

Term Deposits User Guide

# **Oracle FLEXCUBE Universal Banking**

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Term Deposits User Guide  
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# 1. Preface

## 1.1 Introduction

This manual is designed to explain the Term Deposits (TD) module of Oracle FLEXCUBE. It provides an overview to the module, and provides information on using the Term Deposits module of Oracle FLEXCUBE.

You can further obtain information specific to a particular field by placing the cursor on the relevant field and striking <F1> on the keyboard.

## 1.2 Audience

This manual is intended for the following User/User Roles:

Role	Function
Back office managers/officers	Authorization functions
Product Managers	Product definition and authorization
End of day operators	Processing during end of day/ beginning of day
Financial Controller/Product Managers	Generation of reports

## 1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

## 1.4 Organization

This manual is organized into the following chapters:

<b>Chapter 1</b>	<i>About this Manual</i> acquaints you quickly with the organization, audience, glossary of icons and related documents for this User Manual.
<b>Chapter 2</b>	<i>Term Deposits - An Overview</i> offers a brief insight into the TD module and lists out the salient features.
<b>Chapter 3</b>	<i>Term Deposit Maintenance</i> explains the maintenances required for creating and servicing TDs.
<b>Chapter 4</b>	<i>TD Account</i> gives details about how to create a TD account.
<b>Chapter 5</b>	<i>TD Additional Details</i> gives information about the additional information that can be captured while creating a TD. It also explains the procedure to maintain instructions for operating a TD.
<b>Chapter 6</b>	<i>TD Operations</i> explains the operations you can perform on a TD.
<b>Chapter 7</b>	<i>RD Operations</i> explains the operations you can perform on a recurring deposit.





<b>Chapter 8</b>	<i>Annexure A - Accounting Entries</i> lists the suggested event-wise accounting entries that can be set up, for the Interest and Charge product applicable for the TD module of Oracle FLEXCUBE.
<b>Chapter 9</b>	<i>Annexure B – IC Rule Set-up</i> lists the Interest and Charge (IC) rules that need to be maintained for the TD module of Oracle FLEXCUBE. It also gives the UDEs and rates for which values need to be maintained.
<b>Chapter 10</b>	<i>Reports</i> - provides a list of reports that can be generated in this module and also explains their contents.
<b>Chapter 11</b>	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

## 1.5 Related Documents

- Procedures User Manual
- Settlements User Manual
- Core Entities User Manual

## 1.6 Glossary of Icons

This User Manual may refer to all or some of the following icons:

Icons	Function
	Exit
	Add row
	Delete row
	Option List

---

## 2. Term Deposits - An Overview

### 2.1 Introduction

A Term Deposit (TD), also known as 'fixed deposit' is a deposit that is held at a financial institution for a fixed term. A fixed deposit account allows customers to deposit money for a set period of time, thereby earning a higher rate of interest in return. These are of varying maturities ranging anywhere from a day or a month to a few years. When a term deposit is placed, the lender (the customer) understands that the money can only be withdrawn after the term has ended and in case of premature withdrawal, the financial institution can levy a penalty. In some cases, the customer may be required to give notice of withdrawal of term deposit (in that case termed as 'notice deposits'). When the term is over, the deposit can be withdrawn or it can be held for another term, partly or fully. Generally speaking, the longer the term the better is the yield on the money.

Some banks put conditions like minimum amount of deposit and in multiples of specific units of amount. For e.g. the minimum deposit amount is Euro. 100 and deposits can be made in multiples of Euro 10. Banks may allow full or partial withdrawal of amount. Customers can place TD as collateral while availing loan facility or while availing Letters of Credit/Guarantee facility from the bank.

Recurring Deposit (RD) is an account where the lender/customer deposits a fixed amount of money every month for a fixed tenure (generally ranging from one year to five years). This scheme is meant for investors who want to deposit a fixed amount every month, in order to get a lump sum after some years. The small monthly savings in the Recurring Deposit scheme enable the lender to accumulate a handsome amount on maturity. Interest at TD rates is computable on monthly or quarterly compounded basis.

Dual Currency Deposit (DCD) is a short-term currency-linked deposit that allows the lender to earn a higher interest rate than regular TD. The bank provides the customer/lender with a 'yield enhancement' over and above the normal TD rate. In return, the bank has the right to convert the deposit currency into a linked currency at the pre-determined conversion rate on the fixing date. The fixing date may be few (for instance 2) working days prior to deposit maturity. Thus, at maturity, the lender shall receive the principal and interest in either the deposit currency or the linked currency, whichever is weaker. In other words, while taking the deposit the bank also buys a currency option from the depositor and the enhanced interest is the premium the bank pays for this option.

### 2.2 Term Deposit in Oracle FLEXCUBE

In Oracle FLEXCUBE, you can create and service a deposit (TD, RD and DCD) either through the TD module or by using the Savings (Teller/Branch) module.

This section contains the following topics:

- [Section 2.2.1, "Salient Features"](#)
- [Section 2.2.2, "Pre-requisites for TD Processing"](#)

#### 2.2.1 Salient Features

The salient features of TD module are listed below:

- Automation - Accounting, collateral tracking, rollover handling and accounting, and tracking of unclaimed deposits are completely automated. This means your staff with the treasury department can remain focused on customer service.

- Multi Mode Pay-in - TD can be funded using multiple pay-in modes. You can choose any combination of the following pay-in modes:
  - Pay in by transfer from GL
  - Pay-in by Savings Account
  - Pay-in by Cash (Only from Savings module)
  - Pay-in by Cheque
- Multi Mode Pay-out – In case of automatic and manual redemption, a TD can be redeemed using multiple pay-out modes. You can choose any combination of the following pay-out modes:
  - Pay-out by Banker's Cheque
  - Pay-out by funds transfer to any account specified by the customer
  - Pay-out by child TD creation – wherein another TD is created using the maturity amount
  - Pay-out by transfer to GL
  - Pay-out by cash (Only from Savings module)
  - Pay-out by Demand Draft
  - Pay-out by PC
- Simulation – The TD module offers a simulation tool wherein a TD can be simulated to enhance sales and service aspects to new/existing customers.

You can also generate a TD Certificate.

## **2.2.2 Pre-requisites for TD Processing**

To handle a term deposit in Oracle FLEXCUBE, you need to:

1. Set up a suitable account class
2. Set up an IC rule
3. Set up a suitable IC product
4. Maintain UDE + Account Class combination
5. Define IC rates
6. Define floating interest rates
7. Maintain a term deposit account
8. Define Interest 'Conditions' and other parameters for the deposit account
9. Maintain Pay-in and Close out mode parameters

This manual explains how you can create and service a deposit through the TD Module.

*For details about TD creation using Branch, you may refer the Savings User Manual.*

---

## 3. Term Deposit Maintenance

### 3.1 Introduction

This chapter contains the following sections:

- [Section 3.2, "Pay-in Parameters"](#)
- [Section 3.3, "Closing Mode"](#)
- [Section 3.4, "Account Class for TD "](#)
- [Section 3.5, "Interest Preferences for TD"](#)
- [Section 3.6, "Floating Interest Rates"](#)

### 3.2 Pay-in Parameters

This section contains the following topics:

- [Section 3.2.1, "Maintaining Pay-in Parameters"](#)
- [Section 3.2.2, "Specifying UDF Values"](#)
- [Section 3.2.3, "Validations for Pay-in Accounts"](#)
- [Section 3.2.4, "Viewing Pay-in Parameters Summary"](#)

#### 3.2.1 Maintaining Pay-in Parameters

In case you have specified that the TD Pay-in be done by GL, you need to maintain the GL details through the 'Term Deposit Payin Parameters Maintenance' screen. You can also invoke this screen by typing 'STDTPAY' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

TD Pay In Parameters

New Enter Query

Branch Code \* Pay In Option \* Pay In by GL

General Ledger Code \*

Fields

Input By Date Time	Authorized By Date Time	Modification Number
-----------------------	----------------------------	------------------------

☐ Authorized ☐ Open

Exit

To link appropriate GLs in case the pay in option chosen is pay in by GL, you need to maintain the following details:



### Branch Code

Specify the branch code for which you want to maintain payin parameters. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one.

### Pay-in Option

Select the pay-in option from the adjoining drop down list. The options available are:

- Pay-in by GL - While creating a TD, if the pay-in option is specified as GL and the offset account for pay-in is not specified, then the system debits the GL account specified in 'TD Pay In Parameters', thus creating a TD.
- Pay-in by Cash - While creating a TD, if the pay-in option is specified as Cash (created through TDMM) and the offset account for pay-in is not specified then the system debits the GL account specified in 'TD Pay In Parameters', thus creating a TD.

### General Ledger Code

Specify the GL code that should be picked up the system for the TD pay in. The adjoining option list displays all valid GLs maintained in the system. You can select the appropriate one.

## 3.2.2 Specifying UDF Values

All User Defined Fields (UDFs) linked to the function ID 'STDTPAY' are displayed in the 'User Defined Fields' screen. Invoke this screen by clicking 'Fields' button on the 'Term Deposits Payin Parameters Maintenance' screen.

Field Name *	Value	Value Description
--------------	-------	-------------------

Here you can specify values for each UDF.

*Refer the User Manual titled 'User Defined Field' for details about defining UDFs.*

## 3.2.3 Validations for Pay-in Accounts

System performs the following validations on pay-in accounts during TD account 'Save' stage (accounting entry passing stage):

- When a deposit account is created or topped-up with the pay-in from a CASA account, if the account does not have funds but has a limit line attached to the account, then the deposit amount is taken from the limit attached the account. In this case, during save, system displays the configurable override message, "The limit amount attached to the account is used for deposit pay-in".

- If the deposit is opened using the funds from a CASA account which does not have sufficient funds and the limit line attached to the CASA account is expired, then on save, system displays an override message, “The pay-in account does not have sufficient balance to open the deposit account and the limit line attached to the account is expired.”
- When a deposit account is created or topped-up with the pay-in from a CASA account, if the account does not have funds but has a limit line attached to the account, and after considering the limit, if the funds are still insufficient, then during save, system displays the configurable override message, “Insufficient funds to open the deposit account” should be displayed during save to the user.”

### 3.2.4 Viewing Pay-in Parameters Summary

You can view summary of all payin parameters using the ‘Term Deposit Payin Parameters Summary’ screen. To invoke this screen, type ‘STSTDPAY’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You can query on records based on any one or all of the following criteria:

- Authorization Status
- Record Status
- Branch Code
- Payin Option

Click ‘Search’ button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Branch Code
- Payin Option

Double click on a record to invoke the detailed screen for that record.

## 3.3 Closing Mode

This section contains the following topics:

- [Section 3.3.1, "Maintaining Closing Mode"](#)
- [Section 3.3.2, "Specifying UDF Values"](#)
- [Section 3.3.3, "Viewing Closing Modes Summary"](#)

### 3.3.1 Maintaining Closing Mode

When you close an account the system checks whether any Interest/Charge (IC) products linked to the account are pending liquidation. If the account does not have any IC products pending liquidation the system will display list of 'Close Out' modes to facilitate account closure. You can maintain the closing modes using 'Term Deposit Closing Mode Maintenance' screen. To invoke this screen, type 'STDCLOSE' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows a software window titled 'LBL\_ACCLOSE\_MAINT'. At the top, there are buttons for 'New' and 'Enter Query'. The main area contains several input fields: 'Close Mode \*' with a text box, 'Product' with a dropdown menu, 'Description' with a text box and a help icon, and 'Debit Credit \*' with a dropdown menu currently set to 'Credit'. At the bottom, there is a 'Fields' section with a table-like structure. The table has three columns: 'Input By' with 'Date Time', 'Authorized By' with 'Date Time', and 'Modification' with 'Number'. Below the 'Modification' column, there are two checkboxes: 'Authorized' and 'Open'.

Specify the following details:

#### **Closing Mode**

You need to maintain the following modes:

- CASH – This indicates closure by cash.
- FT – This indicates closure by funds transfer.
- GL – This indicates closure by transfer to GL.
- BCA – This indicates closure by banker's cheque. PC – This indicates closure by transfer of funds to another account using PC module

---

#### **Note**

- The close mode maintained in the screen will be used at the time of processing redemption.
- Close mode is mandatory if the redemption is by Account, GL, Cash & Loan.

- For redemption through BC/DD, the RT product maintained at ARC level for the BC/DD instrument will be considered during redemption.
- Close mode is not applicable or PC and TD pay-outs..

### Description

Give a brief description for the closing mode.

### Product

Specify the Retail Teller product that should be used for booking withdrawal entries. It can be any one of the following:

- Retail Teller Product
- Product linked to the instrument type

### Debit Credit

The closure can be effected by means of a debit or a credit to the account. For each of the aforesaid closing modes, you need to select the 'Debit' option from the adjoining drop-down list..

## 3.3.2 Specifying UDF Values

All User Defined Fields (UDFs) linked to the function ID 'STDCLOSE' are displayed in the 'User Defined Fields' screen. Invoke this screen by clicking 'Fields' button on the 'Term Deposit Closing Mode Maintenance' screen.

Here you can specify values for each UDF.

*Refer the User Manual titled 'User Defined Field' for details about defining UDFs.*

### 3.3.3 Viewing Closing Modes Summary

You can view summary of all closing modes using the 'Term Deposit Closing Mode Maintenance' screen. To invoke this screen, type 'STSCLOSE' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Summary

Advanced Search Reset

Authorization Status  Record Status

Close Mode  Debit Credit

Records per page: 15 First Previous 1 Of 1 Next Last Go

Authorization Status	Record Status	Close Mode	Description	Product	Debit Credit
----------------------	---------------	------------	-------------	---------	--------------

Authoriza  
Record St

Exit

You can query on records based on any one or all of the following criteria:

- Authorization Status
- Record Status
- Close Mode
- Debit Credit

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Close Mode
- Description
- Product
- Debit Credit

Double click on a record to invoke the detailed screen for that record.

## 3.4 Account Class for TD

This section contains the following topics:

- [Section 3.4.1, "Maintaining Account Class for TD"](#)
- [Section 3.4.2, "Account Details Tab"](#)
- [Section 3.4.3, "Maintaining Deposit Details"](#)
- [Section 3.4.4, "Maintaining Denominated Deposit Details"](#)

### 3.4.1 Maintaining Account Class for TD

To handle term deposits in Oracle FLEXCUBE, you have to set up an account class of type 'Deposit', in the 'Account Class Maintenance' screen. To invoke this screen, type 'STDACCLS' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Specify the following details:

#### Account Class and Description

Identify the account class you are setting up with a unique code and a brief description.

#### Account Type

Select the 'Deposit' from the drop-down list.

#### Start Date

Specify the date from which the account class should become active, using the adjoining calendar. You will be able to create deposit accounts under this account class only from this date.

#### End Date

You can also specify the life span of the account class by indicating the end date.

The end date for an account class refers to the termination date after which, creation of new account under the account class is disallowed.

Consequently, the option list for Account Class in all further transactions screen in Oracle FLEXCUBE, will not display the 'expired' account class as of the system date. However, the existing accounts for the account class will be active even after the end date.

---

#### Note

If you do not specify an End Date for the account class, the account is taken to be an open-ended account class.

---

### 3.4.2 **Account Details Tab**

This tab is displayed by default on invoking the 'Account Class Maintenance' screen.

#### **Account Code**

As per your bank's requirement you can choose to classify account classes into different account codes. The bank can decide the manner in which the account classes are to be assigned to different account codes. An account code can consist of a maximum of four characters. Depending on the customer account mask maintained, the value in the account code field would be used during the generation of customer account numbers through the 'Customer Accounts Maintenance' screen.

If you have decided to include account code as part of the customer account number (in the account number mask), then at the time of creating a new customer account number, you will need to select the account class for the account number being generated. In the option-list provided, the account class is displayed along with the associated account code. When the account number gets populated, it is the account code that forms a part of the customer account number.

#### **Dual Currency Deposit**

Check this box to indicate that account class is for creating dual currency deposits. You can check this box only if the account type is 'Deposit'.

#### **Natural GL**

The reporting of all turnovers of the particular account class will be directed to the GL that you identify as the natural GL. Based on the characteristic of the account balance; you can specify whether the turnover is to be posted to the Debit GL or to the Credit GL. Deposit accounts normally have a credit balance.

#### **Applicable Customer Status**

Select the applicable customer status to indicate whether deposit product is available to minors or not. You can choose one of the following values from the adjoining drop-down list:

- Not Applicable
- Major
- Minor
- Both

---

#### **Note**

Note the following:

- By default 'Not applicable' option is selected when a new account class is created.
  - If you select 'Minor' option at the CIF level and 'Applicable customer status' as 'Major' at the account class level then the system will display the error message "The A/c class you selected is for major customer"
  - If you uncheck 'Minor' option at the CIF level and select 'Applicable customer status' as 'Minor' at the account class level, then the system will display the error message "The A/c class you selected is for minor customer"
-

### 3.4.3 Maintaining Deposit Details

Click the 'Deposits' button to define the parameters for a deposit type account class. The 'Deposit Account Details' screen is displayed.

The screenshot shows the 'Deposit Account Details' window. It contains various configuration options for deposit accounts, including rollover settings, maturity options, and interest rate parameters. The interface is organized into sections with checkboxes, dropdown menus, and input fields. A table on the right side is titled 'Deposit Amount Currency wise Limits'. The bottom of the window has 'Ok' and 'Exit' buttons.

On the maturity date of a deposit, you can opt to:

- Rollover the deposit
- Liquidate the deposit
- Move it to an 'unclaimed' GL

The values given here will be defaulted when the TD is opened. You can modify defaulted values for each TD.

#### Auto Rollover

You can opt to automatically rollover a deposit if it is not liquidated on its maturity date. Check this box to automatically rollover deposits opened under the account class. TDs that are open and marked for Auto Rollover will automatically be rolled over during the Beginning of Day operations on the Maturity date. You can define the terms and conditions for the new deposit while maintaining the deposit account.

#### Close on Maturity

Deposit accounts opened under an account class can be closed automatically on the Maturity Date of the deposit. You can specify this for the account class you are maintaining by checking this box.

If you check this box, then during the Beginning of Day operations on the Maturity Date, the account will be closed. The principal will be moved, if specified, to the account your customer



has directed. In case you don't check this box and the deposit remains unclaimed, you can opt to move the principal and interest to the respective 'Unclaimed GLs' maintained at your bank.

---

**Note**

If you check the 'Auto Rollover' box, you will not be able to check 'Close on Maturity' box. Your specifications here will default to all deposit accounts opened under the account class. However, when maintaining a deposit account, you can change the specifications that default.

---

Note that this box has to be mandatorily checked if you check the box 'Recurring Deposit' in the 'Deposit Account Details' screen.

**Allow Partial Liquidation**

Check this box to indicate that partial redemption is allowed. If 'Allow partial Liquidation' is not checked, then partial redemption will not be allowed on term deposits under this account class.

*Refer the section 'Maintaining Floating Interest Rates' in this Manual for details about maintenance required for partial liquidation of TD.*

**Allow Partial Liquidation with Amount Block**

Check this box to indicate that partial liquidation is allowed for the deposits with amount blocks. If the TD is linked partially then partial liquidation of the TD will be allowed only if you check this box.

**Tenor Modification**

Check this box if you intend to avail a tenor modification facility for a Term Deposit Account,

**Move Interest to Unclaimed**

Check this field to move the interest amount to the unclaimed GL mapped at the IC product in the accounting role 'INT\_UNCLAIMED' on maturity date or grace period end date of the term deposit account.

**Move Principal to Unclaimed**

Check this field to move the principal amount to the unclaimed GL mapped at the IC product in the accounting role 'PRN\_UNCLAIMED' on maturity date or grace period end date of the term deposit account.

---

**Note**

Note the following:

- You cannot opt Principal or Interest individually to move to unclaimed. It should be opted together.
  - The system does not allow payout instruction if Principal and Interest is moved to unclaimed.
- 

**Rate Chart Allowed**

Check this box to indicate that the system should calculate TD interest based on the LDMM float rate maintained in the 'LD MM Floating Rate input' screen ('CFDFLTRI'). If you check this box, the system will pick interest rates based on different tenors, amount slab, currency and effective date for a TD. The rate is picked up at the time of booking. The rate is further picked up only at the time of liquidation/ rollover/ redemption operations based on re-population flag at IC product level.

Note that you will not be able to modify this preference once the record is authorised.

### **Re-pick up Account Class Tenor On Rollover**

Check this box to enable re-pick up of the account class tenor on rollover. If you check this box, the system will default the rollover tenor as 'Account Class Tenor'. During rollover, the system will pick up the default account class tenor.

### **Denominated Deposit**

Check this box to allow opening of denominated deposits. This box is automatically selected during save, if the Denomination details are maintained for the account class at the 'Denominated Deposit Details' Tab.

### **Interest Rate Based on Cumulative Amount**

Check this box to indicate that the system should arrive at the interest rate of a new deposit using the cumulative amount of other active deposits, under the same account class, customer, and currency.

The cumulation of the amount for arriving at the interest rate is done at the account level during the save of the below events:

- Deposit account opening
- Any interest rate change to the deposit - floating rate deposits, rate change on interest liquidation, rate change on rollover, and top-up

---

#### **Note**

- When cumulating the amount of the deposits system considers the current deposit balance of all the deposits along with the new deposit amount.
  - For backdated deposit opening, all the active deposits as of the current system date are considered to arrive at the cumulative amount, if the 'Interest Rate Based on Cumulative Amount' box is checked.
  - This is applicable only for rate chart cases.
  - TD accounts opened after the interest start date will not be considered for arriving at the cumulation amount.
  - If more than one deposit with same account class ccy and customer combination is opened on the same day with cum flag checked (for atleast one account) then during eod, system would rearrive the cumulation amount for the accounts opened on the same day so as to give the cumulation benefit for all accounts opened on same day.
  - The interest rate derived is applied only to the floating rate deposits, rate change on interest liquidation, and rate change on rollover and there will be no change to the deposits which are used for arriving at the interest rate.
  - If back dated TDs are opened, then the system will not pick up cumulation rate during EOD. Cumulation rate is picked up only during the rate pick up events.
  - The system does not pick up the cumulation rate on modification of TD account.
- 

*Refer the section 'Calculating Interest Rate Based on Base Amount' in this User Manual for details about arriving at interest rate based on cumulative amount.*

### **Month-end Maturity Deposit**

Check this box to indicate that the deposit is a month-end maturing deposit, i.e., the deposit matures on the last working day of the month.

If this box is checked at the account class, then during deposit input, if the account opening date is the last working day of the month and the maturity date is the last day of the

subsequent month, then you have to enter the tenor in Months only. If this box is un-checked, then the deposit is not considered as a month-end maturing deposit even though the deposit is opened on the last working day of the month and the tenor of the deposit is across months.

During TD opening, a deposit is considered as a month-end maturing deposit only if the following criteria are met:

- The start date of the deposit is the last working day of the month
- The tenor of the deposit is across months
- The 'Month-end Maturity Deposit' box should be checked

An account class with 'Month-end Maturity Deposit' box checked can also have deposits that are not month-end maturing deposits. A deposit is classified as an ordinary deposits (not month-end maturing deposit) if the following criteria are met:

- The deposit is not opening on the last working day of the month
- The tenor of the deposit is across months but not month-end maturing
- The deposit is opened on the last working day of the month, but the tenor is in Months and Days.

---

**Note**

- For month-end maturing deposits, holiday movement and movement across months is not applicable.
  - During rollover, the deposit maturity date will be the last day of the month and if it is a holiday as per the applicable holiday calendar, then the maturity date movement is not applicable for month-end maturing deposits.
- 

**Grace Period for Renewal**

Specify the grace period for renewing a TD. Only if grace days are provided, the TD can be renewed using the 'Term Deposit Redemption' screen (ICDREDMN) or 'Renewal Simulation' screen (ICDREDRN) upon maturity of the TD. This option is applicable only for deposits whose interest and principal is moved to unclaimed GLs upon maturity. If you check the 'Auto Rollover' box or the 'Close on Maturity' box, the system will ignore the value that you specify here. In other words, grace period will not be applicable on the maturity date in case of auto rollover or closure of the account.

After the account has matured, renewal of the TD is possible from the beginning of day (BOD) of the maturity date to the end of day (EOD) of the grace period. The TD gets renewed with the value date as of the maturity date when the grace period is valid.

The counter for the grace period is '0' on the maturity date. It is incremented by 1 during EOD processing of every subsequent day. When the grace period counter is '0', TD renewal is possible before start of the EOD as of the maturity date. When the grace period counter goes to '1', TD renewal is possible before start of the EOD of the (maturity date +1), and so on.

*Refer the section 'Redeeming a TD' and 'Transferring to Unclaimed Deposit on Maturity' in this User Manual for details about TD redemption and application of grace period respectively.*

Note that grace period is maintained only at the account class level. You cannot modify it at account level.

**Settlement Bridge GL**

To facilitate multi mode pay-out, you need to maintain a Bridge GL between the TD and the pay-out module (PC). Specify the Bridge GL that should be used for processing pay-out of

TDs under this account class. The adjoining option list displays all valid GLs maintained in the system. You can select the appropriate one.

### **Product Category**

To facilitate multi mode pay-out, specify a product category or select a product category from the adjoining option list. The option list, lists out only the outgoing payment product category as the payout is to move the proceedings of TD upon liquidation or maturity to other bank accounts.

### **Transaction Code**

Specify the transaction code that should be used to process TD pay-out by PC. The adjoining option list displays all valid transaction codes maintained in the system. You can select the appropriate one.

### **Cluster Identification**

Specify a valid cluster ID which you need to link to deposit account class. On linking the cluster, the booking and withdrawal amount is validated against cluster amount in units.

---

#### **Note**

You can link cluster ID only for term deposits.

---

### **Rate Chart Tenor**

Specify the unit by which the tenor maintained in 'Floating Rate Code Definition' screen should be considered. You can select one of the following units:

- Months - If you select this, the rate chart tenor will be considered as months for all deposit under this account class
- Days - If you select this, the rate chart tenor will be considered as days for all deposit under this account class

If rate chart is allowed for the account class, then the system will take the tenor from 'Floating Rate Code Definition' in terms of the unit specified here.

---

#### **Note**

You can use this feature only if the rate code has been maintained for the specific tenor. Also, this feature is available only if the check-box 'Rate Chart Allowed' is checked on this screen.

---

## **Deposit Amount Currency wise Limits**

### **Currency**

Specify the Ccy for which the min / max / top-up units to be defined. The list displays all the active Ccy's maintained.

### **Min amount**

Specify the minimum amount for which deposit should be created under this account class. If the TD account is booked below the minimum amount then the system displays an error message: "Deposit amount is less than the minimum amount at account class"

### **Max amount**

Specify the maximum amount for which deposit can be created under this account class. The system will display a configurable override if the deposit amount contravenes the specified amount range or if the maximum amount is not specified.

## **Top-up Units**

Specify the top-up units for each ccy. The top-up has to be made only in multiples of these units specified for each Ccy. If not, an error message "Top-up should be in multiples of top-up units" will be displayed on top-up.

## **Holiday Treatment**

### **Holiday Calendar**

Select the holiday calendar applicable to the account class from the adjoining drop-down list. This list displays the following values:

- Ignore - Select this option to ignore all other holiday parameters for the account class. By default, this option is selected.
- Branch- Holiday calendar will be based on the branch holiday maintenance of the respective branch
- Currency - Holiday calendar will be based on the currency maintenance done at bank level for the respective currency
- Both Branch & Currency - Holiday calendar is based on both branch and currency holiday maintenance

The holiday calendar is used to arrive at the maturity date. The holiday calendar defined at the account class is applicable to all term deposits under the account class. You cannot modify the 'Holiday Calendar' if there are active accounts under the account class.

For month-end deposits, if holiday calendar is applicable, then the account class holiday calendar options indicate the following:

- Ignore - Maturity date does not change even if it is a holiday, i.e., the maturity date will be last day of the month. If you select this option, then system ignores all other values.
- Deposit Branch Holiday - If the maturity date is a holiday as per the deposit branch calendar, then system moves the maturity date to the last working day of the same month.
- Deposit Currency Holiday - If the maturity date is a holiday as per the deposit currency calendar, then system moves the last working day to the same month.
- Both Deposit Currency and Branch Holiday - If the maturity date is a holiday as per the deposit currency and branch calendars, then system moves the maturity date to the last working day of the month.

### **Holiday Movement**

Select the working day to which the holiday should be moved from the adjoining drop-down list. This list displays the following values:

- No Change - If you select this option, then there is no change in the maturity date. Also, system ignores the value selected for 'Maturity Date Across Months'. By default, this option is selected.
- Previous Working Day - In case the computed maturity date is a holiday, then system moves the maturity date to the previous working day for the corresponding Holiday Calendar chosen.
- Next Working Day - In case the computed maturity date is a holiday, then system moves the maturity date to the next working day for the corresponding Holiday Calendar chosen.

Holiday movement is adjusting the next maturity date when the maturity date falls on a holiday, based on the Holiday Calendar chosen. 'Holiday Movement' is not applicable if you select 'Ignore' option for 'Holiday Calendar'.

---

**Note**

You cannot modify the 'Holiday Movement' if there are active account under the account class.

---

**Maturity Date Movement Across Months**

Select the maturity date movement across months from the adjoining drop-down list:

- Allowed - The maturity date is moved across months. If the computed maturity date falls on a Holiday, then the maturity date can be moved to the next or previous working day, based on the holiday movement option, even if it falls in a different month.
- Previous/next working day of the same month - After moving the maturity date, if the adjusted maturity date falls in the previous/next month, then the system moves the maturity date forward or backward to the next/previous working day of the same month
- No change in maturity date - If the adjusted maturity date falls on next/previous month, then the system ignores the movement and considers the computed maturity date as the maturity date even it falls on a holiday.

Maturity date across months is applicable only when the maturity date is adjusted to previous or next working day.

System displays an override message in the following cases:

- When allowed, the maturity date is moved across months
- when the maturity date is re-adjusted to the last working day of the month
- When the calculated maturity date is used in case the maturity date movement to the next month is not allowed

Whenever there is a change in the maturity date, system changes the rollover maturity date accordingly.

System ignores the value of 'Maturity date movement across months' if you select the 'No Change' option for 'Holiday Movement'.

**Adhoc Holiday Change**

Select the adhoc holiday change from the adjoining drop-down list. The adjoining drop-down list displays the following values:

- Change Maturity date and generate advice - System updates the maturity date and the rollover maturity date as per the TD holiday calendar maintenance, generates an advice to the customer.
- Generate Advice - System generates an advice on deposits having maturity date falling on a holiday.
- No Action - By default, this option is selected. If this is selected, the maturity date does not change. In that case the system will not generate advices for the TD.

The adhoc holiday change is the change in branch and currency holiday calendar after opening the TD due to adhoc change in holiday or branch transfer of the deposit. System ignores the value of 'Adhoc Holiday Change' if you select the 'Ignore' option for 'Holiday Calendar'.

**Applicable Deposit Tenor**

Select the deposit tenor, applicable to the deposit for interest rate pick-up, from the adjoining drop-down list. This list displays the following values:

- Original Tenor - If you select this option, then system considers the tenor which is defaulted from the account class or modified at the account level. By default,

- Deposit Tenor - If you select this option, then system considers the tenor based on the adjusted maturity date.

---

**Note**

- On saving a deposit, if there is a change in maturity date due to holiday treatment, then system displays the revised tenor as the deposit tenor due to the revision in maturity date.
  - During account opening, system defaults the tenor from the account class to the TD account. However, you can modify the tenor. The maturity date is arrived based on the account tenor.
  - The holiday calendar is applicable for maturity date during TD opening (including sweeps) and TD rollover (auto/manual). If there is a change in maturity date due to the holiday calendar, then system considers the tenor based on the value.
- 

**Default Tenor**

You can define a tenor for the deposits that are opened under an account class. Deposits opened under the account class will automatically acquire this tenor. However, you can change the tenor to suit the requirements of a specific deposit. The default tenor should be within the minimum and maximum range specified.

**Days**

Specify the default tenor in terms of days.

**Months**

Specify the default tenor in terms of months.

**Years**

Specify the default tenor in terms of years.

**Maximum Tenor**

Specify the maximum tenor for which deposits can be created under this account class. If the term deposit is booked beyond the maximum tenor then the account fails to save and the system displays following error message:

Tenor of deposit is greater than the maximum tenor of the deposit

**Days**

Specify the maximum tenor in terms of days.

**Months**

Specify the maximum tenor in terms of months.

**Years**

Specify the maximum tenor in terms of years.

**Minimum Tenor**

Specify the minimum tenor for which deposits should be created under this account class. If the term deposit is booked before the minimum tenor then the account fails to save and the system displays following error message:

Tenor of deposit is lesser than the minimum tenor of the deposit.

**Days**

Specify the minimum tenor in terms of days.

**Months**

Specify the minimum tenor in terms of months.

**Years**

Specify the minimum tenor in terms of years.

**Premature Redemption Parameters for Rate Chart Allowed Deposits****Interest Rate for Redemption Amount**

Select the interest rate to be applied for the redemption amount, from the adjoining drop-down list. The following options are available in the drop-down list for selection:

- Continue Existing
- As on Opening date - By default this option is selected.
- As on Redemption date
- As on Rate Revision Events
- Special Rate Code

---

**Note**

- This is applicable only for 'Rate Chart Allowed' deposits.
  - By default 'As on Opening Date' option is selected
  - You can modify this only if there is no active accounts linked to the account class.
- 

**Special Rate Code**

Specify the special rate code for the redemption amount. Alternatively, you can also select the rate code from the adjoining option list. This is a mandatory input only if the interest rate is chosen as 'Special Rate Code'.

**Interest Rate After Redemption**

Select the interest rate to be applied after redemption of TD, from the drop-down list. The following options are available for selection:

- Continue Existing
- As on Opening date
- As on Redemption date
- As on Rate Revision Events

---

**Note**

- By default 'As on Opening Date' option is selected
  - You can modify this only if there is no active accounts linked to the account class.
- 

**Top-up of Deposit**

You can top-up an existing Term Deposit by adding funds to the TD account. You can allow or disallow top-up and also define the top-up block duration after opening date and top-up block duration before maturity date. The block duration are considered as calendar days based on the account branch holidays.



**Allow top-up of Deposit**

Check this box to indicate that you can top-up funds to an existing term deposit. By default this box is not checked.

**Block Duration after Opening Date**

You can specify the duration for which the term deposit top up has to be blocked after the account opening date. The block duration after Opening date (Days / Months) should not be greater than the max tenor at the account class.

**Months**

Specify the number of months for which the term deposit top-up has to be blocked after the account opening date.

**Days**

Specify the number of days for which the term deposit top-up has to be blocked after the account opening date.

**Block Duration Before Maturity Date**

You can specify the duration for which the term deposit top-up has to be blocked before the account maturity date. The top-up can be done any time before the maturity date (i.e. in term) of the deposit if there is no block duration defined. The block duration before maturity date (Days / Months) should not be greater than the max tenor at the account class.

**Months**

Specify the number of months for which the term deposit top-up has to be blocked before the account maturity date.

**Days**

Specify the number of months for which the term deposit top-up has to be blocked before the account maturity date.

---

**Note**

The sum of block duration after opening date and block duration before maturity date should not be greater than the max tenor at account class. If not, system displays the error message "Block duration cannot be greater than maximum tenor allowed".

---

**Interest Rate**

Select the interest to be applied on the top-up deposit, from the adjoining drop-down list. The options available for selection are:

- Current - Select this option to apply the current interest rate of the TD on the top-up amount. By default this option is selected.
- As on opening date - Select this option to apply the interest rate based on the slab as on the value date of deposit opening. If top-up is made to a deposit after rollover, the rate as on rollover date will be considered for rate pick up.
- As on top-up value date - Select this option to apply the interest rate based on the slab as on the value date of the top-up.

---

**Note**

- For Rate Chart allowed TDs you can select any of the above options in the drop-down list.
- For IC Rate code TDs you can select only 'Current' option. If any other option is selected the error message "Interest rate option should be current for Non rate chart account class" is displayed.

If the option 'Interest Rate Based on Cumulative Amount' is checked then the interest rate will be based on the cumulative amount of all the deposits including this deposit amount, of the same customer under the same account class for the same currency.

### **Dual Currency Deposits**

Dual Currency Deposit (DCD) is a short-term currency-linked deposit through which you earn a higher interest rate than regular term deposits. The Bank converts the deposit currency into the linked currency at the pre-determined conversion rate on the fixing date two working days prior to deposit maturity. At maturity you receive the principal and interest in either the deposit currency or the linked currency, whichever is weaker.

The following details are captured here;

#### **Linked Currency**

Specify the linked currency if the account class is to be used for creating TD with Dual Currency option. Alternatively, you can also choose the currency from the adjoining option list.

---

#### **Note**

You will be allowed to capture this value here only if the option 'Dual CCY Deposit' is checked at the 'Account Class Maintenance' screen. You will be allowed to modify this value even after authorization.

---

#### **Currency Option Product**

Specify the currency option product under which an Options contract has to be created in case of a Dual Currency deposit. The adjoining option list displays all valid Options products with Product Type 'CO', with the following features.

On saving the account class, system validates the following to ensure that the currency option product selected here has the below features:

- Option product type is Currency options
- Option Type is Call
- Deal Type is Buy
- Option Style is Plain Vanilla
- Barrier is not allowed
- Delivery type is Physical
- Expiration Style is American

#### **Fixing Days**

Specify the number of days from TD maturity date, before which the exchange rate has to be fixed. On maturity, the exchange rate at the time of booking and the exchange rate at the time of fixing date are compared to determine the currency in which TD amount should be settled.

---

#### **Note**

You will be allowed to capture this value here only if the option 'Dual CCY Deposit' is checked at the 'Account Class Maintenance' screen. You will be allowed to modify this value even after authorization.

---

### **Recurring Deposit**

Specify the following details for recurring deposits.

**Recurring Deposit**

Check this box to indicate that the account class is specific to recurring deposit.

**Move Maturity to Unclaimed**

This box is unchecked and disabled for recurring deposits.

**Move funds on Overdraft**

Check this option to indicate that the system should pass an overdraft in the payment account (i.e. CASA) when the account does not have sufficient funds for making RD installment payment.

**Installment Frequency**

Specify the frequency for payment of installment for RD. The installment frequency should be within the minimum and maximum schedule days.

**Days**

Specify the installment frequency in terms of days.

**Months**

Specify the installment frequency in terms of months.

**Years**

Specify the installment frequency in terms of years.

**Minimum Schedule Days**

Specify minimum schedule days here.

**Maximum Schedule Days**

Specify maximum schedule days here.

**Minimum Installment Amount**

Specify the minimum RD installment here. The installment amount at account level should be greater than or equal to the minimum installment amount.

**3.4.4 Maintaining Denominated Deposit Details**

You can maintain various denominations of the denominated certificates per currency using 'Denominated Deposit Details' screen. Only the denominations maintained in this screen can be used for issuance of denominated certificates under this account class.

To invoke this screen click the button 'Denominated Deposits' on the Account Class Maintenance' screen.

The following details are captured here:

#### **Currency**

If inventory module is allowed, select a valid currency code for which the denomination ids are maintained in inventory module. If inventory module is not allowed then select any valid currency code maintained in the system.

#### **Denomination ID**

If inventory tracking is 'YES', then select the denomination id available at the inventory module. If inventory tracking is 'NO' then you can specify the required denomination id.

#### **Denomination Description**

Enter a description if inventory tracking is not available. If inventory tracking is done then the denomination description of the selected denomination id is defaulted here.

#### **Denomination Value**

Specify a denomination value if inventory tracking is not available. If inventory tracking is done then the denomination value of the selected denomination id is defaulted here. *For further details about setting up an account class, refer the chapter 'Maintaining Mandatory Information' in the Core Entity User Manual.*

## **3.5 Interest Preferences for TD**

This section contains the following topics:

- [Section 3.5.1, "Setting Up Interest Preferences for TD"](#)
- [Section 3.5.2, "Specifying Accounting Roles for Unclaimed Deposits"](#)
- [Section 3.5.3, "Linking TD Account Class to Interest Product"](#)
- [Section 3.5.4, "Linking Main Interest Rate UDE"](#)

### **3.5.1 Setting Up Interest Preferences for TD**

You need to set up an Interest/Charge product to handle the calculation of interest and charges on a TD. You can invoke the 'Interest and Charges Product Maintenance' screen by

typing 'ICDPRMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Check 'Deposit' to create Deposit Interest product. The booking account type should be maintained as Interest for the deposit product. The accounting roles are generated for the product based on the interest rule maintained at ICDRUMNT.

### 3.5.2 Specifying Accounting Roles for Unclaimed Deposits

In case you have checked the option 'Move Interest to Unclaimed' and 'Move Principal to Unclaimed' in the Deposit Account Details' screen at the account class level, you will have to specify appropriate accounting roles for the IC product using the 'Accounting Roles' screen.

Click 'Accounting Roles' button on the 'Interest and Charges Product Maintenance' screen and invoke the following screen.

The screenshot shows the 'Accounting Roles' window. It includes input fields for 'Product Code', 'Product Description', 'Class Code', and 'Class Description'. A 'Default From Class' button is present. Below the 'Class Details' section is a 'Roles' section containing a table with the following columns: 'Accounting Role', 'Role Description', 'Account Head', and 'GL Description'. The table is currently empty. At the bottom right of the window are 'Ok' and 'Exit' buttons.

Specify the following details in case you have opted for moving interest and/or principal to unclaimed GL:

#### **Accounting Role**

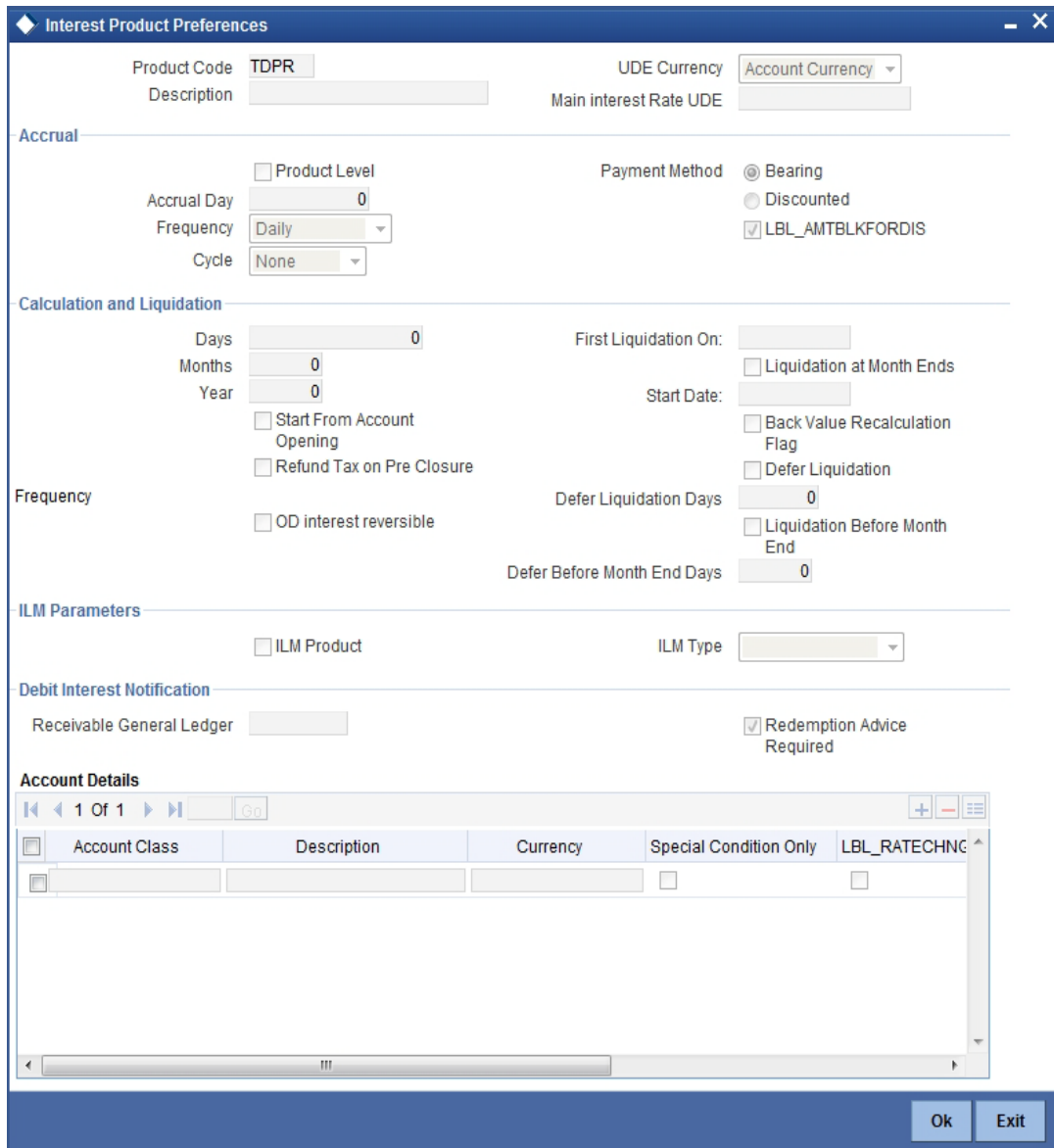
Choose 'PRN\_UNCLAIMED', 'INT\_UNCLAIMED' and 'MAT\_UNCLAIMED' from the adjoining list.

#### **Account Head**

Attach 'INT\_UNCLAIMED' to a miscellaneous GL for unclaimed interest - for eg '25691234'. Similarly, map 'PRN\_UNCLAIMED' and 'MAT\_UNCLAIMED' to a miscellaneous GL for unclaimed principal - for eg '25691235'.

### 3.5.3 Linking TD Account Class to Interest Product

You can link the TD Account Class to the Interest product in the 'Interest and Charges–Interest Product Preferences' screen. Click 'Preferences' button on the 'Interest and Charges Product Maintenance' screen and invoke the following screen.



The screenshot shows the 'Interest Product Preferences' window. It contains several sections: 'Product Code' (TDPR), 'UDE Currency' (Account Currency), 'Description', and 'Main interest Rate UDE'. The 'Accrual' section includes 'Product Level' (unchecked), 'Accrual Day' (0), 'Frequency' (Daily), 'Cycle' (None), 'Payment Method' (Bearing), and 'LBL\_AMTBLKFORDIS' (checked). The 'Calculation and Liquidation' section includes 'Days' (0), 'Months' (0), 'Year' (0), 'First Liquidation On:', 'Start Date:', 'Start From Account Opening' (unchecked), 'Refund Tax on Pre Closure' (unchecked), 'OD interest reversible' (unchecked), 'Defer Liquidation Days' (0), 'Liquidation at Month Ends' (unchecked), 'Back Value Recalculation Flag' (unchecked), 'Defer Liquidation' (unchecked), 'Liquidation Before Month End' (unchecked), and 'Defer Before Month End Days' (0). The 'ILM Parameters' section includes 'ILM Product' (unchecked) and 'ILM Type'. The 'Debit Interest Notification' section includes 'Receivable General Ledger' and 'Redemption Advice Required' (checked). The 'Account Details' section includes a table with columns: Account Class, Description, Currency, Special Condition Only, and LBL\_RATECHNC. The table has one row with empty fields. The window has 'Ok' and 'Exit' buttons at the bottom right.

Here you can specify preferences for profit calculation and application on the accounts to which this product is applied.

#### **Account Details**

You can indicate the TD accounts on which this product should be applied.

#### **Account Class**

Specify the account class of 'Deposit' type that you have maintained for creating TDs. The adjoining option list displays all valid account classes maintained in the system. You can select the appropriate one.

All TDs created under this account class will inherit the interest parameters as maintained in this screen.

Note that you should not link the same account class to multiple IC products. One deposit account class should be linked only to one interest product.

### **Currency**

Specify the currency here. You can book deposit accounts in the currency and account class combination specified at the IC product level.

The system defaults the interest product to account at the time of booking if the account class with the currency combination is linked to the IC product.

### **Special Condition**

Check this box to calculate interest. If Special Condition is checked, then the product is defaulted while booking the deposit account.

**Note:** A TD account class should be linked and opted with Special Condition flag in atleast one product; otherwise booking of TD will be restricted with the error message as follows:

Special Condition not maintained

### **Rate Change on Interest Liquidation.**

If the box 'Rate Chart Allowed' has been checked for the account class, then you should leave this box unchecked. If this box is checked, then on every interest liquidation new rates are picked up for interest calculation. However, you cannot modify this box once authorized.

### **Rate Change onRollover**

Check this box to re pick up the rate activity on the rollover of TD. The rate is picked up for fixed and rate chart allowed term deposits.

### **Open**

Check this box if the account class and product combination is effective and open for booking deposit accounts. To discontinue the mapping of an account class on an IC product, uncheck this box.

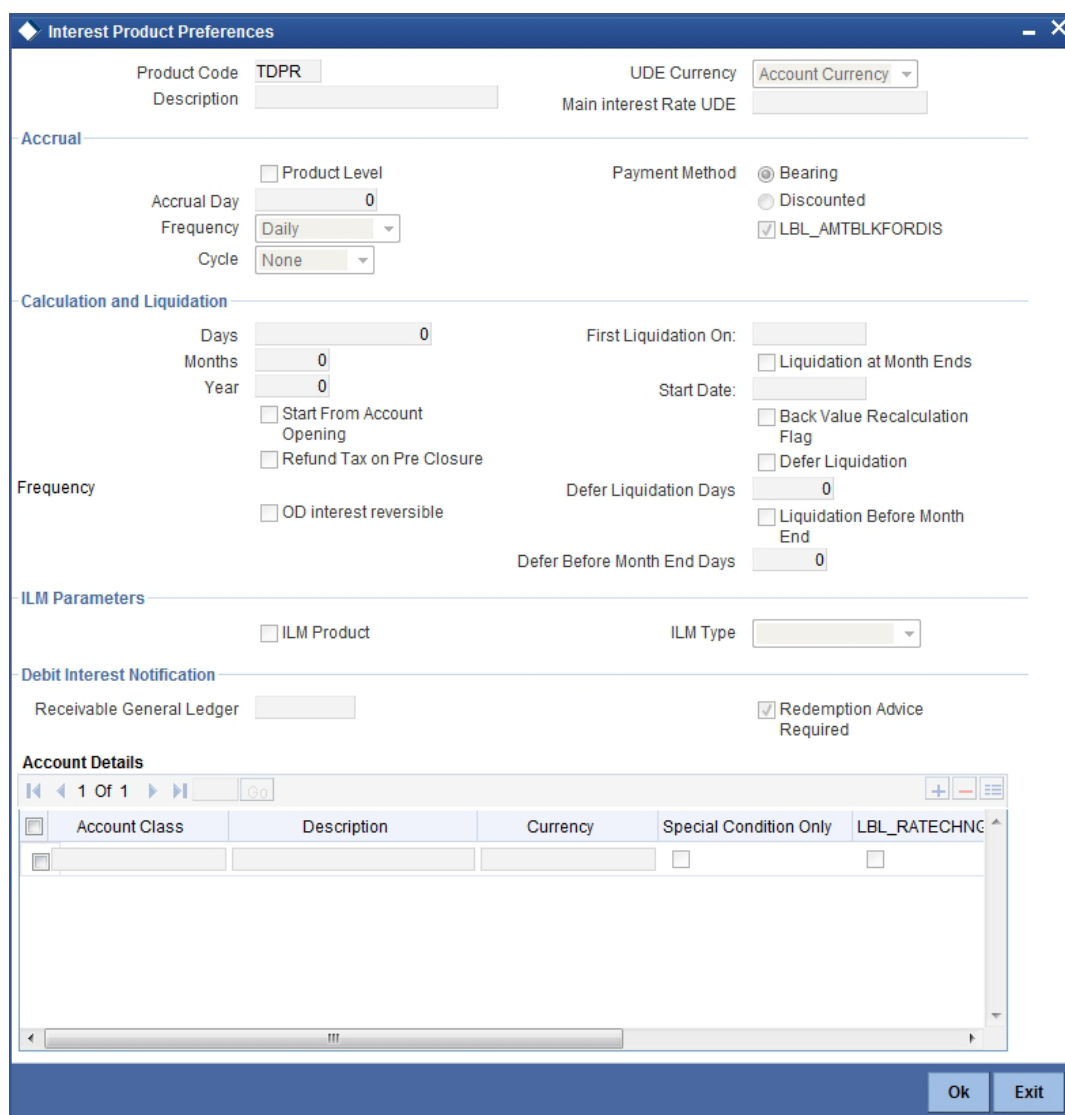
*Refer the chapter 'Defining Interest and Charge Products' in the Interest and Charges User Manual for details about setting up the product.*

*Refer the chapters 'Annexure A - Accounting Entries and Advices' in this User Manual for details on the accounting entry set-up for the IC products. Also refer the chapter 'Annexure B – IC Rule Set-up' in this User Manual for details about setting up IC rules for the products.*



### 3.5.4 Linking Main Interest Rate UDE

You can link the main interest rate UDE to the interest product in the 'Interest and Charges - Interest Product Preferences' screen. Click 'Preferences' button on the 'Interest and Charges Product Maintenance' screen to invoke the following screen.



