margin Withheld [in %]	[Mandatory, Percentage, Three, Five] Type the percentage of amount that will be withheld as the security margin.
Tenor [in days]	[Mandatory, Numeric, Five] Type the tenor. The tenor will be calculated in terms of days.

CHM47 - Account Cheque Purchase Limit Maintenance

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **OK** button.
8. The cheque purchase limit to an account is added successfully once the record is authorised.

8.3. CHM09 - Ch Jpa Acct xref Maintenance

The JPA Account is an account opened on behalf of the pension payment authority for customers in the bank. The customers are not allowed to operate this account personally. The pension payment authority simply credits this account with the pension amount and the proceeds are then credited to the customer's CASA accounts via Fund Transfer.

The JPA Account Cross Reference maintenance allows the bank to maintain a reference between the customer's CASA account and JPA pension account. When the customer wishes to collect the pension payment the JPA Account Cross Reference maintenance is used to identify the customer's CASA account and the JPA account, ascertain the available JPA balance and then the pension amount is credited to the CASA via the Fund Transfer transaction.

Definition Prerequisites

- 8051 - CASA 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 JPA account cross reference details

1. Type the fast path **CHM09** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Ch Jpa xref Maintenance**.
2. The system displays the **Ch Jpa Acct xref Maintenance** screen.

Ch JPA Account xref Maintenance

Field Description

Field Name	Description
Customer Account	[Mandatory, Numeric, 16] Type the CASA number to which the pension amount from the JPA account will be credited.
Customer Full Name	[Display] This field displays the full name of the customer who holds the CASA account.
Product Code	[Display] This field displays the name assigned to the CASA product, as defined at the product level. This is the product under which the CASA account is opened.
Branch Code	[Display] This field displays the name of the home branch where the CASA account is opened and maintained.

Field Name	Description
JPA Account	[Mandatory, Numeric, 16] Type the customer's JPA account to which the pension amount will be credited by the pension payment authority.
Pensioner Id	[Mandatory, Numeric, 16] Type the pensioner id.
JPA Balance Available	[Display] This field displays the available JPA balance amount. This amount is credited to the customer's CASA via fund transfer.

- Click the **Add** button.
- Enter the account number and press the <Tab> key.
- Enter the JPA account number, and the pensioner ID.

Ch Jpa Acct xref Maintenance

Ch Jpa Acct xref Maintenance

Customer Account : 000000007054

Customer Full Name : JACK K JASON

Product Code : 10

Branch Code : 9999

JPA Account : 000000007658

Pensioner Id. : 12377

JPA Balance Available : 0.00

Record Details

Input By : _____ Authorized By : _____ Last Mnt. Date : _____ Last Mnt. Action : _____ Authorized : ☐

☒ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry

Ok Close Clear

- Click the **Ok** button.
- The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **OK** button.
- The JPA cross-reference details for an account are added successfully once the record is authorised.

8.4. 1080 - Record Confirmation

The **Record Confirmation** option allows the user to create a confirmation transaction. Confirmation transaction refers to transactions which precedes actual financial transactions and indicate the amount that will be debited or credited from the account on a future date. Financial implication of a confirmation transaction is to increase/decrease (depending on positive confirmation for Credit Transaction and negative Confirmation for Debit Transaction) the available balance of the account without having any effect on the interest base of the account.

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

Not Applicable

To record confirmation of transaction

1. Type the fast path **1080** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Confirmation Transaction Maintenance**.
2. The system displays the **Record Confirmation** screen.

Record Confirmation

Confirmation Transaction Maintenance

Account No :

Account Ccy : Txn Ccy :

Acct Ccy Rate : Txn Ccy Rate :

Txn Amount : Acct Amount :

Dr/Cr:

Confirmation Literal:

Expiry Date : 30/04/2009

User Reference No :

Narrative : Record Confirmation

Other Transactions

Service Charge Details

Ok Cancel

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the CASA account number from which you want to withdraw cash. The short name of the primary customer of the CASA account holder is populated adjacent to the account number.
Account Ccy	[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. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA 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 transaction currency from the drop-down list. The transaction currency is the currency in which the transaction will take place. While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined exchange 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 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 a band 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.

Field Name	Description
Txn Amount	[Mandatory, Numeric, 13, Two] Type the transaction amount. The transaction amount is the amount that will be withdrawn from the account. The amount is entered in the transaction currency for withdrawing cash. The cash withdrawn amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Acct Amount	[Display] This field displays the cash to be withdrawn. The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency. If the local currency of the bank is different from the account currency of the customer, the amount entered in the Txn Amount field is converted to the account currency at the specified exchange rate. If the currency of the local bank and the account currency are the same, the amount in the Txn Amount field and the Account Amt field will be the same. 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 CASA product is USD (US Dollar), the account opened under that product has USD as its account currency.
Dr/Cr	[Mandatory, Drop-Down] Select the type of record confirmation from the drop-down list. The record confirmation is a debit or credit transaction. The options are: • Debit • Credit
Confirmation Literal	[Mandatory, Pick List] Select the confirmation literal from the pick list. The confirmation literal will be used for matching the actual financial transaction.
Expiry Date	[Mandatory, dd/mm/yyyy] Type the date of expiry of the confirmation transaction. The field takes the default value as the next working date.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.

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.

- Enter the account number and press the **<Tab>** key.
- Select the Txn Ccy from the drop-down list.
- Enter the amount and select the type of transaction from the drop-down list.
- Select the confirmation literal from the pick list.

Record Confirmation

Confirmation Transaction Maintenance

Account No : 01000001330100 SHIN CHAN

Account Ccy : CNY Txn Ccy : CNY

Acct Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000

Txn Amount : 10,000.00 Acct Amount : 10,000.00

Dr/Cr: Debit

Confirmation Literal: CSW

Expiry Date : 30/04/2009

User Reference No : 53453

Narrative : Record Confirmation

Other Transactions

Service Charge Details

Ok Cancel

- Click the **Ok** button.
- 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.

Note: For more information on authorisation transactions, refer to the ***FLEXCUBE Introduction User Manual***.

8.5. CH077 - Confirmation Transaction Maintenance*

The **Confirmation Transaction Maintenance** option allows the user to modify the confirmation transaction which is added through the **Record Confirmation** option. Confirmation transaction refers to transactions which precedes actual financial transactions and indicate the amount that will be debited or credited from the account on a future date. Financial implication of a confirmation transaction is to increase/decrease (depending on positive confirmation for credit transaction and negative confirmation for debit transaction) the available balance of the account without having any effect on the interest base of the account.

Definition Prerequisites

- 1080 - Record Confirmation Transaction

Modes Available

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

To modify confirmation of transaction

1. Type the fast path **CH077** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Confirmation Transaction Maintenance**.
2. The system displays the **Confirmation Transaction Maintenance** screen.

Confirmation Transaction Maintenance

Confirmation Transaction Maintenance																							
Account No:	09998010000130			Account Branch	999																		
Confirmation Reference No:				Customer Short Name	J																		
Summary Details <table border="1"> <thead> <tr> <th>Ref No.</th> <th>Confirmation Mnemonic</th> <th>Txn Ccy</th> <th>Acc Ccy</th> <th>Confirmation Amount (TCY)</th> <th>Confirmation Amount (ACY)</th> <th>Dr / Cr</th> <th>Expiry Date</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>1080</td> <td>USD</td> <td>USD</td> <td>10000.0</td> <td>10000.0</td> <td>C</td> <td>20/03/2004</td> </tr> </tbody> </table>								Ref No.	Confirmation Mnemonic	Txn Ccy	Acc Ccy	Confirmation Amount (TCY)	Confirmation Amount (ACY)	Dr / Cr	Expiry Date	1	1080	USD	USD	10000.0	10000.0	C	20/03/2004
Ref No.	Confirmation Mnemonic	Txn Ccy	Acc Ccy	Confirmation Amount (TCY)	Confirmation Amount (ACY)	Dr / Cr	Expiry Date																
1	1080	USD	USD	10000.0	10000.0	C	20/03/2004																
Record Details <table border="1"> <tr> <td>Input By</td> <td>Authorized By</td> <td>Last Mnt. Date</td> <td>Last Mnt. Action</td> <td>Authorized</td> </tr> <tr> <td> TMAYUR </td> <td> SYSTEM </td> <td> 26/08/2006:17:30:25 </td> <td> Add </td> <td>☐</td> </tr> </table>								Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized	TMAYUR	SYSTEM	26/08/2006:17:30:25	Add	☐						
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized																			
TMAYUR	SYSTEM	26/08/2006:17:30:25	Add	☐																			
☐ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☒ Inquiry OK Close Clear																							

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the CASA account number from which you want to withdraw cash. The short name of the primary customer of the CASA account holder is populated adjacent to the account number.
Account Branch	[Display] This field displays the account branch.
Confirmation Reference No	[Display] This field displays the confirmation reference number. The unique number to identify a confirmation transaction in an account.
Customer Short Name	[Display] This field displays the short name of the customer.

- Click the **Modify** button.
- Enter the account number and other details in the relevant field.

Confirmation Transaction Maintenance

Confirmation Transaction Maintenance

Account No: Account Branch:

Confirmation Reference No: Customer Short Name:

Summary | **Details**

Ref No.	Confirmation Mnemonic	Txn Ccy	Acc Ccy	Confirmation Amount (TCY)	Confirmation Amount (ACY)	Dr / Cr	Expiry Date
1	1080	USD	USD	10000.0	10000.0	C	20/03/2004

Record Details

Input By: Authorized By: Last Mnt. Date: Last Mnt. Action: Authorized: ☐

☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

5. Enter the required information in the various tabs.

Summary

Confirmation Transaction Maintenance

Account No: Account Branch:

Confirmation Reference No: Customer Short Name:

Summary | Details

Ref No.	Confirmation Mnemonic	Txn Ccy	Acc Ccy	Confirmation Amount (TCY)	Confirmation Amount (ACY)	Dr / Cr	Expiry Date
1	1080	USD	USD	10000.0	10000.0	C	20/03/2004

Record Details

Input By: Authorized By: Last Mnt. Date: Last Mnt. Action: Authorized: ☐

☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

Field Description

Column Name	Description
Ref No.	[Display] This column displays the reference number of the transaction. The reference number is unique for each transaction.
Confirmation Mnemonic	[Display] This column displays the confirmation mnemonic.
Txn Ccy	[Display] This column displays the currency of the confirmation transaction.
Acc Ccy	[Display] This column displays the currency in which the account is opened.

Column Name	Description
Confirmation Amount (TCY)	[Display] This column displays the amount of confirmation of the transaction currency.
Confirmation Amount (ACY)	[Display] This column displays the amount of confirmation of the account currency.
Dr/Cr	[Display] This column displays the record confirmation is a debit or credit transaction.
Expiry Date	[Display] This column displays the date of expiry of the confirmation transaction. The field takes the default value as the next working date.

Details

Confirmation Transaction Maintenance				
Account No:	09998010000130	Account Branch	999	
Confirmation Reference No:	1	Customer Short Name	J	
Summary Details				
Confirmation Literal :	CSD			
Confirmation Amount (ACY) :	USD 10,000.00	Account Rate :	1.00000	
Confirmation Amount (TCY) :	USD 10,000.00	Transaction Rate :	1.00000	
Debit / Credit :	C			
Transaction Branch :	999			
Expiry Date :	20/03/2004			
User Reference No :	1			
Narrative :	Record Confirmation			
Record Details Input By Authorized By Last Mnt. Date Last Mnt. Action Authorized				
TMAYUR		SYSTEM		26/08/2006:17:30:25
		Add		☐
☐ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☒ Inquiry Ok Close Clear				

Field Description

Field Name	Description
Confirmation Literal	[Mandatory, Pick List] Select the confirmation literal from the pick list. The confirmation literal will be used for matching the actual financial transaction.
Confirmation Amount (ACY)	[Display] This field displays the amount of confirmation of the account currency.
Account Rate	[Display] This field displays the account rate.
Confirmation Amount (TCY)	[Display] This field displays the amount of confirmation of the transaction currency.
Confirmation Ccy	[Mandatory, Drop-Down] Select the confirmation currency from the drop-down list. While posting the transaction entries to the account, the confirmation currency is converted into the account currency, based on the defined exchange rate.
Transaction Rate	[Display] This field displays the transaction rate.
Debit/Credit	[Display] This field displays whether the record confirmation is a debit or credit transaction. The options are: • Debit • Credit
Transaction Branch	[Display] This field displays the name of the transaction branch.
Expiry Date	[Display] This field displays the date of expiry of the confirmation transaction. The field takes the default value as the next working date.
User Reference No	[Optional, Alphanumeric, 30] Type the user reference number assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.

Field Name	Description
Narrative	[Mandatory, Alphanumeric, 120] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.

6. Click the **Ok** button.
7. The system displays the message "Record Modified...Authorisation Pending...Click Ok to Continue". Click the **OK** button.
8. The confirmation transaction is modified successfully once the record is authorised.

8.6. 1010 - Banker's Cheque Sale Against Account

Using this option, banks can issue banker's cheques to their existing customers from their CASA accounts. If inventory tracking of BC is enabled, the BCs which are expected to be issued should be available in the inventory of the teller for issuance.

The user has to enter details of BC number, amount, beneficiary details, etc.

The customer account is debited in the Account Currency with the equivalent of the BC amount after taking the charges into account.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- BAM99 - GL Codes Cross Ref Maintenance
- STM57 - MICR Number Maintenance
- 8051 - CASA Account Opening
- CHM37 - Cheque Book Issue Maintenance

Modes Available

Not Applicable

To issue banker's cheque against the CASA account

1. Type the fast path **1010** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Remittance > Banker's Cheque Sale Against Account**.
2. The system displays the **Banker's Cheque Sale Against Account** screen.

Banker's Cheque Sale Against Account

Banker's Cheque Sale Against Account*

Bank Code :			
Account No :		Acct. Title :	
Acct Ccy :		TCY Code :	
Acct Ccy Rate :		Chq Ccy Rate :	
Cheque Amount :		Pan Card No :	
Charges (Lcy) :		Serial No :	
Acct Amount :		Cheque Date :	
BC Date :		Routing No :	
Cheque No :		Passport / IC No :	
Micr No :			
Beneficiary Name :			
Beneficiary Addr :			
User Reference No :			
Narrative :			
Print Remarks :			

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
Bank Code	[Mandatory, Drop-Down] Select the bank / issuer on which the BC is drawn from the drop-down list. The list of banks on which BCs can be issued are maintained in the Issuer Maintenance (Fast Path: BAM09) option and downloaded to the branch. Normally banks issue BCs drawn on them.
Account No	[Mandatory, Numeric, 16] Type the CASA account number, which should be debited for issuance of the BC. The adjacent field displays the short name of the primary customer linked to the CASA account. This account will be debited for the amount of the BC and the charges applied.
Acct Title	[Display] This field displays the title of the account.

Field Name	Description
Acct Ccy	[Display] This field displays the currency assigned to the product, under which the CASA account is opened. All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
TCY Code	[Mandatory, Drop-Down] Select the cheque currency in which the BC has been issued from the drop-down list. The BC will be issued in this currency. This is the currency in which the transaction is taking place. 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.
Acct Ccy Rate	[Display] This field displays the rate at which the CASA 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.
Chq Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the banker's cheque currency to the local currency. The teller's right to change the cheque 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 transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Cheque Amount	[Mandatory, Numeric, 13, Two] Type the amount for which the BC has been issued. The BC will be issued for this amount.
Pan Card No	[Conditional, Alphanumeric, 10] Type the pan card number. This field is mandatory if the Cheque Amount is greater than or equal to 50,000. By default, this field displays the pan card number if it is maintained in the Customer Information Master Maintenance (Fast Path: CIM09).

Field Name	Description
Charges (Lcy)	[Display] This field displays the charges, in local currency, that will be levied on the account for cash withdrawal. 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.
Acct Amount	[Display] This field displays the amount that is finally debited to the CASA account of the customer. This amount is always in the account currency and includes the service charges as well the BC amount.
BC Date	[Display] This field displays the date on which the BC is issued. By default, the posting date is displayed as 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 a DD, at the time of issue, the system generates a serial number comprising the branch code, instrument type and a running serial number. The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue. When an instrument comes for clearing, it may be referred by the MICR number and Routing 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.
Cheque No	[Mandatory, Numeric, 12] Type the cheque number against which the BC is being issued. If the BC is issued against a cheque which is issued to the CASA account of the customer, the system will validate this cheque no. against the cheques issued to the customer on the account. If the cheque no. is already paid or lost or marked as Stop, the system will show an error. If the cheque is not yet paid the system will change the status to Paid after the transaction is confirmed. For more information refer to MICR Number Maintenance option.

Field Name	Description
Cheque Date	[Mandatory, dd/mm/yyyy] Type the date on which the cheque has been issued. This date gets defaulted to the posting date. This 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 the Settlement Bank Parameters 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 is defaulted to the system date.
Micr No	[Mandatory, Numeric, 12] Type the MICR number of the Banker's Cheque. This is a number pre-printed on the instrument. For every remittance instrument, it is necessary to maintain an MICR number that is 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 so that the instrument can be tracked by the system whether it is liquidated or enquired upon by the 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 a combination of the bank code and the branch code. The combination can be obtained from the Routing Branch Maintenance option. <i>Routing Number = Sector Code / Bank Code + Branch Code</i> For a deposited cheque, 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 option.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary.
Passport / IC No	[Optional, Alphanumeric, 14] Type the passport or IC number. This is an identification collected from the beneficiary of the BC at the time of liquidation.

Field Name	Description
Beneficiary Addr	[Mandatory, Alphanumeric, 35] Type the contact address of the beneficiary. This is normally needed for record purposes and provided as additional information.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Mandatory, Alphanumeric, 120] Type the narration. By default, the system displays BC Sale Against Account.
Print Remarks	[Optional, Alphanumeric, 120] Type the remarks to be printed. It is used for instrument (BC /DD) printing purpose.

3. Select the bank code from the drop-down list and enter the account number.
4. Select the cheque currency from the pick list.
5. Enter the cheque amount, cheque number, cheque date, MICR number and the beneficiary details.

Banker's Cheque Sale Against Account

Banker's Cheque Sale Against Account*

Bank Code :	HDFC BANK		
Account No :	06049410000019	Acct. Title :	EDWARD MATHEW
Acct Ccy :	INR	TCY Code :	INR
Acct Ccy Rate :	1.00000	Chq Ccy Rate :	1.00000
Cheque Amount :	51,000.00	Pan Card No :	bwup5050501
Charges (Lcy) :	11.02		
Acct Amount :	51,011.02		
BC Date :	15/01/2008	Serial No :	
Cheque No :	5	Cheque Date :	15/01/2008
Micr No :	100001000100	Routing No :	400335016
Beneficiary Name :	Edward	Passport / IC No :	12001001001
Beneficiary Addr :	Park Avenue New Lane Mumbai		
User Reference No :	1		
Narrative :	BC, Sale Against Account		
Print Remarks :	Sale Against Account		

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

UDF OK Close Clear

6. Click the **Inventory** and **Service Charge** details link. Click the **Ok** button.
7. Click the **Ok** button on the main screen.
8. The system displays the message "Authorisation 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. 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.
12. The system displays the **Documents Receipt** screen.
13. 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.
14. The system displays the message "Printed Succesfully?". Click the **Ok** button.
15. Click the **Cancel** button.
16. The system displays the serial number. It is auto-generated by the system. Click the **OK** button.

Note 1: For more Information on **Document Receipt** , Inventory, Service Charge 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**.

8.7. 1014 - DD Sale Against Account

Using this option, you can issue demand drafts against the customer's CASA account. Depending upon the correspondent banking relationship with other banks, DD's can be issued on other banks. The banks on which DD's are to be issued, have to be maintained in the **Issuer Maintenance** (Fast Path: BAM09) option.

This withdrawal is allowed depending on the availability of sufficient balance or available credit limit and proper verification of the signature on the withdrawal request with the signature maintained in the system.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- BAM25 - Currency Definition
- STM57 - MICR Number Maintenance
- 8051 - CASA Account Opening
- CHM37 - Cheque Book Issue Maintenance

Modes Available

Not Applicable

To issue demand draft against CASA account

1. Type the fast path **1014** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Remittance > DD Sale Against Account**.
2. The system displays the **DD Sale Against Account** screen.

DD Sale Against Account

Field Description

Field Name	Description
Bank Code	[Mandatory, Drop-Down] Select the bank / issuer on which the DD is drawn from the drop-down list. The list of banks on which DDs can be issued are maintained in the Issuer Maintenance (Fast Path: BAM09) option and downloaded to the branch. Normally banks issue BCs drawn on them.
Payable Branch	[Mandatory, Pick List] Select the payable branch of the bank from the pick list. This is the branch where the customer wants the DD to be paid.
Account No	[Mandatory, Numeric, 16] Type the CASA account number, which should be debited for issuance of the DD. The adjacent field displays the short name of the primary customer linked to the CASA account.

Field Name	Description
Pan Card No	[Conditional, Alphanumeric, 10] Type the pan card number. This field is mandatory if the cheque amount is greater than 50,000. By default, this field displays the pan card number if it is maintained in the Customer Information Master Maintenance (Fast Path: CIM09).
Acct Ccy	[Display] This field displays the currency assigned to the product, under which the CASA account is opened. All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Cheque Ccy	[Mandatory, Pick List] Select the cheque currency in which the DD has been issued from the pick list. The DD will be issued in this currency. This is the currency in which the transaction is taking place. 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.
Acct Ccy Rate	[Display] This field displays the rate at which the CASA account currency is converted to the local currency of the bank.
Chq Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the banker's cheque currency to the local currency of your bank.
Cheque Amount	[Mandatory, Numeric, 13, Two] Type the amount for which the DD has been issued. The DD will be issued for this amount.
Charges (Lcy)	[Display] This field displays the charges in local currency that will be levied on the account for cash withdrawal. The service charge codes are added and maintained in the Rewards and Service Charges Details (Fast Path: BAM14) 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.

Field Name	Description
Acct Amount	[Display] This field displays the amount that is finally debited to the CASA account of the customer. This amount is always in the account currency and includes the service charges as well the DD amount.
DD Date	[Display] This field displays by default, the posting date as 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 a DD, at the time of issue, the system generates a serial number comprising the branch code, instrument type and a running serial number. The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue. When an instrument comes for clearing, it may be referred by the MICR number and Routing 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 Oracle FLEXCUBE Retail tracks the instrument uniquely.
Cheque No	[Mandatory, Numeric, 12] Type the cheque number. If the DD is issued against a cheque which is issued to the CASA account of the customer, the system will validate this cheque no. against the cheques issued to the customer on the account. If the cheque no. is already paid or lost or marked as Stop, the system will show an error. If the cheque is not yet paid the system will change the status to Paid after the transaction is confirmed.
Micr No	[Mandatory, Numeric, 12] Type the MICR number of the DD. This is a number pre-printed on the instrument. For every remittance instrument, it is necessary to maintain an MICR number that is 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 so that the instrument can be tracked by the system whether it is liquidated or enquired upon by the MICR number or the serial number.
Routing No	[Display] This field displays the routing number.

Field Name	Description
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary for the DD.
Passport / IC No	[Optional, Alphanumeric, 14] Type the passport or IC number. This is the identification of the beneficiary of the DD.
Beneficiary Addr	[Mandatory, Alphanumeric, 35] Type the contact address of the beneficiary. This is normally needed for record purposes and provided as additional information.
User Reference No	[Mandatory, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays DD.Sale Against Account .
Print Remark	[Optional, Alphanumeric, 120] Type the remarks to be printed. It is used for instrument (BC/DD) printing purpose.

3. Select the bank code from the drop-down list and the payable branch from the pick list.
4. Enter the account number and press the **<Tab>** key.
5. Select the cheque currency from the pick list.
6. Enter the cheque amount, MICR number, beneficiary name, narration, beneficiary address and user reference number.

DD Sale Against Account

DD Sale Against Account*

Bank Code :

Payable Branch :

Account No : Pan Card No :

Acct Ccy : Cheque Ccy :

Acct Ccy Rate : Chq Ccy Rate :

Cheque Amount :

Charges (Lcy) :

Acct Amount :

DD Date : Serial No :

Cheque No :

Micr No : Routing No :

Beneficiary Name : Passport / IC No :

Beneficiary Addr :

User Reference No :

Narrative :

Print Remark :

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

7. Click the **Inventory** and **Service Charge** details link. Click the **Ok** button.
8. Click the **Ok** button on the main screen.
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 relevant information and click the **Grant** button.
12. 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.
13. The system displays the **Documents 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 **Ok** button.
15. The system displays the message "Printed Succesfully?". Click the **Ok** button.
16. Click the **Cancel** button.
17. The system displays the serial number. It is auto-generated by the system. Click the **Ok** button.

Note 1: For more Information on **Document Receipt** , Inventory, Service Charge 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**.

8.8. 8318 - TT Sale Against Account

The user can transmit Telegraphic Transfer (TT) against the CASA of the customer, using this option. This enables the customer to remit funds from one bank to another bank in different regions. The actual funds transfer between the banks involved would have to be manually sorted out.

The banks on which TT is done have to be maintained in the **Issuer Maintenance** (Fast Path: BAM09) option.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM99 - GL Codes Cross Ref Maintenance
- BAM56 - Currency Codes Maintenance
- BAM20 - Bank Codes Maintenance
- STM57 - MICR Number Maintenance
- 8051 - CASA Account Opening
- IV001 - Stock Transaction
- CHM37 - Cheque Book Issue Maintenance

Modes Available

Not Applicable

To issue TT against CASA account

1. Type the fast path **8318** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Remittance > TT Sale Against Account**.
2. The system displays the **TT Sale Against Account** screen.

TT Sale Against Account

TT Sale Against Account*

Bank Code :			
Payable Branch :			...
Account No :			
Acct Ccy :		TCY Code :	
Acct Ccy Rate :		Chq Ccy Rate :	
Transfer Amount :			
Charges (Lcy) :			
Acct Amount :			
Transfer Date :	31/01/2008	Serial No :	
Cheque No :	000000000000	Cheque Date :	31/01/2008
Beneficiary Name :		Passport / IC No :	
Beneficiary Addr :			
User Reference No :			
Narrative :	TT. A/C.		

OK Close Clear

Field Description

Field Name	Description
Bank Code	[Mandatory, Drop-Down] Select the bank / issuer on which the TT is drawn from the drop-down list. The list of banks on which TTs can be issued are maintained in the Issuer Maintenance option and downloaded to the branch. Normally banks issue TTs drawn on them.
Payable Branch	[Mandatory, Pick List] Select the payable branch of the bank from the pick list. This is the branch where the customer wants the TT to be paid.
Account No	[Mandatory, Numeric, 16] Type the CASA account number, which should be debited for issuance of the TT. The adjacent field displays the short name of the primary customer linked to the CASA account.

Field Name	Description
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.
TCY Code	[Mandatory, Pick List] Select the transaction currency code from the pick list. This is the currency in which the transaction is taking place. 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.
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.
Chq Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the banker's cheque currency to the local currency. The teller's right to change the cheque 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 transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Transfer Amount	[Mandatory, Numeric, 13, Two] Type the amount for which the TT has been issued. The TT will be issued for this amount.
Charges (Lcy)	[Display] This field displays the charges in local currency that will be levied on the account for cash withdrawal. 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.

Field Name	Description
Acct Amount	[Display] This field displays the amount that is finally debited to the CASA account of the customer. This amount is always in the account currency and includes the service charges as well the TT amount.
Transfer Date	[Display] This field displays by default, the posting date as the date on which the TT is issued.
Serial No	[Display] This field displays the serial number. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code, instrument type and a running serial number. The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue. When an instrument comes for clearing, it may be referred by the MICR number and Routing 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.
Cheque No	[Mandatory, Numeric, 12] Type the cheque number of the TT. If the TT is issued against a cheque which is issued to the CASA account of the customer, the system will validate this cheque no. against the cheques issued to the customer on the account. If the cheque no. is already paid or lost or marked as Stop, the system will show an error. If the cheque is not yet paid the system will change the status to Paid after the transaction is confirmed. For more information refer to MICR Number Maintenance option.
Cheque Date	[Mandatory, dd/mm/yyyy] Type the date on which the cheque has been issued. This date gets defaulted to the posting date. This 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 the Settlement Bank Parameters 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.

Field Name	Description
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary for the TT.
Passport / IC No	[Mandatory, Alphanumeric, 14] Type the passport or IC number. This is the identification of the beneficiary of the TT.
Beneficiary Addr	[Mandatory, Alphanumeric, 35] Type the contact address of the beneficiary. This is normally needed for record purposes and provided as additional information.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
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.

