

# Oracle FLEXCUBE Core Banking

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CASA User Manual  
February 2017

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## 1. Account Opening - Maintenance

## 1.1. CHM51 - Lucky Account Number Generation

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

### Definition Prerequisites

Not Applicable

### Modes Available

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

### To generate lucky account number

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

### Lucky Account Number Generation

Lucky Account Number Generation\*

Module Name : CASA

Lucky Serial Number :\*

Check Digit:

Lucky Account Number:

# Lucky Serial Number length must be one less than the Account No Mask Length Maintained

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF OK Close Clear

### Field Description

Field Name	Description
------------	-------------

Field Name	Description
<b>Module Name</b>	[Display] This field displays the module "CASA" by default.
<b>Lucky Serial Number</b>	[Mandatory, Numeric, 15] Type the account number requested by the customer. The last digit is the check digit and is generated by the system. The generated lucky account number is displayed after local authorization and stored in a separate repository. If the account number entered by the user already exists in the lucky account number repository or in the other account numbers already present in the system (across modules), the system will display an error.
<b>Check Digit</b>	[Display] This field displays the check digit which is generated by the system based on the lucky serial number.
<b>Lucky Account Number</b>	[Display] This field displays the account number which is generated by the system based on the lucky serial number and check digit which is generated by the system.

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

### Lucky Account Number Generation

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

## 1.2. 8051 - CASA Account Opening

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

Account Opening normally includes following steps:

1. Check for customer existence: Check existence of all customers linked to the account
2. Open Account: Open new account using this option
3. Specify Account Operating Instructions
4. Add account memo (if any)
5. Customer Account Linking: Maximum three customers can be linked to the account using this option. If there are more than three customers to be linked to the account, the same need to be linked using **Customer Account Cross reference Maintenance** option.
6. Maintain Account specific details like the Debit / Credit Interest Variance, Uncleared Funds Advance Line, etc., using the **Account Master Maintenance** option.
7. Add MIS information to account, if applicable.
8. Add CBR codes/other user defined information to the Account, if applicable.
9. This transaction undertakes steps 1 and 2 above.

### Definition Prerequisites

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

### Modes Available

Not Applicable

### To open a CASA account

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

## CASA Account Opening

### Field Description

Field Name	Description
<b>Branch Name</b>	<p>[Mandatory, Numeric, Four]</p> <p>Type the branch code in which the account needs to be opened. The account opening procedure can either be centralized or decentralized.</p> <p>In a centralized setup, one centralized processing center will open accounts for all branches of a region. You have to select the name of the branch in which the account is to be opened.</p> <p>In Decentralized setup, the branch name will default to the branch to which the SMS user is mapped.</p>
<b>Product Name</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the product name under which the account is to be opened from the drop-down list.</p> <p>The drop-down list has a list of authorised CASA products available for the selected branch. CASA products are defined using <b>CASA Product Master Maintenance</b> option.</p> <p>The user has to select the product for which the account has to be opened.</p>
<b>Product Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product, at the time of product definition.</p> <p>This is the default currency for the product, and cannot be modified.</p>

Field Name	Description
<b>A/C No</b>	<p>[Display]</p> <p>This field displays the account number at the time of account opening, if the account number generation is set as 'Automatic'.</p> <p>For more information on the structure of account number, refer to Example 01 provided at the end of the chapter.</p>
<b>A/C Title</b>	<p>[Optional, Alphanumeric,40]</p> <p>Type the suggested title for the account. This field defaults the full name of the primary customer if you select an existing Customer in Customer IC field and click <b>Validate Customer</b> option. The account title can be different from the full name of the customer entered during customer creation.</p>
<b>Serial No</b>	<p>[Display]</p> <p>This field displays the serial number, if the automatic account generation is enabled for the bank.</p> <p>Type the appropriate serial number if automatic account generation is disabled for the bank.</p>
<b>User Input Predefined Account No.</b>	<p>[Optional]</p> <p>Check this box to enable the field Predefined Account Number.</p>
<b>Predefined Account No.</b>	<p>[Optional, Numeric]</p> <p>Enter the account no generated in CHM51 in this field. The account will be entered in this value instead of the system generated account number.</p>
<b>Customer Information</b>	
<b>Customer IC</b>	<p>[Mandatory, Alphanumeric, 20, Pick List]</p> <p>Type the identification code of the customer or select it from the pick list.</p> <p>A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate, or corporate registration can be used as a customer IC.</p>
<b>Category</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the category of the customer from the drop-down list.</p> <p>For example, Tax Paying Individual, Church, Foreign Corporate, etc. The user can choose to set up multiple customer types to segregate the customers using <b>Customer Types Maintenance</b> (Fast Path: CIM08) option.</p> <p>Further processing such as tax applicable, SC charges, etc., are levied based on the customer type.</p>

Field Name	Description
<b>IC Type</b>	<p>[Display]</p> <p>This field displays the IC type of the customer, based on the category to which the customer belongs. This is maintained in the <b>Customer Types Maintenance</b> (Fast Path: CIM08) option.</p>
<b>Short Name</b>	<p>[Display]</p> <p>This field displays the short name of the customer.</p> <p>The short name of the customer is defaulted from the <b>Customer Addition</b> (Fast Path: 8053) option. The customer short name can be changed through the <b>IC No – Short Name Change</b>(Fast Path: 7101) option.</p>
<b>Birth / Reg Date</b>	<p>[Display]</p> <p>This field displays the birth or registration date of the customer after validation.</p> <p>If the customer already exists, then the <b>Birth/Reg Date</b> will be automatically defaulted. Else, the <b>Customer Addition</b> (Fast Path: 8053) option will be invoked, where more details about the customer should be entered.</p>
<b>Relations</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the relation from the drop-down list.</p> <p>A customer is linked to an account, by a relations tag. This drop-down list contains different relations. For example, Sole Owner, Joint And First, Joint and Other and other relations.</p> <p>For successful account opening transaction, a customer with primary relationship viz. <b>Sole Owner, Joint And First, or Joint Or First</b> must be linked. If primary relationship linked is <b>Joint And First</b> or <b>Joint or First</b>, another customer with secondary relationship viz. <b>Joint and other</b> or <b>Joint or other</b> must be linked to the account. A maximum of three customers can be linked to an account in the account-opening screen. The user can attach additional customers to the accounts using the <b>Customer Account Relationship Maintenance</b> (Fast Path: C1142) option.</p>
<b>Customer ID</b>	<p>[Display]</p> <p>This field displays the customer ID.</p> <p>A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC &amp; Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.</p>

Field Name	Description
<b>Officer ID</b>	<p>[Mandatory, Pick List]</p> <p>Select the officer ID from the pick list.</p> <p>By default it displays the teller Id. Each account can be assigned to a separate officer. The officer who is assigned to an account will act as the relationship officer for the account.</p> <p>The officer IDs are created using <b>User Profile Maintenance</b> option.</p>
<b>IBAN</b>	<p>[Optional, Pick List]</p> <p>Select the <b>IBAN</b><sup>1</sup> under which the account needs to be opened from the pick list.</p> <p>Based on the product currency and customer ID selected, the pick list displays the corresponding CASA IBAN's with active account(s) available under the same multi currency package of the selected product code.</p> <p>If you want to generate a new IBAN, then you need not select any IBAN. <b>Oracle FLEXCUBE</b> will generate a new IBAN.</p> <p>If the Customer ID selected, does not have any CASA IBAN for the product currency, then the field will be blank till the account number is generated. The IBAN will be generated after the account number and will be displayed in this field.</p> <p>The IBAN mask is defined in the <b>Bank Master Maintenance</b> (Fast Path: BAM08) option.</p> <p>For more information, refer to Example 02 and Example 03 provided at the end of this chapter.</p>
<b>Taxable Customer ID</b>	<p>[Conditional, Numeric]</p> <p>This field is defaulted to primary customer ID. It is editable for RD.</p>
<b>Tax Code 1</b>	<p>[Display]</p> <p>This field displays the tax code 1 suitable to the customer.</p> <p>The tax code is defaulted based on the customer type. The user is not allowed to modify the default tax code.</p>
<b>Tax Code 2</b>	<p>[Display]</p> <p>This field displays the tax code 2.</p> <p>The tax code is defaulted based on the customer type. The user is not allowed to modify the default tax code.</p> <p>Dual tax codes can be applied to a customer's account. Taxes are applied to the account at two levels, i.e., National tax and local tax. National tax is specified in the Tax Code 1 field and local tax is specified in the Tax Code 2 field.</p>

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

Field Name	Description
<b>Interest Waiver</b>	<p>[Optional, Check Box]</p> <p>Select the <b>Interest Waiver</b> check box to waive the debit and credit interest defined at the product level.</p> <p>If the check box is selected, the system waives all the interest for that account.</p> <p><b>Note:</b> This field can be selected, only at the time of account opening. It cannot be maintained during the life-cycle of the account.</p>
<b>Restricted Account</b>	<p>[Optional, Check Box]</p> <p>Select the <b>Restricted Account</b> check box to restrict the customer.</p> <p>This is maintained in the <b>Customer Account Restriction</b> (Fast Path: CIM21) option. User can restrict the customer after opening the account or can select the check box while opening the account.</p> <p>Select the check box if you want the account to be treated as Restricted Account to be used only in the home branch.</p> <p>Only tellers with suitable capability will be able to inquire and post transactions into restricted accounts. Normal tellers will not be able to transact on the account.</p>
<b>Interest Rate</b>	<p>[Display]</p> <p>This field displays the rate of interest for a recurring deposit account.</p> <p>For other CASA products, this field will be blank.</p>
<b>Deposit Term</b>	<p>[Conditional, Numeric, Five]</p> <p>Type the term for a recurring deposit account.</p> <p>For non-recurring account, this field is not enabled.</p> <p>This field displays the term for which the recurring deposit is being opened.</p>
<b>Deposit Unit</b>	<p>[Display]</p> <p>This field displays the deposit unit of term for a recurring deposit account.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Days</li> <li>• Weeks</li> <li>• Months</li> </ul>
<b>Installment Frq</b>	<p>[Display]</p> <p>This field displays the frequency at which the installment deposits are made to the account.</p> <p>This field is applicable only for recurring deposit accounts.</p>

Field Name	Description
<b>CR Interest Variance</b>	<p>[Optional, Numeric, Three]</p> <p>Type the interest variance applicable for the credit interest.</p> <p>The variance should be within the maximum and minimum levels, specified at the product level.</p>
<b>Value Date</b>	<p>[Conditional, Pick List, dd/mm/yyyy]</p> <p>Type the value date or select it from the pick list.</p> <p>This field is enabled, if product is selected as recurring deposit.</p> <p>Value date can be current posting date or back date, it can not be future date.</p>
<b>DR Interest Variance</b>	<p>This field is for future use.</p>
<b>Installment Amount</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount that will be deposited in the account in each installment for a recurring deposit account. This amount should be within the minimum and maximum installment amount defined at the product level.</p> <p>This will not be enabled for a non-recurring deposit product.</p>
<b>Business Acquirer ID</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the business acquirer ID, to capture the business acquirer information for the particular transaction, from the drop-down list.</p> <p>By default, the system displays the Id of the teller who has logged in. The drop-down contains the list of users linked to the system.</p>

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

## CASA Account Opening

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

### Example 01:

The structure of the FLEXCUBE account number can be configured as

The account number is 14 digits.

5 P P n n n n n n n n n n C

1. The first digit is hardcoded to '5'.
2. The next digits is the product type and is based on the following matrix

**Product Type**

**Default Value**

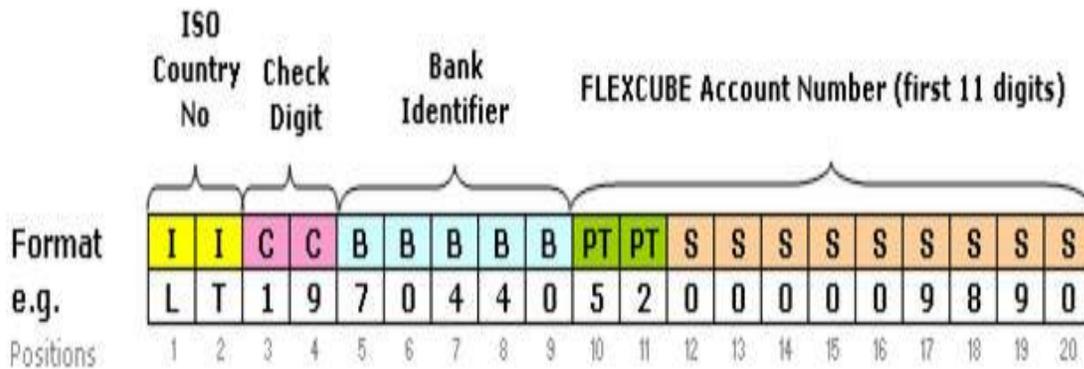
<b>Product Type</b>	<b>Default Value</b>
Savings	01
Current	02
Term Deposit	03
RD	04

3. The next 10 digits is a running serial number based on the Product Type determined above.
4. The last digit is the check digit. The check digit generation is defined based on definition in ba-prod-acct-chk-digit table

### **Example 02:**

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

1. The 2 digit ISO code as defined in the **Bank Master Maintenance** (Fast Path: BAM08) option will form the first 2 digits of the IBAN
2. It will be followed by 2 digits of check digit which will be generated by an algorithm
3. The bank identifier as defined in the **Bank Master Maintenance** (Fast Path : BAM08) option will form the next 5 digits of the IBAN
4. The first 11 digits of the account number generated (account number exclusive of 3 digit currency code) will form the last part of the IBAN



ISO Country Code LT  
 Check Digit 19  
 Bank Identifier 70440  
 FLEXCUBE a/c no 52000009890441

**Example 03: Generation of IBAN**

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

## 1.3. CI500 - Assisted Account Opening

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

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

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

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

### Definition Prerequisites

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

### Modes Available

Not Applicable

### To open a CASA/TD/Loan account

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

## Assisted Account Opening

**Account Details**

Module Type :\*  Product Name :\*  Product Currency :

Account Number :  Account Status :

**Applicants**

+ --

Delete	Customer IC	Customer Category	IC Type	Short Name	Birth / Reg. Date	Customer Id	Relation
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							

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

Branch Code :

Officer Id :\*  IBAN :

Tax Code 1 :\*  Tax Code 2 :\*

Cheque Book request :  No. Of Leaves :

Interest Waiver :  Restricted Account :

Annual Interest Rate :  Deposit Term :

Deposit Unit :

Installment Frequency :  Minor Account Status :

CR Interest Variance :  DR Interest Variance :

Installment Amount :

Business Acquirer Id :\*

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

UDF | OK | Close | Clear

### Field Description

Field Name	Description
------------	-------------

#### Account Details

<b>Module Type</b>	[Mandatory, Drop-Down] Select the module type under which the account needs to be opened from the drop-down list.
--------------------	--

The options are:

- CASA
- TD
- LOAN

<b>Product Name</b>	[Mandatory, Drop-Down] Select the product name under which the account is to be opened from the drop-down list.
---------------------	--

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

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

**Field Name      Description**

**Relation**      [Mandatory, Drop - Down]

Select the customer account relation from the drop-down list.

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

3. Select the module type, product name from the drop-down list. The system displays the corresponding tab.
4. Click the + button under the **Applicants** section. The system displays the **Assisted Customer Creation** (Fast Path: CI500) screen.
5. Enter the required details and click the **Close** button. For more information, refer to **Assisted Customer Creation** (Fast Path: CI500) option in the **Customer Information Capture Manual**.