The screenshot shows the 'Interest Product Preferences' window. At the top, 'Product Code' is 'TDPR' and 'UDE Currency' is 'Account Currency'. Below this, 'Description' and 'Main interest Rate UDE' are empty text boxes. The 'Accrual' section includes 'Product Level' (unchecked), 'Accrual Day' (0), 'Frequency' (Daily), and 'Cycle' (None). 'Payment Method' has radio buttons for 'Bearing' (selected) and 'Discounted', with a checked checkbox for 'LBL\_AMTBLKFORDIS'. The 'Calculation and Liquidation' section has 'Days' (0), 'Months' (0), and 'Year' (0). It includes checkboxes for 'Start From Account Opening', 'Refund Tax on Pre Closure', and 'OD interest reversible'. 'First Liquidation On:' is empty, with 'Liquidation at Month Ends' (unchecked). 'Start Date:' is empty, with 'Back Value Recalculation Flag' (unchecked) and 'Defer Liquidation' (unchecked). 'Defer Liquidation Days' is 0, with 'Liquidation Before Month End' (unchecked). 'Defer Before Month End Days' is 0. The 'ILM Parameters' section has 'ILM Product' (unchecked) and 'ILM Type' (empty). The 'Debit Interest Notification' section has 'Receivable General Ledger' (empty) and 'Redemption Advice Required' (checked). The 'Account Details' section shows a table with columns: Account Class, Description, Currency, Special Condition Only, and LBL\_RATECHNC. The table is currently empty. At the bottom right are 'Ok' and 'Exit' buttons.

The UDE specified here is used by the system to compute and display the maturity amount while booking redemption and simulation. You can specify one of the UDE here as multiple UDEs can be attached to an IC product.

## 3.6 Floating Interest Rates

This section contains the following topics:

- [Section 3.6.1, "Maintaining Floating Interest Rates"](#)
- [Section 3.6.2, "Maintaining Parameters for Premature Withdrawal of TD"](#)
- [Section 3.6.3, "Calculating Interest Rate during Normal Maturity of a TD"](#)
- [Section 3.6.4, "Calculating Interest Rate during Partial redemption of a TD"](#)
- [Section 3.6.5, "Calculating Interest Rate during Pre Closure of a TD"](#)
- [Section 3.6.6, "Calculating Interest Rate Based on Cumulative Amount"](#)

### 3.6.1 Maintaining Floating Interest Rates

You can apply interest either as a 'Fixed' rate or as a 'Floating' rate. A floating rate corresponds to the market rates for the day. These rates are maintained and updated daily (or whenever they change,) in the 'Floating Rate Maintenance' screen.

You can invoke this screen by typing 'CFDFLTRI' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Money Market Floating Rate Input' application window. It features a menu bar with 'New' and 'Enter Query' options. The main area is divided into several sections: 'Rate Code' with input fields for 'Branch Code', 'Rate Code', and 'Description'; 'Currency' with a list box for 'Currency Code'; 'Effective Date and Amount Slab' with a list box containing 'Amount Slab', 'Effective Date', and 'Borrow Lend Indicator'; and 'Tenor and Interest Rate Details' with a list box containing 'Tenor To' and 'Interest Rate'. At the bottom, there is a 'Fields' section with labels for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

The floating interest rates are defined through this screen. A Rate Code identifies a set of rates defined for a combination of Currency, Amount Slab and Effective Date. Also, for each such combination, you can maintain rates that can differ by each tenor.

The following details have to be captured here:

#### Rate Code and Description

You can maintain new rate codes and also provide values for existing ones (like MIBOR, LIBOR etc). For a new code, you need to capture a unique id. The id can include a maximum 10 alphanumeric characters.

#### Currency

You have to associate each Rate Code with a currency. You can define rates for the same Rate Code in different currencies. Select a currency from the option list provided.

#### Effective Date

Each rate that you define for a Rate Code and Currency combination should have an Effective Date associated with it. This is the date on which the rate comes into effect. Once a rate

comes into effect, it will be applicable till a rate with another Effective Date is given for the same Rate Code and Currency combination.

#### **Borrow/Lend Indicator**

For every Amount Slab - Effective Date combination, you should define the rate to be applied as a borrow rate, a lend rate or a mid rate. Borrow rates are applied for loans taken by the bank and lend rates applied on loans disbursed.

#### **Tenor and Interest Rates**

The rates that will be applied for a given combination of Amount Slab – Effective date – Lend/Borrow Indicator can be tenor based. In this screen, you can also define interest rates for different tenors.

For instance, for an amount slab you can maintain rates for the Rate Code LIBOR for tenors 1 - 30 Days, 30 – 90 Days and so on. If you do not maintain tenor wise interest rates, you have to maintain the tenor as '0' and then specify the rate. This is mandatory to save the details.

### **3.6.2 Maintaining Parameters for Premature Withdrawal of TD**

Oracle FLEXCUBE allows you to capture current TD balance amount using the SDE 'DEPOSIT\_AMOUNT' which will consider TD amount – sum of partial redemption amount. You need to maintain the parameters by capturing the Interest rates on the basis of tenor, minimum amount, currency and effective date for a TD. Based on these parameters, the system picks the corresponding rate during Normal Maturity, Pre-Closure and Partial Redemption of TD.

Oracle FLEXCUBE also provides additional spread rate maintenance in addition to interest rate for TD based on the parameters maintained which is added to the derived interest rate from the rate chart maintenance and used for Interest calculation. The spread is maintained by specifying fixed rate in addition to the rate code attached.

### **3.6.3 Calculating Interest Rate during Normal Maturity of a TD**

Oracle FLEXCUBE performs calculation of Interest Rate during normal Maturity of a TD. During interest liquidation on maturity for TDs, the system derives the interest rate from the rate maintenance in 'LD MM Floating Rate Input' screen based on tenor, amount slab, currency and effective date for a TD.

### **3.6.4 Calculating Interest Rate during Partial redemption of a TD**

Oracle FLEXCUBE performs calculation on partial redemption of the TD. On partial redemption, the system performs the following actions:

- It credits the redemption amount to customer payout account and debits from TD account.
- It recalculates the tenor for the redemption amount i.e., Reduced Tenor = Completed tenor from the TD value date till the partial redemption date in months.
- It recalculates the interest for the previous periods including the current period (Till partial redemption date) by considering the redemption amount as the TD amount and on the reduced tenor.
- It applies the interest based on the new reduced tenor. The amount slab derived from the rate chart maintenance is 'Amount 1'.
- It recalculates the interest for the remaining amount from TD Start date till last liquidation period by considering the remaining amount as TD balance and on the original tenor of TD is 'Amount 2'.

- In case of TD payouts, the system calculates the interest amount paid to the customer till date which is 'Amount 3'.
- If the interest for the previous periods is already paid to the customer, then the system debits the customer with the difference amount between already liquidated amount till the last liquidation date and newly recalculated profit (for redemption amount and remaining amount) and debits customer with Amount3 – (Amount1+Amount2).
- The system considers the balance amount after the partial redemption as the new TD with the original TD tenor.
- If top-up is made to a TD account, then on part / full redemption, the redemption amount is taken from the top-up amount first (LIFO order).
- The tenor for the redemption amount i.e., Reduced Tenor = Completed tenor from the Top-up date till the redemption date is calculated. The tenor for the remaining amount will be the total tenor.(mat\_date - interest\_Start date). This tenor is applicable for the rate pickup in case of floating rates (LDMM).
- Arriving at the interest rate for redemption amount and remaining amount will be based on the Premature Redemption Parameters chosen for Rate Chart Allowed Deposits
- If redemption amount involves both from top-up amount and initial deposit amount, then the interest and penalty on partial redemption is calculated separately for top-up amount from value date of top-up till the partial redemption date and for initial deposit amount from the from value date of opening till the partial redemption date.

### **3.6.5 Calculating Interest Rate during Pre Closure of a TD**

Oracle FLEXCUBE allows calculating Interest Rate during Pre Closure of a TD. The system performs the following action during calculation on Pre Closure of the TD:

- It credits the TD balance to customer payout account and debits from TD account
- It calculate the completed tenor of TD
- It calculates the interest rates for the amount slab and completed tenor from the rate chart maintenance.
- It recalculates the interest from TD start date, including pre closure period by considering the redemption amount and reduced tenor. Then the system debits the customer account with the difference between already liquidated amount and newly calculated amount till the previous period of pre closure.
- It reverses / pays the amount re-calculated based on the revised interest rate for the current period at the time of preclosure.
- Close the TD

---

#### **Note**

Note the following:

- The system picks the floating rates at the time of booking, rollover and pre closure only.
  - The system does not post any separate accounting entries for Penalty. Penalty is deducted only if it is maintained at IC rule level.
  - The redemption with BC, PC and Child TD not allowed in case of account class (of account) having 'Rate Chart Allowed'.
- 

### **3.6.6 Calculating Interest Rate Based on Cumulative Amount**

Oracle FLEXCUBE allows calculating interest rate of a new deposit using the cumulative amount of other active deposits, under the same account class, customer, and currency. To

enable this you should check the box 'Interest Rate Based on Cumulative Amount' at Account Class level.

---

**Note**

- Interest rate based on cumulative amount is applicable only for rate chart allowed deposits.
  - TD accounts opened after the interest start date will not be considered for arriving at the cumulation amount.
- 

The cumulation of the amount for arriving at the interest rate is done at the account level during the save of below events:

- Deposit account opening transaction
- Any interest rate change to the deposit - floating rate deposits, rate change on interest liquidation, rate change on rollover

If 'Interest Rate Based on Cumulative Amount' is checked at Account Class level, then system operates in the following ways:

- For deposits with 'LDMM rates' all the rate interest related UDEs will use the cumulative amount feature,
- Every time an interest rate change is triggered for a deposit system arrives at the new cumulative amount.
- When cumulating the amount of the deposits, the current deposit balance of all the deposits along with the new deposit amount is considered.
- For backdated deposit opening, all the active deposits as of the current system date are considered to arrive at the cumulative amount.

The following table displays the effect on the lifecycle events of the new deposit:

Interest rate pickup	'Interest Rate Based on Cumulative Amount' Flag Status			
	YES		NO	
	Base Amount	Tenor	Base Amount	Tenor

Opening	Cumulative amount*	This deposit tenor	This deposit amount	This deposit tenor
Rate change on interest liquidation flag -YES				
Rate change on rollover flag – YES				
Floating Rate				
Premature redemption remaining amount (Partial)	Redeemed amount	Completed tenor	Redeemed amount	Completed tenor
Premature Redemption Amount (Full/Partial)				

When a deposit is opened automatically (like auto deposits, auto rollover etc.) the 'Interest Rate Based on Cumulative Amount' option from the account class is defaulted to the account level. For deposit opening/rollover from channels, this option can be set and send through the channel itself, else if it is not explicitly mentioned then the 'Interest Rate Based on Cumulative Amount' option set from the account class is defaulted and applied.

Once a deposit is opened, even if any of the deposit used to arrive at the interest rate is closed, the interest rate for the deposit remains the same. This is applicable for Dual Currency deposits, TDs created through Structured deposits, and Denominated deposits.

The interest statement, deposit advices, - deposit certificate (ICCOD), ICCOD\_SIM, TDMM advice, Input slip advice, TD\_ROLL statement, for the deposit account will have the advice Tags '\_INTCUM\_' and '\_BASEAMT\_'. If the 'Interest Rate Based on Cumulative Amount' box is checked for the deposit, then the advice tag '\_INTCUM\_' will have value 'Y' and this tag provides the option to display statements similar to 'Interest rate for the deposit arrived using the cumulative amount of deposits available for the customer'. Also the advice tag '\_BASEAMT\_' will have the value 'Y' and display the value of 'Base Amount for arriving at the interest Rate'.

### 4.1 Introduction

This chapter contains the following sections:

- [Section 4.2, "Creating a Deposit Account"](#)
- [Section 4.3, "Viewing Recurring Deposit Details "](#)

### 4.2 Creating a Deposit Account

This section contains the following topics:

- [Section 4.2.1, "Creating a Deposit Account"](#)
- [Section 4.2.2, "Main Tab"](#)
- [Section 4.2.3, "Viewing Amounts and Dates"](#)
- [Section 4.2.4, "Nominee Tab"](#)
- [Section 4.2.5, "Dual Currency Deposit"](#)
- [Section 4.2.6, "Check List Tab"](#)
- [Section 4.2.7, "Capturing Additional Details"](#)

## 4.2.1 Creating a Deposit Account

You can create a term deposit account using the 'Deposit Account Booking' screen. To invoke this screen type 'STDCUSTD' in the field at the top right corner of the Application tool bar and click the adjoining arrow button. Select the 'New' button on the Application toolbar.

The screenshot displays the 'TD Accounts Maintenance' application window. The top toolbar includes a 'New' button and an 'Enter Query' field. The main interface is divided into several sections:

- Header Fields:** Branch, Term Deposit Account Number, Term Deposit Currency, SD User Reference, Customer No., Customer Name, Account Class, and Pay In Option (Pay in By, Clearing Type, Cheque Instrument No, Cheque Date, Drawee Account Number, Routing No).
- Main Tabs:** Main, Nominee, Check List, Dual Currency Deposit.
- Initial Deposit Section:** Initial Deposit Amount, Principal Balance, Deposit Tenor (Years, Months, Days), Original Tenor (Years, Months, Days), and checkboxes for Auto Rollover, Close on Maturity, Move Interest to Unclaimed, and Move Principal to Unclaimed.
- Account Type Section:** Account Type (Joint, Single), Mode of Operation, Maturity Date, Interest Rate, Maturity Amount, Rollover Type (Compute, Principal, Special Amount, Interest, Principal + Interest), Rollover Amount, and Computed Amount.
- Rollover Tenor Section:** Rollover Tenor (Account Class Tenor, Account Tenor, Independent Tenor), Next Maturity Date, Stock Catalog Code, Certificate Number, Duplicate, and Rollover Interest Rate Based on Cumulative Amount.
- Pay In Details:** A table with columns for Term Deposit Pay In Option, Percentage, Amount, Offset Branch, Offset Account, Cheque Instrument No, and Clearing Type.
- Pay Out Details:** A table with columns for Payout Type, Percentage, Offset Branch, Offset Account, Narrative, and Payout Component.
- Recurring Deposit Section:** Checkboxes for Auto Payment Taken Down, Move Maturities to Unclaimed, and Recurring Deposit Account, along with fields for Payment Branch, Payment Accounts, Installment Amount, Payment Date, and Payment Currency.
- Account Details Section:** Account Description, Country Code, Account Open Date, Alternate Account Number, Clearing Bank Code, Address 1, and Location Media.
- Goal Account Details Section:** Goal Reference Number and Target Amount.
- Intermediary Details Section:** Checkboxes for Track Receivable and Replicate Customer Signature, and a table for Intermediary Code and Intermediary Description.
- Sweeps Section:** Checkboxes for Enable Sweep In and Enable Reverse Sweep In.

The bottom of the screen features a navigation bar with tabs for Interest, Charges, Linked Entities, Restrictions, MIS, Statement, Joint Holders, Fields, Account Signatory, TD Payout Details, and Statistics. Below this is a footer area with fields for Date Time, Date Time, and Authorization Status, along with an 'EXIT' button.

Here you can capture the following details.

### Branch Code

The system displays the branch code of the sign on branch. If you have multi branch access rights, the system will display a screen where you can select the branch in which TD should be created.

### Customer No.

Specify the customer identification (CIF) for whom you are creating a TD. The adjoining option list displays all valid CIF maintained in the system. You can choose the appropriate one.

### Customer Name

The system displays the name of the customer based on the CIF specified.

### Term Deposit Account Number

Account numbers can either be generated automatically or you can choose to allocate them manually. If you have enabled auto generation of customer account numbers at the bank parameters level, the system will create a unique reference number to identify the TD account and display it here, on pressing the 'P' (populate) button.

In case of manual number allocation, specify a unique account number.



In case of a child TD creation (as part of payout of parent TD), the number will be automatically generated.

### **Term Deposit Currency**

Specify the currency of the TD. A list of all the currencies maintained in the system is displayed in the available option list. You can select the appropriate one. The TD will be created in the term deposit currency specified here.

### **SD User Reference**

The system displays the SD user reference for the TD. This is the SD user reference number of the TD created out of structured deposit.

### **Account Class**

Specify the account class to which the particular account belongs. You can select the appropriate account class from the option list that displays all 'deposit' type of account classes maintained in the system. Account classes that have surpassed their end date (expired) will not be displayed in the option list.

If the start date of the selected account is a future date, then on clicking 'Populate' button, the system will display an error message indicating that the account class was not available yet.

### **Pay-In Option**

#### **Pay-in By**

Select the pay-in option from the adjoining drop-down list. This list displays the following values:

- Cheque
- Others

If you want to create TD through cheque, you must specify the pay-in option as 'Cheque'.

If the pay-in option 'Cheque' is selected, you need to pay the total TD amount only by cheque. During account class default, the account opening dates would be updated as expected value date of the cheque transaction based on the float days maintained at ARC maintenance level.

---

#### **Note**

Note the following:

- If the pay-in option once selected from the main tab cannot be changed after account class defaults.
  - Pay-in details of the cheque entered in the 'Main' tab will be automatically displayed in the 'Pay-in Details' multigrid. You cannot modify it. The pay-in option will be read only after the TD account number is populated.
  - Pay-in option as cheque is not applicable to discounted TDs.
- 

If the pay-in option 'Cheque' is selected, you must specify the following details:

#### **Cheque Instrument No**

Specify the cheque instrument number.

#### **Cheque Date**

Specify the date of issue of the cheque.

### **Clearing Type**

Specify the clearing type for the transaction. The adjoining option list displays a list of the outward clearing products maintained in the system. You can select the appropriate one. The cheque clearing happens based on the clearing product specified.

### **Drawee Account Number**

Specify the drawee account number.

### **Routing No.**

Specify the Routing number.

Details maintained in this screen are classified into the following tabs:

Main	Here you maintain the main attributes of the TD like the account number, customer code, the account class, account currency, type of account - single or joint, account status etc.
Nominee	Here you can capture nominee details for the TD.
Check List	In this tab, you can maintain the details such as documents required for opening a TD, expected date of submission, expiry date and notification/reminder frequency. You can also upload the documents from this tab.
Dual Currency Deposit	In this tab, you can maintain details of a dual currency deposit.

## **4.2.2 Main Tab**

On invoking the 'Deposit Account Booking' screen, this tab is displayed by default. You can specify the following details.

### **Description**

This is the description of the account. Here you can enter the nature of the TD account. If a customer has two or more accounts under one account class you can specify the purpose of that account.

In case of child TD, the system automatically populates the description on creation of child TD.

### **Account Type**

You have to indicate whether the account is to be opened only by the account holder or whether it can be jointly operated. Select one of the following account types:

- Single - If you select this, you need to capture the details of single account only
- Joint - If you select this, the joint holder details needs to be specified under 'Joint Holder sub-screen.

### **Country Code**

Specify the country code to define country limits. The adjoining option list displays all valid country codes maintained in the system You can select the appropriate one.

### **Mode of Operation**

Indicate the mode of operation. Choose one of the following options from the drop-down list:

- Single
- Jointly

- Either-Anyone or Survivor
- Former or Survivor
- Mandate Holder

### **Account Open Date**

The date on which the account has to be opened is defaulted based on the account class selected here. You can however change the opening date of account.

In case of pay-in through cheque, the account open date can be a future date considering the expected date of clearing.

### **Alternate Account Number**

The system displays the account number as the alternate account number. However, you can change it.

### **Clearing Bank Code**

The code for the bank serving as clearing house for the account is displayed here.

### **Address**

Specify the address of the customer.

### **Location**

An address for a customer account is based on the 'Location' and 'Media' combination. Location codes maintained through the 'Account Address Location Type Maintenance' screen are made available against this field. Select the appropriate one. The address maintained here is always the primary or the default address. Each customer can have several addresses for a particular media. To distinguish between one address of a customer from another for a given media, it is essential for you to specify a unique location for each address.

### **Media**

Select the media to communicate account related details to the customer, such as account maintenance related charges, fees, interest etc. from the option list. You can choose any one of the following:

- FAX
- MAIL
- SWIFT
- TELEX

### **Option**

Indicate your preferences for the following:

#### **Track Receivable**

Check this box if you choose to block the subsequent credit that happens to the settlement account (linked to this account class) of a loan contract or retail teller contract, if the system detects insufficient funds in the account, during liquidation. In other words, the system will track the account for receivables (credits). As and when a credit happens, the funds will be allocated to the loan or the retail teller contract for liquidation.

#### **Replicate Customer Signature**

Check this box to indicate that customer signature should be replicated to the account.

### **Auto Deposit**

A TD can also be automatically created from a savings account if the balance in the savings account exceeds a predefined limit. You can capture the following details of such a TD:

**Sweep Type**

The system indicates the type of sweep based on which the TD was created. It can be any one of the following:

- -1 - This indicates 'No sweeps'.
- 1 - This indicates 'Default from account class'.
- 0 - This indicates that deposit is instructed.

**Master Account No**

The system displays the account number of the savings account from which this auto deposit was created.

**Maturity Date**

The system defaults the maturity date from the default tenor from the account class. However, you can modify this date. On this date the term deposit account gets liquidated.

**Goal Reference Number**

At the branch level, you can specify the goal reference number. If received from channels then the goal reference number will be auto populated.

**Target Amount**

At the branch level, you can specify the goal amount. If received from channels then the goal amount will be auto populated.

**Auto Rollover**

Check this box to automatically rollover the deposit you are maintaining. You have to indicate 'Rollover Type' on selecting this option. The TD will be rolled over automatically on maturity date during beginning of day operations.

**Close on Maturity**

Check this box to close the term deposit account on maturity date and transfer the amount as per the TD pay-out details. Note that for a recurring deposit, you need to mandatorily check this box.

For a TD, only one of the options - Close on Maturity, Auto Rollover or Move Interest & Principal to Unclaimed - can be checked.

**Move Interest to Unclaimed**

Check this box to move the interest amount to the unclaimed GL mapped at the IC product in the accounting roles on grace period end date. If you select this option, you will have to check the box 'Move Principal to Unclaimed'.

**Move Principal to Unclaimed**

Check this box to move the principal amount to the unclaimed GL mapped at the IC product in the accounting roles and liquidate the interest amount to the interest booking account on grace period end date.

If you have checked the option 'Move Interest to Unclaimed' it is mandatory to check 'Move Principal to Unclaimed'. If both options are checked, on the maturity date or at the end of grace days, the system will close the TD and move the proceeds to the unclaimed GL maintained at IC product.

If you check the option 'Move Principal to Unclaimed' alone, the system will display an error 'If Move Interest to Unclaimed is checked, Move Principal to Unclaimed should also be checked' if you check both the boxes, payout instruction is not allowed.

---

**Note:**

If both principal and interest have to be moved to unclaimed, then interest booking account should be a TD account only. If not, an error message "Booking account should be TD account when move Interest to unclaimed is checked" will be displayed.

---

**Initial Deposit Amount**

The initial deposit amount displays the amount for which TD is created. If you have specified the percentage in the Pay-In options, on clicking the 'Compute' button, the system computes the amount. And while saving, the system validates the sum of Pay-In Amounts against the 'TD Amount' keyed in.

The system will validate for the following:

- The deposit amount should be equal or greater than minimum booking amount maintained at the 'Deposits Cluster Maintenance' screen, else the system will display the error message "The deposit amount is less than the minimum booking amount".
- The deposit amount should be a multiple of the booking unit maintained at the 'Deposits Cluster Maintenance' screen, else the system will display the error message "The deposit amount must be in multiples of booking unit".

**Principal Balance**

Principal balance displays the initial deposit amount in TD on save. If any top-up or redemption has happened on the TD, then the Initial deposit amount plus Top-up less redeemed amount is displayed here. Liquidated interest added to TD account will not be considered. On closure/full redemption, the Principal balance will be made as 0.

**Computed Amount**

On clicking the 'Compute' after specifying the percentage under the 'Pay-In Details' section the system computes the amount of the TD in this field.

On saving the record, the system validates the sum of Pay-In amounts against the 'TD Amount' keyed in.

**Next Maturity Date**

On selecting the rollover for the TD account, the system defaults the next maturity date based on the rollover tenor option of the deposit. This is updated only for rollover TD's.

The display of next maturity date is based on the Rollover tenor options:

- Account class Tenor: This is the default value of the rollover tenor if the Re-pick up account class tenor on rollover is yes. If account class tenor is selected, the next maturity date will be blank since the account class tenor is subject to change. On rollover, the account class default tenor will be picked and applied to TD. However, this default option can be changed anytime during the life cycle of the TD and a configurable override "Re-pick account class tenor on rollover restrictions exists at account class" will be displayed on save. The rollover tenor in days, months & years will be null and non-amendable.
- Account Tenor: This is the default value of the rollover tenor if the Re-pick up account class tenor on rollover is No. However, this default option can be changed anytime during the life cycle of the TD and a configurable override "Re-pick account class tenor on rollover restrictions exists at account class" will be displayed on save. The rollover tenor in days, months & years will be populated with the original tenor of the TD and will be non-amendable. The next maturity date will be calculated based on the maturity date + account tenor.

Independent tenor : The rollover tenor in days, months & years will be amendable and you are allowed to input if independent tenor is selected. The rollover tenor should be within the min / max tenor specified at account class. The rollover tenor will be validated for not null during save. Interest Rate

Click Compute button to display the interest rate. The system displays the interest rate of the main interest UDE linked to the IC product.

If the interest rate for the main Interest UDE is customized using the 'Interest' sub-screen, the system will display the customized rate here.

Along with the interest rate in the 'Interest' sub-screen, this will be re-populated during liquidation, redemption and rollover, based on the instruction at the product level.

### **Maturity Amount**

Click Compute button to display the maturity amount. System computes Maturity Amount based on the TD booking amount and the accrued interest till maturity. Maturity amount is based on the capitalized interest ( $P + I$ ), if the booking account and the interest liquidation account are the same and the interest payout details are not provided.

---

#### **Note**

In case of rollover in a TD account, the system recalculates the interest rate and maturity amount and displays the values accordingly. On partial redemption, the system re-computes and displays the interest rate and maturity amount.

---

The SDE 'DEPOSIT\_AMOUNT' is used for displaying the 'Maturity Amount' on the screen.

Refer the chapter '*Annexure B - IC Rule Set-up*' in this user manual for details about the formula for calculating interest rate and maturity amount.

### **Deposit Tenor**

The system calculates the tenor of the deposit account to the difference between Interest start date and Maturity date and displays it. In case of change in maturity date, the system changes the deposit tenor.

---

#### **Note**

System validates that the deposit tenor is within the minimum and maximum tenor allowed for the account class. If this validation fails, then system displays the error message, "Deposit tenor does not fall in the range of minimum and maximum tenor allowed".

---

You can modify the default tenor during the following:

- Deposit account opening
- Any time before maturity during the life cycle of the deposit
- On rollover of the deposit

If you specify the tenor, the system computes the maturity date. Once the record is authorized, you cannot amend the tenor.

The deposit tenor is represented in terms of years, months and days. For example, if the deposit tenor is 185 days, it should be represented as 0 years, 6 months and 5 days. You need to specify the values in the appropriate fields.

If the arrived maturity date falls on a holiday, then the system will adjust the maturity date as per the Holiday Treatment Maintenance at Account Class level and update revised tenor.

**Years**

This indicates the number of years in the deposit tenor.

**Months**

This indicates the number of months in the deposit tenor.

**Days**

This indicates the number of days in the deposit tenor.

**Original Tenor**

This indicates the original tenor of the deposit. The system displays the default tenor or the tenor specified for account, which is arrived before the holiday movement. You can view the original tenor in terms of years, months and days. For example, if the deposit tenor is 185 days, it is represented as 0 years, 6 months and 5 days.

**Years**

This indicates the number of years in the original tenor.

**Months**

This indicates the number of months in the original tenor.

**Days**

This indicates the number of days in the original tenor.

**Rollover Type**

Indicate the components that should be rolled over by choosing one of the following options:

- **Principal** - If you select this option, then the system will roll over the principal amount alone on TD maturity date or end of the grace period. If a CASA account is specified as the interest booking account, interest will be liquidated to that account. However, if the interest booking account is given as TD account, then it is mandatory to specify the interest payout account. On interest liquidation cycle, the interest will be booked on the TD and paid out to the interest payout account. On maturity date, the interest amount will be first liquidated to the TD account and then settled as per the pay-out details maintained for the TD account. Thus the principal alone is rolled over.
- **Principal + Interest** - For you to choose this option, the interest booking account has to be the TD account. For this option, you should not specify the payout details. If you select this option, then the system will roll over the principal and interest amount on TD maturity date.
- **Special Amount** - If you choose this option, the system will roll over the amount specified in 'Rollover Amount' field, irrespective of what the interest booking account is. Upon maturity of the rolled over TD, the system will roll over with the same amount special amount and settle the interest amount as per TD pay-out details maintained.
- **Interest** - For you to choose this option, the interest booking account has to be the TD account. Also, you should specify the principal payout account and leave the interest payout account. If you select this option, then the system will roll over the interest amount on TD maturity date. The principal will be settled as per the pay-out details maintained. This option is not allowed for discounted deposits.

You should choose the maturity instruction as 'Auto Rollover' to select any of these above options. The system will select the option 'Principal' and disable this field if you check the box 'Close on Maturity'.

At the time of TD rollover in case of discounted interest, only Principal can be rolled over. The 'Cumulative' option is not allowed with 'Discounted Interest' option. The interest computed during deposit booking with discounted option will be paid to the interest booking account. When 'Amount block' option is checked at the product level, the amount block will be created on the TD account to the extent of the credited discounted interest. This amount block will use the Hold Code which has 'Hold Type' as Discounted TD in the 'Hold Maintenance' screen. This is to safeguard the bank from withdrawal of interest by the customer. The amount block created automatically by the system can be manually removed in case of premature closure. Only closure allowed on the amount blocks manually and amendment of these amount blocks is not allowed. TD amount blocks will be available in the 'Amount Block Input' screen.

---

**Note**

Though 'Close on Maturity' is checked, if any amount of a TD is blocked, the TD will be forcibly rolled over on the maturity date. However, the maturity instruction on the TD account will not be altered.

**Rollover Amount**

If a special amount is to be rolled over, you have to specify the amount (less than the original deposit amount) in this field.

**Rollover Tenor**

If 'Auto Rollover' box is checked, then indicate the rollover tenor for the TD account. You can select one of the following options:

- Account Class Tenor - If 'Re-pick up Account Class Tenor on Rollover' is set to 'Yes' at the account class level, then on selecting rollover, the rollover tenor will be defaulted as account class tenor.

The default account class tenor is displayed as tenor in days, months and years which you cannot change. However, you can change the default option during rollover. When you save it, the system displays an override message 'Re-pick account class tenor on rollover restrictions exists at account class'.

If 'Re-pick up Account Class Tenor on Rollover' is checked at the account class level, then by default, this option is selected. If you select this option, then the following are applicable:

- The value of 'Default Tenor' at account class is considered as the 'Rollover Tenor' during deposit rollover
- During opening or modification within the term of the deposit, if you change the defaulted value for 'Rollover Tenor' from 'Account Class Tenor' to 'Account Tenor' or 'Independent Tenor', then on save system displays an override message.
- On save, Maturity Date' will not be displayed.
- Account Tenor - If Re-pick up Account Class Tenor on Rollover is set to 'No' at the account class level, then on selecting rollover, the rollover tenor will be defaulted as account tenor.
- On rollover, the system displays the original tenor of the TD in terms of days, months and years. However, you can change the default option during rollover. When you save it, the system displays an override message 'Re-pick account class tenor on rollover restrictions exists at account class'.
- If 'Re-pick up Account Class Tenor on Rollover' is unchecked at the account class level, then by default, this option is selected. If you select this option, then the following are applicable:
  - The value of 'Original Tenor' of the deposit account is considered as the 'Rollover Tenor' during deposit rollover.



- During opening or modification within the term of the deposit, if you change the defaulted value for 'Rollover Tenor' from 'Account Tenor' to 'Account Class Tenor', then on save system displays the override message, "Re-pick up Account Class Tenor on Rollover restrictions at account class will be ignored".
- On save, system updates the 'Next Maturity Date' with the sum of maturity date and original tenor of the deposit.
- Independent Tenor - Select this option to provide a different tenor, rather than default from account class or account tenor. On selecting this option, you can specify the Rollover Tenor in years, months and days combination.
- The tenor should be specified within the minimum and maximum tenor limits maintained at the account class level. If it is not within the minimum and maximum limit, then the system will display an error message "Rollover tenor does not fall in the range of minimum and maximum tenor allowed". The rollover tenor for independent tenor should not be null.

On save, system updates the 'Next Maturity Date' accordingly.

---

### **Note**

System validates that the rollover tenor is within the minimum and maximum tenor allowed for the account class. If this validation fails, then system displays the error message, "Rollover tenor does not fall in the range of minimum and maximum tenor allowed".

The next maturity date will be adjusted based on the holiday treatment at account class level. The tenor in ICDREDMN screen will remain the same after holiday adjustment. On query from STDCUSTD after rollover, Deposit tenor will be populated with the holiday adjusted tenor and original tenor with the actual tenor before holiday adjustment.

---

### **Years**

Specify the number of years in the rollover tenor.

### **Months**

Specify the number of years in the rollover tenor.

### **Days**

Specify the number of years in the rollover tenor.

### **Next Maturity Date**

On clicking on 'Save' or 'Compute', system defaults the next maturity date based on the rollover tenor option of the deposit. This is updated only for rollover TDs.

System calculates the next maturity date based in the current maturity date and the rollover tenor maintained at the account level. System calculates the next maturity date based on the changes to the maturity date due to holiday treatment.

### **Stock Catalog Code**

The system displays the Stock Catalog Code of the TD certificate number. The term deposit certificate has to be maintained as an inventory. On generation of certificate from 'Term Deposit Advice' (ICDBADHC) screen, the stock catalog code will be updated to TD account automatically.

### **Certificate Number**

The system displays the TD certificate number in Main tab. On generation of TD certificate, the certificate number will be updated in the TD account automatically. On duplicate certificate generation/rollover issue, the latest certificate number issued against the TD account will be updated in TD account.

## **Duplicate**

If any duplicate certificate is generated for the TD account, this box will be checked automatically on generation of duplicate certificate. By default, this box will be unchecked.

## **Rollover Interest Based on Cumulative Amount**

Check this box to indicate that the system should arrive at the rollover interest rate of a new deposit using the cumulative amount of other active deposits, under the same account class and currency.

---

### **Note**

- If this box is checked, then the rolled over deposit will earn a cumulative interest rate corresponding to the slab based on all active deposits of the customer.
  - This selection can be modified any time during the life cycle of TD. The modification will take effect only on next rollover. The rollover interest rate based on cumulative amount flag will be defaulted on rollover to the 'Interest rate based on Cumulative amount' flag at interest subsystem.
  - Rollover interest rate based on cumulative amount can be 'No', if interest rate based on cumulative amount is 'Yes' and vice-versa.
  - Rollover interest rate based on cumulative amount can be checked only for rollover TDs and not for close on maturity and unclaimed TDs.
  - Cumulation feature is not supported for recurring deposits, discounted deposits, fixed rate deposits and IC rate code deposits.
- 

## **Payin Details**

The TD module allows you to fund a TD using multiple pay-in modes viz:

- Pay in by transfer from GL - In case of pay-in through GL, if the offset GL account is not specified, the GL maintained at 'TD Payin Parameters' (STDTDPAY) screen will be defaulted and used on save of TD
- Pay in by transfer from Savings Account - In case of pay-in from savings account, it is mandatory to specify the offset account. If it is not specified, the system displays an error on saving the TD account. If the pay-in account specified is disallowed for the TD product, then on saving the account, the system displays an error message. The account specified is debited and TD will be created.
- Pay in by Cheque - In case of pay-in by cheque, the TD should be entirely funded by a single cheque. Multimode, combining multiple cheques or part payment by cheque and the rest by other modes, is not allowed.

You can also have a combination of the aforesaid modes while funding a single TD. Once the TD account is created, the system considers each of the pay-in options entered in this screen and processes it accordingly. You can specify the TD funding amount as a percentage or as an absolute value.

Note that you can fund a TD by cash too. However, this option is available for TD creation through the Savings module (TDMM) only.

You can specify the following details of the deposit:

## **Term Deposit Payout Details**

The TD module allows you to close a TD using multiple pay-out modes viz:

- Pay-out by Bankers Cheque

- Pay-out by transfer to GL
- Pay-out by transfer to own bank Savings Account
- Pay-out by transfer to Other Bank's Account
- Pay-out resulting in a new child TD
- Pay-out by Demand Draft

You can specify following pay out details of the deposit:

### **Payout Type**

Indicate the method for settlement of the TD on maturity date. The payout instructions are mandatory in case of Close on Maturity, Rollover Principal, Rollover Interest and Special Amount. The payout option can be specified separately for Principal and Interest components. The following payout options are available:

- Bankers Cheque
- Payments
- General Ledger
- Account
- Term Deposit
- Demand Draft

### **Percentage**

Specify the percentage of payout for each payout option specified.

### **Offset Branch**

The system displays the branch code of the account to which fund is transferred from TD account.

### **Offset Account**

Specify the account number/ GL to which the fund is transferred to TD account on liquidation, maturity or rollover. This field will return the branch code if the account is selected and NULL will be returned if GL is selected. If pay-out mode is GL then the system displays only GLs in the option list. If the pay-out mode is Account then the system displays only accounts in the option list.

The offset account should not be specified for payout through Bankers Cheque, Demand Draft, Payments and Term Deposits.

### **Narrative**

Specify the description for the payout.

### **Payout Component**

Select the payout component from the options given below. The options available are:

- Principal
- Interest

---

### **Note**

You can select separate payout types for principal and interest components respectively. If you select different payout types for the principal and interest, these components will be paid out through the respective modes.

---

Payout component for interest is not mandatory. If you do not specify it, the interest will be liquidated to the principal payout account.

Payout of interest component through term deposit is not supported. Multiple payout modes with banker's cheque or demand draft are not allowed.

## **Recurring Deposit**

You can maintain the pay-in details for recurring deposits here:

### **Auto Payment Take Down**

Check this box to allow the recurring deposit account to debit the payment account for the payment amount as per the installment frequency. If you check this box, the payment account will be debited automatically for installment collection on the due date. If you do not check this, the payment has to be done manually through 'Recurring Deposit Payment Input' screen.

The system triggers the event 'RDLQ' on installment payment. Payment to account will be successful only if the redemption transaction code is specified at IC branch parameter level.

### **Move Maturities to Unclaimed**

Check this field to move all the funds, on the maturity date, to the unclaimed GL mapped to the accounting role in the IC product.

Note that this box is unchecked and disabled for RD.

### **Payment Branch**

Specify the details for the branch to which the payment account belongs.

### **Payment Accounts**

Specify the payment account; this can be either savings account or the current account from which the installment for the Recurring Deposit is collected as per the installment frequency. If you have not checked the option 'Auto Payment Take Down', the system will not allow you to specify the payment accounts.

### **Installment Amount**

Specify the installment amount that has to be collected from the payment account as per the installment frequency. This installment amount should be greater than the minimum installment amount mentioned at the account class.

### **Recurring Deposit Account**

Check this box to indicate recurring deposit account. For recurring deposits, by default this checkbox will be checked.

### **Payment Date**

The system displays the account booking date as the date on which the payment is made for recurring deposit account. You cannot modify it.

This is the date on which the payment will happen. On successful payment of installments, the system changes the payment date to the next due date based on the installment frequency.

### **Payment Currency**

The system displays the account currency of the payment account.

---

#### **Note**

Note the following:

- The system enables the offset account and branch detail fields only if the option to pay is selected as the savings account.

- The Unclaimed Interest and Principal GLs are specified while maintaining an Interest and Charges (IC) Deposit Type product. The Accounting Roles for the GLs are 'INT\_UNCLAIMED' and 'PRN\_UNCLAIMED' respectively. When maintaining an IC-Deposit type product, you have to map these Accounting Roles to the appropriate GLs maintained at your bank.
  - The system allows you to select 'Close on Maturity' box, only when you specify the recurring deposit details. You have to maintain deposit transaction code as 'DPN', RD Payment transaction code as 'RED' and prepayment transaction code as 'TRF' for the recurring payments in the Branch Parameters for the Interest and Charges.
  - On booking date, RD installment accounting entries are posted during the IC batch (Post End of Transaction Input stage). From the second installment, entries are posted during every IC BOD batch on the schedule date.
  - If an RD installment is overdue due for insufficient funds in the payment account, then the system will collect the overdue installment amount as soon as funds are available, during the IC batch (Post End of Transaction Input stage) on that day. During the same batch the system will also calculate the number of overdue days and apply penalty on that,
  - RD penalty amount is calculated at the EOD, but penalty is collected on account liquidation date from the interest booking account.
- 

### **Installment Frequency**

Specify the following details:

#### **Move funds on Overdraft**

Check this option to indicate that the system should pass an overdraft in the payment account (i.e. CASA) when the account does not have sufficient funds for making RD installment payment.

#### **Days**

Specify the installment frequency in terms of days.

#### **Months**

Specify the installment frequency in terms of months.

#### **Years**

Specify the installment frequency in terms of years.

**Note:** The installment frequency needs to be greater than the minimum schedule days and less than the maximum schedule days specified at account class level.

### **Intermediary Details**

#### **Intermediary Required**

Check this box to link Intermediaries with Term Deposit. If this is checked, the intermediary is allowed to be attached to TD account. If you do not check this, the system displays an error when you attempt linking intermediary to the TD.

#### **Intermediary Code**

Specify the intermediary code from the adjoining option list.

#### **Intermediary Description**

The system gives a brief description about intermediary code.

**Intermediary Ratio**

Specify the ratio of individual intermediary contribution against the Term Deposit account. The commission for intermediary will be calculated according to the ratios specified for each intermediary.

**Maintaining Required Sweeps**

In this section you can enable Sweep In and Reverse Sweep In.

**Enable Sweep in**

Check this box to enable sweep in.

**Enable Reverse Sweep in**

Check this box to enable reverse sweep in. You can check this box only if the 'Enable Sweep in' check box is checked. If the check box is checked without checking 'Enable Sweep in', the system disable saving, current account class creation and amendment of the account class.

**4.2.3 Viewing Amounts and Dates**

You can view all financial details of this account along with the details of the previous debit or credit activities. However, access to all financial information of an account can be restricted for any user. The financial details of an account include the account balance, the uncleared debit and credit balances, the debit and credit turnover and the interest details. The turnover limit details of an account include the current financial period, currency, utilized and unutilized limit balances.

Click 'Amounts and dates' button in the 'Deposit Account Booking' screen.

Amounts And Dates	
Branch	
Account	
Opening	0.00
Daily Turnover (Dr)	0.00
Daily Turnover (Cr)	0.00
Current (ACY)	0.00
Uncollected	0.00
Withdrawal Uncollected Funds	0.00
Blocked	0.00
Receivable	0.00
Available	0.00
Unutilized Amount	0.00
Total Available	0.00
Provision Amount	0.00
<b>Unauthorized Tanked Uncollected</b>	
Debit (Dr)	0.00
Credit (Cr)	0.00
Uncollected	0.00
<b>Unauthorized</b>	
Debit (Dr)	0.00
Credit (Cr)	0.00
Uncollected (Cr)	0.00
<b>Turnover Limit Details</b>	
Current Period	
Currency	
Maximum Credit Turnover Allowed	0.00
Deposited In Current Period	0.00
<b>Last Transaction Date</b>	
Debit	
Credit	
DR Activity	
CR Activity	

Turnover | Change Log

Exit

The total available balance displayed by the system includes the initial funding amount and unutilized line amount (in case the customer enjoys an OD limit). You can also view the outstanding debit interest and/or charges due on the account, as on the current date.

You can also view the amount that can be withdrawn against uncollected funds, on the account. The system computes the allowable amount based on the 'Withdrawable Uncollected Funds Basis' option specified in the Branch Parameters Preferences screen.

### Unposted

When this branch is under EOD processing, the inter-branch transactions that have originated from other branches are tanked. The funds are made available automatically after BOD and till such time they are treated as unposted items.

#### **4.2.3.1 Viewing Turnover Amounts**

In the Customer Account - Turnover Amounts screen you can view the total turnover of this customer account from the first date of this month to the current day's system date. Also, you can view the accumulated interest associated with debit or credit transactions after the last liquidation.

To view the turnovers for the account, click the 'Turnover' button.

#### 4.2.4 **Nominee Tab**

Click 'Nominee' tab on the 'Deposit Account Booking' screen. The following screen will be displayed.

The screenshot shows the 'TD Accounts Maintenance' window with the 'Nominee' tab selected. The window is divided into several sections. At the top, there are input fields for 'Branch', 'Term Deposit Account Number', 'Term Deposit Currency', 'SD User Reference', 'Customer No', 'Customer Name', and 'Account Class'. To the right, there is a 'Pay In Option' section with a dropdown menu set to 'Others' and fields for 'Clearing Type', 'Cheque Instrument No', 'Cheque Date', 'Drawee Account Number', and 'Routing No'. Below these fields is a tabbed interface with 'Main', 'Nominee', 'Check List', and 'Dual Currency Deposit'. The 'Nominee' tab is active, showing 'Nominee Details' with a '1 Of 1' indicator. This section contains fields for 'Name', 'Date of Birth', 'Relationship', 'Address 1' through 'Address 4', 'Guardian Name', 'Relationship', and 'Address 1' through 'Address 4'. There is also a 'Minor' checkbox. At the bottom, there is a navigation bar with links to 'Interest', 'Charges', 'Linked Entities', 'Restrictions', 'MIS', 'Statement', 'Joint Holders', 'Fields', 'Account Signatory', 'TD Payout Details', 'Statistics', 'Interest Payout Details', 'Rollover History', 'Documents', 'LBL\_DENM\_DEPOSIT', and 'Change Log'. The bottom-most section contains fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', 'Authorization Status', and an 'Exit' button.

Specify the following details:

##### **Name**

Specify the name of the nominee.

##### **Date of Birth**

Specify the date of birth of the nominee.

##### **Relationship**

Specify the relationship of the nominee with the customer.

##### **Address 1 to 4**

Specify the address of domicile of the nominee. You can enter the address in four lines. You can specify a maximum of 105 alphanumeric characters in each line.

##### **Minor**

Check this box if the nominee is a minor.

##### **Guardian Name**

If the nominee is a minor, specify the name of the guardian.

##### **Relationship**

Specify the relationship of the guardian with the minor.

##### **Address 1 to 4**

Specify the address of domicile of the guardian. You can enter the address in four lines. You can specify a maximum of 105 alphanumeric characters in each line.



## 4.2.5 Dual Currency Deposit

Click 'Dual Currency Deposit' tab on the 'Deposit Account Booking' screen. The following tab will be displayed.

TD Accounts Maintenance

New Enter Query

Branch \* Customer No \*  
Term Deposit Account \* Customer Name  
Number  
Term Deposit Currency \* Account Class \* P  
SD User Reference

Pay In Option  
Pay In By Others  
Clearing Type  
Cheque Instrument No  
Cheque Date  
Drawee Account Number  
Routing No

Main Nominee Check List **Dual Currency Deposit**

Dual Currency Deposit

Linked Currency  
Currency Option Product  
Option Contract Reference  
Exchange Rate  
Linked Currency Settlement Account  
Linked Currency GL  
Fixing Days  
Yield Enhancement  
Inception Fair Value

Interest | Charges | Linked Entities | Restrictions | MIS | Statement | Joint Holders | Fields | Account Signatory | TD Payout Details | Statistics |  
Interest Payout Details | Rollover History | Documents | LBL\_DENM\_DEPOSIT | Change Log

Maker Date Time: Mod No  
Checker Date Time: Record Status  
Authorization Status

Exit

Specify the following details:

### **Dual Currency Deposit**

You can capture the following details for the deposit.

#### **Linked Currency**

This option is defaulted from the account class. However you can modify this value.

#### **Currency Option Product**

Specify the currency option product from the option list under which the Options Contract has to be created in case of Dual Currency Deposit. The option list displays all the Option Products with Product Type 'CO'.

---

#### **Note**

You need to mandatorily specify this product if the 'Linked Currency' is entered. You will be allowed to capture this value here only if the option 'Dual CCY Deposit' is checked at the 'Account Class Maintenance' screen. You will be allowed to modify this value even after authorization.

---

On saving the account, system validates the following to ensure that the currency option product selected here has the below features:

- Contract type is Trade
- Option Type is Call
- Deal Type is Buy
- Option Style is Plain Vanilla
- Barrier is not allowed

- Delivery type is Physical
- Expiration Style is American

**Option Contract Ref No.**

The system displays here the reference number of Options contract that is being created while authorising the dual currency TD account.

**Exchange Rate**

Specify the exchange rate between TD account currency and the linked currency. Initially, it will be defaulted with the standard exchange rate. However, you are allowed to change the same.

**Linked Currency Settlement A/c**

Here you can specify the settlement account of the linked currency in case if the settlement has to happen in the linked currency at maturity. The adjoining option list displays all valid accounts maintained in the system. You can select the appropriate one.

**Linked Currency GL**

You can capture the GL used for posting the settlement entries in the linked currency. The adjoining option list displays all valid GLs maintained in the system. You can select the appropriate one.

**Fixing Days**

Specify the number of days from TD maturity date before which the exchange rate has to be fixed. This will be defaulted from the 'Account Class Maintenance' screen. However you change it. Note that fixing days cannot be lesser than zero or greater than the tenor of the TD.

**Yield Enhancement**

Specify the additional yield percentage that the customer receives for agreeing on the currency Option. This is the premium paid to the customer for investing in dual currency deposits.

**Inception Fair Value**

Specify the market value of the option contract at inception. This will be defaulted in the linked Options contract.

## 4.2.6 Check List Tab

Click 'Check List' tab on the 'Deposit Account Booking' screen. The following screen will be displayed.

The screenshot displays the 'TD Accounts Maintenance' window with the 'Check List' tab selected. The form includes fields for Branch, Customer No, Term Deposit Account Number, Customer Name, Term Deposit Currency, Account Class, and Pay In Option. Below the form is a 'Document List' table with columns for Document Type, Mandatory, Expiry Date, and Expected Date of Submission. The table is currently empty. Below the table are buttons for 'Unload', 'Delete', and 'View'. The 'Document Notification Details' section includes a 'Send Notification' checkbox, a 'Frequency' dropdown, and a 'Days' field. The 'Remarks' section has two text areas. The bottom of the screen features a navigation bar with links to various tabs and a footer with fields for Maker, Checker, Date Time, Mod No, Record Status, and Authorization Status, along with an 'Exit' button.

Specify the following details:

### Document Type

The system displays the document check list based on the customer type.

### Mandatory

Based on the details maintained in the account class for the document type, the system indicates whether it is a mandatory document or not. If this box is checked, the document is mandatory. If it is not checked, it is not mandatory.

### Expiry Date

Specify the expiry date of the document provided by the customer.