3. Select the bank code from the drop-down list and the payable branch from the pick list.
4. Enter the account number, transfer amount, cheque number, cheque date, passport/IC number and the beneficiary details.
5. Select the cheque currency from the pick list.

TT Sale Against Account

TT Sale Against Account*

Bank Code :	DANAMON	
Payable Branch :	5	MUMBAI
Account No :	000000003129	VIJAY4015
Acct Ccy :	INR	TCY Code:
Acct Ccy Rate :	1.00000	Chq Ccy Rate :
Transfer Amount :	50.00	
Charges (Lcy) :	0.00	
Acct Amount :	50.00	
Transfer Date :	10/04/2008	Serial No :
Cheque No :	000000000000	Cheque Date :
Beneficiary Name :	Tom Smith	Passport / IC No :
Beneficiary Addr :	Redwoods	
	California	
User Reference No :	0	
Narrative :	TT. A/C.	

OK Close Clear

6. Click the **Ok** button.
7. 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.
8. The system displays the **Document Receipt** screen.
9. 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.
10. The system displays the serial number. It is system generated. Click the **OK** button.

8.9. 1432 - Flexible RD Redemption

The user can use this option for early part/full redemption. The system will calculate the penalty amount applicable for early/part redemption and display the net redemption proceeds. For part redemption, the minimum balance will also be deducted from the net redemption amount. In case of savings plan gift scheme, as a part of penalty, the gift amount will also be recovered from the customer's account.

The **Account Close** (Fast Path: CH001) option is available for closure of matured flexible RD accounts. The user can close the matured flexible RD account, with proper mode for redemption, through this option.

The SC processing for early/part withdrawal is handled manually by the bank.

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

Not Applicable

To redeem a flexible RD account

1. Type the fast path **1432** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Cash > Flexible RD Redemption**.
2. The system displays the **Flexible RD Redemption** screen.

Flexible RD Redemption

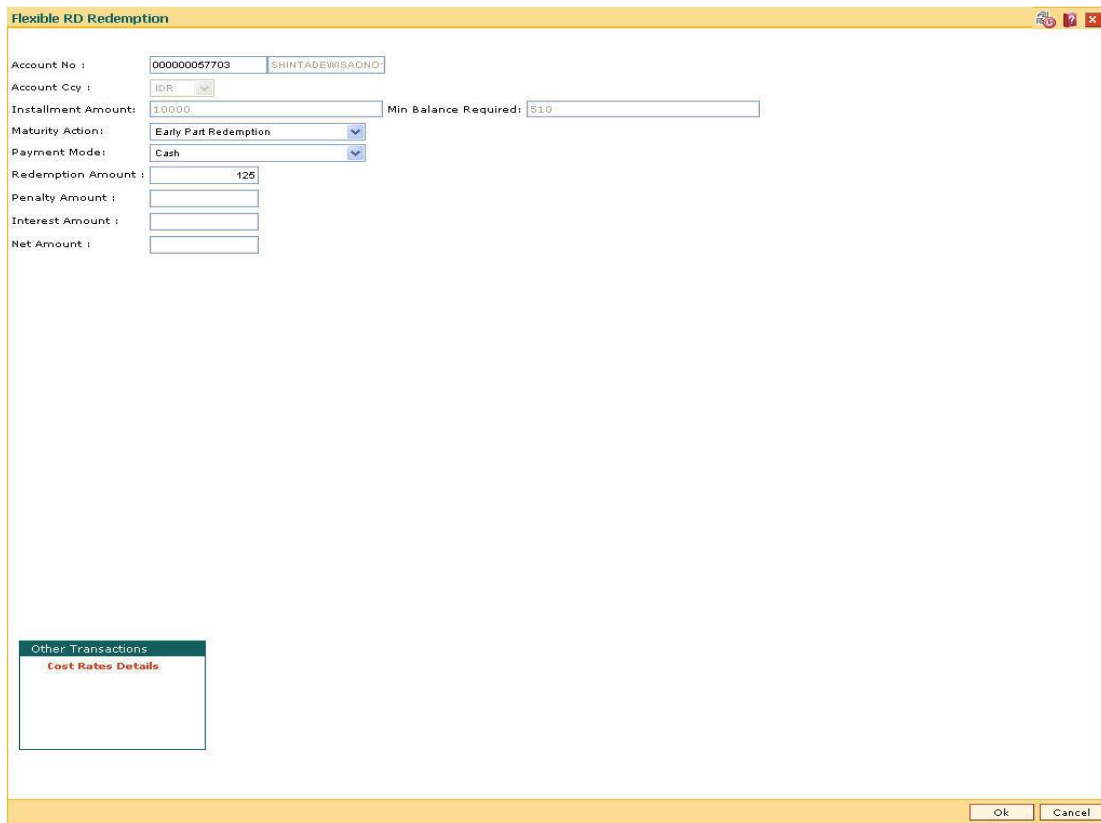
Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the flexible RD (savings/TPD) account number for which redemption has to be done.
Account Ccy	[Display] This field displays the currency in which the customer account is opened. 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 CASA product is USD, the account opened under that product has USD as its account currency.
Installment Amount	[Display] This field displays the installment amount of the flexible RD (Savings/TPD) account.

Field Name	Description
Min Balance Required	[Display] This field displays the minimum balance required in the account. This is defined at the product level.
Maturity Action	[Mandatory, Drop-Down] Select the action to be taken when system initiates maturity processing from the drop-down list. The options are: • Early Part Redemption • Early Full Redemption
Payment Mode	[Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options are: • Cash: Redemption proceeds will be paid in cash • Transfer to CASA: Redemption proceeds are credited to a CASA account
Redemption Amount	[Conditional, Numeric, 13, Two] Type the redemption amount. The redemption amount should be less than or equal to: <i>Account Balance – Minimum Balance</i> This field is enabled if the Early Part Redemption option is selected from the Maturity Action field. This field will display the full redemption amount if the Early Full Redemption option is selected in the Maturity Action field.
Penalty Amount	[Display] This field displays the penalty amount which will be charged, due to early part/full redemption, to the flexible RD (Savings/TPD) account.
Interest Amount	[Display] This field displays the interest amount which the customer will get for the amount that is being redeemed.
Net Amount	[Display] This field displays the net amount which customer will get after deduction of penalty.

3. Enter the account number and press the <Tab> key.
4. Select the maturity action and the payment mode from the drop-down list.
5. For part redemption, enter the redemption amount.

Flexible RD Redemption



The screenshot shows a 'Flexible RD Redemption' window with the following fields and controls:

- Account No :** 000000057703 (with a small 'SHINTADEWISAGNO' label next to it)
- Account Ccy :** IDR (dropdown menu)
- Installment Amount:** 10000
- Min Balance Required:** 510
- Maturity Action:** Early Part Redemption (dropdown menu)
- Payment Mode:** Cash (dropdown menu)
- Redemption Amount :** 125
- Penalty Amount :** (empty field)
- Interest Amount :** (empty field)
- Net Amount :** (empty field)

At the bottom left, there is a section titled 'Other Transactions' with a sub-link 'Cost Rates Details'. At the bottom right, there are 'Ok' and 'Cancel' buttons.

6. Click the **Ok** button.
7. The system displays the message "Do you want to continue?". Click the **Ok** button.
8. The system displays the **Flexible RD Redemption** screen depending on the **Payment Mode** selected.
9. Enter the required information in the appropriate screen.

Cash

Flexible RD Redemption

Account No : 000000057703 SHINTADEWISAOND

Account Ccy : IDR Txn Ccy : IDR

Acct Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000

Redemption Amount : 123

Penalty Amount : 2.46

Interest Amount : 0.00

Net Amount : 120.54

Txn Amount : 120.54

User Reference No : 6876565

Narrative : Flexible RD Redemption By Cash

Other Transactions

Inventory Details

Ok Cancel

Field Description

Field Name	Description
Account No	[Display] This field displays the account number for which redemption is being done.
Account Ccy	[Display] This field displays the currency in which the customer account is opened. 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 CASA product is USD, the account opened under that product has USD as its account currency.

Field Name	Description
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. By default the system displays the local 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.
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.
Redemption Amount	[Display] This field displays the redemption amount.
Penalty Amount	[Display] This field displays the penalty amount which will be charged, due to early part/full redemption, to the Flexible RD (Savings/TPD) account.
Interest Amount	[Display] This field displays the interest amount which the customer will get for the amount that is being redeemed.
Net Amount	[Display] This field displays the net amount which customer will get after deduction of penalty.
Txn Amount	[Display] This field displays the transaction amount.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction.

Field Name	Description
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default the system displays narration, based on the transaction.

Transfer to CASA

The screenshot shows the 'Flexible RD Redemption' window with the following fields and values:

- From Acct No : 000000057703 (SHINTADEWISAONO)
- From Acct Ccy : IDR
- To Acct No : 000000003368 (AGAMANDREASSOE)
- To Acct Ccy : IDR
- From Ccy Rate : 1.00000
- To Ccy Rate : 1.00000
- Redemption Amount : 125
- Penalty Amount : 2.50
- Interest Amount : 0.00
- Net Amount : 122.50
- Txn Amount : 122.50
- User Reference No : 7578646764
- Narrative : Flexible RD Redemption By CASA Xfer

At the bottom left, there is a section titled 'Other Transactions' with two links: 'Cheque Details' and 'Cost Rates Details'. At the bottom right, there are 'Ok' and 'Cancel' buttons.

Field Description

Field Name	Description
From Acct No	[Display] This field displays the account number for which redemption is being done.
From Acct Ccy	[Display] This field displays the currency in which the customer account is opened. Account currency is the currency assigned to the product at the product level, under which the account is opened.

Field Name	Description
To Acct No	[Mandatory, Numeric, 16] Type the CASA account number to which redemption proceeds will be credited.
To Acct Ccy	[Display] This field displays the currency in which the customer CASA account is opened.
From Ccy Rate	[Display] This field displays the rate at which the Flexible RD account currency is converted to the local currency of the bank.
To Ccy Rate	[Display] This field displays the rate at which the CASA account currency is converted to the local currency of the bank.
Redemption Amount	[Display] This field displays the redemption amount.
Penalty Amount	[Display] This field displays the penalty amount which will be charged, due to early part/full redemption, to the Flexible RD (Savings/TPD) account.
Interest Amount	[Display] This field displays the interest amount which will be credited to customers CASA account for the amount that is being redeemed.
Net Amount	[Display] This field displays the net amount which will be credited to customers CASA account after deduction of penalty.
Txn Amount	[Display] This field displays the transaction amount.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default the system displays narration, based on the transaction.

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 system generated 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. To print the receipt, select the record that needs to be printed. The system displays the message "Do You Want To Print". Click the **Yes** button.
OR
Click the **Cancel** button.

8.10. BA030 - Treasury Negotiation Worklist

The customer can negotiate the exchange rate with the teller if the customer is not satisfied with the defaulted rate in the following options:

- **Outgoing Payment Initiation (CASA)** (Fast Path: 2030)
- **CASA to GL Funds Transfer** (Fast Path: 1092)
- **Miscellaneous Customer Debit** (Fast Path: 1008)
- **Miscellaneous Customer Credit** (Fast Path: 1408)
- **GL to Casa funds Transfer** (Fast Path: 1093)
- **CASA to CASA Funds Transfer** (Fast Path: 1006)
- **CASA to CASA Funds Transfer (Value Dated)** (Fast Path: 1091)

Using the **Treasury Negotiation Worklist** option the treasury user can either reject the negotiation by not providing a negotiated rate or enter a new negotiated exchange rate in the **Negotiate Rate** tab.

The user can use the **Search Electronic Journal** (Fast Path: 6006) option to find the status of the transaction as negotiated or rejected and proceed further with the transaction.

Definition Prerequisites

- 2030 - Outgoing Payment Initiation (CASA)
- 1092 - CASA to GL Funds Transfer
- 1008 - Miscellaneous Customer Debit
- 1408 - Miscellaneous Customer Credit
- 1093 - GL to Casa funds Transfer
- 1006 - CASA to CASA Funds Transfer
- 1091 - CASA to CASA Funds Transfer (Value Dated)

Modes Available

Not Applicable

To negotiate exchange rate with treasury

1. Type the fast path **BA030** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Negotiation > Treasury Negotiation Worklist**.
2. The system displays the **Work With BDS Transaction** tab in the **Treasury Negotiation Worklist** screen.

Work With BDS Transaction

Treasury Negotiation Worklist*

Work with BDS Transaction | Negotiate Rate

Txn Date	Txn Time	Branch	User Id	Buy Currency	Sell Currency	Buy Amount
17/07/2008	19:05:37	9999	TSRINIVASAN	IDR	AUD	1,000.00

1 / 1

Refresh Close Clear

Field Description

Column Name	Description
Txn Date	[Display] This column displays the date of the transaction.
Txn Time	[Display] This column displays the time of the transaction.
Branch	[Display] This column displays the name of the branch where the transaction is initiated.
User Id	[Display] This column displays the unique identification code of the user who has initiated the transaction.
Buy Currency	[Display] This column displays the buy currency with respect to treasury.

Column Name	Description
Sell Currency	[Display] This column displays the sell currency with respect to treasury.
Buy Amount	[Display] This column displays the buy amount in buy currency.

3. Double-click the appropriate record to view details.

4. The system displays the **Negotiate Rate** tab.

Negotiate Rate

Treasury Negotiation Worklist*

Work with SDS Transaction | **Negotiate Rate**

From Account No : 000000005058 ALFAROMEO

To Account No : 111100101 GL_201-1

Txn Narration : Miscellaneous Customer Debit

Bank Buy Currency : IDR

Bank Sell Currency : AUD

Defaulted Exchange Rate : 7,911.21000

Bank Buy Amount : 100.00

Bank Sell Amount : 0.01

Teller Comments : Nego

Negotiated Exchange Rate : 7,911.23000

Treasury Ref No : 150208000046

Reject Negotiate Back

Refresh Close Clear

Field Description

Field Name	Description
From Account No	[Display] This field displays the account number from which the transaction is initiated.
To Account No	[Display] This field displays the beneficiary account number, if applicable.

Field Name	Description
Txn Narration	[Display] This field displays the narration for the initiated transaction.
Bank Buy Currency	[Display] This field displays the bank buy currency.
Bank Sell Currency	[Display] This field displays the bank sell currency.
Defaulted Exchange Rate	[Display] This field displays the defaulted exchange rate from the transaction screen.
Bank Buy Amount	[Display] This field displays the bank buy amount from the transaction screen.
Bank Sell Amount	[Display] This field displays the bank sell amount from the transaction screen.
Teller Comments	[Display] This field displays the comments input by teller.
Negotiated Exchange Rate	[Optional, Numeric, 21, Five] Type the negotiated rate which has to be used by the teller for the transaction.
Treasury Ref No	[Display] This field displays the system generated reference number. The format of the treasury reference number will be DDMMYYNNNNNN where DDMMYY represents current date and the last 6 digits represent a running sequence number. This sequence number will be reset to 1 for every day.

5. Click the **Negotiate** button to negotiate the exchange rate. The system displays the message "Successfully Negotiated".
OR
Click the **Reject** button to reject the negotiation of exchange rate. The system displays the message "Negotiation Rejected Successfully".
6. Click the **Ok** button.
7. Click the **Close** button.

8.11. CHM57 - Bank Assurance Account Details

This option is used to maintain the insurance details. In case if Primajaga insurance is linked to flexible RD (Savings/TPD), the user will have to input the flexible RD (Savings/TPD) account number. This account number acts as a cross reference between the two accounts.

For standalone primajaga insurance account, flexible RD (Savings/TPD) account will not be maintained. After adding all the details, a file will be generated by **FLEXCUBE Retail** for further processing. This handoff will be generated on a daily basis after EOD.

Definition Prerequisites

- CHM56 - Insurance Xref Maintenance
- CHM01 - CASA Product Master Maintenance
- 8051 - CASA Account Opening
- BAM03-Branch Master Maintenance

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 bank assurance account details

1. Type the fast path **CHM57** and click **Go** or navigate through the menus to **Global Definitions > CASA > Bank Assurance Account Details**.
2. The system displays the **Bank Assurance Account Details** screen.

Bank Assurance Account Details

Bank Assurance Account Details*

Insurance Account No./Policy No.: Product Name:
 TPD/Saving Account No.: Maximum Age:

Insurance Account Details

Branch Code:
 Policy Effective Date:
 Term: (In Months)
 Insurance Assessment Start Date:
 Policy Status:
 Renewal Date: 15/02/2008
 Expiry Date: 15/02/2008
 Dealer Number: Dealer Account Number:
 Application Date:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

OK Close Clear

Field Description

Field Name	Description
Insurance Account No./Policy No.	[Mandatory, Numeric, 16] Type the primajaga insurance account number stand alone or linked to the TPD/savings plan.
Product Name	[Display] This field displays the name of the product under which the account is opened.
TPD/Saving Account No	[Optional, Numeric, 16] Type the flexible RD (TPD / Saving) account number. This Saving /TPD account number will be linked to the policy number i.e. the Primajaga insurance account number.
Maximum Age	[Display] This field displays the maximum age defined for flexible RD (Savings/TPD) product. The maximum age is defined in the Insurance Xref Maintenance (Fast Path: CHM56) option.

Field Name	Description
Insurance Account Details	
Branch Code	[Mandatory, Drop-Down] Select the branch code from the drop-down list.
Policy Effective Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date from which policy is effective from the pick list. This date can be a current date or back dated.
Term (In Months)	[Optional, Numeric, Three] Type the policy term in months. The system validates for the maximum age as <i>(Birth Date – Current Date) + Term of insurance < maximum age specified</i> .
Insurance Assement Start Date	[Optional, Pick List, dd\mm\yyyy] Select the date for premium payment from the pick list. This date can be current date or back dated.
Policy Status	[Mandatory, Drop-Down] Select the status of the policy from the drop-down list. The options are: • Active • Cancelled • Pending • InClaim • Frozen
Renewal Date	[Mandatory, Pick List, dd/mm/yyyy] Select the policy renewal date from the pick list.
Expiry Date	[Mandatory, Pick List, dd\mm\yyyy] Select the date on which policy will expire from the pick list.
Dealer Number	[Optional, Number, 10] Type the customer ID of dealer.
Dealer Account Number	[Mandatory, Numeric, 16] Type the dealer's CASA account number.
Application Date	[Mandatory, Pick List, dd\mm\yyyy] Select the date of application by the customer from the pick list. This date can be current date or back dated.

3. Click the **Add** button.

4. Enter the insurance account number or the policy number.

- Enter the details in the insurance account details grid.

Bank Assurance Account Details

Bank Assurance Account Details*

Insurance Account No./Policy No.: 000000000067 AAKTEA Product Name: PG39 SAVING ACCOUNT
 TPD/Saving Account No: Maximum Age:

Insurance Account Details

Branch Code: HO
 Policy Effective Date: 15/02/2008
 Term: (In Months)
 Insurance Assessment Start Date:
 Policy Status: Active
 Renewal Date: 15/02/2008
 Expiry Date: 15/02/2009
 Dealer Number: Dealer Account Number: 000000005058
 Application Date: 13/02/2008

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

Ok Close Clear

- Click the **Ok** button.
- The system displays the message "Record Added... Authorisation Pending..". Click the **Ok** button.
- The bank assurance account details are added once the record is authorised.

TDS13 - Casa Tax Refund

The CASA Tax Refund option allows the refund of tax deducted on a CASA account before the tax is remitted to the government. Payment modes for a tax refund can be to a CASA account, or cash.

Definition Prerequisites

- 8051 - CASA Account Opening
- TDS recovery transactions for the CASA/TD account

Modes Available

Not Applicable

To setup CASA tax refund

1. Type the fast path **TDS13** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Casa Tax Refund**.
2. The system displays the **Casa Tax Refund** screen.

Casa Tax Refund

Casa Tax Refund

Account Number :

Product Name :

Customer id :

Account Currency :

Tax Amount (INR)	Tax Amount (USD)	Example Amount	Tax 1/Tax 2	Tax Fund code	Refunded Amount (INR)

Ok Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the CASA account number of the customer. The short name of the customer is displayed in the adjacent field.
Product Name	[Display] This field displays the name assigned to the CASA product, as defined at the product level. This is the product under which the CASA account is opened.
Customer id	[Display] This field displays the unique customer number generated by FLEXCUBE as a combination of Customer IC and customer type.
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 CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Column Name	Description
Tax Amount (ACY)	[Display] This column displays the refund amount to be paid in the account currency. The refund 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 refund amount.
Tax Amount (TCY)	[Display] This column displays the currency of the refund tax. This field by default displays the account currency as the transaction currency.

Column Name	Description
Exempt Amount	[Display] This column displays the exempt amount, if any, in the transaction currency. The exemption amount is calculated on the base. If the exemption amount is not specified, the system accepts the value as zero.
Tax 1/Tax 2	[Display] This column displays the tax that is remitted to the government.
Refund Mode	[Mandatory, Drop-Down] Select the tax refund mode from the drop-down list. The options are: • Casa • Cash • GL
Refunded Amount (TCY)	[Display] This column displays the tax amount that is refunded. Tax refund can be to a CASA account, GL, DD/BC or cash.

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

Casa Tax Refund

Casa Tax Refund

Account Number : 000000003533 JACK K JAG

Product Name : PSS9 CURRENT ACCOUNT

Customer Id : 600014

Account Currency : INR

Tax Amount (ACY)	Tax Amount (TCY)	Exempt Amount	Tax 1/Tax 2	Refund Mode	Refunded Amount(TCY)
2,971.65	2,971.65	1,000.00	Tax1	Select mode	0.00
2,971.65	2,971.65	1,000.00	Tax2	Select mode	0.00
92,114.62	92,114.62	4,918033	Tax1	Select mode	0.00
92,114.62	92,114.62	4,918033	Tax2	Select mode	0.00

Ok Close Clear

- Click the **Refund Mode** column and select the relevant option from the drop-down list.
- Press the **<Tab>** key and double click the **Refunded Amount (TCY)** column.
- The system displays the appropriate **Casa Tax Refund** screen based on the selected refund mode.

Casa Tax Refund - To Casa

Casa Tax Refund

Account No : 000000003593 JACK K JASON

Account Ccy : INR Tax Ccy : INR

Acct Ccy Rate : 1.0 Tax Ccy Rate : 1.0

Refund Amount in Tax CCY : 2,971.65

Refund Amount in ACY : 2,971.65

Value Date : 15/02/2008

Narrative : Casa Tax Refund

Ok Cancel

Field Description

Field Name	Description
Account No	[Display] This field displays the CASA account number of the customer. The short name of the customer 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.

Field Name	Description
Tax 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 and for posting the GL entries it is converted into the local currency of the bank.
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.
Tax 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.
Refund Amount in Tax CCY	[Mandatory, Numeric, 13, Two] Type the tax amount to be refunded in the transaction currency. It is automatically defaulted from the CASA Tax Refund screen.
Refund Amount in ACY	[Display] This field displays the tax amount to be refunded in the account currency. It is automatically defaulted from the CASA Tax Refund screen.
Value Date	[Display] This field displays the value date of the transaction. The value date signifies the date on which the transaction took place.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the tax refund.

Casa Tax Refund - To Cash

Casa Tax Refund			
Tax GL Acct Ccy :	INR	Txn Ccy :	INR
Tax GL Acct No :	290171200	WITHHOLDING TAX GL	
Tax GL Ccy Rate :	1.0000	Txn Ccy Rate :	1.0
Refund Amount in Tax CCY :	2,971.65		
Refund Amount in Destination CCY :	2,971.65		
Reference No :			
Narrative :	Casa Tax Refund:Cash		

Ok Cancel

Field Description

Field Name	Description
Tax GL Acct Ccy	[Display] This field displays the currency of the tax GL account.
Txn Ccy	[Display] This field displays the transaction currency.
Tax GL Acct No	[Display] This field displays the GL account number.
Tax GL 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.

Field Name	Description
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.
Refund Amount in Tax CCY	[Mandatory, Numeric, 13, Two] Type the tax amount to be refunded in the transaction currency. It is automatically defaulted from the CASA Tax Refund screen.
Refund Amount in Destination CCY	[Display] This field displays the tax amount to be refunded in the account currency. It is automatically defaulted from the CASA Tax Refund screen.
Reference No	[Optional, Numeric, 12] Type the reference number.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the tax refund.

Casa Tax Refund - To GL

Casa Tax Refund

Tax GL Ccy :

Tax GL Acct No : WITHHOLDING TAX GL

Destination GL Acct Ccy :

Destination GL Acct No : MIS TESTING GL

Tax GL Acct Ccy Rate :

Destination GL Acct Ccy Rate :

Refund Amount in Tax CCY :

Refund Amount in Destination CCY :

Reference No :

Narrative :

Ok Cancel

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 GL account number.
Destination GL Acct Ccy	[Display] This field displays currency of the destination GL.
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 rate of the tax GL.
Destination GL Acct Ccy Rate	[Display] This field displays the rate of the destination GL.

Field Name	Description
Refund Amount in Tax CCY	[Mandatory, Numeric, 13, Two] Type the tax amount to be refunded in the transaction currency. It is automatically defaulted from the CASA Tax Refund screen.
Refund Amount in Destination CCY	[Display] This field displays the tax amount to be refunded in the account currency. It is automatically defaulted from the CASA Tax Refund screen.
Reference No	[Optional, Numeric, 12] Type the reference number.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the tax refund.

7. Click the **Ok** button.
8. The system displays the message, "Authorization required. Do You Want to continue?". Click the **Ok** button.
9. Enter the required information and 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 serial number. It is auto-generated by the system. Click the **Ok** button.

Note: For more information on the Authorization procedure, refer **FLEXCUBE** Introduction Manual.

8.12. 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

Business Acquirer Id Linkage Maintenance*

Account Number :

Transaction Date :

Transaction Branch :

Event :

Limit/Deposit/Mandate Number :

Transaction Amount :

Business Acquirer Id:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☒ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

UDF OK Close Clear

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.

Business Acquirer Id Linkage Maintenance

Business Acquirer Id Linkage Maintenance*

Account Number : 6000000009440

Transaction Date : 30/11/2007

Transaction Branch : 9999

Event : CASA Account Opening

Limit/Deposit/Mandate Number : 0

Transaction Amount : 0.00

Business Acquirer Id : TDHANESH

Record Details

Input By TDHANESH	Authorized By SYSTEM	Last Mnt. Date 17/12/2008 11:03:43	Last Mnt. Action Authorize	Authorized ☒

☐ Add By Copy ☐ Add ☒ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry

UDF Ok Close Clear

6. Click the **Ok** button.
7. The system displays the message "Record Authorized..".Click the **OK** button.

8.13. BAM66 - Account Reference code xref

Using this option you can maintain the CASA accounts that belong to the special entities with the reference code allotted by the delegation of government authority. While performing the transactions in the **Cash Deposit** (Fast Path 1401) options, after entering the account number, the system will check whether the account is maintained in this option or not. If the account number is maintained, then the reference code field will become mandatory and the system validates the reference code.

Definition Prerequisites

- BAM89 - Reference Directory Bank Code Maintenance
- 8051 - CASA Account Opening

Modes Available

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

To add account reference code xref details

1. Type the fast path **BAM66** and click **Go** or navigate through the menus to **Global Definitions > Master > Account Reference code xref**.
2. The system displays the **Account Reference code xref** screen.

Account Reference code xref*

Bank Code : ...

Bank Name :

Account Number : Customer Name :

Serial No : ...

Code Details

Reference Code :

Reference Code Description : ...

Excise Tax Number : NO

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Bank Code	[Mandatory, Pick List] Select the bank code from the pick list. The bank codes are maintained in the Reference Directory Bank Code Maintenance (Fast Path: BAM89) option.
Bank Name	[Display] This field displays the bank name corresponding to the selected bank code.
Account Number/IBAN Number	[Conditional, Alphanumeric, 23] Type the CASA account number. Type the IBAN⁵ number, if the bank code selected is of other bank. The system validates for IBAN mask only.
Customer Name	[Conditional, Alphanumeric, 40] Type the name of the customer, if the IBAN number is entered in the corresponding field. This field displays the name of the CASA account holder, if the CASA account number is entered in the corresponding field.
Serial No	[Display] This field displays the count of the reference code added for a specific beneficiary. Every time a new reference code is added, the value in this field is incremented by one.
Code Details	
Reference Code	[Mandatory, Alphanumeric, Eight] Type the reference code. A single account can have multiple reference codes maintained for it.
Reference Code Description	[Mandatory, Alphanumeric, 140] Type the description for the reference code entered in the corresponding field.

⁵(International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.)

Field Name	Description
Excise Tax Number	[Mandatory, Drop-Down] Select the appropriate option from the drop-down list. The options are: • Yes • No By default, the system displays the value as No.