**Assisted Account Opening**

The screenshot shows the 'Assisted Customer Creation\*' application window. It is divided into several sections:

- Account Details:** Contains dropdowns for 'Module Type' (set to 'CASA'), 'Product Name' (set to '1 - SAVINGS REGULAR- DAILY BALANCE'), and 'Product Currency' (set to 'INR'). It also has fields for 'Account Number' and 'Account Status' (set to 'Opened Today').
- Applicants:** A table with columns: Delete, Customer IC, Customer Category, IC Type, Short Name, Birth / Reg. Date, Customer Id, and Relation. One applicant is listed with IC '1000001001', Category 'I', Type 'B', Name 'edward1', and Date '19801225', with a relation of 'Sole Owner'.
- CASA Details:** A sub-tab containing various input fields:
  - Branch Code: 9999
  - Officer Id: [dropdown]
  - Tax Code 1: [dropdown]
  - Cheque Book request: [checkbox]
  - Interest Waiver: [checkbox]
  - Annual Interest Rate: [text box]
  - Deposit Unit: [dropdown]
  - Installment Frequency: [dropdown]
  - CR Interest Variance: 0
  - Installment Amount: [text box]
  - Business Acquirer Id: TRAJI
  - IBAN: [text box]
  - Tax Code 2: [dropdown]
  - No. Of Leaves: [text box]
  - Restricted Account: [checkbox]
  - Deposit Term: [text box]
  - Minor Account Status: Major
  - DR Interest Variance: [text box]

At the bottom, there is a navigation bar with tabs for 'Card', 'Change Pin', 'Cheque', 'Cost Rate', 'Denomination', 'Instrument', 'Inventory', 'Pin Validation', 'Service Charge', 'Signature', and 'Travellers Cheque'. Below these are buttons for 'UDF', 'OK', 'Close', and 'Clear'.

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

## CASA Details

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

The screenshot shows the 'Assisted Account Opening' application window. The 'CASA Details' tab is active, displaying various fields for account configuration. The 'Account Details' section includes 'Module Type' (CASA), 'Product Name' (1 - SAVINGS REGULAR- DAILY BALANCE), and 'Product Currency' (INR). The 'Applicants' section shows a table with one applicant: 'edward1' (Customer IC: 100010010, Customer Category: I, Birth/Reg. Date: 19851225, Relation: Sole Owner). The 'CASA Details' section includes fields for 'Branch Code' (9999), 'Officer Id' (ABC), 'IBAN', 'Tax Code 1' (1 - 0.00000 / 0.00000), 'Tax Code 2' (2 - 20.00000 / 1.00), 'Cheque Book request' (checked), 'No. Of Leaves' (10), 'Interest Waiver' (checked), 'Restricted Account' (unchecked), 'Annual Interest Rate', 'Deposit Term', 'Deposit Unit', 'Installment Frequency', 'Minor Account Status' (Major), 'CR Interest Variance' (0), 'DR Interest Variance', 'Installment Amount', and 'Business Acquirer Id' (TRAII). The bottom of the window features a navigation bar with buttons for 'LDF', 'OK', 'Close', and 'Clear'.

## Field Description

Field Name	Description
------------	-------------

<b>Branch Code</b>	[Mandatory, Pick List]
--------------------	------------------------

Select the branch code in which the account needs to be opened, from the pick list.

The account opening procedure can either be centralised or decentralised.

In a centralised setup, one centralised processing center will open accounts for all branches of a region. You have to select the name of the centralised processing branch, if the bank follows the centralised setup for account opening.

In Decentralised setup, the branch name will default to the branch to which the SMS user is mapped. In case, you select the **IBAN**<sup>2</sup> number from the **IBAN** field, then the system will display the branch name of the IBAN selected.

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

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

Field Name	Description
<b>Interest Waiver</b>	<p>[Optional, Check Box]</p> <p>Select the <b>Interest Waiver</b> check box to waive the debit and credit interest defined at the product level.</p> <p>If the check box is selected, the system waives all the interest for that account.</p> <div style="border: 1px solid black; padding: 5px; background-color: #e0f0ff;"> <p><b>Note:</b> This field can be selected, only at the time of account opening. It cannot be maintained during the life-cycle of the account.</p> </div>
<b>Restricted Account</b>	<p>[Optional, Check Box]</p> <p>Select the <b>Restricted Account</b> check box to restrict the customer if you want the account to be treated as a restricted account only in the home branch.</p> <p>This is maintained in the <b>Customer Account Restriction</b> (Fast Path: CIM21) option. The restriction may be applied before or during the account opening process for the customer.</p> <p>Only tellers with suitable capability will be able to inquire and post transactions into restricted accounts. Normal tellers will not be able to transact on the account.</p>
<b>Annual Interest Rate</b>	<p>[Display]</p> <p>This field displays the rate of interest for a recurring deposit account.</p> <p>This field displays the interest rate for a recurring deposit account. For other CASA products, this field will be blank.</p>
<b>Deposit Term</b>	<p>[Conditional, Numeric, Five]</p> <p>Type the term for a recurring deposit account. For non-recurring account, this field is not enabled.</p> <p>This field displays the term for which the recurring deposit is being opened. By default, this value is defaulted from the product level.</p>
<b>Deposit Unit</b>	<p>[Display]</p> <p>This field displays the deposit unit of term for a recurring deposit account.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Days</li> <li>• Combination</li> <li>• Months</li> </ul>
<b>Installment Frequency</b>	<p>[Display]</p> <p>This field displays the frequency at which the installment deposits are made to the account.</p> <p>This field is applicable only for recurring deposit accounts.</p>

Field Name	Description
<b>Minor Account Status</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the minor account status from the drop-down list.</p> <p><b>Oracle FLEXCUBE</b> supports three types of minor accounts.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Major:</b> The account belongs to the customer who is a minor, and the minor customer can enjoy (primary) joint account relationship with the account. When the customer turns major, the account also turns major.</li> <li>• <b>Minor with Restrictions:</b> The account belongs to the customer who is a minor; and the customer cannot perform certain transactions like cheque withdrawal on the account.</li> <li>• <b>Minor without Restrictions:</b> The account belongs to the customer who is a minor, and the customer has no restrictions on the type of transactions that can be performed on the account. The Minor Account status field needs to be set to Minor with Restriction, or Minor without Restriction.</li> </ul>
<b>CR Interest Variance</b>	<p>[Optional, Numeric, Three]</p> <p>Type the interest variance applicable for the credit interest.</p> <p>The variance should be within the maximum and minimum levels, specified at the product level.</p>
<b>DR Interest Variance</b>	<p>This field is for future use.</p>
<b>Installment Amount</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount that will be deposited in the account in each installment for a recurring deposit account.</p> <p>This will not be enabled for a non-recurring deposit product.</p>
<b>Business Acquirer Id</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the business acquirer ID, to capture the business acquirer information for the particular transaction, from the drop-down list.</p> <p>By default, the system displays the Id of the teller who has logged in.</p> <p>The drop-down contains the list of users linked to the system.</p>

## TD Details

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

Assisted Account Opening\*

Account Details  
 Module Type : TD Product Name : 302 - Resident TD Products - Regular Product Currency : INR  
 Account Number : Account Status : Opened Today

Applicants

Delete	Customer IC	Customer Category	IC Type	Short Name	Birth / Reg. Date	Customer Id	Relation
<input type="checkbox"/>	100010010	I	B	edward1	19851225		Sole Owner
<input type="checkbox"/>							
<input type="checkbox"/>							

CASA Details | TD Details | Loan Details

Branch Code : 9999 HOHousingDevelopmentFinanceCorporationMu  
 Taxable Customer Id : 1000  
 IBAN :  
 Waive Service Charge :   
 Tax Code 1 : 1 - 0.00000 / 0.00000 Tax Code 2 : 2 - 20.00000 / 1.00  
 Minor Account Status : Major

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

LDF OK Close Clear

## Field Description

Field Name	Description
<b>Branch Code</b>	<p>[Mandatory, Pick List]</p> <p>Select the branch code under which an account is to be opened from the pick list.</p> <p>The name of the branch is displayed in the adjacent field.</p> <p>It is possible for a branch to open an account on behalf of another branch.</p> <p>The branch name as per the SMS set up of the user is defaulted.</p>
<b>Taxable Customer ID</b>	<p>[Mandatory, Pick List]</p> <p>Select the taxable customer ID from the pick list.</p> <p>By default it displays the id of the primary customer</p>
<b>IBAN</b>	<p>[Display]</p> <p>This field displays the new IBAN generated by the system.</p> <p>The IBAN mask is defined in the <b>Bank Master Maintenance</b> (Fast Path: BAM08) option.</p>
<b>Waive Service Charge</b>	<p>[Optional, Check box]</p> <p>Select the <b>Waive Service Charge</b> check box, if you want to waive the service charge for the TD account.</p>

Field Name	Description
<b>Tax Code 1</b>	[Mandatory, Drop-Down] Select the tax code 1 that will be applicable to the account from the drop - down list.
<b>Tax Code 2</b>	[Mandatory, Drop-Down] Select the tax code 2 that will be applicable to the account from the drop - down list.
<b>Minor Account Status</b>	[Mandatory, Drop-Down] Select the appropriate minor account status from the drop-down list. <b>Oracle FLEXCUBE</b> supports three types of minor accounts: <ul style="list-style-type: none"> <li>• <b>Major</b> - The account belongs to the customer who is a major.</li> <li>• <b>Minor with Restrictions</b> - The account belongs to the customer who is a minor, however, the customer cannot perform certain transactions like cheque withdrawal on the account.</li> <li>• <b>Minor without Restrictions</b> - The account belongs to the customer who is a minor, and the customer has no restrictions on the type of transactions that can be performed on the account.</li> </ul>

## Loan Details

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

**Assisted Account Opening\***

**Account Details**  
 Module Type : LOAN Product Name : Amar\_Loan\_RepaymentDateChange\_Unsecured Product Currency : IDR  
 Account Number : Account Status : Opened Today

**Applicants**

Delete	Customer IC	Customer Category	IC Type	Short Name	Birth / Reg. Date	Customer Id	Relation
<input type="checkbox"/>	100010010	I	B	edward1	19851225		Sole Owner
<input type="checkbox"/>							
<input type="checkbox"/>							

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

Account Open Date : 31/03/2008  
 Branch Code : 9999 HOHousingDevelopmentFinanceCorporationMu  
 Loan Purpose : Education Loan Repayment Mode : Cash  
 Loan Term : 12 Contribution :  
 Asset Value : 100000 Producer Id :  
 Loan Amount : 100000  
 Parent Limit Code :  
 Schedule Code :  
 Annual Interest Rate : Subsidy Rate :  
**Interest Rate Type**  
 Variance 1  
 Monthly Flat Rate  
 Yearly Effective Rate  
 Date Basis For Account Rate : First Disbursement Date

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque  
 LDF OK Close Clear

## Field Description

Field Name	Description
------------	-------------

<b>Account Open Date</b>	[Mandatory, Pick List, dd/mm/yyyy] Type the account opening date or select it from the pick list. This date should be lesser than or equal to the current process date.
--------------------------	---

<b>Branch Code</b>	[Mandatory, Pick List] Select the branch code from the pick list. The account opening procedure can be either centralized or decentralized. In the centralized setup, one centralized processing centre will open accounts for all branches of a region. You have to select the name of the centralized processing branch if the bank follows the centralized setup for account opening.
--------------------	--

<b>Loan Purpose</b>	[Mandatory, Alphanumeric, 40] Type the purpose for which the loan has been taken.
---------------------	--

Field Name	Description
<b>Repayment Mode</b>	<p>[Mandatory, Drop-Down]</p> <p>The mode of repayment of the loan.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Cash</li> <li>• Cheque</li> <li>• Account Transfer</li> <li>• GL</li> </ul>
<b>Loan Term</b>	<p>[Mandatory, Numeric, Three]</p> <p>Type the tenure of the loan in months.</p> <p>The value is validated against the minimum and maximum term of the loan product defined at the product level.</p>
<b>Contribution</b>	<p>[Optional, Numeric, 13, Two]</p> <p>Type the contribution amount for purchasing the asset.</p> <p>The contribution amount should be less than the asset value.</p>
<b>Asset Value</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the value of the asset for which the loan application is submitted.</p>
<b>Producer ID</b>	<p>[Optional, Pick List]</p> <p>Select the producer ID from the pick list.</p> <p>This is maintained in the <b>Producer Setup</b> (Fast Path: ORS25) option where the DSA details which source the loan account are maintained.</p>
<b>Loan Amount</b>	<p>[Display]</p> <p>This field displays the loan amount.</p> <p>The loan amount is calculated as the difference in value between the asset and contribution.</p> <p><i>Loan Amount = Asset Value – Contribution</i></p> <p>The loan amount value should be within the product minimum and maximum amount.</p>
<b>Parent Limit Code</b>	<p>[Optional, Pick List]</p> <p>Select the unique identification number of the limit from the pick list.</p> <p>The parent limit name is populated in the corresponding field.</p>

Field Name	Description
<b>Schedule Code</b>	<p>[Mandatory, Pick List]</p> <p>Select the repayment schedule code from the pick list.</p> <p>Only the schedules, which are attached to the product, are displayed in the pick list.</p> <p>The name of the schedule is displayed adjacent to the schedule code.</p> <p>The schedules are attached to the product in the <b>Schedule Type</b> (Fast Path: LNM98) option.</p>
<b>Annual Interest Rate</b>	<p>[Display]</p> <p>This field displays the annual interest rate of the loan account.</p>
<b>Subsidy Rate</b>	<p>[Conditional, Numeric, Three, Five]</p> <p>Type the subsidy interest rate for the account being opened.</p> <p>This rate should be greater than zero and less than the account rate applicable.</p> <p>This field is mandatory for all Loan accounts opened under the product where <b>Allow Subsidy Rate</b> check box is selected in the <b>Product Master Maintenance</b> (Fast Path - LNM11) option.</p>
<b>Interest Rate Type</b>	
<b>Variance</b>	<p>[Optional, Radio Button, Numeric, Two, Five]</p> <p>Click <b>Variance</b> to select the interest variance at the account level.</p> <p>Select this option if the monthly flat rate or the yearly effective rate is not used, and you want to define a variance for the schedule related interest rate applicable to the account.</p> <p>Type the variance rate in the adjacent field. The value should be less than 100.</p>
<b>Monthly Flat Rate</b>	<p>[Conditional, Radio Button, Numeric, Five, Five]</p> <p>Click <b>Monthly Flat Rate</b> to set the interest rate on a monthly basis.</p> <p>Type the flat rate in the adjacent field. The monthly flat rate allows defining of 0% interest rate.</p> <p>This option gets enabled based on schedule selection which has all the following three features:</p> <ul style="list-style-type: none"> <li>• Non-Tiered rate of interest</li> <li>• Fixed Interest Rate</li> <li>• Schedule with only two stages, Regular and PMI.</li> </ul>

Field Name	Description
<b>Yearly Effective Rate</b>	<p>[Conditional, Radio Button, Numeric, Five, Five]</p> <p>Click <b>Yearly Effective Rate</b> to set the interest rate on a yearly basis. Type the effective rate in the adjacent field.</p> <p>The system also accepts zero rate of interest. If the Monthly Flat Rate option is selected, the system will convert the flat rate into the yearly effective rate and display the same which cannot be edited.</p> <p>This option gets enabled based on schedule selection which has all the following three features:</p> <ul style="list-style-type: none"> <li>• Non-Tiered rate of interest</li> <li>• Fixed Interest Rate</li> <li>• Schedule with only two stages, Regular and PMI.</li> </ul>
<b>Date Basis For Account Rate</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the date basis for account rate from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>A/C Opening Date:</b> If this option is selected, the index rate considered for the loan account will be effective from the account opening date.</li> <li>• <b>First Disbursement Date:</b> If this option is selected, the index rate considered for the loan account will be effective from the first disbursement date. By default, the system displays the <b>First Disbursement Date</b> option.</li> </ul> <p>7. Click the OK button.</p> <p>8. The system displays the message "Authorization Required .Do you want to continue?". Click the OK button.</p> <p>9. The system displays the Authorization Reason screen.</p> <p>10. Enter the relevant information and click the Grant button.</p> <p>11. The system displays the transaction sequence number. Click the Ok button.</p> <p>12. The system displays the IBAN number.and the new account number. Click the Ok button.</p>

## 1.4. BA323 - Account Document Maintenance

Using the **Document Plan Code Maintenance** (Fast Path: BA035) option you can create a document plan code. **Oracle FLEXCUBE** allows you to attach a document plan at the customer level or at account level. You can attach document plan to a CASA or a loan product and there can be a different set of documents required.