---

### Note

Note the following:

- Expiry date will always be greater than 'Expected Date of Submission' and 'Actual Submission Date'.
  - Expected Date of Submission will always be greater than current date.
-

**Expected Date of Submission**

Specify the expected date on which the customer is accepted to submit the required documents. If the documents are not submitted by the customer at the time of opening a TD, you need to specify the expected date of submission. The TD is booked if the documents are available and uploaded. If they are not available, you need to specify the expected date of submission of documents for opening the TD.

**Actual Submission Date**

System displays the actual date on which customer has submitted the required documents.

**Document Reference**

Once the document is uploaded, the system defaults the document reference here.

**Checked**

Check this box to indicate that the received documents are acknowledged.

---

**Note**

You cannot save and authorize an account if the mandatory documents are not confirmed as 'Checked'.

---

**Upload**

Click on this button to upload the selected document type.

**Delete**

Click on this button to delete the selected document.

**View**

Click on this button to view the selected document.

**Notification Details**

System defaults notification details from the 'Account Class Maintenance' screen.

**Send Notification**

This check box indicates whether to send notifications or reminders for not submitting the mandatory documents.

**Frequency (Notification)**

System defaults the frequency of notification to be sent. The frequency can be one of the following:

- Daily
- Weekly
- Monthly
- Quarterly
- Half yearly
- Yearly

---

**Note**

Notification will be sent only if

- the check box 'Send Notification' is checked in Account Class Maintenance' screen.

- the account status is active and authorized.
- the mandatory documents are not submitted.

Notifications will be sent based on the frequency specified.

First notification will be sent on the expected date of submission or expiry date

If notification date falls on a holiday then system will send the notification on next working day.

---

### **Days (Reminder)**

System defaults the number of days left for the expiry or submission due date of the documents for sending the reminder.

System will send the following reminders:

- Reminder prior to the submission due date of the document.
- Reminder prior to the expiry date of the document.
- Overdue notifications after the due date if the document is not submitted based on the frequency.
- Notifications after the expiry date if the document is not submitted after the expiry date.

---

### **Note**

Reminder will be sent only if,

- the mandatory documents are not submitted.
- the account status is active and authorized.

Reminder will be sent only once.

If reminder date falls on a holiday then system will send the notification on next working day.

Reminder will be sent prior the number of days specified at the account level from expected date of submission or the expiry date.

If there are more than one notifications or reminders of the same message type for which the notification schedule date falls on the same day for the same account, a single notification will be sent which will have the details of all the related documents.

---

### **Remarks 1 to 10**

Specify the additional information, if required.

## **4.2.7 Capturing Additional Details**

You can capture additional details for the account by clicking the following buttons in the 'Deposit Account Booking' screen:

Button	Function
Interest	This invokes the 'IC Special Conditions Maintenance' screen.
Charges	This invokes the 'Account level charges conditions' screen.
Linked Entities	This invokes the 'Linked Entities' screen.
Restrictions	This invokes the 'Products and Transaction Codes Restriction' screen.

MIS	This invokes the 'Management Information System' screen.
Statement	This invokes the 'Statement Details' screen.
Joint Holders	This invokes the 'Linked Entities' screen
Fields	This invokes the 'User Defined Fields' screen.
Account Signatory	This invokes the 'Signatory Details' screen.
TD Payout Details	This invokes the 'Term Deposit Payout Details' screen.
Statistics	This invokes the 'Account Statistics' screen
Interest Payout Details	This invokes the 'Interest Pay-out Details' screen
Rollover History	This invokes the 'Rollover History' screen.
Documents	This invokes the 'Document Upload' screen.
Change Log	This invokes the 'Customer Address Change Log' screen.

*Refer the chapter 'Capturing Additional Details' in this User Manual for details about the aforesaid buttons.*

At the time of saving of a customer account or TD, the account or TD's details will be passed on to the FATCA account and obligation maintenance. The details will be passed on if the customer who would be the beneficiary of the interest/proceeds of the account has a reportable FATCA classification and if the account class used to open the account or TD is present in the FATCA Products, Account Class and Instruments Maintenance.

At the time of closure or deletion of an account/ term deposit, if the details of account / term deposit exists in the accounts and obligations maintenance, then the account / term deposit details will be removed from the maintenance and archived

#### **4.2.8 Viewing Term Deposit Account Details**

You can view the term deposit account details maintained in the 'Deposit Account Booking' screen using the 'Deposit Account Summary' screen. You can invoke this screen by typing

'STSCUSTD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Record Status
- Branch
- Term Deposit Account Number
- Customer Number
- Term Deposit Currency
- Stock Catalogue Code
- Certificate Number
- Maturity Date

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

System will only fetch records for the group code allowed for the user. If a user tries to query customer information which is restricted for him, system displays the error message "No query results found for the specific criteria".

If you are allowed to query customer information, system displays the following details pertaining to the fetched records:

- Authorization Status
- Record Status
- Branch Code

- Term Deposit Account Number
- Description
- Customer Number
- Term Deposit Currency
- Account Class
- Account Open Date
- Alternate Account Number
- Account Number
- Account Type
- Goal Reference Number
- Maturity Date

### 4.3 Viewing Recurring Deposit Details

You can view the details of Recurring Deposit using the 'RD schedule enquiry' screen. You can invoke this screen by typing 'RDDSCHEQ' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows the 'RD Schedule Enquiry' application window. It features a menu bar with 'New' and 'Enter Query' options. The main area is divided into two sections: 'Query Criteria' and 'Account Details'. The 'Query Criteria' section includes input fields for 'Branch Code', 'RD Account Number', and 'Account Description', along with a 'Query' button. The 'Account Details' section contains input fields for various account parameters: 'Account Open Date', 'Installment Amount', 'Installment Frequency', 'Deposit Tenor', 'Interest Rate', 'Maturity Date', 'Maturity Amount', 'Number of Successful Installments', 'Number of Unsuccessful Installment', 'Number of Installments Paid', and 'Number of Outstanding Installments'. An 'Exit' button is located at the bottom right of the window.

You can query recurring deposit details in this screen based on the following mandatory parameters:

- Branch Code
- RD Account Number

---

#### Note

System displays a description of the Recurring Deposit account once the querying parameter is selected.

---

Select any of the parameters for a query and click 'Query' button. The records meeting the selected criteria are displayed.

System displays the following Recurring Deposit details:



- Account open date
- Installment Amount
- Installment frequency
- Deposit Tenor
- Number of successful installments
- Number of un successful installments
- Number of installments paid
- Number of outstanding installments
- Interest Rate
- Maturity Date
- Maturity amount

---

## 5. TD Additional Details

### 5.1 Introduction

This chapter contains the following sections:

- [Section 5.2, "Capturing Additional Details"](#)
- [Section 5.3, "Specifying Interest Details"](#)
- [Section 5.4, "Specifying Charge Details"](#)
- [Section 5.5, "Specifying Linked Entities"](#)
- [Section 5.6, "Specifying Restrictions"](#)
- [Section 5.7, "MIS Details"](#)
- [Section 5.8, "Specifying Statement Details"](#)
- [Section 5.9, "Specifying Joint Holder Details"](#)
- [Section 5.10, "Capturing User Defined Fields"](#)
- [Section 5.11, "Specifying Account Signatory Details"](#)
- [Section 5.12, "TD Payout Details"](#)
- [Section 5.13, "Deposit Tab \(Deposit Preferences for Child TD\)"](#)
- [Section 5.14, "Viewing Change Log"](#)
- [Section 5.15, "Interest Payout Details for Banker's Cheque / DD and PC"](#)
- [Section 5.16, "Viewing Rollover History Details"](#)
- [Section 5.17, "Specifying Document Details"](#)
- [Section 5.18, "Specifying Denominated Deposit Details"](#)
- [Section 5.19, "Maintaining Amount Blocks"](#)
- [Section 5.20, "Deposit Instructions"](#)
- [Section 5.21, "Input and Authorization Limit Validation for TD and RD"](#)

### 5.2 Capturing Additional Details

You can capture additional details for the account by clicking the following buttons in the 'Deposit Account Booking' screen:

Button	Function
Interest	This invokes the 'IC Special Conditions Maintenance' screen.
Charges	This invokes the 'Account level charges conditions' screen.
Linked Entities	This invokes the 'Linked Entities' screen.
Restrictions	This invokes the 'Products and Transaction Codes Restriction' screen.
MIS	This invokes the 'Management Information System' screen.

Statement	This invokes the 'Statement Details' screen.
Joint Holders	This invokes the 'Linked Entities' screen
Fields	This invokes the 'User Defined Fields' screen.
Account Signatory	This invokes the 'Signatory Details' screen.
TD Payout Details	This invokes the 'Term Deposit Payout Details' screen.
Change Log	This invokes the 'Customer Address Change Log' screen.
Interest Payout Details	This invokes the 'Term Deposit Interest Payout Details' screen.
Rollover History	This invokes the 'rollover History' screen.
Denominated Deposit	This invokes the 'Denominated Deposit' screen.

## 5.3 Specifying Interest Details

Click 'Interest' button on the 'Deposit Account Booking' screen and invoke the 'IC Special Conditions Maintenance' screen.

**IC Special Conditions Maintenance**

**Account Details**

Branch   
Account

Calculation Account   
Interest Booking Account   
Charge Booking Account   
☐ Interest Statement  
Consolidated Charge Account

Interest Start Date   
Charge Start Date   
Interest Booking Branch   
Charge Booking Branch

☐ Dr Cr Advices  
☐ Rate Chart Allowed  
☐ Interest Rate Based on Cumulative Amount

**Product Details**

Product Code   
UDE Currency

☐ Waive Interest  
☐ Generate UDE Change Advice  
☐ Open  
☐ LBL\_CONTVARROLL

**Effective Date**

1 Of 1

Effective Date	Open
<input type="text"/>	<input type="checkbox"/>

**UDE Values**

1 Of 1

User Defined Element Id	UDE Value	Rate Code	TD Rate Code	LBL_UDEVARIANCE
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Ok Exit

You can specify the following details:

### Branch Code

The Branch Code to which the account belongs (for which you are defining special conditions) is displayed in this field.

### Account

The account number of customer (for which you are defining special conditions) is displayed in this field.

### Calculation Account

Specify the account for which interest will be calculated. The TD account populated will be the calculation account. TBy default, it will be same as the customer account. However you can change it.

### **Interest Booking Account**

You can select the account for booking interests on transaction processed at your bank.

At the time of creating an IC product, if you have maintained the booking account type as Interest (in the 'Interest and Charges – Product Definition' screen), the Interest will be liquidated into the Interest Booking account. By default, the TD account is defaulted as the interest booking account. However, you have the option of booking interest to a different account belonging to another branch also. The accounts maintained in the selected Booking Branch will be available in the adjoining option list. You can select the appropriate account. Interest will then be liquidated into the selected account.

### **Charge Booking Account**

You can select the account for booking charges on transactions processed at your bank

At the time of creating an IC product, if you have maintained the booking account type as Charge (in the 'Interest and Charges – Product Definition' screen), the charge will be liquidated into the Charge Booking account. By default, the customer's account in the current branch will be displayed in this screen (in the 'Charge Booking Account' field). However, you have the option of booking charge to a different account belonging to another branch also. The accounts maintained in the selected Booking Branch will be available in the adjoining option list. You can select the appropriate account. Charges will then be liquidated into the selected account.

### **Interest Statement**

Check this box to indicate that you would like to generate an interest statement for the account. The Interest Statement will furnish the values of the SDEs and UDEs and the interest rule that applies on the account.

### **Interest Start Date**

Specify the date from which the interest accruals of TD account begins. For TD accounts, the interest start date cannot be changed to future date. It is always the account opening date. If you specify a date in future, the system will post entries for account opening (DEBK event) on the account opening date with the value date as interest start date. It will start interest accrual calculation on the date specified in this field and post entries for IACR event.

### **Charge Start Date**

For the account for which you are defining special conditions, you must specify the date from which you would like to apply charges. Charges for this account will be calculated according to the special conditions that you define subsequently.

By default, charges on an account would be applied when the free banking period (if any) elapses. This means that the Charge Start Date is arrived at by the System by adding the Free Banking Period days (if any, specified for the Term Deposit used by the account) to the Account Opening Date. If no Free Period has been indicated for the account class used by the account, the Charge Start Date is defaulted to the Account Opening Date (that is, charges on the account would be applied right from the account opening date) and displayed in the Special Conditions Maintenance screen.

You can override the default Charge Start Date and specify the desired start date for charge application.

### **Interest Booking Branch**

By default, the customer's account in the current branch will be displayed in this screen (in the Interest/Charge Booking Account and Interest/Charge Booking Branch fields). However, you have the option of booking interest/charge to a different account belonging to another branch also. You can select the Interest/Charge Booking Branch from the option-list available. The accounts maintained in the selected Booking Branch will be available in the option-list

provided for Interest/Charge Booking Account. You can select the account from this list. Interest/Charge will be liquidated into the selected account.

### **Dr Cr Advices**

You can indicate whether you want to generate an interest liquidation advice for a customer account. Check this box to indicate that the system must generate payment advices when interest liquidation happens on an account. The advices are generated in the existing SWIFT or/and MAIL format. No advices will be generated if you leave this box unchecked.

### **Charge Booking Branch**

By default, the customer's account in the current branch will be displayed. However, you have the option of booking charge to a different account belonging to another branch also. You can select the Charge Booking Branch from the option-list available. The accounts maintained in the selected Booking Branch will be available in the option-list provided for Charge Booking Account. Charge will be liquidated into the selected account.

### **Rate Chart Allowed**

The system defaults this preference from account class and it indicates that the system should calculate TD interest based on the LDMM float rate maintained in the 'LD MM Floating Rate input' screen (CFDFLTRI). If it is checked, the system will pick interest rates based on different tenors, amount slab, currency and effective date for a TD. The system does not allow you to amend it.

---

#### **Note**

During account creation for TDs, if 'Rate Chart Allowed' is checked, the system does not allow IC rate code. During IC calculation, if the rate code is maintained for the UDE then the system derives the interest rate from the Rate Maintenance done in 'LD MM Floating Rate input' screen (CFDFLTRI).

---

### **Continue Variance on Rollover**

This is defaulted based on the Interest and Charges product. However, you can modify this. If you have modified this, then during save, the system will prompt that 'Continue variance on Rollover Flag is modified'. You can proceed.

Check this box to enable continued variance on rollover. If you check this, then the system will default account variance as current value to the rollover deposit for the next cycle.

If you do not check this, then the account variance will not be carried forward to next rollover cycle.

### **Interest Rate Based on Cumulative Amount**

Check this box to indicate that the system should arrive at the interest rate of a new deposit using the deposit amount/principal balance of other active deposits, under the same account class, customer and currency.

The cumulation of the amount for arriving at the interest rate is done at the account level during the save of the below events:

- Deposit account opening
- Any interest rate change to the deposit - floating rate deposits, rate change on interest liquidation, and rate change on rollover.

---

#### **Note**

- When cumulating the amount of the deposits system considers the current deposit balance of all the deposits along with the new deposit amount.

- TD accounts opened after the interest start date will not be considered for arriving at the cumulation amount.
  - For backdated deposit opening, all the active deposits as of the current system date are considered to arrive at the cumulative amount, if the 'Interest Rate Based on Cumulative Amount' box is checked.
  - The interest rate derived is applied only to the new deposit to be opened and there will be no changes done to the deposits which are used for arriving at the interest rate.
  - The interest rate based on cumulative amount is defaulted from account class level. However the same can be modified at TD account. If the flag is modified at TD account level, an override "Change in account class defaulted value for interest rate based on cumulative amount" will be displayed. The interest rate based on cumulative amount cannot be modified after authorization.
  - The interest rate is picked during TD opening considering the active TDs for a customer under same account class and Ccy combination.
  - If a TD is rolled over, the interest start date of the TD will be considered and TDs opened before the interest start date will be considered for cumulation. Facility is available to opt/opt out cumulation during rollover.
  - If a deposit participating in cumulation is closed, then no change will be done to existing TDs. For further rate pick-up, the closed TD will not be considered for cumulation.
  - Cumulation feature is not supported for recurring deposits. And if checked at account level, an error message "Interest rate based on cumulative amount feature is not supported for recurring deposits" will be displayed.
  - If child TD account has to be considered for cumulation then this box needs to be selected. Cumulation is applicable only for rate chart allowed TDs.
- 

*Refer the section 'Calculating Interest Rate Based on Base Amount' in this User Manual for details about arriving at interest rate based on cumulative amount.*

### **Consolidated Charge Account**

Specify the account for posting consolidated charges. The adjoining option list displays all valid accounts maintained in the system. You can select the appropriate one.

### **Currency**

Specify the term deposit currency.

### **Product Details**

Specify the following details:

#### **Product Code**

Specify an interest product in order to allow calculation of interest. When you apply an interest product on the account, interest for the account will be calculated according to the interest rule attached to the product.

Multiple interest products can be attached to TD account class. But, a TD can be created with one interest product attached. Charge product is not supported for TD accounts.

#### **UDE Currency**

Specify the UDE currency for the product that you apply on the account. UDE values that you specify for the account subsequently will be taken to be in this currency.

### **Waive Interest**

This box is unchecked by default. However, you cannot waive interest on a TD. Leave this box unchecked.

### **Generate UDE Change Advice**

Check this box to indicate that interest rate change advice has to be generated for the account at EOD. The system generates interest rate change advices for accounts when the interest rate changes as part of EOD. For those accounts, when interest rate changes the details are handed off for rate change advice generation and the same is generated in the pre determined SWIFT format as per MT 935.

If the advice format is maintained in MAIL / FAX formats, then message type UDECA will be used

The advice tag used for interest rate change is 'RTCHG\_ADVICE'. The advice format for interest rate change as per MT935 is given below:

Status	Tag	Field Name	Content/ Options	No.
M	20	Transaction Reference Number	16x	1
O	23	Further Identification	16x	2
O	25	Account Identification	35x	3
M	30	Effective Date of New Rate	6!n	4
M	37H	New Interest Rate	1!a12d	5
O	72	Sender to Receiver Information	6*35x	6
M = Mandatory, O = Optional				

### **Open**

You can temporarily stop applying an IC product on a TD by un-checking this box. The product will cease to be applied on the term deposit. You can make the product applicable again by checking this box.

### **Effective Date**

Indicate the following details:

#### **Effective Date**

The 'Effective Date' of a record is the date from which a record takes effect. You can maintain different values for a UDE, for different effective dates, for an account. When interest is calculated on a particular day for an account with special conditions applicable, the value of the UDE corresponding to the date will be picked up.

Typically, you would want to open records with different Effective Dates if the values of UDEs vary within the same liquidation period.

### **Open**

Typically, you would want to open records with different effective dates if the values of UDEs vary within the same liquidation period.

If this box is unchecked, then on save system displays the error message "Special condition not maintained for the account".



## **UDE Values**

Specify the following details.

### **User Defined Element ID**

Specify the UDE for which value is given. The adjoining option list lists all UDEs maintained for the Interest Rule. You can select the appropriate one.

### **UDE Value**

Specify the value of the UDE. For a fixed interest rate, you can specify a numeric value.

### **Rate Code**

If you want to use a floating rate instead of a fixed rate, you should specify a valid IC rate code. The system will pick up the applicable rate based on the branch, currency and effective date combination maintained for the rate code in the 'Interest & Charges Rate Input' screen (ICDRATMA). For a given tenor, the system picks up the applicable rate as per the effective dates defined for the rate code. If a floating rate has to be used instead of fixed rate, IC rate code defined in the screen 'ICDUDVAL' will be defaulted to the TD account. On every rate change for the effective dates, the system will apply new rate to TD account effective from that date.

In the corresponding IC rule, you need to ensure that UDE Type is maintained as 'Rate' for interest rate pick-up for this account. If at the IC Rule, the UDE Type is maintained as "Rate as Rate Code", then the rate for IC rate code will be resolved and defaulted to TD account and rate pick-up will happen only during events (Book / Liqd / Roll).

### **TD Rate Code**

Specify the rate code to be used for TD calculation. The adjoining option list displays all rate codes maintained using the 'LD MM Floating Rate Input' screen (CFDFLTRI). You can select the appropriate one. You can use TD rate code only when you have checked 'Rate Chart Allowed' option for the account class that is linked to the IC product.

In the corresponding IC rule, you need to ensure that UDE Type is maintained as 'Rate as Rate Code' for interest rate pick-up for this account.

*Refer the chapter 'Annexure B – IC Rule Set-up' in this User Manual for further details about IC rules.*

### **Variance**

Specify the variance in the interest rate. This is the variance alone. The effective rate will be the sum of the TD rate code and the variance that you specify here. You can modify it anytime.

---

#### **Note**

Note the following:

- If you specify the UDE value and also a rate code (rate code or TD rate code), the system will add the UDE value to the specified rate code value and apply that interest rate on the deposit.
  - You can define either the rate code or the TD rate code, but not both.
-

## 5.4 Specifying Charge Details

Click 'Charges' button on the 'Deposit Account Booking' screen and invoke the 'Account level charges conditions' screen. Note that this screen is not applicable for Term Deposits.

**Account level charges conditions**

**Account Details**

Branch   
Account   
**Default**

**Product Details**

Product Code \*   
Description   
Currency   
Minimum   
Maximum   
Free Items   
☐ Waive Charges  
☐ Open

**List of Slab Amounts**

1 Of 1

Slab Amount *	Charge Amount	Rate
<input type="text"/>	<input type="text"/>	<input type="text"/>

Ok Exit

You can specify the following details:

### Branch Code

The Branch Code to which the account belongs (for which you are defining special conditions) is displayed in this field.

### Account

The Account number of customer (for which you are defining special conditions) is displayed in this field.

You can click the 'Default' button to default the Charge Products and the corresponding details applicable for the account. You can then modify these values to define the special conditions.

### 5.4.1 Specifying Product Details

Specify the following details:

#### Product Code

The system defaults a product when you click the 'Default' button at the time of account creation. You must modify it to identify the Charge product using which the applicable charges would be collected.

#### Currency

The charges would be collected in the currency defined for the selected charge product, and this currency is displayed on the screen.

### Minimum and Maximum

You must indicate the charge amount range, representing the minimum and maximum charge that can be applied for the account.

### Free Items

You must indicate the number of free items for which the customer will not be charged.

### Open

By default, each charge consolidation charge setup that you set up is enabled and active. You can also disable the setup by checking the 'Open' box.

### Waive Charges

You can choose to waive charges for an account.

## 5.5 Specifying Linked Entities

Click 'Linked Entities' button on the 'Deposit Account Booking' screen and invoke the 'Linked Entities' screen.

Customer *	Customer Name	Relations *	Include Relationship
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

Specify the following details:

### Customer

Select the customer from the option list with whom you want to establish the relationship with the account that you are maintaining.

### Description

In this field, the system displays the name of customer that you have selected in the previous field. You cannot change the description.

### Relations

By default, the system will select the customer of the account as the Primary Holder. This is a pre-shipped relationship and you will not be allowed to change the relationship.

### Include Relationship

Check this box to indicate that relationship should be inherited for all transactions.

## 5.6 Specifying Restrictions

Click 'Restrictions' button on the 'Deposit Account Booking' screen and invoke the 'Products and Transaction Codes Restriction' screen.

**Products and Transaction Codes Restriction**

**Product Details**

Product List ☐ Disallowed  
☐ Allowed

Special Condition ☐ Not Applicable  
☐ Applicable

Product	Description	Debit	Credit
		<input type="checkbox"/>	<input type="checkbox"/>

**Transaction Details**

Transaction List ☐ Disallowed  
☐ Allowed

Special Condition ☐ Not Applicable  
☐ Applicable

Transaction Code	Description	Debit	Credit
		<input type="checkbox"/>	<input type="checkbox"/>

Ok Exit

Specify the following details:

### **Product Details**

Indicate the following preferences.

#### **Special Condition**

By default, the restrictions maintained at the account class level will be displayed here. When you define product restriction attributes for an account itself, rather than for the account class to which it belongs, it is referred to as a Special Condition. You can apply special conditions by selecting the option 'Applicable'. If you opt to define special conditions for an account the 'restrictions' defined for the Account Class, to which the account belongs, will NOT apply to this account. If you wish to continue with the account class restrictions, opt for 'Not Applicable'.

#### **Product List**

Specify the restriction type here. The options available are:

- Allowed – If you select this, the products entered in the multi-entry block will be allowed for that account.
- Disallowed – If you select this option, the products entered in the multi-entry block will be disallowed.

### **Product**

You can select the products and specify the type of transaction (Dr, Cr or both) that you would like to allow/disallow for each product. In contracts involving the selected products, the accounts would be used for processing the selected type of transaction. For instance, assume that for the account A1, you have allowed 'Dr' for the product ABCD. This would mean that if a Dr entry for the product ABCD is passed to the account, A1, it would go through but in case a Cr entry is passed for this product, then the system will display a message indicating that the transaction is restricted for the account.

### **Description**

The system displays the description for the product code that which you have specified

### **Debit**

During transaction processing, the system will validate whether any restrictions are placed on the account based on the product code. If you have indicated to allow 'Dr' Transactions for the product ABCD, and attempt to post a debit entry, the system will seek an override. If the message has been configured as an 'override' instead of an 'error', you will be able to continue the transaction, despite the restrictions, by providing appropriate reasons for the same. Otherwise you cannot continue with the transaction.

During maintenance or online operations, in the respective contract screens for the restricted transactions, when you specify the customer account, the system checks whether the account is restricted for the product that has been selected, or the debit/credit transaction type. If so, an override is sought when such contracts are saved.

### **Credit**

During transaction processing, the system will validate whether any restrictions are placed on the account based on the product code. If you have indicated to allow 'Cr' transactions for the product ABCD, and attempt to post a credit entry, the system will seek an override. If the message has been configured as an 'override' instead of an 'error', you will be able to continue the transaction, despite the restrictions, by providing appropriate reasons for the same. Otherwise you cannot continue with the transaction.

During maintenance or online operations, in the respective contract screens for the restricted transactions, when you specify the customer account, the system checks whether the account is restricted for the product that has been selected, or the debit/credit transaction type. If so, an override is sought when such contracts are saved.

### **Transaction Details**

Indicate the following preferences.

#### **Special Condition**

By default, the restrictions maintained at the account class level will be displayed here. When you define transaction code restriction attributes for an account itself, rather than for the account class to which it belongs, it is referred to as a Special Condition. You can apply special conditions by selecting the option 'Applicable' at the account level. If you opt to define special conditions for an account the 'restrictions' defined for the Account Class, to which the account belongs, will NOT apply to this account. If you wish to continue with the account class restrictions, opt for 'Not Applicable'.

#### **Transaction List**

Specify the restriction type here. The options available are:

- Allowed – If you select this, the transaction codes entered in the multi-entry block will be allowed for that account.
- Disallowed – If you select this option, the transaction codes entered in the multi-entry block will be disallowed.

### **Transaction Code**

Likewise, you can maintain restrictions for transaction codes as well. Transaction code based restrictions are allowed only for entries initiated from the Data Entry module. Otherwise you should use product code based restriction.

### **Description**

The system displays the description for the transaction code that you have specified

### **Debit**

During transaction processing, the system will validate whether any restrictions are placed on the account based on the transaction code. If you have indicated to allow 'Dr' transactions for a particular transaction code, and attempt to post a credit entry, the system will seek an override. If the message has been configured as an 'override' instead of an 'error', you will be able to continue the transaction, despite the restrictions, by providing appropriate reasons for the same. Otherwise you cannot continue with the transaction.

During maintenance or online operations, in the respective contract screens for the restricted transactions, when you specify the customer account, the system checks whether the account is restricted for the product that has been selected, or the debit/credit transaction type. If so, an override is sought when such contracts are saved.

### **Credit**

During transaction processing, the system will validate whether any restrictions are placed on the account based on the transaction code. If you have indicated to allow 'Cr' transactions for a particular transaction code, and attempt to post a debit entry, the system will seek an override. If the message has been configured as an 'override' instead of an 'error', you will be able to continue the transaction, despite the restrictions, by providing appropriate reasons for the same. Otherwise you cannot continue with the transaction.

During maintenance or online operations, in the respective contract screens for the restricted transactions, when you specify the customer account, the system checks whether the account is restricted for the product that has been selected, or the debit/credit transaction type. If so, an override is sought when such contracts are saved.

## **5.7 MIS Details**

This section contains the following topics:

- [Section 5.7.1, "Specifying MIS Details"](#)
- [Section 5.7.2, "Viewing Change Log"](#)
- [Section 5.7.3, "Viewing Transfer Log"](#)

## 5.7.1 Specifying MIS Details

Click 'MIS' button on the 'Deposit Account Booking' screen and invoke the 'Management Information System' screen.

Management Information System

Branch   
Account   
MIS Group   
Rate Code   
☐ Link to Group

Calc Method   
Rate Type   
Spread   
☒ Pool Code  
☐ Account Level  
Pool Code   
Reference Rate

Transaction MIS Codes


Address 2


Cost Code


Composite MIS Codes


Address 3


Change Log | Transfer Log

Ok Exit

Specify the following details:

### Branch Code

The current logged-in branch code is displayed here

### Account

The TD account number is displayed here.

### MIS Group

For an account, the transaction type of MIS class will be picked up from the account class.

### Rate Code

Specify the rate code. You can also select the appropriate one from the adjoining option list, which displays all valid rate codes maintained in the system.

### Calc Method

Specify the method to be considered for MIS related component computation.

### Rate Type

If you have indicated that rates maintained for the individual account should be picked up for MIS refinancing you have to specify the Rate Type that is to be used. The options available are:

- Fixed
- Floating – Automatic – indicating that the system should pick up the refinancing rate associated with the account. Since the account number is linked to a Rate Code the

system picks up the rate code associated with the account when the EOD processes are run to refresh the various rates.

### **Spread**

Specify the spread that should be applied if rate type is selected as 'floating' type.

### **Pool Code/Account Level**

Define the Pool Code/Account Level to which the account class or product belongs.

### **Pool Code**

For an account, the pool code will be picked up from the account class.

### **Transaction MIS Group**

For an account, the transaction type of MIS class will be picked up from the account class.

### **Composite MIS Group**

The composite type of MIS class will be defaulted from those defined for the customer.

### **Cost Code**

For an account, the cost codes will be picked up from the account class.

## **5.7.2 Viewing Change Log**

Click 'Change Log' button on the 'Management Information System' screen and invoke the 'Change Log' screen. If MIS reclassification occurs, through changing of the MIS codes for the 'Customer Type' of MIS classes, the system will store the changes made, in the Customer MIS 'Change Log' screen.

MIS Class *	Transaction Date *	Old MIS Code	New MIS Code

Here you can view the following details:

### **Branch Code**

The current logged-in branch code is displayed here.

### **Account**

The system displays the TD account number.

### **Change Log Details**

You can view the following details:



- MIS Class
- Transaction Date
- Old MIS Code
- New MIS Code

### 5.7.3 **Viewing Transfer Log**

Click 'Transfer Log' button on the 'Management Information System' screen and invoke the 'Balance Transfer Log' screen. When MIS reclassification occurs with respect to a customer, account or contract, the balances in a GL associated with the old MIS code in each case are transferred to the GL for the new MIS code, if the option of transferring MIS balances upon reclassification has been set in the 'Chart of Accounts' screen for the GL.

Here you can view the following details:

#### **Account**

The system displays the TD account number.

#### **Balance Transfer Log Details**

You can view the following details:

- Branch Code
- Product Code
- Fin Year
- Transaction Date
- GL Code
- MIS Class
- Old MIS Code
- New MIS Code
- TRF Ind
- Currency
- Ex rate
- Amount

## 5.8 Specifying Statement Details

Click 'Statement' button on the 'Deposit Account Booking' screen and invoke the 'Statement Details' screen.

The screenshot shows the 'Statement Details' window with three sections for Primary, Secondary, and Tertiary Account Statements. Each section includes a 'Generate Statement Only On Movement' checkbox, a 'Type' radio button group (Summary, None, Detailed), an 'Account' or 'Statement Account' text field, and a 'Cycle' section with 'Cycle' and 'On' dropdown menus. To the right of each section is a 'Previous Statement Details' area with 'Date', 'Balance', and 'No' text fields. At the bottom right, there is an 'Exclude Same Day Reversal Transactions from Statement' checkbox. The window has 'Ok' and 'Exit' buttons at the bottom right.

You can specify the following details:

### **Primary A/C Statement**

This refers to the type of statement to be generated periodically by the system, for this account. You can specify whether you want a detailed or summary statement or if you do not want a statement for this account at all.

### **Generate Stat. Only On Movement**

Check this box to indicate that an account statement should be generated for the account only when there has been a movement of funds into the account or when funds have been transferred out of the account.

For instance, let us assume that on the August 21, 2001, you have set the account statement generation frequency as Daily for the account LI020804. On the September 5, 2001, there has been no movement of funds in the particular account. If you have opted for the Generate Only on Movement option, the system will not generate a statement message for September 5, 2001.

If you choose not to enable this option, account statements will be generated regardless of whether there has been a movement of funds or not.

**Type**

You can specify whether you want a detailed or summary statement or if you do not want a statement for this account at all.

**Account**

The system displays the account number for which you are setting the statement details.

**Cycle**

You can specify the frequency for generating the account statements. To specify the frequency of the statements, click on the adjoining drop-down list. The following list is displayed:

- Annual
- Semi-annual
- Quarterly
- Monthly
- Fortnightly
- Weekly
- Daily

**On**

For a weekly statement you specify the day of the week on which account statements should be generated and for fortnightly and monthly statements the dates of the month. To specify for weekly statements, click on the adjoining drop-down list. The following list of days will be displayed:

- Monday
- Tuesday
- Wednesday
- Thursday
- Friday
- Saturday
- Sunday

To specify for monthly statements enter a number between 1 and 31 (corresponding to the system date).

If you set the statement date to 30, then account statements will be generated on:

- The last working day for months with < 30 days
- For months with 30 days on the 30th; if 30th is a holiday on the next working day

If you set the statement date to 31, then account statements will be generated on:

- The 31<sup>st</sup> for month with 31 days; if 31st is a holiday on the next working day
- The last working day for months < 31 days

For a fortnightly statement, you could specify 1 and 15

For all other cycles, account statement will be generated on the last day of that cycle.

## **Secondary A/C Statement**

This refers to the type of statement to be generated periodically by the system, for this account. You can specify whether you want a detailed or summary statement or if you do not want a statement for this account at all.

## **Tertiary A/c Statement**

This refers to the type of statement to be generated periodically by the system, for this account. You can specify whether you want a detailed or summary statement or if you do not want a statement for this account at all.

### **Statement Account**

Specify the account for which the statement has to be generated. The adjoining option list displays all valid accounts maintained in the system. You can select the appropriate one.

### **Exclude Same Day Reversal trns from Stmt**

If you do not wish transactions booked and reversed on the same day to be reflected in the account statement, you can specify the preference here. This feature is applicable only for the customer account legs and not for the related GL legs. Also, reversals made through the DE module will not be considered for exclusion.

This specification is defaulted from the account class linked to the account. You can change it for a specific account.

## **5.9 Specifying Joint Holder Details**

Click 'Joint Holders' button on the 'Deposit Account Booking' screen and invoke the 'Joint Holders' screen.

Branch

Account Number

Customer No

List of Joint Holders

Customer No	Customer Name	Joint Holder Type	Start Date	End Date
<input type="text"/>	<input type="text"/>	Customer Contact Person	<input type="text"/>	<input type="text"/>

Ok Exit

Specify the following details:

### **Account Number**

The system displays the account number here.

### **Customer No**

The system displays the customer account number.

**Branch Code**

The system displays the branch code of the current branch.

**List of Joint Holders**

You can add the joint holder details in this section if the selected account type is 'Joint'. Maintain the following details:

**Customer Number**

Specify the customer Id for the joint holder. The adjoining option list displays the list of all valid customer numbers. Select the appropriate one.

**Customer Name**

The system displays the customer name based on the selected customer number.

**Joint Holder Type**

Indicate the type of authority. Select the appropriate one from the drop-down menu. The options are:

- Authorized Signatory
- Customer Contact Person
- Guardian
- Custodian
- Developer
- Guarantor
- Joint and First
- Joint and Other
- Joint or First
- Joint or Other
- Nominee
- Related for Enquiry
- Solicitor
- Sole Owner
- Third Party
- Trustee
- Valuer

**Start Date**

Specify the date from which the joint holding of the account begins.

**End date**

Specify the date on which the joint holding of the account ends.

---

**Note**

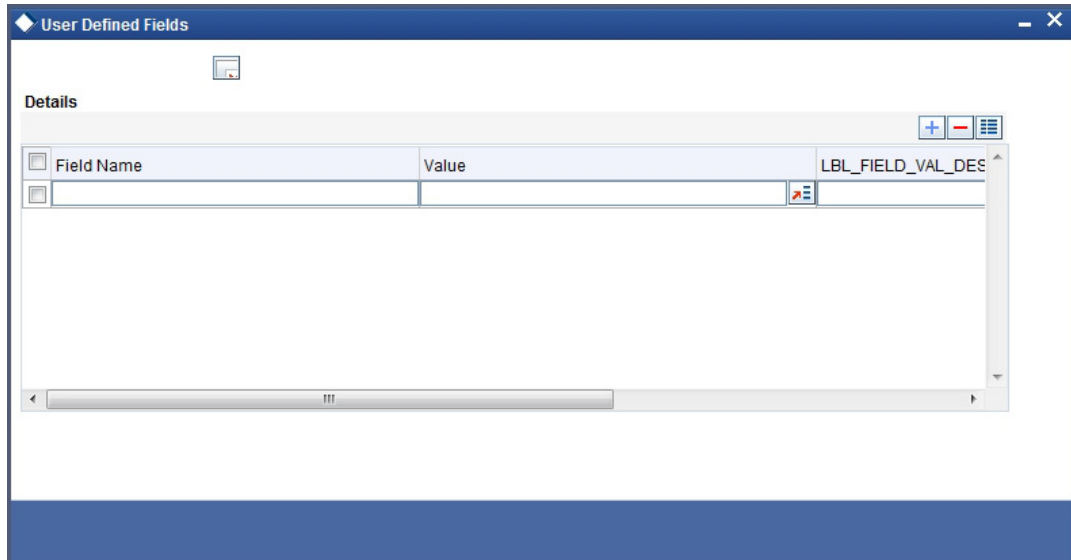
Note the following:

- If the end date expires, the system does not allow you to save the customer account in case of amendment in the joint holder details. The system will display an error message if you attempt to save the amendment.
  - You can enter the joint holder details only if 'Account Type' is 'Joint'. If the account type is 'Joint' then it is mandatory to specify the details of at least one joint holder.
-

## 5.10 Capturing User Defined Fields

All User Defined Fields (UDFs) linked to the function ID 'STDCUSTD' are displayed in the 'User Defined Fields' screen.

Invoke this screen by clicking 'Fields' button on the 'Deposit Account Booking' screen.

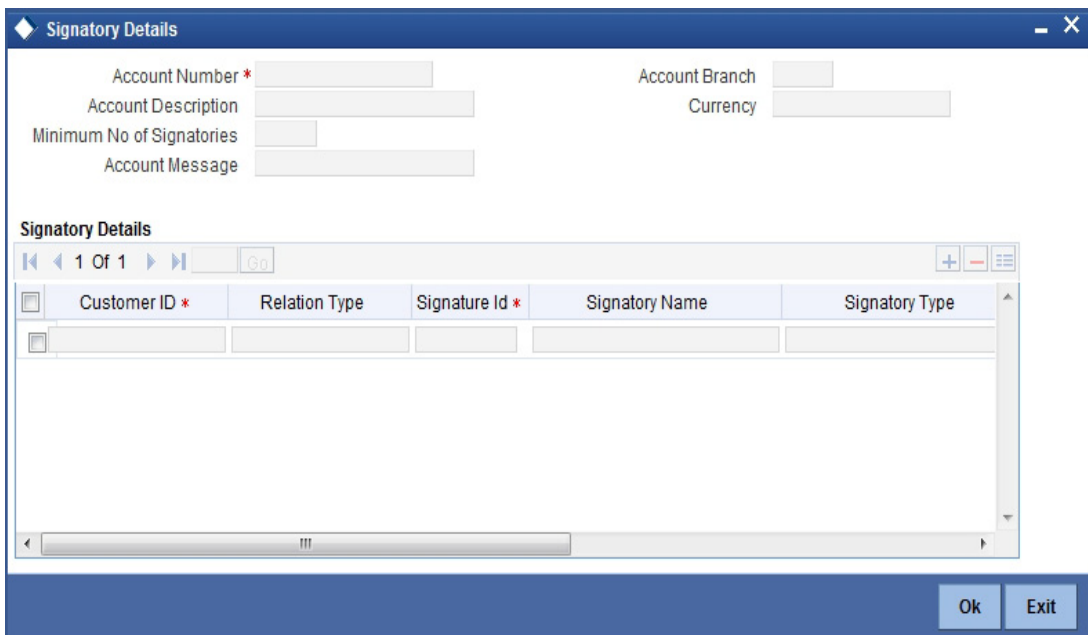


Here you can specify values for each UDF.

*Refer the User Manual titled 'User Defined Field' for details about defining UDFs. Click 'Fields' button on the 'Deposit Account Booking' screen and invoke the 'User Defined Fields' screen.*

## 5.11 Specifying Account Signatory Details

Click 'Signatory' button on the 'Deposit Account Booking' screen and invoke the 'Signatory Details' screen.



Here you can capture the following details:

**Branch code**

The system defaults the current branch here.

**Account**

This is the account number to which signatories are to being linked.

**Account description**

The system displays the description for the account you have selected.

**Customer No**

Enter the customer signatory you want to link to the account

You can link a customer signatory to an account either by:

- Click on the option list next to the Signatory Number. A list of customer signatory numbers, whose details have been captured will be displayed, along with their names. Pick up the signatory whom you want to make an account signatory for the account
- Keying-in the customer Signatory Number and Name directly, if the signatory number has not been maintained through the Customer Signatory details screen

---

**Note**

If the signatory ID that you specify has not been maintained, the System displays an override. On confirming the override, you will be allowed to save the signatory details. An error message is displayed if you enter a duplicate Signatory ID. Each time you capture a new Signatory ID at the account level you must identify the relationship of the signatory with the customer.

---

**Minimum Number of Signatories**

Specify the minimum number of signatories necessary to endorse an instrument involving the account.

**Customer Name**

The system displays the name of the corresponding customer

**Account Message**

You can capture information about particular signatories. These messages could pertain to the name, number and the type of signatory your customer is. For instance you can capture a message like - "This signatory is a joint account holder with rights to sign instruments only up US 8000".

**Signature ID**

Specify the signatory identification number.

**Signatory Name**

The system displays the corresponding name of the signatory ID specified.

**Signatory Type**

Specify the signatory type.

**Approval Limit**

Specify the amount up to which the account signatory can approve for debits.

**Signatory Message**

The system displays the message corresponding to the signatory.

## 5.12 TD Payout Details

This section contains the following topics:

- [Section 5.12.1, "Indicating TD Payout Details"](#)
- [Section 5.12.2, "Term deposit Tab"](#)
- [Section 5.12.3, "Bankers Cheque/DD Tab"](#)
- [Section 5.12.4, "Specifying PC Details"](#)
- [Section 5.12.5, "Capturing Payout Interest Details for Child TD"](#)
- [Section 5.12.6, "Interest Tab \(interest preferences for Child TD\)"](#)

### 5.12.1 Indicating TD Payout Details

Click 'TD Payout Details' button on the 'Deposit Account Booking' screen and invoke the 'Term Deposit Payout Details' screen to capture the parameters for automatic pay-out.

Term Deposit Payout Details

Branch  Currency

Account

Term deposit Bankers Cheque / Demand Draft PC

Branch  Default From ☒ Parent Account ☐ Account Class

Currency

Customer No  Account Class

Interest

Ok Exit

Here you can capture the following details:

#### **Branch code**

The system defaults the current branch here.

#### **Account**

This is the parent TD account number.

#### **Currency**

The system defaults the TD currency.

### 5.12.2 Term deposit Tab

This tab is displayed by default on invoking the screen. Here you can capture details for creation of a child TD as part of pay-out of the parent TD.

#### **Customer No**

The system defaults the customer number. However, the customer no can be changed and a different customer can be provided for child TD creation.



### Branch code

The system defaults the current branch here.

### Currency

The system defaults the TD currency.

### Default From

Indicate whether the details should be picked up from the parent TD account or the account class, by choosing one of the following options:

- Account
- Account Class

### Account Class

Specify the account class, if you have selected the 'Default From' as Account Class.

If you select the 'Default From' as Account, then on clicking of 'P' button, the system will default the interest and deposit details from the parent TD account. Or if you select the 'Default From' as Account Class, then on clicking 'P' button, the system will default the interest and deposit details from the account class selected. For the child TD, you will have to capture interest calculation and pay-out preferences. You can do this by clicking 'Interest' button on the screen.

*Refer the section 'Capturing Payout Interest Details for Child TD' in this chapter for details about capturing interest preferences for Child TD in case auto pay-out by rollover option is selected.*

## 5.12.3 Bankers Cheque/DD Tab

Click 'Banker's Cheque/DD' tab to capture cheque related details if you have opted for TD pay-out through a banker's cheque.

Term Deposit Payout Details

Branch  Currency

Account

Term deposit Bankers Cheque / Demand Draft PC

Instrument Details

Bank Code  Instrument Type

Payable Branch  Currency

Beneficiary Details

Beneficiary Name  Beneficiary Address

Passport/IC Number

Narrative

Interest

Ok Exit

Here you can capture the following details:

### Cheque Details

Specify the following details.

**Bank Code**

Specify the bank code of the Bankers cheque.

**Currency**

The system displays the TD currency. You cannot modify it.

**Payable Branch**

Specify the payable branch for the cheque. The adjoining option list displays all branch codes linked to the specified bank code. You can select the appropriate one.

**Instrument Type**

Instrument type of the TD will be defaulted here based on the payout type value selected in the main screen, if you have selected 'Payout Type' as 'Demand Draft' or 'Bankers Cheque'.

**Beneficiary Details**

Specify the following details.

**Beneficiary Name**

Specify the name of the beneficiary for the pay-out.

**Passport/IC Number**

Specify the passport number or identification card number of the beneficiary for the pay-out.

**Narrative**

Specify the description for the pay-out.

**Beneficiary Address**

Specify the address of the beneficiary for the pay-out.

**5.12.4 Specifying PC Details**

Click 'PC' tab to capture pay-out details if you have opted for TD pay-out through PC transfer to another account.

The screenshot shows a software window titled "Term Deposit Payout Details". At the top, there are input fields for "Branch", "Account", and "Currency". Below these is a tabbed interface with three tabs: "Term deposit", "Bankers Cheque / Demand Draft", and "PC". The "PC" tab is currently selected and highlighted. Under the "PC" tab, there are two main sections: "Counterparty" and "Beneficiary Details". The "Counterparty" section includes fields for "Counterparty Bank Code", "Counterparty Account", and "Counterparty Currency". The "Beneficiary Details" section includes fields for "Beneficiary Name", "Passport/IC Number", "Narrative", and "Beneficiary Address". At the bottom of the window, there is a section labeled "Interest" with a small upward arrow icon. In the bottom right corner, there are "Ok" and "Exit" buttons.

The following details are captured here:

### **Counterparty**

Specify the following details.

#### **Counterparty Bank Code**

Specify the bank code of the counter party for the pay-out.

#### **Counterparty Account**

Specify the account name of the counter party for the pay-out.

#### **Currency**

Specify the currency of the counter party for the pay-out.

### **Beneficiary Details**

Specify the following details.

#### **Beneficiary Name**

Specify the name of the beneficiary for the pay-out.

#### **Beneficiary Address**

Specify the address of the beneficiary for the pay-out.

#### **Passport/IC Number**

Specify the passport or identification card number of the beneficiary for the pay-out.

#### **Narrative**

Specify the description for the pay-out.

Note that the system will process TD payout through PC transfer using a bridge GL that is specified for the account class in the 'Deposit Account Details' screen.

*Refer the section 'Maintaining Deposit Details' in the chapter Term Deposit Maintenance' for details about the bridge GL*

## **5.12.5 Capturing Payout Interest Details for Child TD**

As mentioned before, if you have opted for creation of a child TD on maturity of the parent TD, you need to specify interest details of the child TD. Click 'Interest' button on the 'Term Deposit Payout Details' screen and invoke the 'Term Deposit Interest' screen.

In this screen, the system defaults all the parameters maintained for the parent TD. However, you can modify them.

This screen comprises two tabs viz:

- Interest
- Deposit

### 5.12.6 **Interest Tab (interest preferences for Child TD)**

You need to capture the following details here:

#### **Interest Tab**

You can capture the following interest-related details.

#### **Calculation Account**

Select the calculation account of the child term deposit from the option list. All the CASA accounts and the current TD account for which child TD is to be created will be available for selection in the option list.

**Interest Booking Account**

You can select the accounts for booking interests on transactions processed at your bank.

**Charge Booking Account**

You can select the accounts for booking charges on transactions processed at your bank.

**Interest Statement**

You can also indicate if you would like to generate an interest statement for the account. The Interest Statement will furnish the values of the SDEs and UDEs and the interest rule that applies on the account.

**Consolidated Charge Account**

Specify the account. The option list consolidated charge account

**Dr Cr Advices**

You can indicate whether you want to generate an interest liquidation advice for a customer account. Check the 'Debit/Credit Advices' box to indicate that the system must generate payment advices when interest liquidation happens on an account. The advices are generated in the existing SWIFT or/and MAIL format. No advices will be generated if you leave this box unchecked.

The preference you have made in the Customer Account Class screen will be defaulted here. However, you can choose to change your preference to generate or suppress these Advices.

**Interest Start Date**

The system displays the Maturity date of the parent TD as the interest start date for the child TD. However, you can modify it. Interest for this account will be calculated according to the special conditions that you define subsequently.

**Charge Start Date**

For the account for which you are defining special conditions, you must specify the date from which you would like to apply charges. Charges for this account will be calculated according to the special conditions that you define subsequently.

By default, charges on an account would be applied when the free banking period (if any) elapses. This means that the Charge Start Date is arrived at by the System by adding the Free Banking Period days (if any, specified for the account class used by the account) to the Account Opening Date. If no Free Period has been indicated for the account class used by the account, the Charge Start Date is defaulted to the Account Opening Date (that is, charges on the account would be applied right from the account opening date) and displayed in the Special Conditions Maintenance screen.

You can override the default Charge Start Date and specify the desired start date for charge application.

**Interest Booking Branch**

By default, the customer's account in the current branch will be displayed in this screen (in the Interest/Charge Booking Account and Interest/Charge Booking Branch fields). However, you have the option of booking interest/charge to a different account belonging to another branch also. You can select the Interest/Charge Booking Branch from the option-list available. The accounts maintained in the selected Booking Branch will be available in the option-list provided for Interest/Charge Booking Account. You can select the account from this list. Interest/Charge will be liquidated into the selected account.

**Charge Booking Branch**

By default, the customer's account in the current branch will be displayed in this screen (in the Interest/Charge Booking Account and Interest/Charge Booking Branch fields). However, you have the option of booking interest/charge to a different account belonging to another branch

also. You can select the Interest/Charge Booking Branch from the option-list available. The accounts maintained in the selected Booking Branch will be available in the option-list provided for Interest/Charge Booking Account. You can select the account from this list. Interest/Charge will be liquidated into the selected account.

#### **Consolidated Charge Branch**

Select the charge booking branch from the option-list available. You have an option of booking interest/charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option-list provided. The system liquidates the Interest/Charge into the selected account

#### **Product Code**

Specify the product code.

#### **UDE Currency**

Specify the UDE currency for the product that you apply on the account. UDE values that you specify for the account subsequently will be taken to be in this currency.

#### **Generate UDE Change Advice**

Check this box to generate the UDE change advice.

#### **Waive Charge**

This box is unchecked by default. However, you cannot waive charge on a TD. Leave this box unchecked.

#### **Open**

Check this box to make the product applicable again. More than one product may be applicable on an account class at the same time. You can temporarily stop applying a product on an account class by 'closing' it. You can achieve this by un-checking the box 'Open'. The product will cease to be applied on the account class.