- Click the **Add** button.
- Select the bank code from the pick list.
- Enter the CASA account number or IBAN number and name.
- Enter the other code details.

Account Reference code xref

Account Reference code xref*

Bank Code : 121

Bank Name : BANKAS LITHUAS 1

IBAN Number : LT657044070000002080 Customer Name : Steven

Serial No : 1

Code Details

Reference Code : 12

Reference Code Description : Account Reference

Excise Tax Number : NO

Record Details

Input By : Authorized By : Last Mnt. Date : Last Mnt. Action : Authorized :

☐ Add By Copy

- Click the **Ok** button.
- The system displays the message "Record Authorized.." Click the **Ok** button.

8.14. 7115 - Amount Based Operating Instruction Maintenance

Using this option, you can maintain account operating instructions for the amount based transactions. These instructions are useful at the time of signature verification. You can define amount slabs and assign a mode of operation to each slab. You can also maintain the number of signatures required per slab and select specific customer ids who can sign for the particular amount slab. You can assign one mode of operation to more than one amount slab with same or different modes of operation however the customer ids should not be same.

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

Not Applicable

To maintain amount based operating instructions for an account

1. Type the fast path **7115** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Amount Based Operating Instruction Maintenance**.
2. The system displays the **Amount Based Operating Instruction Maintenance** screen.

Amount Based Operating Instruction Maintenance

Amount Based Operating Instruction Maintenance *

Account No :

Branch Name :

Account Status: Currency:

Operating Instruction Log | Operating Instruction Details

Instr. No	Amount From	Amount To	Mode Of Operation	No Of Signatures	Delete (Y/N)

Add

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	[Mandatory, Numeric, 16] Type the account number for which the amount based operating instructions are to be maintained. The account title is displayed in the adjacent field.
Branch Name	[Display] This field displays the branch name where the account is maintained.
Account Status	[Display] This field displays the account status.
Currency	[Display] This field displays the account currency.

3. Type the account number and press the <TAB> key.

Amount Based Operating Instruction Maintenance

4. Click the **Add** button. The system enables the **Operating Instructions Details** tab.
5. Enter the required details.

Operating Instruction Details

Amount Based Operating Instruction Maintenance *

Account No : 06062520000020

Branch Name : HOHousingDevelopment

Account Status: Account Open Regular Currency: INR

Operating Instruction Log | Operating Instruction Details

Amount From: 1.00 Any Amount: ☐

Amount To: 20,000.00

Mode of Operation: Group

No Of Signature: 3

Required Customer IDs

Customer ID	Customer Name	Group Name	Description	Delete (Y/N)
606098	JACK JOHN MATHEW	G1	Group 1	N
606099	EDWARD MATHEW	G1	Group 1	N
606250	JANE HUDSON	G1	Group 1	N

+ Update Group

Groupwise Signature Required

Group	Total No.Of. Sign	No.Of. Sign Required
G1	3	

Save Cancel

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

Amount From

[Conditional, Numeric, 13, Two]

Type the minimum amount for the slab.

This field displays **zero** if the **Any Amount** check box is selected.

Amount To

[Conditional, Numeric, 13, Two]

Type the maximum amount for the slab.

It should be greater than the value in the **Amount From** field.

This field displays the maximum value as **9,999,999,999,999.99** if the **Any Amount** check box is selected.

Any Amount

[Optional, Check Box]

Select the **Any Amount** check box if the selected customer can sign for any amount slab.

Field Name	Description
Mode Of Operation	[Mandatory, Drop-Down] Select the mode of operation from the drop-down list. The options are: • Singly • Jointly • Group • AnyOne • AnyTwo • AnyThree • AnyFour • AnyFive • AnySix • AnySeven • AnyEight • AnyNine • AnyTen
No Of Signature	[Conditional, Numeric,Two] Type the number of signatures required for verification. This field displays the default value based on the option selected in the Mode Of Operation drop-down list. For Example, if the Singly option is selected from the Mode of Operation drop-down list, this field displays the value as 1.

Column Name	Description
Required Customer IDs	
Customer ID	[Mandatory, Numeric, 10, Pick List] Type the customer id which is mapped to the account number or select it from the pick list. You can add more customers to the account by using the Customer Account Relationship Maintenance (Fast Path: CI142) option.
Customer Name	[Display] This column displays the customer name based on the Customer ID selected in the corresponding field.

Column Name	Description
Group Name	[Conditional, Alphanumeric, 50] Type the name of the group to be maintained. This field is displayed if the Group option is selected from the Mode of Operation drop-down list.
Description	[Optional, Alphanumeric, 50] Type the additional details (if any).
Delete (Y/N)	[Optional, Check Box] Select the Delete check box to delete the record. By default, the system displays the value as N .

Column Name	Description
Groupwise Signature Required	
This section is displayed if the Group option is selected from the Mode of Operation drop-down list.	
Group	[Display] This column displays the group name.
Total No.of Sign	[Display] This column displays the total number of signatures.
No.of Sign Required	[Mandatory, Numeric, Three] Type the number of signatures required. The number of signatures cannot be greater than the total number of signatures displayed in the corresponding field.

6. Click the **+** button to add more than one customers.
7. Click the **Update Group** button to update the group details, if the **Group** option is selected from the **Mode of Operation** drop-down list.
8. Click the **Save** button.
9. The system displays the message " Authorisation Required. Do you want to continue". Click the **Ok** button.
10. Enter the required information and click the **Grant** button.
11. The system displays the message " Transaction Completed Successfully". Click the **OK** button.
12. The system displays the details in the **Operating Instruction Log** tab.

Operating Instruction Log

Amount Based Operating Instruction Maintenance *

Account No :

Branch Name :

Account Status: Currency:

Operating Instruction Log | **Operating Instruction Details**

Instr. No	Amount From	Amount To	Mode Of Operation	No Of Signatures	Delete (Y/N)
1	1.00	20,000.00	Group	3	N
2	20,000.00	100,000,000.00	Jointly	2	N

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

Field Description

Column Name	Description
Instr. No	[Display] This column displays the instruction number.
Amount From	[Display] This column displays the minimum amount for the slab.
Amount To	[Display] This column displays the maximum amount for the slab.
Mode of Operation	[Display] This column displays the mode of operation for the slab.
No Of Signatures	[Display] This column displays the number of signatures needed for verification of the slab amount.

Column Name	Description
Delete (Y/N)	[Optional, Check Box] Select the Delete check box to delete the record. By default, the system displays the value as N .

13. Click the **Add** button to maintain another operating instruction for the selected account number.
OR
Click the **Close** button to exit.

8.15. TD024 - Tax Absorb Account Maintenance

When a customer becomes liable for tax, the bank is mandated to deduct tax and remit to the Government account. If the tax liability is accrued at the time of maturity, the tax can be paid from the redeemed term deposit. However, in case the tax liability arises on accrual basis before the maturity date of TD, the customer may not want their deposit to be affected. In such a case the customer can provide a CASA account, which the bank can link through this maintenance and automatically recover the tax. Customers can also choose a specified GL account for this purpose. This helps in a situation when TD account is closed and at the time of year end calculation bank discovers about the tax liability arising for a customer.

Using this option you can add CASA / GL account details, from which tax can be recovered from the customer.

Definition Prerequisites

- CASA account with credit balance
- GLM02 - Chart of Accounts

Modes Available

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

To deduct tax for a TD account

1. Type the fast path **TD024** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > Tax Absorb Account Maintenance**.
2. The system displays the **Tax Absorb Account Maintenance** screen.

Tax Absorb Account Maintenance

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 - Identification criteria (IC) arrived at by the bank during customer addition Customer ID - Unique identification number given by the bank

Field Name	Description
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 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. 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.
Customer Name	[Display] This field displays the name of the customer.
Customer ID	[Display] This field displays the ID of the customer.
It is mandatory to select either the Recovery from CASA or Recovery from GL check box.	
Recovery from CASA	[Optional, Check Box] Select the Recovery from CASA check box to recover tax from a CASA account.
Recovery from GL	[Optional, Check Box] Select the Recovery from GL check box to recover tax from a GL account.
CASA Account No	[Conditional, Numeric, 16, Pick List] Type the CASA account number or select it from the pick list. The pick list displays the list of CASA accounts for which customer is a primary account holder. This field is enabled if the Recovery from CASA check box is selected.
GL Account	[Conditional, Numeric, Nine] Type the GL account number. This field is enabled if the Recovery from GL check box is selected.

3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Enter the search string and select the appropriate record from the pick list.
6. Select the check box corresponding to the type of account from which the tax is to be deducted.
7. Enter the relevant account number.

Tax Absorb Account Maintenance

Tax Absorb Account Maintenance*

Search Criteria : Customer Id Search String : 604941
 Customer Name : EDWARD MATHEW Customer ID : 604941

☒ Recovery from CASA : ☐ Recovery from GL :
 CASA Account No: 06049410000019 GL Account:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☒ Authorize
 ☐ Inquiry

UDF Ok Close Clear

7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending..". Click the **Ok** button.
9. The tax absorb details are added once the record is authorised.

8.16. STM72 - Payee Name Update

Inward clearing details such as cheque number, drawer account number, posting date, amount, payee name etc. are maintained in a file which is uploaded using the **File Upload (GEFU ++)** (Fast Path: BA452) option. Using this option, you can update the payee name incase it is captured wrongly or has been missed for the inward cheque. The number of days within which the payee name can be updated is maintained in the **IC Narrative Modification Period** field in the **Settlement Bank Parameters** (Fast Path: STM59) option.

Definition Prerequisites

- 8051 - CASA Account Opening
- Existence of an account against which a cheque has been issued.

Modes Available

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

To update payee name

1. Type the fast path **STM72** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inquiries > Payee Name Update**.
2. The system displays the **Payee Name Update** screen.

Payee Name Update

Payee Name Update*

CASA Account Number:

Cheque number:

Amount:

Posting Date:

Payee Name:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

UDF OK Close Clear

Field Description

Field Name	Description
CASA Account Number	[Mandatory, Numeric, 16] Type the CASA account number for which payee name updation needs to be done.
Cheque Number	[Mandatory, Numeric, 12] Type the cheque number that is presented in inward clearing drawn on the account.
Amount	[Mandatory, Numeric, 13, Two] Type the amount for which inward cheque is presented.
Posting Date	[Mandatory, Pick List, dd/mm/yyyy] Type the posting date for the cheque presented in inward clearing or select it from the pick list.
Payee Name	[Mandatory, Alphanumeric, 40] Type the payee name.

3. Click the **Add** button.
4. Enter the account number and press the **<Tab>** key.
5. Enter the cheque number, amount, posting date and payee name.

Payee Name Update

Payee Name Update*

CASA Account Number:

06049110000371

SANDEEP REDDY TEEGEL

Cheque number:

6

Amount:

26,650.00

Posting Date:

30/01/2008

Payee Name:

John

Record Details

Input By

Authorized By

Last Mnt. Date

Last Mnt. Action

Authorized

Add

Modify

Delete

Cancel

Amend

Authorize

Inquiry

UDF

Ok

Close

Clear

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..". Click the **Ok** button.
8. The payee name is updated once the record is authorised.

8.17. BA988 - Account Interest Freeze Maintenance

The post recall status of CASA asset and Loans accounts which are to be maintained using this option. It provides the option of moving recalled accounts to interest freeze status and subsequently interest frozen accounts to awarded status. All these status are irreversible.

Interest freeze on an account can be done only and only if the account is Recalled. Whenever the interest on an account is frozen, the accrual and capitalization on the account is stopped. However the interest calculation will continue and will be stored at the account level. In effect, at every accrual cycle, the interest calculations should happen for the account, but no accounting entries should be passed to the GL. If at any point of time, the balance needs to be given to the customer, the inquiry option should compute interest till date.

In OD CASA accounts, there is no capitalization of the interest accrued. Though the book balance of the account is not updated, the system will compute the interest on a compounded basis.

In Loans, only the interest base is updated, to compute the interest on a compounded basis, based on the PMI compounding frequency setup in the loans product master.

Typically, the interest freeze is marked by the bank after the account has been referred to the court for passing a ruling.

Limitation: Once an account has been marked for Interest Freeze, it is not possible to reverse the same. No account unfreeze is possible. Also, no backdated transactions are allowed on such accounts.

If any adjustment required in the computed interest by the system, you can use the **Interest Adjustment** (Fast Path: BAM57) option.

An account can be marked as **Awarded** only if the account has Interest Frozen. This new validation needs to be customized whenever the account is in Awarded status, and the accrual and capitalization of the account should be stopped. However the interest calculation should continue without any compounding effect (update of interest base will not happen) and stored at the account level. In effect, at every accrual cycle, the interest calculations should happen for the account without the compounding effect, also no accounting entries should be passed to the GL. If at any point of time, the balance needs to be given to the customer, the inquiry option should compute interest till date.

In CASA for OD accounts, there should be no capitalization of the interest accrued. The book balance of the account will not be updated, unless there is a payment on the account.

Typically, the account will be marked as **awarded** by the bank after the judgment has been passed

Definition Prerequisites

- 8051 - CASA Account Opening
- LN057 - Loan Direct Account Opening

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 freeze interest on an account

1. Type the fast path **BA988** and click **Go** or navigate through the menus to Transaction Processing > Internal Transaction > Classification > Account Interest Freeze Maintenance.
2. The system displays the **Account Interest Freeze Maintenance** screen.

Account Interest Freeze Maintenance

Account Interest Freeze Maintenance*

Account No : ...

Branch : ...

Currency :

Type of Freeze :

Freeze Date : 01/01/1800

Customer Name :

Product :

Last Accrual Date : 01/01/1800

Accrued Interest : 0.00

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the account number.
Customer Name	[Display] This field displays the customer name.
Branch	[Display] This field displays the branch name where the account was opened.
Product	[Display] This field displays the product code for the account number entered in the corresponding field.
Currency	[Display] This field displays the account currency.
Last Accrual Date	[Display] This field displays the date on which the accrual on the account took place.

Field Name	Description
Type of Freeze	[Mandatory, Drop-Down] Select the type of freeze to be maintained from the drop-down list. The options are: • Post Maturity Interest Freeze – For freezing the post-maturity period transaction. • Post Maturity/Penalty Int. Freeze – For freezing the post maturity & penalty interest for the post maturity period transaction. • Penalty Interest Freeze – For freezing the penalty interest. • Interest Freeze – For freezing the interest on an account before maturity, at any stage when the account is declared NPA and the interest accrued thereafter is set to interest freeze, the account is recalled. You can mark a recalled account as interest freeze. It has to be authorized by a supervisor. • Awarding – For awarding the account after court decision. When the bank declares the account as NPA, no further interest accrue will take place for that account. You can mark an interest freeze account as awarded. There is no restriction on marking an account as recalled / interest freeze and rewarded on the same date
Accrued Interest	[Display] This field displays the total interest accrued on the account.
Freeze Date	[Display] This field displays the date on which the account is frozen. By default, the system displays the current posting date.

3. Enter the account number and press the <TAB> key.
4. Select the type of freeze from the drop-down list.

Account Interest Freeze Maintenance

Account Interest Freeze Maintenance*

Account No : 06049400000016 Customer Name : EDWARD CULLEN

Branch : 9999 Bank House Branch name length increased for testir Product : 1-SAVINGS REGULAR- DAILY BALANCE

Currency : INR Last Accrual Date : 30/04/2008

Type of Freeze : Interest Freeze Accrued Interest : 0.00

Freeze Date : 30/04/2008

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

UDF Ok Close Clear

5. Click the **Ok** button.
6. The system displays the message "Record Added. Authorisation Pending". Click the **OK** button.
7. The account interest is freeze after the record is authorised.

Note: For more information on Authorisation transactions, refer to the **FLEXCUBE Introduction User Manual**.

8.18. CH058 - CASA Interest Adjustment Transaction

Increase / decrease in the debit interest amount charged on a CASA account may be required due to various reasons. Using this option, you can modify the interest computed by the system. It also provides an option to specify if the interest adjustment is applicable on the accounted interest portion or the unaccounted interest portion. If interest adjustment is done on the accounted interest portion, respective accounting entries will be passed. If the interest adjustment is done on the unaccounted interest portion, the internal system log is updated. Logs of all such interest adjustments are maintained and a report is generated for the same.

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

Not Applicable

To adjust interest for a CASA account

1. Type the fast path **CH058** and click **Go** or navigate through the menus to **Global Definition > Loan > CASA Interest Adjustment Transaction**
2. The system displays the **CASA Interest Adjustment Transaction** screen.

CASA Interest Adjustment Transaction

CASA Interest Adjustment Transaction*									
Account No :				Customer Name :					
Branch :				Currency :					
Product :									
Outstanding Balance :		0.00		Interest Status :					
Charged Upto :		01/01/1800		Accrued Upto :		01/01/1800			
Regular :		Interest Capitalised And Due		Interest Suspended		Unaccounted Interest			
		0.00		0.00		0.00			
Adjustment Value Date :		01/01/1800		Interest Type :		Accounted Interest			
Adjustment Type :				Dr/Cr :					
Adjustment Amount :		0.00							
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature
							UDF	OK	Close
								Clear	

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the account number.
Customer Name	[Display] This field displays the short name of the customer as entered in the Customer Addition (Fast Path: 8053) option .
Branch	[Display] This field displays the branch in which the account was 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 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 CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Product	[Display] This field displays the product under which the account is opened.
Outstanding Balance	[Display] This field displays the total balance of the account including the interest, penalty and other arrears, which are charged.
Interest Status	[Display] This field displays the interest status. Based on the past due days, an account can be either in normal status or suspended status. The interest status are of two types: • Normal – If an interest is in normal status, the system does not allow adjusting suspended interest types. • Suspended - If an interest is in suspended status, the system transfers the asset to Suspended Asset GL, as set up in the product definition. In this case, all interest and other incomes are also raised in their respective suspended GLs.
Charged Upto	[Display] This field displays the last date on which the charging on the account took place. This date will be based on the schedule attached to the account, at the time of account opening.

Field Name	Description
Accrued Upto	[Display] This field displays the last date up to which accruals took place for the account. For example, if the accrual frequency is defined as Monthly, then this date will be the date of the previous month end.
Regular	This is the interest charged to an account in the EPI or IPI stage.
Interest Capitalised and Due	[Display] This field displays the total interest which has been capitalized and is still due from the customer. This is the maximum amount up to which the credit is allowed when the interest due from the customer is credited from this screen. This amount increases when a debit type adjustment is done to the normal debit interest.
Interest Suspended	[Display] This field displays the total amount of interest, suspended and due from the customer, if the account is in suspended status. This is the maximum amount up to which the credit is allowed, when the suspended interest due from the customer is credited from this screen. This amount increases when a debit type adjustment is done to the suspended debit interest. The interest suspended amount can be adjusted if the account has NPL status
Unaccounted Interest	[Display] This field displays the interest calculated on an account, after interest freeze is levied on the account. The system calculates the total interest due from a customer. The unaccounted interest amount can be adjusted if the account interest freeze is done.
Adjustment Value Date	[Display] This field displays the date on which the adjustment to the interest is done. By default, this field displays the current posting date.

Field Name	Description
Interest type	[Mandatory, Drop-Down] Select the interest type. Based on the interest accrual status of the account the system allows interest adjustments from the drop-down list. The options are: - Accounted Interest – An accounted interest is calculated for an account, for which an interest freeze is not done. - Unaccounted Interest – The unaccounted interest is calculated for an account, for which an interest freeze is done.
Adjustment Type	[Mandatory, Drop-Down] Select the adjustment type from the drop-down list. The options are: - Interest – This is the debit interest charged on an account, with normal interest status in the IOI / EPI / IPI stages. - Suspended Interest – This is the debit interest charged on a NPA account, in the IOI / EPI / IPI stages. If an IOI account is in NPA status, the system will prevent further disbursements on that account. - Penalty interest – This is the IOA interest arrears on an account in normal status. - Suspended Penalty Interest – This is the IOA charged on an account in suspended status. - Post Maturity Interest – This is the interest charged on an account after it has reached maturity date, and still has arrears pending. - Suspended Post Maturity Interest – This is the suspended interest charged on an account after it has reached maturity date and still has arrears pending. - Debit Interest Adjustment – This is the debit interest arrears on the account. Based on the account status, the system decides whether the adjustment is for normal or suspended interest. If the account status is suspended, it increases the interest amount in the Interest Suspended field. - Credit Interest Adjustment – This is the credit interest adjustment for the account. - Accrued Credit Interest - Accrued Debit Interest - Accrued Penalty Interest - Accrued Susp. Penalty Interest

Field Name	Description
Dr/Cr	[Mandatory, Drop-Down] Select the status of interest on which the adjustment is carried out from the drop-down list. The options are: • D - This option is selected for the debit adjustment. • C - This option is selected for the credit adjustment.
Adjustment Amount	[Mandatory, Numeric, 13, Two] Type the adjustment amount to be done on the interest.
3. Enter the account number and press the <Tab> key. 4. Enter the relevant information and click the Ok button.	

CASA Interest Adjustment Transaction

CASA Interest Adjustment Transaction*

Account No :	01000001330100	Customer Name :	SHIN CHAN
Branch :	HQ	Currency :	CNY
Product :	1 - Conventional 1		
Outstanding Balance :	64,677.57	Interest Status :	NORMAL
Charged Upto :	01/01/1800	Accrued Upto :	31/10/2009
Regular :	0.00	Interest Capitalised And Due	0.00
		Interest Suspended	0.00
		Unaccounted Interest	0.00
Adjustment Value Date :	11/11/2009	Interest Type :	Accounted Interest
Adjustment Type :	Accrued Debit Interest	Dr/Cr :	D
Adjustment Amount :	1,250.00		

Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
UDF OK Close Clear										

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

CH058 - CASA Interest Adjustment Transaction

6. The system displays the **Authorization Reason** screen.
7. Enter the relevant information and click the **Grant** button.
8. 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.

8.19. CHM64 - RD Redemption Instruction

Using this option the bank can set up maturity instructions for RD accounts. This maintenance is solely to specify the CASA account to which maturity proceeds will go after redemption. This is an optional maintenance and RD accounts without this maintenance will continue to be governed by generic post maturity stage features maintained at the global or product level.

At the time of maintenance, system will validate the CASA account and any instruction to pay premature, part redemption or transfer to any account other than CASA is not supported. The maintenance can be modified during the term of the RD.

Definition Prerequisites

- 8051 - CASA 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 the RD redemption instruction

1. Type the fast path **CHM64** and click **Go** or navigate through the menus to **Global Definitions > CASA > RD Redemption Instruction**
2. The system displays the **RD Redemption Instruction** screen.

RD Redemption Instruction

RD Redemption Instruction*

Account No :

Product Name :

Branch :

Account Ccy :

Maturity Date :

Action :

Payout Mode :

To Account No :

Expected Maturity Amount :

Remarks:

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the RD account number for which maturity instructions are set.
Product Name	[Display] This field displays the product code of the RD account.
Branch	[Display] This field displays the branch code of the account.
Account Currency	[Display] This field displays the currency of the account.
Maturity Date	[Display] This field displays the maturity date of the RD Account. The maturity date is arrived at as per the term of the RD account.
Expected Maturity Amount	[Display] This field displays the expected maturity amount of the RD computed as per the applicable rate of interest on account opening.
Action	[Mandatory, Drop-Down] Select the action for transferring the amount after the RD maturity to CASA account from the drop-down list.
Payout Mode	[Mandatory, Drop down] Select the payout mode from the drop-down list.
Account No.	[Conditional, Numeric, 16] Type the CASA account number to which the amount will be transferred after the RD maturity. This field is enabled if the Payout to CASA option is selected from the Payout Mode drop-down list. The CASA account number is validated with the database at the time of setting instructions

- Click the **Add** button.
- The system displays the message "This action will clear all data on the screen. Do You Want to continue?". Click the **Yes** button.
- Enter the account number.
- Enter the relevant details.

RD Redemption Instruction

RD Redemption Instruction*

Account No : 00000000052101 OARDC test RD account

Product Name : 00000 RD RETAIL PERCENTAGE

Branch : Head Office

Account Ccy : RMB

Maturity Date : 20/12/2009 Expected Maturity Amount : 100.00

Action : On Maturity

Payout Mode : Payout To CASA

To Account No : 000000001190101

Remarks:

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

UDF Ok Close Clear

7. Click the **Ok** button.
8. The system displays the message "Record Add...Authorisation Pending..Click Ok to Continue". Click the **OK** button.

8.20. CH050 - CASA Billing Transactions

Using this option, you can maintain billing details of CASA accounts. There can be debits originated by the system for a CASA account, apart from customer initiated debits. The account can be debited under certain circumstances by the teller for billing of one time/ miscellaneous service charges/ insurance premium/ legal fees.

SC collection through cash is also introduced through this screen.

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

Not Applicable

To add CASA billing details

1. Type the fast path **CH050** and click **Go** or navigate through the menus to **Global Definition > Loan > CASA Billing Transactions**.
2. The system displays the **CASA Billing Transactions** screen.

CASA Billing Transactions

CASA Billing Transactions*

Account Details

Account Number :
 Branch Code :
 Currency Code :
 Product Code :
 Accrual Status :

Choices

Bill Insurance Premium ☒
 Bill Service Charge ☐
 Bill Outgoings ☐
 Bill Legal Fees ☐

Codes

Service Charge Code :
 Collateral ID :
 Collateral Code :
 Insurance Policy Number :
 Insurance Plan Code :

Transaction Details

Due Amount :
 Narrative Text :
 Transaction Reference No :
 Due On :
 Reverse Billing : ☐
 Due Date :

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 Details	
Account Number	[Mandatory, Numeric, 16] Type the appropriate CASA account number. The name of the account holder is populated adjacent to the account number.
Branch Code	[Display] This field displays the branch code.
Product Code	[Display] This field displays the product code under which the account is opened.
Currency Code	[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 CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Accrual Status	[Display] This field displays the accrual status of the account. The options are: • Normal –The account is open and regular. • Suspended – The account is suspended when an account becomes NPL, based on the set up in the CRR codes attached to the product. A suspended account has arrears for a long period.

Field Name	Description
Choices	[Mandatory, Radio Button] Click the appropriate type of arrear to be raised on the account. The options are: • Bill Insurance Premium – If this option is selected, the system verifies the security attached to the account, and then raises the insurance premium set up for that security in the Security Header Maintenance option. Thus, the system does not enable the Due Amount field. The entries are passed during the EOD process. • Bill Service Charge - If this option is selected, the system enables you to select a service charge from the SC list. This SC list displays all the authorised service charge codes. The service charge codes are added and maintained in the Rewards and Service Charges definition (Fast Path : BAM14) option. • Bill Outgoings - If this option is selected, the system enables the Due Amount field. The amount specified in the Due Amount field will be raised as outgoing bill arrears on the account. • Bill Legal Fees - If this option is selected, the system enables the Due Amount field. The amount specified in the Due Amount field will be raised as legal fee arrears on the account. By default, the system selects the Bill Insurance Payment option.
Codes	
Service Charge Code	[Conditional, Drop-Down] Select the appropriate service charge code or reward from the drop-down list. This field is enabled if the Bill Service Charge option is selected from the Choices section. The service charge codes are added and maintained in the Rewards and Service Charges definition (Fast Path : BAM14) option.
Collateral ID	[Conditional, Pick List] Select the appropriate security code that is attached to the account from the pick list. This field is enabled if the Bill Insurance Premium option is selected from the Choices section. The system validates the collateral code linked to the insurance code. The amount raised as arrears is the insurance premium amount.
Collateral Code	[Display] This field displays the security code of the security selected in the Collateral ID field.

Field Name	Description
Insurance Policy Number	[Conditional, Pick List] Select the appropriate insurance policy number from the pick list. This field is enabled if the valid collateral ID is selected from the Collateral Code pick list.
Insurance Plan Code	[Display] This field displays the insurance plan code. It is the unique number assigned to each insurance plan.
Transaction Details	
Due Amount	[Mandatory, Numeric, 13, Two] Type the appropriate amount due as arrears. If you select the Bill Service Charge option in the Choice section, the system displays the SC amount. If you select the Bill Outgoings/Bill Legal Fees option in the Choice section, the system enables the Due Amount field. Type the appropriate arrears amount. Type a negative amount, if you want to reverse part or whole of the arrears of the selected arrear type, raised on the account in the same day.
Due On	[Display] This field displays the due date.
Narrative Text	[Mandatory, Alphanumeric, 40] Type the narrative text. This field displays the default narration, based on the transaction.
Reverse Billing	[Conditional, Check Box] Select the Reverse Billing check box to reverse the arrears. An insurance or service charge raised on the account for the current process date can be reversed. This field is disabled if you select the Bill Outgoings, Bill Legal Fees or Bill Service Charge option in the Choice section. Type the appropriate negative amount in the Due Amount field to reverse the arrears.
Transaction Reference No	[Conditional, Alphanumeric, 40] Type the transaction reference number. The reference number is for logging in or verification purpose. This field is enabled if the Reverse Billing check box is selected.
Due Date	[Display] This field by default, displays the current process date as the due date of the arrears.