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

Using this option you can modify the document status.

### Definition Prerequisites

- BA035 - Document Plan Code Maintenance
- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To maintain the document status of an account

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

## Account Document Maintenance

Account Document Maintenance\*

Account No :  Customer Name :   
 Branch :  Product :   
 Currency :

Serial No.	Plan Code	Document Type	Document Name	Document Check	Place Of Issue	Issuing Authority	Expiry Date
1							
2							

Record Details

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

Add 
  Modify 
  Delete 
  Cancel 
  Amend 
  Authorize 
  Inquiry

## Field Description

Field Name	Description
<b>Account No</b>	[Mandatory, Numeric, 14] Type the CASA or loan account number to which the documents are to be attached.
<b>Customer Name</b>	[Display] This field displays the short name of the primary customer of the account.
<b>Branch</b>	[Display] This field displays the name of the home branch where the account is opened.
<b>Currency</b>	[Display] This field displays the currency assigned to the product, under which the account is opened.
<b>Product</b>	[Display] This field displays the product name and product code under which the account is opened.

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

Account Document Maintenance\*

Account No : 50000000312430 Customer Name : VIGNESH RAMAN  
Branch : 9999 Product : 70005-Kisan Overdrafts  
Currency : INR

Documents Deviations

Serial No.	Plan Code	Document Type	Document Name	Document Check	Place Of Issue	Issuing Authority	Expiry Date
1	101	Proof	License	Subsequent Disbursement Only	India	Govt.	01/01/1800
2		Proof 2	Id Card	First Disbursement Only	India	Govt.	31/03/2015
3		Proof3	ID	First Disbursement Only			31/03/2015
4		Proof4	ID	Customer KYC			31/03/2015

Record Details

Input By: \_\_\_\_\_ Authorized By: \_\_\_\_\_ Last Mnt. Date: \_\_\_\_\_ Last Mnt. Action: Add Authorized:

Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF Ok Close Clear

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

## Documents

Account Document Maintenance\*

Account No : 50000000312430 Customer Name : VIGNESH RAMAN  
 Branch : 9999 Product : 70005-Ksan Overdrafts  
 Currency : INR

Documents | Deviations

Serial No.	Plan Code	Document Type	Document Name	Document Check	Place Of Issue	Issuing Authority	Expiry Date
1	101	Proof	License	Subsequent Disbursement Only	India	Govt.	01/01/1800
2		Proof 2	Id Card	First Disbursement Only	India	Govt.	31/03/2015
3		Proof3	ID	First Disbursement Only			31/03/2015
4		Proof4	ID	Customer KYC			31/03/2015

Record Details

Input By: \_\_\_\_\_ Authorized By: \_\_\_\_\_ Last Mnt. Date: \_\_\_\_\_ Last Mnt. Action: Add Authorized:

Add 
  Modify 
  Delete 
  Cancel 
  Amend 
  Authorize 
  Inquiry

UDF Ok Close Clear

### Field Description

Column Name	Description
<b>Serial No</b>	[Display] This column displays the system generated serial number, based on the existing documents attached to the account.
<b>Plan Code</b>	[Display] This column displays the plan code. The plan codes are maintained in the <b>Document Plan Code Maintenance</b> (Fast Path: BA035) option. A plan code is maintained to create a consolidated set of standard documents. Ideally banks may maintain a plan code based on the product type. Multiple documents can be maintained under a single plan code.
<b>Document Type</b>	[Display] This column displays the name of the document corresponding to the serial number and the plan code.
<b>Name Of Document</b>	[Display] This column displays the name of the document corresponding to the serial number and the plan code.

Column Name	Description
<b>Document Chk</b>	<p>[Display]</p> <p>This column displays the check level of the selected document as maintained in the <b>Document Plan Code Maintenance</b> (Fast Path: BA035) option.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• First Disbursement Only</li> <li>• Subsequent Disbursement Only</li> <li>• All Disbursements</li> <li>• CASA KYC</li> <li>• Customer KYC</li> </ul>
<b>Place of Issue</b>	<p>[Optional,Alphanumeric,40]</p> <p>Enter the place where the document is issued, if applicable.</p>
<b>Issuing Authority</b>	<p>[Optional,Alphanumeric,40]</p> <p>Enter the authority which has issued the document, if applicable.</p>
<b>Expiry Date</b>	<p>[Optional,Date]</p> <p>Enter the expiry date of the document, if applicable.</p>
<b>Upload</b>	<p>[Button]</p> <p>Click on the button to upload the document.</p>
<b>View</b>	<p>[Button]</p> <p>Click on the button to view uploaded document.</p>
<b>Provided</b>	<p>[Drop down]</p> <p>Select Y or N to show if the document is provided or not.</p>
<b>Date Provided</b>	<p>[Optional,Date]</p> <p>Enter the Date on which the document was marked as provided.</p>
<b>Source</b>	<p>[Optional,Drop down]</p> <p>Select the source of document provided.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Email</li> <li>• Photocopy</li> <li>• Fax</li> <li>• Image</li> <li>• Original</li> </ul>

Column Name	Description
<b>Verified</b>	<p>[Toggle]</p> <p>Select Y or N accordingly.</p> <p>Only documents marked as received can be marked as verified</p>
<b>StatusMode</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the status of the document from the drop-down list.</p> <p>The options are :</p> <ul style="list-style-type: none"> <li>• Not Received</li> <li>• Received</li> <li>• Waive</li> <li>• Returned</li> </ul> <p>The status of mandatory documents has to be either of <b>Received</b> or <b>Returned</b>.</p>
<b>Doc Ref No.</b>	<p>[Display]</p> <p>Displays the Document reference number as received from DMS.</p>
<b>Remarks</b>	<p>[Optional,Alphanumeric,40]</p> <p>Enter the remarks, if any.</p>
<b>Mandatory(Y/N)</b>	<p>[Display]</p> <p>This column displays the value as <b>Y</b> if the document is mandatory else <b>N</b>. The default value for each document, as maintained in the <b>Document Plan Code Maintenance</b> (Fast Path: BA035) option is displayed.</p>
<b>Chasing Date</b>	<p>[Date]</p> <p>Enter the expected date on which the customer will be providing the document.</p>

## Deviations

Account Document Maintenance\*

Account No : 50000000312430      Customer Name : VIGNESH RAMAN  
 Branch : 9999      Product : 70005-Kisan Overdrafts  
 Currency : INR

Documents    **Deviations**    +    -

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

**Record Details**

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

       Add      Add      Add      Add     

   Add    Modify    Delete    Cancel    Amend    Authorize    Inquiry               

### Field Description

Column Name	Description
<b>Serial No</b>	[Display] This column displays the system generated serial number, based on the existing documents attached to the account.
<b>Plan Code</b>	[Display] This column displays the plan code. The plan codes are maintained in the <b>Document Plan Code Maintenance</b> (Fast Path: BA035) option. A plan code is maintained to create a consolidated set of standard documents. Ideally banks may maintain a plan code based on the product type. Multiple documents can be maintained under a single plan code.
<b>Name Of Document</b>	[Display] This column displays the name of the document corresponding to the serial number and the plan code.

Column Name	Description
<b>Document Chk</b>	<p>[Display]</p> <p>This column displays the check level of the selected document as maintained in the <b>Document Plan Code Maintenance</b> (Fast Path: BA035) option.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• First Disbursement Only</li> <li>• Subsequent Disbursement Only</li> <li>• All Disbursements</li> <li>• CASA KYC</li> <li>• Customer KYC</li> </ul>
<b>StatusMode</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the status of the document from the drop-down list.</p> <p>The options are :</p> <ul style="list-style-type: none"> <li>• Not Received</li> <li>• Received</li> <li>• Waive</li> <li>• Returned</li> </ul> <p>The status of mandatory documents has to be either of <b>Received</b> or <b>Returned</b>.</p>
<b>Mandatory(Y/N)</b>	<p>[Display]</p> <p>This column displays the value as <b>Y</b> if the document is mandatory, else <b>N</b>. The default value for each document, as maintained in the <b>Document Plan Code Maintenance</b> (Fast Path: BA035) option is displayed.</p>

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

## 1.5. CH021 - Account Master Maintenance

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

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

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

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

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

The **Account Flags** tab displays the number of facilities given to a particular account.

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

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

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

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

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

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

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

### To modify the account details

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

## Account Master Maintenance

### Field Description

Field Name	Description
<b>Account Number</b>	[Mandatory, Numeric, 14] Type the account number for which you want to view the account details.
<b>Currency Name</b>	[Display] This field displays the currency assigned to the product under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
<b>Branch</b>	[Display] This field displays the code and name of the home branch where the CASA account is opened and maintained.
<b>Product Name</b>	[Display] This field displays the name assigned to the CASA product, as defined at the product level. This is the product under which the CASA account is opened.

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

5. Modify the required information in the various tabs.

## Account Details 1

## Field Description

Field Name	Description
<b>Account Title</b>	[Mandatory, Alphanumeric, 40] Type the title for the account.
<b>Cheque Mandate</b>	[Optional, Check Box] Select the appropriate option <ul style="list-style-type: none"> <li>• 'N' – Default value, No validation.</li> <li>• 'Y' – Indicates account to be validated for Mandate.</li> </ul>
<b>Hold Mail Flag</b>	[Optional, Check Box] Select the hold mail flag check box to hold the mails.
<b>Mail Address control</b>	[Optional, Drop-Down] Select the appropriate address where the mail is to be sent. The options are: <ul style="list-style-type: none"> <li>• Customer</li> <li>• Account</li> <li>• Customer-Account</li> </ul>

Field Name	Description
<b>Reason for Status change</b>	[Display] This field displays the reason for the change in status of the account.
<b>Statement Copies</b>	[Optional, Numeric, One] Type the number of copies of the statement to be generated.
<b>Account Status</b>	[Display] This field displays the current status of the account.  The status of an active account can be changed through the Account Status Maintenance screen. For more information on changing the account status, refer to the <b>Account Status Maintenance</b> option.
<b>Spend Analysis</b>	[Optional, Check Box] Select the <b>Spend Analysis</b> check box, to indicate whether the account needs to be considered for spend analysis.  By default it is un-selected. When selected, the transactions performed after that will only be considered for spend analysis categorization and all the transactions prior to that point of time will not be categorized.
<b>Search Criteria</b>	[Optional, Drop down] Select the search criteria from the drop down list. The options are: <ul style="list-style-type: none"> <li>• Customer Short Name</li> <li>• Customer ID</li> <li>• Customer IC</li> </ul>
<b>Search String</b>	[Mandatory, Alphanumeric] Enter a value as per the search criteria selected to search. Minimum of three characters is to be input.
<b>Taxable Customer ID</b>	[Conditional, Numeric] This field displays the taxable customer ID. <b>Note:</b> This field is editable only for product RD if TDS flag is checked at the product level.
<b>Taxable Customer Name</b>	[Display] This field displays the short name of the customer.
<b>TDS Code</b>	[Display] This field displays the TDS Code used for deducting tax at source.
<b>Tax Exemption Limit</b>	[Display] This field displays the tax exemption limit of the TDS code.
<b>TDS Code 2</b>	[Display] This field displays the TDS Code 2. It is the dual tax that can be applied to customer's account.

Field Name	Description
<b>Tax Exemption Limit 2</b>	[Display] This field displays the tax exemption limit of TDS Code 2. If the credit interest is within this limit, no tax is deducted.
<b>Uncleared Funds Advance Line</b>	
<b>Start Date</b>	[Display] This field displays the start date of the Advance on Uncleared Fund facility. A facility can be given to draw against unclear funds in the account, within the set parameters.
<b>Expiry Date</b>	[Display] This field displays the expiry date of the Advance on Uncleared Fund facility. A facility can be given to draw against unclear funds in the account, within the set parameters.
<b>Limit</b>	[Optional, Numeric, 13, Two] Type the maximum amount that can be withdrawn against the unclear funds.
<b>Percentage</b>	[Optional, Numeric, Thirteen, Two] Type the percentage of the unclear funds that can be drawn subject to the limit specified.
<b>RD Drawdown options</b>	
<b>These fields are enabled if the account is opened under a RD product.</b>	
<b>Drawdown Account No</b>	[Optional, Numeric, 14] Type the drawdown account number. This will be the provider account number from where the system will draw funds to satisfy installment due on the RD account. This should be a valid CASA account.
<b>RD Installment Amount</b>	[Display] This field displays the installment amount entered while opening an account in <b>CASA Account Opening</b> (Fast path: 8051) option.
<b>Customer Name</b>	[Display] This field displays the customer name corresponding to the RD account.
<b>Interest Information</b>	
<b>Interest Transfer Account No</b>	[Display] This field displays the account number to which interest has to be transferred. This can be another Casa account or a Loan account.
<b>Debit Interest Variance</b>	[Display] This field displays the debit interest variance.

Field Name	Description
<b>OL Interest Variance</b>	[Display] This field displays the OL interest variance.
<b>RD Interest Variance</b>	[Display] This field displays the RD interest variance.
<b>Statement Options</b>	
<b>Statement Flag</b>	[Display] This field displays the <b>Statement Flag</b> to enable statement generation.  If the account is opened under a product which has the statement facility at the account level, then this check box is displayed as selected .The check box is displayed as un-selected, if the statement is stopped  and the account is opened under a product which has the passbook facility.
<b>Exclude Account from Combined Statement Plan</b>	[Display] This field displays the <b>Exclude Account from Combined Statement Plan</b> check box.  This field is displayed as selected, if a specific account is excluded from the automatic inclusion in the combined statement plan generated by the system.  This is applicable only when the automatic combined statement plan is opted by the bank.
<b>Cheque Options</b>	
<b>Account Level Cheque Threshold</b>	[Optional, Check Box] Select the <b>Account Level Cheque Threshold</b> check box for modifying the threshold values at account level.
<b>Flag On Par</b>	[Optional, Check Box] Select the <b>Flag On Par</b> check box to enable PAP cheque facility for the account.
<b>Cheque Threshold Limit Frequency</b>	[Display] This field displays the frequency of the cheque threshold limit. This field displays the period during which the field 'Cheque book Threshold Limit' will be validated

Field Name	Description
<b>Cheque Threshold Limit</b>	<p>[Display]</p> <p>This field displays the cheque threshold limit.</p> <p>This field signifies the number of cheques that can be issued to an account in a specified period. The value in this field will be auto highlighted if it has been modified at the product level. The new value will be reflected in this field as updated in the product master. This field will appear as highlighted to the authorizer even though it has not actually been modified by the in putter. This auto highlight will be visible to the authorizer only during the first modification in the <b>Account Master Maintenance</b> screen post the change at the product level. This is applicable only if the <b>Account Level Cheque Threshold</b> check box is not selected in the account.</p>
<b>Daily Cheque Threshold Limit</b>	<p>[Display]</p> <p>This field displays the daily cheque threshold limit.</p> <p>The value in this field will be auto highlighted if it has been modified at the product level. The new value will be reflected in this field as updated in the product master. This field will appear as highlighted to the authorizer even though it has not actually been modified by the in putter. This auto highlight will be visible to the authorizer only during the first modification in the <b>Account Master Maintenance</b> screen post the change at the product level. This is applicable only if the <b>Account Level Cheque Threshold</b> check box is not selected in the account.</p>
<b>Total Cheque Issued</b>	<p>[Display]</p> <p>This field displays the total number of cheques issued to the account.</p>

## Account Details 2

Account Master Maintenance\*

Account Number :  Currency Name :

Branch :  Product Name :

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

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

Passbook Status Flag :

Account Officer :  Account Transferred From :

Statement Generation Day :  Limit Id :

Withdrawals Allowed :  Cheque Reorder Level :

Minimum Trading Balance Required :  Min. Balance Required :

**Account Flags :**

Restricted Account :  Employee Account :

Legal :  Securitised :

Tax Deduction at Source :  Reminder :

Conversion :

Use Product Tiers For Debit Interest Calculation :

**Interest Capitalization Periodicity :**

Credit Interest Capitalization Basis :  Debit Interest Capitalization Basis :

Credit Interest Capitalization Frequency :  Debit Interest Capitalization Frequency :

Next Credit Interest Capitalization Date :  Next Debit Interest Capitalization Date :

**Rate Change Advices :**

Generate Rate Change Intimation :  Lead Days for Intimation :

**Record Details**

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

Authorized :

### Field Description

Field Name	Description
<b>Passbook Status Flag</b>	[Display] This field displays the status of passbook issuance.
<b>Account Officer</b>	[Optional, Pick List] Select the login ID of the person who is responsible for the account from the pick list. Each account can be assigned to a separate officer. The officer who is assigned to an account will act as the relationship officer for the account.
<b>Account Transferred From</b>	[Optional, Numeric, 14] Type the account number from which the current account has been converted.
<b>Statement Generation Day</b>	[Mandatory, Numeric] Type the day of the month, on which statement needs to be generated, depending on the frequency specified.
<b>Cheque Reorder Level</b>	[Mandatory, Numeric] Type the minimum number of cheques remaining with the customer, after which the system generates an advice to remind the customer to request for a new cheque book.
<b>Withdrawals Allowed</b>	[Mandatory, Numeric] Type the maximum number of withdrawals allowed on the account.