#### **Continue Variance on Rollover**

This is defaulted based on the Interest and Charges product. However, you can modify this. If you have modified this, then during save, the system will prompt that 'Continue variance on Rollover Flag is modified'. You can proceed.

Check this box to enable continued variance on rollover. If you check this, then the system will default account variance as current value to the rollover deposit for the next cycle.

If you do not check this, then the account variance will not be carried forward to next rollover cycle.

#### **Interest rate based on cumulative amount**

Check this box if child TD account has to be considered for cumulation. Cumulation is applicable only for rate chart allowed TDs.

#### **Effective Date**

Specify the effective date of a record which is the date from which a record takes effect. The system displays the maturity date of the parent TD. However, you can change it.

#### **Open**

Specify the open records with different Effective Dates if the values of UDEs vary within the same liquidation period.

#### **UDE ID**

Specify the UDE ID for the account.

## UDE Value

Specify the values for a UDE, for different effective dates, for an account. When interest is calculated on a particular day for an account with special conditions applicable, the value of the UDE corresponding to the date will be picked up.

## Rate Code

Specify the rate code for the account. TD rate code is not applicable for Child TD.

## Variance

Specify the variance in the interest rate. This is the variance alone. The effective rate will be the sum of the TD rate code and the variance that you specify here. You can modify it anytime.

## 5.13 Deposit Tab (Deposit Preferences for Child TD)

Click 'Deposit' tab to capture deposit-related details of the child TD, if you have opted for creation of a child TD on maturity of the parent TD.

The system defaults all the parameters maintained for the parent TD in this screen. However, you can modify them.

**Term Deposit Interest**

Account Details

Interest Deposit

Deposit Tenor ☐ Account Class Tenor ☒ Account Tenor ☐ Independent Tenor

Years  Months  Days

LBL\_DEPTENORMONTH

Maturity Date

☐ Auto Rollover ☐ Close on Maturity ☐ Move Interest to Unclaimed ☐ Move Principal to Unclaimed

Rollover Tenor ☒ Account Class Tenor ☐ Account Tenor ☐ Independent Tenor

Years  Months  Days

Next Maturity Date

Rollover Type ☒ Principal ☐ Principal + Interest ☐ Special Amount ☐ Interest

Rollover Amount

☐ Rollover Interest Rate Based on Cumulative Amount

**Compute**

**Term Deposit Payout Details**

1 Of 1

Payout Type	Percentage	Offset Branch	Account	Narrative
Account				

Payout Parameters

**Ok** **Exit**

You need to capture the following details here:

### Deposit Tenor

Select the deposit tenor type. The following options are available.

- Account class tenor - If you select this, the system will default the default tenor from the account class. This is represented in terms of days, months and years. You cannot edit it. The system will not display the next maturity date, as account class tenor is subject to change.

- Account tenor - If you select this, the system displays the original tenor of the parent TD. The tenor is represented in days, months and years. You cannot change this.
- Independent tenor - If you select this, you can specify the tenor in terms of days, months and years. The default value of the independent tenor will be null.

The tenor should be specified within the minimum and maximum tenor limits maintained at the account class level. The tenor months cannot be greater than 11 months and if tenor months is specified, the tenor days cannot be greater than 30 days.

#### **Years**

This indicates the number of years in the original tenor.

#### **Months**

This indicates the number of months in the original tenor.

#### **Days**

This indicates the number of days in the original tenor.

If the maturity date falls on the holiday, the system adjusts it to next working day.

### **Rollover Tenor**

The deposit tenor has following options as below,

- Account class tenor - If you select this, the system displays the account class tenor in days, months and years. You cannot change this. The system will not display the next maturity date, as account class tenor is subject to change. The default account class tenor at the time of rollover is considered.
- Account tenor - This is the default option. If this is selected, the system populates the original tenor of the parent TD. The tenor is represented in days, months and years. You cannot change this.
- Independent tenor - If you select this, you can enter the rollover tenor in terms of days, months and years. The default value of the independent tenor will be null.

#### **Years**

This indicates the number of years in the rollover tenor.

#### **Months**

This indicates the number of months in the rollover tenor.

#### **Days**

This indicates the number of days in the rollover tenor.

The tenor should be specified within the minimum and maximum tenor limits maintained at the account class level. The tenor months cannot be greater than 11 months and if tenor months is specified, the tenor days cannot be greater than 30 days.

The tenor is represented in terms of years, months and days. For example, if the deposit tenor is 185 days, it should be represented as 0 years, 6 months and 5 days. You need to specify the values in the appropriate fields.

### **Maturity Date**

The system defaults the maturity date from the default tenor from the account class. However, you can modify this date. On this date the term deposit account gets



**Auto Rollover**

Check this field to automatically rollover the deposit you are maintaining. You have to indicate 'Rollover Type' on selecting this option

**Close on Maturity**

Check this box to close the term deposit account on maturity date and transfer the amount as per the pay-out details maintained for the child TD.

**Move Interest to Unclaimed**

Check this box to move the interest amount to the unclaimed GL mapped at the IC product in the accounting roles on grace period end date. If you select this option, you will need to check the box 'Move Principal to Unclaimed'.

**Move Principal to Unclaimed**

Check this box to move the principal amount to the unclaimed GL mapped at the IC product in the accounting roles and liquidate the interest amount to the interest booking account on grace period end date. If you select this option, the principal liquidation account should be the term deposit account.

**Rollover interest rate based on cumulative amount**

Check this box to opt for cumulation at the time of rollover.**Next Maturity Date**

On selecting the rollover for the TD account, the system defaults the next maturity date from the previous tenor of the deposit.

**Deposit Tenor**

The system calculates the tenor of the deposit account to the difference between Interest start date and Maturity date and displays it. In case of change in maturity date, the system changes the value of this field.

**Rollover Type**

Indicate the components that should be rolled over by choosing one of the following options:

- Principal
- Principal + Interest
- Special Amount
- Interest

**Rollover Amount**

If a special amount is to be rolled over, you have to specify the amount (less than the original deposit amount) in this field.

**Payout Type**

Indicate the method for initial funding during account creation.

Choose one of the following options:

- Account Number
- General Ledger
- Banker's Cheque
- Payments

**Percentage**

Specify the percentage of the amount that be rolled over.

### Offset Branch

The system populates the branch code of the account from which fund is transferred to TD account. This field returns the branch code if the account is selected and NULL is returned if GL is selected.

### Account

Specify the account number/ GL from which the fund is transferred to TD account. If it is Pay-In mode in GL then the system displays only GL's and if the Pay-In mode is Account then only accounts are displayed in the option list.

### Narrative

Specify remarks about the transaction.

## 5.13.0.1 Specifying Pay-out Parameters for Child TD

Click 'Payout Parameters' button on the 'Term Deposit Interest' screen and invoke the 'Payout Parameters' screen. Here you can specify pay-out preferences for the child TD.

The screenshot shows a software window titled "Payout Parameters". It features a tabbed interface with two tabs: "Bankers Cheque" (which is the active tab) and "PC". Under the "Bankers Cheque" tab, there are two main sections. The "Cheque Details" section contains input fields for "Bank Code", "Currency", and "Payable Branch". The "Beneficiary Details" section contains input fields for "Beneficiary Name", "Passport/IC Number", "Narrative", and "Beneficiary Address". At the bottom right of the window, there are two buttons labeled "Ok" and "Exit".

This screen comprises two tab viz:

- Bankers Cheque
- PC

## 5.13.0.2 Bankers Cheque Tab (for auto pay-out of Child TD)

By default this tab is displayed on invoking the screen. You need to capture the following details in case you want to redeem the child TD using a banker's cheque.

### Cheque Details

Specify the following details.

#### Bank Code

Specify the bank code of the Bankers cheque.

#### Currency

Specify the currency in which the cheque is drawn.

### **Payable Branch**

Specify the payable branch for the cheque. The adjoining option list displays all branch codes linked to the specified bank code. You can select the appropriate one.

### **Beneficiary Details**

Specify the following details.

#### **Beneficiary Name**

Specify the name of the beneficiary for the pay-out.

#### **Passport/ IC Number**

Specify the passport or IC number of the beneficiary for the pay-out.

#### **Narrative**

Specify the description for the pay-out.

#### **Beneficiary Address**

Specify the address of the beneficiary for the pay-out.

### **5.13.0.3 PC Tab for Child TD**

Click 'PC' tab to capture payment details if you want to redeem the child TD through a PC transfer to another account.

The screenshot shows a software window titled "Payout Parameters" with a blue header bar. Below the header, there are two tabs: "Bankers Cheque" and "PC", with "PC" being the active tab. The main area of the window is divided into two sections. The left section, titled "Counterparty", contains three input fields: "Counterparty Bank Code", "Counterparty Account", and "Currency". The right section, titled "Beneficiary Details", contains four input fields: "Beneficiary Name", "Passport/IC Number", "Narrative", and "Beneficiary Address". At the bottom right of the window, there are two buttons: "Ok" and "Exit".

The following details are captured here:

### **Counterparty**

Specify the following details.

#### **Counterparty Bank Code**

Specify the bank code of the counter party

#### **Counterparty Account**

Specify the account name of the counterparty for the pay-out.

#### **Currency**

Specify the currency for the pay-out.

## **Beneficiary Details**

Specify the following details.

### **Beneficiary Details**

Specify the details of the beneficiary

#### **Beneficiary Name**

Specify the name of the beneficiary

#### **Passport/IC Number**

Specify the Passport/IC Number of the beneficiary

#### **Narrative**

Give a brief description for the payout.

#### **Beneficiary Address**

Specify the address of the beneficiary.

## 5.14 Viewing Change Log

Click 'Change Log' button on the 'Deposit Account Booking' screen and invoke the 'View' screen.

**Verify**

New Enter Query

Key Id

Function Id

**Records**

1 Of 1 Go

<input type="checkbox"/>	Mod Number	Modification Status	Maker	Maker Date Stamp	Authorization Status	View Char
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="View Char"/>

**Remarks**

Maker Remarks

First Checker Remarks

Maker Override Remarks

**Warnings**

1 Of 1 Go

<input type="checkbox"/>	Warning Code	Warning Description
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>

**Fields**

1 Of 1 Go

<input type="checkbox"/>	Field Name	Old Value	New Value
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Ok Reject Exit

Here you can view the following details:

- Modification Number
- Modification Status
- Maker ID
- Maker Date Stamp
- Authorization Status
- View Changes
- Remarks
- Maker Remarks
- Maker Override remarks

- First Checker Remarks
- Checker Remarks
- Warning Code
- Warning Description
- Field Name
- Old Value
- New Value

## 5.15 Interest Payout Details for Banker's Cheque / DD and PC

This section contains the following topics:

- [Section 5.15.1, "Capturing Interest Payout Details for Banker's Cheque / DD and PC"](#)
- [Section 5.15.2, "Banker's Cheque / DD Tab"](#)
- [Section 5.15.3, "PC Tab"](#)

### 5.15.1 Capturing Interest Payout Details for Banker's Cheque / DD and PC

You can capture interest payout details for Banker's Cheque / DD and PC in the 'Term Deposit Interest Payout Details' screen.

You can capture the following details:

#### **Branch Code**

Branch code of the current branch is defaulted here.

#### **Account**

Account number of TD is defaulted here from the main tab.

#### **Currency**

Currency code of the TD account is defaulted here.

### 5.15.2 **Banker's Cheque / DD Tab**

On invoking the 'Term Deposit Interest Payout Details' screen, this tab is displayed by default. You can specify the following details:

#### **Cheque /DD Details**

You can specify the following cheque or DD details here:

##### **Bank Code**

Specify the bank code. The adjoining option list displays all the bank codes maintained in the system. You can choose the appropriate one.

##### **Payable Branch**

Specify the branch from which the interest is payable. The adjoining option list displays all the bank codes maintained in the system. You can choose the appropriate one.

##### **Instrument Type**

The system displays the instrument type.

##### **Currency**

The system displays the currency.

#### **Beneficiary Details**

You can specify the following beneficiary details here:

##### **Beneficiary Name**

Specify the beneficiary name.

##### **Passport Number**

Specify the passport number of the beneficiary.

##### **Narrative**

Enter a brief description of the beneficiary.

##### **Beneficiary Address**

Specify the beneficiary address.

### 5.15.3 PC Tab

Click 'PC' tab on the 'Term Deposit Interest Payout Details' screen. The following screen will be displayed.

The screenshot shows a window titled "Interest Payout Details" with a blue header bar. Below the header, there are several input fields and a tabbed interface. The "PC" tab is selected and highlighted in blue. The fields are organized as follows:

- Branch: [Text Field]
- Account: [Text Field]
- Currency: [Text Field]
- Bankers Cheque / Demand Draft: [Text Field]
- Counterparty: [Section Header]
- Counterparty Bank Code: [Text Field]
- Counterparty Account: [Text Field]
- Counterparty Currency: [Text Field]
- Beneficiary Details: [Section Header]
- Beneficiary Name: [Text Field]
- Passport/IC Number: [Text Field]
- Narrative: [Text Field]
- Beneficiary Address: [Text Field]

At the bottom right of the window, there are "Ok" and "Exit" buttons.

#### **Counterparty**

You can specify the following counterparty details here:

##### **Counterparty Bank Code**

Specify the counterparty bank code. The adjoining option list displays all the counterparty bank codes maintained in the system. You can choose the appropriate one.

##### **Counterparty Account**

Specify the counterparty account. The adjoining option list displays all the counterparty bank codes maintained in the system. You can choose the appropriate one.

##### **Currency**

The system displays the instrument currency.

#### **Beneficiary Details**

You can specify the following beneficiary details here:

##### **Beneficiary Name**

Specify the beneficiary name.

##### **Passport Number**

Specify the passport number of the beneficiary.

##### **Narrative**

Enter a brief description of the beneficiary.

##### **Beneficiary Address**

Specify the beneficiary address.

---

#### **Note**

The system supports the following payout options for interest payout:



- Account
- General Ledger
- Bankers Cheque
- Demand Draft
- Payments and Collections

If payout details are maintained for interest component then interest liquidation happens on the basis of payout details maintained for interest component. However, if payout details are not maintained for interest component then interest liquidation happens on the basis of interest book account specified.

If payout type is chosen as Account or GL for interest component then interest liquidation happens on the basis of offset account mentioned in the 'Term deposit payout details' multi grid. If payout type is chosen as Demand Draft /Banker's Cheque or Payments and Collections for interest component then interest liquidation happens on the basis of payout details maintained in the 'Interest Payout Details' sub screen.

Interest payout through as Demand Draft /Banker's Cheque or Payments and Collections happens through the same bridge GL used for principal payout.

The system does not support payout option as Term Deposit.

Interest payout is not supported if rollover type is interest or principal and interest. For Interest rollover type interest liquidation will be done based on the interest book account.

## 5.16 Viewing Rollover History Details

You can view Rollover History details in TD Rollover History screen. Click on 'Rollover History' to invoke this screen.

Branch Code

Account No

**Rollover History**

Sequence Number	Rollover Date	Rollover Type	Principal	Interest

Exit

The following details are defaulted in the above screen:

- Sequence Number
- Rollover Date
- Rollover Type
- Principal
- Interest
- Rollover Amount
- Tenor Years

- Tenor Months
- Tenor Days
- Old Maturity Date
- New Maturity Date
- Account Status

For Rollover Type, P = PRINCIPAL, I = PRINCIPAL + INTEREST, T = INTEREST and S = SPECIAL AMOUNT.

---

#### Note

On rollover, the adjusted rollover tenor of the TD account is updated in the fields Tenor Years, Tenor Months and Tenor Days.

If the rollover tenor is 1 year, 5 months and 7 days, then the rollover history is updated as

- Tenor Years - 1
  - Tenor Months - 5
  - Tenor Days - 7
- 

## 5.17 Specifying Document Details

You can capture the customer related documents or link the documents already in central content management repository through the 'Document Upload' screen. Click 'Documents' button to invoke this screen.

The screenshot shows a 'Document Upload' window. It contains a table with the following columns: 'Document Category \*', 'Document Type \*', 'Document Reference \*', 'Remarks', and an 'Uplo' button. The first row of the table has checkboxes and input fields. The window also has a title bar, a close button, and 'Ok' and 'Cancel' buttons at the bottom.

Here, you need to specify the following details:

#### Document Category

Specify the category of the document to be uploaded.

#### Document Type

Specify the type of document that is to be uploaded.

#### Document Reference

The system generates and displays a unique identifier for document reference on clicking the 'Upload' button. Alternatively, you can select the document reference from the option list. The

list displays all the values in the Document Linkage screen corresponding to the selected 'Document Category' and 'Document Type'.

Click on the option list icon to open the 'List Of Values Document Reference' screen.

**List of Values Document Reference**

Case Sensitive

Entity Id % Document Reference %  
Entity Reference % Request Reference %

Fetch

**Search Results**

First Previous 1 Of 1 Next Last Go

Entity Id	Entity Reference	Document Reference	Request Reference
-----------	------------------	--------------------	-------------------

No Records Found for the Specified Criteria

You can search for the records based on Entity Id, Entity Reference, Request Reference and Document Reference number. The search will fetch the documents which are maintained through Document Linkage Screen.

On selecting a record, values for Document Reference, Document Category and Document Type of the selected record will be updated in the screen.

On save of the entity, the document will be marked as 'Linked' in document linkage screen and once it is updated, the record will not be available for further linking to any entity. The Linkage status will not be updated in Document Linkage Screen when a linked document is deleted from the screen or the entity record is deleted and thus it will be not available for further linkage

If the document selected is having the Entity Reference Number then the id of the corresponding entity will be updated in Entity Id field in Document Linkage screen.

### Remarks

Specify the additional information, if any.

## Upload

Click 'Upload' button to open the 'Document Upload' sub-screen. The 'Document Upload' sub-screen is displayed below:

The screenshot shows a software window titled "Document Upload". It contains a "Document Path" label and a text input field. To the right of the input field is a "Browse..." button. Below the input field are "Submit" and "Cancel" buttons. To the right of this section is a table with two columns: "Document Reference \*" and "Remarks". The table has one row with empty input fields. To the right of the table is an "Upload" button. At the bottom right of the window are "Ok" and "Cancel" buttons.

In the 'Document Upload' sub-screen, specify the corresponding document path and click the 'Submit' button. Once the document is uploaded through the upload button, the system displays the document reference number.

## View

Click 'View' to view the document uploaded.

## 5.18 Specifying Denominated Deposit Details

You can capture denominated deposits details in the 'Denominated Deposit' screen. To invoke this screen click the button 'Denominated Deposit' on 'Deposit Account Booking' screen.

**Denominated Allocation Details**

Denomination ID	Denomination Description	Denomination Value	Units	Total Amount

**Certificate Status Query/Modification**

☒ Active Certificate Only  
☐ Single Certificate Only  
☐ All Certificates

Certificate Number	Denomination Value	Issue Date	Current Status	New Status	Status Change
			Issued		

Bulk Status Change: Select  
Bulk Status Change Reason:

Ok Cancel

The following details are captured here:

### **Denomination Allocation Details**

The following denomination allocation details are captured here:

#### **Denomination ID**

Specify the denomination id here. Alternatively you can also select the denomination ID from the adjoining option list. The list displays all denomination ids allowed at the account class level.

#### **Denomination Description**

This is defaulted from the account class level.

#### **Denomination Value**

This is defaulted from the account class level.

#### **Units**

Specify the required units here.

#### **Total Amount**

The Total Amount which is Denomination value x Units is displayed here.

## **Certificate Status Query/Modification**

After a deposit is opened, you can perform a query or modification on the certificate status of a deposit. Select the type of query or modification that you want to perform on the certificates from the following options:

- Active Certificate Only
- Single Certificate Number
- All Certificates

### **Certificate Number**

Select the certificate number from the adjoining option list for which the status has to be changed or queried on.

### **Denomination Value**

This is defaulted from the account level.

### **Issue Date**

The date of issuance of the certificate to the deposit is displayed here.

### **Current Status**

The current status of the certificate is displayed here

### **New Status**

You can select the new status of the certificate from the adjoining drop-down list. The following options are available for selection:

- Issued
- Lost/damaged
- Re-denominated
- Modified
- Duplicate
- Rollover Issue

---

### **Note**

Only valid certificate status which are allowed to be modified manually will be available in the drop down

---

### **Status Change Date**

The status change date is defaulted here

### **Status Change Reason**

Specify the reason for status change of the certificate. You can enter up to 225 characters.

### **Bulk Status Change**

Select the appropriate bulk status change option from the drop-down list:

- Modified
- Issued
- Lost/damaged
- Re-denominated
- Duplicate
- Rollover Issue

---

**Note**

Only valid certificate status which are allowed to be modified manually will be available in the drop down

---

**Bulk Status Change Reason**

Specify the reason for status change of the certificate. You can enter up to 225 characters.

Click 'Populate' button. System calculates and displays the following details:

**Denomination Allocation Pending Amount**

This indicates the amount for which the denomination is yet to be allocated.

**Certificate Allocation Pending Amount**

This indicates the amount for which the certificate is yet to be allocated.

**Term Deposit Amount**

This indicates the deposit amount.

Deposit certificate statuses are available for modification as detailed below. Certain status changes are based on occurrence of events on the term deposit account.

Current Certificate Status	Action	Status of the existing certificate after the action	Status of the new certificate
Issued	Account not opened due to unsuccessful pay-in transaction	Cancelled	
	Amount Block to the deposit certificate	Amount Blocked	
	Re-denomination of the certificate	Modified	Re-denominated
	Redemption of the deposit ( partial or full)	Redeemed	
	Rollover of the deposit	Cancelled **.In ICDBADHC screen on trying to issue new certificate with 'Rollover Issuance' as 'Y' ,then the status of the old certificate will get changed as "Cancelled". Else the previous status only will be retained.	Rollover Issue
	Certificate lost / damaged	Lost/Damaged	Duplicate

<b>Current Certificate Status</b>	<b>Action</b>	<b>Status of the existing certificate after the action</b>	<b>Status of the new certificate</b>
Re-denominated	Amount Block to the deposit	Amount Blocked	
	Re-denomination of the certificate	Modified	Re-denominated
	Redemption of the deposit ( partial or full)	Redeemed	
	Rollover of the deposit	Cancelled **.In ICDBADHC screen on trying to issue new certificate with 'Rollover Issuance' as 'Y' ,then the status of the old certificate will get changed as "Cancelled". Else the previous status only will be retained.	Rollover Issue
	Certificate lost	Lost/Damaged	Duplicate
Rollover Issue	Amount Block to the deposit	Amount Blocked	
	Re-denomination of the certificate	Modified	Re-denominated
	Redemption of the deposit ( partial or full)	Redeemed	
	Rollover of the deposit	Cancelled **.In ICDBADHC screen on trying to issue new certificate with 'Rollover Issuance' as 'Y' ,then the status of the old certificate will get changed as "Cancelled". Else the previous status only will be retained.	Rollover Issue
	Certificate lost	Lost/Damaged	Duplicate



<b>Current Certificate Status</b>	<b>Action</b>	<b>Status of the existing certificate after the action</b>	<b>Status of the new certificate</b>
Duplicate	Amount Block to the deposit	Amount Blocked	
	Re-denomination of the certificate	Modified	Re-denominated
	Redemption of the deposit ( partial or full)	Redeemed	
	Rollover of the deposit	Cancelled **.In ICDBADHC screen on trying to issue new certificate with 'Rollover Issuance' as 'Y' ,then the status of the old certificate will get changed as "Cancelled". Else the previous status only will be retained.	Rollover Issue
	Certificate lost	Lost/Damaged	Duplicate
Amount Blocked	Removal of amount block to the deposit	Issued / Rollover Issue/Duplicate/ Re-denominated	
Lost/Damaged	User marked the certificate Lost/ Damaged by mistake	Issued / Rollover Issue/Duplicate/ Re-denominated	
Modified	User marked the certificate Modified by mistake	Issued / Rollover Issue/Duplicate/ Re-denominated	

The following table shows the status reasons that are factory shipped for the statuses which are changed automatically.

<b>Automatic Status Change</b>	<b>Action Due to which the status is changed</b>	<b>Status Change Reason -Updated Automatically</b>
Cancelled	Account not opened due to unsuccessful pay-in transaction	Pay-in transaction unsuccessful
Amount Blocked	Amount Block to the deposit certificate	Hold description for the hold code will be displayed.
Redeemed	Redemption of the deposit (partial or full)	Deposit Redeemed

<b>Automatic Status Change</b>	<b>Action Due to which the status is changed</b>	<b>Status Change Reason -Updated Automatically</b>
Cancelled	Rollover of the deposit	Deposit Rollover
Issued / Roll-over Issue/ Duplicate/ Re-denominated	Cancel	Amount Block removed

For denominated deposits you can do both automatic and manual rollover (including force rollover) only on the entire principal portion. During rollover, there will be no automatic re-issuance of certificates.

In case the certificate is required to be re-issued after rollover the ICDBADHC screen will be used. You can check the 'Rollover Issue' box and then the status of the original certificate will be changed automatically to 'Cancelled' and the status change reason will be updated as 'Deposit Rollover'. The status of the new certificate will be 'Rollover Issue'. You are not allowed to re-denominate the certificate during the rollover issue.

### 5.18.1 **Denomination Allocation**

Before allocation of the denominations the 'denomination allocation pending amount' and 'term deposit amount' will be equal and once the denominations are allocated on click on the 'Populate' button, the 'Denomination Allocation Pending Amount' field will display the difference between the Term deposit amount and the total of the total amount field (i.e. Term Deposit Amount – Total of the Total Amount field). If you fail to click the 'Populate' button, then on 'Save' the fields are updated.

There will be a validation for the 'Denomination Allocation Pending Amount' to be 'Zero' on save of the deposit. If the validation fails then system displays an error message like:

Allocation of Denomination is not done for the full term deposit amount'

You can change the denomination before allocating the certificates from the 'Term Deposit Certificate' (ICDBADHC) screen by unlocking the 'Deposit Account Booking' (STDCUSTD) screen. But if the denominations are to be changed after allocating the certificates from 'Term Deposit Certificate' (ICDBADHC) screen, the process of re-denomination has to be followed.

---

#### **Note**

- The interest rate pickup and the interest calculations are based on the entire deposit amount and not on each certificate denomination.
- TD accounts opened after the interest start date will not be considered for arriving at the cumulation amount.
- The interest rate based on cumulative amount is applicable if 'Interest Rate Based on Cumulative Amount' at the account class is selected.

The settlement account for the interest cannot be the same TD account.

## 5.19 **Maintaining Amount Blocks**

Oracle FLEXCUBE allows you to facilitate creation of manual amount blocks and closure of the same for TD accounts. You can maintain the amount blocks using 'Amount Block Input'

screen. To invoke this screen type 'STDAMBLK' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You can specify the following details:

### Account

Specify the TD account that needs to be blocked. The adjoining option list displays all active, open and authorized TD accounts that are available for blocking.

### Account Description

The system displays the description of the specified account number based on the details maintained at 'Deposit Booking' screen.

### Currency

System defaults the currency of the specified account.

### Amount

Specify the amount details. The amount to be blocked cannot be greater than the available balance in TD account.

### Amount Block Type

Select the type of amount block from the drop-down list. Following are the options available in the drop-down list:

- FLEXCUBE
- Switch
- PreAuth

- Escrow
- System
- Account
- Bulk Salary
- Discounted TD
- Sweep Deposit
- Loan

---

#### **Note**

The amount block type should always be 'FLEXCUBE' for the manually blocked amounts. From front end, the system will not allow you to create, modify or close a record which has 'Amount Block Type' as 'Loan'.

---

Auto deposits created under the Auto Deposit account class (mapped in CASA account class -> Auto Deposit subsystem -> Account class field) cannot be blocked using this screen. However, deposit created manually under this Auto Deposit account class in STDCUSTD can be blocked.

Amendment of block amount not supported for Discounted Deposits and Mudarabah Sweep Deposit.

#### **Hold Code**

Specify the hold code. The hold codes are maintained in the 'Hold Maintenance' screen. Specify the reason for amount block here. In case of discounted TDs, the hold code and description will be automatically defaulted.

#### **Amount Block Number**

The system displays the amount block number when the new operation is initiated.

#### **Effective Date**

Specify the effective date from when the block becomes effective. The effective date can be current / future dated. If you do not specify the effective date, system defaults the current date here.

#### **Expiry Date**

Specify the expiry date. If you do not specify the expiry date, on save, system defaults the current date here. The block will be released on EOTI of the specified expiry date.

The record status will remain as open until the block record is closed. This is irrespective of amount block expiry; however, you cannot modify the amount block after the expiry date.

#### **Reference Number**

Specify the reference number.

#### **Hold Description**

The system displays the description for the hold code specified.

#### **Remarks**

Specify remarks, if any.

#### **Denominated Deposit Certificate Details**

Amount blocking of a denominated certificates can be done using 'TD Amount Block Input' screen. In case of manual TD amount block, you can designate the denominated certificates

supporting the block. Once a certificate is designated for block, the status of the certificate will be modified to 'Amount Blocked' from issued, re-denominated, rollover issue or duplicate status automatically.

Specify the following details for capturing amount block details for denominated deposit certificates:

#### Select All

Check this box to select all certificates for the account.

#### Certificate Number

Select the certificate number from the option list. The list displays all active certificates issued for the account.

#### Certificate Status

This indicates the current status of the certificate selected.

#### Certificate Amount

This indicates the amount of the certificate.

#### Block

Check this box to block a certificate.

### 5.19.1 Viewing TD Summary

You can view a summary of all term deposit accounts in the system, using the 'Deposit Account Summary' screen.

To invoke this screen type 'STSCUSTD' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows the 'Deposit Account Summary' application window. At the top, there are search filters for 'Authorization Status', 'Record Status', 'Branch Code', 'Term Deposit Account Number', 'Customer Number', 'Term Deposit Currency', and 'Certificate Number'. Below these filters are buttons for 'Search', 'Advanced Search', 'Refresh', and 'Reset'. A table below the buttons shows the search results. The table has columns for 'Authorization Status', 'Record Status', 'Branch Code', 'Term Deposit Account Number', 'Account Description', and 'Customer I'. The table shows 15 records per page, with 1 of 1 records displayed. At the bottom right of the window is an 'Exit' button.

You can query on records based on any one or all of the following criteria:

- Authorization Status
- Record Status
- Branch Code
- Term Deposit Account Number
- Customer Number
- Term Deposit Currency
- Stock Catalog Code
- Certificate Number

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Branch Code
- Term Deposit Account Number
- Description
- Customer No
- Term Deposit Currency

Double click on a record to invoke the detailed screen.

## **5.20 Deposit Instructions**

This section contains the following topics:

- [Section 5.20.1, "Specifying Deposit Instructions"](#)
- [Section 5.20.2, "Specifying UDF Values"](#)
- [Section 5.20.3, "Viewing Instruction Summary"](#)

### **5.20.1 Specifying Deposit Instructions**

You can give instructions for processing auto created deposits. The values you specify here will override the parameters you have maintained in the Account Class maintenance.

Invoke the 'Term Deposits Instruction Maintenance' screen from the Application Browser to maintain the deposits instructions specifically for the auto created deposits. Type 'ICDINSMT'

in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You can set the terms and a condition for a deposit as follows:

### **Account Number**

Specify the account number of the term deposit. The adjoining option list displays all valid TD accounts maintained in the system. You can select the appropriate one.

### **Account Class**

The system defaults account class of the CASA account.

### **Customer**

The system defaults the customer of the CASA account.

### **Sweep Branch**

Specify the branch where the sweep-to account resides. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one.

### **Sweep to Account**

Specify the account to which the sweep is carried out. The adjoining option list displays all valid accounts maintained in the sweep to branch. You can select the appropriate one.

### **Amount**

Specify the amount which to be swept to 'Sweep To Account'.

### **Minimum Required Balance**

Specify the minimum balance required for creation of auto deposit. Only the amount above this limit will be used for auto creating deposits.

### **Source Code**

Specify a code assigned for the sweep.

### **External Reference Number**

The system displays the identification number of the transaction in the source system.

**Branch Code**

The system displays the branch code of the branch where the TD account resides.

**Sequence Number**

The system generates a sequence number for the instruction you are maintaining and displays it here.

**Account Currency Code**

The system defaults the CASA account currency.

**Deposit Account Class**

The system defaults the Default Auto deposit account class specified in CASA account class. However, you can modify, if needed. The adjoining option list displays all active ,authorized and allowed list of auto deposit account classes specified in CASA account class. Select the appropriate one.

**Deposit Currency**

Specify the currency in which the auto deposit should be created. The adjoining option list displays all valid currency codes maintained for auto deposit account classes which are active and authorized. You can select the appropriate one. If you want to restrict auto deposit in account level, delete the defaulted AD account class and save the account.

**Tenor**

The system displays the default tenor maintained for the linked account class in terms of Years, Months, and Days.

**Sweep Multiple of**

Indicate the number in multiples of which the sweep should be carried out.

**Start Date**

Indicate the date from which instructions should be valid, using the adjoining calendar.

**Retry Till Date**

Indicate the date post which the instructions will be rendered invalid. Any failed sweeps after this date will not be picked up for processing the next day.

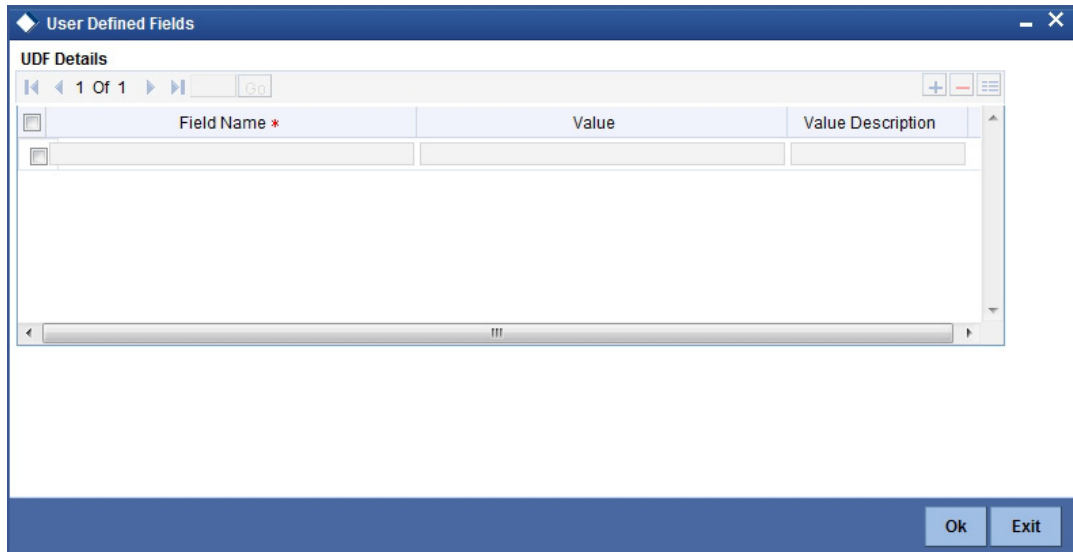
While saving term deposit instructions;

- If active auto deposit accounts already exist for the Account, the system will display an error message as "Active Auto Deposits are already exist. Cannot modify the Account Class/Currency".
- The system validates if the deposit currency is part of the Interest and Charges Product's account class and currency combination of the Deposit Account class. If not the system will display an error message as "The Auto deposit Currency is not part of the Interest and Charges Product's account class and currency combination".



## 5.20.2 Specifying UDF Values

All User Defined Fields (UDFs) linked to the function ID 'ICDINSMT' are displayed in the 'User Defined Fields' screen. Invoke this screen by clicking 'Fields' button on the 'Term Deposits Instruction Maintenance' screen.



The screenshot shows a window titled "User Defined Fields". Inside, there is a section labeled "UDF Details" which contains a table. The table has three columns: "Field Name \*", "Value", and "Value Description". There is a single row in the table with empty input fields for each column. Above the table, there are navigation controls including "1 Of 1" and a "Go" button. At the bottom right of the window, there are "Ok" and "Exit" buttons.

Field Name *	Value	Value Description

Here you can specify values for each UDF.

*Refer the User Manual titled 'User Defined Field' for details about defining UDFs.*

### 5.20.3 Viewing Instruction Summary

You can view summary of all instructions using the 'Term Deposits Instruction Summary' screen. To invoke this screen, type 'ICSINSMT' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

[illegible]

You can query on records based on any one or all of the following criteria:

- Authorization Status
- Record Status
- Account Number

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Branch Code
- Account Number
- Sequence Number
- Sweep To Account
- Sweep Branch

Double click on a record to invoke the detailed screen for that record.

## 5.21 Input and Authorization Limit Validation for TD and RD

The role level limit set up for a user in 'Role Limits Maintenance' (SMDRLMNE) screen is applicable for Term Deposit and Recurring Deposit transactions. If the user has auto

authorization rights, while saving the transaction, input limit is validated first. If the input amount is within the input limit then subsequently the authorization limit is validated.

At the time of input/authorization of a deposit transaction, if there is a breach of limit then system displays a configurable override message.

---

**Note**

- The role level limit set up done in SMDRLMNE screen is not applicable for branch screens.
  - You can set up a common limit for each channel and for all the deposit transactions done through a channel validation is done against that limit.
  - Limit restrictions will not be validated during deposit amendment.
  - Limit validations are applicable for excel upload.
  - Limit restrictions are not applicable for all type of simulation screens.
- 

Limit validation is applicable only for the following types of deposits:

- Normal Deposits - including Denominated deposits
- Recurring Deposits
- Discounted Deposit

Limit validation is not be applicable for the following types of deposits:

- Auto Deposit
- Sweep
- Structured Deposit.

Limit validation is applicable for the following types of transactions:

- Term Deposit Opening – Term Deposit amount (Principal amount/Deposit Amount) is considered as the transaction amount.
- Term Deposit Redemption – The redemption amount will be considered as follows:
  - Full Redemption - The deposit account balance as on redemption date will be considered for limit validation. If there is any interest portion as part of the redemption transaction it will not be considered for limit validation.
  - Partial Redemption - The redemption amount entered by the user for the partial redemption only be considered for the limit validation. If there is any interest portion as part of the partial redemption transaction it will not be considered for limit validation.
- Recurring Deposit Opening – Installment amount is considered as the transaction amount.
- Recurring Deposit Redemption – The RD account balance as on date of redemption (full) will be considered for validation. If there is any interest portion as part of redemption transaction will not be considered for validation.
- Top up Deposit – For top up deposits only the top up amount is considered for limit validation.
- Manual renewal – In case of manual renewal the total renewal amount is validated against the limit.

The role level limit control is applicable for the Term/Recurring Deposit transactions made through the following screens:

- STDCUSTD - Deposit Account Booking

- ICDREDMN - Term Deposits Redemption Input (Applicable only for Manual redemption and Manual rollover)
- STDTDTOP - Deposit top up screen
- ICDRDPM - Recurring Deposit Payments Input (Installment Amount is validated for the limit)
- ICDRDREV - Recurring Deposit Payments Reversal (Amount of transaction that needs to be reversed is validated)

---

## 6. TD Operations

### 6.1 Introduction

You can perform the following operations on a Term Deposit (TD):

- Top-up
- Redemption
- Advice/Certificate generation
- Closure
- Simulation

This chapter contains the following sections:

- [Section 6.2, "Topping-up a TD"](#)
- [Section 6.3, "Redeem TD"](#)
- [Section 6.4, "Premature Redemption of Top-up Deposit"](#)
- [Section 6.5, "Premature Redemption of 'Rate Chart Allowed' TD"](#)
- [Section 6.6, "Generate or Print TD Certificate"](#)
- [Section 6.7, "Closing a TD"](#)
- [Section 6.8, "Transferring to Unclaimed Deposit on Maturity"](#)
- [Section 6.9, "Closing TD by Payout to Loan Account"](#)
- [Section 6.10, "Simulate TD"](#)
- [Section 6.11, "Simulate TD Opening"](#)
- [Section 6.12, "Simulating TD Rollover"](#)
- [Section 6.13, "Simulating TD Top Up"](#)
- [Section 6.14, "Simulating TD Redemption"](#)
- [Section 6.15, "Deposit Audit Trail Inquiry"](#)

### 6.2 Topping-up a TD

You can top-up a TD by adding funds to an existing active term deposit. The top-up can be done anytime after the opening date of the TD or anytime before the maturity date of the TD. Top-up input and approval is restricted to only those users who have sufficient rights assigned to their user roles. Limit for input and limit for approval defined at the role level for the user is applicable for the top-up transactions.

You are allowed to do multiple top-ups to the same account in a single day provided the minimum and maximum booking amount and the maximum amount for the deposit account is not breached. The top-up amount must not exceed the limit of minimum and maximum amount allowed for the deposit. *If the deposit amount after top-up exceeds the maximum amount system displays the error message: "Deposit amount after top-up should not cross the maximum amount limit allowed for the deposit".* On top up, the deposit amount including top up amount is validated against the min-max limits at deposit cluster level and account class level. If the top-up amount crosses the maximum booking amount for the deposit currency, then the top-up is not allowed. The top-up amount is validated against the top-up units specified for each Ccy at account class.

The top-up amount is validated against the top-up units specified for each Ccy at account class. If top-up is not in multiples of top-up units system displays the following error message:

**"Top-Up amount should be given in the Multiples of for Top-Up units"**

The rate pick-up happens on top-up, based on the interest rate option defined for top-up at account class. The rate will be applicable from the value date of top-up.

The funding of top-up amount can be through multiple modes such as Account, GL, and cash and its combination.

You can top-up a TD using the 'Top-up of Term Deposit' screen. You can invoke this screen by typing 'STDTDTOP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

**Top-Up of Term Deposit**

New Enter Query

Account Number \*  P

Account Description

Customer No

Customer Name

Account Branch

Currency

Top-Up Reference Number

**Current Deposit Details**

Interest Start Date

Principal Balance

Maturity Amount

Maturity Date

**Deposit Tenor**

Years

Months

Days

**Top-Up Details**

Top-Up Amount

Value Date

Narrative

Remitter Name

Compute

**Top-Up Pay-in Details**

1 Of 1 Go

Pay In Option	Percentage	Amount	Offset Account	Offset Branch
---------------	------------	--------	----------------	---------------

**Deposit Details After Top-Up**

Principal Balance

Maturity Amount

Interest Rate

Maker

Checker

Mod No

Date Time:

Record Status

Authorization Status

Exit

The following details are captured here:

### **Account Number**

Select the account number from the adjoining option list.

On the click of 'P' button the following details related to the selected account is populated in the screen.

### **Account Description**

The description of the selected TD account is displayed here. You cannot modify this.

### **Account Branch**

The branch code where the selected TD account is available is displayed here. You cannot modify this.

**Currency**

The currency of the selected TD account is displayed here. You cannot modify this.

**Customer Name**

The name of the customer holding the TD account is displayed here.

**Customer No**

The code of the customer holding the TD account is displayed here.

**Top-up Reference Number**

A system generated reference number for the top-up transaction is displayed here.

**Current Deposit Details****Interest Start Date**

The date from which the interest on the TD account should be calculated is displayed here. You cannot modify this.

**Principal Balance**

The principal balance amount of the term deposit is displayed here. You cannot modify this.

In case a partial redemption is made to the TD account, the principal balance is arrived at by subtracting the partially redeemed amount from TD amount. Any interest liquidated to TD account during partial redemption will not be considered in principal balance.

**Maturity Amount**

The amount available on the maturity of the TD account is displayed here.

In case of partial redemption of the TD account, the maturity amount displayed will not include the liquidated interest on partial redemption.

**Maturity Date**

The maturity date of the TD account is displayed here. You cannot modify this.

**Deposit Tenor**

The deposit tenor details of the TD are displayed here.

**Years**

The tenor of the TD account in years is displayed here. You cannot modify this. The tenor of the TD account in years is displayed here. You cannot modify this.

**Months**

The tenor of the TD account in months is displayed here. You cannot modify this.

**Days**

The tenor of the TD account in days is displayed here. You cannot modify this.

**Top-up of Term Deposit Details**

The top-up details of the TD are captured here.

**Top-up Amount**

Specify the top-up amount for the TD.

**Value Date**

Select the date on which the top-up on the TD has to be effective. The top-up value date can be a back-dated or current date. Future dated top-up is not allowed.

---

**Note**

- Top-up can be back-dated to the date of last financial transaction like pay-in, interest liquidation, redemption, maturity, rollover, and top-up of funds.
  - If top-up is made back-dated before last financial transaction system displays the following error message: "Top up can be back value dated only up to the value date of the last financial transaction".
  - Top- up value date cannot fall on a holiday. If back-dated top-up date is a holiday system displays the following error message: "Top- up value date is holiday"
- 

**Narrative**

Enter remarks about the top-up transaction, if any.

**Remitter Name**

Specify the name of the remitter in this field.

**Top-Up Pay-in Details**

The pay-in details for the TD top-up is captured here.

**Pay-in Option**

Select the funding option from the adjoining drop-down list. The following options are available for selection in the drop-down list:

- Account
- GL
- Cash- This option for TD Pay-in is not allowed for 'Top-up of Term Deposit' STDTDTOP screen. If top-up is made through branch screen 'TDTP' by Cash, then on query the same will be displayed.

**Percentage**

Specify the percentage of top-up amount that has to be funded through the selected funding option.

**Amount**

Specify the top-up amount that has to be funded through the selected funding option.

---

**Note**

In case of multiple pay in modes, the sum of amounts in multiple payins should match the top up amount entered.

---

**Offset Account**

Select the offset account for passing the accounting entries.

**Offset Branch**

The branch where the selected offset account is available is displayed here.

After entering above details click 'Compute' button. The system will compute the deposit details after top-up and display it.

**Deposit Details After Top-up**

The following details are captured here:



### Principal Balance

The principal balance amount of the term deposit after top-up is displayed here. You cannot modify this.

### Interest Rate

The new interest rate to be applied on the top-up deposit, which is maintained at the account class level, is displayed here.

### Maturity Amount

The amount that you will get on maturity of the top-up deposit is displayed here.

## 6.2.1 Viewing Top-up of Term Deposits Summary

You can view the details of top-up TDs using the 'Top-up of Term Deposit Summary' screen.

To invoke this screen, type 'STSTDTOP' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Top-Up of Term Deposit Summary

Execute Query Advanced Search Reset Clear All

Case Sensitive

Authorization Status  Record Status

Account  Top-up Value Date

Top-up Amount  Top-up Reference Number

Customer No  Currency

Branch Code

Date	Maturity Amount After Top-up	Customer No	Customer Name	Currency	Branch Code	Maker ID	Release Time
------	------------------------------	-------------	---------------	----------	-------------	----------	--------------

Exit

You can search records based on the following parameters:

- Authorization Status
- Record Status
- Account
- Top-Up Value Date
- Top-up Amount
- Top-up Reference Number
- Customer No
- Currency
- Branch

Click 'Execute Query' button. System fetches and displays all records matching with the entered query parameters. The following details pertaining to each record are displayed:

- Authorization Status
- Record Status
- Account
- Account Description
- Interest Start Date
- Top-up Date
- Top-up Value Date
- Top-up Amount
- Top-up Reference Number
- Principal Balance
- Interest Rate After Top-up
- Maturity Date
- Maturity Amount
- Customer No
- Customer Name
- Currency
- Branch
- Maker ID
- Release Time

## **6.3 Redeem TD**

This section contains the following topics:

- [Section 6.3.1, "Redeeming a TD"](#)
- [Section 6.3.2, "Capturing Denominated Deposit Certificate Details"](#)
- [Section 6.3.3, "Capturing Pay Out Details"](#)
- [Section 6.3.4, "Cheque/DD Details Tab"](#)
- [Section 6.3.5, "Counter Party Details Tab"](#)
- [Section 6.3.6, "Capturing Interest Details"](#)
- [Section 6.3.7, "Interest Tab"](#)
- [Section 6.3.8, "Deposit Tab"](#)
- [Section 6.3.9, "Authorizing Transaction"](#)
- [Section 6.3.10, "Viewing TD Redemption Details "](#)

### **6.3.1 Redeeming a TD**

The 'Term Deposits Redemption Input' screen enables you to redeem a term deposit. Using this screen, you can do a premature redemption, either in full or in part, ahead of maturity of the deposit and also after maturity date when the TD is in grace days..

This screen also allows you to renew the TD manually. However, renewal of the TD is allowed only on the following scenarios:

- If you have selected 'Grace period for Renewal' at the account class maintenance level
- If the TD is in the grace period currently

- The maturity instruction of the TD is 'Move Principal to Unclaimed' & 'Move Interest to Unclaimed'.

In case of 'Close on Maturity' or 'Auto rollover', the maturity instruction will be executed on the BOD of maturity date, and thus, Grace Days are not applicable. You can invoke the 'Term Deposit Redemption Input' screen by typing 'ICDREDMN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Click the new button on the Application toolbar.

You have to specify the following fields for redeeming the TD.

### Redemption Reference Number

The system displays the reference number here.

This field will be enabled only for the query mode and not for the new transaction.

### Product Code

You can select an RT product from the adjoining option list.

---

**Note**

- In case of product selection in this field, the RT product set as part of close mode (existing setup) would be ignored. System will post the accounting entries as defined in the selected RT product and charges, if any, linked to the selected RT product would be applied.
  - You have to select an RT product so that the accounting is in conjunction to the selected mode.
  - The manual product selection is applicable only for transfer to GL or Savings or Loan. For other modes, the respective BC / DD / PC product would hold good.
  - In case you select an RT product in ICDREDMN screen then on save, the following override message is displayed: 'The selected RT product would supersede the RT product set based on the close mode'.
- 

**Branch**

Specify the branch where the TD resides. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one.

**Customer Identification**

The customer identification (CIF) of the customer for whom TD needs to be renewed or redeemed is displayed based on the TD account number.

**Term Deposit Account Number**

Specify the TD Account Number. You can also choose the appropriate one from the option list. The option list displays the deposit type of accounts maintained in the system.

The option list does not display auto deposit type of accounts.

**Account Currency**

The TD currency is displayed here based on the TD account number.

**Account Description**

A description of the TD is displayed here based on the TD account number.

**Account Balance**

The account balance is displayed here based on the TD account number.

**Waive Interest**

Check this box to waive off the accrued interest amount that is to be paid to the customer during redemption. This flag is disabled if 'Tenor Modification' is selected.

---

**Note**

The interest accrued for the current period alone will be waived and already liquidated interest will not be waived.

---

**Waive Penalty**

Check this field to waive any penalty related to the deposit redemption.

---

**Note**

You can check the 'Waive Interest' and 'Waive Penalty' boxes only for full redemption and not for partial redemption.

---

## Suppress Redemption Advice

By default the system will generate the redemption advice. However if you check this box, the redemption advice creation will be suppressed.

## Rollover/Redemption/Tenor Modification

Choose 'Rollover' option to rollover the accounts that are within the grace period days. Grace period can be opted only for unclaimed TD's and manual rollover is possible only during grace days. Choose 'Redemption' to redeem the term deposit. If, rollover is opted, the payout instructions are not applicable at redemption screen. On saving, the renewal days / months / years need to be specified and the next maturity date is defaulted based on the rollover tenor, on save. Select Tenor Modification if you wish to modify the tenor of the TD account.

## Redemption

Indicate the following details if you have chosen 'Redemption'. The fields under the heading Redemption will not be applicable when the 'Tenor Modification' is selected.

### Redemption Mode

Select the mode of redemption from the following options.

- Full Redemption - In this case, you can redeem the complete deposit balance of the account. On save, the redemption amount will be equal to the account balance. Full redemption will update the status of the deposit account as closed. On complete redemption interest along with principal is redeemed. The redemption amount is equal to the total of principal and interest amounts subtracted by penalty and tax amounts.
- Partial Redemption - In this case you have to specify the redemption amount. Ensure that that the redemption amount is less than the account balance. On partial redemption only the principal amount is withdrawn where as the interest amount for the partially redeemed amount is liquidated to the interest booking account. This is allowed only if 'Allow Partial Liquidation' check box is checked at Account Class Maintenance level.

During partial redemption, if amount blocks of type 'discounted' exist, the system throws an override stating "Amount Blocks exist for the Discounted Deposit Account".

In case of partial redemption, the amount block on the TD account will be updated to the extent of the credited discounted interest.