3. Enter the account number and press the <Tab> key.
4. Enter the relevant information.

CASA Billing Transactions

CASA Billing Transactions*

Account Details Account Number : 60000001015360 Branch Code : HD OFFICE Currency Code : EUR		EBOPUTJ Product Code : 1 - PG59 SAVING ACCOUNT Accrual Status : Normal	
Choices Bill Insurance Premium ☐ Bill Service Charge ☒ Bill Outgoings ☐ Bill Legal Fees ☐		Codes Service Charge Code : EUR - FXD - 445 - LTV 1 - Others Collateral ID : Collateral Code : Insurance Policy Number : Insurance Plan Code :	
Transaction Details Due Amount : -500.00 Narrative Text : Bank Decision Transaction Reference No : LTVcode2		Due On : Current Date Reverse Billing ☒ Due Date : 31/07/2008	

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

UDF OK Close Clear

5. Click the **Ok** button.
6. The system displays the message "Authorisation Required. Do You Want to Continue". Click the **Ok** button.
7. The system displays the **Authorisation Reason** screen.
8. Enter the relevant information and click the **Grant** button.
9. The system displays the message "Transaction Successfully Added...Click Ok to Continue". Click the **Ok** button.

8.21. CHM25 - RD Education Deposit Certificate Maintenance

This option is used to maintain receipt of education certificate. The user can maintain the receipt for RD account by entering the education deposit type RD account number in the account number field.

Using **RD Education Deposit Certificate Maintenance** option, Audit Trail will be maintained for all the addition/deletion of the record maintained. This audit trail will be available through **Audit Trail Inquiry for Non-Financial Transactions** screen (FP:BA777).

Definition Prerequisites

- MCA03 - Multi Currency Account Opening
- MCA04 - RD Account Opening under MCA

Modes Available

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

To maintain the RD redemption instruction certificate

1. Type the fast path **CHM25** and click **Go** or navigate through the menus to **Global Definitions > CASA > RD Education Deposit Certificate Maintenance**
2. The system displays the **RD Education Deposit Certificate Maintenance** screen.

RD Education Deposit Certificate Maintenance

RD Education Deposit Certificate Maintenance*

Account Number : Account Title :

Branch No : Branch Name : Product Name :

Education Deposit Details

Education Certificate Received : ☒

Tax Waived : ☐

Educational Certificate Details :

Remarks:

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the RD account number for which the receipt of education certificate is maintained. The system will accept account opened under RD product where product class is 'Education Deposit'. For other accounts, system will give the error message and will not allow to proceed further.
Account Title	[Display] This field displays the account name of the account holder.
Branch No.	[Display] This field displays the branch code to which the RD account belongs.
Branch Name	[Display] This field displays the branch name to which the RD account belongs.
Product Name	[Display] This field displays the education deposit product name under which the RD account is opened.
Education Certificate Received	[Display] This field displays whether the record is maintained for receipt of education deposit certificate or not.
Tax Waived	[Display] This field displays the education deposit RD is eligible for tax waiver (based on receipt of education certificate and amount of deposit) if the principal amount of education deposit account exceeds the 'Upper limit for tax Waiver'. The value of this field is derived by the system when valid account number is entered.
Education Certificate Details	[Optional, Alphanumeric, 60] Type the details of education certificate, if any.

- Click the **Add** button.
- The system displays the message "This action will clear all data on the screen. Do you want to continue?". Click the **Yes** button.
- Enter the account number. The system displays the RD account details.
- Enter the details of education certificate, if required.

RD Education Deposit Certificate Maintenance

RD Education Deposit Certificate Maintenance*

Account Number : 120020000000497 Account Title : Himanshu TEST

Branch No : 0 Branch Name : Head Office Product Name : ED教育儲蓄

Education Deposit Details

Education Certificate Received : ☒

Tax Waived : ☒

Educational Certificate Details : Test Certificate

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

UDF Ok Close Clear

7. Click the **Ok** button.
8. The system displays the message "Record Add...Authorisation Pending". Click the **OK** button.

8.22. MC141 - Multi Currency Account - Customer Relationship Maintenance

This option enables you to perform the following functions:

- Inquire and ascertain customer/s relationship to a particular account.
- Add a customer to account and define his/her relationship to that account.
- Modify a customer's relationship with an account.

A maximum of three customers can be linked to an account in the account-opening screen. The Multi Currency Account Customer Relationship screen can be used to attach additional customers to the accounts.

When adding or deleting a customer linked to an account, the following rules should be followed:

- Only one primary relationship, SOW, JAF, JOF have to exist at any point of time. The customer linked to the account with the primary relationship can be replaced using this maintenance.
- When a customer is linked to the account with 'JAF' relationship, there has to be another customer linked to the account with 'JAO' relationship.
- When a customer is linked to the account with 'JOF' relationship, there has to be another customer linked to the account with 'JOO' relationship

Definition Prerequisites

- MCA03 - Multi Currency Account Opening

Modes Available

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

To maintain the multi currency account customer relationship

1. Type the fast path **MC141** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transaction > Multi Currency Account - Customer Relationship Maintenance**.
2. The system displays the **Multi Currency Account - Customer Relationship Maintenance** screen.

Multi Currency Account - Customer Relationship Maintenance

Field Description

Field Name	Description
Multi Currency Account No.	[Mandatory, Numeric, 13] Type the MCA account number for which the multi currency account customer relationship is maintained.
MCA Title	[Display] This field displays the MCA title as defined at the time of MCA creation for the selected MCA.
Multi Currency Package Code and Description	[Display] This field displays the multi currency package code and name under which the MCA is opened. It displays the package code and name selected at the time of MCA creation.
Module	[Display] This field displays the module under which the selected MCA is opened. The module may be CASA / TD / RD.

MC141 - Multi Currency Account - Customer Relationship Maintenance

Field Name	Description
Branch	[Display] This field displays the home branch code and name under which the MCA is opened. It is maintained in the Branch Master Maintenance (Fast Path: BAM03) option.

Column Name	Description
Account Customer Relationship Details	
Customer Ic	[Display] This column displays the identification code of the customer. 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.
Customer Type	[Display] This column 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.
Customer Name	[Display] This column displays the name of the customer for which the multi currency account relationship is maintained.
Relationship	[Display] This field displays the relationship of the customer with the account. 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.
Delete	[Display] This column displays the customer relationship with the account is to be deleted. By default, this column displays the value as N . The value changes to Y , if user select the Delete check box in the Add Customer Relationship tab.

3. Click the **Modify** button.

MC141 - Multi Currency Account - Customer Relationship Maintenance

4. Enter the multi currency account number and press the <Tab> key. The system displays the customer relation details.

Multi Currency Account - Customer Relationship Maintenance

Multi Currency Account-Customer Relationship Maintenance*

Multi Currency Account Number : 210000170000086 MCA Title : UDAYHIREBET
Multi Currency Package Code & Description: 5001 5001 Retail Module: TD
Branch : 9999 Head Office

Account Customer Relationship Details [Add Customer Relationship](#)

Customer Ic	Customer Type	Customer Name	Relationship	Delete
099990015266	ID CARD	UDAYHIREBET	SOW	N

+ -

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy ☐ Add ☒ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry

UDF Ok Close Clear

7. Click the + button.
8. Enter the customer relationship details.

MC141 - Multi Currency Account - Customer Relationship Maintenance

Add Customer Relationship

Multi Currency Account-Customer Relationship Maintenance*

Multi Currency Account Number : 210000170000086 MCA Title : UDAYHIREBET
Multi Currency Package Code & Description: 5001 50001 Retail Module: TD
Branch : 9999 Head Office

Account Customer Relationship Details | Add Customer Relationship

Search Criteria : Customer Short Name
Customer Name : ASHISH SHRIKANT GOKH
Customer Ic : ASH0911
Customer Type : OTHER TYPES (RETAIL)
Relationship : Guarantor

Search String : As
ID : 2100000009
Delete : ☐

Save Cancel

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy ☐ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry

UDF Ok Close Clear

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 Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID- Unique identification given by the bank.

Field Name	Description
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 short name or IC can be entered. The system displays the pick list of all those customers 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.
Customer Name	[Display] This field displays the name of the new primary 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.
Customer IC	[Display] This field displays the identification code of the customer. 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.
Delete	[Optional, Check Box] Select the Delete check box, to delete an existing customer relationship. This will not be enabled if you are adding a new relationship to an account.
Customer 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.
Relationship	[Mandatory, Drop Down] Select the relationship of the customer with the account from the drop-down list.

- Click the **Save** button in **Add Customer Relationship** tab screen.

MC141 - Multi Currency Account - Customer Relationship Maintenance

8. The system displays the **Account Customer Relationship Details** tab. Click the **Ok** button.
9. The system displays the message "Record Modified...Authorization Pending..". Click the **Ok** button.
10. The multi currency account customer relationship is added once the record is authorized.

8.23. BA996 - Product Transfer Maintenance

This maintenance is used to transfer a CASA account from one CASA product to some other CASA product.

- The product of a CASA account can be changed online
- The CASA account will inherit all interest plans, service charges and facilities of the new product from the date of transfer
- Post product transfer, the account number will remain the same
- FLEXCUBE will allow product transfer for IBAN's having only one account under them
- There are some restrictions for the CASA product transfer, and the validations are as under:
 - Daily balance Product to Monthly minimum Product not allowed
 - If Asset product is moved to Liability product, the account should be in positive balance
- New product code can only be validated for currently applicable (non expired) products
- New product code will be validated if it is allowed for the customer type of the primary holder of the account
- New product code will be validated if it is allowed for the existing branch of the account
- Closed accounts will not be available for product code change. Alert will be provided at the event of product transfer of dormant and unclaimed accounts
- Product code change which will involve balance base changes for e.g. from Daily Balance to Monthly minimum will be disallowed
- Product transfer with different accrual basis, i.e. from Actual/365 to US30/360 method will also be disallowed. This validation will be done for both debit and credit interest
- Product transfer from Book Balance to Collected Balance Product will be disallowed, i.e. behavior of future dated transactions with respect to interest base will remain same in both old and new product
- If the check box Expire Interest Rate Variances is not selected, interest variances maintained on the account will be validated against the maximum and minimum interest rate variances permissible for the new product
- Product code change will fail if the current facilities on account are not supported in the new product with an appropriate message. The Cheque Book, Sweep In, Overdraft (Credit Line), Sweep Out, Standing Instruction, Passbook, Tele Banking, Point of Sale, Internet and ATM Facility facilities will be validated
- Minimum balance maintained on the account will be validated against the minimum balance requirements for the new product. (This will be an alert only).
- Collaterals maintained on the account will be validated against the collateral types supported in new product
- Product code change will be allowed for same currency products only
- If the account has already broken the limits of 'Inter branch Daily Withdrawal Limit' or 'ATM Daily Withdrawal Limit' set at new product, same will be alerted to the teller
- Product code change will be disallowed for group account

- Product code change will be disallowed if claw back related parameters are incompatible in old and new product. This validation will ensure the consistency of GL entries when the account turns Normal from Non Performing Status.
- Debit Interest rates can be defined at product level or at each limit (credit line). Product transfer will be rejected if the account moves from the product with debit interest tiers to the product with interest rate defined at each limit level or vice versa.

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

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

To transfer a CASA account to another product

1. Type the fast path **BA996** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Product Transfer Maintenance**.
2. The system displays the **Product Transfer Maintenance** screen.

Product Transfer Maintenance

Product Transfer Maintenance*

Account No. :

Customer Name :

Account Currency :

Old Product Code :

Product Name :

Product Currency :

New Product Code :

Product Name :

Product Currency :

Reason For Transfer :

CASA

Apply New Product's Capitalization Parameters :

☐

Expire Int. Rate Variance :

☐

Balance Information

Available Balance :

0.00

Uncleared Funds :

0.00

Credit Interest Amount

+

0.00

Hold Funds :

0.00

Debit Interest Amount

-

0.00

Authorised Debits :

0.00

Tax Withheld 1

-

0.00

Tax Withheld 2

-

0.00

Service Charges

-

0.00

Net Transfer Amount

=

0.00

Record Details

Input By

Authorized By

Last Mnt. Date

Last Mnt. Action

Authorized

☐

Add By Copy

☒

Add

☐

Modify

☐

Delete

☐

Cancel

☐

Amend

☐

Authorize

☐

Inquiry

UDF

Ok

Close

Clear

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the valid CASA account number. The name of the primary customer linked to the account is populated adjacent to the account number.
Customer Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the Customer Addition (Fast Path: 8053) option.
Account Currency	[Display] This field displays the currency code of the account.
Old Product Code	[Display] This field displays the old product code of the account.
Product Name	[Display] This field displays the product name of the old product code.
Product Currency	[Display] This field displays the currency code of the old product.
New Product Code	[Mandatory, Numeric, Three, Pick List] Type the new product code or select it from the pick list. It cannot be same as the old product code.
Product Name	[Display] This field displays the product name of the selected new product.
Product Currency	[Display] This field displays the currency code of the new product.
Reason for Transfer	[Mandatory, Drop-Down] Select the reason of product transfer from the drop-down list. The options can be maintained in the reason codes master.

- Click the **Add** button.
- Enter the account number and press the **<Tab>** key.
- Select the new product code from the pick list and the reason for transfer of the account from the drop-down list.

Product Transfer Maintenance

Product Transfer Maintenance*

Account No. : 60000000714840 Customer Name : JOHNKENNEDY Account Currency : USD
 Old Product Code : 54 Product Name : CASA 79-4 Product Currency : USD
 New Product Code : 62 ... Product Name : CASA 79-12 Product Currency : USD
 Reason For Transfer : BOSS ORDERS

CASA

Apply New Product's Capitalization Parameters : ☐
 Expire Int. Rate Variance : ☐

Balance Information

Available Balance :	99,562.20	Uncleared Funds :	0.00
Credit Interest Amount +	0.00	Hold Funds :	0.00
Debit Interest Amount -	0.00	Authorised Debits :	0.00
Tax Withheld 1 -	0.00		
Tax Withheld 2 -	0.00		
Service Charges -	0.00		
Net Transfer Amount =	99,562.20		

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

UDF Ok Close Clear

- Click the **Ok** button. The system displays the account details in the **CASA** tab.
- Enter the required information in the **CASA** tab.

CASA

Product Transfer Maintenance*

Account No. : 60000000714840 Customer Name : JOHNKENNEDY Account Currency : USD
 Old Product Code : 54 Product Name : CASA 79-4 Product Currency : USD
 New Product Code : 62 Product Name : CASA 79-12 Product Currency : USD
 Reason For Transfer : BOSS ORDERS

CASA

Apply New Product's Capitalization Parameters : ☒
 Expire Int. Rate Variance : ☒

Balance Information

Available Balance :	99,562.20	Uncleared Funds :	0.00
Credit Interest Amount +	0.00	Hold Funds :	0.00
Debit Interest Amount -	0.00	Authorised Debits :	0.00
Tax Withheld 1 -	0.00		
Tax Withheld 2 -	0.00		
Service Charges -	0.00		
Net Transfer Amount =	99,562.20		

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Apply New Product's Capitalization Parameters	[Optional, Check Box] Select the Apply New Product's Capitalization Parameters check box to apply new product's interest capitalisation parameters or continue with existing parameters after the product transfer. Capitalisation Parameters include interest capitalisation frequency, interest capitalisation anniversary date. This is applicable for both debit and credit interest parameters.
Expire Int. Rate Variance	[Optional, Check Box] Select the Expire Int. Rate Variance check box to end account level interest variances on product transfer. If there is any interest variance maintained at the account level before transfer, the same will not be applicable from the date of transfer on selecting this check box.
Balance Information	
Available Balance	[Display] This field displays the available balance in the account.

Field Name	Description
Credit Interest Amount	[Display] This field displays the credit interest amount accrued on the account from the last credit interest capitalisation date to the date of product transfer.
Debit Interest Amount	[Display] This field displays the debit interest amount accrued on the account from the last debit interest capitalisation date to the date of product transfer. Debit interest is capitalised when the asset type of account is transferred to liability product.
Tax Withheld 1	[Display] This field displays the amount of tax withheld 1 applicable on the credit interest being capitalised as part of product transfer.
Tax Withheld 2	[Display] This field displays the amount of tax withheld 2 applicable on the credit interest being capitalised as part of product transfer.
Service Charges	[Display] This field displays the periodic service charges applicable on the old products to be capitalised.
Net Transfer Amount	[Display] This field displays the net transfer amount.
Uncleared Funds	[Display] This field displays the uncleared funds in the account.
Hold Funds	[Display] This field displays the hold funds in the account.
Authorised Debits	[Display] This field displays the authorised debits in the account.

8. Click the **Ok** button.
9. The system displays the message "Record Added... Authorisation Pending..". Click the **OK** button.
10. The casa account is transferred to another product once the record is authorised.

8.24. MCA08 - Multi Currency Package Transfer

Using this option user can transfer multi currency account package of an MCA. The sub account should be allowed to be transferred into the new package (product) without closing and thereby retaining the original sub account number. The MCA number also should remain the same as is currently supported. After package transfer change, the account inherits the product level parameters from new product. However, there are some validations and restrictions on CASA accounts which need to be satisfied for the product transfer.

Definition Prerequisites

- MCA03 - Multi Currency Account Opening
- MCA06 - CASA Account Opening under MCA

Modes Available

Not Applicable

To add the multi currency package

1. Type the fast path **MCA08** and click **Go** or navigate through the menus to **Global Definitions > Master > Multi Currency Package Transfer**
2. The system displays the **Multi Currency Package Transfer** screen.

Multi Currency Package Transfer

Multi Currency Package Transfer*

Multi Currency Account Number : MCA Title :

From Multi Currency Package Code & Description :

Module :

To Multi Currency Package Code & Description :

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
Multi Currency Account Number	[Mandatory, Numeric, 22] Type the MCA number for which the package transfer is to be done. It should be a valid CASA MCA. Package transfer will be supported from CASA MCAs only.
MCA Title	[Display] This field displays the title for the multi currency account number entered.
From Multi Currency Package Code & Description	[Display] This field displays the CASA multi currency package type code of the MCA number entered, along with the description in the adjacent field.
Module	[Display] This field displays the module(CASA) of the MCA number entered.
To Multi Currency Package Code & Description	[Mandatory, Pick List] Select the package to which the MCA is to be transferred from the pick list. The pick list will list out only CASA multi currency package type codes. The package to which the MCA is to be transferred should contain the products in active sub-account currencies under the MCA. The base currency (if applicable) of from package and to package should be same and both should have either identical or same inventory facilities (inventory - package cross reference) for example passbook, debit card etc. MCA can be transferred from a corporate package to a corporate package or from a retail package to a retail package.

3. Enter the multi currency account number for CASA account. The system displays the MCA title and other details.
4. Select the multi currency package code from the pick list. The system displays the package code along with the package name.

Multi Currency Package Transfer

Multi Currency Package Transfer

Multi Currency Account Number : MCA Title :

From Multi Currency Package Code & Description :

Module :

To Multi Currency Package Code & Description :

Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
UDF OK Close Clear										

- Click the **Ok** button.
- The system displays the message "Transaction completed successfully."

9. Account Inquiries

9.1. 7002 - Balance Inquiry

The details of the CASA account balances such as the available balance, the uncleared balance and the earmarked balance can be viewed using this option.

The system also displays other details like the account status, sweep in allowed or not, annual equivalent rate, projected tax on accrual, etc.

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

Not Applicable

To perform an inquiry on CASA balance

1. Type the fast path **7002** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Inquiries > Balance Inquiry**.
2. The system displays the **Balance Inquiry** screen.

Balance Inquiry

Balance Inquiry*											
Account No :		Account Title :									
Account Currency :		Account status :									
Customer Name :											
Previous Day Book Balance :		Minimum Balance Req'd :									
Available Balance :		Hold Balance :									
Uncleared Balance :		Adv against undrd funds Limit :									
Current Book Balance :		Drawing Power :									
Passbook Balance :	0.00	PDC Discount limit Available :									
Net Balance :		Sweep In Amount(Lien) :									
Advance Credit :		Sweep In allowed :									
Daily Interbranch Wdr Amount Utilized :		Annual Equivalent Rate :									
Confirmation Amount:		Projected Tax on Accrual :									
Current Average Monthly Bal :		Current Average Quarterly Bal :									
Linked 2-Way TD SweepIn Bal :		Linked TD SweepIn Bal :									
Linked CASA SweepIn Bal :											
Combined Total Withdrawable Balance : :											
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	[Mandatory, Numeric, 16] Type the valid account number. The name of the CASA account holder is populated, adjacent to the account number.
Account Title	[Display] This field displays the account title.
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.
Account status	[Display] This field displays the status of the account.
Customer Name	[Display] This field displays the name of the customer who holds the CASA account.
Previous Day Book Balance	[Display] This field displays the book balance of the customer for the previous posting date.
Minimum Balance Req'd	[Display] This field displays the minimum balance that is required to be maintained in the account. The minimum balance required in an account is defined at the product level.
Available Balance	[Display] This field displays the balance available in the account. <i>Available Balance = Current Book Balance (including Minimum Balance Required & Hold Balance) – Uncleared Balance.</i>
Hold Balance	[Display] This field displays the amount that has been marked as hold funds. If a lien is marked on an account or if there are insufficient funds in an account to perform a transaction, a hold funds earmark is marked against the account. The hold funds earmark will be lifted on the BOD of the date after the expiry of the earmark, or if there is enough balance in the account to cover all the holds placed on the account for insufficient funds.

Field Name	Description
Uncleared Balance	[Display] This field displays the uncleared balance in the account. The uncleared balance displays the value of the cheques deposited in the account, which are due to be cleared on a future date.
Adv against unclrd funds Limit	[Display] This field displays the advance against unclear funds. This is the amount advanced to a customer (who has limits with the bank) against the uncleared balance in his account.
Current Book Balance	[Display] This field displays the current balance in the account.
Drawing Power	[Display] This field displays the drawing power of the customer if limits are sanctioned to the customer. There are two kinds of limits: - Secured – Depending on the decision of the bank, the drawing power can be equal to the amount of the limit or the security. - Unsecured – The drawing power is equal to the limit amount.
Passbook Balance	[Display] This field displays the balance in the passbook. The balance is calculated when the passbook was last printed.
PDC Discount Limit Available	[Display] This field displays the post dated cheque purchase limit available for the account.
Net Balance	[Display] This field displays the net balance in the account inclusive of the confirmation amount. <i>Net Balance = Available Balance – Minimum Balance Required – Hold Balance +/- Confirmation Balance</i>
Sweep In Amount (Lien)	[Display] This field displays the sweep in lien amount. If the customer account is maintained as a sweep in provider account for another account, and the balance in the account is not sufficient to meet the sweep in amount, a lien is marked for that amount. The lien is automatically unmarked when there is sufficient balance in the account.

Field Name	Description
Advance Credit	[Display] This field displays the immediate credit amount granted for a clearing cheque deposit.
Sweep In allowed	[Display] This field displays if the sweep in facility is allowed for the account. If the facility is available the field displays the value as Y, else N.
Daily Interbranch Wdr Amount Utilized	[Display] This field displays the daily interbranch withdrawal amount.
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.
Confirmation Amount	[Display] This field displays the confirmation balance of the account. This field will display the net amount of the debit and credit confirmation transactions recorded in the account through the Record Confirmation Transaction (Fast Path: 1080) option.
Projected Tax on Accrual	[Display] This field displays the tax applicable on the projected interest.
Current Average Monthly Bal	[Display] This field displays the current average monthly balance.
Current Average Quarterly Bal	[Display] This field displays the current average quarterly balance.
Linked 2-Way TD Sweepin Bal	[Display] This field displays the linked 2-way TD sweep in balance. <i>Balance of TD account = Principal Balance – Lien Amount</i>
Linked TD SweepIn Bal	[Display] This field displays the balance of all the sweep in providers for the TD accounts. <i>Balance of TD account = Principal Balance – Lien Amount</i>

Field Name	Description
Linked CASA SweepIn Bal	[Display] This field displays the net balance of all the sweepin providers for the CASA accounts. <i>Net Balance = Available Balance – Min. Bal. Required – Hold Balance + Drawing Power + Sweep In Amount (Lien) + Confirmation Amount</i>
Combined Total Withdrawable Balance	[Display] This field displays the combined total balance of the amount which can be withdrawn. <i>Combined Total Withdrawal Balance = Total Balance of a CASA account + Linked CASA Sweep In Bal + Linked TD Sweep In Bal + Linked 2-Way TD Sweep In Bal.</i> <i>Total Balance of a CASA account = Available Balance – Min. Bal. Required – Hold Balance + Sweep In Amount (Lien) + Drawing Power+ Adv against unclrd funds Limit + Confirmation Amount.</i> If a TD account is linked to a CASA account as Sweep In Provider and also as 2-Way Sweep In provider, then the balance of such TD account should be considered only once. The balance of such CASA/TD accounts should be considered as Linked 2-Way TD Sweep In balance. The sweep in provider CASA and TD account should have a valid account status.

3. Enter the CASA account number and press the <Tab> key.
4. The system displays the account balance.

Balance Inquiry

Balance Inquiry*			
Account No :	06044250000012	Account Title :	DHANESH X MALVIYA
Account Currency :	INR	Account status :	Account Open Regular
Customer Name :	DHANESH X MALVIYA		
Previous Day Book Balance :	-9,556.37	Minimum Balance Req'd :	1,000.00
Available Balance :	1,19,556.38	Hold Balance :	100.00
Uncleared Balance :	0.00	Adv against undrd Funds Limit :	0.00
Current Book Balance :	1,19,556.38	Drawing Power :	0.00
Passbook Balance :	0.00	PDC Discount limit Available :	0.00
Net Balance :	1,24,650.83	Sweep In Amount(Lien) :	6,194.45
Advance Credit :	0.00	Sweep In allowed :	Y
Daily Interbranch Wdr Amount Utilized :	0.00	Annual Equivalent Rate :	0.00000
Confirmation Amount:	0.00	Projected Tax on Accrual :	0.00
Current Average Monthly Bal :	0.00	Current Average Quarterly Bal :	0.00
Linked 2-Way TD SweepIn Bal :	31,000.00	Linked TD SweepIn Bal :	2,56,773.02
Linked CASA SweepIn Bal :	4,56,949.45		
Combined Total Withdrawable Balance:	8,69,373.30		

Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
UDF OK Close Clear										

5. Click the **Close** button.

9.2. CH031 - Statement Inquiry

The details of the CASA account balances such as the available balance, the uncleared balance and the earmarked balance can be viewed using the **Statement Inquiry** option. The transactions are displayed for a specific date or for a specific period depending on the option selected.

While the **Transaction** tab lists all the transactions for the given period, the individual transaction details including the user ID and authorizer ID can be viewed in the **Details** tab.

Detail original and reversal transaction can be seen through this screen. Reversal transaction will appear with amount having negative sign.

Definition Prerequisites

- 8051 - CASA Account Opening
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point

Modes Available

Not Applicable

To initiate a statement inquiry

1. Type the fast path **CH031** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Inquiries > Statement Inquiry**.
2. The system displays the **Statement Inquiry** screen.

Statement Inquiry

[illegible]

Field Description

Field Name	Description
Account Details	
Account No	[Mandatory, Numeric, 16] Type the account number in which the statement query is to be made. The name of the CASA account holder is populated adjacent to the account number.
Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the Customer Addition option. In case of a joint account, the system displays the name of the primary holder of the account. The customer short name can be changed through the Change Customer Name/IC Number option.

Field Name	Description
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.
Branch	[Display] This field displays the name of the home branch where the CASA account is opened and maintained.
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. The exchange rate values are defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Status	[Display] This field displays the status of the account. If the account is opened today, the system displays the transaction details after the EOD process is executed.
Product	[Display] This field displays the product code under which the CASA account is opened.
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate.
Account Purchase Line	
CP Limit	[Display] This field displays the cheque purchase limit for the account.
Utilised CP Limit	[Display] This field displays the amount of cheque purchase limit, which has been utilised.
Lim Exp Dt	[Display] This field displays the expiry date of the cheque purchase limit.
Statement Period	

Field Name	Description
Current	[Optional, Radio Button] Click Current to view the transaction performed in the current statement period.
Prior	[Optional, Radio Button] Click Prior to view the transaction performed in the statement period prior to the current one.
Transaction	[Optional, Radio Button] Click Transaction to view the transaction performed in the period, before the Prior statement period.
Period	
Start Date	[Conditional, Pick List, dd/mm/yyyy] Select the start date of the statement period from the pick list. This field is enabled if the Transaction option is selected in the Statement Period section.
End Date	[Conditional, Pick List, dd/mm/yyyy] Select the end date of the statement period from the pick list. This field is enabled if the Transaction option is selected in the Statement Period section.
Last Statement Date	[Display] This field displays the date on which the last statement was generated.
Balance Details	
Net Balance	[Display] This field displays the net balance in the account. <i>Net Balance = Available Balance – Minimum Balance Required</i>
Last Statement Balance	[Display] This field displays the last statement balance. The balance is calculated when the statement was last printed.
Opening Balance	[Display] This field displays the opening balance of the customer. The opening balance of the customer is the closing balance of the previous statement.
Summary	
Total Debit Amount	[Display] This field displays the total debit amount for the account.