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

Field Name	Description
<b>Legal</b>	[Optional, Check Box] Select the <b>Legal</b> check box, if the account has legal proceedings against it.
<b>Securitized</b>	[Optional, Check Box] Select the <b>Securitized</b> check box, if the account has been securitized.
<b>Tax Deduction at source</b>	[Optional, Check Box] Select the <b>Tax Deduction at source</b> check box, if the tax is deducted on interest at source.
<b>Reminder</b>	[Optional, Check Box] Select the <b>Reminder</b> check box, if there has to be a reminder.
<b>Conversion</b>	[Optional, Check Box] Select the <b>Conversion</b> check box, if there is conversion.
<b>Use product tiers for debit interest calculation</b>	[Conditional, Check Box] Select the <b>Use product tiers for debit interest calculation</b> check box, if interest tiers defined at product level is to be taken for debit interest calculation.  If the check box is cleared then the debit interest will be defaulted from field <b>Default OD Index Code</b> field in <b>CASA Product Master Maintenance</b> (Fast Path: CHM01) option.  This field will be enabled if <b>Use Product Tiers For Debit Interest Calculation</b> is selected in <b>CASA Product Master Maintenance</b> (Fast Path: CHM01) option.
<b>Interest Capitalization Periodicity</b>	
<b>Credit Interest Capitalization Basis</b>	[Mandatory, Drop-Down] Select the appropriate credit interest capitalization basis from the drop-down list.  The options are: <ul style="list-style-type: none"> <li>• Calendar</li> <li>• Anniversary</li> </ul>
<b>Debit Interest Capitalization Basis</b>	[Mandatory, Drop-Down] Select the appropriate debit interest capitalization basis from the drop-down list.  The options are: <ul style="list-style-type: none"> <li>• Calendar</li> <li>• Anniversary</li> </ul>

Field Name	Description
<b>Credit Interest Capitalization Frequency</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the credit interest capitalization frequency from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Monthly</li> <li>• Bimonthly</li> <li>• Quarterly</li> <li>• Half Yearly</li> <li>• Yearly</li> </ul>
<b>Debit Interest Capitalization Frequency</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the debit interest capitalization frequency from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Monthly</li> <li>• Bimonthly</li> <li>• Quarterly</li> <li>• Half Yearly</li> <li>• Yearly</li> </ul>
<b>Next Credit Interest Capitalization Date</b>	<p>[Optional, Pick List, dd/mm/yyyy]</p> <p>Select the next credit interest capitalization date from the pick list.</p>
<b>Next Debit Interest Capitalization Date</b>	<p>[Display]</p> <p>This field displays the next debit interest capitalization date.</p>
<b>Rate Change Advices</b>	
<b>Generate Rate Change Intimation</b>	<p>[Optional, Check Box]</p> <p>Select the <b>Generate Rate Change Intimation</b> check box to generate the rate change intimation.</p> <p>This indicates that an advice may be sent to the account during a rate change.</p>
<b>Lead Days For Intimation</b>	<p>[Display]</p> <p>This field displays the lead days for intimation.</p> <p>This indicates the number of days before a future dated rate change advice will be sent to the account.</p>

## SC Info

Account Master Maintenance\*

Account Number : 5010000019811 Currency Name :  
 Branch : 240 SANDOZ - MUMBAI Product Name :

Balance Info. Account Flags Overdraft/Overline Statement Info. Interest Info. RF Variance Rule Doc

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

**Uncleared Funds Advance Line**

Start Date : 01/01/1800 Limit : 0.00  
 Expiry Date : 01/01/1800 Percentage : 0

**Transfer Information :**

Interest Waiver :  Alternate Account For SC Posting :

**SC Package :**

SC Package Name : CASA Zero SC

**Record Details**

Input By: TMANMEET Authorized By: SYSTEM Last Mnt. Date: 28/02/2014 12:46:37 Last Mnt. Action: Authorize Authorized:

Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF Ok Close Clear

## Field Description

Field Name	Description
------------	-------------

### Uncleared Funds Advance Line

#### Start Date

[Display]

This field displays the start date of the advance on uncleared fund facility for the account.

The customer can draw funds from an account against the uncleared amount in the account. The withdrawal can be done only within the defined parameters.

#### Limit

[Display]

This field displays the maximum amount that can be withdrawn against the uncleared funds.

#### Expiry Date

[Display]

This field displays the end date of the advance on uncleared fund facility for the account.

The customer can draw funds from an account against the uncleared amount in the account. The withdrawal can be done only within the defined parameters.

Field Name	Description
<b>Percentage</b>	<p>[Display]</p> <p>This field displays the percentage of the uncleared funds that can be withdrawn against the uncleared funds.</p> <p>This field is validated against the amount in the Limit field.</p> <p>For example, the limit for advance against uncleared funds is defined as 50,000. The percentage is defined as 10%. There is an uncleared balance of 6,00,000 in the account.</p> <p>The customer can withdraw 10% of 6,00,000, i.e., 60,000. This amount is validated against the maximum limit amount, i.e., 50,000. Thus, the customer can withdraw only 50,000.</p>
<b>Transfer Information</b>	
<b>Interest Waiver</b>	<p>[Display]</p> <p>This check box displays if the interest is waived.</p> <p>If the check box is selected, the interest on the account has to be waived. Once waived, the account will remain non-interest bearing permanently.</p>
<b>Alternate Account for Sc Posting</b>	<p>[Optional, Numeric,14]</p> <p>Type the alternate CASA account for debit of all the Service charges (Online and Batch) pertaining to the parent CASA account. It should be an asset type of account.</p> <p>The currency of the alternate account should be the same as that of the parent CASA account. The alternate account should not have a OD limit attached to it. If the SC NSF condition is 'Reject Transaction' and the funds are not available in the alternate account then, the transaction will be rejected even if sufficient funds are available in the parent CASA account.</p>
<b>SC Package</b>	
<b>SC Package Name</b>	<p>[Display]</p> <p>This field displays the name of the service charge package that is attached to the account.</p>

## Interest Info

Account Master Maintenance\*

Account Number : 50100000019811 Currency Name :  
 Branch : 240 SANDOZ - MUMBAI Product Name :

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

**Last Interest Capitalisation :**  
 Int. Cap. Freeze :   
 Last Debit Capitalization Date : 01/09/2016 Last Credit Capitalization Date : 01/09/2016  
 Balance as of Last Debit Capitalization: 0.00 Balance as of Last Credit Capitalization: 0.00  
 Credit Interest Accrued : 0.00 Adjusted Credit Interest Accrued : 0.00  
 Debit Interest Accrued : 0.00 Adjusted Debit Interest Accrued : 0.00  
 Projected Tax on Accrued Interest : 0.00 YTD Interest Received: 0.00  
 YTD Interest Paid : 0.00 ADB Month to Date : 0.00  
 ADB Year to Date : 0.00 ADB First Quarter : 0.00  
 ADB Third Quarter : 0.00 ADB Second Quarter : 0.00  
 ADB Fourth Quarter : 0.00 Year End Interest Received : 0.00  
 Year End Interest Paid : 0.00

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

**Interest Information :**

**Record Details**  
 Input By: TMANMEET Authorized By: SYSTEM Last Mnt. Date: 28/02/2014 12:46:37 Last Mnt. Action: Authorize Authorized:

Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

## Field Description

Field Name	Description
<b>Last Interest Capitalization</b>	
<b>Int. Cap. Freeze</b>	[Display] This check box displays whether the interest capitalization freeze is enabled for the account. Interest freeze can be done on an account which is recalled. Interest freeze is done through the <b>Account Interest Freeze Maintenance</b> option.
<b>Last Debit Capitalization Date</b>	[Display] This field displays the date on which the interest was last capitalized.
<b>Last Credit Capitalization Date</b>	[Display] This field displays the last credit interest capitalisation date.
<b>Balance as of Last Debit Capitalization</b>	[Display] This field displays the balance in the account after the interest was last capitalized.

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

Field Name	Description
<b>ADB Second Quarter</b>	[Display] This field displays the average daily balance of the account in the second quarter of the financial year.
<b>ADB Fourth Quarter</b>	[Display] This field displays the average daily balance of the account in the fourth quarter of the financial year.
<b>Year End Interest Received</b>	[Display] This field displays the interest received as on financial year end.
<b>Year End Interest Paid</b>	[Display] This field displays the total interest paid at the end of financial year.
<b>Group Interest Capitalization</b>	
<b>Role in Group</b>	[Display] This field displays the role of the account in a group. The account is added to a group through the <b>Group Accounts Maintenance</b> option.
<b>Group Code</b>	[Display] This field displays the group code if the account is a part of a group.
<b>Interest Information</b>	
<b>Interest Waiver</b>	[Display] This check box displays whether the interest is waived for the account.
<b>Alternate Account for Credit Interest Posting</b>	[Optional,Numeric,14] Type the alternate CASA or loan account number for the credit interest posting.  The currency of the alternate account can be different from the parent CASA account. When the credit interest is posted to an alternate account having a different currency, the exchange rates applicable for funds transfer will be used for the transaction.  The alternate account need not be under the same customer ID. The alternate CASA account can be an asset or liability type of account. The alternate account should not have a OD limit attached to it.

Field Name	Description
<b>Alternate Account for Debit Interest Posting</b>	<p>[Optional, Numeric, 14]</p> <p>Type the alternate CASA account number for the debit interest posting.</p> <p>The account number should be of asset type. The currency of the alternate account has to be the same as that of parent CASA account and should not have a OD limit attached to it. The alternate account need not be under the same customer ID.</p> <p>Same or separate alternate account numbers can be defined for debit and credit interest posting.</p> <p>If the alternate account has insufficient funds at the time of debit interest posting, it will be force debited with the debit interest amount.</p>

#### **Interest Capitalization Periodicity**

- Daily Balance CASA Accounts can be capitalised on any day.
- Debit and Credit Capitalisation dates can be maintained at product level and can be different.
- At the product level, the frequency and capitalisation day can be maintained.
- At the account level, the product level parameters can be overridden and the next capitalisation day can be setup at the account level.

<b>Credit Interest Capitalization Basis</b>	<p>[Optional, Drop-Down]</p> <p>Select the appropriate credit interest capitalization basis from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Calendar</li> <li>• Anniversary</li> </ul>
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<b>Debit Interest Capitalization Basis</b>	<p>[Optional, Drop-Down]</p> <p>Select the appropriate debit interest capitalization basis from the drop-down list..</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Calendar</li> <li>• Anniversary</li> </ul>
--	--

Field Name	Description
<b>Credit Interest Capitalization Frequency</b>	<p>[Optional, Drop-Down]</p> <p>Select the appropriate credit interest capitalization frequency from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Monthly</li> <li>• Bimonthly</li> <li>• Quarterly</li> <li>• Half Yearly</li> <li>• Yearly</li> </ul>
<b>Debit Interest Capitalization Frequency</b>	<p>[Optional, Drop-Down]</p> <p>Select the appropriate debit interest capitalization frequency from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Monthly</li> <li>• Bi-Monthly</li> <li>• Quarterly</li> <li>• Half Yearly</li> <li>• Yearly</li> </ul>
<b>Next Credit Interest Capitalization Date</b>	<p>[Display]</p> <p>This field displays the next credit interest capitalization date.</p>
<b>Next Debit Interest Capitalization Date</b>	<p>[Display]</p> <p>This field displays the next debit interest capitalisation date.</p>

## RP Variances

Account Master Maintenance\*

Account Number : 5010000019811 Currency Name :  
 Branch : 240 SANDOZ - MUMBAI Product Name :

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

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

**Record Details**  
 Input By: TMANMEET Authorized By: SYSTEM Last Mnt. Date: 28/02/2014 12:46:37 Last Mnt. Action: Authorize Authorized:

### Field Description

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

## Rule Doc

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

The screenshot shows the 'Account Master Maintenance' application window. At the top, there are input fields for 'Account Number' (5010000019811), 'Branch' (240 SANDOZ - MUMBAI), 'Currency Name', and 'Product Name'. Below these are several tabs: 'Account Details 1', 'Account Details 2', 'RD/Partne/Act. Info.', 'Account Info.', 'SC Info.', and 'Interest/Tes Info.'. The 'Rule Doc' tab is currently selected and active. The main area of the window is empty, indicating that the rule description is not yet defined. At the bottom, there is a 'Record Details' section with fields for 'Input By' (THANMEET), 'Authorized By' (SYSTEM), 'Last Mnt. Date' (28/02/2014 12:46:37), 'Last Mnt. Action' (Authorize), and 'Authorized' (checked). Below this are buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', and 'Inquiry', along with 'UPE', 'Ok', 'Close', and 'Clear' buttons.

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

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

### To view the account details

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

## Account Info

The screenshot shows the 'Account Master Maintenance' window with the 'Account Info' tab selected. The account number is 5010000003435, the branch is 240 (SANDOOZ - MUMBAI), and the currency is INR. The customer name is NISHANKMAT2. The 'Joint Holders and Relationship' section has three rows for joint holders. The 'Account Attributes' section includes checkboxes for Restricted, Employee, Joint A/C, and Hold Mail. The 'Account Title' is NISHANKMAT2, and the 'Account Status' is 'Account Open Regular'. The 'Acct Opening Date' is 30/08/2016, and the 'Value Date' is 01/01/1800. The 'TDS Code' is 201, 'TDS Code 2' is 999, and 'Language Code' is ENG. The 'Max Withdrawals' is 32767. The 'Tax Exemption Limit' is 10,000.00, and 'Tax Exemption Limit 2' is 0.00. The 'Mail Address Control' is set to 'Customer'. The 'Statement Copies' is 1, and the 'Date NPL' is 01/01/1800. The 'Lead Days Intimation' is 0. The 'Record Details' section shows the user 'TNSHANK' and the system as the authorized user. The bottom of the window has buttons for 'UDF', 'OK', 'Close', and 'Clear'.

### Field Description

Field Name	Description
<b>Customer Id</b>	[Display] This field displays the customer ID.  A customer ID is an identification number generated by the system, after customer addition is completed successfully. The number will be unique to a customer across the system, and the customer search can be made on this basis. This is the number, which the system uses to track the customer. The system displays the customer ID, when the customer is validated.
<b>Customer Name</b>	[Display] This field displays the short name of the customer.  The short name of the customer is defaulted from the <b>Customer Addition</b> (Fast Path: 8053) option. In case of a joint account, the system displays the name of the primary holder of the account.  The customer short name can be changed through the <b>IC No - Short Name Change</b> (Fast Path: 7101) option.
<b>Joint Holders and Relationships</b>	
<b>Joint Holders</b>	[Display] This field displays the name of the joint account holder.