- On accepting the override, the system will close the amount blocks and process the redemption. The amount blocks can also be closed manually. However in the case of a full redemption, the system will close any existing amount Blocks of type 'discounted' and process the redemption.

---

### Redemption Amount

Specify the redemption amount for the partial redemption. Ensure that that the redemption amount is less than the account balance. On partial redemption only the principal amount is withdrawn. The interest amount applicable for the partially redeemed principal is liquidated to the interest booking account specified at TD level.

The system will validate for the following:

- During partial redemption the withdrawal amount should be a multiple of withdrawal unit maintained at the 'Deposits Cluster Maintenance' level, else the system will display the error message "Withdrawal amount must be multiples of withdrawal unit".
- Withdrawal amount should be greater than minimum booking amount maintained at the 'Deposits Cluster Maintenance' level, else the system will display the error message "Withdrawal exceeds minimum balance level".

During “Full Redemption” of the term deposit with “Goal Reference Number”, the system validates whether there is any open settlement instruction available for that particular TD. If an open settlement instruction is available then full redemption is not allowed and an error message “Full Redemption of TD is not Possible When Open SI's are Available” will be displayed to the user.

## **Principal and Interest Details**

The system displays the following principal and interest details:. The fields under the heading Principal and. Interest Details heading will not be applicable when the ‘Tenor Modification’ is selected.

### **Principal Amount**

The system displays the amount paid at the time of term deposit booking, when you click on the ‘Compute’ button.

### **Interest Rate**

The system displays the current interest rate applicable after partial/full redemption when you click on the ‘Compute’ button. On redemption, for rate chart allowed TD's, the system picks the rate again, based on the amount slab and tenor

### **Maturity Amount**

Revised maturity amount is displayed here based on the current redemption maintained, when you click ‘Compute’. Also, for partial redemption, the revised maturity amount is updated on the TD account automatically.

The maturity amount displayed is net of Principal, Interest less tax and penalty, if any.

*Refer the chapter ‘Annexure B - IC Rule Set-up’ in this user manual for details on calculating principal and interest amount during term deposit redemption.*

## **Tenor**

### **Rollover**

You can rollover a TD only during the grace period. You can select the TD account and define the tenor for which TD should be renewed.

During rollover, the interest is liquidated. The system changes the TD interest start date as the maturity date of the old TD. In the ‘Main’ tab of the ‘Deposit Accounts Booking’ screen, you can see the new maturity date based on the tenor defined here.

If ‘Rollover’ box is checked, then indicate the rollover tenor for the TD account. You can select one of the following options:

- Account Class Tenor - If ‘Re-pick up Account Class Tenor’ on rollover is set to ‘Yes’ at the account class level, then on selecting rollover, the rollover tenor will be defaulted as account class tenor.

The default account class tenor is displayed as tenor in days, months and years which you cannot change. However, you can change the default option during rollover. When you save it, the system displays an override message ‘Re-pick account class tenor on rollover restrictions exists at account class’.

If ‘Re-pick up Account Class Tenor on Rollover’ is checked at the account class level, then by default, this option is selected. If you select this option, then the following are applicable:

- The value of 'Default Tenor' at account class is considered as the 'Rollover Tenor' during deposit rollover
- During opening or modification within the term of the deposit, if you change the defaulted value for 'Rollover Tenor' from 'Account Class Tenor' to 'Account Tenor' or 'Independent Tenor', then on save system displays the override message, "Re-pick up Account Class Tenor on Rollover restrictions at account class will be ignored".
- On save, the system displays the 'Next Maturity Date'.
- Account Tenor - If re-pick up account class tenor on rollover is set to 'No' at the account class level, then on selecting rollover, the rollover tenor will be defaulted as account tenor.

On rollover, the system displays the original tenor of the TD in terms of days, months and years. However, you can change the default option during rollover. When you save it, the system displays an override message 'Re-pick account class tenor on rollover restrictions exists at account class'.

If 'Re-pick up Account Class Tenor on Rollover' is unchecked at the account class level, then by default, this option is selected. If you select this option, then the following are applicable:

- The value of 'Original Tenor' of the deposit account is considered as the 'Rollover Tenor' during deposit rollover.
- During opening or modification within the term of the deposit, if you change the defaulted value for 'Rollover Tenor' from 'Account Tenor' to 'Account Class Tenor', then on save system displays the override message, "Re-pick up Account Class Tenor on Rollover restrictions at account class will be ignored".
- On save, system updates the 'Next Maturity Date' with the sum of maturity date and original tenor of the deposit.
- Independent Tenor - Select this option to provide a different tenor, rather than default from account class or account tenor. On selecting this option, you can specify the Rollover Tenor in years, months and days combination.

The tenor should be specified within the minimum and maximum tenor limits maintained at the account class level. If it is not within the minimum and maximum limit, then the system will display an error message "Rollover tenor does not fall in the range of minimum and maximum tenor allowed". The rollover tenor for independent tenor should not be null.

On save, system updates the 'Next Maturity Date' accordingly.

---

### Note

System validates that the rollover tenor is within the minimum and maximum tenor allowed for the account class. If this validation fails, then system displays the error message, "Rollover tenor does not fall in the range of minimum and maximum tenor allowed".

The next maturity date will be adjusted based on the holiday treatment at account class level. The tenor in ICDREDMN screen will remain the same after holiday adjustment. On query from STDCUSTD after rollover, Deposit tenor will be populated with the holiday adjusted tenor and original tenor with the actual tenor before holiday adjustment.

---

### Days

Specify number of days for the rollover of term deposit.

**Months**

Specify number of months for the rollover of term deposit.

**Years**

Specify number of years for the rollover of the term deposit.

---

**Note**

Note the following:

On saving the rollover, the system displays the 'Maturity Date'.

---

**Next Maturity Date**

The system displays the new maturity date based on the given renewal period.

**Interest Rate Based on Cumulative Amount**

Check this box to indicate that the system should arrive at the interest rate of a new deposit using the cumulative amount of other active deposits, under the same account class, customer, and currency.

The cumulation of the amount for arriving at the interest rate is done at the account level during the save of the below events:

- Deposit account opening
- Any interest rate change to the deposit - floating rate deposits, rate change on interest liquidation, and rate change on rollover

---

**Note**

- When cumulating the amount of the deposits system considers the current deposit balance of all the deposits along with the new deposit amount.
  - TD accounts opened after the interest start date will not be considered for arriving at the cumulation amount.
  - For backdated deposit opening, all the active deposits as of the current system date are considered to arrive at the cumulative amount, if the 'Interest Rate Based on Cumulative Amount' box is checked.
  - The interest rate derived is applied only to the new deposit to be opened and there will be no changes done to the deposits which are used for arriving at the interest rate.
- 

*Refer the section 'Calculating Interest Rate Based on Base Amount' in this User Manual for details about arriving at interest rate based on cumulative amount.*

**Continue Variance on Rollover**

The system defaults it based on the flag availability in the TD account level. However, you can modify this flag.

Check this box to enable continued variance on rollover. If you check this, then the system will default account variance as current value to the rollover deposit for the next cycle.

If you do not check this, then the account variance will not be carried forward to next rollover cycle.



## **Tenor Modification**

If 'Tenor Modification' box is checked, then it indicates that the Tenor of the TD account can be modified. This flag is applicable only when 'Tenor Modification' is selected in 'Deposits' screen of the Account Class Maintenance (STDACCLS) screen. If this box is checked, then the following fields are disabled:

- Waive Interest Flag
- Fields under the 'Redemption' and 'Principal and Interest Details' section

If this box is checked, then the Days, Months, Years and New Maturity fields are enabled. You can specify the modified tenor in years, months and days combination. Independent Tenor field is selected automatically. The tenor should be specified within the minimum and maximum tenor limits maintained at the account class level. If it is not within the minimum and maximum limit, then the system will display an error message. The independent tenor for 'Tenor Modification' should not be a null value.

Specify the following details if Tenor Modification is checked:

### **Days**

Specify the new number of days in this field.

### **Months**

Specify the new number of months .

### **Years**

Specify number of years for the tenor modification of term deposit.

—

---

## **Next Maturity Date**

The system displays the new maturity date based on the given tenor on 'Save' operation.

On 'Save' operation, the transaction system will also validate whether 'Tenor Modification' flag is selected in the 'Account Class' STDACCLS screen. In case, this flag is not selected in the STDACCLS screen, then an error message 'Tenor Modification Facility Not available for this TD Account' is displayed.

## **Term Deposit Redemption Pay Out Details**

Specify the following details for TD payout.

### **Pay Out Type**

Select the pay-out type from the drop-down list. The options available are:

- Account
- General Ledger
- Banks Check
- Payments
- Term Deposit
- Demand Draft
- Loan Payment

---

**Note**

For Dual Currency Deposits you are allowed to select only 'GL' and 'Savings Account' options as the pay-out mode. You can either select GL or Savings Account but not both. Also, you can select only one GL or one Savings account and not multiple GLs or accounts in either case.

---

**Percentage**

Specify the amount of redemption in percentage. For redemption through multiple payment modes, the redemption amount that needs to be paid to each mode is computed based on the percentage of payout specified.

**Redemption Amount**

Specify the actual amount of redemption.

The percentage and redemption amount are conditionally mandatory. You should specify either the percentage or the redemption amount.

**Instrument Number**

Specify the instrument number to be issued, if payout mode is BC. If not, the system will default the least instrument no available in the branch on save.

**Waive Issuance Charges**

Check this box to indicate waive option for pay-out BC issuance charge

**Offset Branch**

Specify the branch code of the account for redemption.

**Offset Account**

Specify the account number/ GL for redemption through account, GL and loan. For redemption through PC, BC / DD, TD the offset account should not be given.

**Narrative**

Give a brief description for the redemption.

---

**Note**

You can query, modify and amend other branch transactions only through the summary screen.

---

### 6.3.2 Capturing Denominated Deposit Certificate Details

Click 'Denominated Deposit' button on the 'Term Deposit Redemption Input' screen and invoke the following screen.

The screenshot shows a window titled 'Denominated Deposit' with a sub-header 'Denominated Deposit Certificate Details'. Inside the window, there is a 'Select All' checkbox which is checked. Below this is a table with columns: 'Certificate Number', 'Certificate Status', 'Certificate Amount', and 'Redeem'. The table is currently empty. At the bottom of the window, there is a 'Populate' button and three input fields labeled 'Total Amount of Redemption', 'Number of Certificates Redeemed', and 'Redeemed'. The 'Ok' and 'Cancel' buttons are at the bottom right.

Specify the following details for denominated deposit certificate:

#### Select All

Check this box to select all certificates for the account.

#### Certificate Number

Select the certificate number from the option list. The list displays all active certificates issued for the account.

#### Certificate Status

This indicates the current status of the certificate selected.

#### Certificate Amount

This indicates the amount of the certificate.

#### Redeem

Check this box to redeem a certificate.

After you enter the above details click 'Populate' button. The following details will be displayed:

#### Total Amount of Redemption

The total amount of redemption is displayed here.

#### Number of Certificate Redeemed

The number of certificates currently redeemed is displayed here.

During manual part redemptions, all the active certificates of the account are displayed in the 'Denominated Deposit Certificate Details' screen and available for redemption.

At the time of full redemption or automatic redemption (i.e. close on maturity), all the active certificates will be marked as 'Redeemed' provided there are no certificates with amount

block. In case of part redemption of the TD, only the available certificates can be redeemed. A single certificate cannot be part redeemed. The interest amount for the certificates being redeemed prematurely will be paid along with the principal amount. Once a particular certificate has been redeemed, it will not be available for further redemption.

### 6.3.3 Capturing Pay Out Details

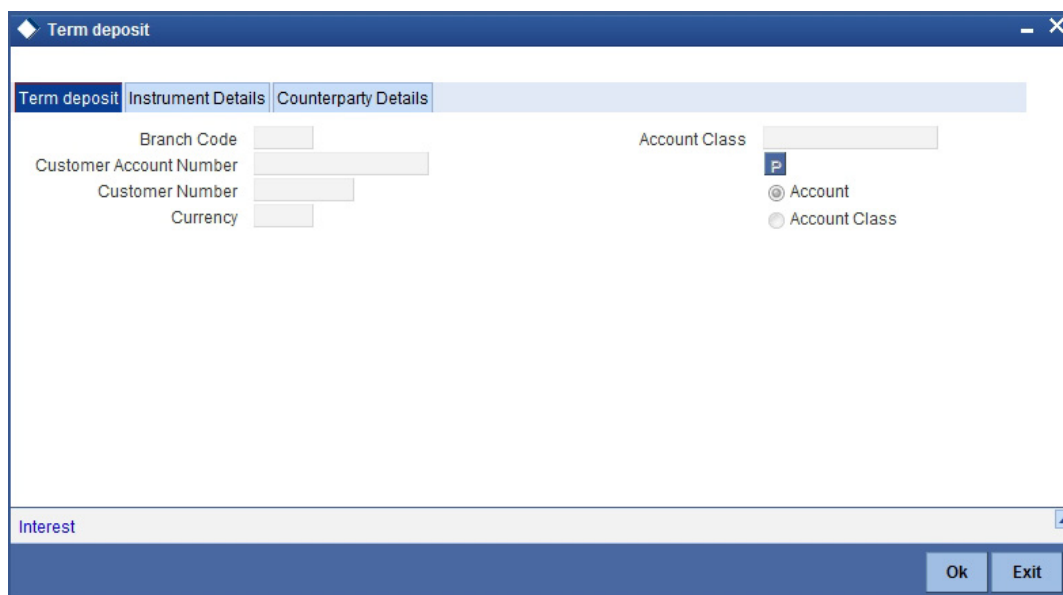
Click 'TD Pay Out' button on the 'Term Deposit Redemption Input' screen and invoke the following screen. Here you can specify details of the child TD that should be created on maturity of the parent TD.

---

#### Note

For denominated deposits, payout to a child TD using the same denominated deposit account class or any other denominated deposit account class will be restricted. This restriction will be applicable during opening, redemption, maturity processing or amendments. System will do a validation for this and if the validation fails an error similar to 'Payout to term deposit using denominated deposit account class is not allowed for this denominated deposits' is displayed...

---



The screenshot shows a software window titled "Term deposit". It has three tabs: "Term deposit", "Instrument Details", and "Counterparty Details". The "Term deposit" tab is selected. Inside the tab, there are several input fields: "Branch Code", "Customer Account Number", "Customer Number", and "Currency". To the right of these fields is a section labeled "Account Class" which contains a dropdown menu. The dropdown menu is open, showing two options: "Account" (selected with a radio button) and "Account Class" (unselected with a radio button). At the bottom of the window, there is a blue bar with the word "Interest" on the left and two buttons, "Ok" and "Exit", on the right.

The 'Term Deposit' tab is displayed by default. Here you can capture the following details:

#### Branch Code

The system displays the branch code.

#### Account No

The system displays the TD account number. When you click 'Populate', the new child TD number is computed automatically for payout through TD,.

#### Customer Number

The system displays the customer number. However, you can change it.

#### Currency

The system displays the TD currency.

### Account Class

Specify the account class from which the interest and deposit should be picked up. If you have selected the 'Account Class' option, then you have to specify the Account Class. Else you can leave it blank.

### Account/Account Class

Indicate whether the interest and deposit should be picked up from the parent account TD account or from the account class. The options available are:

---

#### Note

If you select the option 'Account', then on clicking 'P' button, the system will default the interest and deposit details from the parent TD account. If you select the 'Account Class' option, then on clicking 'P' button, the system will default the interest and deposit details from the account class selected.

---

## 6.3.4 Cheque/DD Details Tab

Click 'Instrument Details' tab on the 'Term Deposit' screen and invoke the following screen. Here you can capture details of the banker's cheque by which the TD needs to be redeemed. You need to maintain these details, if you have selected 'Payout Option' as 'Banker's Cheque' or 'Demand Draft'.

The screenshot shows a software window titled "Term deposit" with a standard Windows-style title bar (minimize, maximize, close buttons). Inside the window, there are three tabs: "Term deposit", "Instrument Details" (which is currently selected and highlighted in blue), and "Counterparty Details". Below the tabs, the "Instrument Details" section is active. It contains two sub-sections. The first sub-section, "Instrument Details", has a label "Bank Code" followed by a text input field. To the right of this, there are three more input fields stacked vertically, labeled "Instrument type", "Cheque Date", and "Payment Branch". The second sub-section, "Beneficiary Details", has a label "Passport/IC Number" followed by a text input field. Below this are two more input fields labeled "Narrative" and "Country Code". To the right of these, there are three more input fields stacked vertically labeled "Address Line 1", "Address Line 2", and "Address Line 3". At the bottom of the window, there is a section labeled "Interest" with a small upward-pointing arrow icon to its right. In the bottom right corner of the window, there are two buttons: "Ok" and "Exit".

You can capture the following details:

### Cheque Details

Specify the following cheque details.

#### Bank Code

Specify the bank code of the Bankers cheque.

#### Cheque Date

Specify the cheque date for the pay-out.

### **Payable Branch**

Specify the payable branch for the cheque. The adjoining option list displays all branch codes linked to the specified bank code. You can select the appropriate one.

### **Beneficiary Details**

Indicate the following details.

#### **Beneficiary Name**

Specify the name of the beneficiary for the payout.

#### **Other Details**

Specify other details (if any) for the beneficiary.

#### **Narrative**

Give a brief description for the payout.

#### **Country Code**

Specify the country code for the payout address.

#### **Address Line 1 to 3**

Specify the address of the beneficiary for the payout.

## **6.3.5 Counter Party Details Tab**

Click 'Counter Party Details' tab on the 'Term Deposit' screen and invoke the following screen. Here you can capture pay-out details for PC transfer to another bank account. You need to maintain these details, if you have selected 'Payout Option' as 'Payments'.

The screenshot shows a software window titled 'Term deposit' with a standard Windows-style title bar (minimize, maximize, close buttons). Inside the window, there are three tabs: 'Term deposit', 'Instrument Details', and 'Counterparty Details'. The 'Counterparty Details' tab is currently selected and highlighted. Below the tabs, the form is organized into two main sections: 'Counterparty Details' and 'Beneficiary Details'. The 'Counterparty Details' section contains three input fields: 'Counterparty Bank Code', 'Counterparty Account', and 'Offset Currency'. The 'Beneficiary Details' section contains five input fields: 'Beneficiary Name', 'Address Line 1', 'Address Line 2', 'Passport/IC Number', and 'Narrative'. At the bottom of the window, there is a section labeled 'Interest' with a scroll bar. In the bottom right corner, there are two buttons: 'Ok' and 'Exit'.

You can capture the following details:

### **Counter Party Details**

Specify the following cheque details.

#### **Counter Party Bank Code**

Specify the bank code of the counter party.

**Counter Party Offset Account**

Specify the branch code of the account for redemption.

**Beneficiary Details**

Indicate the following details.

**Beneficiary Name**

Specify the name of the beneficiary.

**Address Line 1 to 2**

Specify the address of the beneficiary.

**Other Details**

Specify other details (if any) for the beneficiary.

**Narrative**

Give a brief description for the payout.

### 6.3.6 Capturing Interest Details

The Child TD parameters are similar to the Parent TD, except the child will not have the option to create a new TD as part of Pay-out. You can capture the details of child TD that is created by payout, by clicking on the 'Interest' button on the 'Term Deposit' screen.

**Interest Charges**

Branch  Account Class   
Account  Customer Number

**Interest** **Deposit**

Calculation Account   
Interest Booking Account   
Charge Booking Account   
☐ Interest Statement

☐ Interest Rate Based on Cumulative Amount  
Interest Start Date   
Interest Booking Branch   
☐ Dr Cr Advices  
Charge Booking Branch   
Charge Start Date   
☐ Waive  
☐ Generate UDE Change Advice  
☐ Open  
☐ LBL\_CONTVARROLL

1 Of 1

Product   
User Data Elements Currency

**Effective Dates**

1 Of 1 Go

Effective Date	Open
<input type="text"/>	<input type="text"/>

**UDE Values**

1 Of 1 Go

User Data Elements Id	Value	Rate Code	LBL_UDEVARIANCE
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**TD Payout Details**

Ok Exit

Here you can capture the following details:

#### Branch

The system displays the branch code where the child TD resides.

#### Account Class

The system displays the account class to which the TD belongs.

#### Account

The system displays the child TD account number.

#### Customer No

The customer identification (CIF) of the TD customer is displayed here.



### 6.3.7 **Interest Tab**

This tab is displayed by default. You can specify the following details:

#### **Calculation Account**

Specify the calculation amount of the child TD. The adjoining option list displays all accounts maintained in the respective branch. You can select the appropriate one.

#### **Interest Start Date**

Indicate the date from which interest calculation should start, using the adjoining calendar.

#### **Interest Booking Account**

Specify the account to which interest should be booked. You have an option of booking interest to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option list provided. The system liquidates the interest into the selected account.

The interest booking account lists only CASA accounts and the TD account nos. which is to be created.

#### **Interest Booking Branch**

Specify the interest booking branch. The adjoining option list displays all valid branch codes available in the system. You can select the appropriate one.

#### **Interest Statement**

Check this box to generate an interest statement for the account. The interest statement will furnish the values of the SDEs and UDEs and the interest rule that applies on the account.

#### **Dr Cr Advices**

Check this box to generate payment advices when interest liquidation happens on an account. The advices are generated in the existing SWIFT or/and MAIL format. No advices will be generated if you leave this box unchecked.

#### **Charge Booking Branch**

Specify the charge booking branch. The adjoining option list displays all valid branch codes available in the system. You can select the appropriate one.

#### **Charge Book Account**

Specify the account to which charge should be booked. You have an option of booking charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option list provided. The system liquidates the charge into the selected account.

#### **Charge Start Date**

Indicate the date from which charge calculation should start, using the adjoining calendar.

#### **Continue Variance on Rollover**

The system defaults it based on the Interest and Charges product. However, you can modify this. If this is modified, during the save, the system displays a prompt 'Continue variance on Rollover Flag is modified'.

Check this box to enable continued variance on rollover. If you check this, then the system will default account variance as current value to the rollover deposit for the next cycle.

If you do not check this, then the account variance will not be carried forward to next rollover cycle.

**Product Code**

Specify the interest/charge (IC) product code that should be linked to the account. The adjoining option list displays all valid IC products available in the system. You can select the appropriate one.

**UDE Currency**

Specify the UDE Currency defined for the product.

**Waive**

Check this box to waive off an interest or a charge that has been specified.

**Generate UDE Change Advice**

Check this box to generate the UDE change advice.

**Open**

Check this box to make the product applicable again. More than one product may be applicable on an account class at the same time. You can temporarily stop applying a product on an account class by 'closing' it. You can achieve this by un-checking the box 'Open'. The product will cease to be applied on the account class.

**Effective Dates**

Specify the following details:

**Effective Date**

Indicate the date from which a record takes effect, using the adjoining calendar.

**Open**

Check this box for records with different effective dates if the values of the UDEs vary within the same liquidation period.

**Account UDE Value**

Specify the following details:

**User Defined Element ID**

Specify the UDE ID for the account.

**UDE Value**

Specify the values for a UDE, for different effective dates, for an account. When interest is calculated on a particular day for an account with special conditions applicable, the value of the UDE corresponding to the date will be picked up.

**Rate Code**

Specify the rate code for the account.

**Variance**

Specify the variance in the interest rate. This is the variance alone. The effective rate will be the sum of the TD rate code and the variance that you specify here. This value can be modified at any point of time.

**Interest Rate Based on Cumulative Amount**

Check this box to indicate that the system should arrive at the interest rate of a new deposit using the cumulative amount of other active deposits, under the same account class, customer, and currency.

The cumulation of the amount for arriving at the interest rate is done at the account level during the save of the below events:

- Deposit account opening
- Any interest rate change to the deposit - floating rate deposits, rate change on interest liquidation, and rate change on rollover.

#### Note

- When cumulating the amount of the deposits system considers the current deposit balance of all the deposits along with the new deposit amount.
- TD accounts opened after the interest start date will not be considered for arriving at the cumulation amount.
- For backdated deposit opening, all the active deposits as of the current system date are considered to arrive at the cumulative amount, if the 'Interest Rate Based on Cumulative Amount' box is checked.
- The interest rate derived is applied only to the new deposit to be opened and there will be no changes done to the deposits which are used for arriving at the interest rate.

Refer the section 'Calculating Interest Rate Based on Base Amount' in this User Manual for details about arriving at interest rate based on cumulative amount.

### 6.3.8 Deposit Tab

Click 'Deposit tab' in the 'Interest Charges' screen to capture deposit details.

Interest Charges

Branch: [ ] Account Class: [ ]  
 Account: [ ] Customer Number: [ ]

Interest Deposit

Deposit Tenor: ☐ Account Class Tenor ☒ Account Tenor ☐ Independent Tenor  
 Years: [ ] Months: [ ] Days: [ ]  
 LBL\_DEPTENORMONTH: [ ]  
 Maturity Date: [ ]

☐ Auto Rollover  
☐ Close On Maturity  
☐ Move Interest to unclaimed  
☐ Move Principal to unclaimed

Rollover Tenor: ☒ Account Class Tenor ☐ Account Tenor ☐ Independent Tenor  
 Years: [ ] Months: [ ] Days: [ ]  
 Next Maturity Date: [ ]

Rollover Type: ☐ Principal ☐ Principal/Interest ☐ Special Amount ☐ Interest  
 Rollover Amount: [ ]  
☐ Rollover Interest Rate Based on Cumulative Amount

1 Of 1 Go

Payout Type	Percentage	Offset Branch	Offset Account	Narrative
Account	[ ]	[ ]	[ ]	[ ]

TD Payout Details

Ok Exit

You can capture the following details:

### **Next Maturity Date**

On selecting the 'Auto Rollover' box, the system displays the next maturity date based on the previous tenor of the deposit.

### **Deposit Tenor**

Select the deposit tenor type. The following options are available.

- Account class tenor - If you select this, the system will default the default tenor from the account class. This is represented in terms of days, months and years. You cannot edit it. The maturity date is displayed based on the tenor specified.
- Account tenor - If you select this, the system displays the original tenor of the parent TD. The tenor is represented in days, months and years. You cannot change this.
- Independent tenor - If you select this, you can specify the tenor in terms of days, months and years. The default value of the independent tenor will be null.
- The tenor should be specified within the minimum and maximum tenor limits maintained at the account class level. The tenor months cannot be greater than 11 months and if tenor months is specified, the tenor days cannot be greater than 30 days.

#### **Years**

This indicates the number of years in the original tenor.

#### **Months**

This indicates the number of months in the original tenor.

#### **Days**

This indicates the number of days in the original tenor.

If the maturity date falls on the holiday, the system adjusts it,

### **Rollover Tenor**

The deposit tenor has following options as below,

- Account class tenor - If you select this, the system displays the account class tenor in days, months and years. You cannot change this. The system will not display the next maturity date, The default account class tenor at the time of rollover is considered.
- Account tenor - This is the default option. If this is selected, the system populates the original tenor of the parent TD. The tenor is represented in days, months and years. You cannot change this.
- Independent tenor - If you select this, you can enter the rollover tenor in terms of days, months and years. The default value of the independent tenor will be null.

#### **Years**

This indicates the number of years in the rollover tenor.

#### **Months**

This indicates the number of months in the rollover tenor.

#### **Days**

This indicates the number of days in the rollover tenor.

The tenor should be specified within the minimum and maximum tenor limits maintained at the account class level. The tenor months cannot be greater than 11 months and if tenor months is specified, the tenor days cannot be greater than 30 days.

The tenor is represented in terms of years, months and days. For example, if the deposit tenor is 185 days, it should be represented as 0 years, 6 months and 5 days. You need to specify the values in the appropriate fields.

### **Maturity Date**

The system picks up the maturity date from the default tenor from the linked account class and displays it here. However, you can modify this date.

### **Auto Rollover**

Check this box to automatically rollover the deposit you are maintaining. You have to indicate 'Rollover Type' on selecting this option.

### **Close on Maturity**

Check this box to close the term deposit account on maturity date and transfer the amount as per the pay-out details maintained for the TD.

### **Move Interest to Unclaimed**

Check this field to move the interest amount to the unclaimed GL mapped at the IC product in the accounting role 'INT\_UNCLAIMED' on grace period end date. If you select this option, you will need to check the box 'Move Principal to Unclaimed'.

### **Move Principal to Unclaimed**

Check this box to move the principal amount to the unclaimed GL mapped at the IC product in the accounting role 'PRN\_UNCLAIMED' and liquidate the interest amount to the interest booking account on grace period end date.

### **Rollover Type**

Indicate the components that should be rolled over by choosing one of the following options:

- **Principal** - If you select this option, then the system will roll over the principal amount alone on EOD of TD maturity date or BOD after end of the grace period. If interest booking account is given as TD account, then on maturity date the interest amount will be first liquidated to the TD account and then settled as per the pay-out details maintained for the TD account.
- **Principal + Interest** - For you to choose this option, the interest booking account has to be the TD account. If you select this option, then the system will roll over the principal and interest amount on EOD of TD maturity date or BOD after end of the grace period.
- **Special Amount** – If you choose this option, the system will roll over the amount specified in 'Rollover Amount' field, irrespective of what the interest booking account is. Upon maturity of the rolled over TD, the system will roll over with the same amount special amount and settle the interest amount as per TD pay-out details maintained.
- **Interest** - For you to choose this option, the interest booking account has to be the TD account. If you select this option, then the system will roll over the interest amount on EOD of TD maturity date or BOD after end of the grace period. The principal will be settled as per the pay-out details maintained.

### **Rollover Amount**

If a special amount is to be rolled over, you have to specify the amount (less than the original deposit amount).

### **Term Deposit Payout Details**

Specify the following details in order to allow automatic pay-out:

#### **Pay Out Type**

Select the pay-out mode from the drop down list. The options available are:

- Bankers Cheque - BC

- Transfer to Other bank - PC
- Transfer to GL – GL
- Transfer to Savings Account – AC

---

### Note

Note the following:

- This option will be available only when account number generation is 'Auto'.
  - For Dual Currency Deposits you are allowed to select only 'GL' and 'Savings Account' options as the pay-out mode. You can either select GL or Savings Account but not both. You can select only one GL or one Savings account and not multiple GLs or accounts in either case.
- 

### Percentage

Specify the amount of redemption in percentage.

### Offset Branch

Specify the branch code of the account for redemption. The adjoining option list displays all valid branch codes available in the system. You can select the appropriate one.

### Offset Account

Specify the account number/ GL for redemption. The adjoining option list displays all valid accounts and GLs available in the offset branch. You can select the appropriate one.

### Narrative

Give a brief description for the redemption.

## 6.3.8.1 Indicating Payout Details

Click 'Term Deposit Payout Out' button in the 'Interest Charges' screen and invoke the following screen.

The 'Bank Cheque' tab is displayed by default. You can capture the following details for pay-out using a banker's cheque:

### Banks Cheque

Specify the following cheque details.

**Bank Code**

Specify the bank code of the Bankers cheque.

**Payable Branch**

Specify the payable branch for the cheque. The adjoining option list displays all branch codes linked to the specified bank code. You can select the appropriate one.

**Currency**

The currency code is displayed here.

**Beneficiary Details**

Indicate the following details.

**Beneficiary Name**

Specify the name of the beneficiary.

**Other Details**

Specify other details (if any) for the beneficiary.

**Narrative**

Give a brief description for the payout.

**Country Code**

Specify the country code for the payout address.

**Address Line 1 to 3**

Specify the address of the beneficiary for the payout.

**6.3.8.2 Counter Party Details Tab**

Click 'Counter Party Details' tab on the 'Term Deposit Payout Details' screen and invoke the following screen. Here you can capture details for pay-out through PC transfer to another bank account.

The screenshot shows a software window titled "Term Deposit Payout Details" with a blue header bar. Below the header, there are two tabs: "Bankers Cheque" and "Counterparty Details", with the latter being selected. The main area contains several input fields organized into sections. On the left, under the "Counterparty Details" section, there are three stacked input fields for "Currency", "Counterparty Bank Code", and "Counterparty Account". Below these, a section titled "Beneficiary Details" is separated by a horizontal line. It contains three stacked input fields for "Beneficiary Name", "Passport/IC Number", and "Narrative". To the right of this section, there are two stacked input fields for "Beneficiary Address". At the bottom right of the window, there are two buttons labeled "Ok" and "Exit".

You can capture the following details:

### **Counter Party Details**

Specify the following cheque details.

#### **Counter Party Bank Code**

Specify the bank code of the counter party.

#### **Counter Party Offset Account**

Specify the branch code of the account for redemption.

### **Beneficiary Details**

Indicate the following details.

#### **Beneficiary Name**

Specify the name of the beneficiary.

#### **Address Line 1 to 2**

Specify the address of the beneficiary.

#### **Other Details**

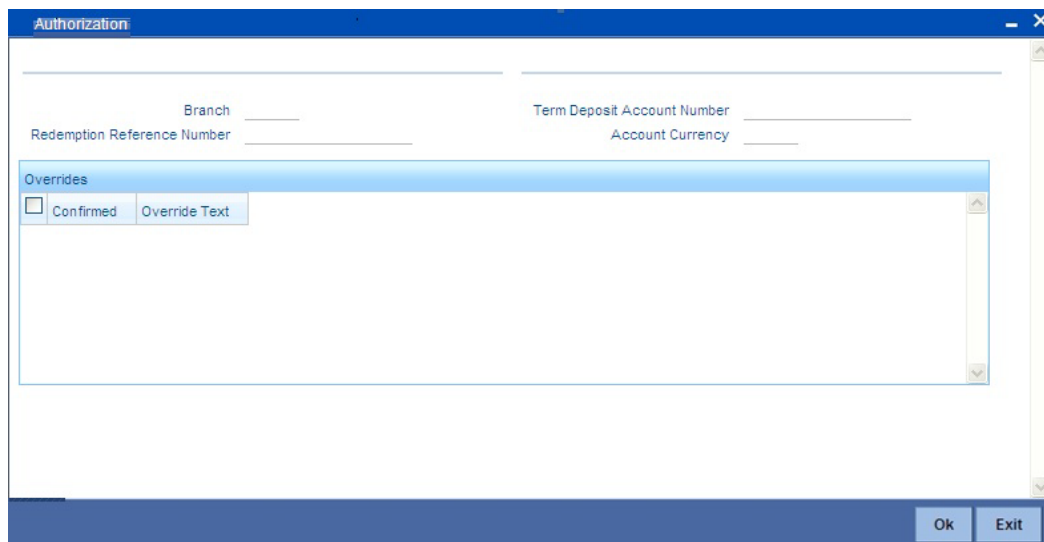
Specify other details (if any) for the beneficiary.

#### **Narrative**

Give a brief description for the payout.

## **6.3.9 Authorizing Transaction**

For the transaction to be authorized, click 'Authorize' button. The following screen will be displayed:



---

#### **Note**

The accounting entries for redemption/renewal are passed only on authorization.

---

## **6.3.10 Viewing TD Redemption Details**

You can view the details of TDs redemption using the 'Term Deposit Redemption Input - Summary' screen.



To invoke this screen, type 'ICSREDMN' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You can query on records based on any one or all of the following criteria:

- Authorization Status
- Record Status
- Redemption Reference Number
- Branch Code
- Account Number
- Transaction Date

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Redemption Reference Number
- Branch Code
- Account Number
- Transaction Date
- Customer Id
- Account description
- Redemption Amount
- Action
- Redemption By
- Currency
- Redemption Mode
- Bank Narrative
- Savings Narrative
- GL Narrative

---

**Note**

Note the following:

- You can query or modify the account details of the customers whose accounts are permitted to you for the query/modification in the 'Group Code Restriction' screen.
  - If you are allowed to query customer information, then system displays the details pertaining to the fetched records:
  - You can query, modify and amend other branch transactions through the summary screen.
- 

## 6.4 Premature Redemption of Top-up Deposit

While doing a premature partial redemption of a top-up deposit, system follows the LIFO method, i.e. the redemption amount will be taken from the latest top-up first.

The system keeps track of the funds inflow and outflow. During premature redemption the funds moving out using LIFO method are tracked and the interest for the remaining amount is calculated accordingly. The penalty is calculated on LIFO method, based on the number of days the redemption amount is available in the deposit. This is applicable during premature full redemption penalty calculation also. The SDEs DAYS\_FROM\_START, DEPOSIT\_AMOUNT and PENALTY\_BASIS are used for calculation of penalty.

If for a deposit the interest amount is liquidated to the deposit account itself, then any redemption after the top-up will consider only the principal amount i.e. the interest amount liquidated to the account will not be considered for the redemption. If the interest rate for the redeemed amount and the amount after redemption is 'Corresponding slab as on Opening date' at the account class, then the opening date of the deposit is considered instead of the top-up date.

If a top-up is made to a deposit and the redemption amount is taken only from top-up amount, then the interest re-calculation will happen only from that top-up date, and the initial deposit amount and the interest rate picked up for that will remain unaffected.

## 6.5 Premature Redemption of 'Rate Chart Allowed' TD

This section contains the following topics:

- [Section 6.5.1, "Rate Pick-up and Interest Recalculation for the Redemption Amount"](#)
- [Section 6.5.2, "Rate Pick-up and Interest Recalculation for the Remaining Principal"](#)
- [Section 6.5.3, "Recovering Paid Interest from the Redemption Amount"](#)

### 6.5.1 Rate Pick-up and Interest Recalculation for the Redemption Amount

For Pre-mature redemption of rate chart allowed term deposit, system re-calculates the interest for the principal amount being redeemed with any one of the following interest rate as defined in the field 'Interest Rate for Redemption Amount':

- **Continue Existing** - The contracted interest rate for the deposit to continue. This is the rate applicable to the account just before the current redemption.
- **As on Opening Date** – Corresponding interest rate for the completed tenor and redeemed amount applicable as on the opening date for the deposit interest rate code. The completed tenor will be used to pick the rate.

- **As on the Redemption Date** – Corresponding interest rate for the completed tenor and redeemed amount applicable as on the current redemption date for the deposit interest rate code. The completed tenor will be used to pick the rate.
- **As on the Rate Revision Events** – Corresponding interest rate for the redemption amount and completed tenor will be re-picked for each event where the rate revision is done. For e.g. If the interest rate for the deposit is changed for each interest liquidation cycle and on the top-up date, then the interest rate is re-picked for the redemption amount and completed tenor for each liquidation cycle date and top-up date.
- **Special Rate Code** – A fixed rate effective as on current redemption date. The rate code defined using ICDRATMA screen is to be captured in case of fixed rate. The rate code is captured at the STDACCLS screen 'Special Rate Code' field. The pick list for this field will display only the rate codes defined using the ICDRATMA. This field is mandatory for this option. There will be a validation available for the same and if the validation fails system displays an error message: 'The special rate code field is mandatory for the interest rate for redemption amount'.

### 6.5.2 Rate Pick-up and Interest Recalculation for the Remaining Principal

The interest rate for the remaining principal amount after premature partial redemption (i.e. interest rate after redemption) can be any of the following:

- **Continue Existing** - The contracted interest rate (existing rate) of the deposit to continue. This is the rate applicable to the account just before the redemption.
- **As on Opening Date** – Corresponding interest rate for the deposit tenor and remaining amount applicable as on the opening date applicable for deposit opening date. The deposit tenor is used to pick the rate.
- **As on Redemption Date** – Corresponding interest rate for the deposit tenor and remaining amount applicable as on the current redemption date. The deposit tenor is used to pick the slab rate.
- **As on the Rate Revision Events** – Corresponding interest rate for the remaining amount and deposit tenor will be re-picked for each event where the rate revision is done. For e.g. If the interest rate for the deposit is changed for each interest liquidation cycle and on the top-up date, then the interest rate is re-picked for the remaining amount and deposit tenor for each liquidation cycle date and top-up date.
- If the interest is compounded (i.e. liquidated to the same deposit account) then, it is not considered while arriving at the principal amount for interest pick-up.

### 6.5.3 Recovering Paid Interest from the Redemption Amount

For premature redemption, the interest amount is recalculated for both redemption amount and the balance principal amount. In case the interest already paid is greater than the interest liable to be paid as of redemption date, then the difference amount needs to be recovered from the interest booking account. This is applicable to partial and full premature redemption of term deposits.

The following override message is displayed to the authorizer only during authorization:.

“Interest adjustment amount is debited from the interest booking account of the customer. Do you want to Proceed?”

## 6.6 Generate or Print TD Certificate

This section contains the following topics:

- [Section 6.6.1, "Generating or Printing a TD Certificate"](#)
- [Section 6.6.2, "Capturing Regular Deposit Details"](#)

- [Section 6.6.3, "Capturing Denominated Certificates Details"](#)
- [Section 6.6.4, "Certificate Re-denomination"](#)

### 6.6.1 **Generating or Printing a TD Certificate**

Once a denominated deposit is opened the certificates and duplicate deposit advice can be printed using the 'Term Deposit Certificate' screen. You can also do a partial printing of denominated deposit certificates i.e. print few certificates at one point of time and the balance certificate later.

To invoke 'Term Deposit Certificate' screen, type 'ICDBADHC' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You need to specify the following details.

#### **Advice**

##### **Account Number**

Specify the account for which you want to generate an advice. The adjoining option list displays all valid accounts maintained in the system. You can select the appropriate one

##### **Account Description**

The description of the selected account number is defaulted here.

##### **Term Deposit Amount**

The deposit amount of the selected TD account is defaulted here.

##### **Branch Code**

The system displays the branch code.

##### **Account Currency**

The currency of the selected TD account is displayed here.

---

#### **Note**

To generate a TD certificate with proper rates you should maintain TD with floating rates under CFDFLTRI screen and select that UDE as main interest UDE in ICDPRMNT screen.

If you have maintained multiple UDEs like TD\_1,TD\_2 and TD\_1 is maintained as main interest UDE in ICDPRMNT screen, then the system will not display the actual rate applied.

---

## 6.6.2 Capturing Regular Deposit Details

If the TD account selected is a regular deposit and not a denominated deposit then this tab is enabled. The following details are captured here:

The screenshot shows a software window titled "Term Deposit Certificate" with a standard Windows-style title bar (minimize, maximize, close buttons). Below the title bar is a "New" button with a document icon. The main area is divided into two tabs: "Regular Deposit" (which is selected and highlighted in blue) and "Denominated Certificates". Under the "Regular Deposit" tab, there are several input fields and checkboxes. On the left, under the heading "Advice", are fields for "Account Number \*" (with a red asterisk), "Account Description", and "Term Deposit Amount". On the right, there are fields for "Branch Code" and "Account Currency". Below these, there are fields for "Stock Catalog Code" and "Certificate Number". To the right of these fields is a field for "No. of Advices Generated". Further right are three checkboxes: "Rollover Issue", "Mark As Duplicate", and "Auto Generate Certificate". Below the "Auto Generate Certificate" checkbox is a "No" label. At the bottom right of the form area are two buttons: "Generate" and "Print". At the very bottom right of the window is an "Exit" button.

### Stock Catalog Code

Select the stock catalog code from the adjoining option list. The list displays active stock catalog codes for the TD Certificate instrument type.

### Certificate Number

Specify the Certificate Number if the Auto Generate Certificate Number is not checked. System defaults the Certificate Number if Auto Generate Certificate Number is checked.

---

### Note

If the Auto Generate Certificate Number is checked, then the existing Generate button will be used to fetch the next Certificate Number from the inventory maintenance based on the selected Stock Catalog Code for the TD Certificate instrument type.

---

If Auto Generate Certificate Number is not checked then you have to enter the certificate number. System validates whether the certificate number is valid or not based on the selected stock code. If the entered certificate number is already in use then the system displays an error message.

### No. of Advice Generated

The system displays the advice number being generated automatically, when each certificate is generated. On rollover of Term deposit this field will be updated as zero.

### Rollover Issue

Check this box if the certificate is generated for a rolled over term deposit.

---

**Note**

Note the following:

- If you want to issue certificate for Rollover, then the Rollover should be checked.
  - If the account is not rolled over and if you select rollover issue, system throws an error message “Since Account is not rolled over, Rollover issue should not be checked”.
  - If The Rollover certificate is issued already but the rollover issue is selected again, then the system prompts to select Duplicate Issue.
  - If The certificate is not issued for rollover activity and if the duplicate issue is done, then the system displays the message “Certificate not issued for Rollover activity”.
- 

**Mark as Duplicate**

Select Mark as Duplicate to issue duplicate certificate, for TD account for which certificate is already issued. If it is not selected, then the system displays an error message while generating the certificate

**Auto Generate Certificate Number**

Check this box to indicate whether system should automatically pickup the certificate number from inventory or the certificate number should be entered manually.

Click ‘Generate’ button. The system will generate the deposit advice. The advice can be viewed on clicking the ‘Print button.

Message

New Enter Query

Reference Number  
DCN \*  
Version Number

Receiver/Sender  
Message Type  
SWIFT Message Type

Message

Remarks Reason for Rejection Message Trailers

Exit

1 Of 1

You can view the advice using the ‘Outgoing Message Browser Summary’ screen (MSSOUBRS).

### 6.6.3 Capturing Denominated Certificates Details

If the TD account selected is a denominated deposit then this tab is enabled.

The screenshot shows a software window titled 'Term Deposit Certificate'. At the top left is a 'New' button. Below it is an 'Advice' section with input fields for 'Account Number \*', 'Account Description', 'Term Deposit Amount', 'Branch Code', and 'Account Currency'. Below the 'Advice' section are two tabs: 'Regular Deposit' and 'Denominated Certificates'. The 'Denominated Certificates' tab is active and contains a 'Certificate Allocation Pending Amount' input field, and two checkboxes: 'Rollover Issue' and 'Auto Generate Certificate Number'. At the bottom of the window is a table with columns: 'Denomination ID', 'Denomination Description', 'Denomination Value', 'Stock Catalog Code', 'Series Number', and 'Availability'. The table is currently empty. There are navigation buttons (back, forward, search, etc.) and an 'Exit' button at the bottom right.

#### Certificate Allocation Details

The following details are captured here:

##### **Certificate Allocation Pending Amount**

This indicates the amount for which the certificate is yet to be allocated. Certificate Allocation Pending Amount = Term Deposit Amount - Certificate Allocated Amount.

##### **Rollover Issue**

Check this box if the certificate is generated for a rolled over term deposit.

---

##### **Note**

This is applicable only if the deposit is rolled over.

---

##### **Auto Generate Certificate Number**

Check this box to indicate that system should auto populate the certificate start number and end number.

##### **Denomination ID**

Select the denomination id from the adjoining option list. The list displays all denominations that are already allocated to the account in the 'Deposit Account Booking' screen and are not yet issued.

##### **Denomination Description**

The description of the selected denomination id is defaulted here.

##### **Denomination Value**

The denomination value of the selected denomination id is defaulted here.

##### **Stock Catalog Code**

Specify the stock catalog code here. Alternatively you can also select the code from the adjoining option list. The list displays all stock catalog codes defined at the inventory level.

---

**Note**

This is applicable only if Inventory module is used for certificate tracking

---

**Series No.**

This is the series number as defined at the inventory level.

---

**Note**

This is applicable only if Inventory module is used for certificate tracking

---

**Availability**

This indicates the number of certificates available in the inventory for the selected denomination id.

---

**Note**

This is applicable only if Inventory module is used for certificate tracking

---

**Units**

This is defaulted from the 'Deposit Account Booking' or 'TD Account Opening by Multi Mode' screen. However, you can modify this value.

You can modify the 'Units' field to a number less than the defaulted value, but it cannot be greater than the defaulted value. System validates the same on click of 'Populate' button by verifying whether the number of units for each denomination are less than or equal to the selected units during opening using STDCUSTD or TDMM screens.

---

**Note**

The number of units entered is validated with the 'Availability' field.

---

**Total Amount**

The system computes the denomination value by multiplying the denomination value with the number of units.

**Certificate Start No**

This indicates the certificate start number. This is auto-generated if the box 'Auto Generate Certificate Number' is checked.

If the 'Auto Generate Certificate Number' is not checked then you have to key in the 'Certificate Start Number'

**Certificate End No**

This is auto generated if the box 'Auto Generate Certificate Number' is checked, else it gets defaulted based on the value provided at Certificate Start Number and Units field. Certificate End Number = Certificate Start Number + Units

Once the above specified details are entered, you have to click the 'Populate' button. On click of the 'Populate' button the 'Certificate Allocation Pending Amount', 'Certificate Allocated Amount' and 'Number of Certificates for the Deposit' fields are displayed.

**Certificate Allocated Amount**

This indicates the sum of 'Total Amount' field.



### **Number of Certificates for the Deposit**

The total number of certificates for the term deposit is displayed here. Number of Certificates for the Deposit = Total of 'Units' field.

If you do not use the 'Populate' button these fields will get displayed on click of 'Generate' or 'Print' button, whichever is clicked first.

Click 'Generate' button to generate the certificates and click 'Print' button to print the certificates.

## **6.6.4 Certificate Re-denomination**

During the life cycle of a deposit, a customer can surrender some or all of the certificates to issue new certificates with new denominations.

You can unlock the existing account using the STDCUSTD screen. At the 'Denominated Deposit' sub-screen the 'Certificate Status Query/Modification' grid you can change the status of the existing certificate to 'Modified'.

The status can be changed for a single certificate or for bulk certificates, by selecting the certificates required to change status and there by selecting the bulk status change field as 'Modified'.

On click of 'Populate' button the following actions will take place:

- The 'Denomination Allocation Pending Amount' is displayed as the total amount of the modified certificates.
- The denomination allocation details grid displays only the denomination and the corresponding units currently available for the account. I.e. the 'Modified' denominations are removed from the list

You can input the required denomination by adding new rows only if the existing certificate status is 'Modified'. System validates whether the 'Denomination allocation pending amount' and the new denomination total amount are the same. Fresh certificates with the new denomination are issued using the ICDBADHC screen. The status of the new certificates will be 'Re-denominated'.

## **6.7 Closing a TD**

Deposit accounts can be closed automatically on the Maturity Date of the deposit. You can specify this by choosing the 'Close on Maturity' option while creating the TD. A deposit acquires the specifications for the account class under which it is opened; you can change this.

If you choose the 'Close on Maturity' option, during the Beginning of Day operations on the Maturity Date, the account will be closed. The principal will be moved, if specified, to the account your customer has directed. If the deposit remains unclaimed, you can opt to move the principal and interest to the respective 'Unclaimed GLs' maintained at your bank.

---

### **Note**

If value has been provided to the field "No. of Days for Closing Authorized Accounts With No Activity" at the account class level and if there is no activity in the deposit account for that particular period of time the account will get closed automatically.

---

## 6.8 Transferring to Unclaimed Deposit on Maturity

As explained in the 'Main Tab' section in the chapter 'TD Account', you can move the deposit to an unclaimed GL as per options specified in 'Main' Tab in 'Deposits Account Booking' screen upon deposit maturity (end of grace period).

Configure the Unclaimed Principal GL and Unclaimed Interest GL at accounting role maintenance at IC product level, to move the Principal & Interest components respectively.

### 6.8.1 Moving Principal and Interest to Unclaimed GLs

The following example explains this case.

Assume the following:

- 26155010000889' is the TD account opened under Account class ACCT2 for which 'Grace period for renewal' is 1.
- Interest Booking Account and Principal Liquidation account are TD accounts.

The TD is maturing on July 13, 2010. Note that the grace period counter is 0 till the start of July 13 EOD. The grace period counter is 1 till the start of July 14 EOD.

The TD can be renewed post maturity for 'Principal + Interest' as defined above till the grace period (1 day) is over. Hence, the renewal of deposit is possible till EOD starts on (maturity date+1) i.e. till July 14, 2010. But the maturity date will be taken as the value date for renewal i.e. July 13, 2010.

On maturity date (grace period count 0), renewal is possible and value date of TD will be July 13, 2010.

On July 14, 2010 (grace period count 1), renewal is possible and value date will still be July 13, 2010.

In case renewal is not done within the grace period, on lapse of the grace period, both the principal and interest will be moved to Unclaimed Principal and Unclaimed Interest Misc GLs respectively, with an instrument code (reference number for reconciliation).

July 15, 2010 onwards (grace period is over), the principal and interest can be debited from the Miscellaneous GLs using the reference number (instrument code). No renewal is possible beyond this date.