Field Name	Description
Dr. Count	[Display] This field displays the number of times an account is debited.
Total Credit Amount	[Display] This field displays the total credit amount for the account.
Cr. Count	[Display] This field displays the number of times an account is credited.

3. Enter the CASA account number and press the **<Tab>** key.
4. Select the required statement period.

Statement Inquiry

Statement Inquiry*

Account Details

Account No : 06053530000040

Name : SANDEEP REDDY TEEGEL

Customer ID : 605353

Branch : PRABHADEVI

Status : Account Open Regular

Product : 1-SAVINGS REGULAR- DAILY BALANCE

Annual Equivalent Rate : 0.00000

Currency : INR

Account Purchase Line

CP Limit : 0.00

Utilised CP Limit : 0.00

Lim Exp Dt : 01/01/1800

Statement Period

☐ Current
 ☐ Prior
 ☒ Transaction

Period

Start Date : 15/01/2008

End Date : 30/04/2008

Last Statement Date : 14/01/2008

Balance Details

Net Balance : -113,482.66

Last Statement Balance : 0.00

Opening Balance : 0.00

Transaction

Details

User Defined Fields

Txn Date	Value Date	Description	Cheque No	Dr/Cr	Orig. Brn.	Amount	Running Total

Summary

Total Debit Amount : 0.00

Dr. Count : 0

Total Credit Amount : 0.00

Cr. Count : 0

Card

Change Pin

Cheque

Cost Rate

Denomination

Instrument

Inventory

Pin Validation

Service Charge

Signature

Travellers Cheque

UDF

OK

Close

Clear

- Click the **Ok** button.
- The system displays the **Transactions** tab.

Transactions

Statement Inquiry*

Account Details

Account No : 06053530000040 Name : SANDEEP REDDY TEEGEL
 Customer ID : 605353 Branch : PRABHADEVI Currency : INR
 Status : Account Open Regular Product : 1-SAVINGS REGULAR- DAILY BALANCE
 Annual Equivalent Rate : 0.00000

Account Purchase Line

CP Limit : 0.00 Utilised CP Limit : 0.00 Lim Exp Dt :

Statement Period

Period
☐ Current Start Date : 15/01/2008
☐ Prior End Date : 30/04/2008
☒ Transaction Last Statement Date : 14/01/2008

Balance Details

Net Balance : -113,482.66
 Last Statement Balance : 0.00
 Opening Balance : 0.00

Transaction | Details | User Defined Fields

Txn Date	Value Date	Description	Cheque No	Dr/Cr	Orig. Brn.	Amount	Running Total
03/12/2009	30/01/2008	CASH DEPOSIT PRABHADEVI		C	12	15,000.00	15
11/12/2009	29/02/2008	BY CLG	0000000000001	D	12	125,250.96	-111
11/12/2009	29/02/2008	BY CLG -REV	0000000000001	C	12	125,250.96	11
11/12/2009	29/02/2008	BY CLG	0000000000001	D	560	125,250.96	-111
12/12/2009	29/02/2008	BY CLG	0000000000001	D	12	250.56	-111
12/12/2009	29/02/2008	BY CLG -REV	0000000000001	C	12	250.56	-111

Summary

Total Debit Amount : 252,681.48 Dr. Count : 5
 Total Credit Amount : 140,544.52 Cr. Count : 4

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

UDF **OK** Close Clear

Field Description

Column Name Description

Txn Date [Display]
 This column displays the date on which the transaction occurred.

Value Date [Display]
 This column displays the value date of the cheque.
 When a cheque is deposited to an account, the system uses the routing number to check the float days from the **Endpoint Float Maintenance** option and the working days from the **Calendar for End Point** option.
 The system generates the value date on which the cheque will be cleared. On the value date, the system updates the customer's available balance and credits the account with the cheque amount.
 For more information on maintaining value date, refer to the **Clearing Definitions** chapter in the *Definitions User's Guide*.

Column Name	Description
Description	[Display] This column displays the description of the transaction. This description is also displayed in the CASA Statement of Account (Fast Path: CH220) report. For clearing and other transactions, the narration entered by the teller is appended with the default transaction narration. This field also displays the exchange rate information if the transaction is done in foreign currency. For example, if in an IDR account, cash deposit of USD 1000 is done at exchange rate of 8900, the transaction description displays "Cash Deposit USD 1000.00 @8900.00".
Cheque No	[Display] This column displays the cheque number if the transaction was performed by a cheque. This column displays the value as zero if the transaction was not performed by a cheque.
Dr/Cr	[Display] This column displays whether the transaction was a debit or a credit transaction. The options are: • D – Debit • C – Credit
Orig. Brn.	[Display] This column displays the branch code where the transaction was performed.
Amount	[Display] This column displays the amount that was involved in the transaction.
Running Total	[Display] This column displays the balance in the account after performing the transaction.
Transaction Display	[Link] Click this column to view the transaction details.

7. Double-click the **Transaction Display** column to view the transactions details .

Transaction Display

Transaction Display*

Reference Txn No : STBATCH00000000503

Posting Date	Value Date	Account Branch	Account No	Account Title	Related Account	Dr/Cr	Amount(LCY)	Account Amount (ACY)	Product Code	Ins
29/02/2008	29/02/2008	560	150310000	IB CREDIT ACCOUNT	060535300000040	D	125,250.96	125,250.96	1	0000
29/02/2008	29/02/2008	560	116020000	OUTWARD CLEARING GL	060535300000040	C	125,250.96	125,250.96	1	0000
29/02/2008	29/02/2008	12	250990300	FCR SUSPENSE ACCOUNT	060535300000040	D	125,250.96	125,250.96	1	0000
29/02/2008	29/02/2008	12	150310000	IB CREDIT ACCOUNT	060535300000040	C	125,250.96	125,250.96	1	0000

1 / 1

OK

Field Description

Field Name	Description
Reference Txn No	[Display] This field displays the transaction reference number.
Posting Date	[Display] This column displays the date on which the transaction was performed.
Value Date	[Display] This column displays the value date of the transaction.
Account Branch	[Display] This column displays the branch code.
Account No	[Display] This column displays the account number.
Account Title	[Display] This column displays the account title.

Field Name	Description
Related Account	[Display] This column displays the related account number.
Dr/Cr	[Display] This column displays whether the transaction was a debit or a credit transaction. The options are: • D – Debit • C – Credit
Amount (LCY)	[Display] This column displays the amount involved in transaction leg in local currency.
Account Amount (ACY)	[Display] This column displays the amount in account currency.
Product Code	[Display] This column displays the product code.
Instrument No	[Display] This column displays the instrument number through which the transaction was performed.
Description	[Display] This column displays the description of the transaction which was performed.
Code Recon No	[Display] This column displays the description of the transaction which was performed.

8. Click the **Ok** button. The system displays the **Transaction** tab
9. Double-click any of the record to view the details.
10. The system displays the **Details** tab.

Details

Statement Inquiry*

Account Details

Account No : 06053530000040 Name : SANDEEP REDDY TEEGEL
 Customer ID : 605353 Branch : PRABHADEVI Currency : INR
 Status : Account Open Regular Product : 1-SAVINGS REGULAR- DAILY BALANCE
 Annual Equivalent Rate : 0.00000

Account Purchase Line

CP Limit : 0.00 Utilised CP Limit : 0.00 Lim Exp Dt :

Statement Period

Period
☐ Current Start Date : 15/01/2008
☐ Prior End Date : 30/04/2008
☒ Transaction Last Statement Date : 14/01/2008

Balance Details

Net Balance : -113,482.66
 Last Statement Balance : 0.00
 Opening Balance : 0.00

Transaction | Details | User Defined Fields

Txn Date : 11/12/2009 Txn Time : 12:34:50 PM Txn Branch : MUMBAI/CLEARI
 Value Date : 29/02/2008 Mnemonic Code : 6101 Trace No : 1
 Posting Date : 29/02/2008 Cheque Number : 000000000001 Debit/Credit : D
 Batch No : 45442 Txn Literal : CHQ Amount Acy : 1,25,250.96
 User ID : SSANDEEP560 Txn CCY : INR Amount Tcy : 1,25,250.96
 Authoriser : SSANDEEP560 Clearing Type :
 Description : BY CLG
 Service Charge :
 Txn Ref No : STBATCH00000000504 User Ref No :

Summary

Total Debit Amount : 252,681.48 Dr. Count : 5
 Total Credit Amount : 140,544.52 Cr. Count : 4

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

LDF OK Close Clear

Field Description

Field Name	Description
Txn Date	[Display] This field displays the date on which the transaction was performed.
Txn Time	[Display] This field displays the time when the transaction was performed.
Txn Branch	[Display] This field displays the branch code where the transaction was performed.

Field Name	Description
Value Date	[Display] This field displays the value date of the cheque. When a cheque is deposited to an account, the system uses the routing number to check the float days from the Endpoint Float Maintenance option and the working days from the Calendar for End Point option. The system generates the value date on which the cheque is expected to be cleared. On the value date, the system updates the customer's available balance and credits the account with the cheque amount. For more information on maintaining a value date, refer to the Clearing Definitions chapter in the <i>Definitions User's Guide</i>.
Mnemonic Code	[Display] This field displays the mnemonic code of the transaction.
Trace No	[Display] This field displays the trace number of the transaction.
Posting Date	[Display] This field displays the posting date. The posting date is the date on which the transaction is posted to the accounts. Usually the transaction date and the posting date are the same, except in cases where the transaction date is a bank holiday. For example, the service charge for a transaction done in CASA is debited monthly on the last day of the month. In the month of July, if the date, on which the SC is levied, i.e. July 31, 2004 is a holiday, the bank will calculate the SC on July 30, 2004 and it will be debited to the account on August 1, 2004. In this case the transaction date will be August 1, 2004 and the posting date will be July 29, 2004.
Cheque Number	[Display] This field displays the cheque number if the transaction was performed by a cheque.
Debit/Credit	[Display] This field displays whether the transaction was a debit or a credit transaction. The options are: • D – Debit • C – Credit

Field Name	Description
Batch No	[Display] This field displays the batch under which the transaction has been processed during EOD.
Txn Literal	[Display] This field displays the transaction literal code, which describes the type of transaction.
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.
User ID	[Display] This field displays the ID of the teller/operator who has entered the transaction. If the transaction is a system-executed process, this field displays the user name as system.
Txn CCY	[Display] This field displays the transaction currency. This is the currency in which the transaction had taken place. While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.
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 the closeout amount to be paid in EUR (Euro), EUR is the transaction currency.
Authoriser	[Display] This field displays the name of the supervisor who has authorised the transaction.
Clearing Type	[Display] This field displays the clearing type of the cheque if the transaction is performed by cheque.

Field Name	Description
Description	[Display] This column displays the description of the transaction. This description is also displayed in the CASA Statement of Account (Fast Path: CH220) report. For clearing and other transactions, the narration entered by the teller is appended with the default transaction narration. This field also displays the exchange rate information if the transaction is done in foreign currency. For example, if in an IDR account, cash deposit of USD 1000 is done at exchange rate of 8900, the transaction description displays "Cash Deposit USD 1000.00 @8900.00".
Card No	[Display] This field displays the card number if the transaction is performed by card.
Service Charge	[Display] This field displays the service charge code attached to the transaction.
Txn Ref No	[Display] This field displays the transaction reference number assigned to identify the transaction.
User Ref No	[Display] This field displays the user reference number assigned to identify the user.

11. Click on the **User Defined Fields** tab to view the UDF details.

User Defined Fields

The system displays the UDF details captured for the related transaction of the customer. The UDF details are captured for various purposes like AML, Debit card transactions etc. An example for the UDF details captured for a specific transaction (AML purpose) is provided.

Statement Inquiry*

Account Details

Account No : 06049400000016 Name : EDWARD CULLENS
 Customer ID : 604940 Branch : HQ Currency : INR
 Status : Account Opened Today Product : 1-SAVINGS REGULAR - DAILY BALANCE
 Annual Equivalent Rate : 0.00000

Account Purchase Line

CP Limit : 0.00 Utilised CP Limit : 0.00 Lim Exp Dt : 01/01/1800

Statement Period

Period
☐ Current
☐ Prior
☒ Transaction

Start Date : 31/12/2007
 End Date : 31/12/2007
 Last Statement Date : 30/12/2007

Balance Details

Net Balance : 99,400.00
 Last Statement Balance : 0.00
 Opening Balance : 0.00

Transaction | Details | **User Defined Fields**

User Defined Fields	Value
Authorisation Code	0
Merchant Information	MUMBAI,IND,7777
Microfilm No	2123123123123123
Purchase Date	31-01-2008
Transaction Amount	25000
Transaction Ccy	440

Summary

Total Debit Amount : 0.00 Dr. Count : 0
 Total Credit Amount : 100,000.00 Cr. Count : 1

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
Authorisation Code	[Display] This field displays the authorisation code for the debit card transaction uploaded through GEFU.
Merchant Information	[Display] This field displays information about merchant city, merchant country and merchant category separated by commas as per the file upload.
Microfilm No	[Display] This field displays the microfilm number.
Purchase Date	[Display] This field displays the purchase date of transaction.

Field Name	Description
Transaction Amount	[Display] The field displays the original transaction amount as per the file upload.
Transaction Ccy	[Display] This field displays the transaction currency.

12. Click the **Close** button.

9.3. CH051 - Account Capitalization History Inquiry

This option gives details of the interest capitalized in the account and the tax deducted, if any. For the given date range, the system displays all the transactions, with balance before and after capitalization, interest amount, capitalization frequency, etc. This option can be used for both debit and credit interest capitalization type.

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

Not Applicable

To view account capitalization history

1. Type the fast path **CH051** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Inquiries > Account Capitalization History Inquiry**.
2. The system displays the **Account Capitalization History Inquiry** screen.

Account Capitalization History Inquiry

Account Capitalization History Inquiry*

Account No :

15/01/2008

15/01/2008

0

0

Next Last

Capitalization Date	Capitalization Type	Balance Before	Balance After	Interest Amount	Frequency	Tax1	Tax2

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	[Mandatory, Numeric, 16] Type the valid account number.
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date from which you want the details of the account capitalization history from the pick list. This field cannot be less than the process date.
End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date up to which you want the details of the account capitalization history from the pick list.

Column Name	Description
Capitalization Date	[Display] This column displays the last interest capitalization date.
Capitalization Type	[Display] This column displays the type of capitalization. The options are: • Debit • Credit
Balance Before	[Display] This column displays the balance before interest capitalization.
Balance After	[Display] This column displays the balance after interest capitalization.
Interest Amount	[Display] This column displays the amount of interest capitalised.
Frequency	[Display] This column displays the frequency in which the interest will be capitalised.
Tax 1	[Display] This column displays the tax 1 amount on the capitalised interest.
Tax 2	[Display] This column displays the tax 2 amount on the capitalised interest.

3. Enter the CASA account number and press the <Tab> key.
4. Select the start date and end date from the pick list.

CH051 - Account Capitalization History Inquiry

5. Click the **Ok** button.
6. The system displays the account capitalization history details.

Account Capitalization History Inquiry

Account Capitalization History Inquiry*

Account No :
60000000046440

Start Date :
15/11/2007

End Date :
15/12/2007

First Previous

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Next Last

Capitalization Date ▶	Capitalization Type ▶	Balance Before ▶	Balance After ▶	Interest Amount ▶	Frequency ▶	Tax1 ▶	Tax2 ▶
30/11/2007	Credit	1,000.00	1,000.27	0.27	Monthly	0.00	0.00

Card

Change Pin

Cheque

Cost Rate

Denomination

Instrument

Inventory

Pin Validation

Service Charge

Signature

Travellers Cheque

OK

Close

Clear

7. Click the **Close** button.

9.4. CH068 - Amortization Inquiry

Using this option you can view the account wise details for CASA accounts, which displays the amount of total charge/fees received, the amount amortised and the balance amount details of each service charge / deduction levied on the account.

This option displays the details of only such service charges which are amortizable in nature.

Definition Prerequisites

- CHM07 - Od Limit Master Maintenance
- 8051 - CASA Account Opening
- SCM01 - SC Package Definition

Modes Available

Not Applicable

To inquire about the amortization details

1. Type the fast path **CH068** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Inquiries > Amortization Inquiry**.
2. The system displays the **Amortization Inquiry** screen.

Amortization Inquiry

Amortization Inquiry*

Account No :

Name :

Limit Number :

Customer Id :

Product :

Description :

Currency :

Branch :

Amortization Details

Service Charge Code	SC Nature	Date of Deduction	Total Amount Deducted	Amount Amortized	Balance Amount

Card

Change Pin

Cheque

Cost Rate

Denomination

Instrument

Inventory

Pin Validation

Service Charge

Signature

Travellers Cheque

UDF

Inquire

Close

Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the account number on which the inquiry is to be done.
Name	[Display] This field displays the name of the account number entered in the corresponding field.
Limit Number	[Optional, Pick List] Select the limit number from the pick list.
Customer ID	[Display] This field displays the customer ID of the primary account holder.
Product	[Display] This field displays the name of the product.
Description	[Display] This field displays the description of the product which is attached to the customer account.
Currency	[Display] This field displays the account currency.
Branch	[Display] This field displays the branch under which the account is opened.

3. Enter the CASA account number and press the <Tab> key.
4. Select the limit number from the pick list.

Amortization Inquiry

Amortization Inquiry

Account No:	000000010447	Name:	ARIEFRUSTOMODJUNEDWH
Limit Number:	1	Customer ID:	600898
Product:	91	Description:	91 - AMMORT_2.4_P4
Currency:	IDR	Branch:	HO

Amortization Details

Service Charge Code	SC Nature	Date of Deduction	Total amount Deducted	Amount Amortized	Balance Amount

Inquire Close Clear

5. Click the **Inquire** button.
6. The system displays the amortization details.

Amortization Details

Amortization Inquiry

Account No:	000000010447	Name:	ARIEFRUSTOMODJUNEDWH
Limit Number:	1	Customer ID:	600898
Product:	91	Description:	91 - AMMORT_2_4_P4
Currency:	IDR	Branch:	HO

Amortization Details

Service Charge Code	SC Nature	Date of Deduction	Total amount Deducted	Amount Amortized	Balance Amount
2000	Amortizable	15/01/2008	200,000.00	9,264.31	190,735.69

Inquire Close Clear

Field Description

Column Name	Description
Service Charge Code	[Display] This column displays the service charge codes of all the charges levied on the selected loan account or on the selected limit in case of an OD account.
SC Nature	[Display] This column displays the value as Amortisable if Amortise check box is selected in the Loan Deduction Plan Maintenance (Fast Path: LNM22) option.
Date of Deduction	[Display] This column displays the date on which the charge was deducted. In case of loans, this column displays the disbursement date, and in case of an OD it displays the limit sanction date.

Column Name	Description
Total amount Deducted	[Display] This column displays the total amount of the charges deducted at the time of disbursement / limit sanction in SC currency.
Amount Amortized	[Display] This column displays the total amount of selected service charges amortised as of date, i.e., the total amount of charges booked in income GL as of date in SC currency.
Balance Amount	[Display] This column displays the balance service charge to be amortised as of date in SC currency.

7. Click the **Close** button.

9.5. BAM24 - Account Status Audit Trail Inquiry

This option allows you to view the various stages through which a CASA/Loan account has progressed. If the account status has been changed by a user, the system records the details along with the last modified date and the supervisor ID. The previous and current status, the authorizer who sanctioned the status change, the date of maintenance and description are displayed for each status change on the account. The status of the account can be closed, closed today, written off, paid off, partially discharged, etc.

The status of a CASA account can be maintained using the **Account Status Maintenance** (Fast Path: CHM21) option. The status of a loan account can be maintained using the **Loans Account Status Change Maintenance** (Fast Path: LN101) option.

Definition Prerequisites

- CHM21 - Account Status Maintenance
- LN101 - Loans Account Status Change Maintenance

Modes Available

Not Applicable

To perform account status audit trail inquiry

1. Type the fast path **BAM24** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Inquiries > Account Status Audit Trail Inquiry**.
2. The system displays the **Account Status Audit Trail Inquiry** screen.

Account Status Audit Trail Inquiry

Account Status Audit Trail Inquiry*

Account No: Name:

Status Change Details

Previous Status	Current Status	Authorised By	Last Mnt Date	Description

0 /0

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	[Mandatory, Numeric, 16] Type the CASA/Loan account number.
Name	[Display] This field displays the name of the customer who holds the CASA/Loan account.

Column Name	Description
Status Change Details	
Previous Status	[Display] This column displays the status of the account prior to its current status.

Column Name	Description
Current Status	[Display] This column displays the current status of the account. The options are: • Closed • Restricted • Blocked • Dormant • Open Today • Closed Today • Dormant • Written Off • Paid Off • Partially Discharged
Authorised By	[Display] This column displays the login ID of the person who has authorised the modified account status. The user ID of the authoriser is automatically saved when a transaction is authorised. The system displays the user ID as the checker of the transaction.
Last Mnt Date	[Display] This column displays the date on which the account status was last changed.
Description	[Display] This column displays the description of the decision for the change in account status.

3. Enter the account number and press the <Tab> key.
4. The system displays the account status audit trail details.

Account Status Audit Trail Inquiry

Account Status Audit Trail Inquiry*

Account No: 000000003533 Name: JACK K JASON

Status Change Details

Previous Status	Current Status	Authorised By	Last Mnt Date	Description
Account Open - No Debit	Account Open Regular	SPARAG	17/05/2008 17:37:0	COURT ATTACHMENT
Account Open Regular	Account Open - No Debit	SPARAG	17/05/2008 17:06:3	Hello Test
Account Open - No Debit	Account Open Regular	SPARAG	17/05/2008 11:23:4	Hello Test
Account Open Regular	Account Open - No Debit	SPARAG	17/05/2008 11:21:4	Hello Test

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

UDF OK Close Clear

- Click the **Close** button.

9.6. AC040 - Asset Agreement Inquiry

This option is used to inquire about the agreement and limit linkage for accounts and customers. The linkage is maintained only with relation to the primary customer in case of a joint account. One agreement number can be linked to various overdraft limits and loan accounts. The system displays the agreement details such as agreement number, date, application ID for the selected search criteria. For CASA accounts the agreement numbers are maintained in the **Od Limit Master Maintenance** (Fast Path:CHM07) option and for loan accounts it is maintained in the **Loan Direct Account Opening** (Fast Path: LN057) option.

Definition Prerequisites

- LN057 - Loan Direct Account Opening
- CHM07 - OD Limit Master Maintenance

Modes Available

Not Applicable

To inquire about asset agreements

1. Type the fast path **AC040** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Asset Agreement Inquiry**.
2. The system displays the **Asset Agreement Inquiry** screen.

Asset Agreement Inquiry

Asset Agreement Inquiry*

Customer Information

Search Criteria : Agreement No :

ID : IC :

FullName : Short Name :

Agreement Number	Agreement Date	Account Number	Application Id	Limit Number	Agreement Maturity Date

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

UDF Inquire Close Clear

Field Description

Field Name	Description
Customer Information	
Search Criteria	[Mandatory, Drop- Down] Select the search criteria to search the customer from the drop-down list. The options are: • Agreement No • Customer Ic • Customer Id
Agreement No	[Conditional, Alphanumeric, 16, Pick List] Type the agreement number. This field is enabled if the Agreement No option is selected in the Search Criteria drop-down list. If the Customer Id option is selected from the Search Criteria drop-down list, then select the appropriate agreement number from the pick list.
ID	[Conditional, Numeric, 10] Type the ID of the customer. This field is enabled if the Customer Id option is selected in the Search Criteria drop-down list. If the Agreement No or Customer Ic option is selected from the drop-down list, then this field displays the id of the customer.
IC	[Conditional, Alphanumeric, 30] Type the identification code of the customer. This field is enabled if the Customer Ic option is selected in the Search Criteria drop-down list. If the Agreement No or Customer Id option is selected from the drop-down list, then this field displays the IC of the customer.
Full Name	[Display] This field displays the full name of the customer. The name of the customer is defaulted from the Customer Addition (Fast Path: 8053) option.
Short Name	[Display] This field displays the short name of the customer.

Column Name	Description
Agreement Number	[Display] This column displays the agreement number which is linked to the limit of the CASA or loan account number.
Agreement Date	[Display] This column displays the agreement date.
Account Number	[Display] This column displays the CASA account (to which limit has been sanctioned) or the loan account of the customer to which the agreement number is linked.
Application Id	[Display] This field displays the application ID attached to an agreement number.
Limit Number	[Display] This column displays the limit number if the account number is a CASA account number. If it is a loan account number, then this field will be blank.
Agreement Maturity Date	[Display] This field displays the agreement maturity date before the first disbursement. Subsequently loan maturity date is displayed. For an over draft limit it displays the last limit expiry date, among different active limits attached to an account.

3. Select the search criteria from the drop-down list.
4. Depending upon the option selected in the **Search Criteria** drop-down list, enter the relevant information.
5. Click the **Inquire** button.
6. The system displays the asset agreement details.

Asset Agreement Inquiry

Asset Agreement Inquiry*

Customer Information

Search Criteria : Agreement No Agreement No :

ID : IC :

FullName : Short Name :

Agreement Number	Agreement Date	Account Number	Application Id	Unit Number	Agreement Maturity Date
000001	30-11-2008	65000001915440	0000001	1	01-01-2010
000001	30-11-2008	65000001915440	0000003	3	01-01-2010
000001	30-11-2008	65000001915440	000002	2	01-01-2010
000001	30-11-2008	65000001915440	000009	4	01-01-2010
000001	30-11-2008	65000001926440	000005	2	30-11-2010
000001	30-11-2008	65000001926440	00004	1	30-11-2010
000001	30-11-2008	65000001926440	00006	3	30-11-2010
000001	30-11-2008	70000001556440	000001		30-11-2010
000001	30-11-2008	70000001561440	000002		01-09-2009
000001	30-11-2008	70000001564440			01-01-2010

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

7. Click the **Close** button.

9.7. BAM93 - Direct Debit Transaction Inquiry

Banks provide direct debit services to the customers for payment of utility bills. The beneficiary company details and the customer mandates need to be maintained in the system for availing this facility by using the **Billing Master Maintenance** (Fast Path: BAM05) option and **Direct Debit Mandate Maintenance** (Fast Path: BAM06) option.

Using GEFU file upload facility, the execution of direct debit transactions for CASA accounts can be made. The system validates for mandate number, beneficiary agreement, payer account number etc. and after successful validations passes the accounting entries including application of SC. The system will reject the transactions for reasons like insufficient funds etc. An extract will be generated for successful and rejected transactions and will be sent back to the external system in the form of a file.

The **Direct Debit Transaction Inquiry** option is used to inquire about the transaction details for a CASA account for a specified period for the selected or all the beneficiary accounts.

Definition Prerequisites

- BAM05 - Billing Master Maintenance
- BAM06 -Direct Debit Registration
- GEFU file upload for Direct Debit transactions

Modes Available

Not Applicable

To inquire about the direct debit transactions

1. Type the fast path **BAM93** and click **Go** or navigate through the menus to **Global Definitions > Master > Direct Debit Transaction Inquiry**.
2. The system displays the **Direct Debit Transaction Inquiry** screen.

Direct Debit Transaction Inquiry

Direct Debit Transaction Inquiry*

Account No :

From Date :

01/01/1800

...

To Date :

01/01/1800

...

Beneficiary Code :

...

Transaction Summary

Transaction Details

First

Previous

0

/0

Next

Last

Txn Date	Mandate Number	Payer Account Number	Beneficiary Code	Beneficiary Name	Amount	Transaction Status

4

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	[Mandatory, Numeric, 16] Type the payer's account number for which direct debit transaction inquiry is to be made. The account should be in regular status. The system displays the name of the account or customer in the adjacent field.
From Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date from which the direct debit transaction inquiry is to be made from the pick list. The value in this field cannot be a future date.
To Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date till which the direct debit transaction inquiry is to be made from the pick list.