Field Name	Description
<b>Relationship</b>	[Display] This field displays the relationship of the joint holders with the account holder.
<b>Account Attributes</b>	
<b>Restricted</b>	[Display] This check box displays whether the account is a restricted account. An authorised officer is allowed to inquire on the account.
<b>Joint A/C</b>	[Display] This check box displays whether the account is a joint account.
<b>Employee</b>	[Display] This check box displays whether the account holder is an employee of the bank.
<b>Hold Mail</b>	[Display] This check box displays whether the customer mail is withheld.
<b>Account Title</b>	[Display] This field displays the name of the customer who holds the CASA account.
<b>Acct Opening Date</b>	[Display] This field displays the date on which the account was opened.
<b>Account Status</b>	[Display] This field displays the current status of the account. The status of an active account can be changed through the <b>Account Status Maintenance</b> (Fast Path: CHM21) option.
<b>Value Date</b>	[Display] This field displays the value date.
<b>Account Officer</b>	[Display] This field displays the login id of the person who is responsible for the account. Each account can be assigned to a separate officer. The officer who is assigned to an account will act as the relationship officer for the account. The officer ID can be modified in the <b>CASA Account Opening</b> (Fast Path: 8051) option.
<b>TDS Code</b>	[Display] This field displays the tax 1 code used for deducting tax at source. The tax code is attached to an account in the <b>CASA Account Opening</b> (Fast Path: 8051) option and can be modified.

<b>Field Name</b>	<b>Description</b>
<b>TDS Code 2</b>	<p>[Display]</p> <p>This field displays the tax code 2 used for deducting tax at source. The tax 2 code is attached to an account in the <b>CASA Account Opening</b> (Fast Path: 8051) option and can be modified.</p>
<b>Language Code</b>	<p>[Display]</p> <p>This field displays the language code.</p>
<b>Max Withdrawals</b>	<p>[Display]</p> <p>This field displays the maximum number of withdrawals that can be made from the account.</p>
<b>Tax Deduction</b>	<p>[Display]</p> <p>This field displays whether tax will be deducted from the account. The options are:</p> <ul style="list-style-type: none"> <li>• N – Tax is not deducted from the account</li> <li>• Y – Tax is deducted from the account</li> </ul>
<b>Accrual Status</b>	<p>[Display]</p> <p>This field displays the accrual status of the account. The options are:</p> <ul style="list-style-type: none"> <li>• N – Normal account</li> <li>• S – Suspended account</li> </ul>
<b>Tax Exemption Limit</b>	<p>[Display]</p> <p>This field displays the limit for tax exemption 1. Tax will be not deducted from the account if the credit interest is within this limit.</p>
<b>Tax Exemption Limit 2</b>	<p>[Display]</p> <p>This field displays the limit for tax exemption 2. Tax will be not deducted from the account if the credit interest is within this limit.</p>
<b>Mail Address Control</b>	<p>[Display]</p> <p>This field displays the address where mail correspondence is sent. The options are:</p> <ul style="list-style-type: none"> <li>• Customer</li> <li>• Account</li> <li>• Both</li> </ul>

Field Name	Description
<b>Statement copies</b>	[Display] This field displays the number of copies of the statement that is to be generated.
<b>Credit Risk Rating</b>	[Display] This field displays the <b>CRR</b> <sup>3</sup> that is applicable to the account.
<b>Date NPL</b>	[Display] This field displays the date on which the account became non-performing.
<b>Generate Rate Change Intimation</b>	[Display] This check box displays whether the rate change intimation needs to be generated.  If the check box is selected, this indicates that an advice may be sent to the account during a rate change.
<b>Lead Days For Intimation</b>	[Display] This field displays the lead day for intimation.  This indicates the number of days before a future dated rate change advice will be sent to the account.
<b>IBAN</b>	[Display] This field displays the bank identifier.  For more information refer to Example 02 provided at the end of the <b>CASA Account Opening</b> (Fast Path: 8051) option.
<b>Group Details</b>	
<b>Group Code</b>	[Display] This field displays the group code.
<b>Group ID</b>	[Display] This field displays the group ID.
<b>Group Short Name</b>	[Display] This field displays the group short name.
<b>Serial No</b>	[Display] This field displays the serial number.
<b>Closure Account Info</b>	
<b>Closing Interest Rate</b>	[Display] This field displays the closing interest rate.

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<sup>3</sup>(Credit Risk Rating)

Field Name	Description
<b>Acct Closure Date</b>	[Display] This field displays the account closing date.
<b>Closure Penalty Rate</b>	[Display] This field displays the account closure penalty rate.
<b>Reason for Closure</b>	[Display] This field displays the reason for account closure.
<b>Closed By</b>	[Display] This field displays the name who has closed the account.
<b>Authorised By</b>	[Display] This field displays the authoriser ID.

## RD/Partner Acct Info

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

The screenshot shows the 'Account Master Maintenance' application window. The 'RD/Partner Acct. Info' tab is selected, displaying a grid of fields for account configuration. The fields are organized into two columns:

- Left Column:** Installment Amount, Maturity Value, Maturity Date, Extended Maturity Date, Number of Retries, Advance Amount, Interest Amount, Tax1 Amount, Penalty Amount, Amount Paid Today, Amount Remaining, Grace Days, Last Penalty Date, Last Installment Paid Date, Total Installments Due.
- Right Column:** Number of Installments, Total Installments Amount, Frequency of Installment, Next Retry Date, No. of Late Payments, Interest Rate, Tax2 Amount, Penalty Rate, Net Applicable Rate, RD Interest Variance, Next Installment Due Date, Total Installments Paid.

At the bottom, there is a 'Record Details' section with fields for 'Input By', 'Authorized By', 'Last Mnt. Date', 'Last Mnt. Action', and 'Authorized'. A status bar at the very bottom includes buttons for 'Add', 'Modify', 'Tabs', 'Cancel', 'Amend', 'Authorize', 'Inquiry', 'OK', 'Close', and 'Clear'.

### Field Description

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

<b>Field Name</b>	<b>Description</b>
<b>Number of Installments</b>	[Display] This field displays the total number of installments that is payable at the specified frequency.
<b>Maturity Value</b>	[Display] This field displays the total amount that will be available to the customer after the maturity of the RD.
<b>Total Installment Amount</b>	[Display] This field displays the total installment amount.
<b>Frequency of Installment</b>	[Display] This field displays the frequency at which the installment is payable.
<b>Maturity Date</b>	[Display] This field displays the maturity date of the RD account.
<b>Extended Maturity Date</b>	[Display] This field displays the extended maturity date of the RD account.
<b>Number of Retries</b>	[Display] This field displays the number of retries allowed.
<b>Next Retry Date</b>	[Display] This field displays the date on which the draw-down will be attempted again.
<b>Advance Amount</b>	[Display] This field displays the advance amount, if any which is paid.
<b>No of Late Payments</b>	[Display] This field displays the maximum number of late payments.
<b>Interest Amount</b>	[Display] This field displays the total amount of interest earned on the RD account till date.
<b>Interest Rate</b>	[Display] This field displays the rate of interest applicable to the RD account. The rate of interest is defined at the product level.
<b>Tax 1 Amount</b>	[Display] This field displays the Tax 1 amount. This is the sum of Total Tax ( Tax + Additional Tax deducted till date against Tax Code 1)

<b>Field Name</b>	<b>Description</b>
<b>Tax 2 Amount</b>	[Display] This field displays the Tax 2 amount. This is the sum of Total Tax ( Tax + Additional Tax deducted till date against Tax Code 2)
<b>Penalty Amount</b>	[Display] This field displays the penalty amount that is payable at the defined penalty rate.
<b>Penalty Rate</b>	[Display] This field displays the rate at which the penalty for the late installment payment is charged. This field is non-editable.
<b>Amount Paid Today</b>	[Display] This field displays the advance amount, if any that is paid on the current posting date.
<b>Net Applicable Rate</b>	[Display] This field displays the net interest rate that is applicable to the account.
<b>Amount Remaining</b>	[Display] This field displays the balance amount that is payable. <i>Amount Remaining = RD Amount- Amount paid up to last installment</i>
<b>RD Interest Variance</b>	[Display] This field displays the RD interest variance.
<b>Grace Days</b>	[Display] This field displays the grace days for a RD account.
<b>Last Penalty Date</b>	[Display] This field displays the last date on which the customer defaulted in his payment of the installment. If the last penalty date is within the grace days, penalty will not be charged.
<b>Next Installment Due Date</b>	[Display] This field displays the last next installment due date.
<b>Last Installment Paid Date</b>	[Display] This field displays the last installment paid date.
<b>Total Installments Due</b>	[Display] This field displays the total installments due.

Field Name	Description
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<b>Total Installment Paid</b>	[Display] This field displays the total number of installments paid.
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## Interest Tiers Info

Account Master Maintenance\*

Account Number : 5010000003474 Currency Name : INR  
 Branch : 240 SANDOZ - MUMBAI Product Name : 10001-Savings Account - Liability - Quarterly

Balance Inf. Account Flgcs Overdraft/Online Statement Info Interest Info RP Variances Rule Doc  
 Account Details Account Details 2 FD/Partner Acc. Info Account Info SC Info Interest Tiers Info

**Interest Rate Information :**

Cumulative Credit Interest Rate : 4.00000 Cumulative Debit Interest Rate : 0.00000  
 Cumulative OL Interest Rate : 0.00000 Cumulative TOD Interest Rate : 0.00000  
 Annual Equivalent Rate : 4.05040

Int Type	Tier No.	Int Rate	Tier Balances	Balance Break-Up	Variances
CREDIT	1	4.00000	9,99,99,99,99,999.99	41,641.97	0

**Record Details**

Input By : TNISHANK Authorized By : SYSTEM Last Mnt. Date : 04/02/2014 12:37:52 Last Mnt. Action : Authorize Authorized :

Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF OK Close Clear

## Field Description

Field Name	Description
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### Interest Rate Information

<b>Cumulative Credit Interest Rate</b>	[Display] This field displays the interest rate that is applicable for the account if the interest rate accrual is cumulative.
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<b>Cumulative Debit Interest Rate</b>	[Display] This field displays the interest rate that is applicable for the account if the interest rate accrual is cumulative.
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<b>Cumulative OL Interest Rate</b>	[Display] This field displays the OL interest rate that is applicable for the account if the interest rate accrual is cumulative.
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<b>Field Name</b>	<b>Description</b>
<b>Cumulative TOD Interest Rate</b>	[Display] This field displays the TOD interest rate that is applicable for the account if the interest rate accrual is cumulative.
<b>Annual Equivalent Rate</b>	[Display] This field displays the annual equivalent rate Annual Equivalent Rate.

<b>Column Name</b>	<b>Description</b>
<b>Int Type</b>	[Display] This column displays the type of the interest. The options are: <ul style="list-style-type: none"> <li>• Credit</li> <li>• Overline</li> <li>• Temporary Overdraft, etc.</li> </ul>
<b>Tier No.</b>	[Display] This column displays the tier number of the selected interest rate.
<b>Int Rate</b>	[Display] This column displays the interest rate for each tier defined at the product level.
<b>Tier Balances</b>	[Display] This column displays the amount up to which the interest index rate should be applied.
<b>Balance Break-Up</b>	[Display] This column displays the break up of the balance in the account if the interest accrual is split. The interest rates for the slabs are defined at the product level.
<b>Variances</b>	[Display] This column displays the credit interest variance that is defined for the account.

## Balance Info

Account Master Maintenance\*

Account Number : 5010000003474 Currency Name : INR  
 Branch : 240 SANDOZ - MUMBAI Product Name : 10001-Savings Account - Liability - Quarterly

Account Details 1	Account Details 2	RD/Partner Acct. Info	Account Info	SC Info	Interest Ties Info
Savings Info	Account Fags	Overdraft/Overline	Statement Info	Interest Info	RP/Incomes
Rule Doc					
Available Balance :	41,641.97	Amount Available For Sweep In :	0.00		
Uncleared Funds :	0.00				
Hold Amount :	0.00				
OD Limit :	0.00				
Authorised Debits :	0.00				
Min. Balance Required :	0.00	Net Balance :	41,641.97		
Minimum Trading Balance Required :	0.00	Confirmation Amount :	0.00		
Current Book Balance :	41,641.97				
Previous EOD Book Bal. :	41,641.97				
Sweep In Amount On Lien :	0.00				
Periodic Average Balance :	40,390.77				
Year End Book Balance :	0.00				

Record Details

Input By TNISHANK	Authorized By SYSTEM	Last Mnt. Date 04/02/2014 12:37:52	Last Mnt. Action Authorize	Authorized <input checked="" type="checkbox"/>
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Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF OK Close Clear

## Field Description

Field Name	Description
<b>Available Balance</b>	<p>[Display]</p> <p>This field displays the balance available in the account.</p> <p><i>Available Balance = Current Book Balance (including Minimum Balance Required &amp; Hold Balance)– Uncleared Balance</i></p>
<b>Amount Available For Sweep In</b>	<p>[Display]</p> <p>This field displays the amount available for sweep-in for this account.</p>
<b>Uncleared Funds</b>	<p>[Display]</p> <p>This field displays the uncleared funds in the account.</p> <p>This is the total funds which are pending for clearing.</p>
<b>Hold Amount</b>	<p>[Display]</p> <p>This field displays the hold amount specified while placing the hold funds request.</p> <p>The maximum amount that can be withdrawn is reduced by the hold amount.</p> <p><i>Maximum amount that can be withdrawn = Available Balance - (Hold amount + Minimum balance)</i></p>

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

## Account Flags

Account Master Maintenance\*

Account Number : 5010000003474 Currency Name : INR  
 Branch : 240 SANDOZ - MUMBAI Product Name : 10001-Savings Account - Liability - Quarterly

Account Details 1 Account Details 2 R3/Partner Act. Info. Account Info. SC Info. Interest Tiers Info.  
 Balance Info. Account Flags Overdraft/Credit Line Statement Info. Interest Info. R3 Variances Rule Desc.

**Flags**

Adhoc Statement  VAT Deduction  
 Stop Payment  Memo  
 Standing Instructions  Special Statement  
 Sweep Out Instructions  Additional Address  
 Passbook  
 Not Issued  
 Issued  
 Lost

Inward Direct Debit Authorisation  
 Debit Authorisation :  
 Tax Deduction :

Cheque Mandate :

Group/Bonus Interest : N  
 Deferred Statement Gen Day : 0  
 Cheque Reorder Level : 1  
 No. of Cheque Withdrawals : 0  
 No. of Past Due Cheque : 0

**External Banking Facility**

ATM  Internet  
 Point of Sale  TBS  
 DMAT

**Cheque Options :**

Cheque Threshold Limit : 50  
 Daily Cheque Threshold Limit : 50  
 Cheque Threshold Limit Frequency : 6  
 Total Cheque Issued : 0  
 Flag On Par :

**Record Details**

Input By: TNISHANK Authorized By: SYSTEM Last Mnt. Date: 04/02/2014 12:37:52 Last Mnt. Action: Authorize Authorized:

Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UOF OK Close Clear

### Field Description

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

<b>Field Name</b>	<b>Description</b>
<b>Special Statement</b>	[Display] This check box is selected if the customer has requested for the special statement facility.
<b>Sweep Out Instructions</b>	[Display] This check box is selected if the customer can issue sweep out instructions.
<b>Additional Address</b>	[Display] This check box is selected if an additional address has been supplied for mailing the account statements.
<b>Inward Direct Debit Authorisation</b>	[Display] This check box is selected if the inward debit authorisation facility is enabled for the account.
<b>Debit Authorisation</b>	[Display] This check box is selected if the debit authorisation facility is enabled for the account.
<b>Tax Deduction</b>	[Display] This check box is selected if the tax is deducted on interest.
<b>Corporate Account</b>	[Display] This check box is selected if this is a corporate account.
<b>Use product tiers for debit interest calculation</b>	[Display] This check box is selected if the interest rate at the limit level is used or else the tiers at the product level are used.
<b>Cheque Mandate</b>	[Display] This checkbox is selected if the account is validated for mandate.
<b>Group/Bonus Interest</b>	[Display] This field displays <b>Y</b> if account is eligible for group or bonus interest or else it displays <b>N</b> .
<b>Deferred Statement Gen Day</b>	[Display] The date on which the system generated the last statement for the account.
<b>Cheque Reorder Level</b>	[Display] The number of cheques remaining with the customer. The system generates an advice to remind the customer to request for a new cheque book.