## 6.9 Closing TD by Payout to Loan Account

If you select 'Payout Type' as 'Loan Account' at 'term Deposits Redemption Input' level, then the system credits the payout amount and automatically initiates liquidation event. The components of the loan, which are due on the payout date, are liquidated based on the liquidation order maintained for Loan Account.

If the payment amount is greater than the due amount, then the system generates an interest book log and the account will be closed manually.

---

### **Note**

Note the following:

- The maturity date of the payout loan account should be greater than the maturity date of the TD account.

- If the Payout Loan Account and the Term Deposit Account customers are different, then the system displays an override message.

### 6.9.1 Viewing TD Execution Log

You can view the execution log of all TDs using the 'Term Deposits Execution Log Summary' screen. To invoke this screen, type 'ICSEXELG' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You can query on records based on any one or all of the following criteria:

- Branch Code
- Account
- Currency Code
- Run Date

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Branch Code
- Account
- Currency Code
- Event
- Tenor
- Amount
- Run Date
- Execution Status
- Error Reason
- Deposit Number
- Maturity Date

## 6.10 Simulate TD

This section contains the following topics:

- [Section 6.10.1, "Simulating TD"](#)
- [Section 6.10.2, "Generating and Viewing Account Certificate"](#)
- [Section 6.10.3, "Specifying Interest Details for Simulated Account"](#)

### 6.10.1 Simulating TD

Oracle FLEXCUBE allows you to simulate a TD account in order to enhance sales and services to new and existing customers. You can also provide the customer a certificate with all the details of account. This certificate is generated with a pre-printed number.

You can simulate an account for a customer using the 'Customer Accounts Simulation' screen. The details of a account can be entered in this screen and a printed certificate of the account can be obtained by using this screen. To invoke this screen type 'STDSCSAC' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows the 'Term Deposit Simulation' application window. It features a toolbar at the top with 'New' and 'Enter Query' icons. The main area contains two columns of input fields. The left column includes 'Branch \*', 'Account Number \*', 'Customer', 'Customer Name', 'Status', 'Document Number', 'Account Open Date', 'Type' (with radio buttons for 'Single' and 'Joint'), and 'Alternate Account Number'. The right column includes 'Account Currency', 'Account Class', 'Description', 'First Nominees', 'Second Nominees', 'Media', 'Clearing Bank Code', and 'Clearing Account Number'. Below these fields are two buttons: 'Generate Certificate' and 'View Certificate'. At the bottom of the screen, there is a section labeled 'Interest'.

In this screen you can input all the details of the deposit account. A term deposit account is simulated based on all the information you provide in the screen above. You can also view and generate the details of the term deposit account certificate of the account. Additionally you can view the details of interest, charges and amounts for the simulated TD account.

#### Branch

The branch where the deposit account is being simulated is displayed here on clicking new icon in the Application Toolbar.

#### Customer

Specify the customer for whom the account is being simulated. You can also select the customer from the option list provided.

#### Customer Name

The name of the customer for whom the account is simulated, is displayed here, based on the customer selected.

**Account Currency**

Specify the currency for the deposit account. You can also select the currency from the option list provided.

**Account Class**

Specify the 'deposit' type of account class under which the deposit should be simulated. You can also select the appropriate account class from the option list provided.

**Description**

Based on the account class specified, the system displays the corresponding description.

Click 'Default' button after specifying the customer, account class and currency.

**Account Number**

The account number of the customer for whom you need to simulate a deposit account is displayed here.

**Status**

The status of the simulated account is displayed here based on the customer selected

**First Nominees**

Specify the first person to hold the right to the simulated account balance after the customer's expiration.

**DCN**

The Delivery Control Number used for uniquely identifying a message in Oracle FLEXCUBE is displayed here.

**Second Nominees**

Specify the secondary person to hold the rights to the simulated account balance after the customer's expiration.

**Account Open Date**

The date on which the account has to be opened is defaulted based on the account class selected here. You can however change the value of the opening date of account.

**Media**

Select the media to communicate account related details to the customer, such as account maintenance related charges, fees, interest etc. from the option list. You can choose either of the following:

- Mail
- Telex
- SWIFT
- Fax

**Type**

The type of account is defaulted based on the account class selected. However, you can select the type of deposit account that you are maintaining a simulation for; you can select any one of the following options:

- Single
- Joint

**Clearing Bank Code**

The code for the bank serving as clearing house for the simulated account is displayed here

**Clearing Account Number**

The account number for the clearing activity for the simulated account is displayed here

**Alternate Account Number**

Specify an alternate account for the simulated account

**6.10.2 Generating and Viewing Account Certificate**

To generate the details of TD account in certificate format, click the 'Generate Certificate' button on the 'Customer Accounts Simulation' screen.

To view the details of the certificate generated for the simulated account, click the 'View Certificate' button on the 'Customer Accounts Simulation' screen. The following details are displayed:

- The Document Certificate Number
- The account branch
- The reference number
- The report Module
- The contents of the message

To procure a hard copy of the certificate click 'Print'. The generated certificates are also available through the Messaging browser. Messaging archival or purge action determines the storage or removal of these certificates from the Application Browser.

### 6.10.3 Specifying Interest Details for Simulated Account

To specify the interest and charge related details of the term deposit account click the 'Interest' button. The screen is as shown below:

The screenshot displays the 'LBL\_IC\_SP\_COND\_MAINT' window, which is used for specifying interest and charge details for a simulated account. The window is divided into several sections:

- Account Details:** Includes fields for Branch, Account, Calculation Account, Interest Booking Account, and Charge Booking Account. There are also checkboxes for 'Interest Statement' and 'Dr Cr Advices'.
- Product Details:** Includes fields for Product\*, User Defined Element, and Currency. There are checkboxes for 'Waive Product', 'Generate UDE Change Advice', and 'Open'. A checkbox for 'ILM Product' is also present.
- UDE Values:** This section contains two tables:
  - Dates:** A table with columns for 'Effective Date\*' and 'Open'. The 'Open' column has a checkbox that is checked.
  - UDE Values:** A table with columns for 'User Defined Element Id\*', 'UDE Id', and 'Rate Code'. The 'Rate Code' column has a dropdown menu.

The bottom of the window shows a 'Deposit' button.

You can define the interest and charge related details associated with the customer's deposit account.

*For more information on specifying Interest details for TD refer to the section, 'Specifying Interest Details' in the chapter 'TD Additional Details' in this User Manual.*

### 6.10.3.1 Specifying Deposit Details

Click 'Deposit' button in the 'IC Special Conditions Maintenance' screen to specify preferences for the simulated account.

The screenshot displays the 'LBL\_DET\_DEP\_TY' window, which is used for specifying deposit details. The window is divided into several sections:

- Principal Liquidation Branch:** A dropdown menu for selecting the branch.
- Interest Start Date:** A date field with a calendar icon.
- Maturity Date:** A date field with a calendar icon.
- Auto Rollover:** A checkbox.
- Close on Maturity:** A checkbox.
- Move Interest to Unclaimed:** A checkbox.
- Move Principal to Unclaimed:** A checkbox.
- Term Deposit Pay in Option:** A dropdown menu.
- Offset Branch:** A dropdown menu.
- Principal Liquidation Account:** A text field.
- Next Maturity Date:** A date field.
- Deposit Tenor:** A text field.
- Rollover Details:** Radio buttons for 'Principal', 'Principal + Interest', and 'Special Amount'.
- Rollover Amount:** A text field.
- Offset Account:** A text field.
- Term Deposit Amount:** A text field.
- Recurring Deposit:** A section with checkboxes for 'Auto Payment Takedown' and 'Move Maturities to Unclaimed'.
- Payment Branch:** A dropdown menu.
- Payment Account:** A text field.
- Installment Amount:** A text field.
- Recurring Deposit Account:** A checkbox.
- Payment Date:** A date field.
- Payment Currency:** A text field.
- Installment Frequency:** A section with a checkbox for 'Move funds on Overdraft' and three text fields for 'Days', 'Months', and 'Years'.

Specify the following details:

#### Principal Liquidation Branch

Specify the branch in which the liquidation account is maintained. The adjoining option list displays all valid branches maintained in the system. You can select the appropriate one.

#### Principal Liquidation Account

On maturity, the principal of a time deposit can be liquidated into an account you specify. This would typically be the customer's account. When maintaining a deposit, indicate the account into which the principal should be liquidated. You should also

#### Interest Start Date

Specify the date from which the interest accruals of TD account begins.

#### Maturity Date

The system defaults the maturity date from the default tenor from the account class. However, you can modify this date. On this date the term deposit account gets liquidated.

#### Auto Rollover

Check this field to automatically rollover the deposit you are maintaining. You have to indicate 'Rollover Type' on selecting this option

#### Close on Maturity

Check this field to close the term deposit account on maturity date and transfer the amount to the principal liquidation account. If you select this option, the principal liquidation account should be an account other than the term deposit account.

#### Move Interest to Unclaimed

Check this field to move the interest amount to the unclaimed GL mapped at the IC product in the accounting roles on grace period end date of the term deposit account.



**Move Principal to Unclaimed**

Check this field to move the principal amount to the unclaimed GL mapped at the IC product in the accounting roles and liquidate the interest amount to the interest booking account on grace period end date of the term deposit account.

**Term Deposit Amount**

Specify the amount for which TD should be simulated.

**Next Maturity Date**

On selecting the rollover for the TD account, the system defaults the next maturity date from the previous tenor of the deposit.

**Deposit Tenor**

The system calculates the tenor of the deposit account to the difference between Interest start date and Maturity date and displays it. In case of change in maturity date, the system changes the value of this field.

**Rollover Type**

Indicate the components that should be rolled over by choosing one of the following options:

- Principal
- Principal + Interest
- Special Amount

**Rollover Amount**

If a special amount is to be rolled over, you have to specify the amount (less than the original deposit amount) in this field.

**Term Deposit Pay-in Option**

Indicate the method for initial funding during account creation. Choose one of the following options:

- PAYIN BY GL
- PAYIN BY CASH
- PAYIN BY SAVINGS

**Offset Account**

Specify the account number/ GL from which the fund should be transferred to TD account as part of simulation. This field returns the branch code if the account is selected and NULL is returned if GL is selected. If the pay-in mode is GL then the system will display only GLs and if the pay-in mode is account then only accounts will be displayed in the option list.

**Recurring Deposit**

Specify the following details:

**Auto Payment Take Down**

Check this field to allow the recurring deposit account to debit the payment account for the payment amount as per the installment frequency.

**Move Maturities to Unclaimed**

Check this field to move all the funds, on the maturity date, to the unclaimed GL mapped to the accounting role in the IC product.

**Payment Branch**

Specify the details for the branch to which the payment account belongs.

**Payment Account**

Specify the Payment Account; this can be either savings account or the current account from which the installment for the Recurring Deposit is collected as per the installment frequency

**Installment Amount**

Specify the installment amount that has to be collected from the payment account as per the installment frequency. This installment amount should be greater than the minimum amount mentioned at the account class.

**Recurring Deposit Account**

Check this field to indicate recurring deposit account.

**Payment Date**

Specify the date on which the payment needs to be done for recurring deposit account.

**Payment Currency**

Specify currency of the payment amount.

---

**Note**

Note the following:

- The system enables the offset account and branch detail fields only if the option to pay is selected as the savings account.
  - The Unclaimed Interest and Principal GLs are specified while maintaining an Interest and Charges (IC) Deposit Type product. The Accounting Roles for the GLs are 'INT\_UNCLAIMED' and 'PRN\_UNCLAIMED' respectively. When maintaining an IC-Deposit type product, you have to map these Accounting Roles to the appropriate GLs maintained at your bank.
  - The system allows you to select 'Close on Maturity' box, only when you specify the recurring deposit details. You have to maintain deposit transaction code as 'DPN' RD payment transaction code as 'RED' and prepayment transaction code as 'TRF' for the recurring payments in the Branch Parameters for the Interest and Charges.
  - All recurring deposit payments are part of IC batch beginning of day activity.
- 

**Installment Frequency**

Specify the following details:

**Move funds on Overdraft**

Check this option to indicate whether the Recurring Deposit account funds should move to an unclaimed account if it is overdue

**Days**

Specify the installment frequency in terms of days.

**Months**

Specify the installment frequency in terms of months.

**Years**

Specify the installment frequency in terms of years.

## **6.11 Simulate TD Opening**

This section contains the following topics:

- [Section 6.11.1, "Simulating TD Opening"](#)
- [Section 6.11.2, "Deposit Input"](#)
- [Section 6.11.3, "Simulation Details"](#)
- [Section 6.11.4, "Creating Term Deposit"](#)
- [Section 6.11.5, "Specifying Interest Details for Simulated Account"](#)

### 6.11.1 **Simulating TD Opening**

You can use this screen to initiate the deposit opening simulation for the existing customers as well as for the prospects using Conventional Term Deposit Simulation Input screen. To invoke this screen type 'STDTDSIM' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You need to specify the following details:

#### **Account Class**

Specify the account class in which the customer wishes to open the TD. The adjoining option list displays the available TD account classes. You can select the appropriate one.

If an RD account class is selected, then on clicking the 'Populate' button the system displays an error message as "RD account class not allowed for simulation".

Click the 'P' button adjoining to the account class. The system validates the account number and defaults the following fields:

**Branch**

Specify the branch code in which customer wants to open the account. By default, the system displays the current branch code; however, if you are multi branch operational user, then you can modify this by selecting it from the adjoining option list.

**Account Open Date**

System defaults the current date as account opening date; however, you can modify this date to a back date or future date.

If you have selected the future date for simulation; and you click on 'Create Deposit' button, then the system displays an error message as "Future Dated Deposit Opening not Allowed".

**Term Deposit Currency**

Select the term deposit currency from the adjoining option list.

**Customer No**

Specify the customer's/ prospect's identification number. For prospects, walk in customer id of the branch has to be specified

**Customer Name**

Specify the customer's/ prospect's name. The system defaults this if you have specified the customer number.

**6.11.2 Deposit Input****Initial Deposit Amount**

Specify the initial deposit amount you want to keep with the bank for a particular tenor. The system displays an error message if initial deposit amount is not specified.

**Maturity Date**

If tenor is provided system calculates and displays the maturity date automatically. If maturity date is provided then tenor is calculated automatically.

Click 'Compute' button to default the maturity details as an output of the deposit opening simulation.

**Deposit Tenor****Years**

Specify the tenor of deposit in years.

**Months**

Specify the tenor of deposit in months.

**Days**

Specify the tenor of deposit in days.

**6.11.3 Simulation Details****Interest Earnings**

System displays the gross amount of interest that will be earned during the tenor of deposit.

**Interest Rate**

System displays the interest rate applicable for the deposit based on the product/amount/tenor.

**Tax Deductions**

The system displays the amount of tax that will be deducted from the gross interest amount.

**Maturity Amount**

System displays the total maturity amount of the deposit, i.e. Principal + Interest earned after deducting tax.

**Annual Percentage Yield**

System displays the annual percentage yield for the applicable interest rate.

---

**Note**

For discounted TDs, Annual Percentage Yield will display the applicable interest rate.

---

**Interest Liquidation Details**

You can view the following details here:

**Date**

System displays the date of interest liquidation.

**Interest Amount**

System displays the net interest amount that will be earned and liquidated for the compounding period.

**Principal Balance**

System displays the updated principal balance amount after adding net interest amount earned during the compounding period.

---

**Note**

The data can be modified after or before simulation.

---

Click 'Clear' button to clear the available data in simulation screen at any point of time.

Click on the 'View/Print Advice' button to view or print the simulation details.

## 6.11.4 Creating Term Deposit

Click 'Create Deposit' button to create the term deposit.

The screenshot shows the 'Term Deposit Simulation' window. It contains various input fields for creating a term deposit, including account details, customer information, payment options, and rollover settings. The interface is organized into sections with tabs at the bottom for different views and actions.

System enables the fields related to deposit opening. System defaults the fields maintained in the 'TD Simulation' screen.

- Account Class
- Term Deposit Currency
- Customer Number

You can modify the following details:

- Account Open Date
- Term Deposit Amount
- Deposit Tenor
- Maturity Date

On clicking 'Create deposit tenor' the min and max tenor applicable for the account class are validated. Validations for deposit opening in this screen are same as in STDCUSTD screen.

Once the create deposit button is clicked and the deposit opening screen is visible, then you will not be able to navigate back to the simulation screen.

---

### Note

If you try to create deposit for a walk-in customer from a TD simulation screen, system will throw an error "Term Deposit cannot be opened with walk-in customer Id".

---

Account number is created in the simulation screen itself, but displayed only post clicking of “Create Deposit” button. For existing customers new deposit can be created using the existing customer id.

The system displays the pay in options as ‘Others’. If the Pay in By option is changed to ‘Cheque’ then it is mandatory to specify all the details and click on ‘Default’ button. Once this button is clicked the pay in details provided will be defaulted in the ‘Pay in Details’ multi- grid.

*For more information on specifying TD creation details, refer to the section ‘Creating a Deposit Account’ in the chapter ‘TD Account’.*

### 6.11.5 Specifying Interest Details for Simulated Account

To specify the interest and charge related details of the term deposit account click the ‘Interest’ button. The screen is as shown below:

The screenshot displays the 'IC Special Conditions Maintenance' window. It is divided into several sections: 'Account Details', 'Product Details', 'Effective Date', and 'UDE Values'. In the 'Account Details' section, fields for Branch Code, Account, Calculation Account, Interest Booking Account, Charge Booking Account, Consolidated Charge Account, Interest Start Date, Charge Start Date, Interest Booking Branch, and Charge Booking Branch are visible. The 'Product Details' section includes Product Code, UDE Currency, and checkboxes for Waive Interest, Generate UDE Change Advice, and Open. The 'Effective Date' section has a date field and a 'Go' button. The 'UDE Values' section is a table with columns: User Defined Element Id, UDE Value, Rate Code, TD Rate Code, and Variance. The 'Variance' column header is highlighted with a red box. At the bottom right, there are 'Ok' and 'Exit' buttons.

You can define the interest and charge related details associated with the customer’s deposit account.

*For more information on specifying Interest details for TD refer to the section, ‘Specifying Interest Details’ in the chapter ‘TD Additional Details’ in this User Manual.*

## 6.12 Simulating TD Rollover

You can initiate to simulate the term deposit renewal for existing TD accounts using 'Rollover Simulation' screen. To invoke this screen type 'ICDREDRN' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

**Renewal Simulation Screen**

New Enter Query

**Existing Deposit Details**

Term Deposit Account Number

Branch Code

Principal Amount

Account Open Date

Tenor Years

Months

Days

Maturity Date

Maturity Amount

Account Description

Customer ID

Customer Name

Account Currency

Account Balance

\* Interest Rate

Interest Paid Out

Tax Collected

**Renewal Details**

Renewal Type ☐ Principal ☐ Special Amount ☐ Interest ☐ Principal+Interest

Renewal Amount

Tenor Years

Months

Days

Maturity Date

☐ Interest Rate Based on Cumulative Amount

☐ Continue Variance on Rollover

**Deposit Details After Renewal**

Term Deposit Amount

\* Interest Rate

Interest Earnings

Tax Deductions

Maturity Amount

APY %

**Interest Liquidation Details**

10/11 Go

Date	Interest Amount	Principal Balance
------	-----------------	-------------------

Clear View/Print Advice Renew Deposit

Cancel

The rollover simulation can be done on any date before the maturity date of the deposit, but only the matured and unclaimed deposits which are in a grace period can be renewed using the Rollover Simulation screen. If the user instructs to renew the deposit before the maturity date from simulation screen, then the system displays an error message as "Only matured accounts can be renewed".

Specify the following details:

### Existing Deposit Details

#### **Account Number**

Specify the existing term deposit account number. The adjoining option list displays all the account numbers for which the top up is allowed at the account class level. Select the appropriate one.

Click the 'P' button. The system validates the account number and defaults the following fields:



**Account Description**

System displays the description of the account.

**Account Branch**

The system displays the branch code in which the account is maintained on click of 'New' button. By default the current branch code is displayed.

**Custom Number**

The system displays the customer number.

**Customer Name**

System displays the customer name based on the customer Id.

**Account Currency**

System displays the currency of term deposit account.

**Current Deposit Details****Account Open Date**

The system displays the date on which the existing deposit is opened.

**Principal Balance**

The system displays the principal balance of deposit. The principal amount displayed here is the current principal amount of the deposit.

**Account Balance**

System displays the balance available in deposit account as on date.

**Interest Rate**

System displays the rate of interest of the current deposit.

**Maturity Date**

This indicates the maturity date of the existing deposit. This is only a display field and cannot be modified.

**Maturity Amount**

System displays the amount of maturity for the existing deposit.

**Interest Paid Out**

System displays the amount of interest liquidated till date from the date of account opening.

**Tax Collected**

The system displays the amount of tax collected till date from the date of account opening.

**Deposit Tenor****Years**

The system displays the tenor of deposit in years.

**Months**

The system displays the tenor of deposit in months.

**Days**

The system displays the tenor of deposit in days.

## **Rollover Details**

### **Rollover Type**

Select the rollover type from the following:

- **Principal** - For rollover simulation, only principal amount of the existing deposit is considered. For denominated deposits, only the option of simulating the principal amount is allowed.
- **Special Amount** - The rollover amount field is enabled when this option is chosen. You can enter the special amount and the rollover calculation is done based on that amount.
- **Interest** - Rollover calculation happens only for the interest portion of the existing deposit as on maturity date (Gross interest for the whole term - Applicable tax for the whole term - Applicable charges if any).
- **Principal + Interest** - When this option is chosen the principal and interest amount as on TD maturity date of the existing deposit is taken as principal amount for simulation. This option can be chosen only when the interest booking account is the same deposit account, otherwise system displays an error message

### **Rollover Amount**

You need to specify the rollover amount only if you have selected 'Special Amount' as rollover type. Specify the amount taken for the rollover. System considers this amount in rollover calculation.

### **Years**

System defaults the tenor of the existing deposit in years; however, you can modify this if required. Maturity date is updated when the tenor is modified.

### **Months**

System defaults the tenor of the existing deposit in months; however, you can modify this if required. Maturity date is updated when the tenor is modified.

### **Days**

System defaults the tenor of the existing deposit in days; however, you can modify this if required. Maturity date is updated when the tenor is modified.

### **Maturity Date**

System calculates and displays the maturity date based on the tenor of existing deposit. You can modify the maturity date. The system updates the tenor based on the modification made on the maturity date. If the maturity date is modified, accordingly the tenor gets adjusted.

### **Interest rate Based on Cumulative Amount**

Check box to confirm whether interest rate will be based on cumulative amount or not. System defaults this box based on the Account Class; however, you can modify this.

### **Continue Variance on Rollover**

Check box to confirm whether variance on rollover will be continued or not. System defaults this box based on the Account Class; however, you can modify this.

Click 'Compute' button to calculate the 'Deposit Details After Rollover' and 'Liquidation Details'.

## **Deposit Details After Rollover**

View the following details:

**Term Deposit Amount**

System displays the term deposit amount based on the "Rollover Type" selected. This amount will be taken as the principal amount for rollover calculations.

**Interest Rate**

System displays the interest rate applicable for the deposit based on product/amount/tenor as on maturity date of the existing deposit.

**Interest Earnings**

System displays the total interest that will be earned by the deposit during the rollover tenor.

**Tax Deductions**

System displays the applicable percentage of tax that will be deducted from the total interest during the term of deposit mentioned for rollover.

**Maturity Amount**

System displays the maturity amount of the deposit after the rollover term, i.e. Rollover Principal + Interest earned after deducting tax.

**Annual Percentage Yield**

System displays the annual percentage yield for the applicable interest rate for rollover.

**Interest Liquidation Details**

You can view the following:

**Date**

System displays the date of interest liquidation.

**Interest Amount**

System displays the net interest amount that will be liquidated based on the compounding frequency.

**Principal Balance**

System displays the Principal balance of deposit after adding net interest amount earned during the compounding period, i.e. Principal Balance at the beginning of cycle + Net Interest liquidated for that compounding cycle.

Click 'Clear' button to clear the available data in simulation screen at any point of time.

Click 'View/Print Advice' button to view or print the simulation details.

## 6.12.1 Rollover TD

Click 'Rollover Deposit' button to rollover term deposit.

**Rollover Simulation Screen - Transaction Branch Code :: NRP**

Save

Account Number \* NRP00317102 P Account Branch NRP  
Account Description TD FOR INTEREST AND TAX CALCULATION Account Currency GBP  
Customer Number 000003171 Customer Name Abel2  
Redemption Reference Number

**Current Deposit Details**

Account Open Date	2011-02-13	Maturity Amount	2167.57
Principal Balance	2,014.54	Interest Paid Out	17.45
Account Balance	2,031.64	Tax Collected	0.35
Interest Rate	9		
Maturity Date	2011-12-13		

**Deposit Tenor**

Years	0
Months	10
Days	0

**Rollover Details**

Rollover Tenor

- ☒ Account Class Tenor
- ☐ Account Tenor
- ☐ Independent Tenor
- ☐ Interest Rate Based on Cumulative Amount
- ☐ Continue Variance on Rollover

**Rollover Tenor**

Years	0
Months	1
Days	0
Maturity Date	2012-01-13

Compute

**Deposit Details After Rollover**

Term Deposit Amount	2,014.54	Tax Deductions	0.31
Interest Rate	9	Maturity Amount	2,029.61
Interest Earnings	15.07	Annual Percentage Yield	9.36

Input By \_\_\_\_\_ Authorized By \_\_\_\_\_  
Date Time \_\_\_\_\_ Date Time \_\_\_\_\_  
Authorization Status \_\_\_\_\_ Status \_\_\_\_\_

Ok Cancel

System enables the fields related to deposit rollover. System defaults the fields maintained in the 'Rollover Simulation' screen. You can modify the following details:

- Account Number
- Maturity Date
- Rollover Tenor
- Interest Rate Based on Cumulative Amount
- Continue Variance on Rollover

You cannot navigate to the Rollover Simulation screen once you click on the 'Renew Deposit' button.

### Note

- Deposit rollover simulation can be initiated only for existing customers, who have term deposit accounts with the Bank.
- The renewal simulation can be done on any date before the maturity date of the deposit, but only matured unclaimed deposits which are in grace period can be renewed from the simulation screen.

### 6.13 Simulating TD Top Up

You can simulate the term deposit top up (additional investments) only for the existing customers having TD account with the bank using the 'Top Up Simulation' screen. To invoke this screen type 'STDTPSIM' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

[illegible]

Specify the following details:

**Account Number**

Specify the existing term deposit account number. The adjoining option list displays all the account numbers for which the top up is allowed at the account class level. Select the appropriate one.

Click the 'P' button. The system validates the account number and defaults the following fields:

**Account Branch**

The system displays the branch code in which the account is maintained on click of 'New' button. By default the current branch code is displayed.

**Account Description**

The system displays the description of the account.

**Account Currency**

The system displays the currency of the term deposit account.

**Customer Name**

The system displays the customer name based on the account number selected.

**Customer Name**

The system displays the customer name based on the customer Id.

**Current Deposit Details**

**Principal Balance**

The system displays the current principal amount of the deposit.

**Interest Start Date**

The system displays the date from which the interest is applicable for this deposit.

**Maturity Date**

The system displays the maturity date of the existing term deposit.

**Maturity Amount**

The system displays the maturity amount of the term deposit.

**Account Balance**

The system displays the current balance available in the deposit account.

**Interest Rate**

The system displays the rate of interest of the current deposit.

**Interest Paid Out**

The system displays the interest paid out till date in the term deposit account.

**Tax Collected**

The system displays the amount of tax collected till date in the term deposit account.

**Deposit Tenor**

**Years**

The system displays the tenor of the existing deposit in years.

**Months**

The system displays the tenor of the existing deposit in months.

**Days**

The system displays the tenor of the existing deposit in days.

## **Top Up Term Deposit**

### **Value Date**

Specify the date on which top up will be made.

Simulation is allowed for the back date or for future date; however, when 'Top up' button is clicked system will display an error that "Future Dated Top Up is not Allowed".

### **Top-Up Amount**

Specify the amount that will be added to the existing deposit on the top up date.

Click 'Compute' button. The system defaults the 'Deposit Details after Topup' and Interest Liquidation Details'.

## **Deposit Details After Top-up**

### **Term Deposit Amount**

The system displays the revised term deposit amount after adding the top up amount to the existing deposit.

### **Interest Rate**

The system displays the revised interest rate applicable for the account class/amount/tenor combination from date of top up.

### **Interest Earnings**

The system displays the total interest that will be earned from the start date of current compounding cycle to the maturity date of deposit by taking top up amount and the revised interest rate into consideration.

### **Tax Deductions**

The system displays the applicable tax amount that will be deducted from the interest earnings during the tenor of deposit.

### **New Maturity Amount**

The system displays the revised maturity amount considering the top up amount.

### **Annual Percentage Yield**

The system displays the annual percentage yield for the applicable interest rate.

## **Interest Liquidation Details**

### **Date**

The system displays the date of interest liquidation.

### **Interest Amount**

The system displays the interest amount that will be liquidated based on the compounding frequency.

### **Principal Amount**

The system displays the updated principal balance amount as on interest liquidation, i.e. Principal Balance at the beginning of cycle + Net Interest liquidated for that compounding cycle.

Click 'Clear' button to clear the available data in simulation screen at any point of time.

Click 'View/Print Advice' button to view or print the simulation details.

### 6.13.1 Topping up TD

Click 'Top Up Deposit' button to top up the term deposit.

**Top Up Simulation Screen**

Save

Term Deposit Account \*

Account Description

Number

Customer ID

Branch Code

Customer Name

Principal Amount

Account Currency

Account Open Date

Account Balance

Tenor Years

\* Interest Rate

Month

Interest Paid Out

Days

Tax Collected

Maturity Date

Maturity Amount

---

**Top-Up of Term Deposit** **Revised Deposit Details**

Value Date

New Term Deposit Amount

Top-Up Amount

\* New Interest Rate

Compute

Interest Earnings

Tax Deductions

New Maturity Amount

APY %

---

Maker ID  Checker ID

Maker Date Stamp  Checker Date Stamp

Authorization Status

Cancel

System enables the fields related to deposit top up. System defaults the fields maintained in the 'Deposit Top Up Simulation' screen. You can modify the following details:

- Term Deposit Account Number
- Value Date
- Top Up Amount

You cannot navigate to the Top Up Simulation screen once you click on the 'Top Up Deposit' button.

#### Note

- Deposit top up simulation can be initiated only for existing customers who have term deposit accounts with the Bank.



- You can edit the input data for simulation both before and after the simulation. After the simulation is completed, you can top-up a deposit using the same parameters as entered during simulation.
- The top up simulation can be back dated but in the "Top Up" deposit screen back value dated is allowed only up to the value date of the last financial transaction on the deposit account.
- The applicable financial transactions are pay-in, interest liquidation, redemption, maturity, rollover, and top-up of funds.

## 6.14 Simulating TD Redemption

You can simulate the partial redemption as well as full redemption for the existing TD accounts using 'Redemption Simulation' screen. To invoke this screen type 'ICDRDSIM' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

**Redemption Simulation Screen**

New Enter Query

**Existing Deposit Details**

Term Deposit Account Number *	<input type="text"/>	Account Description	<input type="text"/>
Branch Code	<input type="text"/>	Customer ID	<input type="text"/>
Principal Amount	<input type="text"/>	Customer Name	<input type="text"/>
Account Open Date	<input type="text"/>	Account Currency	<input type="text"/>
Tenor Years	<input type="text"/>	Account Balance	<input type="text"/>
Months	<input type="text"/>	Interest Rate	<input type="text"/>
Days	<input type="text"/>	Interest Paid Out	<input type="text"/>
Maturity Date	<input type="text"/>	Tax Collected	<input type="text"/>
Maturity Amount	<input type="text"/>		

**Redemption Details**

Redemption Execution Date	<input type="text"/>
Redemption Mode	Partial Redemption
Redemption Amount	<input type="text"/>
<input type="button" value="Compute"/>	

**Payment Details of Redemption**

Interest Rate	<input type="text"/>
Total Interest	<input type="text"/>
Penalty Amount	<input type="text"/>
Tax Amount	<input type="text"/>
Net Interest	<input type="text"/>
Net Payable Amount	<input type="text"/>

**Deposit Details After Redemption**

Term Deposit Amount	<input type="text"/>
* Interest Rate	<input type="text"/>
Interest Earnings	<input type="text"/>
Tax Deductions	<input type="text"/>
New Maturity Amount	<input type="text"/>
APY %	<input type="text"/>

Input By:  Date Time:  Authorized By:  Date Time:  Status:

Specify the following details:

### Existing Deposit Details

#### **Account Number**

Specify the term deposit account number. The adjoining option list displays the existing TD account numbers. Select the appropriate one.

Click the 'P' button. The system validates the account number and defaults the following fields:

**Account Branch**

The system displays the branch code in which the account is maintained on click of 'New' button.

**Account Description**

System displays the description of the account.

**Account Currency**

System displays the currency of term deposit account.

**Customer Number**

System displays the customer number based on the account number.

**Customer Name**

System displays the customer name based on the customer Id.

**Current Deposit Details**

**Account Open Date**

The system displays the date on which the existing deposit is opened.

**Principal Balance**

The system displays the principal balance of deposit.

**Account Balance**

System displays the balance available in deposit account as on date.

**Interest Rate**

System displays the rate of interest of the current deposit.

**Maturity Date**

System calculates and defaults the maturity date if the tenor details are maintained.

**Maturity Amount**

System displays the amount of maturity for the existing deposit.

**Interest Paid Out**

System displays the amount of interest liquidated till date from the liquidated interest.

**Tax Collected**

The system displays the amount of tax collected till date.

**Deposit Tenor**

**Years**

The system displays the tenor of deposit in years.

**Months**

The system displays the tenor of deposit in months.

**Days**

The system displays the tenor of deposit in days.

## **Redemption Details**

### **Redemption Mode**

Select the mode of redemption from the adjoining drop-down list. Select one of the following:

- Full Redemption
- Partial Redemption

### **Redemption Execution Date**

Specify the date on which redemption will be executed. This date cannot be the past date. If the past date is specified, then the system displays an error message as “Back Dated Redemption is not Allowed”.

### **Redemption Amount**

Specify the amount to be redeemed. Depending on the redemption mode selected,

- Full Redemption: If selected, the system defaults the full redemption amount.
- Partial Redemption: If selected, you need to specify the amount for the partial redemption.

Click ‘Compute’ button. The system displays the following details:

## **Payment Details of Redemption**

### **Interest Rate**

The system displays the interest rate of the term deposit.

### **Total Interest**

The system displays the total interest amount payable for the current redemption.

### **Penalty Amount**

The system displays the penalty amount for the current redemption.

### **Tax Amount**

The system displays the amount of tax applicable for the current redemption.

### **Net Interest**

The system displays the net interest payable after deducting tax and penalty for the current redemption.

### **Net Payable Amount**

The system displays the net redemption amount that will be paid to the customer.

## **Deposit Details After Redemption**

In case of partial redemption, the system displays the following details:

### **Term Deposit Amount**

The system displays the term deposit amount.

### **Interest Rate**

The system displays the revised interest rate after redemption for the term deposit.

### **Interest Earnings**

The system displays the total interest that will be earned from the redemption date to the maturity date of the deposit.

## Tax Deductions

The system displays the applicable tax amount that will be deducted from the interest earnings during the tenor of deposit.

## New Maturity Amount

The system displays the recalculated maturity amount after redemption.

## Annual Percentage Yield

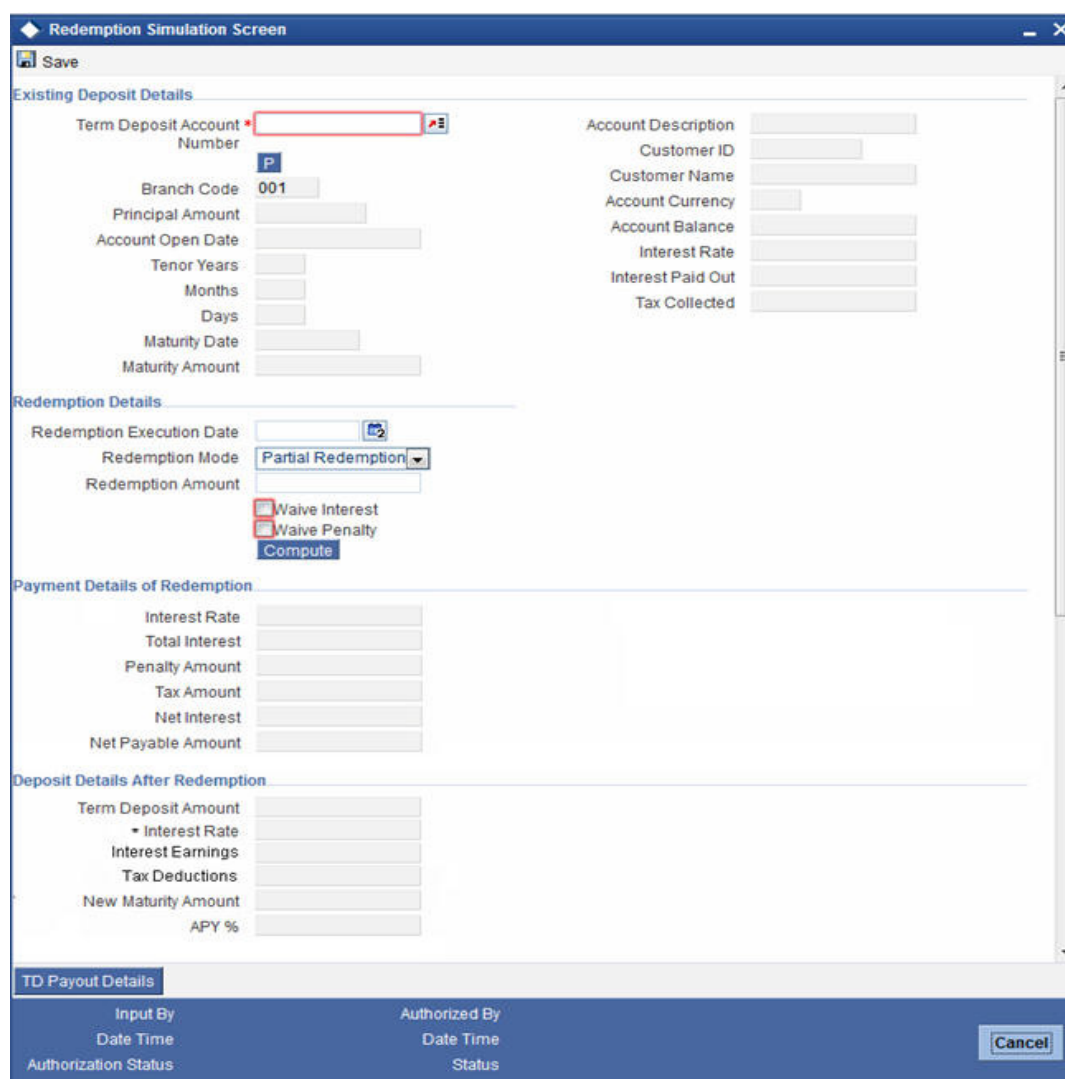
The system displays the annual percentage yield for the applicable interest rate.

Click 'Clear' button to clear the available data in simulation screen at any point of time.

Click 'View/Print Advice' button to view or print the simulation details.

### 6.14.1 Redeeming a TD

Click 'Redeem Deposit' button to redeem the term deposit.



The screenshot displays the 'Redemption Simulation Screen' with the following sections:

- Existing Deposit Details:**
  - Term Deposit Account Number: [Text Field]
  - Branch Code: 001
  - Principal Amount: [Text Field]
  - Account Open Date: [Text Field]
  - Tenor Years: [Text Field]
  - Months: [Text Field]
  - Days: [Text Field]
  - Maturity Date: [Text Field]
  - Maturity Amount: [Text Field]
  - Account Description: [Text Field]
  - Customer ID: [Text Field]
  - Customer Name: [Text Field]
  - Account Currency: [Text Field]
  - Account Balance: [Text Field]
  - Interest Rate: [Text Field]
  - Interest Paid Out: [Text Field]
  - Tax Collected: [Text Field]
- Redemption Details:**
  - Redemption Execution Date: [Text Field]
  - Redemption Mode: Partial Redemption (Dropdown)
  - Redemption Amount: [Text Field]
  - ☐ Waive Interest
  - ☐ Waive Penalty
  - Compute (Button)
- Payment Details of Redemption:**
  - Interest Rate: [Text Field]
  - Total Interest: [Text Field]
  - Penalty Amount: [Text Field]
  - Tax Amount: [Text Field]
  - Net Interest: [Text Field]
  - Net Payable Amount: [Text Field]
- Deposit Details After Redemption:**
  - Term Deposit Amount: [Text Field]
  - Interest Rate: [Text Field]
  - Interest Earnings: [Text Field]
  - Tax Deductions: [Text Field]
  - New Maturity Amount: [Text Field]
  - APY %: [Text Field]
- TD Payout Details:**
  - Input By: [Text Field]
  - Authorized By: [Text Field]
  - Date Time: [Text Field]
  - Date Time: [Text Field]
  - Authorization Status: [Text Field]
  - Status: [Text Field]
  - Cancel (Button)

System enables the fields related to deposit redemption. System defaults the fields maintained in the 'Redemption Simulation' screen. You can modify the following details:

- Term Deposit Account Number
- Redemption Execution Date

- Redemption Mode
- Redemption Amount

You cannot navigate to the Redemption Simulation screen once you click on the 'Redeem Deposit' button.

#### Note

- Deposit redemption simulation can be initiated only for existing customers. Option is available to simulate full redemption or partial redemption. You can edit the input data for simulation both before or after the simulation.
- You can simulate the redemption calculations for a denominated deposit. After the simulation is completed, you can redeem a deposit using the same parameters as entered during simulation.
- If the redemption simulation is done with a future date then while you try to redeem the deposit by clicking the "Redeem Deposit" button, system will display an error message: "Future Dated Redemption is not Allowed"
- If there is any amount blocks available for the deposit, it will be possible to perform the simulation. However if you try to redeem the deposit by clicking "Redeem Deposit" button then system will display an error message: "Deposit Cannot be Redeemed due to Amount Block".

## 6.15 Deposit Audit Trail Inquiry

The following new audit trail Inquiry will be provided to query the Audit Trail details of TD and RD Accounts.

You can query the audit trail details of a TD and RD accounts using 'Customer Account TD Audit Trail' screen. To invoke this screen type 'ACDAUDTR' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Specify the following details:

**Branch Code**

Specify the branch code of the account.

**Account No**

Specify the TD/RD Account numbers of the branch. The adjoining option list displays the list of all the valid TD/RD account numbers maintained in the system. You can choose the appropriate one.

**Trn From Date**

Specify the transaction from date.

**Trn To Date**

Specify the transaction to date.

**Cheque Number**

Specify the cheque number issued for the transaction.

**Currency**

The system displays the account currency of the account being queried.

**Action**

Select the event of the account for the action. This drop down will have

- Booking
- Liquidation
- Accrual
- Rollover
- Redemption
- RD Payments
- RD Payments
- Reversal

**Account Description**

The system displays the description of the account being queried.

**Account Class**

The system displays the account class of the account being queried.

**Description**

The system displays the description of the account class of the account being queried.

**Accounting Entries**

You can view the accounting entries details:

**Event**

The system displays the event of transaction of the account being queried.

**Description**

The system displays the description of the transaction i.e. the description of the transaction code.

**Branch**

The system displays the account branch of transaction of the account being queried.

**Account Number**

The system displays the account number being queried.

**Dr/Cr**

Either Dr/Cr leg is displayed based on the accounting entry posted to the TD account..

**Fcy Amount**The system displays the foreign currency amount of transaction of the account being queried.

**Lcy Amount**

The system displays the local currency amount of transaction of the account being queried.

**Transaction Date**

The system displays the transaction date of transaction of the account being queried.

**Value Date**

The system displays the value date of the transaction.

**Trn Int Dt**

The system displays the transaction Initiation date of transaction of the account being queried.

**Related Account**

The system displays the related account of transaction of the account being queried.

**Auth Stat**

The system displays the authorization status of transaction of the account being queried.

**User ID**

The system displays the user Id of transaction of the account being queried.

**Accrual**

You can view the accrual details:

**Event**

The system displays the event of transaction of the account being queried.

**Description**

The system displays the description of the transaction i.e. the description of the transaction code.

**Branch**

The system displays the account branch of transaction of the account being queried.

**Account Number**

The system displays the account number being queried.

**Dr/Cr**

The system displays the Dr/Cr Indicator of transaction of the account being queried.

**Fcy Amount**

The system displays the foreign currency amount of transaction of the account being queried.

**Lcy Amount**

The system displays the local currency amount of transaction of the account being queried.

**Transaction Date**

The system displays the transaction date of transaction of the account being queried.

**Value Date**

The system displays the value date of the transaction.

**Trn Int Dt**

The system displays the transaction Initiation date of transaction of the account being queried.

**Related Account**

The system displays the related account of transaction of the account being queried.

**Auth Stat**

The system displays the authorization status of transaction of the account being queried.

**User ID**

The system displays the user Id of transaction of the account being queried.

**6.15.1 IC Batch Processing**

There will be no interest paid during the course of the deposit in 'Discounted' type products.

The Amount Block created on term deposit account for discounted interest will be removed by the system during the maturity of the term deposit.

The discounted interest of the rolled over deposit will be paid upfront during rollover. If 'Amount Block for Discount' option is required, the amount block will also be done on the new deposit. ICEOD batch will do this operation.



### 7.1 Introduction

This chapter contains the following sections:

- [Section 7.2, "Payment Details"](#)
- [Section 7.3, "Reversing Payment"](#)

### 7.2 Payment Details

This section contains the following topics:

- [Section 7.2.1, "Capturing Payment Details"](#)
- [Section 7.2.2, "Viewing Accounting Entries"](#)
- [Section 7.2.3, "Specifying UDF Values"](#)
- [Section 7.2.4, "Viewing Payment Summary "](#)

## 7.2.1 Capturing Payment Details

You have the option of allowing manual receipt of instalments. Invoke the 'Recurring Deposits Payment Input' screen from the Application by typing 'ICDRDPMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

**Recurring Deposit Payment Input**

New Enter Query

**RD Account Details**

Branch Code \*  Transaction Date \*   
RD Account Number \*  Maturity Date   
Currency   
Installment Amount

**Payment Details**

Payment Branch Code  Payment Account Number   
Product Code  Exchange Rate   
Payment Currency  Payment Amount   
Minimum Payment Amount  Paid Amount

**Microfinance**

Amount Due \*  Mode of Transaction   
Charge Amount  Receipt ID

**RD Account Payments**

1 Of 1 Go

Due date	Installment Amount	Payment Date	Due Days	Events
----------	--------------------	--------------	----------	--------

Contract Status

**Fields**

Maker Date Time: Mod No Record Status  
Checker Date Time: Authorization Status  
Exit

On invoking this screen, all the outstanding and future installments are displayed. You can choose to pay any multiple of the installment amount. To do this, the system will clear all the overdue amounts first and then allocate the amounts to current and future installments.

### Type of Payment

#### **Normal Payment**

Select this option to indicate the payment as a normal RD payment. When this option is selected 'Recurring Deposit' and 'Flexible Recurring Deposit' account fields are displayed.

**Top up Payment**

Select this option to indicate the payment as a top-up payment. If this option is selected then only Flexible Recurring Deposit account fields are displayed.

**RD Account Details**

Specify the following details.

**Branch Code**

Specify the branch where the RD resides. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one.

**Transaction Date**

The system displays the date on which the transaction is initiated.

**RD Account Number**

Specify the RD Account Number. You can also choose the appropriate one from the option list. The option list displays the deposit type of accounts maintained in the system.

**Maturity Date**

The system display the maturity date of the RD, on specifying the recurring deposit account.

**Installment amount**

The system displays the installment amount for the RD, on specifying the recurring deposit account.

**CCY**

The system displays the currency for the RD, on specifying the recurring deposit account.

**Payment Account Details**

Specify the following details.

**Payment Branch Code**

Specify the code assigned to the branch in which the payment is to be made. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one.

**Product Code**

Specify the retail teller product with combination of ARC maintenance. You have to ensure that the retail teller product is enabled for RD payments by checking the field 'RD Payments allowed' at the teller product level maintenance-preferences screen.

**Payment Account Number**

Specify the payment account number used for manual payment for the RD. The adjoining option list displays all valid savings account and current accounts maintained in the system. You can select the appropriate one.

**Exchange Rate**

Specify the exchange rate, if the account currency is different from the currency in which the payment amount is expressed.

**Payment Currency**

Specify the currency in which the payment is being made. The adjoining option list displays all valid currency codes maintained in the system. You can select the appropriate one.

**Payment Amount**

Specify the amount deposited as payment. Here you can specify the installment amount or the complete deposit amount in multiples of the a installment amount.

**Minimum Payment Amount**

The system displays the installment amount indicating the minimum amount that can be deposited in the RD account.

After entering the RD accounts payment details, click 'P' button. The system then calculates the paid amount and displays them in the respective fields.

**Microfinance**

You can specify the following details in here:

**Amount Due**

The system displays the due amount as on the selected date. If the user does not have access to micro-finance, the default value will be zero.

**Mode of Transaction**

Select the mode of payment for micro finance from the drop down list. The list displays the following values:

- By Cash
- By CASA

**Charge Amount**

The system displays the calculated charge amount.

**Receipt ID**

Specify a receipt id, which is unique for every payment done.

**RD Account Payments**

On click of 'P' button, along with paid amount, the system calculates the due days, due date, instalment amount and RD contract status.

**Due Date**

The system displays due date of the installment

**Installment Amount**

The system displays installment amount.

**Payment Date**

Specify payment date for the RD. Normally, the payment date is the same as the transaction date. You can change the date and Click 'P' button to automatically populate the updated 'Due Date' and 'Installment Amount'.

**Due Days**

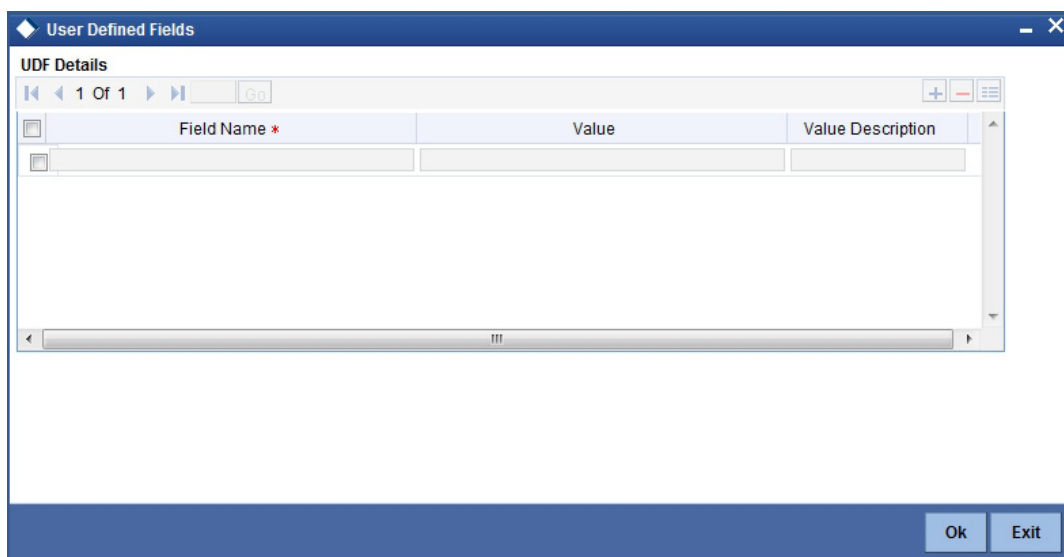
The system displays overdue days in case payment is overdue.

**7.2.2 Viewing Accounting Entries**

Click 'Events' button in the 'Recurring Deposits Payment Input' screen and view accounting entries.

### 7.2.3 Specifying UDF Values

All User Defined Fields (UDFs) linked to the function ID 'ICDRDPMT' are displayed in the 'User Defined Fields' screen. Invoke this screen by clicking 'Fields' button on the 'Recurring Deposit Payment Input' screen.