Field Name	Description
Beneficiary Code	[Optional, Pick List] Select the beneficiary code for which the direct debit transaction inquiry is to be made from the pick list. Beneficiary codes are defined in the Billing Master Maintenance (Fast Path: BAM05) option. If Beneficiary code is not selected, then direct debit transactions for all the beneficiaries are displayed.

- Enter the account number and press the <Tab> key.
- Select the from date and to date from the pick list.

Direct Debit Transaction Inquiry

- Click the **OK** button.
- The system displays the direct debit transactions in the **Transaction Summary** tab.

Transaction Summary

Direct Debit Transaction Inquiry*

Account No : 60000000156440 BARAKHOBAMA
 From Date : 12/12/2005 To Date : 10/12/2008
 Beneficiary Code :

Transaction Summary | Transaction Details |

First Previous 1 / 1 Next Last

Txn Date	Mandate Number	Payer Account Number	Beneficiary Code	Beneficiary Name	Amount	Transaction Status
20081121161938	80000000404	60000000156440	59	BR0P-02.8.17.BAM05.45		Pass
20081124103606	80000000404	60000000156440	44	BR0P-02.8.2.BAM05.32		Pass
20081121161431	80000000404	60000000156440	59	BR0P-02.8.17.BAM05.45		Pass

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

UDF OK Close Clear

Field Description

Column Name	Description
Txn Date	[Display] This column displays the transaction date i.e. direct debit payment execution date.
Mandate Number	[Display] This column displays the mandate number.
Payer Account Number	[Display] This column displays the payer's account number.
Beneficiary Code	[Display] This column displays the beneficiary code.
Beneficiary Name	[Display] This column displays the name of the beneficiary.
Amount	[Display] This column displays the direct debit amount.

Column Name	Description
Transaction Status	[Display] This column displays the transaction status i.e. execution status of direct debit payment. The options are: • Pass • Fail

7. Double click on the appropriate record to enable the **Transaction Details** tab.

Transaction Details

Direct Debit Transaction Inquiry*

Account No :

From Date : To Date :

Beneficiary Code :

Transaction Summary | **Transaction Details**

Beneficiary Details

Beneficiary Account Number :

Beneficiary Bank Branch :

Payer Account Details

Service Recipient Number :

Transaction Details

Transaction Currency :

Failure Description :

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

UDF OK Close Clear

Field Description

Column Name	Description
Beneficiary Details	
Beneficiary Account Number	[Display] This field displays the beneficiary account number.

Column Name	Description
Beneficiary Bank Branch	[Display] This field displays the name of the beneficiary bank branch.
Payer Account Details	
Service Recipient Number	[Display] This field displays the service recipient number.
Transaction Details	
Transaction Currency	[Display] This field displays the transaction currency.
Failure Description	[Display] This field displays the reason for failure of rejected transactions.

8. Click the **Close** button.

9.8. CH039 - CASA /TD Sweep In Inquire

Sweep In maintenance between a TD and CASA account is maintained using the **Sweep In Maintenance** (Fast Path: CHM39) option. Using this option, you can inquire the various accounts that are linked as part of sweep in transactions on the basis of the sweep in provider account number.

Definition Prerequisites

- CHM39 - Sweep In Maintenance

Modes Available

Not Applicable

To view the sweep in details

1. Type the fast path **CH039** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Inquiries > CASA /TD Sweep In Inquire**.
2. The system displays the **CASA /TD Sweep In Inquire** screen.

CASA TD Sweep In Inquire

CASA/TD Sweep In Inquire*

Enter Sweep In Provider Details

Account Number :

...

Product Code :

▼

Customer Id :

Customer Name :

List of Sweep In Beneficiaries

Sweep In Details

Account Number	Account Name	Product Code	Account Status	Account Currency	Sweep In Instruction Number

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
Enter Sweep in Provider Details	
Account Number	[Mandatory, Numeric, 16, Pick List] Type the CASA / TD provider account number for which sweep in inquiry is to be made or select it from the pick list.
Product Code	[Display] This field displays the product code under which the provider account is opened.
Customer ID	[Display] This field displays the customer ID.
Customer Name	[Display] This field displays the name of the customer.

- Enter the account number and press the **<Tab>** key.
- The system displays the sweep in provider details.

CASA TD Sweep In Inquire

CASA/TD Sweep In Inquire*

Enter Sweep In Provider Details

Account Number : 99993010001244 Product Code : 301-Resident TD - Regular

Customer Id : 604940 Customer Name : EDWARD CULLENS

List of Sweep in Beneficiaries Sweep In Details

Account Number	Account Name	Product Code	Account Status	Account Currency	Sweep In Instruction Number
06049400000016	EDWARD CULLENS	301	A	104	1

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

UDF OK Close Clear

- The beneficiary account details are displayed in the **List of Sweep in Beneficiaries** tab.

List of Sweepin Beneficiaries

CASA/TD Sweep In Inquire*

Enter Sweep In Provider Details

Account Number : 99993010001244 Product Code : 301-Resident TD - Regular
 Customer Id : 604940 Customer Name : EDWARD CULLENS

List of Sweep in Beneficiaries | **Sweep In Details**

Account Number : 06049400000016 Currency Name : INR
 Customer Name : EDWARD CULLENS
 Product Code : 1 - SAVINGS REGULAR- DAILY BALANCE
 Instruction Number : 1

Sweep In Provider Details

Account Number : 99993010001244 Currency Name : INR
 Customer Name : EDWARD CULLENS
 Product Code : 301-Resident TD - Regular
 Limit Reset Frequency : None
 Maximum Sweep in Limit : 10,000.00

Record Details

Input By	Authorised By	Last Mnt. Date	Last Mnt. Action	Authorised
TRAJI	SRAJI	04/12/2009 10:44:25	Authorize	☒

Cancel

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 Number	[Display] This column displays the account numbers of the beneficiaries that are receiving funds from the provider account.
Account Name	[Display] This column displays the account name corresponding to the account number.
Product Code	[Display] This column displays the product code under which the beneficiary account is opened.
Account Status	[Display] This column displays the beneficiary account status.
Account Currency	[Display] This column displays the account currency.

Field Name	Description
Sweep In Instruction Number	[Display] This column displays the sweep in instruction number as maintained in the Sweep In Maintenance (Fast Path: CHM39) option.

- Double-click on any of the records in the **List of Sweep in Beneficiaries** tab. The system displays the **Sweep in Details** tab.

Sweep In Details

This tab displays the details based on the values maintained in the **Sweep In Maintenance** (Fast Path: CHM39) option.

CASA/TD Sweep In Inquire*

Enter Sweep In Provider Details

Account Number : 99993010001244 Product Code : 301-Resident TD - Regular
 Customer Id : 604940 Customer Name : EDWARD CULLENS

List of Sweep in Beneficiaries | **Sweep In Details**

Account Number : 06049400000016 Currency Name : INR
 Customer Name : EDWARD CULLENS
 Product Code : 1 - SAVINGS REGULAR- DAILY BALANCE
 Instruction Number : 1

Sweep In Provider Details

Account Number : 99993010001244 Currency Name : INR
 Customer Name : EDWARD CULLENS
 Product Code : 301-Resident TD - Regular
 Limit Reset Frequency : None
 Maximum Sweep in Limit : 10,000.00

Record Details

Input By TRAJI	Authorised By SRAJI	Last Mnt. Date 04/12/2009 10:44:25	Last Mnt. Action Authorize	Authorised ☒

Cancel

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 Number	[Display] This field displays the account number of the beneficiary.
Currency Name	[Display] This field displays the currency name.

Field Name	Description
Customer Name	[Display] This field displays the name of the customer.
Product Code	[Display] This field displays the product under which the beneficiary account is opened.
Instruction Number	[Display] This field displays the instruction number.
Sweep In Provider Details	
Account Number	[Display] This field displays the sweep in provider account number. A provider account can be any regular CASA or TD account.
Currency Name	[Display] This field displays the currency name.
Customer Name	[Display] This field displays the name of the primary customer who holds the provider account.
Product Code	[Display] This field displays the product code under which the provider account is opened.
Limit Reset Frequency	[Display] This field displays the frequency to reset the sweep in limit amount for the provider account.
Maximum Sweep in Limit	[Display] This field displays the maximum sweep in limit for the provider account.
Record Details	
Input By	[Display] This field displays the teller id who had initiated the sweep in transaction.
Authorised By	[Display] This field displays the authoriser id who had authorised the sweep in transaction.
Last Mnt . Date	[Display] This field displays the last maintenance date.

Field Name	Description
Last Mnt . Action	[Display] This field displays the last maintenance action of the transaction.
Authorised	[Display] This field displays the status of authorisation.

7. Click the **Cancel** button to view the **List of Sweep in Beneficiary** tab. You can click on any other beneficiary record to view the relevant details.
OR
Click the **Close** button to exit.

9.9. CH033 - Average Quarterly / Monthly Balance Inquiry

Banks expect their customers to maintain a good average balance in their CASA account. This is an important criteria to know how valuable a customer is to the bank. The banks define a minimum level of average quarterly / monthly balance to be maintained by the customer. They also provide additional service or concession in service charges for maintaining good average balance in the CASA account.

Using this option, you can view the average quarterly and monthly balance of the CASA account.

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

Not Applicable

To view the average quarterly / monthly balance

1. Type the fast path **CH033** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Inquiries > Average Quarterly / Monthly Balance Inquiry**.
2. The system displays the **Average Quarterly / Monthly Balance Inquiry** screen.

Average Quarterly / Monthly Balance Inquiry

Average Quarterly/Monthly Balance Inquiry*

Account No :

Month	Average Monthly Balance	Average Quarterly Balance

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	[Mandatory, Numeric,16] Type the CASA account number for which AMB /AQB balance is to be inquired. The account title is displayed in the adjacent field.

Column Name	Description
Month	[Display] This column displays the months against which AMB/AQB is displayed .
Average Monthly Balance	[Display] This column displays the average monthly balance.
Average Quarterly Balance	[Display] This column displays the average quarterly balance.

3. Type the account number and press the <Tab> key.
4. Click the **Ok** button. The system displays the AMB/AQB details.

Average Quarterly / Monthly Balance Inquiry

Average Quarterly/Monthly Balance Inquiry*

Account No :

Month	Average Monthly Balance	Average Quarterly Balance
February	5,600,000.00	0.00
January	5,600,000.00	0.00
December	180,645.16	175,000.00
November	0.00	0.00

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

UDF OK Close Clear

- Click the **Close** button.

9.10. 7116 - Amount Based Account Image Display

Using this option, you can view the images on the basis of the details maintained through the **Amount Based Operating Instruction Maintenance** (Fast Path: 7115) option. During the time of signature verification, only those corresponding customer ids and signature images are displayed which are applicable to the transaction amount. If the transaction amount is not entered, all the slabs (Instructions) maintained for that account are displayed.

Definition Prerequisites

- 7102 - Link Cust Image
- 7115 - Amount Based Operating Instruction Maintenance

Modes Available

Not Applicable

To view the account image and amount details

1. Type the fast path **7116** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Amount Based Account Image Display**.
2. The system displays the **Amount Based Account Image Display** screen.

Amount Based Account Image Display

Amount Based Account Image Display *

Account No :

Account Status: Currency:

Branch Name:

Amount:

Amount Based Operating Instruction

Instr. No	Amount From	Amount To	Mode Of Operation	No Of Signatures

Amount Based Account Image Display

Customer Id	Customer Name	Group	Description	Show Image	Verified (Y/N)

Verify

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

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the CASA account number for which the amount based account operating instructions are to be viewed. The name of the account holder is displayed in the adjacent field.
Account Status	[Display] This field displays the account status.
Currency	[Display] This field displays the account currency corresponding to the account number.
Branch Name	[Display] This field displays the branch name where the CASA account is opened.
Amount	[Optional, Numeric, 13, Two] Type the amount based on which the relevant details are to be viewed.

3. Enter the account number and press the <Tab> key.
4. Enter the amount. The system displays the relevant details in the **Amount Based Operating Instruction** section.

Amount Based Operating Instruction

Amount Based Account Image Display *

Account No : 06055830000141 WU % THARANGA SRILAN

Account Status: Account Open - Debit with Override Currency: INR

Branch Name: HOHousingDevelopment

Amount: 0.00

Amount Based Operating Instruction

Instr. No	Amount From	Amount To	Mode Of Operation	No Of Signatures
1	1.00	10,000.00	Singly	1
2	1.00	10,000.00	AnyOne	1
3	1.00	10,000.00	Singly	1
4	1.00	10,000.00	AnyOne	1
5	1.00	10,000.00	AnyOne	1
6	1.00	10,000.00	Singly	1

Amount Based Account Image Display

Customer Id	Customer Name	Group	Description	Show Image	Verified (Y/N)

Verify

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

UDF OK Close Clear

Field Description

Column Name	Description

Instr. No	[Display] This column displays the instruction number.
Amount From	[Display] This column displays the minimum amount for slab.
Amount To	[Display] This column displays the maximum amount for slab.
Mode Of Operation	[Display] This column displays the mode of operation.
No Of Signatures	[Display] This column displays the number of signatures.

- Double-click on any record to view details in the **Amount Based Account Image Display** section. Based on the mode of operation, the system displays the relevant details.

Amount Based Account Image Display

Amount Based Account Image Display *

Account No : 06055830000141 WU % THARANGA SRILAN

Account Status: Account Open - Debit with Override Currency: INR

Branch Name: HOHousingDevelopment

Amount: 0.00

Instr. No	Amount From	Amount To	Mode Of Operation	No Of Signatures
6	1.00	10,000.00	Singly	1
7	1.00	10,000.00	Group	2
8	1.00	10,000.00	Singly	1
9	1,000.00	10,000.00	Singly	1
10	1.00	10,000.00	Jointly	2
11	7,000.00	10,000.00	Group	2

Group	No.Of. Sign Required
A	1
B	1

Customer Id	Customer Name	Group	Description	Show Image	Verified (Y/N)
605583	WU % THARANGA SRILANKA	A		Click to Display	N
605586	TILLAKARATNE'S DILSHAN SRILANKA	B		Click to Display	N

Verify

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

UDF OK Close Clear

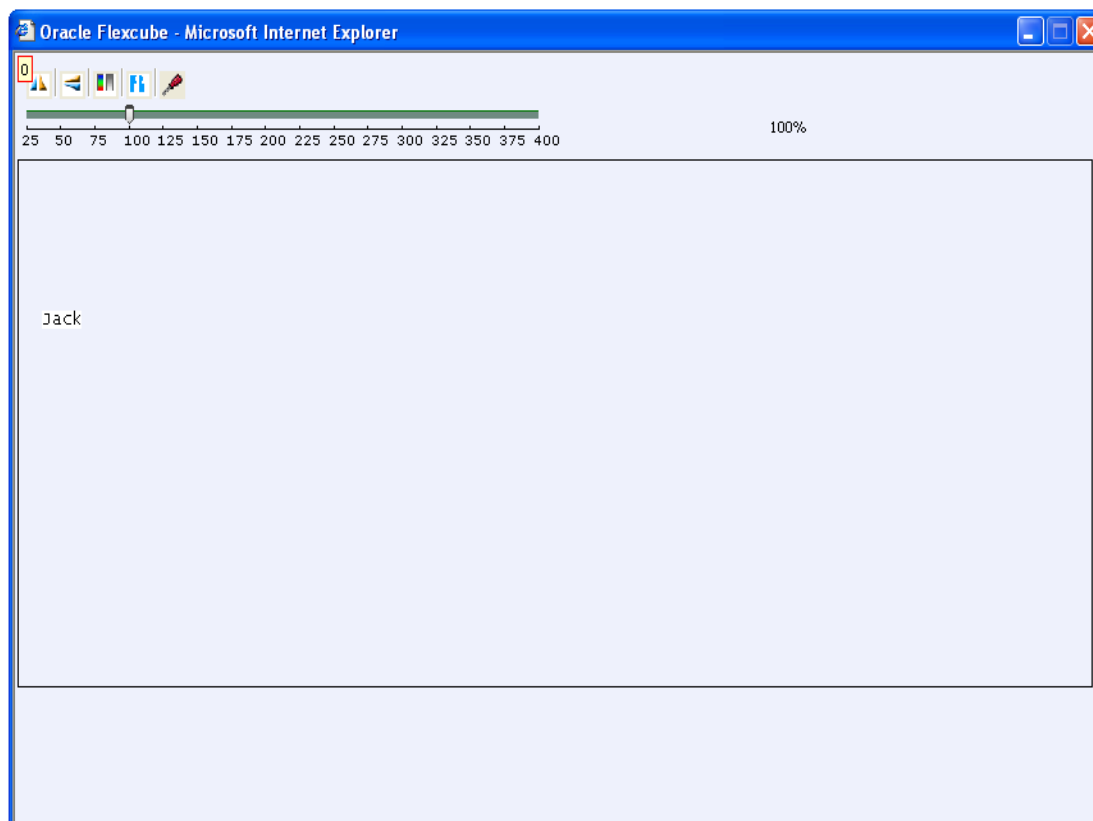
Field Description

Column Name	Description
Customer Id	[Display] This column displays the customer Id.
Customer Name	[Display] This column displays the customer name.
Group	[Display] This column displays the group name. This column is displayed if the Group option is selected in the Mode Of Operation drop-down list in the Amount Based Operating Instruction Maintenance (Fast Path: 7115) option.
Description	[Display] This column displays the transaction description.
Show Image	[Link] Double-click the Click to Display link to view the Signature/Image screen.

Column Name	Description
Verified (Y/N)	[Mandatory, Check Box] Select this check box once the image screen is viewed and verified. By default, the system displays N.
Groupwise Signature Required This section is displayed if the Group option is selected from the Mode Of Operation drop-down list in the Amount Based Operating Instruction Maintenance (Fast Path: 7115) option.	
Group	[Display] This column displays the group name.
No.of. Sign Required	[Display] This column displays the number of signatures required for the group maintained.

- Double-click on the **Show Image** column to view the signature or image of the selected customer. The system displays the **Signature/Image** screen.

Signature/Image



7. Select the **Verified (Y/N)** check box once the image is verified.
8. Click the **Verify** button to validate the instructions.
9. The system displays the message " Verified...". Click the **Ok** button.
10. Click the **Close** button.

Field Description

Field Name	Description
RD Account Details	
Account No	[Mandatory, Numeric, 16] Type the RD account number.
Account Ccy	[Display] This field displays the account currency.
Product Code	[Display] This field displays the product code under which the account is opened.
Installment Mode	[Mandatory, Drop-Down] Select the installment mode from the drop-down list. The options are: • Cash • Cheque • General Ledger • Transfer from CASA
Amount Paid Today	[Display] This field displays the amount that has been paid today.
Installment Frequency	[Display] This field displays the installment frequency.
Installment Amount	[Display] This field displays the installment amount.
Maturity Amount	[Display] This field displays the maturity amount.
Penalty Details	
Penalty Rate	[Display] This field displays the penalty rate.
Fixed Penalty Amount	[Display] This field displays the fixed penalty amount.
Maturity Details	
Maturity Date	[Display] This field displays the maturity date.

Field Name	Description
Installments Remaining	[Display] This field displays the number of installments that are pending.
Partial Instl Allowed	[Display] This field displays whether partial installment is allowed or not.
Grace Days	[Display] This field displays the number of grace days allowed.
Inquiry Details	
Total Installment Amount	[Display] This field displays the total installment amount.
Total Penalty	[Display] This field displays the total penalty amount.
Advance payment	[Display] This field displays the advance payment made.

Column Name	Description
Installment No.	[Display] This column displays the installment number.
Installment Date	[Display] This column displays the installment date.
Payment Date	[Display] This column displays the payment date.
Amount Paid	[Display] This column displays the amount that has been paid.
Penalty Amount	[Display] This column displays the penalty amount.
Cumulative Amount Due	[Display] This column displays the cumulative amount that is due.
Status	[Display] This column displays the status of the installment.

3. Enter the RD account number and press the **<Tab>** key.
4. Select the installment mode from the drop-down list.

1420 - RD Installment Payment/Inquiry

- Click the **Ok** button. The system displays the RD installment payment details.

RD Installment Payment/Inquiry

RD Account Details

Account No : 01000001992100 ADDISON Account Ccy : CNY

Product Code : 159 - Education Deposit

Installment Mode : Cash

Installment Frequency : Monthly

Maturity Amount : 12,092.00

Amount Paid Today : 0.00

Installment Amount : 6,000.00

Penalty Details

Penalty Rate : 3.00000

Fixed Penalty Amount : 0.00

Maturity Details

Maturity Date : 20/11/2009

Installments Remaining : 1

Partial Instl Allowed : ☐

Grace Days : 1

Inquiry Details

Total Installment Amount : 6,000.00

Total Penalty : 0.00

Advance payment : 0.00

Installment No.	Installment Date	Payment Date	Amount Paid	Penalty Amount	Cumulative Amount Due	Status
1	20-Sep-2009	20-Sep-2009	6,000.00	0.00	0.00	Paid
2	20-Oct-2009	-	0.00	0.00	6,000.00	Overdue

Ok Cancel

- Click the **Cancel** button.

10. Statement Related Transactions

10.1. CHM36 - Account Address Maintenance

This maintenance provides account addresses to the already existing Current and Savings accounts. Thus, every account will have two addresses - a customer address, maintained as part of customer addition, and an account address. Any, correspondence can be sent to both the addresses. Flag for correspondence to both addresses will be available in the **Account Master Maintenance** (Fast Path CH021) option.

Definition Prerequisites

- 8051 - CASA 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 account address to existing CASA account

1. Type the fast path **CHM36** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Account Address Maintenance**.
2. The system displays the **Account Addresses Maintenance** screen.

Account Addresses Maintenance

Account Address Maintenance*

Account Number: ... Customer Name: Serial Number:

Address Details

Address:

City: ...

State: ...

Country: ...

Zip:

Statement Copies:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

UDF OK Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the account number for which you want to maintain address details.
Customer Name	[Display] The field displays the name of the customer who holds the CASA account.
Serial Number	[Mandatory, Numeric, One] Type the serial number. This is the serial number of the addresses maintained in the system for the account.
Address Details	
Address	[Mandatory, Alphanumeric, 35] Type the address of the customer. This is the address that will be printed on the statements. The address can be entered in three lines.
City	[Mandatory, Pick List] Type the name of the city where the customer resides. This is the city that will be printed on the statements.
State	[Mandatory, Pick List] Select the name of the state where the customer resides from the pick list. This is the state that will be printed on the statements.
Country	[Mandatory, Pick List] Select the name of the country where the customer resides from the pick list. This is the country that will be printed on the statements.
Zip	[Mandatory, Alphanumeric, 35] Type the zip code. This is the zip code that will be printed on the statements.
Statement Copies	[Mandatory, Numeric, Three] Type the number of copies of the statement that are required to be sent to the customer.

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

5. Enter the serial number and the address details.

Account Addresses Maintenance

Account Address Maintenance*

Account Number: 60000000714840 Customer Name: JOHNKENNEDY Serial Number: 1

Address Details

Address: 302, sunbeam
seaview
Newethreal

City: Jurbarkas

State: BANTEN Serang

Country: WESTERN SAHARA

Zip: 12563

Statement Copies: 5

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

UDF Ok Close Clear

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..". Click the **OK** button.
8. The account address details are added successfully once the record is authorised.

10.2. CHM34 - Special Frequency for Statement

For a CASA account, statements are generated automatically as per the parameters set at product/account level. The account particulars, transaction details, balances, etc. are provided in the statement of accounts. Sometimes customers may request for statement of accounts to suit to their convenience. In such cases, this option is used to reset statement generation for an account as per the statement frequency requested by the customer.

Statements are generated by EOD process at the specified frequency.

Definition Prerequisites

- 8051 - CASA 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 new statement frequency details

1. Type the fast path **CHM34** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Special Frequency for Statement**.
2. The system displays the **Special Frequency for Statement** screen.

Special Frequency for Statement

Special Frequency for Statement*

Account No : Customer Name :

Statement Frequency :

Date of Next Statement :

Date of Last Statement :

Last Statement Balance :

No of Statements Generated :

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

UDF OK Close Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the CASA account number for which you want to maintain the statement frequency.
Customer Name	[Display] This field displays the name of the customer who holds the CASA account.
Statement Frequency	[Mandatory, Drop-Down] Select the frequency at which you want to generate the statement from the drop-down list. The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-monthly • Quarterly • Half-yearly • Yearly
Date of Next Statement	[Mandatory, Pick List, dd/mm/yyyy] Select the date on which the next statement is to be generated from the pick list. This date should be a future date.
Date of Last Statement	[Display] This field displays the date on which the last statement was generated.
Last Statement Balance	[Display] This field displays the balance of the account mentioned in the last statement.
No of Statements Generated	[Display] This field displays the number of statements that are generated till the current date.

3. Click the **Add** button.
4. Enter the account number whose statement generation details are to be reset.
5. Select the statement frequency and the date of the next statement.

Special Frequency for Statement

Special Frequency for Statement*

Account No : 06049420000012 Customer Name : KEVIN MATHEW

Statement Frequency : Daily

Date of Next Statement : 14/04/2008

Date of Last Statement : 14/01/2008

Last Statement Balance : 0.00

No of Statements Generated : 0

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..". Click the **Ok** button.
8. The statement generation frequency details are added successfully once the record is authorised.

10.3. CH032 - SWIFT Statement Details*

This option allows the bank to log a request for generating the SWIFT statements for the customers. The SWIFT transaction details are maintained with the **FLEXCUBE** Corporate, and using this maintenance, the bank can trigger a statement generation activity. This allows the bank to specify details such as the number of statements, the frequency at which the statements should be generated, the type of SWIFT statement, etc.

Definition Prerequisites

- 8051 - CASA 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 new swift statement parameters

1. Type the fast path **CH032** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > SWIFT Statement Details**.
2. The system displays the **SWIFT Statement Details** screen.

SWIFT Statement Details

SWIFT Statement Details*

Account Details

Account No: Customer Name:

Cust ID: Branch:

Currency:

Statement Details

Last Statement Date:

Next Statement Date:

Statement Frequency:

Statement Generation Day:

No Of Statements Generated:

Last statement Balance:

Statement Type:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy
 ☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

Field Description

Field Name	Description
Account Details	
Account No	[Mandatory, Numeric, 16] Type an appropriate CASA account number for which the SWIFT statement needs to be generated.
Customer Name	[Display] This field displays the name of the customer who holds the CASA account.
Cust 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 is unique to a customer across the system, and the customer search is made on this basis. This is the number that the system uses to track the customer.
Branch	[Display] This field displays the home branch where the account is opened and maintained.
Currency	[Display] This field displays the account currency. This is the currency in which the account is opened.
Statement Details	
Last Statement Date	[Display] This field displays the date on which the last statement for the account is generated.
Next Statement Date	[Display] This field displays the date on which the next statement for the account is to be generated. This date is calculated on the basis of the last statement date and the statement frequency.

Field Name	Description
Statement Frequency	[Mandatory, Drop-Down] Select the frequency at which the statement is to be generated from the drop-down list. The options are: • Daily • Weekly • Monthly • Yearly
Statement Generation Day	[Display] This field displays the day of the month on which the statement is to be generated. This date depends on the frequency selected for the statement.
No Of Statements Generated	[Display] This field displays the number of copies of the statement that has been generated.
Last statement Balance	[Display] This field displays the balance of the account mentioned in the last statement.
Statement Type	[Optional, Drop-Down] Select the type of SWIFT statement you want to generate from the drop-down list. The options are: • MT940 • MT950

3. Click the **Add** button.
4. Enter the account number and press the **<Tab>** key.
5. Select the statement frequency and the statement type from the drop-down list.

SWIFT Statement Details

SWIFT Statement Details				
Account Details				
Account No	600006080006	Customer Name	John Smith	
Cust ID	600006	Branch	KANSAS	
Currency	USD			
Statement Details				
Last Statement Date	30/12/1899			
Next Statement Date	03/06/2008			
Statement Frequency	Daily			
Statement Generation Day				
No Of Statements Generated	0			
Last statement Balance	0.00			
Statement Type	MT940			
Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐
☒ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry Ok Close Clear				

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
8. The SWIFT statement details are added successfully once the record is authorised.

11. Collateral and Limit Transactions

11.1. CHM07 - Od Limit Master Maintenance

This option allows you to attach limits to an OD account. Each account can have multiple limits (maximum up to 99). The account can overdraw up to the limit amount mentioned here. In case the internal fixed deposit is to be kept as collateral to the OD limit, the same is required to be maintained here.

Oracle FLEXCUBE allows you to setup OD even if the expiry date of OD falls on a holiday. The expiry processing of OD limit is triggered in the EOD process of the expiry date and happens after the processing of debit and credit interest of CASA module. In case the contracted expiry date falls on a holiday, the system accounts for the OD interest up to the date of the contracted expiry, and thereafter, accounts for the applicable TOD interest.