<b>Field Name</b>	<b>Description</b>
<b>No. of Cheque Withdrawals</b>	[Display] The number of withdrawals done through cheques in the current service charge capitalization cycle.
<b>No. of Past Due Cheque</b>	[Display] This field displays the number of past due cheques.
<b>Passbook</b>	
<b>Passbook</b>	[Display] Select the check box to enter the status of the passbook.
<b>Not Issued</b>	[Display] This radio button is selected if the passbook has not been issued.
<b>Issued</b>	[Display] This radio button is selected if the passbook has been issued.
<b>Lost</b>	[Display] This radio button is selected if the passbook has been lost.
<b>External Banking Facility</b>	
<b>ATM</b>	[Display] This check box is selected if the ATM facility is enabled for the account.
<b>Internet</b>	[Display] This check box is selected if the internet facility is enabled for the account.
<b>Point of Sale</b>	[Display] This check box is selected if the point of sale facility is enabled for the account
<b>TBS</b>	[Display] This check box is selected if the TBS facility is enabled for the account.
<b>DMAT</b>	[Display] This check box is selected if the DMAT facility is enabled for the account.
<b>Cheque Options</b>	

Field Name	Description
<b>Cheque Threshold Limit</b>	[Display] This field displays the Cheque threshold limit mentioned at the product level.
<b>Daily Cheque Threshold Limit</b>	[Display] This field displays the Daily Cheque threshold limit mentioned at the product level.
<b>Cheque Threshold Limit Frequency</b>	[Display] This field displays the Cheque threshold limit frequency mentioned at the product level.
<b>Total Cheque Issued</b>	[Display] This field displays the Total number of cheques issued.
<b>Flag On Par</b>	[Display] This field displays whether At Par cheque facility is enabled for the account. This is maintained at the product level.

## Overdraft/Overline

Account Master Maintenance\*

Account Number : 5010000019811 Currency Name :  
 Branch : 240 SANDOZ - MUMBAI Product Name :

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

Line Number : 10013 Inherit Line Attributes on OD Limit :   
 Cheque Last Issued : OD Limit : 0.00

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

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

**Debits**  
 MTD : 0.00 Count : 0 Last Date : 02/09/2016  
 YTD : 0.00 Count : 0 Last Amount : 0.00

**Credits**  
 MTD : 0.00 Count : 0 Last Date : 02/09/2016  
 YTD : 0.00 Count : 0 Last Amount : 0.00

**Record Details**  
 Input By : TMARHEET Authorized By : SYSTEM Last Mnt. Date : 28/02/2014 12:46:37 Last Mnt. Action : Authorize Authorized :

● Add ● Modify ● Delete ● Cancel ● Amend ● Authorize ● Inquiry

UDF Ok Close Clear

## Field Description

<b>Field Name</b>	<b>Description</b>
<b>Line Number</b>	[Optional, Pick List] Select the line number from the pick list.
<b>Inherit Line Attributes on OD Limit.</b>	[Optional, Check Box] Select the <b>Inherit Line Attributes on OD Limit check box</b> . If Unauthorized OD Limits present for the account, this field cannot be modified. If current value =N and multiple OD limits attached this field cannot be modified.
<b>Cheque Last Issued</b>	[Display] This field displays the cheque number of the last cheque that is issued.
<b>OD Limit</b>	[Display] This field displays the total available limit from all active limits present on the casa account.
<b>Overdraft Days</b>	
<b>Current</b>	[Display] This field displays the number of days for which the account has been continuously overdrawn as of the current status.
<b>Month To Date</b>	[Display] This field displays the number of days in the current month for which the account has been overdrawn.
<b>Year To Date</b>	[Display] This field displays the number of days in the current year for which the account has been overdrawn.
<b>Last Year</b>	[Display] This field displays the number of days the account used overdraft last year.
<b>Overline Days</b>	
<b>Current</b>	[Display] This field displays the number of days for which the account has been in the overline state as on the current date.
<b>Month To Date</b>	[Display] This field displays the number of days in the current month for which the account has availed of the overline facility.

<b>Field Name</b>	<b>Description</b>
<b>Year To Date</b>	[Display] This field displays the number of days in the current year for which the account has availed of the overline facility.
<b>Last Year</b>	[Display] This field displays the number of days the account was over line last year.
<b>Date Last Overline</b>	[Display] This field displays the last date on which the account availed of the overline facility.
<b>Date Recalled</b>	[Display] This field displays the date on which the overdraft facility of the account is recalled.
<b>Times Overline YTD</b>	[Display] This field displays the number of times in the current year that the account has availed of the overline facility.
<b>Debits</b>	
<b>MTD</b>	[Display] This field displays the total amount that is debited to the account in the current month.
<b>Count</b>	[Display] This field displays the total number of debit transactions that have taken place in the current month.
<b>Last Date</b>	[Display] This field displays the date on which an amount was last debited to the account.
<b>YTD</b>	[Display] This field displays the total amount that is debited to the account in the current year.
<b>Count</b>	[Display] This field displays the total number of debit transactions that have taken place in the current year.
<b>Last Amount</b>	[Display] This field displays the amount that was last debited to the account.
<b>Credit</b>	

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

## Statement Info

Account Master Maintenance\*

Account Number : 5010000019811 Currency Name : INR  
 Branch : 240 SANDOZ - MUMBAI Product Name : 10001-Savings Account - Liability - Quarterly

Account Details 1 Account Details 2 RD/Partner Acct. Info. Account Info. SC Info. Interest Tiers Info.  
 Balance Info. Account Flags Oversight/Overview Statement Info. Interest Info. SF Variances Rule Doc

**Non Sufficient Funds**  
 Last NSF Date : NSF Items YTD : NSF Items MTD : NSF Items :

**Last Statement**  
 Date : 01/09/2016 Balance : 0.00 YTD Stmt No : 0

**Next Statement**  
 Date : 30/09/2016

**Account Attributes :**  
 Recalled  Securitized :  Legal :  
 Generate Reminder  Conversion :  
 Combined Statement Channel For Statement: Mail  
 Account Transferred From : Limit Id :

**Record Details**  
 Input By : THANMEET Authorized By : SYSTEM Last Mnt. Date : 28/02/2014 12:46:37 Last Mnt. Action : Authorize Authorized :

● Add ● Modify ● Delete ● Cancel ● Amend ● Authorize ● Inquiry UDF OK Close Clear

### Field Description

Field Name	Description
<b>Non Sufficient Funds</b>	
<b>Last NSF Date</b>	[Display] This field displays the last date on which the account experienced a non-sufficient funds (NSF) situation.
<b>NSF Items YTD</b>	[Display] This field displays the number of times the account has experienced an NSF situation in the current year.
<b>NSF Item MTD</b>	[Display] This field displays the number of times the account has experienced an NSF situation in the current month.
<b>NSF Items</b>	[Display] This field displays the number of times the account has experienced an NSF situation in the current period.
<b>Last Statement</b>	

<b>Field Name</b>	<b>Description</b>
<b>Date</b>	[Display] This field displays the date on which the last statement was generated for the account.
<b>Balance</b>	[Display] This field displays the balance in the account at the time of generating the last statement. This is the closing balance of the statement.
<b>YTD Stmt No</b>	[Display] This field displays the number of statements that were issued to the customer in the current year.
<b>Next Statement</b>	
<b>Date</b>	[Display] This field displays the date on which the next statement was generated for the account.
<b>Account Attributes</b>	
<b>Recalled</b>	[Display] This check box displays whether the OD facility for the account has been recalled.
<b>Securitized</b>	[Display] This check box displays whether the account has been securitized.
<b>Legal</b>	[Display] This check box displays whether the account has legal proceedings against it.
<b>Generate Reminder</b>	[Display] This check box displays whether the reminders have to be generated for unadjusted overdraft and unadjusted overline.
<b>Conversion</b>	[Display] This check box displays whether the account has been converted from a loan account.
<b>Combined Statement</b>	[Display] This check box displays whether the account has the combined statement.
<b>Channel For Statement</b>	[Display] This field displays preferred channel for statement (email, mail ).

<b>Field Name</b>	<b>Description</b>
<b>Account Transferred From</b>	[Display] This field displays the account number from which the current account has been converted.
<b>Limit Id</b>	[Display] This field displays the reference number of the internal limit that is attached to the OD account.

4. Click the **Close** button.

## 1.6. ORS42 - Document Details Maintenance

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

### Definition Prerequisites

- 8053 - Customer Addition
- ORS41 - Document Code Maintenance

### Modes Available

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

### To add the document details

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

### Document Details Maintenance

**Document Details Maintenance\***

**Document**

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

**Details**

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

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy  Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF OK Close Clear

## Field Description

Field Name	Description
<b>Document</b>	
<b>Customer Id</b>	<p>[Optional, Radio Button, Numeric, 10]</p> <p>Click on this option to inquire based on customer ID.</p> <p>Type the unique identification number of the primary customer if the document is at the account level, or the unique identification number of the document holder customer, if the document is at the customer level.</p> <p>You can either select the customer Id or account number.</p>
<b>Customer Name</b>	<p>[Display]</p> <p>This field displays the name of the customer.</p>
<b>Account No</b>	<p>[Optional, Radio Button, Numeric, 14]</p> <p>Click on this option to inquire based on account number.</p> <p>Type the Loan/CASA account of the customer if the document is at the account level.</p>
<b>Account Name</b>	<p>[Display]</p> <p>This field displays the name of the account to which the document is attached.</p>
<b>Document Code</b>	<p>[Optional, Pick List]</p> <p>Select the unique identification code for a particular type of document from the pick list.</p>
<b>Doc Description</b>	<p>[Display]</p> <p>This field displays the name or description of the document.</p>
<b>Doc No</b>	<p>[Mandatory, Alphanumeric, 30]</p> <p>Type the number of the particular document which is to be maintained.</p>
<b>Details</b>	
<b>Document Reference</b>	<p>[Mandatory, Alphanumeric, 50]</p> <p>Type the additional details of the document which is to be maintained.</p>
<b>Location Code</b>	<p>[Mandatory, Pick List]</p> <p>Select the location code from the pick list.</p> <p>The location code is maintained in the <b>Lookups</b> (Fast Path: ORS06) option.</p>

<b>Field Name</b>	<b>Description</b>
<b>Location Description</b>	[Display] This field displays the description of the location as selected in the <b>Location Code</b> option.
<b>Beginning Date</b>	[Mandatory, Pick List, dd/mm/yyyy] Select the valid beginning date of the relevant document from the pick list.
<b>Expiry Date</b>	[Mandatory, Pick List, dd/mm/yyyy] Select the valid expiry date of the relevant document from the pick list. The report of all documents based on the expiry date will be based on this field.
<b>Action Date</b>	[Mandatory, Pick List, dd/mm/yyyy] Select the valid action date of the relevant document from the pick list. By default the system displays the expiry date of the document.
<b>Nature Of Document</b>	[Mandatory, Drop-Down] Select the nature of the document from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Collateral Document</li> <li>• Support Document</li> <li>• Back up Document</li> <li>• Others</li> </ul>
<b>Document Status</b>	[Mandatory, Drop-Down] Select the status of the document from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Not received</li> <li>• Received</li> </ul>
<b>Collateral Id</b>	[Optional, Numeric, 16] Type the unique identification number of the collateral.
<b>Collateral Code</b>	[Optional, Numeric, 22] Type the code of the collateral.
<b>Third Party Cust Id</b>	[Optional, Numeric, 10] Type the unique identification number of the third party customer.
<b>Name Of the third Party</b>	[Display] This field displays the name of the third party customer.

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

3. Click the **Add** button.
4. Enter the customer ID and press the **<Tab>** or **<Enter>** key.
5. Enter the account number and document number.
6. Enter the other document details.

### Document Details Maintenance

The screenshot shows a window titled "Document Details Maintenance\*" with the following fields:

**Document Section:**

- Customer Id: 605371
- Customer Name: STEVEN
- Account No: 70000000584440
- Account Name: [Empty]
- Document Code: [Empty]
- Doc description: [Empty]
- Doc No: 231

**Details Section:**

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

**Record Details Section:**

- Input By: [Empty]
- Authorized By: [Empty]
- Last Mnt. Date: [Empty]
- Last Mnt. Action: [Empty]
- Authorized: [Empty]

**Buttons:** Add By Copy, Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry, LIDF, Ok, Close, Clear

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

## 1.7. CHM45 - Account Master Attributes Maintenance

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

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

### Definition Prerequisites

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

### Modes Available

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

### To modify account master attributes

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

## Account Master Attributes Maintenance

Account Master Attributes Maintenance\*

Account Number :

Turnover Slab :

Fixed Amount :

Minimum Amount :

Commitment Category :

Commitment Fee Rate :

Last Date of Rate Change :

Window Period in Days :

Rate for Window Period Penalty :

Window Period Expiry Date :

Window Period Penalty Amount :

Cash Threshold Validate :

Repricing:

Transaction Percentage :

Maximum Amount :

Unbilled Commitment Fee :

Next Date of Rate Change :

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

### Field Description

Field Name	Description
<b>Account Number</b>	[Mandatory, Numeric, 14] Enter the CASA account number for which bank wants to maintain a separate slab for turnover based service charge.
<b>Turnover Slab</b>	[Mandatory, Numeric, 13, Two] Type the turnover slab amount. If the account turnover in the period is greater than the turnover mentioned here then the service charges, as set up in this maintenance would be charged.
<b>Repricing</b>	[Display] This field displays whether repricing is enabled for the account or not .
<b>Fixed Amount</b>	[Optional, Numeric, 13, Two] Type the fixed amount, which needs to be charged as a service charge. Either a fixed or a percentage type SC can be levied.