The screenshot shows a window titled "User Defined Fields". Inside, there is a section labeled "UDF Details" with a navigation bar showing "1 Of 1" and a "Go" button. Below this is a table with three columns: "Field Name \*", "Value", and "Value Description". The table is currently empty. At the bottom right of the window are "Ok" and "Exit" buttons.

Field Name *	Value	Value Description
--------------	-------	-------------------

Here you can specify values for each UDF.

*Refer the User Manual titled 'User Defined Field' for details about defining UDFs. Click 'Fields' button on the 'TD Accounts Maintenance' screen and invoke the 'User Defined Fields' screen.*

## 7.2.4 Viewing Payment Summary

You can view summary of all RD payments using the 'Recurring Deposit Payment Summary' screen. To invoke this screen, type 'ICSRDPMT' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Recurring Deposit Payment Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Branch Code RD Account Number

Payment Branch Code Payment Currency

Product Code Transaction Date

Records per page 15 1 Of 1

	Authorization Status	Record Status	Branch Code	RD Account Number	Payment Branch Code	Payment Currency
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						

Exit

You can query on records based on any one or all of the following criteria:

- Authorization Status
- Record Status
- Branch Code
- RD Account Number
- Payment Branch Code
- Payment Currency
- Product Code
- Transaction Date

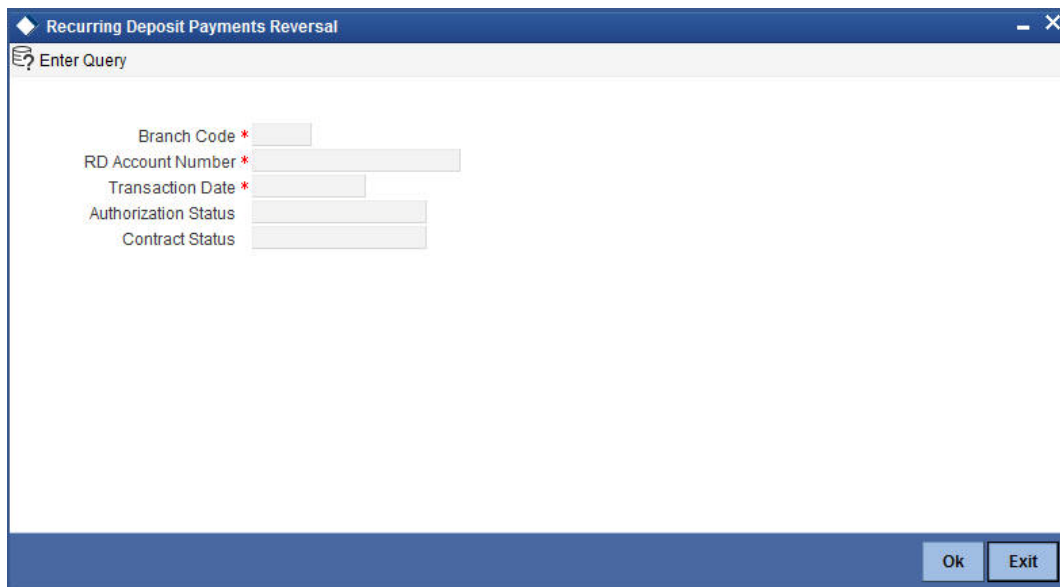
Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Branch Code
- RD Account Number
- Payment Branch Code
- Payment Currency
- Product Code
- Transaction Date

Double click on a record to invoke the detailed screen for that record.

## 7.3 Reversing Payment

You can reverse the payments made to the RD account rather the installment amounts to the recurring deposit account. Invoke the 'Recurring Deposit Payments Reversal' screen from the application browser. You can also invoke this screen by typing 'ICDRDREV' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here you can capture the following details.

### **Branch Code**

Specify the code assigned to the branch in which the payment is to be made. You can also choose the branch code from the adjoining option list.

### **RD Account Number**

Specify the recurring account number for which the installments are to be collected. The system displays the recurring deposit accounts that are in open and authorized status in the adjoining option list. You can choose the appropriate one from this list.

### **Transaction Date**

The system displays the transaction date for which reversal is supposed to be initiated.

### **Auth Status**

The system displays the authorization status.

### **Contract Status**

The system displays the contract status.

Reversal of a payment transaction can be done from this screen. When a transaction is reversed, the system updates the contract status as 'V' (Reversed).

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## 8. Annexure A - Accounting Entries

### 8.1 Accounting Entries and Advices for TD

This Annexure lists the suggested event-wise accounting entries that can be set up, for the Interest and Charge product applicable for the TD module of Oracle FLEXCUBE.

This chapter contains the following sections:

- [Section 8.1, "Accounting Entries and Advices for TD"](#)
- [Section 8.2, "Events"](#)
- [Section 8.3, "Amount Tags"](#)
- [Section 8.4, "Accounting Roles"](#)
- [Section 8.5, "TD Advices"](#)
- [Section 8.6, "Event-wise Accounting Entries for Products"](#)

### 8.2 Events

You need to set up the following events at the IC product for Deposit accounts:

Event Code	Event Description
DEBK	Deposit Booking
IACR	Interest Accruals
ILIQ	Interest Liquidation
IMAT	Interest Maturity
ROLL	Discounted Deposit Rollover

### 8.3 Amount Tags

The following amount tags are available:

Amount Tags	Description
IACQUIRED	Acquired Interest Amount
IACR	Interest Accrual
IACR_ADJ	Interest Accrual Adjustments
ILIQ	Interest Liquidation Amount
ILIQ_ADJ	Interest Liquidation Adjustments
IMAT	Interest Maturity
PMAT	Principal Maturity
TAX	Tax



TAX_ADJ	Tax Adjustment
TD-PRINC	Deposit Principal Amount
TD_INT	Advance Interest Paid

## 8.4 Accounting Roles

Accounting roles are automatically defaulted by Oracle FLEXCUBE based on the IC Rule attached to the particular IC product. An accounting role could be accrual, P/L or tax payment. For creation of role type, standard abbreviations are used across Oracle FLEXCUBE.

The accounting role is created in the following format – 'TDAA-<accounting role type>-<X>

Where:

- TDAA represents the IC product.
- X represents the number of the formula for which the accounting role is created.

If you have maintained more than one formula for a rule, the system will default accounting roles for each of your formulae.

For example, assume that the accounting role is 'TDAB-ACCR-1'.

This role indicates the following:

- The IC product is 'TDAB'
- The formula number is '1'. (for example credit interest accrual which was defined in formula 1)

Assume that the accounting role is 'TDAB-PNL-2'

This role indicates the following:

- The IC product is 'TDAB'

The formula number is '2'. (for example debit interest posting against income GL defined for formula 2)

You should select the appropriate accounting role on the 'Role to Head Mapping' screen for every product.

Note that 'TDAA-BOOK-X' represents the settlement account where the amount is credited or debited against P/L account. This role cannot be attached to any GL on the 'Role to Head Mapping' screen. It is used while maintaining event-wise accounting entries.

Sample accounting role for IC Rule ID like AP01 are given below:

- AP01-ACCR-1
- AP01-ACQUIRED-1
- AP01-ACR\_ADJ-1
- AP01-BOOK-1
- AP01-BOOK-2
- AP01-BOOK-3
- AP01-PNL\_ADJ-1
- AP01-PNL\_ADJ-2

- AP01-PNL-1
- AP01-PNL-2
- AP01-TPBL\_ADJ-3
- AP01-TPBL-3
- AP02-ACCR-1
- AP02-ACQUIRED-1
- AP02-ACR\_ADJ-1
- AP02-BOOK-1
- AP02-BOOK-2
- AP02-BOOK-3
- AP02-PNL\_ADJ-1
- AP02-PNL\_ADJ-2
- AP02-PNL-1
- AP02-PNL-2
- AP02-TPBL\_ADJ-3
- AP02-TPBL-3
- INT-BOOK
- INT-LIQD
- PRINC-BOOK
- PRINC-LIQD
- RC02-ACCR-1
- RC02-ACQUIRED-1
- RC02-ACR\_ADJ-1
- RC02-BOOK-1
- RC02-BOOK-2
- RC02-BOOK-3
- RC02-PNL\_ADJ-1
- RC02-PNL\_ADJ-2
- RC02-PNL-1
- RC02-PNL-2
- RC02-TPBL\_ADJ-3
- RC02-TPBL-3
- TDACCOUNT
- TDOFFSE0054
- TDRD-ACCR-1
- TDRD-ACQUIRED-1
- TDRD-ACR\_ADJ-1
- TDRD-BOOK-1
- TDRD-BOOK-2
- TDRD-BOOK-3
- TDRD-PNL\_ADJ-1
- TDRD-PNL\_ADJ-2
- TDRD-PNL-1
- TDRD-PNL-2

- TDRD-TPBL\_ADJ-3
- TDRD-TPBL-3
- INT\_UNCLAIMED
- MAT\_UNCLAIMED
- PRN\_UNCLAIMED

## 8.5 **TD Advices**

The following list contains details of the advices that are applicable to the TDs you can process at your bank.

This section contains the following topics:

- [Section 8.5.1, "TD Top-up Advices"](#)
- [Section 8.5.2, "TD Maturity Date Change Advices"](#)
- [Section 8.5.3, "Redemption Advices"](#)
- [Section 8.5.4, "Rollover Advices"](#)
- [Section 8.5.5, "TD Advices"](#)
- [Section 8.5.6, "TD Renewal Simulation Advice"](#)
- [Section 8.5.7, "TD Top Up Simulation Advice"](#)
- [Section 8.5.8, "TD Redemption Simulation Advice"](#)

### 8.5.1 **TD Top-up Advices**

The following advices are sent to customers whenever there is a top-up on existing TDs:

Tag	Description
_BRANCH_	Code of the branch where TD is held
_BRANCHNAME_	Name of the branch where TD is held
_BRNADD1_	Branch address line 1
_BRNADD2_	Branch address line 2
_BRNADD3_	Branch address line 3
_TDACCNO_	TD Account Number
_CUSTID_	CIF ID
_CUSTNAME_	Customer name
_ADD1_	Customer address line 1
_ADD2_	Customer address line 2
_ADD2_	Customer address line 3
_ADD4_	Customer address line 4
_CCY_	Currency of Term Deposit
_AMT_	Term deposit amount

_VALDATE_	Value Date of Top-up
_TOPAMT_	Top-up Amount
_TOTAMT_	Total amount of the deposit = Amount + Top-up amount
_NEWINTRATE_	New Interest Rate after Top-up
_MATDATE_	Maturity Date
_INTCUM	Interest Rate Based on Cumulative Amount
_BASEAMT_	Base Amount for Arriving at Interest Rate

The advice TD\_TOPUP is generated on authorization of top-up.

### 8.5.2 **TD Maturity Date Change Advices**

The TD maturity date change advice, TD\_MAT\_ADJ, is generated if there is any adhoc change in the holiday calendar.

Tag	Description
_BRANCH_	Code of the branch where TD is held
_BRANCHNAME_	Name of the branch where TD is held
_BRNADD1_	Branch address line 1
_BRNADD2_	Branch address line 2
_BRNADD3_	Branch address line 3
_REF_	TD Account Number
_CUSTID_	CIF ID
_CUSTNAME_	Customer name
_ADD1_	Customer address line 1
_ADD2_	Customer address line 2
_ADD2_	Customer address line 3
_ADD4_	Customer address line 4
_CCY_	Currency of Term Deposit
_AMT_	Term deposit amount
_DEPTTENOR_	Term Deposit Tenor
_ORGDEPTENOR_	Original tenor of deposit before holiday adjustment
__DEPTTENORADJ_	Value 'Y' if tenor is adjusted due to holiday, else NULL.

Tag	Description
_MATDATE_	Maturity Date
_ORGMATDATE_	Original maturity date of deposit before holiday adjustment
_MATADJ_	Value 'Y' if Maturity Date Adjusted due to holiday, else NULL.
_MATHOL_	Value 'Y' if maturity date is falling on a holiday, else NULL.

### 8.5.3 Redemption Advices

This redemption advice will be generated only for term deposits with option 'Redemption Advice Required' checked at the product level. A message type 'TD\_REDM' will be used:

Tag	Description
_BRANCH_	Branch code of the term deposit
_REF_	TD account number
_BRANCHNAME_	Branch name where term deposit is held
_BRNADD1_	Branch address line 1
_BRNADD2_	Branch address line 2
_BRNADD3_	Branch address line 3
_CUSTID_	CIF ID
_CUSTNAME_	Customer name
_ADD1_	Customer address line 1
_ADD2_	Customer address line 2
_ADD2_	Customer address line 3
_ADD4_	Customer address line 4
_CCY_	Currency of Term Deposit
_AMT_	Term deposit amount
_TOTREDMAMT_	Total Redemption amount
_MATDATE_	Maturity Date
_REDMDATE_	Redemption date
_REDMBRANCH_	Redemption account branch
_REDMACCOUNT_	Redemption account to
_REDMNARRATIVE_	Redemption narrative

_PAYOUTTYPE_	Pay out Type
_PAYOUTPERCNT_	Payout Percentage
_PAYOUTREDMAMT_	Payout Redemption amount
_PENALTYDET_	Penalty details
_MAKERID_	Teller name
_TXNDATETIME_	Transaction date & time
_CERTNO_	Certificate numbers getting redeemed
_NOCERT_	Total number of certificates getting redeemed
_INTCUM	Interest Rate Based on Cumulative Amount
_BASEAMT_	Base Amount for Arriving at Interest Rate

#### 8.5.4 **Rollover Advices**

This rollover advice will be generated only for term deposits during rollover. A message type 'TD\_ROLL' will be used:

Tag	Description
_BRANCHNAME_	Branch Name
_BRNADD1_	Branch address line 1
_BRNADD2_	Branch address line 2
_BRNADD3_	Branch address line 3
_TDATE_	Rollover date
_REF_	Advice Reference
_CUSTNAME_	Customer name
_ADD1_	Customer address line 1
_ADD2_	Customer address line 2
_ADD2_	Customer address line 3
_ADD4_	Customer address line 4
_TDACNO_	Term deposit account number
_AMT_	Rollover amount
_CCY_	Term deposit currency
_DEPTTENOR_	Term deposit tenor
_MATDATE_	Maturity date

_MATAMT_	Maturity amount
_INTRATE_	Interest rate
_INTAMT_	Projected Interest amount
_TDROLLTYPE_	Rollover type
_BLOCKEDAMT_	Blocked/Lien amount
_TAXAMT_	Tax Amount
_TAXRATE_	Tax Rate
_INTCUM	Interest Rate Based on Cumulative Amount
_BASEAMT_	Base Amount for Arriving at Interest Rate

### 8.5.5 TD Advices

This advice will be generated for original and duplicate advice for Term Deposit. A message type 'ICCOD' will be used. The tag 'DUPLICATE' will be displayed only in case of duplicate advice generated:

Tag	Description
_BRANCH_	Code of the branch where Account is to be held
_BRNAME_	Branch Name
_BRNADD1_	Branch address line 1
_BRNADD2_	Branch address line 2
_BRNADD3_	Branch address line 3
_ACCLASS_	Account Class
_ACCLASSDEC_	Account class description
_CUSTID_	CIF ID
_TDATE_	Rollover date
_REF_	Advice Reference
_CUSTNAME_	Customer name
_ADD1_	Customer address line 1
_ADD2_	Customer address line 2
_ADD2_	Customer address line 3
_ADD4_	Customer address line 4
_TERMDEPAMT_	Amount of Term Deposit
_TDACNO_	Term deposit account number

Tag	Description
_VDATE_	Opening date
_AMT_	Rollover amount
_CCY_	Term deposit currency
_XRATE_	Applicable Rate
_INTAMT_	Interest Amount
_SPLCCY_	Interest Amount currency
_INTAMTWORD_	Interest Amount in words
_TAXAMT	Tax Amount
_TAXCCY	Tax Amount Currency
_SPLCCY_	Tax collected amount currency
_TAXAMTWORD	Tax Amount in words
_DEPTTENOR_	Term deposit tenor
_MATDATE_	Maturity date
_MATAMT_	Maturity amount
_MATAMTWORDS_	Tax Amount in words
_CCY_	Maturity amount currency
_MDATE_	Maturity Date
_TDATE_	TD Booking date
_INTRATE_	Interest rate
_DUPLICATE_	Duplicate Certificate
_USERNAME_	User Name who has generated the advice
_INTCUM	Interest Rate Based on Cumulative Amount
_BASEAMT_	Base Amount for Arriving at Interest Rate

For denominated certificates the following tags are available for ICCOD advice:

Tag	Description
_CDENOID_	Denomination id of the certificate
_CDENOVAL_	Denomination of the certificate
_CDENOUNIT_	The unit of denomination
_CSTATUS_	The current status of the certificate



### 8.5.5.1 ICCOD\_SIM

This advice will be generated for original and duplicate advice for Term Deposit Simulation.

Advice Tag	Description
_BRANCH_	Code of the branch where Account is to be held
_BRNAME_	Name of the branch where Account is to be held
_BRADDR1_	Branch address line 1
_BRADDR2_	Branch address line 2
_BRADDR3_	Branch address line 3
_AClass_	Account Class
_AClassDEC	Account Class Description
_CUSTID_	CIF ID
_CUSTNAME_	Customer name
_ADD1_	Customer address 1
_ADD2_	Customer address 2
_ADD3_	Customer address 3
_ADD4_	Customer address 4
_TERMDE-PAMT_	Amount of Term Deposit
_TENORY_	Tenor - Term in years
_TENORM_	Tenor - Term in months
_TENORD_	Tenor - Term in days
_VDATE_	Opening date
_CCY_	Currency
_XRATE_	Applicable Rate
_APY_	Annual Percentage yield
_INTAMT_	Interest Amount
_SPLCCY_	Interest Amount currency
_INTAM-TWORD_	Interest Amount in words
_TAXAMT	Tax Amount
_SPLCCY	Tax Amount Currency

_TAXAM-TWORD	Tax Amount in words
_MATAMT_	Maturity Amount
_MATAMTWO RDS_	Maturity Amount in words
_CCY_	Maturity Amount currency
_MDATE_	Maturity Date
_TDATE_	TD Booking date
_INTCUM	Interest Rate Based on Cumulative Amount
_BASEAMT_	Base Amount for Arriving at Interest Rate

### 8.5.6 **TD Renewal Simulation Advice**

This advice will be generated for renewal and simulation of term deposit. A message type 'TD\_REN\_SIM' will be used.

<b>Advice Tag</b>	<b>Description</b>
_BRANCH_	Code of the branch where Account is to be held
_BRNAME_	Name of the branch where Account is to be held
_BRADDR1_	Branch address line 1
_BRADDR2_	Branch address line 2
_BRADDR3_	Branch address line 3
_ACCLASS_	Account Class
_ACCLASSNAME_	Account Class Name
_CUSTID_	CIF ID
_CUSTNAME_	Customer name
_ADD1_	Customer address 1
_ADD2_	Customer address 2
_ADD3_	Customer address 3
_ADD4_	Customer address 4
_TERMDEPAMT_	Account Balance
_TDACNO_	Term Deposit Account Number
_VDATE_	Opening date
_CCY_	Currency
_XRATE_	Applicable Rate

<b>Advice Tag</b>	<b>Description</b>
_SPLAMT1_	Interest Amount
_SPLCCY_	Interest Amount currency
_SPLAMTWORD1_	Interest Amount in words
_MATAMT_	Maturity Amount
_MATAMTWORDS_	Maturity Amount in words
_CCY_	Maturity amount currency
_MDATE_	Maturity Date
_INTPAIDOUT_	Interest paid out as on simulation date
_SPLCCY	Interest paid amount currency
_INTPAIDOUTWORD_	Interest paid out amount in words
_TAXCOLL_	Amount of tax collected as till date.
_SPLCCY	Tax collected amount currency
_TAXAMTWORDS_	Tax amount in words
_TDATE_	TD Booking date
_RENTYPE_	Type of rollover
_TENORY_	Rollover term in years
_TENORM_	Rollover term in months
_TENORD_	Rollover term in days
_TERMDEPAMT_	Amount of Term Deposit for rollover
_TERMDE- PAMTWORD_	Term deposit amount in words
_MDATE1_	Maturity Date
_XRATE1_	Applicable Rate
_APY_	Annual Percentage yield
_SPLAMT_	Interest Amount
_SPLCCY_	Interest Amount currency
_SPLAMTWORD	Interest amount in words
_TAXAMT_	Tax Amount
_SPLCCY_	Tax Amount currency
_STAXAMTWORD_	Tax Amount in words
_MATAMT1_	Maturity Amount

Advice Tag	Description
_MATAMTWORDS1_	Maturity Amount in words
_CCY_	Maturity amount currency
_INTCUM	Interest Rate Based on Cumulative Amount
_BASEAMT_	Base Amount for Arriving the Interest

### 8.5.7 TD Top Up Simulation Advice

This advice will be generated for simulation of TD top up. A message type 'TD\_TOP\_SIM' will be used.

Advice Tag	Description
_BRANCH_	Code of the branch where Account is to be held
_BRNAME_	Name of the branch where Account is to be held
_BRADDR1_	Branch address line 1
_BRADDR2_	Branch address line 2
_BRADDR3_	Branch address line 3
_ACCLASS_	Account Class
_ACCLASSNAME_	Account Class Name
_CUSTID_	CIF ID
_CUSTNAME_	Customer name
_ADD1_	Customer address 1
_ADD2_	Customer address 2
_ADD3_	Customer address 3
_ADD4_	Customer address 4
_TERMDEPAMT_	Amount of Term Deposit
-TERMDEPAC_	Term Deposit Account Number
_TENORY_	Tenor - Term in years
_TENORM_	Tenor - Term in months
_TENORD_	Tenor - Term in days
_VDATE_	Opening date
_CCY_	Currency
_XRATE_	Applicable Rate
_APY_	Annual Percentage yield

<b>Advice Tag</b>	<b>Description</b>
_SPLAMT_	Interest Amount
_SPLCCY_	Interest Amount currency
_SPLAMTWORD_	Interest Amount in words
_MATAMT_	Maturity Amount
_MATAMTWORDS_	Maturity Amount in words
_CCY_	Maturity amount currency
_MDATE_	Maturity Date
_INTPAIDOUT_	Interest paid out as on simulation date
_INTPAIDOUTWORD_	Interest paid out amount in words
_TAXCOLL_	Amount of tax collected as on top up date
_SPLCCY_	Tax Amount currency
_TAXAMTWORDS_	Tax amount in words
_TDATE_	TD Booking date
_TOPUPDATE_	Date of top up
_TOPUPAMT_	Amount of top up
_CCY_	Top up Currency
_TOPUPAMTWORD_	Top up amount in words
_BALTERMDEPAMT_	Amount of Term Deposit after top up
_BALTERMDE- PAMTWORD_	Term deposit amount in words
_XRATE_	Applicable Rate
_APY_	Annual Percentage yield
_NEWINTAMT_	Interest Amount
_SPLCCY_	Interest Amount currency
_NEWINTAMTWORD	Interest Amount in words
_TAXAMT	Tax Amount
_SPLCCY_	Tax Amount Currency
_TAXAMTWORDS_	Tax Amount in words
_NEWMATAMT_	Maturity Amount
_NEWMATAMTWORDS_	Maturity Amount in words
_CCY_	Maturity amount currency

Advice Tag	Description
_INTCUM_	Interest Rate Based on Cumulative Amount
_BASEAMT_	Base Amount for Arriving at Interest Rate

### 8.5.8 TD Redemption Simulation Advice

This advice will be generated for simulation of TD redemption. A message type 'TD\_RED\_SIM' will be used.

Advice Tag	Description
_BRANCHCODE_	Code of the branch where Account is to be held
_BRNAME_	Name of the branch where Account is to be held
_BRADDR1_	Branch address line 1
_BRADDR2_	Branch address line 2
_BRADDR3_	Branch address line 3
_ACCLASS_	Account Class
_ACCLASSNAME_	Account Class Name
_CUSTID_	CIF ID
_CUSTNAME_	Customer name
_ADD1_	Customer address 1
_ADD2_	Customer address 2
_ADD3_	Customer address 3
_ADD4_	Customer address 4
_TERMDEPAMT_	Amount of Term Deposit
-TERMDEPAC_	Term Deposit Account Number
_TENORY_	Tenor - Term in years
_TENORM_	Tenor - Term in months
_TENORD_	Tenor - Term in days
_VDATE_	Opening date
_CCY_	Currency
_XRATE_	Applicable Rate
_SPLAMT_	Interest Amount
_SPLCCY_	Interest Amount currency
_SPLAMTWORDS_	Interest Amount in words

<b>Advice Tag</b>	<b>Description</b>
_MATAMT_	Maturity Amount
_MATAMTWORDS_	Maturity Amount in words
_CCY_	Maturity amount currency
_MDATE_	Maturity Date
_INTPAIDOUT_	Interest paid out as on simulation date
_INTPAIDOUTWORD_	Interest paid out amount in words
_CCY_	Currency
_TAXCOLL_	Amount of tax collected as on redemption
_SPLCCY_	Tax Currency
_TAXAMTWORDS_	Tax amount in words
_TDATE_	TD Booking date
_REDDATE_	Date of redemption
_REDMODE_	Mode of redemption
_REDAMT_	Amount of redemption
_REDMATWORD_	Redemption amount in words
_NEWRATE	Interest rate applicable for current redemption
_INTAMT_	Amount of interest payable for current redemption
_SPLCCY_	Interest Amount Currency
_INTAMTWORD	Interest amount in words
_PENAMT_	Amount of penalty applicable for current redemption
_CCY_	Penalty Amount Currency
_PENAMTWORD	Penalty amount in words
_TAXAMT_	Amount of tax applicable for current redemption
_SPLCCY_	Tax Amount Currency
_TAXAMTWORD_	Tax amount in words
_NETINTAMT	Net interest amount payable for current redemption
_SPLCCY_	Net Interest amount currency
_NETINTAMTWORD	Net interest amount payable in words
_NET AMT_	Net amount payable for current redemption
_CCY_	Net Payable amount currency

<b>Advice Tag</b>	<b>Description</b>
_NET AMTWORD_	Net amount payable in words
_BALTERMDEPAMT_	Amount of Term Deposit after redemption
_CCY_	Currency
_TERMDEPAMTWORD	Amount of Term Deposit in words
_NEWXRATE_	Applicable Rate
_APY_	Annual Percentage yield
_NEWINTAMT_	Interest Amount
_SPLCCY_	Interest Amount currency
NEWINTAMTWORD_	Interest amount in words
_TAXAMT1_	Tax Amount
_SPLCCY_	Tax Currency
_TAXAMTWORDS1_	Tax Amount in Words
_NEWMATAMT_	Maturity Amount
_NEW-MATAMTWORDS_	Maturity Amount in words
_CCY_	Maturity amount currency
_INTCUM	Interest Rate Based on Cumulative Amount
_BASEAMT	Base Amount for Arriving at Interest Rate

## 8.6 Event-wise Accounting Entries for Products

You can set up various IC products for handling TDs. Some representative products are listed below:

- TD with Capitalization
- Normal TD with Simple Interest
- TD with Rate Chart Allowed
- Recurring deposit Scheme

This section contains the following topics:

- [Section 8.6.1, "TD with Capitalization"](#)
- [Section 8.6.2, "Normal TD with Simple Interest"](#)
- [Section 8.6.3, "TD with Rate Chart Allowed"](#)
- [Section 8.6.4, "Recurring Deposit Scheme"](#)
- [Section 8.6.5, "Discounted Deposits"](#)



## 8.6.1 TD with Capitalization

You can set up event-wise accounting entries and advices for the product as suggested below. Accounting roles are for sample rule ID AP01.

### 8.6.1.1 DEBK: Book

#### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
TDACCOUNT	TD-PRINC	Credit
TDOFFSET	TD-PRINC	Debit

### 8.6.1.2 IACR: Interest Accrual

#### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
AP01-PNL_ADJ-1	IACR_ADJ	Debit
AP01-ACR_ADJ-1	IACR_ADJ	Credit
AP01-PNL-1	IACR	Debit
AP01-ACCR-1	IACR	Credit

### 8.6.1.3 ILIQ: Interest Liquidation

#### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
AP01-ACCR-1	ILIQ	Debit
AP01-PNL_ADJ-2	IACQUIRED	Credit
AP01-BOOK-2	IACQUIRED	Debit
AP01-BOOK-1	IACQUIRED	Credit
AP01-ACQUIRED-1	IACQUIRED	Debit
AP01-BOOK-1	ILIQ	Credit
AP01-BOOK-3	TAX_ADJ	Debit
AP01-TPBL-3	TAX	Credit
AP01-BOOK-3	TAX	Debit
AP01-PNL-2	ILIQ	Credit
AP01-BOOK-2	ILIQ	Debit
AP01-TPBL_ADJ-3	TAX_ADJ	Credit

#### 8.6.1.4 **IMAT: Interest Maturity**

##### **Accounting Entries**

Accounting Role	Amount Tag	Dr/Cr Indicator
INT-LIQD	IMAT	Debit
INT-BOOK	IMAT	Credit
PRINC-LIQD	PMAT	Debit
PRINC-BOOK	PMAT	Credit

---

##### **Note**

You need to maintain entries for each of your booking type formulae otherwise the system will not be able to process IC.

---

Tax entries are mandatory if tax parameters are maintained for your rule. When you don't maintain tax through the Tax sub-system, but instead you maintain it as a debit type interest component, you should use the common accounting roles and amount tags.

#### 8.6.2 **Normal TD with Simple Interest**

You can set up event-wise accounting entries and advices for the product as suggested below. Sample accounting entries for IC Product with Rule ID AP02 are given below.

### 8.6.2.1 **DEBK: Book**

#### **Accounting Entries**

<b>Accounting Role</b>	<b>Amount Tag</b>	<b>Dr/Cr Indicator</b>
TDACCOUNT	TD-PRINC	Credit
TDOFFSET	TD-PRINC	Debit

### 8.6.2.2 **IACR: Interest Accrual**

#### **Accounting Entries**

<b>Accounting Role</b>	<b>Amount Tag</b>	<b>Dr/Cr Indicator</b>
AP02-PNL-1	IACR	Debit
AP02-ACCR-1	IACR	Credit
AP02-PNL_ADJ-1	IACR_ADJ	Debit
AP02-ACR_ADJ-1	IACR_ADJ	Credit

### 8.6.2.3 **ILIQ: Interest Liquidation**

#### **Accounting Entries**

<b>Accounting Role</b>	<b>Amount Tag</b>	<b>Dr/Cr Indicator</b>
AP02-ACCR-1	ILIQ	Debit
AP02-PNL_ADJ-2	IACQUIRED	Credit
AP02-BOOK-2	IACQUIRED	Debit
AP02-BOOK-1	IACQUIRED	Credit
AP02-ACQUIRED-1	IACQUIRED	Debit
AP02-BOOK-1	ILIQ	Credit
AP02-BOOK-3	TAX_ADJ	Debit
AP02-TPBL-3	TAX	Credit
AP02-BOOK-3	TAX	Debit
AP02-PNL-2	ILIQ	Credit
AP02-BOOK-2	ILIQ	Debit
AP02-TPBL_ADJ-3	TAX_ADJ	Credit

#### 8.6.2.4 **IMAT: Interest Maturity**

##### **Accounting Entries**

Accounting Role	Amount Tag	Dr/Cr Indicator
INT-LIQD	IMAT	Debit
INT-BOOK	IMAT	Credit
PRINC-LIQD	PMAT	Debit
PRINC-BOOK	PMAT	Credit

#### 8.6.3 **TD with Rate Chart Allowed**

You can set up event-wise accounting entries and advices for the product as suggested below. Sample accounting entries for IC Product with Rule ID RC02 are given below.

### 8.6.3.1 **DEBK: Book**

#### **Accounting Entries**

Accounting Role	Amount Tag	Dr/Cr Indicator
TDACCOUNT	TD-PRINC	Credit
TDOFFSET	TD-PRINC	Debit

### 8.6.3.2 **IACR: Interest Accrual**

#### **Accounting Entries**

Accounting Role	Amount Tag	Dr/Cr Indicator
RC02-PNL-1	IACR	Debit
RC02-ACCR-1	IACR	Credit
RC02-PNL_ADJ-1	IACR_ADJ	Debit
RC02-ACR_ADJ-1	IACR_ADJ	Credit

### 8.6.3.3 **ILIQ: Interest Liquidation**

#### **Accounting Entries**

Accounting Role	Amount Tag	Dr/Cr Indicator
RC02-BOOK-2	ILIQ	Debit
RC02-BOOK-1	IACQUIRED	Credit
RC02-ACQUIRED-1	IACQUIRED	Debit
RC02-BOOK-2	IACQUIRED	Credit
RC02-PNL_ADJ-2	IACQUIRED	Debit
RC02-PNL-2	ILIQ	Credit
RC02-BOOK-3	TAX_ADJ	Debit
RC02-BOOK-3	TAX	Credit
RC02-TPBL_ADJ-3	TAX_ADJ	Debit
RC02-BOOK-1	ILIQ	Credit
RC02-ACCR-1	ILIQ	Debit
RC02-TPBL-3	TAX	Credit

### 8.6.3.4 **IMAT: Interest Maturity**

#### **Accounting Entries**

Accounting Role	Amount Tag	Dr/Cr Indicator
INT-LIQD	IMAT	Debit
INT-BOOK	IMAT	Credit

PRINC-LIQD	PMAT	Debit
PRINC-BOOK	PMAT	Credit

#### 8.6.4 **Recurring Deposit Scheme**

You can set up event-wise accounting entries and advices for the product as suggested below. Sample accounting entries for IC Product with Rule ID TDRD are given below.

#### 8.6.4.1 **DEBK: Book**

##### **Accounting Entries**

<b>Accounting Role</b>	<b>Amount Tag</b>	<b>Dr/Cr Indicator</b>
TDACCOUNT	TD-PRINC	Credit
TDOFFSET	TD-PRINC	Debit

#### 8.6.4.2 **IACR: Interest Accrual**

##### **Accounting Entries**

<b>Accounting Role</b>	<b>Amount Tag</b>	<b>Dr/Cr Indicator</b>
TDRD-ACR_ADJ-1	IACR_ADJ	Credit
TDRD-PNL_ADJ-1	IACR_ADJ	Debit
TDRD-ACCR-1	IACR	Credit
TDRD-PNL-1	IACR	Debit

#### 8.6.4.3 **ILIQ: Interest Liquidation**

##### **Accounting Entries**

<b>Accounting Role</b>	<b>Amount Tag</b>	<b>Dr/Cr Indicator</b>
TDRD-BOOK-2	ILIQ	Debit
TDRD-BOOK-1	IACQUIRED	Credit
TDRD-ACQUIRED-1	IACQUIRED	Debit
TDRD-PNL_ADJ-2	IACQUIRED	Credit
TDRD-BOOK-2	IACQUIRED	Debit
TDRD-PNL-2	ILIQ	Credit
TDRD-BOOK-3	TAX_ADJ	Debit
TDRD-TPBL-3	TAX	Credit
TDRD-BOOK-3	TAX	Debit
TDRD-BOOK-1	ILIQ	Credit
TDRD-ACCR-1	ILIQ	Debit
TDRD-TPBL_ADJ-3	TAX_ADJ	Credit

#### 8.6.4.4 **IMAT: Interest Maturity**

##### **Accounting Entries**

<b>Accounting Role</b>	<b>Amount Tag</b>	<b>Dr/Cr Indicator</b>
INT-LIQD	IMAT	Debit
INT-BOOK	IMAT	Credit

PRINC-LIQD	PMAT	Debit
PRINC-BOOK	PMAT	Credit

### 8.6.5 **Discounted Deposits**

You can set up event-wise accounting entries and advices for the product as suggested below. Sample accounting entries for IC Product with Rule ID TD01 are given below. The interest is paid upfront at the time of booking.

---

#### **Note**

The IC rule defined for normal interest product should not be linked for discounted product. Separate rule definition is needed for discounted deposits.

---



#### 8.6.5.1 **DEBK: Book**

##### **Accounting Entries**

Accounting Role	Amount Tag	Dr/Cr Indicator
TDACCOUNT	TD-PRINC	Credit
TDOFFSET	TD-PRINC	Debit
TD01-BOOK-1	TD-INT	Credit
INTPIA	TD-INT	Debit
TD01-BOOK-3	TAX	Debit
TD01-TPBL-3	TAX	Credit

#### 8.6.5.2 **IACR: Interest Accrual**

##### **Accounting Entries**

Accounting Role	Amount Tag	Dr/Cr Indicator
TD01-ACR_ADJ-1	IACR_ADJ	Credit
TD01-PNL_ADJ-1	IACR_ADJ	Debit
TD01-ACCR-1	IACR	Credit
TD01-PNL-1	IACR	Debit

#### 8.6.5.3 **ILIQ: Interest Liquidation**

##### **Accounting Entries**

Accounting Role	Amount Tag	Dr/Cr Indicator
TD01-BOOK-1	ILIQ_ADJ	Debit
TD01-ACCR-1	ILIQ_ADJ	Credit
TD01-BOOK-2	ILIQ	Debit
TD01-PNL-2	ILIQ	Credit

#### 8.6.5.4 **IMAT: Interest Maturity**

##### **Accounting Entries**

Accounting Role	Amount Tag	Dr/Cr Indicator
INT-LIQD	IMAT	Debit
INT-BOOK	IMAT	Credit
PRINC-LIQD	PMAT	Debit
PRINC-BOOK	PMAT	Credit

#### 8.6.5.5 **ROLL: Discounted Deposit Rollover**

**Accounting Entries**

<b>Accounting Role</b>	<b>Amount Tag</b>	<b>Dr/Cr Indicator</b>
TD01-BOOK-1	TD-INT	Credit
INTPIA	TD-INT	Debit
TD01-BOOK-3	TAX	Debit
TD01-TPBL-3	TAX	Credit

---

## 9. Annexure B - IC Rule Set-up

### 9.1 Introduction

This Annexure lists the Interest and Charge (IC) rules that need to be maintained for the TD module of Oracle FLEXCUBE. It also gives the UDEs and rates for which values need to be maintained.

This chapter contains the following sections:\

- [Section 9.2, "IC Rule"](#)
- [Section 9.3, "IC Rates Maintenance"](#)

### 9.2 IC Rule

This section contains the following topics:

- [Section 9.2.1, "IC Rule Maintenance"](#)
- [Section 9.2.2, "Capitalized Deposit with Penalty "](#)
- [Section 9.2.3, "TD with Normal Tenor and Penalty "](#)
- [Section 9.2.4, "Recurring Deposit Rule "](#)
- [Section 9.2.5, "Rate Chart Allowed with Penalty "](#)
- [Section 9.2.6, "UDE Value Maintenance"](#)
- [Section 9.2.7, "TD with Capitalization"](#)
- [Section 9.2.9, "TAX\\_RATE TD with Rate Chart Allowed "](#)
- [Section 9.2.10, "Recurring Deposit Scheme"](#)

#### 9.2.1 IC Rule Maintenance

The components required to calculate interest (the principal, period, and rate) are broadly referred to as 'Data Elements'. Data elements are of two types:

- System Data Elements (SDEs)
- User Data Elements (UDEs)

In addition to specifying how the SDEs and UDEs are connected through the formulae, you also define certain other attributes for a rule using the 'Interest and Charges Rule Maintenance'

screen. You can invoke this screen by typing 'ICDRUMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Note the following:

- When the formula needs the current outstanding balance, use one of the following:
  - SDE 'DEPOSIT\_AMOUNT
  - DLY\_NET\_BAL\_M
  - DLY\_NET\_VD\_BAL
- Use the SDE 'DEP\_AMT\_INIT' when the formula needs the initial deposit amount (original principal). Interest capitalization will not impact this, however, partial redemption will impact this.
- Use 'DAYS' when the formula needs the number of days from last liquidation date of account to current date.
- Use 'DAYS\_FROM\_START' SDE when the formula needs the number of days from account opening date to current date. After rollover, this will restart from the rolled over date (interest start date).
- The value for 'PENALTY\_APPLY' SDE is always set as '1' (i.e Yes), If you check the box 'Waive Penalty' in the 'Term Deposits Redemption' screen (ICDREDMN), the system will change the SDE value to '0' (i.e No) for that particular account.
- The value for 'PENALTY\_BASIS' SDE is taken as the redemption amount.
- Use the SDE 'DEPOSIT\_AMOUNT' for displaying the maturity amount based on interest capitalization.
- The system sets the value of 'WAIVE\_INTEREST' SDE to '0', if you have unchecked (waiver not applicable) the Waive Interest check box in the 'Term Deposits Redemption Input' screen (ICDREDMN). The system sets the value of this SDE to '1' if you have checked the Waive interest check box (waiver applicable).

- Use the SDE 'CUMAMT' for base amount to arrive at the interest rate. This SDE can be used in the formula conditions in IC Rules, so as to apply the 'Interest Rate Based on Cumulative Amount' flag. For deposits with non cumulative amount options this SDE will be the current deposit amount.

*For details about the screen, refer the chapter 'Maintaining Interest Rules' in the Interest and Charges User Manual.*

You can maintain rules for the following:

- Capitalized Deposit with Penalty
- TD with Normal Tenor and Penalty
- Recurring Deposit Rule
- Rate Chart Allowed with Penalty
- Discounted TD with Penalty

## **9.2.2 Capitalized Deposit with Penalty**

Specify the following details:

### **On Account Opening Month**

Check this box.

### **On Account Closure Month**

Check this box.

### **SDE**

Maintain the following SDEs:

- DAYS
- DAYS\_FROM\_START
- DEPOSIT\_AMOUNT
- PENALTY\_APPLY
- PENALTY\_BASIS
- TENOR
- YEAR

### **UDE**

Maintain the following UDEs:

- TAX\_RATE
- TD\_1
- TD\_2
- TD\_3
- TD\_PNL

### **Type**

For each of the UDEs, select the option 'Rate' from the adjoining drop-down list.

### **Get Latest**

For each of the UDEs, select the option 'Use Effective' from the adjoining drop-down list.

Click 'Formulas' button and invoke the 'Formulas' screen.

You need to maintain two booked formulae and one tax formula.

### **Formula 1**

Specify the following details:

#### **Book Flag**

Select 'Booked' from the adjoining drop-down list.

#### **Debit/Credit**

Select 'Credit' from the adjoining drop-down list.

#### **Days in a Month**

Select '30 Days' from the adjoining drop-down list.

#### **Days in a Year**

Select '360' from the adjoining drop-down list.

#### **Accrual Required**

Check this box.

#### **Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen.

Specify the following expressions:

Case	Result
(TENOR<=90) AND (DEPOSIT_AMOUNT>0) AND PENALTY_BASIS = 0	((DEPOSIT_AMOUNT* DAYS * TD_1) / (100 * YEAR))
(TENOR>90 AND TENOR<=180) AND (DEPOSIT_AMOUNT>0) AND PENALTY_BASIS = 0	((DEPOSIT_AMOUNT* DAYS * TD_2) / (100 * YEAR))
(TENOR>180 AND TENOR<=730) AND (DEPOSIT_AMOUNT>0) AND PENALTY_BASIS = 0	((DEPOSIT_AMOUNT* DAYS * TD_3) / (100 * YEAR))
(TENOR<=90) AND (DEPOSIT_AMOUNT>0) AND (PENALTY_BASIS = DEPOSIT_AMOUNT)	((PENALTY_BASIS * DAYS) * (TD_1- TD_PNL)) / (100 * YEAR)
(TENOR>90 AND TENOR<=180) AND (DEPOSIT_AMOUNT>0) AND (PENALTY_BASIS = DEPOSIT_AMOUNT)	((PENALTY_BASIS * DAYS) * (TD_2- TD_PNL)) / (100 * YEAR)
(TENOR>180 AND TENOR<=730) AND (DEPOSIT_AMOUNT>0) AND (PENALTY_BASIS = DEPOSIT_AMOUNT)	((PENALTY_BASIS * DAYS) * (TD_3- TD_PNL)) / (100 * YEAR)

## Formula 2

Specify the following details:

### Book Flag

Select 'Booked' from the adjoining drop-down list.

### Debit/Credit

Select 'Debit' from the adjoining drop-down list.

**Days in a Month**

Select '30 Days' from the adjoining drop-down list.

**Days in a Year**

Select '360' from the adjoining drop-down list.

**Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expression:

Case	Result
DEPOSIT_AMOUNT>0 AND PENALTY_APPLY = 1	((PENALTY_BASIS* (DAYS_FROM_START-DAYS)) * TD_PNL) / (100 * YEAR)

**Formula 3**

Specify the following details:

**Book Flag**

Select 'Tax' from the adjoining drop-down list.

**Debit/Credit**

Select 'Debit' from the adjoining drop-down list.

**Days in a Month**

Select '30 Days' from the adjoining drop-down list.

**Days in a Year**

Select '360' from the adjoining drop-down list.

**Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expression:

Case	Result
FORMULA1 >0	FORMULA1 * TAX_RATE /100

**9.2.3 TD with Normal Tenor and Penalty**

Specify the following details:

**On Account Opening Month**

Check this box.

**On Account Closure Month**

Check this box.

**SDE**

Maintain the following SDEs:

- DAYS



- DAYS\_FROM\_START
- DLY\_NET\_BAL\_M
- PENALTY\_APPLY
- PENALTY\_BASIS
- TENOR
- YEAR

## UDE

Maintain the following UDEs:

- TD\_1
- TD\_2
- TD\_3
- TD\_PNL
- TAX\_RATE

## Type

For each of the UDEs, select the option 'Rate' from the adjoining drop-down list.

## Get Latest

For each of the UDEs, select the option 'Use Effective' from the adjoining drop-down list.

Click 'Formulas' button and invoke the 'Formulas' screen. You need to maintain two booked formulae and one tax formula.

## Formula 1

Specify the following details:

### Book Flag

Select 'Booked' from the adjoining drop-down list.

### Debit/Credit

Select 'Credit' from the adjoining drop-down list.

### Days in a Month

Select 'Actuals' from the adjoining drop-down list.

### Days in a Year

Select 'Actuals' from the adjoining drop-down list.

### Accrual Required

Check this box.

### Rounding Required

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen.

## Formula 1

Specify the following expressions:

Case	Result
------	--------

(TENOR<=90) AND (DLY_NET_BAL_M>0) AND PENAL- TY_BASIS = 0	((DLY_NET_BAL_M * DAYS * TD_1) / (100 * YEAR))
(TENOR>90 AND TENOR<=180) AND (DLY_NET_BAL_M>0) AND PENAL- TY_BASIS = 0	((DLY_NET_BAL_M * DAYS * TD_2) / (100 * YEAR))
(TENOR>180 AND TENOR<=730) AND (DLY_NET_BAL_M>0) AND PENAL- TY_BASIS = 0	((DLY_NET_BAL_M * DAYS * TD_3) / (100 * YEAR))
(TENOR<=90) AND (DLY_NET_BAL_M>0) AND (PENAL- TY_BASIS = DLY_NET_BAL_M)	((PENALTY_BASIS * DAYS) * (TD_1- TD_PNL)) / (100 * YEAR)
(TENOR>90 AND TENOR<=180) AND (DLY_NET_BAL_M>0) AND (PENAL- TY_BASIS = DLY_NET_BAL_M)	((PENALTY_BASIS * DAYS) * (TD_2- TD_PNL)) / (100 * YEAR)
(TENOR>180 AND TENOR<=730) AND (DLY_NET_BAL_M>0) AND (PENAL- TY_BASIS = DLY_NET_BAL_M)	((PENALTY_BASIS * DAYS) * (TD_3- TD_PNL)) / (100 * YEAR)

## **Formula 2**

Specify the following details:

### **Book Flag**

Select 'Booked' from the adjoining drop-down list.

### **Debit/Credit**

Select 'Debit' from the adjoining drop-down list.

### **Days in a Month**

Select 'Actuals' from the adjoining drop-down list.

### **Days in a Year**

Select 'Actuals' from the adjoining drop-down list.

### **Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expression:

Case	Result
DLY_NET_BAL_M>0 AND PENALTY_APPLY = 1	(PENALTY_BASIS * DAYS_FROM_START * TD_PNL) / (100 * YEAR)

## **Formula 3**

Specify the following details:

### **Book Flag**

Select 'Tax' from the adjoining drop-down list.

**Debit/Credit**

Select 'Debit' from the adjoining drop-down list.

**Days in a Month**

Select 'Actuals' from the adjoining drop-down list.

**Days in a Year**

Select 'Actuals' from the adjoining drop-down list.

**Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expression:

Case	Result
FORMULA1 >0	FORMULA1 * TAX_RATE /100

## 9.2.4 Recurring Deposit Rule

Specify the following details:

**On Account Opening Month**

Check this box.

**On Account Closure Month**

Check this box.

**SDE**

Maintain the following SDEs:

- DAYS
- DLY\_NET\_VD\_BAL
- RD\_INSTALL\_DUE
- RD\_OVERDUE\_DAYS
- YEAR

**UDE**

Maintain the following UDEs:

- TD\_1
- OVERDUE\_PENALTY
- TAX\_RATE

**Type**

For each of the UDEs, select the option 'Rate' from the adjoining drop-down list.

**Get Latest**

For each of the UDEs, select the option 'Use Effective' from the adjoining drop-down list.

Click 'Formulas' button and invoke the 'Formulas' screen. You need to maintain two booked formulae and one tax formula.

### **Formula 1**

Specify the following details:

#### **Book Flag**

Select 'Booked' from the adjoining drop-down list.

#### **Debit/Credit**

Select 'Credit' from the adjoining drop-down list.

#### **Days in a Month**

Select '30 Days' from the adjoining drop-down list.

#### **Days in a Year**

Select '360' from the adjoining drop-down list.

#### **Accrual Required**

Check this box.

#### **Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen.

Specify the following expressions:

Case	Result
DLY_NET_VD_BAL > 0	(DLY_NET_VD_BAL * DAYS * TD_1) / (100 * YEAR)

### **Formula 2**

Specify the following details:

#### **Book Flag**

Select 'Booked' from the adjoining drop-down list.

#### **Debit/Credit**

Select 'Debit' from the adjoining drop-down list.

#### **Days in a Month**

Select '30 Days' from the adjoining drop-down list.

#### **Days in a Year**

Select '360' from the adjoining drop-down list.

#### **Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expressions:

Case	Result
RD_INSTALL_DUE>0	(RD_INSTALL_DUE*OVERDUE_PENALTY* RD_OVERDUE_DAYS) /(100* YEAR)

### **Formula 3**

Specify the following details:

#### **Book Flag**

Select 'Tax' from the adjoining drop-down list.

#### **Debit/Credit**

Select 'Debit' from the adjoining drop-down list.

#### **Days in a Month**

Select '30 Days' from the adjoining drop-down list.

#### **Days in a Year**

Select '360' from the adjoining drop-down list.

#### **Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expressions:

Case	Result
FORMULA1>0	FORMULA1* TAX_RATE /100

### **9.2.5 Rate Chart Allowed with Penalty**

Specify the following details:

#### **On Account Opening Month**

Check this box.

#### **On Account Closure Month**

Check this box.

#### **SDE**

Maintain the following SDEs:

- DAYS
- DAYS\_FROM\_START
- DEP\_AMT\_INIT
- PENALTY\_APPLY
- PENALTY\_BASIS
- YEAR

#### **UDE**

Maintain the following UDEs:

UDE	Type
TD_1	Rate Code as Rate
TD_PNL	Rate

TAX_RATE	Rate
----------	------

### **Get Latest**

For each of the UDEs, select the option 'Use Effective' from the adjoining drop-down list.

Click 'Formulas' button and invoke the 'Formulas' screen. You need to maintain two booked formulae and one tax formula.

### **Formula 1**

Specify the following details:

#### **Book Flag**

Select 'Booked' from the adjoining drop-down list.

#### **Debit/Credit**

Select 'Credit' from the adjoining drop-down list.

#### **Days in a Month**

Select 'Actuals' from the adjoining drop-down list.

#### **Days in a Year**

Select 'Actuals' from the adjoining drop-down list.

#### **Accrual Required**

Check this box.