The OD activation process for future dated activation takes place in the EOD of the previous working day of limit start date. Other collaterals are linked in the **OD Collateral Maintenance** (Fast Path: CHM06) option.

Definition Prerequisites

- 8051 - CASA Account Opening
- 8054 - Time Deposit Account Opening
- BAM63 - Product Collateral Linkage
- BAM14 - Rewards and Service Charge Maintenance

Modes Available

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

To set overdraft limit on an account

1. Type the fast path **CHM07** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Od Limit Master Maintenance**.
2. The system displays the **Od Limit Master Maintenance** screen.

Od Limit Master Maintenance

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the account number to which the limit is to be added. The account and the teller must belong to the same branch. For example, the teller of branch A cannot add limit to the account belonging to branch B. An account can have a maximum of 99 limits attached to it.
Currency Code	[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 CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Field Name	Description
Limit No	[Display] This field displays the system-generated limit number. An account can have a maximum of 99 limits attached to it.
Customer 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. In case of a joint account, the system displays the name of the primary holder of the account. The customer short name can be changed through the IC No – Short Name Change (Fast Path: 7101) option.
Use product tiers for debit interest calculation	[Display] This check box displays if the interest rate at the limit level is used or else the tiers at the product level are used.
Parent Limit Code	[Display] This field displays the parent limit code under which the customer limit is attached.
Business Acquirer ID	[Mandatory, Pick List] Select the business acquirer ID from the pick list to capture the business acquirer information for the particular transaction. By default, the system displays the Id of the teller who has logged in. The pick list contains the list of users linked to the system.

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

Od Limit Master Maintenance

Od Limit Master Maintenance

Account No : 01000000001360 Currency Code : IDR ☒ Use product tiers for debit interest calculation

Limit No : 1 Customer Name : JLO

Parent Limit Code : Business Acquirer ID : TSOURADIPTA

Limit Details | FD Collateral Details | Service Charges | Limit Check Results | Credit Conc. Check Details

Limit Attributes

Limit Amount : 0.00

Int. Index Code : ...

Drawing Power : 0.00

Start Date : 31/12/2007

End Date : 31/12/2007

Secured : ☐ Internal FD : ☐ Reason :

Advice Required : ☐

Fixed Interest Rate : FD Account Level Variance : 0.00000

OD Variance : 0.00000

Net Interest : 0.00000

Renewal

Renewal Mode : None Next Expiry Date : 31/12/2007

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

5. Enter the required information in the various tabs.

Limit Details

Enter the details of limit against the Overdraft account in the **Limit Details** tab.

Od Limit Master Maintenance

Account No : 01000000001360 Currency Code : IDR ☒ Use product tiers for debit interest calculation

Limit No : 1 Customer Name : J L O

Parent Limit Code : Business Acquirer ID : TSOURADIPTA

Limit Details | FD Collateral Details | Service Charges | Limit Check Results | Credit Conc. Check Details

Limit Attributes

Limit Amount : 12,000.00

Int. Index Code : 0

Drawing Power : 0.00

Start Date : 31/12/2008

End Date : 31/12/2009

Secured : ☒ Internal FD : ☐ Bank Decision

Fixed Interest Rate : 0.00000

FD Account Level Variance : 0.00000

OD Variance : 0.00000

Net Interest : 0.00000

Advice Required : ☐

Renewal

Renewal Mode : One Time

Next Expiry Date : 01/01/2011

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

Add Modify Delete Cancel Amend Authorize Inquiry Ok Close Clear

Field Description

Field Name	Description
Limit Attributes	
Limit Amount	[Mandatory, Numeric, 13, Two] Type the limit amount.
Int. Index Code	[Conditional, Pick List] Select the interest index code from the pick list. This is the OD interest that will be charged to the account. This field is enabled if the Use product tiers for interest calculation check box is not selected in CASA Product Master Maintenance (Fast Path: CHM01) option.

Field Name	Description
Drawing Power	[Display] This field displays the drawing power of the account. The collateral value or the limit amount, which ever is lesser, is designated as the drawing power for that account. The collateral value is specified in the OD Collateral Maintenance (Fast Path: CHM06) option.
Fixed Interest Rate	[Conditional, Numeric, Three, Five] Type the fixed interest rate. This field is enabled if the interest index code is not selected. This is the fixed OD interest that will be charged to the account.
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start date from the pick list. This field, by default displays the current date as the limit start date.
FD Account Level Variance	[Display] This field displays the variance at the TD level. This field is displayed if the Internal FD check box is selected.
End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end date from the pick list. The limit date cannot be followed by a holiday. This field, by default, displays the current date as the limit end date.
OD Variance	[Display] This field displays the OD variance. This variance will be applied on the selected interest rate. If the collateral is an internal TD the variance will be applied to the TD rate.
Secured	[Optional, Check Box] Select the Secured check box if the limit is a secured limit. A secured limit should be supported by collateral.
Internal FD	[Optional, Check Box] Select the Internal FD check box if an internal fixed deposit is the collateral.
Net Interest	[Display] This field displays the net interest applicable to the limit. <i>Net Interest = Interest Rate + OD Variance</i>

Field Name	Description
Reason	[Optional, Drop-Down] Select the reason for attaching the limit to the account from the drop-down list.
Advice Required	[Optional, Check Box] Select the Advice Required check box to generate advice for the maintenance.
Renewal	
Renewal Mode	[Mandatory, Drop-Down] Select the renewal mode from the drop-down list. The OD Limit can be setup to renew automatically or renew once. If the mode is selected as ONE-TIME, the next expiry date should be specified. If the mode is selected as PERPETUAL, then the next expiry date is automatically calculated based on the current term of the Overdraft.
Next Expiry Date	[Display] This field displays the next expiry date. This field is enabled only if the Renewal Mode is ONE-TIME. The day after this date must be a working day in the bank calendar.

FD Collateral Details

This tab is enabled, if the **Secured** and **Internal FD** check box is selected. The details of the TD account, which should be used as collateral, can be entered here.

The screenshot shows the 'Od Limit Master Maintenance' window with the 'FD Collateral Details' tab selected. The window has a yellow title bar and a standard Windows-style interface. At the top, there are input fields for 'Account No' (60000000112360), 'Currency Code' (IDR), and a checked box for 'Use product tiers for debit interest calculation'. Below these are fields for 'Limit No' (6), 'Customer Name' (MOUMITASARKAR), 'Parent Limit Code', and 'Business Acquirer ID' (0). A tabbed interface below shows 'Limit Details', 'FD Collateral Details' (selected), 'Service Charges', 'Limit Check Results', and 'Credit Conc. Check Details'. The 'FD Collateral Details' tab contains a 'Collateral' section with fields for 'Code' (15 - JEWELLARY - IDR), 'Description', 'Secured Limit', 'Lien On' (Principal), 'Account No' (61000000006360), 'Deposit No' (1), 'Type' (Primary/Secondary), and checkboxes for 'Propagate Interest Amount Change' and 'Propagate Interest Rate Change'. At the bottom, there is a 'Record Details' section with fields for 'Input By', 'Authorized By', 'Last Mnt. Date', 'Last Mnt. Action', and 'Authorized'. The bottom of the window features a yellow bar with buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Inquiry', 'OK', 'Close', and 'Clear'.

Field Description

Field Name	Description
Collateral	
Code	[Mandatory, Drop-Down] Select the collateral code from the drop-down list. The selected collateral code should be a valid code for the product. The product-collateral linkage is done through the Product Collateral Linkage (Fast Path: BAM63) option.
Account No	[Mandatory, Numeric, 16] Type the TD account number which will be used as the collateral. The system accepts the internal TD account of a different customer as collateral. The TD amount should be sufficient to cover the limit.

Field Name	Description
Description	[Mandatory, Alphanumeric, 40] Type a description of the collateral.
Deposit No	[Mandatory, Pick List] Select the deposit number which will be placed as the collateral for the account from the pick list.
Secured Limit	[Mandatory, Numeric, 13, Two] Type the amount of the deposit that can be granted as an overdraft to the customer.
Type	[Mandatory, Radio button] Click the appropriate type of the collateral. The options are: • Primary • Secondary
Lien On	[Display] This field displays the value on which the lien is marked on the collateral deposit. The options are: • Principal • Interest • Principal + Interest
Propagate Interest Amount Change	[Optional, Check Box] Select the Propagate Interest Amount Change check box to change the drawing power with a change in the TD collateral amount.
Propagate Interest Rate Change	[Optional, Check Box] Select the Propagate Interest Rate Change check box to change the OD interest rate charged to the customer with a change in the TD interest rate.

Service Charges

The SC can be a Fixed SC or a Percentage SC and can be defined as Amortizable. The SC will be calculated on the full limit amount. For amortizable SC: The SC collected during limit addition will be amortized to the Fee Income GL based on Straight Line Method. The SC collected will be amortized over the remaining term of the limit. Any modification to the limit expiry will result in re-amortization of the fees for the remaining term. Amortisation starts from the date of limit start date. The first date of amortisation will be on the first month end. All unamortized fees are booked as income on month ends. The unamortized portion of the SC will be booked as income on account closure. The unamortized portion of SC will be booked as income on the month end in the event of a limit expiry and account not closed.

Od Limit Master Maintenance

Account No: 6000000009440 Currency Code: LTL ☐ Use product tiers for debit interest calculation

Limit No: 1 Customer Name: ROBERTDSOUZA

Parent Limit Code: Business Acquirer ID: 0

Limit Details | FD Collateral Details | **Service Charges** | Limit Check Results | Credit Conc. Check Details

SC Posting Mode: Casa GL Account No: Casa Account No.: 60000000984440

SC Information Grid

Srl. No.	SC Code	Name	SC Ccy	SC Amount(TCY)	SC Amount(LCY)	SC Amount(ACY)	Waived SC	SC Charged	Rule Applied	SC Nature	Amortize
1	403	Overdraft amt 03	LTL	450.00	450	450.00	50.00	450.00	0	Amortizable	☐

Rule Information Grid

Rule ID	Original SC Value	Rule Returned	Rule Returned Value	Final Value	Reason

Record Details

Input By: Authorized By: Last Mnt. Date: Last Mnt. Action: Authorized: ☐

☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

Field Description

Field Name	Description
SC Posting Mode	[Mandatory, Drop-Down] Select the posting mode of the service charge from the drop-down list. The options are: - CASA - GL

Field Name	Description
GL Account No	[Conditional, Pick List] Select the GL account number from which the service charges will be debited from the pick list. This field is enabled only if GL option is selected in the SC Posting Mode drop-down list.
Casa Account No	[Conditional, Numeric, 16] Type the CASA account number from which the service charges will be debited. This field is enabled only if CASA option is selected in the SC Posting Mode drop-down list.

Column Name	Description
SC Information Grid	
Srl. No.	[Display] This column displays the serial number for the service charge.
SC Code	[Display] This column displays the service charge code.
Name	[Display] This column displays the description of the service charge code.
SC Ccy	[Display] This column displays the currency in which the service charge is levied.
SC Amount(TCY)	[Mandatory, Numeric, 12,Two] Type the SC amount to be charged for the selected event. By default, this column displays the SC amount that is to be charged in the transaction currency.
SC Amount(LCY)	[Display] This column displays the SC amount that is to be charged in the local currency of the bank.
SC Amount(ACY)	[Display] This column displays the SC amount that is to be charged in the account currency.
Waived SC	[Display] This column displays the amount of the service charge which is waived.

Column Name	Description
SC Charged	[Display] This column displays the SC charged.
Rule Applied	[Display] This column displays the rule that is attached to the service charge.
SC Nature	[Display] This column displays the nature of the service charge. If the Amortisable check box is selected in the Rewards and Service Charge Maintenance (Fast Path: BAM14) option, then Amortisable will be defaulted in this column. Else, Non-Amortisable will be displayed.
Amortize	[Optional, Check Box] Select the Amortize check box to trigger the amortization of fees. This check box will be enabled only if the charge is defined as Amortisable in the Rewards and Service Charge Maintenance (Fast Path: BAM14) option. If this check box is selected, the respective charge / deduction will be amortised monthly, up to the expiry of the OD. If the check box is cleared, the respective charge / deduction will not be amortised.
Rule Information Grid	
Rule ID	[Display] This column displays the interest rule ID. An interest rule ID is a unique number, which represents the installment rule.
OriginalSCValue	[Display] This column displays the original value of the service charge.
RuleReturned	[Display] This column displays the rule attached to the service charge.
RuleReturnedValue	[Display] This column displays the value of the rule returned.
FinalValue	[Display] This column displays the final value of the service charge after the rule has been applied. <i>FinalValue = OriginalSCValue - RuleReturnedValue</i>
Reason	[Display] This column displays the reason for attaching the rule to the service charge.

6. Click the **Ok** button.
7. The system displays the message "Record Added... Authorisation pending.. Click ok to continue". Click the **Ok** button.
8. The overdraft limits to an account are added successfully once the record is authorised.

To authorize an overdraft limit set to an account

1. Click the **Authorize** button.
2. Enter the account number and select the limit.
3. The system enables the tabs.

Limit Check Results

The screenshot shows the 'Od Limit Master Maintenance' window. The 'Limit Check Results' tab is selected, displaying a table with the following data:

Srl. No.	Limit Id	Description	Breach Amount	Breach Action
1	43	TEST	990000	Warning

Below the table, the 'Record Details' section shows the following information:

- Input By: TSOURADIPTA
- Authorized By: [Empty]
- Last Mnt. Date: 27/05/2008 14:53:51
- Last Mnt. Action: Add
- Authorized: [Empty]

At the bottom, there are buttons for Add, Modify, Delete, Cancel, Amend, Authorize, and Inquiry, along with Ok, Close, and Clear buttons.

Field Description

Column Name	Description
Srl. No.	[Display] This column displays the serial number of the record. It is auto-generated by the system.

Column Name	Description
Limit Id	[Display] This column displays the limit ID. It is a unique identification number to identify and differentiate the limits of various customers.
Description	[Display] This column displays the description of the limit ID.
Breach Amount	[Display] This field displays the amount by which the OD defined in this screens exceeds by the limit set in the Customer Limit Setup (Fast Path: LMC01) option.
Breach Action	[Display] This field displays the breach action to be taken for the limit set. This breach action is set up in the Customer Limit Setup (Fast Path: LMC01) option.

Credit Conc. Check Details

This tab is for future use.

- Click the **Ok** button.
- The system displays the message "Record Authorized ..Click Ok to continue". Click the **Ok** button.

11.2. CHM06 - OD Collateral Maintenance*

The collateral details can be maintained in the **OD Collateral Maintenance** option. This option displays the information of the collaterals, attached to every limit assigned to the OD account.

The user can add a collateral to a limit and also specify whether it is a primary or secondary collateral. The service charge for this transaction can also be inquired in this option.

Definition Prerequisites

- BAM39 - Collateral Codes Maintenance
- CHM07 - OD Limit Master Maintenance
- BAM63 - Product Collateral Linkage . The account should have a limit attached to it before attaching a collateral

Modes Available

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

To attach collateral to the overdraft limit

1. Type the fast path **CHM06** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Collaterals > OD Collateral Maintenance**.
2. The system displays the **OD Collateral Maintenance** screen.

OD Collateral Maintenance

OD Collateral Maintenance							
Account Number	600014151002		Account Currency	USD			
Limit Number	1	Limit Amount	1,57,000.00				
Current Collaterals Add Collaterals Service Charges							
Collateral Code	Collat Id	Collateral Value	P or S	Lendable Value	Link	Delete	Description
101	1	9,000.00	P	9,000.00	Y	N	GALA
101	2	90,000.00	P	90,000.00	Y	N	FLAT
101	6	13,500.00	P	13,500.00	Y	N	SHGH
Record Details							
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized			
☒ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☐ Inquiry Ok Close Clear							

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the account number to which the collateral is to be added. The account should have a limit attached to it.
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 CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Limit Number	[Mandatory, Pick List] Select the limit to which you want to add the collateral from the pick list. An account can have a maximum of 99 limits attached to it. A limit can have a maximum of 99 collaterals attached to it. Limits are attached to an account through the OD Limit Master Maintenance option.
Limit Amount	[Display] This field displays the limit amount assigned to the OD account.
Parent Limit Code	[Display] This field displays the parent limit code for the customer.

3. Click the **Add** button.
4. Enter the CASA account number and select the limit number.

OD Collateral Maintenance

OD Collateral Maintenance

Account Number Account Currency

Limit Number Limit Amount

Current Collaterals | **Add Collaterals** | **Service Charges**

Collateral Code	Collat Id	Collateral Value	P or S	Lendable Value	Link	Delete	Description
101	1	9,000.00	P	9,000.00	Y	N	GALA
101	2	90,000.00	P	90,000.00	Y	N	FLAT
101	6	13,500.00	P	13,500.00	Y	N	SHGH

Record Details

Input By Authorized By Last Mnt. Date Last Mnt. Action Authorized ☐

☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

5. Click the **Add Collaterals** tab.
6. Enter the relevant information in the tab.

Add Collaterals

User can add a collateral to a limit, which is assigned to an OD account through the **Add Collaterals** tab.

Field Description

Field Name	Description
Code	[Mandatory, Drop-Down] Select the collateral code from the drop-down list. The drop-down lists all the collaterals defined through the Collateral Codes Maintenance option. The code indicates the type of the collateral. For example, property, automobile, etc.
Collateral ID	[Mandatory, Alphanumeric, 16] Type the collateral ID of the collateral.
Lendable Value	[Display] This field displays the lendable value of the collateral. Lendable value is a percentage of the collateral value that can be used. The lendable value is defined in the Product Collateral Linkage option.

Field Name	Description
Collateral Value	[Mandatory, Numeric, 13,Two] Type the value of the collateral.
Link	[Optional, Check Box] Select the Link check box to link the collateral to the OD limit.
Update Drawing Power	For Future Use
Description	[Mandatory, Alphanumeric, 40] Type the description of the collateral that you want to attach to the limit.
Primary/Secondary	[Mandatory, Radio Button] Click Primary/Secondary to select the type of collateral. The options are: • Primary - The collateral is a primary collateral • Secondary - The collateral is a secondary collateral
Deduction Flag	[Optional, Check Box] Select the Deduction Flag check box to deduct the charges for OD collateral.

Service Charges

Click the **Service Charges** tab to view the charges levied for the transaction.

OD Collateral Maintenance

Account Number
Account Currency

Limit Number
Limit Amount

Current Collaterals
Add Collaterals
Service Charges

Transaction Rate :
Debit Account No. :

Srl. No.	SC Code	Description	SC Ccy	SC Amount (TCY)	SC Amount (LCY)	SC Amount (ACY)

Record Details

Input By
Authorized By
Last Mnt. Date
Last Mnt. Action
Authorized ☐

Add
Modify
Delete
Cancel
Amend
Authorize
Inquiry
Ok
Close
Clear

Field Description

Field Name	Description
Transaction 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 same, the field takes the default value as 1, which cannot be modified.
Debit Account No.	[Display] This field displays the CASA account number to which the service charges will be debited.

Column Name	Description
Srl.No	[Display] This field displays the sequence number of the service charge details.
SC Code	[Display] This field displays the service charge code.
Description	[Display] This field displays the description of the service charge code.
SC Ccy	[Display] This field displays the currency in which the service charge is levied.
SC Amount(TCY)	[Display] This field displays the SC amount that is to be charged in the transaction currency.
SC Amount(LCY)	[Display] This field displays the SC amount that is to be charged in the local currency of the bank.
SC Amount(ACY)	[Display] This field displays the SC amount that is to be charged in the account currency.

7. Click the **Save** button in the **Add Collaterals** tab.
8. The system displays the **Current Collaterals** tab with the added details.

Current Collaterals

This tab screen displays all collateral information linked to an account.

OD Collateral Maintenance																																							
Account Number	600014151002	Account Currency	USD																																				
Limit Number	1	Limit Amount	1,57,000.00																																				
Current Collaterals Add Collaterals Service Charges <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="text-align: left;">Collateral Code</th> <th style="text-align: left;">Collat Id</th> <th style="text-align: left;">Collateral Value</th> <th style="text-align: left;">P or S</th> <th style="text-align: left;">Lendable Value</th> <th style="text-align: left;">Link</th> <th style="text-align: left;">Delete</th> <th style="text-align: left;">Description</th> </tr> </thead> <tbody> <tr> <td>101</td> <td>1</td> <td>9,000.00</td> <td>P</td> <td>9,000.00</td> <td>Y</td> <td>N</td> <td>GALA</td> </tr> <tr> <td>101</td> <td>2</td> <td>90,000.00</td> <td>P</td> <td>90,000.00</td> <td>Y</td> <td>N</td> <td>FLAT</td> </tr> <tr> <td>101</td> <td>6</td> <td>13,500.00</td> <td>P</td> <td>13,500.00</td> <td>Y</td> <td>N</td> <td>SHGH</td> </tr> </tbody> </table>								Collateral Code	Collat Id	Collateral Value	P or S	Lendable Value	Link	Delete	Description	101	1	9,000.00	P	9,000.00	Y	N	GALA	101	2	90,000.00	P	90,000.00	Y	N	FLAT	101	6	13,500.00	P	13,500.00	Y	N	SHGH
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Record Details <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Input By</td> <td style="width: 20%;">Authorized By</td> <td style="width: 20%;">Last Mnt. Date</td> <td style="width: 20%;">Last Mnt. Action</td> <td style="width: 25%;">Authorized</td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td style="text-align: center;">☐</td> </tr> </table>								Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized					☐																						
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized																																			
				☐																																			

☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

Field Description

Field Name	Description
Collateral Code	[Display] This column displays the collateral code. Collateral code is a unique number which represents the collateral. Collateral codes are added and maintained in the Collateral Codes Maintenance option.
Collat Id	[Display] This column displays the collateral ID of the collateral code. If the Flag Internal FD check box is selected, the system displays the term deposit account number.
Collateral Value	[Display] This column displays the value of the collateral.

Field Name	Description
P or S	[Display] This column displays whether the collateral attached is primary or secondary. The values are: • P – Primary • S – Secondary
Lendable Value	[Display] This column displays the lendable value of the collateral. Lendable value is a percentage of the collateral value that can be used. The lendable value is defined in the Product Collateral Linkage screen. For more information on the lendable value of the collateral, refer to the Product Collateral Linkage (Fast Path: BAM63) option.
Link	[Display] This column displays whether the collateral is linked to an OD limit. • N – No • Y – Yes
Delete	[Display] This column displays whether the collateral is deleted. Click the appropriate column to navigate to the Modify Collaterals tab. This column is enabled only in the Modify mode.
Description	[Display] This column displays the description of the collateral.

Credit Conc Check Details

This tab is for future use

9. Click the **Ok** button.
10. The system displays the message "Record Added...Authorization Pending. Click Ok to Continue". Click the **Ok** button.
11. The collateral details are attached to the overdraft limit successfully once the record is authorised.

11.3. CH066 - Limit Collateral Inquiry

This option allows the user to inquire the collateral attached to every limit assigned to the OD account. The collateral details like collateral code, collateral ID, lendable value, primary or secondary collateral, etc., can be viewed in this option.

The collateral value is specified in the **OD Collateral Maintenance** (Fast Path: CHM06) option and the limit amount is specified in the **OD Limit Master Maintenance** (Fast Path: CHM07) option.

Definition Prerequisites

- CHM07 - OD Limit Master Maintenance
- CHM06 - OD Collateral Maintenance

Modes Available

Not Applicable

To view the details of collateral attached to overdraft limit

1. Type the fast path **CH066** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Collaterals > Limit Collateral Inquiry**.
2. The system displays the **Limit Collateral Inquiry** screen.

Limit Collateral Inquiry

Limit Collateral Inquiry*

Account Number : Limit Number :

Customer St. Name : Account Currency :

Limit Information

Limit Amount : Limit Currency :

Drawing Power :

Flag Secured : ☐ Flag Internal FD : ☐

First Previous to Next Last

Code	Collateral-ID	Collateral Value	Primary or Secondary	Lendable Value	Link	Description

OK Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the account number for which you want to view the collateral details. This should be an OD account with a limit attached to it.
Limit Number	[Mandatory, Pick List] Select the limit number from the pick list. An account can have a maximum of 99 limits attached to it. A limit can have a maximum of 99 collaterals attached to it. Limits are attached to an OD CASA through the OD Limit Master Maintenance (Fast Path: CHM07) option.
Customer St. 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. In case of a joint account, the system displays the name of the primary holder of the account. The customer short name can be changed through the IC No – Short Name Change (Fast Path: 7101) option.
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 CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Limit Information	
Limit Amount	[Display] This field displays the limit amount assigned to the OD account. The limit amount is specified in the OD Limit Master Maintenance (Fast Path: CHM07) option.
Limit Currency	[Display] This field displays the limit currency. The limit currency will be the same as the account currency.

Field Name	Description
Drawing Power	[Display] This field displays the drawing power of the account. The collateral value or the limit amount, which ever is lesser, is designated as the drawing power for that account. The collateral value is specified in the OD Collateral Maintenance option and the limit amount is specified in the OD Limit Master Maintenance (Fast Path: CHM07) option.
Flag Secured	[Display] This check box displays if the limit is a secured limit. A secured limit should be supported by collateral.
Flag Internal FD	[Display] This check box displays if the internal term deposit is used as collateral.

Column Name	Description
Code.	[Display] This column displays the collateral code. Collateral code is a unique number which represents the collateral. Collateral codes are added and maintained in the Collateral Codes Maintenance (Fast Path: BAM39) option.
Collateral-ID	[Display] This column displays the collateral ID of the collateral code. If the Flag Internal FD check box is selected, the system displays the term deposit account number.
Collateral Value	[Display] This column displays the value of the collateral.
Primary or Secondary	[Display] This column displays whether the collateral attached is primary or secondary. The values are: • P – Primary • S – Secondary

Column Name	Description
Lendable Value	[Display] This column displays the lendable value of the collateral. Lendable value is a percentage of the collateral value that can be used. The lendable value is defined in the Product Collateral Linkage screen. For more information on the lendable value of the collateral, refer to the Product Collateral Linkage option.
Link	[Display] This column displays whether the collateral is linked to an OD limit. • N – No • Y – Yes
Description	[Display] This column displays the description of the collateral.

3. Enter the account number and select the limit number from the pick list.
4. The system displays the details of the collateral attached to the overdraft limit.

Limit Collateral Inquiry

Limit Collateral Inquiry*

Account Number : 000000023184 Limit Number : 2...

Customer St. Name : DWIENDAHPUTOWATI Account Currency : IDR

Limit Information

Limit Amount : 100,000.00 Limit Currency : IDR

Drawing Power : 100,000.00 Flag Internal FD : ☐

Flag Secured : ☐

First Previous 1 1 Next Last

Code	Collateral-ID	Collateral Value	Primary or Secondary	Lendable Value	Link	Description
3	35725	100000	P	100000	false	1

OK Close Clear

5. Click the **Close** button.

12. Account Closure

12.1. CH001 - Account Closing Balance Information

Account closure is a two-step process namely marking an account for closure, and then performing the balance inquiry using **Close Out Balance Inquiry**(Fast Path: 1320) option.

Using this option you can retrieve the account closing details and close an account. The status of the account is changed to account closed today, after this action is performed. The next step of actual payout from the branch has to accompany this transaction, so that the account is marked as closed.

If an SC with NSF treatment as 'Hold' is attached to 'Account Closure' event , then at the time of account closure if the balance in the account is not sufficient to recover this SC in full , the account closure should not be allowed. RD account closure on the same day of account opening will be allowed. The MCA & sub-account closing reversal is supported on the account closing day only.

It is advised to close or delete all the account facilities like overdraft limit, standing instructions, sweep in and others before marking the account for closure. **Oracle FLEXCUBE** does not automatically close these facilities. Further, the accounts with debit balance or uncleared funds cannot be closed.

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

Not Applicable

To mark CASA account for closure

1. Type the fast path **CH001** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Account Closing Balance Information**.
2. The system displays the **Account Closing Balance Information** screen.

Account Closing Balance Information

Account Closing Balance Information*

Account Number : Customer Name :

Premature Variance Rate Waiver ☐ Tax deduction at source : ☐

Reason for Closure :

Parent Limit Code :

Balance Info. | **Service Charges**

Available Balance :		Book Balance :	
Credit Interest Amount +		Uncleared Funds :	
PMI Interest Amount :		Hold Funds :	
Debit Interest Amount -		Authorised Debits :	
Tax Withheld 1 -			
Tax Withheld 2 -			
Service Charges -			
Rewards +			
VAT Charges +			
Penalty -			
Closing Balance =			

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 Number	[Mandatory, Numeric, 16] Type the account number which you want to close. You can close only regular accounts, which are open.
Customer Name	[Display] This field displays the name of the customer who holds the CASA account.
Premature Variance Rate Wavier	[Display] This check box displays if the variance on premature closure of account is waived. This is applicable for RD accounts.
Tax deduction at source	[Conditional, Check Box] Select the check box to deduct the tax at source. This field is enabled for RD accounts.