Field Name	Description
<b>Transaction Percentage</b>	[Optional, Numeric, Three, Two] Type the transaction percentage in case bank wants to charge percentage type SC. This will be used to calculate the percentage of the turnover.
<b>Minimum Amount</b>	[Optional, Numeric, 13, Two] Type the minimum amount of commission, in case of a percentage type of service charge.
<b>Maximum Amount</b>	[Optional, Numeric, 13, Two] Type the maximum amount of commission, in case of a percentage type of service charge.
<b>Commitment Category</b>	[Mandatory, Drop-Down] Select the commitment category from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Committed - no clause</li> <li>• Committed - clause B</li> <li>• Committed - clause A</li> </ul> By default the system displays Committed facility with clause B at the time of CASA account opening.
<b>Commitment Fee Rate</b>	[Mandatory, Numeric, Two, Two ] Type the commitment fee rate. By default, system displays the product level rate.
<b>Unbilled Commitment Fee</b>	[Display] This field displays the unbilled commitment fee calculated before capitalization i.e. the amount not charged to the account. The commitment fee value will be from the last charging date till the current process date. Once capitalized for the month, till EOD of the first day of the next month, this counter will be reset to 00.
<b>Last Date of Rate Change</b>	[Display] This field displays the last date of rate change on the OD limits. This last date of rate change will default the first limit start date.
<b>Next Date of Rate Change</b>	[Display] This field displays the next date of rate change on the OD limits. <i>Next Date = Last Date of Rate Change + Account Repricing Frequency (index period of the first existing limit).</i>

<b>Field Name</b>	<b>Description</b>
<b>Window Period in Days</b>	<p>[Display]</p> <p>This field displays the number of days within which the negative balance in the account is to be repaid.</p> <p>This field is enabled with the default values, if the account is opened under a product for which the penalty details are defined using the CASA Product Attributes Maintenance (Fast Path: CHM84) option.</p>
<b>Rate for Window Period Penalty</b>	<p>[Display]</p> <p>This field displays the absolute rate which is used for charging the window period penalty. Back dated or Future date change of the penalty rate is not allowed. If the penalty rate is modified at the account level then the new penalty will be charged from that effective date.</p> <p>For example - If the penalty rate is modified on 16th of a month, then the penalty is charged from 1st to 15th on the old rate and from 16th to the interest charging date on the modified rate. This field is enabled with the default values, if the account is opened under a product for which the penalty details are defined using the CASA Product Attributes Maintenance (Fast Path: CHM84) option.</p>
<b>Window Period Expiry Date</b>	<p>[Display]</p> <p>This field displays the window period expiry date.</p>
<b>Window Period Penalty Amount</b>	<p>[Display]</p> <p>This field displays the window period penalty amount till EOD of the previous date (due but not charged).</p> <p>Once the penalty amount is capitalized in the account on month end, the amount will become zero in this field irrespective of whether it is repaid or not .i.e. if the interest charging is on month end then this field will display the value as '00' on the first day of a new month. From the second day onwards it will start displaying the new calculated penalty amount values if the repayment is not done.</p> <p>Penalty will continue to be charged even after limit expiry till the entire outstanding amount is paid.</p> <p>Penalty amount will be recovered up to the extent of Net balance in the account. If the net balance in the account is less than the penalty amount then, hold will be marked in the account for the difference/unrecovered amount.</p>

Field Name	Description
<b>Cash Threshold Validate</b>	<p>[Check Box]</p> <p>Select the <b>Cash Threshold Validate</b> check box.</p> <p>When a new account is opened, this field will be defaulted to the value present in the Product MGLM0aster. This flag is maintained at the account level after the account is opened. No validation with the corresponding flag at the product level will be done during maintenance of the same.</p>

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

### Account Master Attributes Maintenance

The screenshot shows the 'Account Master Attributes Maintenance' window. The 'Cash Threshold Validate' checkbox is checked. The 'Record Details' section at the bottom shows the record is authorized by 'SYSTEM'.

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
SYSTEM	SYSTEM	01/01/1800 00:00:00	Authorize	<input checked="" type="checkbox"/>

Buttons at the bottom: Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry, UDF, Ok, Close, Clear.

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

## 1.8. CIM28 - Account Operating Instruction Maintenance

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

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

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

### To add the account operating instructions

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

### Account Operating Instruction Maintenance

Account Operating Instruction Maintenance\*

Account No :  Name :   
Branch :  Currency :

Instruction :

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy  Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF OK Close Clear

### Field Description

Field Name	Description
------------	-------------

Field Name	Description
<b>Account No</b>	[Mandatory, Numeric, 14] Type the account number of the customer, for whom the account operating instructions need to be added. The system will accept only valid CASA or TD account numbers.
<b>Name</b>	[Display] This field displays the name of the customer.
<b>Branch</b>	[Display] This field displays the branch code where the customers account is opened.
<b>Currency</b>	[Display] This field displays the currency of the account.
<b>Instruction</b>	[Mandatory, Alphanumeric, 1020] Type the account operating instructions as to how the account should be operated. This is normally used in case of joint accounts. These instructions have to be followed by the account operators while operating the account. The bank has to ensure that these instructions are strictly complied with.

**Note:** All the special characters should be allowed except: ' " & < > ~ and "Enter" key should function as line break.

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

## Account Operating Instruction Maintenance

Account No : 000000004796 Name : RAM R RAJ  
Branch : 9999 Currency : INR

**Instruction :**  
Pay Int @ maturity

**Record Details**  
Input By \_\_\_\_\_ Authorized By \_\_\_\_\_ Last Mnt. Date \_\_\_\_\_ Last Mnt. Action \_\_\_\_\_ Authorized

Add By Copy  Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF OK Close Clear

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

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

## 1.9. 7106 - Account Image Display

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

### Definition Prerequisites

- 8053 - Customer Addition
- 7102 - Link Cust Image

### Modes Available

Not Applicable

### To view the customer account images

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

### Account Image Display

Account Image Display\*

Account No. :

Account Ccy :  Account Status :

Account Operating Instructions :

Customer ID	Full Name	CustomerAcctRel	Photo/Sign	Show
0				

0 y0

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

UDF OK Close Clear

### Field Description

Field Name	Description
------------	-------------

Field Name	Description
<b>Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the account number of the customer.</p> <p>The system will accept only valid CASA, Loans or TD account numbers.</p> <p>The short name of the primary customer is populated adjacent to the account number.</p>
<b>Account Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p>
<b>Account Status</b>	<p>[Display]</p> <p>This field displays the status of account.</p> <p>For example: Regular, Account Opened Today, Closed, Account Closed Today, Unclaimed, Account Blocked, Matured, or Forced Renewal.</p>
<b>Account Operating Instructions</b>	<p>[Display]</p> <p>This field displays the instruction given by the customer as to how the account should be operated. This is normally used in case of Joint Accounts.</p> <p>These instructions can be maintained using <b>Account Operating Instruction Maintenance (Fast Path: CIM28)</b> option.</p> <p>These instructions have to be followed by the account holders while operating the account. The bank has to ensure that these instructions are strictly complied with.</p>

Column Name	Description
<b>Customer ID</b>	<p>[Display]</p> <p>This field displays the ID of the customer.</p> <p>A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.</p>
<b>Full Name</b>	<p>[Display]</p> <p>This field displays the full name of the customer.</p> <p>The full name of the customer is defaulted from the <b>Customer Addition (Fast Path: 8053)</b> option.</p>
<b>CustomerAcctRel</b>	<p>[Display]</p> <p>This field displays the relationship of the customer with the account. The relation is decided at the time of opening the account.</p>

Column Name	Description
<b>Photo/Sign</b>	[Mandatory, Drop-Down] Select the image type from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Sign</li> <li>• Photo</li> </ul>
<b>Show</b>	[Link] Click the <b>Click to Display</b> link to view the image.

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

### Account Image Display

Account No. : 06049410000019 EDWARD MATHEW

Account Ccy : INR Account Status : Account Opened Today

Account Operating Instructions :

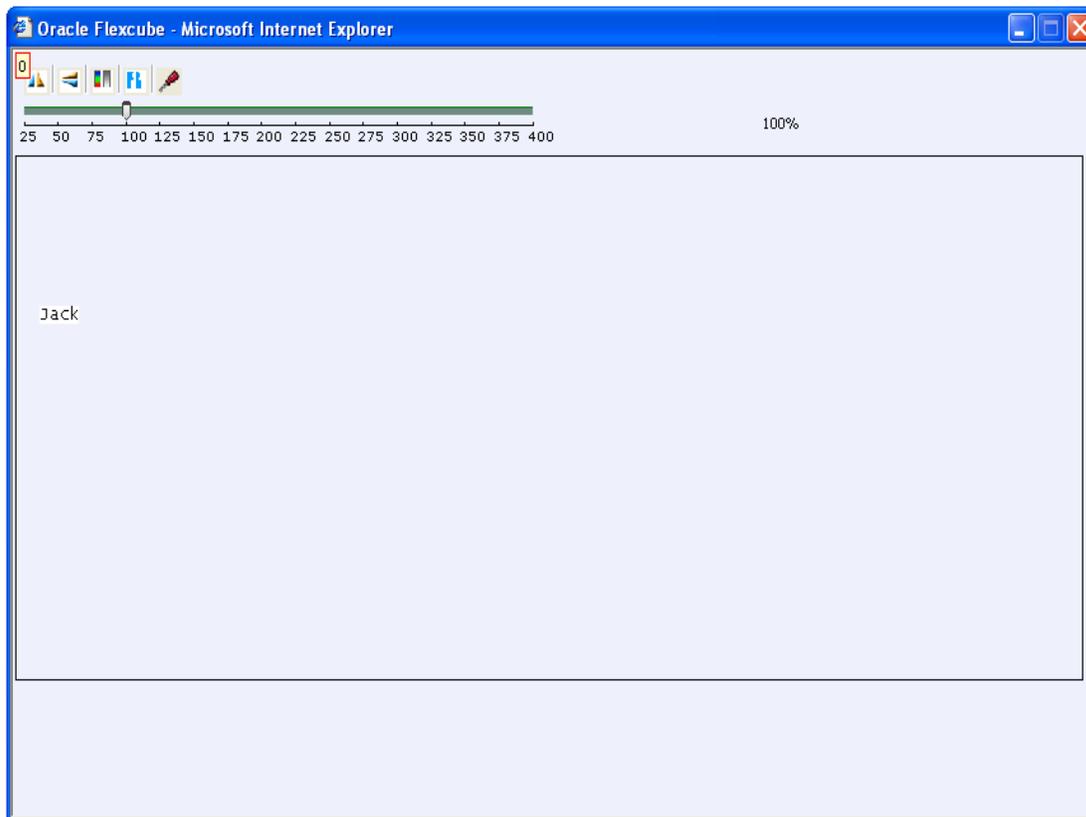
Customer ID	Full Name	CustomerAcctRel	Photo/Sign	Show
604941	EDWARD MATHEW	SOW	Photo	Click to Display

1 / 1

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

UDF OK Close Clear

- Select the appropriate option from the **Sign/Photo** drop-down list.
- Click the **Click to Display** link to view the customer image. The system displays the **Signature/Image** screen.  
**Note:** If the signature/image is not attached to the customer, the "Image not available" error message appears.



7. Click the **Close** button.

## 1.10. CI142 - Customer Account Relationship Maintenance

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

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

A maximum of three customers can be linked to an account in the account-opening screen. The Account Customer Relationship screen can be used to attach additional or secondary customers to the accounts. You can not delink a customer if he is linked to an account level group.

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

- Only one primary relationship, SOW, JAF, JOF have to exist at any point of time. The customer linked to the account with the primary relationship can be replaced using this maintenance.
- When a customer is linked to the account with 'JAF' relationship, there has to be another customer linked to the account with 'JAO' relationship.
- When a customer is linked to the account with 'JOF' relationship, there has to be another customer linked to the account with 'JOO' relationship
- When de-linking a customer with relationship 'SOW' or 'JAF' or 'JOF' or 'JAO' or 'JOO' from an account, system validates the existence of Aadhaar linked account number setup on the customer and not allows to de-link if the Aadhaar linked account at the customer level is same as the Account number from which the customer is being de-linked. User manually have to remove the Aadhaar linked Account number from the customer.

### Definition Prerequisites

- 8053 - Customer Addition
- 8051- CASA Account Opening
- 8054 - Time Deposit Account Opening

### Modes Available

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

### To add the customer account relationship

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

## Customer Account Relationship Maintenance

The screenshot shows a web application window titled "Customer Account Relationship Maintenance". At the top, there is a search field labeled "Account No :". Below this is a tabbed interface with "Account Customer Relationship Details" selected and "Add Customer Relationship" as an option. The main area contains a table with the following columns: Customer ID, Customer Ic, Customer Type, Customer Name, Relationship, and Delete. The table is currently empty. Below the table are two small buttons, likely for adding and deleting records. At the bottom, there is a "Record Details" section with fields for Input By, Authorized By, Last Mnt. Date, Last Mnt. Action, and Authorized (with a checkbox). A navigation bar at the very bottom includes radio buttons for "Add By Copy", "Add", "Modify", "Delete", "Cancel", "Amend", "Authorize", and "Inquiry" (which is selected). There are also buttons for "UDF", "Ok", "Close", and "Clear".

### Field Description

Field Name	Description
<b>Account No</b>	[Mandatory, Numeric, 14] Type the CASA, RD, SDB or TD account number of the customer, for whom the customer relationship is to be maintained.
3.	Enter the account number and press the <b>&lt;Tab&gt;</b> or <b>&lt;Enter&gt;</b> key.
4.	The system displays the customer relation details.

## Account Customer Relationship Details

Customer Account Relationship Maintenance\*

Account No : 5010000023975

Account Customer Relationship Details | Add Customer Relationship

Customer ID	Customer Ic	Customer Type	Customer Name	Relationship	Delete
50002609	R2	INDIVIDUALS	RAMESH KUMAR	SOW	N

Record Details

Input By TGAGAN	Authorized By SGAGAN	Last Mnt. Date 18/10/2011 10:21:53	Last Mnt. Action Authorize	Authorized <input checked="" type="checkbox"/>
--------------------	-------------------------	---------------------------------------	-------------------------------	---

Add By Copy  
  Add  
  Modify  
  Delete  
  Cancel  
  Amend  
  Authorize  
  Inquiry

UDF   Ok   Close   Clear

### Field Description

Column Name	Description
<b>Customer ID</b>	[Display] This field displays the Id of the customer.
<b>Customer Ic</b>	[Display] This field displays the identification code of the customer. A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.
<b>Customer Type</b>	[Display] This field displays the IC type of the customer, based on the category to which the customer belongs. This is maintained in the <b>Customer Type Maintenance</b> (Fast Path: CIM08) option.

Column Name	Description
<b>Customer Name</b>	<p>[Display]</p> <p>This field displays the full name of the customer.</p> <p>The full name of the customer is defaulted from the <b>Customer Addition</b> (Fast Path: 8053) option.</p>
<b>Relationship</b>	<p>[Display]</p> <p>This field displays the relationship of the customer with the account.</p> <p>A customer with primary relationship viz. <b>Sole Owner, Joint And First</b>, or <b>Joint Or First</b> must be linked. If primary relationship linked is <b>Joint And First</b> or <b>Joint or First</b>, customer with secondary relationship viz. <b>Joint and other</b> or <b>Joint or other</b> must be linked to the account.</p>
<b>Delete</b>	<p>[Display]</p> <p>This field displays the customer relationship with the account.</p> <p>By default, this column displays the value as <b>N</b>. The value changes to <b>Y</b>, if you select the <b>Delete</b> check box in the <b>Add Customer Relationship</b> tab.</p>

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

**Note:** System should not allow to add relationship to minor customer unless minor customer is linked to the guardian relationship.

## Add Customer Relationship

### Field Description

Field Name	Description
<b>Search Criteria</b>	<p>[Mandatory, Drop-Down]            Select the search criteria, to search for the customer, from the drop-down list.            The options are:</p> <ul style="list-style-type: none"> <li>• Customer short name</li> <li>• Customer IC Identification criteria (IC) arrived at by the bank during customer addition.</li> <li>• Customer ID- Unique identification given by the bank.</li> </ul>
<b>Search String</b>	<p>[Mandatory, Alphanumeric, 20]            Type the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.            If the search criterion is specified as customers' short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Select the appropriate customer from the existing customer list.            For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.</p>

Field Name	Description
<b>Customer Name</b>	[Display] This field displays the name of the new primary customer.
<b>ID</b>	[Display] This field displays the ID of the customer.  A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
<b>Customer IC</b>	[Display] This field displays the identification code of the customer.  A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.
<b>Delete</b>	[Optional, Check Box] Select the <b>Delete</b> check box, to delete an existing customer relationship.  This will not be enabled if we are adding a new relationship to an account.
<b>Customer type</b>	[Display] This field displays the IC type of the customer, based on the category to which the customer belongs.  This is maintained in the <b>Customer Type Maintenance</b> (Fast Path: CIM08) option.
<b>Relationship</b>	[Mandatory, Drop Down] Select the customer's relationship with the account from the drop-down list.

**Note:** System should not allow to add relationship to minor customer unless minor customer is linked to the guardian relationship.

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

## 1.11. CHM21 - Account Status Maintenance

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

- Block the account
- Remove the block
- Disallow Debits
- Disallow Credits
- Allow debits with override
- Allow credits with override
- Allow debits
- Allow credits
- Reactivate Dormant Account
- Reactivate FlexiSaver RD that has been blocked due to maximum allowed non payments at product level

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

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

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

### To modify the account status

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

## Account Status Maintenance

### Field Description

Field Name	Description
<b>Account No</b>	[Mandatory, Numeric, 14] Type the CASA account number for which you want to maintain the account status.
<b>Customer Name</b>	[Display] This field displays the name of the customer who holds the CASA account.
<b>Currency</b>	[Display] This field displays the currency assigned to the account at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
<b>Product Name</b>	[Display] This field displays the name assigned to the CASA product, as defined at the product level. This is the product under which the CASA account is opened.