#### **Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. Specify the following expression:

Case	Result
DEP_AMT_INIT>0	DEP_AMT_INIT*TD_1*DAYS/(YEAR*100)

### **Formula 2**

Specify the following details:

#### **Book Flag**

Select 'Booked' from the adjoining drop-down list.

#### **Debit/Credit**

Select 'Debit' from the adjoining drop-down list.

#### **Days in a Month**

Select 'Actuals' from the adjoining drop-down list.

#### **Days in a Year**

Select 'Actuals' from the adjoining drop-down list.

#### **Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expression:

Case	Result
DEP_AMT_INIT>0 AND PENALTY_APPLY = 1	PENALTY_BASIS*DAYS_FROM_START*TD_PNL/ (YEAR*100)

### **Formula 3**

Specify the following details:

#### **Book Flag**

Select 'Tax' from the adjoining drop-down list.

#### **Debit/Credit**

Select 'Debit' from the adjoining drop-down list.

#### **Days in a Month**

Select 'Actuals' from the adjoining drop-down list.

#### **Days in a Year**

Select 'Actuals' from the adjoining drop-down list.

#### **Accrual Required**

Check this box.

#### **Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expression:

Case	Result
FORMULA1 > 0	FORMULA1*TAX_RATE/100

#### **9.2.5.1 Formula for Discounted Interest**

Sample formula below:

$(\text{DEPOSIT\_AMOUNT} * \text{TENOR} * \text{RATE})/(\text{YEAR}*100)$

DEPOSIT\_AMOUNT - System defined Element (SDE) for principal amount of the deposit

TENOR – SDE for tenor of the deposit

RATE – UDE for interest rate on the deposit.

YEAR – SDE days in the year (360/365/366/Actual)

#### **9.2.5.2 Formula for Interest Rate and Maturity Amount**

The following formula will be used to calculate interest rate and maturity amount during term deposit account opening.

Sample formula is given below:

Condition	Formula
DEPOSIT_AMOUNT > 0	$((\text{DEPOSIT\_AMOUNT} * \text{DAYS} * \text{INT\_RATE}) / (100 * \text{YEAR}))$

Deposit Amount: 15000 USD

Deposit Booking Date: 01-Jan-2011

Tenor: 180 Days

Interest Rate: 9%

Interest Amount:  $(15000 * 9 * 180) / (365 * 100)$   
= 665.75 USD

#### Interest Rate and Maturity Amount after Rollover

The example below shows how the interest rate and maturity amount are calculated after term deposit rollover.

Condition	Formula
DEPOSIT_AMOUNT > 0	$((\text{DEPOSIT\_AMOUNT} * \text{DAYS} * \text{INT\_RATE}) / (100 * \text{YEAR}))$

Deposit Amount: 10000 USD

Deposit Booking Date: 01-Jan-2011

Tenor: 180 Days

Interest Rate: 9%

Interest Amount:  $(10000 * 9 * 180) / (365 * 100)$   
= 443.84 USD

Rollover Date: 30-Jun-2011

After Rollover

Deposit amount: 10443.84 USD.

Interest rate: 9.25%.

Interest amount:  $(10443.84 * 9.25 * 180) / (365 * 100)$   
= 476.41 USD



### 9.2.5.3 Formula for Interest Waive

Based on the 'WAIVE\_INTEREST' SDE, a new formula will be created in the IC Rule Definition screen for Interest Waiver.

Condition	Formula
DEPOSIT_AMOUNT > 0 AND WAIVE_INTEREST=0	$((\text{DEPOSIT\_AMOUNT} * \text{DAYS} * \text{INT\_RATE}) / (100 * \text{YEAR}))$

The example below explains how the interest that is to be paid out to the account holder will be waived off during redemption.

Deposit account opening date: 01-Jan-2011

Accrual frequency is daily.

The liquidation is at maturity.

Deposit amount: 10000 USD

Tenor: 365 Days

Interest rate: 9%

Maturity date: 31-Dec-2011

Redemption date: 15-Dec-2011

Computed interest amount: till redemption date: 858 .08 USD

Computed interest amount: 900 USD

During Redemption when the 'Waive Interest' is set to 'Y':

Redemption date: 15-Dec-2011

Redemption type: Full Redemption

Waive interest flag: Y

Amount to be paid to the customer: 10000 USD

During Redemption when the 'Waive Interest' is set to 'N':

Redemption date: 15-Dec-2011

Redemption type: Full Redemption

Waive interest flag: N

Amount to be paid to the customer: 10858.08 USD

### 9.2.5.4 Formula for Principal and Interest Details

The following formula will be used to calculate principal and interest amount during term deposit redemption

Sample formula below:

Condition	Formula
DEPOSIT_AMOUNT > 0	$((\text{DEPOSIT\_AMOUNT} * \text{DAYS} * \text{INT\_RATE}) / (100 * \text{YEAR}))$

Deposit account opening date: 01-Jan-2011

Deposit amount: 10000 USD

Tenor: 365 Days

Interest rate: 10%

Interest payout frequency: Monthly

Maturity date: 31-Dec-2011

Computed interest amount till maturity: 1000 USD

Maturity Amount: 11000 USD

Partial Redemption

Redemption date: 01-Jul-2011

Redemption type: Partial Redemption

Redemption Amount: 5000 USD

Interest liquidated so far: 600 USD

Recalculated interest rate: 7%

Recomputed Interest till redemption: 350 USD

Amount to be recovered from customer: 250 USD

Full Redemption

Redemption date: 01-Jul-2011

Redemption type: Full Redemption

Redemption Amount: 10000 USD

Interest liquidated so far: 600 USD

Recalculated interest rate: 7%

Penalty rate: 2%

Recomputed Interest till redemption: 350 USD

Amount to be recovered from customer: 250 USD

Penalty amount to be recovered: 99 USD

Net Amount paid to the customer after full redemption:  $(10000 - 250 - 99) = 9651$  USD

## 9.2.6 UDE Value Maintenance

You can maintain UDE values for the rules using the 'Interest & Charges User Data Element Maintenance' screen.

You can invoke the 'Interest & Charges User Data Element Maintenance' screen by typing 'ICDUDVAL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

**User Data Element Values**

New Enter Query

Product Code \*  
Branch Code \*  
Effective Date \*  
Description  
Accrual Frequency  
☐ Product Accruals  
☐ Rate Chart Allowed  
Liquidation Days  
Months  
Years

Account Class \*  
Currency Code \*  
Rule  
Description  
Currency  
Description

**User Data Elements**

User Element *	User Element Value	Rate Code	TD Rate Code

UDF

Maker  
Checker  
Mod No  
Date Time:  
Date Time:  
Record Status  
Authorization Status  
Exit

For details about the screen, refer the chapter 'Giving UDE Values for Condition' in the Interest and Charges User Manual.

In this screen, you need to maintain the following UDEs for the different IC products. Assume that you have maintained the following IC products:

- TD with Capitalization
- Normal TD with Simple Interest
- TD with Rate Chart Allowed
- Recurring deposit Scheme

## 9.2.7 TD with Capitalization

You need to maintain values for the following UDEs under this product:

- TD\_1
- TD\_2

- TD\_3
- TD\_PNL
- TAX\_RATE

### **9.2.8 Normal TD with Simple Interest**

You need to maintain values for the following UDEs under this product:

- TD\_1
- TD\_2
- TD\_3
- TD\_PNL

### **9.2.9 TAX\_RATE TD with Rate Chart Allowed**

You need to maintain values for the following UDEs under this product:

- TD\_1
- TD\_PNL
- TAX\_RATE

### **9.2.10 Recurring Deposit Scheme**

You need to maintain values for the following UDEs under this product:

- TD\_1
- OVERDUE\_PENALTY
- TAX\_RATE

## **9.3 IC Rates Maintenance**

You can maintain rate codes for branches using the “Interest & Charges Branch Availability Maintenance’ screen.

You can invoke this screen by typing 'ICDRATMA' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

**IC Rate Code Branch Availability**

New Enter Query

Rate Code \*

Branch Restrictions ☒ Allow ☐ Disallow

**Branch Specific Rates**

Branch Code *	Description

**Fields**

Input By Date Time Authorized By Date Time Modification Number

☐ Authorized ☐ Open

You need to maintain the following rate codes for all branches of your bank:

- FLOATRATE

For the aforesaid rate code, you need to maintain rates and effective dates in the 'Interest and Charges Rate Input' screen. You can invoke the 'Interest and Charges Rate Input' screen by typing 'ICDRATMA' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

**Interest & Charges Rate Input**

New Enter Query

Rate Currency Code \*

Branch Code \* Rate Code \*

**Rates**

Effective Date *	Rate	Open

**Fields**

Maker Checker Mod No Date Time: Date Time: Record Status Authorization Status

Exit

These rates are picked up by the TD module while processing interest applicable on a TD account.

*Refer the chapter 'Floating Rate Codes for IC Module' for details about rate maintenance.*

### 10.1 Introduction

This chapter contains the following sections:

- [Section 10.2, "Customers Fixed Deposit Report"](#)
- [Section 10.3, "TD Full Balance Listing Report"](#)
- [Section 10.4, "Large FD Report"](#)
- [Section 10.5, "Deposit Detail Summary by Total Amount Report"](#)
- [Section 10.6, "Interest Paid Report"](#)
- [Section 10.7, "TD Statement of Accounts Report"](#)
- [Section 10.8, "TD Account Class Summary Report"](#)
- [Section 10.9, "Term Deposits Opened for the Period Report"](#)
- [Section 10.10, "Term Deposits Closed for the Period Report"](#)
- [Section 10.11, "Term Deposits Account Renewed Report"](#)
- [Section 10.12, "Term Deposits Account Maturity Report"](#)
- [Section 10.13, "Term Deposit Account Maturity Date Change Report"](#)
- [Section 10.14, "TD Account Maturity Date Falling on a Holiday Report"](#)
- [Section 10.15, "TD Account Maturity Date not Adjusted Report"](#)
- [Section 10.16, "Customer-wise Tax Deduction Report"](#)
- [Section 10.17, "Term Deposits Exceeding Lien Limits Report"](#)
- [Section 10.18, "Unclaimed Deposits Transferred for a Day"](#)
- [Section 10.19, "Term Deposits Topped-up During the Period"](#)
- [Section 10.20, "Ad-Hoc Combined Statement"](#)

To generate any of these reports choose Reports in the Application Browser. Choose TD under it. A list of all the reports in TD module will be displayed. You can choose to view or print the report.

The time and the operator who generated the report will be displayed.

### 10.2 Customers Fixed Deposit Report

This report lists out all time deposit accounts for a given customer. This report also provides additional information of whether lien is marked or not. You have an option to print and view the report in PDF, HTML, RTF or Excel format.

You can invoke 'Customers Fixed Deposit' screen by typing 'TDRFIDEP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details here:

#### Customer Number

Select the customer number from the adjoining option-list. The list displays all valid customer codes. On failure to provide the value, the report fetches records for all available customers and accounts across the branches.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

### 10.2.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

#### Header of the report

The header of the report contains the following information:

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report
Page No	Page No. of the Report

#### Body of the report

The following detail block elements are displayed in the report:

Field Name	Field Description
------------	-------------------



Customer Number	This indicates the customer number whose fixed deposit details are reported
Customer Type	This indicates the customer type of the above customer
Account No.	This indicates the TD account number whose details are generated in the report
Customer Name	This indicates the full name of the customer based on the customer number
Officer ID	This indicates the unique id of the customer
Currency	This indicates the account currency
Deposit value date	This indicates the value date of the deposit transaction in an account
Maturity date	This indicates the maturity date of a deposit account
Deposit Term in days	This indicates the term (tenor) of the deposit account
Deposit Amount (LCY)	This indicates the deposit amount of the account in local currency
Deposit Amount	This indicates the deposit amount in account currency for an account
Interest Rate	This displays the interest rate of the account
Maturity Amount	This displays the maturity amount as per new calculation
Lien Amount	This indicates the Lien Details (Amount Blocked) of an account
Stock Catalogue Code	This displays Stock Catalogue Code for the TD certificate number
Certificate No	This indicates the certificate number issued for TD account
Duplicate Issue	This indicates Y/N, based on the duplicate certificate issued for TD account
Interest Rate Based on Cumulative Amount	This indicates whether the interest rate for the deposit is arrived using cumulative amount or not.

### 10.3 **TD Full Balance Listing Report**

This report gives a complete listing of time deposit accounts opened till the run day. This report gives account class wise grouping of accounts with totals. You have an option to print and view the report in pdf or excel format.

You can invoke 'TD Full Listing Reports' screen by typing 'TDRFULBL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details here:

### Branch Code

Select the branch code for which the report needs to be generated, from the adjoining option-list. The list displays all valid branch codes. You have an option to select all the branches or a single branch. If the branch code is not specified, then the TD accounts of all the branches are shown in the report.

### Status

Select the account status from the drop-down list. The options available in the drop-down list are as follows:

- Open – If you select this option the report will be generated for all open deposit accounts
- Close – If you select this option the report will be generated for all closed deposit accounts

Click 'OK' button to generate the report. For the selected branch, currency-wise deposit amount and number of deposits for the previous month and current month will be displayed along with the cost %.

### Process Date

Select the date for processing the report from the adjoining calendar button. The open or close TD accounts till the process date is displayed. If the process date is not specified, then the open or closed TD accounts till current system date are shown.

Click 'Exit' to return to the Reports Browser.

## 10.3.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

### Header of the report

The header of the report contains the following information:

Field Name	Field Description
------------	-------------------

Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report
Page No	Page No. of the Report

### Body of the report

The following detail block elements are displayed in the report:

Field Name	Field Description
Account Class	This indicates the account class code
Class Name	This indicates the class name
Currency	This indicates the currency of transaction
Status	This indicates the status of the TD account
Account Number	This indicates the TD account number
Customer ID	This indicates the unique id of the customer
Customer Name	This indicates the name of the customer
Open Date	This indicates the date on which the account was opened
Maturity Date	This indicates the maturity date of the deposit account
Deposit Tenor	This indicates the deposit tenor, in days, months, and years.
Interest Rate	This displays the interest rate applicable to TD account
Interest rate based on cumulative amount	This indicates Y/N, based on whether the interest rate is based on cumulative rate or not.
Maturity Amount	This displays the maturity amount of the TD
Principal Amount	This indicates the total Principal Amount of the deposit account
Accrued Interest	This indicates the interest accrued for the deposit account

## 10.4 Large FD Report

This report provides customer-wise details of large time deposits beyond the given amount criteria. You have an option to print and view the report in pdf or excel format.

You can invoke 'Large FD Report' screen by typing 'TDRFDREP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details here:

#### Branch Code

Select the branch code for which the report needs to be generated from the adjoining option-list. The list displays all valid branch codes. You have an option to select all the branches or a single branch.

#### Currency

Select the currency code from the adjoining option-list. The list displays all valid currency codes maintained in the system. By default the value 'ALL' will be displayed.

#### Amount Exceeding

Specify the deposit amount here. The report generated will include only those accounts which exceed the deposit amount specified here.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

### 10.4.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

#### Header of the report

The header of the report contains the following information:

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report

Page No	Page No. of the Report
---------	------------------------

### Body of the report

The generated report will have the following information:

Field Name	Field Description
Customer with deposit amount total exceeds	This indicates the TD accounts of the customer with deposit amount exceeding specified amount.
Branch Code	Indicates the branch for which report is generated
Branch Name	Indicates the name of the branch
Customer ID	This indicated the unique id of the customer whose TD accounts exceeds specified amount
Customer Short Name	This indicates the short name of the customer
Account Currency	This indicates the currency of the TD account
Account Number	Indicates the TD account of the customer whose current available balance exceeds the specified limit
Interest rate	This displays the interest rate of the account
Maturity Amount	This displays the maturity amount based on the display at the TD level
Deposit amount	This indicates the deposit amount
Interest Rate Based on Cumulative Amount	This indicates whether the interest rate for the deposit is arrived using cumulative amount or not.

## 10.5 Deposit Detail Summary by Total Amount Report

This report provides a summary of currency-wise deposit details. You have an option to print and view the report in pdf or excel format.

You can invoke 'Deposit Detail Summary by Total Amount' screen by typing 'TDRDDSUM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details here:

#### **Processing Date**

Select the date on which the report has to be processed, from the adjoining calendar button.

#### **Branch Code**

Select the branch code for which the report needs to be generated, from the adjoining option-list. The list displays all valid branch codes. You have an option to select all the branches or a single branch.

For the selected branch, currency-wise the deposit amount and number of deposits for previous month and current month are displayed along with the cost %.

### **10.5.1 Contents of the Report**

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

#### **Header of the report**

The header of the report contains the following information:

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report
Page No	Page No. of the Report

## Body of the report

The generated report will have the following information:

Field Name	Field Description
Currency	This indicates the interest booking account currency
No. of Deposits	Displays the currency-wise number of deposits for a branch for the previous month
Previous month Deposits	This indicates the previous month deposits
Cost (% per.annum)	This indicates the cost percentage per annum Cost percentage per annum for previous month = (Previous month deposit amount x 100) / (Sum of Deposit Amount) for a specific currency for a branch with start date from first day of the current financial year till date).
No of deposits	This indicates the currency-wise no. of deposits for a branch for the current month
Current month Deposits	This indicates the current month deposits
Cost (% per.annum)	This indicates the cost percentage per annum Cost percentage per annum for current month = (Current month deposit amount x 100) / (Sum of Deposit Amount) for a specific currency for a branch with start date from first day of the current financial year till date).

## 10.6 Interest Paid Report

This is a report of term deposits interest paid for the day. In this report accounts are grouped Account class wise and interest type wise. This report is generated at BOD.

You can invoke 'Interest Paid Report' screen by typing 'TDRINREP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

LBL\_TDRINREP

Branch

Report Format

Report Output

Printer At

Printer

Ok Exit

### Branch Code

Specify the branch code. The system will generate the interest paid report for the branch code that you have selected. If the branch code is not specified, then all the branch accounts are shown in the report.

## 10.6.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

### Header of the report

The header of the report contains the following information:

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report
Page No	Page No. of the Report

### Body of the report

The generated report will have the following information grouped by branch code:

Field Name	Field Description
Branch Code	Indicates the branch for which report is taken.
Account Class Code	This indicates the Account Class Code
Account Class Name	This indicates the name of the account class
Currency	This indicates the account currency
Account Number	This indicates the account number.
Interest rate	This displays the interest rate of the account
Maturity Amount	This displays the maturity amount as per new calculation
Customer Name	Indicates the customer name
Payment Method	Indicates the payment method defined at IC product level for the TD account.
Interest Paid today	Indicates the interest liquidated and due for today. This field will be displayed only on the day the interest is liquidated.
Interest Paid till date	Indicates the total interest liquidated till date



Interest Rate Based on Cumulative Amount	This indicates whether the interest rate for the deposit is arrived using cumulative amount or not.
------------------------------------------	-----------------------------------------------------------------------------------------------------

Following elements will be displayed for Totals:

Field Name	Field Description
Product Wise Total (Interest Paid Today)	This indicates the product wise Account class total for interest paid today (in ACY)
Product Wise Total (Interest Paid To Date)	This indicates the product wise Account class total for interest paid to date (in ACY)
Currency Wise Total (Interest Paid Today)	This indicates the Currency total for Interest paid Today (in ACY)
Currency Wise Total (Interest Paid to Date)	This indicates the Currency total for interest paid To date (in ACY)
Branch Wise Total (Interest Paid Today)	This indicates the Branch total for Interest paid Today (in ACY)
Branch Wise Total (Interest Paid to Date)	This indicates the Branch total for Interest Paid To Date (in ACY)

## 10.7 TD Statement of Accounts Report

This is a report all financial transactions that are customer initiated along with the interest payout and tax deduction if any that has taken place in a time deposit account. There are multiple financial transactions like deposits, interest pay out etc. that takes place in a time deposit account. Some of these will be customer initiated while others may be done by the system for auto renewal, sweep transactions, etc. The customer needs to get a list of such transactions that have taken place in his/her account along with key transaction details like date transacted, description, maturity date of the deposit etc. This report is generated monthly at EOFI.

You can invoke 'TD Statement of Accounts Report' screen by typing 'TDRSOACC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

### Branch Code

Specify the branch code. The system will generate the interest paid report for the branch code that you have selected. On failure to specify the branch code the system generates the report for the accounts of all branches.

## 10.7.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

### Header of the report

The header of the report contains the following information:

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report
Page No	Page No. of the Report

### Body of the Report

The report will have the following elements:

Field Name	Field Description
Customer No	This indicates the customer number
Customer Name	This indicates the name of the Customer
Address	This indicates the address of the Customer

Account No.	This indicates the customer account number
Current Balance	This indicates the current balance in the account
Transaction Date	This indicates the date of transaction
Formula Number	This indicates the formula number
Goal Reference Number	This indicates the identification number of the goal that has been captured from channels.
Product	This indicates the product code
Accrual Amount	This indicates the accrual amount for each transaction date
Cumulative Accrual Amount	This indicates the cumulative accrual amount by adding up the accruals for each transaction date
Dr/Cr	This indicates the amount credited or debited for interest, penalty or tax
Interest rate	This displays the interest rate of the account
Maturity Amount	This displays the maturity amount based on the tenor of the TD
User ID	This indicates the identification of the user
Auth ID	This indicates the identification of the authorizer

## 10.8 TD Account Class Summary Report

This summary report provides MIS information like principal amount, interest amount etc. with respect to term deposit accounts of the bank. This is a GL-wise, currency wise Account class summary report for all the branches. This report provides information about Account class Code, Account class Name, Total Accounts, Principal Balance, Interest Accrued. The totals are also provided.

You can invoke 'TD Account class Summary' screen by typing 'TDRPRSUM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "TD Account class summary". Inside the window, there are several input fields and dropdown menus: "Branch Code" (a text field), "Report Format" (a dropdown menu currently showing "PDF"), "Report Output" (a dropdown menu currently showing "Print"), "Printer At" (a dropdown menu currently showing "Client"), and "Printer" (a text field). At the bottom right of the window, there are two buttons labeled "Ok" and "Exit".

### Branch Code

Specify the branch code. The system will generate the TD account class summary report for the branch code that you have selected.

## 10.8.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

### Header of the report

The header of the report contains the following information:

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report
Page No	Page No. of the Report

### Body of the report

The generated report will have the following information:

Field Name	Field Description
GL Type	This indicates the GL Type
GL Code	This indicates the GL Code
CCY	This indicates the currency for the respective GL
Account Class Code	This indicates the Account Class code
Account Class Name	This indicates the account class name
Total Accounts	This indicates the Total Accounts
Maturity Amount	This displays the maturity amount as per new calculation
Principal Balance	This indicates the Principal Balance in the accounts
Interest Accrued	This indicates the Interest Accrued for the accounts

Following elements will be displayed for Totals:

Field Name	Field Description
Principal Balance	This indicates the total Principal Balance of the accounts
Interest accrued	This indicates the total Interest accrued for the accounts

## 10.9 Term Deposits Opened for the Period Report

This report list the term deposit accounts which are opened for the given period, and that are currently on open status.

You can generate this report using 'TD Account Opened Report' screen by typing 'TDROPEN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

TD Account Opened Report

From Date

To Date

Branch

Account Class

Customer

Report Format PDF ▾

Report Output Print ▾

Printer At Client ▾

Printer

Ok Exit

Specify the following details here:

### **From Date**

Enter the TD accounts which are opened from this date. However by default the system displays the current application date.

### **To Date**

Enter the TD accounts which are opened till this date. However by default the system displays the current application date.

### **Branch**

Specify the branch code of the TD account. The adjoining option list displays the list of all the valid TD/RD branch codes maintained in the system. You can choose the appropriate one.

### **Account Class**

Specify the account class of TD account. The adjoining option list displays the list of all the valid TD/RD account classes maintained in the system. You can choose the appropriate one.

### **Customer**

Specify the customer number of the customer. The adjoining option list displays the list of all the valid customer numbers maintained in the system. You can choose the appropriate one.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

### 10.9.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

### Header of the report

The header of the report contains the following information:

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report
Page No	Page No. of the Report

### Body of the report

The generated report will have the following information:

Field Name	Field Description
Account No	This indicates the account number
Customer No	This indicates the customer number for whom TD is opened
Customer Name	This indicates the Name of the TD account holder
Date of Open	This indicates the TD account opened date
Value Date	This indicates the Value Date of the TD account
Deposit Amount	This indicates the Deposit Amount
Deposit Term	This indicates the TD Tenor in days, months & years
TD Maturity Date	This indicates the Maturity date of the TD account
Total Interest Payable	This indicates the Interest Amount (This will show interest amount on the maturity date.)
Maturity Amount	This displays the maturity amount as per new calculation
Product Code	This indicates the Account Class code of the TD account
Deposit Currency	This indicates the currency under which TD is opened
Goal Reference Number	This indicates the identification number of the goal that provided by external channels.
Currency Total	This indicates the Currency-wise total for deposit amount, Interest Payable and Maturity Amount
Close on Maturity	This will show whether TD will be closed on maturity
Auto Rollover	This will show whether TD will be automatically rolled over
Interest Rate	This displays the interest rate of the account
Stock Catalog Cd	This displays Stock Catalog Code for the TD certificate number

Certificate No	This indicates the certificate number
Duplicate Issue	This indicates/N based on the duplicate certificate issued for TD account.
Interest Rate Based on Cumulative Amount	This indicates whether the interest rate for the deposit is arrived using cumulative amount or not.

## 10.10 Term Deposits Closed for the Period Report

This report list the term deposit accounts which are closed for the given period, and that are currently on open status.

You can generate this report using 'TD Account Closed Report' screen by typing 'TDRCLOSE' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details here:

### **Branch Code**

Specify the branch code of the TD account. The adjoining option list displays the list of all the valid TD/RD branch codes maintained in the system. You can choose the appropriate one.

Based on the branch code, the system displays the branch name.

### **Customer**

Specify the customer number of the customer. The adjoining option list displays the list of all the valid customer numbers maintained in the system. You can choose the appropriate one.

Based on the customer code, the system displays the name of the customer.

### **Account Class**

Specify the account class of TD account. The adjoining option list displays the list of all the valid TD/RD account classes maintained in the system. You can choose the appropriate one.

The system displays the description of the account class.

**From Date**

Enter the TD accounts which are closed from this date. However by default the system displays the current application date.

**To Date**

Enter the TD accounts which are closed till this date. However by default the system displays the current application date.

**Include Subordinates**

The relationship managers can generate the reports for the customers who are associated with their subordinate RMs. Choose one of the following options:

- Yes – Select this to include the customers assigned to your subordinate RMs.
- No – Select this to generate the report only for the customers assigned to you, excluding the customers assigned to your subordinate RMs.

Choose the appropriate one.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

**10.10.1 Contents of the Report**

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

**Header of the report**

The header of the report contains the following information:

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report
Page No	Page No. of the Report

**Body of the report**

The generated report will have the following information:

Field Name	Field Description
Account No./Deposit No.	This indicates the TD account Number
Customer Name	This indicates the Name of the TD account holder
Closure Date	This indicates the TD account closed date
Amount of deposit	This indicates the Deposit Amount
Maturity Date	This indicates the Maturity date of the TD account
Proceeds credit to	This will show the Payment Mode of the TD account



Interest Rate	This displays the interest rate of the account
Goal Reference Number	This indicates the identification number of the goal received from external channels.
Interest Amount	This indicates the Interest Amount, accrued and liquidated for the closed TD account  (This will show the actual interest amount which has been paid to the customer)
Maturity Amount	This displays the maturity amount as per new calculation
Branch	This indicates the Branch Name
Product Code	This indicates the Account Class code of the TD account
Deposit Currency	This indicates the deposit currency
Stock Catalogue Code	This displays Stock Catalog Code for the TD certificate number
Certificate Number	This indicates the certificate number
Duplicate Issue	This indicates duplicate issue

## 10.11 Term Deposits Account Renewed Report

This report lists the term deposit accounts which are renewed for the given period. You can generate this report using 'TD Account Renewed Report' screen by typing 'TDRRENEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details here:

### **From Date**

Enter the TD accounts which are renewed from this date. However by default the system displays the current application date.

**To Date**

Enter the TD accounts which are renewed till this date. However by default the system displays the current application date.

**Branch Code**

Specify the branch code of the TD account. The adjoining option list displays the list of all the valid TD/RD branch codes maintained in the system. You can choose the appropriate one.

**Account Class**

Specify the account class of TD account. The adjoining option list displays the list of all the valid TD/RD account classes maintained in the system. You can choose the appropriate one.

**Customer**

Specify the customer number of the customer. The adjoining option list displays the list of all the valid customer numbers maintained in the system. You can choose the appropriate one.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

**10.11.1 Contents of the Report**

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

**Header of the report**

The header of the report contains the following information:

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report
Page No	Page No. of the Report

**Body of the report**

The generated report will have the following information:

Field Name	Field Description
Product Code	This indicates the product code and list TD accounts renewed under it
Product Title	This indicates the product title
Account Number	This indicates the TD account Number
Customer Name	This indicates the name of the customer
Customer Number	This indicates the customer number of the renewed TD
Deposit Currency	This indicates the currency of the deposited amount

TD Opened Date	This indicates the term deposit opened date
Value Date	This indicates the Value date of TD account
Interest rate	This displays the interest rate of the account
Deposit Amount	This indicates the Deposit Amount
Period of Deposit	This indicates the TD renewal Period
Due Date	This indicates the Maturity date or renewal of the TD account
Total Interest Pay	This indicates the Interest Amount (This will show interest amount on the maturity date)
Maturity Value	This displays the maturity amount as per new calculation
Interest Rate Based on Cumulative Amount	This indicates whether the interest rate for the deposit is arrived using cumulative amount or not.

## 10.12 Term Deposits Account Maturity Report

This report lists the term deposits that will be matured for the given period. You can generate this report using 'TD Account Maturity Report' screen.

To invoke this screen, type 'TDRMATR' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

Specify the following details here:

### **From Date**

Enter the From date. This should be greater than the current application date

### **To Date**

Enter the To date. This should be greater than the current application date

**Branch Code**

Specify the branch code of the TD account. The adjoining option list displays the list of all the valid TD/RD branch codes maintained in the system. You can choose the appropriate one.

**Account Class**

Specify the account class of TD account. The adjoining option list displays the list of all the valid TD/RD account classes maintained in the system. You can choose the appropriate one.

**Customer**

Specify the customer number of the customer. The adjoining option list displays the list of all the valid customer numbers maintained in the system. You can choose the appropriate one.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

### 10.12.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

**Header of the report**

The header of the generated report will have the following information:

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report
Page No	Page No. of the Report

**Body of the report**

The generated report will have the following information:

Field Name	Field Description
Account Number/ Deposit Number	This indicates the TD account Number
Customer Name	This indicates the Name of the TD account holder
Date of Open	This indicates the TD account opened date
Value Date	This indicates the Value Date of the TD account
Deposit Amount	This indicates the Deposit Amount
Maturity Date	This indicates the Maturity date of the TD account
Deposit Term	This indicates the TD Tenor (Maturity Date – Interest Start Date)

Total Interest Payable	This indicates the Interest Amount (This will show interest amount on the maturity date)
Goal Reference Number	This indicates the identification number of the goal provided by the external channels.
Interest rate	This displays the interest rate applicable for the account
Maturity Amount	This displays the maturity amount for the tenor of TD
Branch	This indicates the Branch Name
Product Code	This indicates the product code of the TD account
Product Currency	This indicates the Currency of the TD account class
Currency Total	This indicates the Currency-wise total for deposit amount, Interest Payable and Maturity Amount
Auto Rollover	Will indicate whether the TD is Auto Rollover or not
Stock Catalogue Code	This displays Stock Catalogue Code for the TD certificate number
Certificate Number	This indicates the certificate number
Duplicate issue	This indicates Y/N based on the duplicate certificate generation for TD account
Interest Rate Based on Cumulative Amount	This indicates whether the interest rate for the deposit is arrived using cumulative amount or not.

## 10.13 Term Deposit Account Maturity Date Change Report

You can generate the TD account maturity date change report for term deposits that have the maturity date adjusted due to adhoc holiday change. You can generate this report using the 'Term Deposit Maturity Date Changed Due to Change in Holiday Calendar' screen.

You can invoke this screen by typing 'TDRMDCHG' in the field at the top-right corner of the Application tool bar and clicking the adjoining arrow button.

◆ Term Deposit Maturity Date Changed due to Adhoc Change in Holiday Calendar

Save

Branch Code

Customer

Deposit Account Number

From Date

Report Format

Report Output

Branch Description

Customer Name

To Date

Printer At

Printer

Ok Exit

Specify the following details here:

**From Date**

Specify the date from which the report for TD account maturity date change should be generated. By default, system displays the current Application date.

**To Date**

Specify the date till which the report for TD account maturity date change should be generated. By default, system displays the current Application date.

**Branch Code**

Specify the branch code of the TD account. The adjoining option list displays all valid TD branch codes maintained in the system. You can choose the appropriate one.

**Deposit Account Number**

Specify the account number of the term deposit. The adjoining option list displays all valid deposit account numbers maintained in the system. You can choose the appropriate one.

**Customer**

Specify the customer number here. The adjoining option list displays all the valid customer numbers maintained in the system. You can choose the appropriate one.

**Report Format**

Select the format in which you want to report to be generated from the options provided in the drop-down list. This list displays the following values:

- PDF
- HTML
- Excel
- RTF

**Report Output**

Select the output for the report from the adjoining drop-down list. This list displays the following values:

- Print - Select this option if you wish to print the report
- View - Select this option if you wish to view the contents of the report
- Spool - Select this option if you wish to spool the report for further use

**Printer At**

Select the location where you want the report to be generated from the options provided in the adjoining drop-down list. This list displays the following values:

- Client
- Server

**Printer**

Specify the name of the printer or select it from the option list provided. The adjoining option list displays all the configured printers.

This is applicable only if you have specified the output as 'Print'.

Click the 'Ok' button to generate the report. Click 'Exit' to return to the Reports Browser.

### 10.13.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

#### Header of the report

The header of the generated report will have the following information:

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
User ID	Operator generating the Report
Report From Date	Date from which the report is generated
Report To Date	Date till which the report is generated

#### Body of the report

The generated report will have the following information:

Field Name	Field Description
Customer ID	This indicates the customer ID
Customer Name	This indicates the customer name
Deposit Account Number	This indicates the deposit account number
Account Description	This indicates the account description
Account Branch	This indicates the account branch
Account Currency	This indicates the account currency
Deposit Amount	This indicates the deposit amount
Deposit Tenor	This indicates the deposit tenor
Deposit Maturity Date	This indicates the deposit maturity date
Maturity Date Adjusted Due to Holiday	This indicates the maturity date adjusted due to a holiday
Account Open Date	This indicates the account opening date
Account Class	This indicates the account class

## 10.14 TD Account Maturity Date Falling on a Holiday Report

You can generate this report using the 'Term Deposit Maturity Date Falling on a Holiday due to an Adhoc change in Holiday Calendar' screen.

This report displays the list of Term deposit for which the maturity date falls on a holiday due to Adhoc holiday change.

You can invoke this screen by typing 'TDRMDFOH' in the field at the top-right corner of the Application tool bar and clicking the adjoining arrow button.

Term Deposit Maturity Date Falling on a Holiday due to Adhoc Change in Holiday Calendar

Save

Branch Code  
Customer  
Deposit Account Number  
From Date  
Report Format: PDF  
Report Output: Print

Branch Description  
Customer Name  
To Date  
Printer At: Client  
Printer

Ok Exit

Specify the following details here:

#### From Date

Specify the date from which the report for TD account maturity date change should be generated. By default, system displays the current Application date.

#### To Date

Specify the date till which the report for TD account maturity date change should be generated. By default, system displays the current Application date.

#### Branch Code

Specify the branch code of the TD account. The adjoining option list displays all valid TD branch codes maintained in the system. You can choose the appropriate one.

#### Deposit Account Number

Specify the account number of the term deposit. The adjoining option list displays all valid deposit account numbers maintained in the system. You can choose the appropriate one.

#### Customer

Specify the customer number here. The adjoining option list displays all the valid customer numbers maintained in the system. You can choose the appropriate one.

#### Report Format

Select the format in which you want to report to be generated from the options provided in the drop-down list. This list displays the following values:

- PDF
- HTML
- Excel
- RTF

#### Report Output

Select the output for the report from the adjoining drop-down list. This list displays the following values:

- Print - Select this option if you wish to print the report



- View - Select this option if you wish to view the contents of the report
- Spool - Select this option if you wish to spool the report for further use

#### **Printer At**

Select the location where you want the report to be generated from the options provided in the adjoining drop-down list. This list displays the following values:

- Client
- Server

#### **Printer**

Specify the name of the printer or select it from the option list provided. The adjoining option list displays all the configured printers.

This is applicable only if you have specified the output as 'Print'.

Click the 'Ok' button to generate the report. Click 'Exit' to return to the Reports Browser.

### **10.14.1 Contents of the Report**

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

#### **Header of the report**

The header of the generated report will have the following information:

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
User ID	Operator generating the Report
Report From Date	Date from which the report is generated
Report To Date	Date till which the report is generated

#### **Body of the report**

The generated report will have the following information:

Field Name	Field Description
Customer ID	This indicates the customer ID
Customer Name	This indicates the customer name
Deposit Account Number	This indicates the deposit account number
Account Description	This indicates the account description
Account Branch	This indicates the account branch
Account Currency	This indicates the account currency
Deposit Amount	This indicates the deposit amount
Deposit Tenor	This indicates the deposit tenor

Field Name	Field Description
Deposit Maturity Date	This indicates the deposit maturity date
Account Open Date	This indicates the account opening date
Account Class	This indicates the account class
Generate Advice	Indicates whether the advice should be generated or not.

## 10.15 TD Account Maturity Date not Adjusted Report

This report displays the list of term deposit for which the maturity date is not adjusted and falls on a holiday due to the following reasons:

- Blocks exist in the deposit account
- Breach in minimum tenor
- Breach in maximum tenor

You can generate this report using the 'Term Deposit Maturity Date Not Adjusted' screen. You can invoke this screen by typing 'TDRMNADJ' in the field at the top-right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following details here:

### **From Date**

Specify the date from which the report for TD account maturity date change should be generated. By default, system displays the current Application date.

### **To Date**

Specify the date till which the report for TD account maturity date change should be generated. By default, system displays the current Application date.

### **Branch Code**

Specify the branch code of the TD account. The adjoining option list displays all valid TD branch codes maintained in the system. You can choose the appropriate one.

**Deposit Account Number**

Specify the account number of the term deposit. The adjoining option list displays all valid deposit account numbers maintained in the system. You can choose the appropriate one.

**Customer**

Specify the customer number here. The adjoining option list displays all the valid customer numbers maintained in the system. You can choose the appropriate one.

**Report Format**

Select the format in which you want to report to be generated from the options provided in the drop-down list. This list displays the following values:

- PDF
- HTML
- Excel
- RTF

**Report Output**

Select the output for the report from the adjoining drop-down list. This list displays the following values:

- Print - Select this option if you wish to print the report
- View - Select this option if you wish to view the contents of the report
- Spool - Select this option if you wish to spool the report for further use

**Printer At**

Select the location where you want the report to be generated from the options provided in the adjoining drop-down list. This list displays the following values:

- Client
- Server

**Printer**

Specify the name of the printer or select it from the option list provided. The adjoining option list displays all the configured printers.

This is applicable only if you have specified the output as 'Print'.

Click the 'Ok' button to generate the report. Click 'Exit' to return to the Reports Browser.

### 10.15.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

**Header of the report**

The header of the generated report will have the following information:

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
User ID	Operator generating the Report
Report From Date	Date from which the report is generated

Report To Date	Date till which the report is generated
----------------	-----------------------------------------

### Body of the report

The generated report will have the following information:

Field Name	Field Description
Customer ID	This indicates the customer ID
Customer Name	This indicates the customer name
Deposit Account Number	This indicates the deposit account number
Account Description	This indicates the account description
Account Branch	This indicates the account branch
Account Currency	This indicates the account currency
Deposit Amount	This indicates the deposit amount
Deposit Tenor	This indicates the deposit tenor
Deposit Maturity Date	This indicates the deposit maturity date
Account Open Date	This indicates the account opening date
Reason for not adjusting	<p>This indicates one of the following reason for not adjusting the maturity date:</p> <ul style="list-style-type: none"> <li>• Block exists</li> <li>• Breach of minimum tenor</li> <li>• Breach of maximum tenor</li> </ul>

---

### Note

You should manually take appropriate action If maturity date is not adjusted due to a block.

---

## 10.16 Customer-wise Tax Deduction Report

You can generate term deposit tax deduction EOD reports for specific customers. This report provides the details of the tax deducted at source for a customer for the term deposits. The system generates this report during beginning of day operations.

This report can be generated for a specific branch, as of the date of tax deduction.

### 10.16.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The report contains the following details:

**Header**

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report
Page No	Page No. of the Report

**Body**

Field Name	Field Description
Customer ID	Customer number
Account Title	Account class description
Account No	TD account number
Account Currency	TD account currency
Tax Type	IC rule description
TDS Date	Tax deduction date
Interest in Account Currency	Interest in account currency
Tax Deduced in Account Currency	Tax deducted in account currency
Interest in Local Currency	Interest in local currency
Tax in Local Currency	Tax in local currency

## 10.17 Term Deposits Exceeding Lien Limits Report

You can generate a report of term deposits exceeding the lien reports using 'Term Deposits Exceeding Lien Limit' screen. To invoke the screen, type 'STRLELMT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

◆ Term Deposits exceeding Lien Limit

Branch Code	<input type="text"/>	Branch Name	<input type="text"/>
Customer	<input type="text"/>	Customer Name	<input type="text"/>
Include Subordinates	Yes ▾		
Report Format	PDF ▾	Printer At	Client ▾
Report Output	Print ▾	Printer	<input type="text"/>

Ok Exit

Specify the following details:

### **Branch Code**

Specify the branch code for which you are generating the report. The option list displays all valid branch codes available in the system. Choose the appropriate one.

Based on the branch code selected, the system displays the name of the branch.

### **Customer**

Specify the CIF of the customer for whom the report is being generated. The option list displays all valid customer numbers that are applicable. Choose the appropriate one.

Based on the customer number, the system displays the name of the customer.

### **Include Subordinates**

The relationship managers can generate the reports for the customers who are associated with their subordinate RMs. Choose one of the following options:

- Yes – Select this to include the customers assigned to your subordinate RMs.
- No – Select this to generate the report only for the customers assigned to you, excluding the customers assigned to your subordinate RMs.

Choose the appropriate one.

Once you have specified the details, click 'OK'. The system generates the report based on the parameters specified.

### 10.17.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The term deposit exceeding lien limit report contains the following details:

**Header Elements**

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report
Page No	Page No. of the Report

**Body Elements**

Field Name	Field Description
RM Id	Relationship Manager ID
Customer No	CIF Number
Customer Name	Customer Name
Deposit Amount	Deposit Amount
Deposit Term	Deposit Term in Days, Months and Years
Account Number	Account Number
Td Maturity Date	Maturity date of the TD
Total Interest Payable	Total Interest Payable
Maturity Amount	Maturity Amount
Lien Limit %	Lien Limit % at bank level
Lien %	Lien percentage utilized
Lien Amount	Lien Amount
Total Interest Payable	Total Interest Payable
Maturity Amount	Maturity Amount

## 10.18 Unclaimed Deposits Transferred for a Day

You can generate a report for the unclaimed deposits transferred during a day. If you do the required maintenances and batch set up, you can generate the 'Unclaimed Deposits Transferred for a Day' report as part of EOD operations.

*For further details on report parameter and batch maintenances, refer to the Reports User Manual.*

### 10.18.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

#### **Header**

The following details are displayed in the header section:

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report
Page No	Page No. of the Report

#### **Body of the Report**

The following details are displayed as body of the generated report:

Field Name	Field Description
Product Code	Indicates the product code
Product Title	Indicates the product title
Currency	Indicates the currency of the transaction
Account Number	Indicates the account number
Customer Name	Indicates the name of the customer
Deposit/Renewal Date	Indicates the deposit renewal date
Maturity Date	Indicates the maturity date
Grace Days	Indicates the grace days
Outstanding Principal	Indicates the outstanding principal
Outstanding Interest	Indicates the outstanding interest

## 10.19 Term Deposits Topped-up During the Period

You can generate the Term Deposit Top-up report for TD accounts for which the top-up is made. This report can be generated for all branches or for specific branch for account. To



invoke the screen, type 'TDRTOPUP' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Term Deposits Topped-Up During the Period

Branch Code

Branch Name

Account Number

From Date

Report Format

Report Output

Customer Number

Customer Name

To Date

Printer At

Printer

Ok Cancel

Specify the following:

**Branch Code**

Select the current branch code from the adjoining option list.

**Branch Name**

The branch name of the selected branch code is displayed here.

**Account Number**

Select the account number from the adjoining option list.

**Customer Number**

Select the customer number from the adjoining option list.

**Customer Name**

The customer name of the selected customer is displayed here.

**From Date**

Specify the date from which the report for topped-up TD account should be generated.

**To Date**

Specify the date till which the report for topped-up TD account should be generated.

**Report Format**

Select the format in which you want to report to be generated from the options provided in the drop-down list. This list displays the following values:

- PDF
- HTML
- Excel
- RTF

**Report Output**

Select the output for the report from the adjoining drop-down list. This list displays the following values:

- Print - Select this option if you wish to print the report
- View - Select this option if you wish to view the contents of the report
- Spool - Select this option if you wish to spool the report for further use

#### **Printer At**

Select the location where you want the report to be generated from the options provided in the adjoining drop-down list. This list displays the following values:

- Client
- Server

#### **Printer**

Specify the name of the printer or select it from the option list provided. The adjoining option list displays all the configured printers.

This is applicable only if you have specified the output as 'Print'.

Click the 'Ok' button to generate the report. Click 'Exit' to return to the Reports Browser.

### **10.19.1 Contents of the Report**

The parameters specified while generating the report are printed at the beginning of the report. The report contains the following details:

#### **Header**

The following details are displayed in the header section:

Field Name	Field Description
Customer Number	Customer for whom the TD is opened
Branch Code	Current Branch Code
Account Number	TD Account number for which top-up is made
Report from Date	The start date for generating the Report
Report to Date	The end date for generating the Report

#### **Body of the Report**

The following details are displayed as body of the generated report:

Field Name	Field Description
Deposit Account Number	Indicates the TD Deposit account number
Account Description	Indicates the description of the TD Deposit account
Customer Number	Indicates the customer number
Account Open Date	Indicates the account opening date
Top-up Date	Indicates the top-up date of the account
Top-up Value Date	Indicates the value date of the TD top-up
Top-up Amount	Indicates the account opening date
Total Deposit Amount	Indicates the total deposit amount

Interest Rate	Indicates the rate of interest
Maturity Date	Indicates the date of TD maturity
Maturity Amount	Indicates the TD amount on deposit maturity

## 10.20 Ad-Hoc Combined Statement

You can generate ad-hoc combined statement through 'Ad-Hoc Combined Statement' screen. You can invoke this screen by typing 'STDCDSMT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

### Customer No

Select the customer number from the adjoining option list.

### Customer Name

The system displays the customer name.

### Statement ID

Select the statement ID from the adjoining option list.

### Balance

You can select the balance to view based on the book date or value date.

### Based on Date Range

#### From Date

Specify the from date for the combined statement generation.

#### To Date

Specify the to date for combined statement generation.

### Print Options

You can print, view or spool the statement.

### Apply Online Charges

Check this box to indicate that the charges needs to be applied to generate the ad-hoc account statement.

### Send to Customer

Check this box to send the statement to the customer.

### Processing Ad-Hoc Combined Statement

You can process the ad-hoc combined statement by doing the following:

- Select the customer for which ad-hoc account statement needs to be generated..
- Select the plan ID maintained for the customer.
- Specify the date range. If date range is not specified then the system generates report for the current date only.
- Check 'Send to Customer', if the statement should be sent to the customer. You can view, print or spool the message based on the option selected.
- If the 'Send to Customer' is not checked, then the generated statement can only be viewed, spooled or printed. The message will not be available in outgoing browser.
- Specify if charge needs to be applied on the statement generation. Applicable charges can be viewed in the charge sub screen, on click of the 'Charge' button. The actual accounting entries for the charge is processed only on the click of OK button of the Ad hoc screen. You can also waive off the charges applied.
- 'Reports' button is provided for processing the reports.
- Statement is generated for all the accounts maintained in the statement plan.

#### 10.20.1 Charge Details

You can view, waive or modify the online charges computed for the generation of the combined statement through the Charges screen. You can invoke this screen by typing 'CSCONLEVT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button or click 'Charges' on the 'Ad-Hoc Combined Statement' screen.

The screenshot shows a window titled "Charges" with a close button (X) in the top right corner. Below the title bar is a "Reference No" text field. Underneath is a navigation bar with "1 Of 1" and navigation icons. A table is displayed with the following columns: "Event Sequence Number", "Component", "Account Description", "Amount", "Currency", and "Waiver". The table is currently empty. At the bottom right of the window are "Ok" and "Exit" buttons.

The system displays the following details in the charges screen:

- Reference No
- Event Sequence Number
- Component

- Charge Account
- Account Description
- Amount
- Currency
- Waiver

---

#### Note

The following maintenances are necessary for the online charge calculation:

- Create an RT product.
  - Map the RT product to the ARC maintenance screen.
  - Maintain the combination in Online Charge Product Maintenance screen.
- 

### 10.20.2 Combined Statement Generation Report

You can generate Combined Statement Report using 'Combined Statement Report' screen. You can invoke this screen by typing 'RPRCNDLG' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

#### Customer No

The system displays the customer number.

#### Statement ID

The system displays the statement ID.

#### Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

#### Header

The following details are displayed in the header section:

Field Name	Field Description
------------	-------------------

Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Branch Date	Indicates the date of Branch in which report is taken
Page No	Displays Page No out of total No of pages in report
Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time
Customer Name	Indicates the name of the customer
Customer Address	Indicates the address of the customer
Account Summary Details	Indicates the summary details for CASA, TD and CL

### **Body of the Report**

The body of the report displays:

- Current And Savings Account Activity Summary
- Deposit Account Activity Summary
- Loan Accounts Activity Summary
- Detailed CASA Account Activity Statement
- Detailed Deposit Account Activity Statement
- Detailed Loan Accounts Activity Statement

*For further details on combined statement refer section 'Maintaining Combined Statements' section in 'Generating Account Statements' chapter of 'CASA' user manual.*

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## 11. Function ID Glossary

### A

ACDAUDTR .....6-65

### C

CFDFLTRI .....3-10, 3-27

CSCONLEVT .....10-38

### I

ICDBADHC .....6-32

ICDINSMT .....5-52, 5-55

ICDPRMNT .....3-22

ICDRATMA .....9-19

ICDRDPMT .....7-2, 7-4

ICDRDREV .....7-6

ICDRDSIM .....6-61

ICDREDMN .....6-7

ICDREDRN .....6-52

ICDRUMNT .....9-2

ICDUDVAL .....9-17

ICSEXELG .....6-39

ICSINSMT .....5-56

ICSRDPMT .....7-5

ICSREDMN .....6-29

### R

RDDSCHEQ .....4-26

RPRCNDLG .....10-39

### S

STDACCLS .....3-7

STDAMBLK .....5-49

STDCDSMT .....10-37

STDCLOSE .....3-4, 3-5

STDCUSTD .....4-2, 5-21

STDSCSAC .....6-40

STDTDPAY .....3-1, 3-2

STDTDSIM .....6-47

STDTDTOP .....6-2

STDTPSIM .....6-57

STRLELMT .....10-32

STSCLOSE .....3-6

STSCUSTD .....4-25, 5-51

STSTDPAY .....3-3

STSTDTOP .....6-5

### T

TDRCLOSE .....10-17

TDRDDSUM .....10-8

TDRFDREP .....10-6

TDRFIDEP .....10-2

TDRFULBL .....10-4

TDRINREP .....10-9

TDRMATR .....10-21

TDRMDCHG .....10-23

TDRMDFOH .....10-26, 10-28

TDROPEN .....10-15

TDRPRSUM .....10-13

TDRRENEW .....10-19

TDRSOACC .....10-12

TDRTOPUP .....10-35