Field Name	Description
Reason for Closure	[Mandatory, Drop-Down] Select the reason for the closure of the account from the drop-down list.
Parent Limit Code	[Display] This field displays the parent limit code.

- Enter the account number and press the <Tab> key.
- Select the reason for closure from the drop-down list.

Account Closing Balance Information

Account Closing Balance Information*

Account Number : 01000003024100 Customer Name : RETAIL CUSTOMER COR

Premature Variance Rate Waiver ☐ Tax deduction at source : ☒

Reason for Closure : BANK DECISION

Parent Limit Code :

Balance Info. | **Service Charges**

Available Balance :	CNY	42,161.73	Book Balance :	CNY	42,161.73
Credit Interest Amount +	CNY	936.33	Uncleared Funds :	CNY	0.00
PMI Interest Amount :	CNY	0.00	Hold Funds :	CNY	0.00
Debit Interest Amount -	CNY	0.00	Authorised Debits :	CNY	0.00
Tax Withheld 1 -	CNY	165.30			
Tax Withheld 2 -	CNY	0.00			
Service Charges -	CNY	198.00			
Rewards +	CNY	0.00			
VAT Charges +	CNY	0.00			
Penalty -	CNY	0.00			
Closing Balance =	CNY	42,834.76			

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

UDF OK Close Clear

- Enter the required information in the various tabs.

Balance Info.

Account Closing Balance Information*

Account Number : 01000003024100 Customer Name : RETAIL CUSTOMER COR

Premature Variance Rate Waiver ☐ Tax deduction at source : ☒

Reason for Closure : BANK DECISION

Parent Limit Code :

Balance Info. | Service Charges

Available Balance :	CNY	42,161.73	Book Balance :	CNY	42,161.73
Credit Interest Amount +	CNY	936.33	Uncleared Funds :	CNY	0.00
PMI Interest Amount :	CNY	0.00	Hold Funds :	CNY	0.00
Debit Interest Amount -	CNY	0.00	Authorised Debits :	CNY	0.00
Tax Withheld 1 -	CNY	165.30			
Tax Withheld 2 -	CNY	0.00			
Service Charges -	CNY	198.00			
Rewards +	CNY	0.00			
VAT Charges +	CNY	0.00			
Penalty -	CNY	0.00			
Closing Balance =	CNY	42,834.76			

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
Available Balance	[Display] This field displays the balance available in the account for withdrawal, at the time of closing the account.
Book Balance	[Display] This field displays the book balance available in the account for withdrawal at the time of closing the account. The book balance is calculated during the EOD process on the previous day of the closure.
Credit Interest Amount +	[Display] This field displays the credit interest which is due to the customer at the time of closure of the account.
Uncleared Funds	[Display] This field displays the total funds which are pending for clearing. The account cannot be closed if there are funds pending to be cleared. The value in this field should be zero.

Field Name	Description
PMI Interest Amount	[Display] This field displays the PMI Interest amount.
Debit Interest Amount -	[Display] This field displays the debit interest which is due from the customer at the time of closure of the account.
Hold Funds	[Display] This field displays the amount on hold, present in the account to be closed. The account cannot be closed if there is a hold on an amount in the account. The hold amount should be revoked to proceed with account closure.
Tax Withheld 1 -	[Display] This field displays the amount of tax to be withheld.
Tax Withheld 2 -	[Display] This field displays the amount of tax 2 to be withheld.
Authorised Debits	[Display] This field displays the authorised debits to be deducted from the account. These debits arise due to off line ATM transactions.
Service Charges -	[Display] This field displays the service charges that are due from the customer. This amount includes the service charges levied for closure of the account.
Rewards +	[Display] This field displays the total of all rewards which are pending on the account.
VAT charges +	[Display] This field displays the value added tax (VAT) that the customer has to pay.
Penalty -	[Display] This field displays the penalty paid by the customer. This is applicable for RD accounts.

Field Name	Description
Closing Balance =	[Display] This field displays the closing balance available in the account for withdrawal at the time of account closure. This amount is calculated after the debits and credits are made in the account. <i>Closing Balance = Book Balance + Credit Interest – (Debit Interest + Tax Withheld + Service Charges + VAT Charges + Penalty + Authorised Debits)</i>

Service Charges

Account Closing Balance Information*

Account Number : 01000003024100 Customer Name : RETAIL CUSTOMER COR

Premature Variance Rate Waiver ☐ Tax deduction at source : ☒

Reason for Closure : BANK DECISION

Parent Limit Code :

Balance Info. | **Service Charges**

SC Posting Mode : GL GL Account Number : 100000123 CASA Account Number :

Serial No.	SC Code	Name	SC Ccy	SC Amount(TCY)	SC Amount(LCY)	SC Amount(ACY)	Waived SC	Rule Applied
1	9900	sc00	CNY	100.00	100.00	100.00	0.00	0

Serial No.	Rule ID	Original SC Value	Rule Returned	Rule Returned Value	FinalValue	Reason

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
SC Posting Mode	[Mandatory, Drop-Down] Select the service charge posting mode from the drop-down list. The options are: - CASA - GL

Field Name	Description
GL Account Number	[Conditional, Pick List] Select the GL account number to which the service charges will be debited from the pick list. This field is enabled if the GL option is selected in the SC Posting Mode field.
CASA Account Number	[Conditional, Numeric, 16] Type the CASA account number which will be debited for the service charges. This field is enabled if the CASA option is selected in the SC Posting Mode field.

Column Name	Description
SC Information Grid	
Serial No	[Display] This column displays the serial number of the SC information.
SC Code	[Display] This column displays the service charge code attached to the account.
Name	[Display] This column displays the name of SC code.
SC Ccy	[Display] This column displays the currency in which the service charge is levied on the account.
SC Amount(TCY)	[Display] This column displays the service charge amount in the transaction currency.
SC Amount(LCY)	[Display] This column displays the service charge amount in the local currency of the bank.
SC Amount(ACY)	[Display] This column displays the service charge amount in the account currency.
Waived SC	[Display] This column displays the waived amount of service charge.
Rule Applied	[Display] This column displays the rule applied to the service charge.

Column Name	Description
Rule Information Grid	
Serial No	[Display] This column displays the serial number.
Rule ID	[Display] This column displays the service charge rule ID. A service charge rule ID is a unique number, which represents the service charge rule.
Original SC Value	[Display] This column displays the original value of the service charge.
Rule Returned	[Display] This column displays the type of value returned by the rule.
Rule Returned Value	[Display] This column displays the value of the rule returned.
Final Value	[Display] This column displays the final amount of the service charge after the rule has been applied. <i>Amount = OriginalSCValue - RuleReturnedValue</i>
Reason	[Display] This column displays the reason for attaching the rule to the service charge.

6. Click the **Ok** button.
7. The system displays the message "Authorisation 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 **Grant** button.
10. The system displays the message "Transaction completed successfully". Click the **OK** button.
11. The system displays the message "The account has been closed successfully". Click the **OK** button.
12. The system displays the message "Do you want to continue with Close Out Balance Inquiry?" . Click the **OK** button.
13. The system displays the Close Out Balance Inquiry (Fast Path: 1320) option, for more details refer to **Current and Savings User Manual**.

12.2. 1320 - Close Out Balance Inquiry

Using this option, banks can pay off the balance available in the CASA account at the time of its closure.

The available options are:

- Cash
- Bankers Cheque
- Funds Transfer
- Transfer to GL Account

The CASA account that is being closed should not have any unclear funds or amount on hold nor should it be connected to any loan account for payment of installments. The closure of an account should first get reflected in the host database, after which the close out withdrawal activity will be allowed. On successful completion of the transaction, the available balance of the customer's CASA will be set to zero.

The MCA & sub-account closing reversal is supported. The account closing reversal will be supported on the account closing day only.

Note: The system restricts funds transfer between two accounts opened under different products, if the transaction is restricted as per maintenance done at product level.

Definition Prerequisites

- CH001 - Account Closing Balance Information
- GLM02 - Chart of Accounts
- IVM02 - Supplier Codes
- IVM03 - Inventory Branch Cross Reference
- IVM04 - Stock Branch Cross Reference
- IV001 - Stock Transactions
- BAM09 - Issuer Maintenance
- STM54 - Routing Branch Maintenance
- Existence of account number for the Funds transfer
- The account should be closed using the **Marking CASA for Closure** option before repaying the balance by using a banker's cheque.

Modes Available

Not Applicable

To repay balance in the account at the time of CASA closure

1. Type the fast path **1320** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Transfer > Close Out Withdrawal by Funds Transfer**.
2. The system displays the **Close Out Balance Inquiry** screen.

Close Out Balance Inquiry

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the account number. The adjacent field displays the name of the account holder. This should be an account number which has been marked for closure in Account Closing Balance Information (Fast Path: CH001) option.
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. It is defaulted from the account details maintained. All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Field Name	Description
Withdrawal Mode	[Mandatory, Drop-Down] Select the mode in which the close out withdrawal will be done from the drop-down list. The options are: • Funds Transfer • Transfer to GL Account • Withdrawal by BC • Withdrawal by Cash
Account Amt	[Display] This field displays the balance amount in the account at the time of closure. This amount is in the currency of the account. The BC is issued for this amount after deducting charges, if any.

- Enter the account number and press the <Tab> key.
- Select the withdrawal mode from the drop-down list.

Close Out Balance Inquiry

Close Out Balance Inquiry*

Account No : 06049400000029 EDWARD CULLENS

Account Ccy : INR

Withdrawal Mode : Funds Transfer

Account Amt : 9,055.98

Microsoft 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

- Click the **Ok** button.

6. The system displays the message "Do you want to continue?". Click the **Ok** button.
7. The system displays the **Close Out Withdrawal** transaction screen depending on the Withdrawal Mode selected in the **Close Out Balance Inquiry** screen.

Close Out Withdrawal By Funds Transfer

Field Description

Field Name	Description
From Acct No	[Display] This field displays the account number that is being closed. The name of the CASA account holder is populated adjacent to the account number. The close out withdrawal settlement will be made for this account.
From 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.
To Acct No	[Mandatory, Numeric, 16] Type the account number to which the funds will be transferred.

Field Name	Description
To 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.
From 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 are 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 same, the field takes the default value as 1, which cannot be modified.
To 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 are 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 same, the field takes the default value as 1, which cannot be modified.
From Amount	[Display] This field displays the transaction amount. This is the amount that will be debited from the provider account. The amount is entered in the From Account currency for transferring funds. The transferred amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts. The To Amount will be calculated by the system, when you enter the From Amount.
To Amount	[Display] This field displays the transaction amount based on the value entered in the From Amount field. This is the amount that will be credited to the beneficiary account. The amount is entered in the To Account currency for transferring funds. The transferred cash amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts. You can change the value in this field. The system calculates the From Amount.

Field Name	Description
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
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.

Close Out Withdrawal By Transfer to GL

Close Out Withdrawal By Transfer To GL*

Account No : 00000000733601 MichaelJohnGulang

Account Ccy : RMB

Txn Ccy : RMB

Acct Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000

GL Branch : Head Office 9999

GL Acct No : 102030405 TEST ASSET

Account Amt : 15,245.25

Txn Amount : 15,245.25

Reference No : 1

User Reference No : 2

Narrative : Closeout Withdrawal By Xfer. To GL

Windows Internet Explorer
authReqd : Authorization Required. 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

Field Description

Field Name	Description
Account No	[Display] This field displays the account number that is being closed. The name of the CASA account holder is populated adjacent to the account number. The close out withdrawal settlement will be made for this account.

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.
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 and for posting the GL entries it is converted into the local currency of the bank.
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.
GL Branch	[Mandatory, Pick List] Select the branch to which GL account belongs to from the pick list.
GL Acct No	[Mandatory, Pick List] Select the GL account number to which the close out funds will be transferred from the pick list. The description of the GL account is populated adjacent to the GL account number.
Account Amt	[Display] This field displays the net balance of the CASA at the time of closure. This amount is calculated in the CASA account currency.

Field Name	Description
Txn Amount	[Display] This field displays the close out amount to be paid, in the transaction currency. The close out withdrawal amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The amount is converted into the transaction currency for the payout of the close out withdrawal amount.
Reference No	[Optional, Numeric, Nine] Type the appropriate reference number of the transaction.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
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.

Close Out Withdrawal By BC

Close Out Withdrawal By BC*

Account No :

06049400000029

EDWARD CULLEN'S

Account Ccy :

INR

Bank Code :

HDFC BANK

Txn Ccy :

INR

Acct Ccy Rate :

1.00000

Txn Ccy Rate :

1.00000

Acct Amount :

9,055.98

Charges (Lcy) :

0.00

Cheque Amount :

9,055.98

Cheque Date :

30/04/2008

Serial No :

Micr No :

100100010

Routing No :

400335016

Beneficiary Name :

Edward

Passport / IC No :

bwup0010

Beneficiary Addr :

park avenue

Address2 :

new lane

Address3 :

User Reference No :

1

Narrative :

Closeout Withdrawal By BC.

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 defaulted from the Close Out Balance Inquiry option. This is the account number which is closed and for which the close out withdrawal is done by means of a BC.
Account Ccy	[Display] This field displays the currency of the account that is being closed.
Bank Code	[Display] This field displays the bank on whom the BC is drawn. The list of banks on whom BCs can be issued are maintained in the Issuer Maintenance (Fast Path: BAM09) option and downloaded to the branch. Normally, banks issue BCs of their own bank.
Txn Ccy	[Mandatory, Pick List] Select the currency of the cheque from the pick 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 and for posting the GL entries it is converted into the local currency of the bank.
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 exchange rate values are 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.

Field Name	Description
Acct Amt	[Display] This field displays the balance amount in the account at the time of closure. This amount will be in the account currency.
Charges (Lcy)	[Display] This field displays the charges levied by the bank on whom the BC is drawn. The charges will be denominated in the local currency. This field displays the charges that will be levied on the account for cash withdrawal. The service charge codes are added and maintained in the Service Charge Code Maintenance option.
Cheque Amount	[Display] This field displays the amount of BC that will be issued to the beneficiary. This amount is in the currency of the transaction and includes the charges as well as the BC amount.
Cheque Date	[Mandatory, dd/mm/yyyy] Type the cheque date. This field, by default displays the posting date as cheque 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 a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number. The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue. 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.

Field Name	Description
Micr No	[Display] This field displays the MICR number. For every remittance instrument, it is necessary to maintain the MICR number that will be printed on the instrument, if the instrument is expected to come for clearing through 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 or enquired upon by the MICR number or the serial number.
Routing No	[Optional, Numeric, Nine] Type the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the Routing Branch Maintenance (Fast Path: STM54) option. <i>Routing Number = Sector Code / Bank Code + Branch Code</i> For a deposited cheque, 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.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary for the BC.
Passport / IC No	[Optional, Alphanumeric, 14] Type the passport or IC number. This is an identification collected from the beneficiary of the BC at the time of liquidation.
Beneficiary Addr / 2 / 3	[Mandatory, Alphanumeric, 35] Type the contact address of the beneficiary. This is normally needed for record purposes and provided as an additional information.
User reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
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.

Close Out Withdrawal By Cash

Close Out Withdrawal By Cash*	
Account No :	06049400000029 EDWARD CULLEN
Account Ccy :	INR
Txn Ccy :	INR
Acct Ccy Rate :	1.00000
Txn Ccy Rate :	1.00000
Account Amt :	9,055.98
Txn Amount :	9,055.98
User Reference No :	1
Narrative :	Closeout Withdrawal By Cash

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 that is being closed. The close out withdrawal settlement will be made for this account.
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 are defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Field Name	Description
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 and for posting the GL entries it is converted into the local currency of the bank.
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.
Account Amt	[Display] This field displays the balance in the account at the time of account closure in the account currency. The account balance 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 close out amount to be paid, in the transaction currency. The close out withdrawal amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The amount is converted into the transaction currency for the payout of the close out withdrawal amount.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.

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.
8. Click the UDF button. Enter the relevant information. 9. Click the Validate button. 10. The system displays the message "Validation procedure completed". Click the Ok button, the system displays the transaction 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 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. Click the OK 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 Ok button. 18. The system displays the message "Printed Successfully?". Click the Ok button. 19. 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 **Authorisation**, refer to the **FLEXCUBE Introduction User Manual**.

12.3. 1321 - Close Out Balance Inquiry

Using this option, you can pay off the balance available in the CASA account at the time of its closure.

The CASA account that is being closed should not have any un-cleared funds or amount on hold nor should it be connected to any loan account for payment of installments. The closure of an account should first get reflected in the host database, after which the close out withdrawal activity will be allowed. On successful completion of the transaction, the available balance of the customer's CASA will be set to zero and the passbook gets printed.

Definition Prerequisites

- CH001 - Account Closing Balance Information
- GLM02 - Chart of Accounts
- IVM02 - Supplier Codes
- IVM03 - Inventory Branch Cross Reference
- IVM04 - Stock Branch Cross Reference
- IV001 - Stock Transactions
- BAM09 - Issuer Maintenance
- STM54 - Routing Branch Maintenance
- Existence of account number for the Funds transfer

Modes Available

Not Applicable

To repay balance in the account at the time of CASA closure

1. Type the fast path **1321** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Transfer > Close Out Withdrawal By Transfer To GL**.
2. The system displays the **Close Out Balance Inquiry** screen.

Close Out Balance Inquiry

Close Out Balance Inquiry

Account No :

Account Ccy :

Withdrawal Mode :

Account Amt :

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	[Mandatory, Numeric, 16] Type the account number. The adjacent field displays the name of the account holder. This should be an account number on which a Marking CASA for Closure transaction has already been done.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. It is defaulted from the account details maintained. All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Field Name	Description
Withdrawal Mode	[Mandatory, Drop-Down] Select the mode in which the close out withdrawal will be done from the drop-down list. The options are: - Funds Transfer - Transfer to GL Account - Withdrawal by BC - Withdrawal by Cash
Account Amt	[Display] This field displays the balance amount in the account at the time of closure.

- Enter the account number and press the **<Tab>** key.
- Select the withdrawal mode from the drop-down list.

Close Out Balance Inquiry

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

7. The system displays the **Close Out Withdrawal** transaction screen depending on the **Withdrawal Mode** selected in the **Close Out Balance Inquiry** screen.

Close Out Withdrawal By Funds Transfer

Close Out Withdrawal By Transfer To GL*

Account No : 00000002394 RIAZ AKHTAR

Account Ccy : INR

Txn Ccy : INR

Acct Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000

GL Acct No : 100099000 GL PARM ...

Account Amt : 200,208.73

Txn Amount : 200,208.73

Reference No : 2

User Reference No : 1

Narrative : Closeout Withdrawal By xfer. To GL

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
From Acct No	[Display] This field displays the account number that is being closed. The name of the CASA account holder is populated adjacent to the account number. The close out withdrawal settlement will be made for this account.
From 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.
To Acct No	[Mandatory, Numeric, 16] Type the account number to which the funds will be transferred.

Field Name	Description
To 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.
From 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 are 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 same, the field takes the default value as 1, which cannot be modified.
To 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 are 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 same, the field takes the default value as 1, which cannot be modified.
From Amount	[Display] This field displays the transaction amount. This is the amount that will be debited from the provider account. The amount is entered in the From Account currency for transferring funds. The transferred cash amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts. The To Amount will be calculated by the system, when you enter the From Amount.
To Amount	[Display] This field displays the transaction amount based on the value entered in the From Amount field. This is the amount that will be credited to the beneficiary account. The amount is entered in the To Account currency for transferring funds. The transferred cash amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts. You can change the value in this field. The system calculates the From Amount.

Field Name	Description
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 120] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.

Close Out Withdrawal By Transfer to GL

Close Out Withdrawal By Transfer To GL *

Account No : 00000002394 RIAZ AKHTAR

Account Ccy : INR

Txn Ccy : INR

Acct Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000

GL Acct No : 100099000 GL PARM

Account Amt : 200,208.73

Txn Amount : 200,208.73

Reference No : 2

User Reference No : 1

Narrative : Closeout Withdrawal By Xfer. To GL

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 that is being closed. The name of the CASA account holder is populated adjacent to the account number. The close out withdrawal settlement will be made for this account.

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.
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 and for posting the GL entries it is converted into the local currency of the bank.
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.
GL Acct No	[Mandatory, Pick List] Select the GL account number to which the close out funds will be transferred from the pick list. The description of the GL account is populated adjacent to the GL account number.
Account Amt	[Display] This field displays the net balance of the CASA at the time of closure. This amount is calculated in the CASA account currency.

Field Name	Description
Txn Amount	[Display] This field displays the close out amount to be paid, in the transaction currency. The close out withdrawal amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The amount is converted into the transaction currency for the payout of the close out withdrawal amount.
Reference No	[Optional, Numeric, Nine] Type the appropriate reference number of the transaction.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 120] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.

Close Out Withdrawal By BC

Close Out Withdrawal By BC*

Account No : 000000025031 JACK K. JASON

Account Ccy : INR

Bank Code : DANAMON

Txn Ccy : INR

Acct Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000

Acct Amount : 10,267.33

Charges (Lcy) : 0.00

Cheque Amount : 100.00

Cheque Date : 10/04/2008

Serial No :

Micr No : 86896

Routing No : 0259999

Beneficiary Name : Tom Smith

Passport / IC No : 8979

Beneficiary Addr : Redwoods

California

User Reference No : 8

Narrative : Closeout Withdrawal By BC.

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 defaulted from the Close Out Balance Inquiry option.
Account Ccy	[Display] This field displays the currency of the account that is being closed.
Bank Code	[Display] This field displays the bank on whom the BC is drawn. The list of banks on whom BCs can be issued are maintained in the Issuer Maintenance option and downloaded to the branch. Normally, banks issue BCs of their own bank.
Txn Ccy	[Mandatory, Pick List] Select the currency of the cheque from the pick 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 and for posting the GL entries it is converted into the local currency of the bank.
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 exchange rate values are 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.
Acct Amt	[Display] This field displays the balance amount in the account at the time of closure. This amount will be in the account currency.

Field Name	Description
Charges (Lcy)	[Display] This field displays the charges levied by the bank on whom the BC is drawn. The charges will be denominated in the local currency. This field displays the charges that will be levied on the account for cash withdrawal.
Cheque Amount	[Display] This field displays the amount of BC that will be issued to the beneficiary. This amount is in the currency of the transaction and includes the charges as well as the BC amount.
Cheque Date	[Mandatory, dd/mm/yyyy] Type the cheque date. This field, by default displays the posting date as cheque 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 a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number. The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue. 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.
Micr No	[Display] This field displays the MICR number. For every remittance instrument, it is necessary to maintain the MICR number that will be printed on the instrument, if the instrument is expected to come for clearing through 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 or enquired upon by the MICR number or the serial number.

Field Name	Description
Routing No	[Optional, Numeric, Nine] Type the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the Routing Branch Maintenance (Fast Path: STM54) option. <i>Routing Number = Sector Code / Bank Code + Branch Code</i> For a deposited cheque, 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.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary for the BC.
Passport / IC No	[Mandatory, Alphanumeric, 14] Type the passport or IC number. This is an identification collected from the beneficiary of the BC at the time of liquidation.
Beneficiary Addr	[Mandatory, Alphanumeric, 40] Type the contact address of the beneficiary. This is normally needed for record purposes and provided as an additional information.
User reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 120] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.

Close Out Withdrawal By Cash

Close Out Withdrawal By Cash*

Account No : 000000002394 RIAZ / AKHTAR

Account Ccy : INR Txn Ccy : INR

Acct Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000

Account Amt : 200,208.73

Txn Amount : 200,208.73

User Reference No : 2

Narrative : Closeout Withdrawal By Cash

Other Transactions

UDF Details

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 that is being closed. The close out withdrawal settlement will be made for this account.
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 are defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Field Name	Description
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 and for posting the GL entries it is converted into the local currency of the bank.
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.
Account Amt	[Display] This field displays the balance in the account at the time of account closure in the account currency. The account balance 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 close out amount to be paid, in the transaction currency. The close out withdrawal amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The amount is converted into the transaction currency for the payout of the close out withdrawal amount.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.

Field Name	Description
Narrative	[Mandatory, Alphanumeric, 120] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.

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. The transaction 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.
13. The system displays the serial number. Click the **Ok** button.

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

12.4. CH011 - Account Closure Inquiry Maintenance

In **ORACLE FLEXCUBE**, closing an account involves two steps: marking an account to be closed and withdrawing the closeout amount through various modes.

This option allows the user to inquire about the account closure details any time after closure.

The system displays details of the account such as closure date, available balance at the time of closure, interest applied/charged, tax details, settlement balance, etc.

Definition Prerequisites

- CH001 - Account Closing Balance Information

Modes Available

Not Applicable

To inquire about the account closure details

- Type the fast path **CH011** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Account Closure Inquiry Maintenance**.
- The system displays the **Account Closure Inquiry Maintenance** screen.

Account Closure Inquiry Maintenance

Account Closure Inquiry Maintenance*

CASA A/C Number Customer Name

Waive Spread Before Due Date ☐	Closure Date
Reason for Closure	Closure Settlement Date
Available Balance 0.00	Beneficiary's A/C No
Interest + 0.00	Book Balance 0.00
OD Interest - 0.00	Unsettled Fund 0.00
National Tax - 0.00	Fund Held up 0.00
Local Tax - 0.00	Authorized Debit Amt. 0.00
Service Charges - 0.00	
Tax on Add Value - 0.00	
Penalty - 0.00	
Settlement Balance - 0.00	

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

UDF Inquiry Close Clear

Field Description

Field Name	Description
CASA A/C Number	[Mandatory, Numeric,16] Type the CASA account number of the customer. Accounts are checked, to verify whether account is in existence or it is closed. Only closed accounts will be allowed for inquiry.
Customer Name	[Display] This field displays the name of the CASA account holder.
Waive Spread Before Due Date	[Optional, Check Box] This check box is for future reference.
Closure Date	[Display] This field displays the date on which account has been marked closed. The host closure date will be displayed and not the branch closure date.
Reason for Closure	[Display] This field displays the reason for which account has been closed.
Closure Settlement Date	[Display] This field displays the date of close out withdrawal. The date on which the final withdrawal has been done from the CASA account.
Available Balance	[Display] This field displays the balance which was available at the time of account closure.
Beneficiary's A/C No	[Display] This field displays the account number, if the account has been transferred to any CASA account.
Interest	[Display] This field displays the last capitalised interest amount which was credited to the account.
Book Balance	[Display] This field displays the last balance on which the interest was calculated and credited to the account.
OD Interest	[Display] This field displays the last OD interest which has been debited from the account.
Unsettled Fund	[Display] This field displays the uncleared cheque/DD amount in the CASA account.
National Tax	[Display] This field displays the amount which is paid as a national tax, at the time of account closure for any interest paid.
Fund Held Up	[Display] This field displays the fund which is marked as hold.

Field Name	Description
Local Tax	[Display] This field displays the local tax amount at the time of account closure for any interest paid.
Authorized Debit Amt	[Display] This field displays the authorised payment made towards utility bill.
Service Charges	[Display] This field displays the service charge associated with the account closure function. It displays only the host level closure SC and not the branch level closure SC.
Tax on Add Value	[Display] This field displays the tax amount on the service charge, if any.
Penalty	[Display] This field displays the penalty amount charged to the account, if any. This will be applicable to the RD accounts only and will always be zero in case of normal CASA accounts.
Settlement Balance	[Display] This field displays the final withdrawal balance after addition of interest and subtraction of charges.

3. Type the CASA account number and press the **<Tab>** key.
4. Click the **Inquiry** button.
5. The system displays the account closure details.

Account Closure Inquiry Maintenance

Account Closure Inquiry Maintenance*

CASA A/C Number: 01000000356360 Customer Name: JOHN W MARSHAL

Waive Spread Before Due Date	☐	Closure Date	29/04/2008
Reason for Closure		Closure Settlement Date	
Available Balance	0.00	Beneficiary's A/C No	
Interest	+ 0.00	Book Balance	0.00
OD Interest	- 0.00	Unsettled Fund	0.00
National Tax	- 0.00	Fund Held up	0.00
Local Tax	- 0.00	Authorized Debit Amt	0.00
Service Charges	- 0.00		
Tax on Add Value	- 0.00		
Penalty	- 0.00		
Settlement Balance	- 0.00		

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

UDF Inquiry Close Clear

6. Click the **Close** button.



Current and Savings Account User Manual

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