Field Name	Description
<b>Branch</b>	[Display] This field displays the home branch code and name where the CASA account is opened.
<b>Current Account Status</b>	[Display] This field displays the current status of the account.
<b>Auto Debit Freeze</b>	[Display] This field is displayed if the account is marked as Auto debit freeze due to NPA <b>CRR</b> <sup>4</sup> ..
<b>Choice</b>	[Mandatory, Drop-Down] Select the new status for the account from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Block the Account</li> <li>• Disallow Debits</li> <li>• Disallow Credits</li> <li>• Remove the Block</li> <li>• Allow Debits Override</li> <li>• Allow Credits Override</li> <li>• Allow Debits</li> <li>• Allow Credits</li> <li>• Reactivate Dormant Account</li> </ul> By default, this field displays the <b>Block the Account</b> option. System should allow to change the status on the day of account opening. Effectively, account can be moved from one status to other status.
<b>Reason for Status Change</b>	[Mandatory, Drop-Down] Select the reason for the change in the account status from the drop-down list.

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

**Note:** If selected option is not allowed against that status then system would give an error message "Invalid choice".

<sup>4</sup>(Credit Risk Rating)

## Account Status Maintenance

Account Status Maintenance\*

Account No : 100000005022 Customer Name : RAGUL  
Currency : INR Product Name : 1011 - Senior Citizen Savings Scheme  
Branch : 9999 Equitas Bank Ltd

Current Account Status : Account Open Regular Auto Debit Freeze   
Choice : Block The Account  
Reason for Status Change : FRAUD

Oracle Flexcube MessageBox -- W... X  
FCR1749 : Record Authorized ..  
OK

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
ANILTD1	ANILTD1	21/07/2016 14:40:33	Authorize	<input checked="" type="checkbox"/>

Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UPF OK Close Clear

5. Click the **Ok** button.
6. The record is auto authorized.

## 1.12. SCM08 - Account Level SC package Maintenance

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

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

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

### Definition Prerequisites

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

### Modes Available

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

### To add account level SC package details

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

## Account Level SC package Maintenance

Account Level SC package Maintenance\*

**Account Details**

Account No:  Name:

Customer ID:  Status:

Currency:  Product:

Branch:

**Service Charge Package and SC details**

Service Charge Package:

Expiry Date:

SC Fund Utilization Sequence:

Max Amt per cycle:

Min Amt per cycle:

Exclude Periodic Charges and Rewards from Interest Calculations:

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
  Add
  Modify
  Delete
  Cancel
  Amend
  Authorize
  Inquiry

UDF OK Close Clear

### Field Description

Field Name	Description
<b>Account Details</b>	
<b>Account No</b>	[Mandatory, Numeric, 14] Type the account number for which the SC package detail has to be maintained.
<b>Name</b>	[Display] This field displays the name of the account holder.
<b>Customer ID</b>	[Display] This field displays the unique customer identification number of the account holder.
<b>Status</b>	[Display] This field displays the status of the customer account.
<b>Currency</b>	[Display] This field displays the currency of the product under which the customer account is opened.

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

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

## Account Level SC package Maintenance

Account Level SC package Maintenance\*

**Account Details**

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

**Service Charge Package and SC details**

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

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy  Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF OK Close Clear

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

## 1.13. CHM08 - CBR Code Maintenance

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

The **CBR**<sup>5</sup> Code Maintenance option enables the user to link the accounts of customers to the defined categories or CBR codes, for example Industry Code, Region, Sector, etc.

### Definition Prerequisites

- BA080 - CBR Pick Lists Maintenance8051 - CASA Account opening

### Modes Available

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

### To add CBR codes

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

---

<sup>5</sup>(Central Bank Reporting)



Field Name	Description
<b>Branch Name</b>	[Display] This field displays the name of the home branch of the account.
<b>Product Name</b>	[Display] This field displays the name of the product.

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

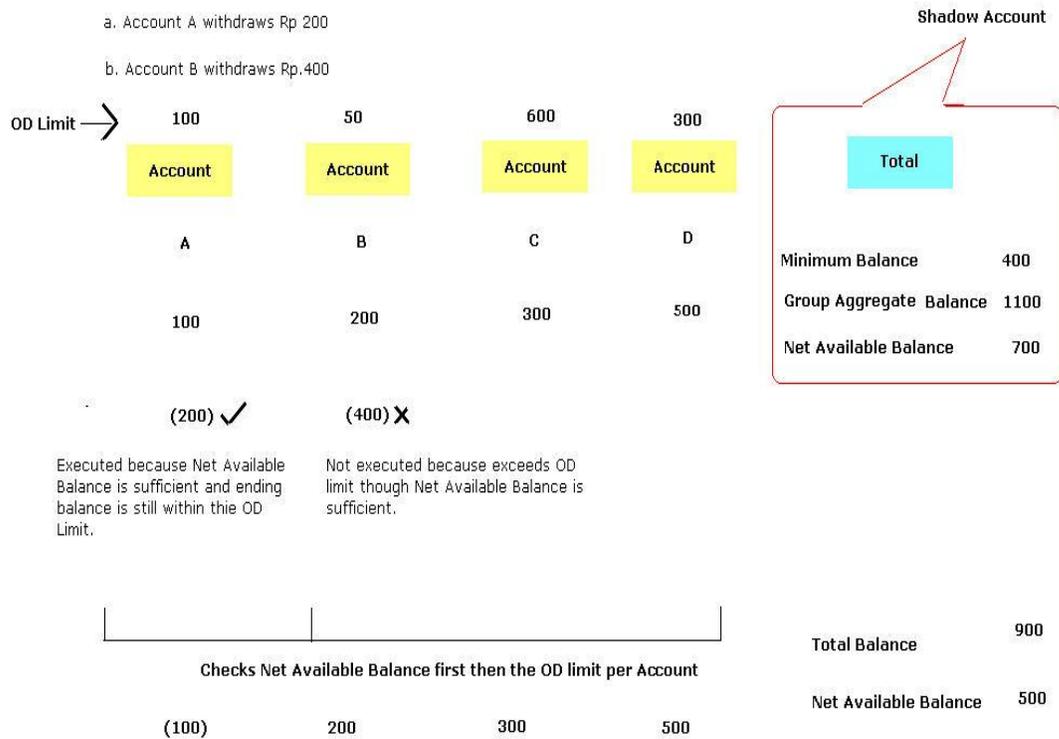
### CBR Code Maintenance

5. The **Details** tab displays the fields according to the data selected for the CASA account in the **User Defined Fields** (Fast Path: UDF01) option and **CBR Pick Lists Maintenance** (Fast Path: BA080) option in **Definitions User's Manual**.
6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
8. The CBR code is added for the selected account number once the record is authorised.

## 1.14. CHM55 - Group Definition Maintenance

This option is used for grouping of customer accounts. A pool of accounts (belonging to the same product, same currency and same or different branch) will be linked to form a group. This group will have a suitable group code. Parent and member accounts will be added to the group through the **Group Accounts Maintenance** (Fast Path: CHM24) option. Using this option, you can maintain the group balance details.

Following is an example of group accounts



### Definition Prerequisites

Not Applicable

### Modes Available

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

### To add group balance details

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

## Group Definition Maintenance

Group Code :  Group Name :

**Group Balance Details**

Group Balance :  Group OD Limit :

Group Minimum Balance :  Net Available Balance :

Group Monthly Average Balance :

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
<input type="checkbox"/>				<input type="checkbox"/>

Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF OK Close Clear

### Field Description

Field Name	Description
<b>Group Code</b>	[Mandatory, Numeric, 9] Type the group code / pool agreement id under which the customer accounts are to be grouped.
<b>Group Name</b>	[Mandatory, Alphanumeric,40] Type the group name / pool description for the entered group code
<b>Group Balance Details</b>	
<b>Group Balance</b>	[Display] This field displays the available balance for the member as well as lead or parent account.
<b>Group OD Limit</b>	[Display] This field displays the OD limit in the member as well as lead or parent account.

Field Name	Description
<b>Group Minimum Balance</b>	[Mandatory, Numeric, 13, Two] Type the minimum balance to be maintained by the group. During debit transactions, the system will validate the transaction based on this value.
<b>Net Available Balance</b>	[Display] This field displays the net available balance. <i>Net Available Balance = Group Aggregate balance – Group Minimum Balance</i>
<b>Group Monthly Average Balance</b>	[Mandatory, Numeric, 13, Two] Type the group average balance. The groups' monthly average balance is validated with the defined average balance of the group..

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

### Group Definition Maintenance

The screenshot shows a software window titled "Group Definition Maintenance". At the top, there are two input fields: "Group Code" with the value "22" and "Group Name" with the value "group test". Below these is a section titled "Group Balance Details" containing five input fields: "Group Balance" (0,00), "Group OD Limit" (0,00), "Group Minimum Balance" (1,000.00), "Net Available Balance" (-1,000.00), and "Group Monthly Average Balance" (8,00,000.00). At the bottom of the window, there is a "Record Details" section with a table showing "Input By" (TKARUN9999), "Authorized By" (SKARUN9999), "Last Mnt. Date" (26/04/2016 14:09:31), "Last Mnt. Action" (Authorize), and "Authorized" (checked). Below the table are radio buttons for "Add", "Modify", "Delete", "Cancel", "Amend", "Authorize", and "Inquiry" (selected). At the very bottom are buttons for "UDF", "Ok", "Close", and "Clear".

5. Click the **Ok** button.

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

## 1.15. CHM24 - Group Accounts Maintenance

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

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

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

The role of the accounts within the group are:

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

### Definition Prerequisites

- CHM55 - Group Definition Maintenance
- 8053 - Customer Addition

### Modes Available

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

### To add multiple accounts under a parent group

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

## Group Accounts Maintenance

Group Accounts Maintenance \*

Group Code:  Description:

Inquiry Add/Delete

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

0.00

Record Details

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

Add By Copy  Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF OK Close Clear

### Field Description

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

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

## Group Accounts Maintenance

Group Accounts Maintenance\*

Group Code:  Description:

Account No:  Account Title:

Role:

Date of Joining:

---

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy    Add    Modify    Delete    Cancel    Amend    Authorize    Inquiry

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

## Add/ Delete

Group Accounts Maintenance\*

Group Code: 1 Description: 1

Inquiry Add/Delete

Account No: 0100000239360 Account Title: JOHN W MARSHAL

Role: Member

Date of Joining: 15/04/2008

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy  Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF Ok Close Clear

### Field Description

Field Name	Description
<b>Account No</b>	[Mandatory, Numeric, 14] Type the CASA account number which is to be added to the group.
<b>Account Title</b>	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the <b>Customer Addition</b> (Fast Path: 8053) option. The customer short name can be changed through the <b>IC No – Short Name Change</b> (Fast Path: 7101) option.

Field Name	Description
<b>Role</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the role of the account within the group from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Member</li> <li>• Parent</li> <li>• Ex-Member</li> <li>• Not a Member</li> </ul> <p>The role of the first account added to the new group has to be specified as <b>Parent</b>.</p>
<b>Date of Joining</b>	<p>[Display]</p> <p>This field displays the date on which the account was added to the group.</p> <p>The system, by default, displays the current date as the date of joining.</p>

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

#### To view the various account groups

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

## Inquire

Group Accounts Maintenance

Group Code:  Description:

Inquire | Add/Delete

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

Record Details

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

Add By Copy 
  Add 
  Modify 
  Delete 
  Cancel 
  Amend 
  Authorize 
  Inquire

### Field Description

Column Name	Description
<b>Account No</b>	[Display] This column displays the account number of the customer.
<b>Account Title</b>	[Display] This column displays the title of the account.
<b>Role</b>	[Display] This column displays the role of the account within the group. The options are: <ul style="list-style-type: none"> <li>• Member</li> <li>• Parent</li> <li>• Ex-Member</li> <li>• Not a Member</li> </ul>
<b>Effective Date</b>	[Display] This column displays the date on which the account is linked to the group.

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

4. Click the **Close** button.

## 1.16. BA437 - Account Memo Maintenance

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

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

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

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

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

### Definition Prerequisites

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

### Modes Available

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

### To add a memo to an account

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

## Account Memo Maintenance

**Account Information**

Account No :  Short Name :

Memo Number:

**Memo Details**

Severity :

Reason for Memo :

Start Date: 01/01/1800 End Date: 01/01/1800

Memo Text :

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
<input type="text"/>				<input type="checkbox"/>

Add
  Modify
  Delete
  Cancel
  Amend
  Authorize
  Inquiry

### Field Description

Field Name	Description
<b>Account Information</b>	
<b>Account No</b>	[Mandatory, Numeric, 14] Type the valid account number.
<b>Short Name</b>	[Display] This field displays the short name of the primary customer of the account. The short name of the primary customer is defaulted from the <b>Customer Addition</b> option.
<b>Memo Number</b>	[Display] This field display serial number of the memo and is auto-generated at the time of memo addition. This field is disabled in the <b>Add</b> mode. For all the other modes, this field is mandatory.
<b>Memo Details</b>	

Field Name	Description
<b>Severity</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate severity level from the drop-down list.</p> <p>A memo can be sent with two types of severity levels.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• High</li> <li>• Low</li> </ul>
<b>Reason For Memo</b>	<p>[Optional, Drop-Down]</p> <p>Select the reason for the memo from the drop-down menu. The reasons are maintained in <b>Reasons Code Maintenance</b> (Fast Path: BAM40) option.</p> <p>The reason for memo drop-down displays the reason code along with the reason description.</p>
<b>Start Date</b>	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the date from which the memo will be in effect from the pick list.</p> <p>The start date should not be less than the system date.</p>
<b>End Date</b>	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the date from which the memo will not be in affect from the pick list.</p> <p>The end date must be greater than or equal to the start date.</p> <p>In Add mode the end date will be defaulted to 01/01/1800. The user will have the option to change the end date of memo maintenance.</p>
<b>Memo Text</b>	<p>[Mandatory, Alphanumeric, 254]</p> <p>Type the message that will appear on the screen when the account is accessed.</p>

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

## Account Memo Maintenance

Account Memo Maintenance\*

**Account Information**

Account No : 50000000312430 Short Name : VIGNESH RAMAN  
Memo Number:

**Memo Details**

Severity :   
Reason for Memo :   
Start Date: 01/01/1800 End Date: 01/01/1800  
Memo Text :

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
<input type="text"/>				<input type="checkbox"/>

Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF OK Close Clear

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

## 1.17. CHM38 - Inward Direct Debit Maintenance

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

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

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

What the Customer needs to do:

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

What the bank user does:

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

The process:

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

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

### Definition Prerequisites

- BAM81 -Company Master Maintenance
- 8051 - CASA Account Opening

### Modes Available

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

**To add an inward direct debit account**

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

## Inward Direct Debit Maintenance

**Inward Direct Debit Maintenance\***

**Account Details**

Account Number :   
 Originator Code :   
 Originator Name :   
 Consumer Name/Account Name :   
 Consumer Ref. Number/Subscriber's ID :   
 Subscriber's Name :

**IDD Details**

Instruction Serial No. :   
 Instruction Start Date : 01/01/1800  
 Frequency : Daily  
 Maximum Amount : 9,999,999,999.99  
 Instruction End Date : 01/01/1800

**Company Details**

Billing Company Receipt Date : 01/01/1800  
 Billing Company Receipt Time : 00:00:00  
 Billing Company Receipt No. :   
 Financial Institution Process Result Code :   
 Channel ID :   
 Billing Company Id :   
 Financial Institution Receipt Date : 01/01/1800  
 Financial Institution Receipt Time : 00:00:00  
 Financial Institution Receipt No. :   
 Registration Reconciliation Status Code :   
 Process Result Code in Billing Company :   
 Identification Result : 1

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy  
  Add  
  Modify  
  Delete  
  Cancel  
  Amend  
  Authorize  
  Inquiry

UDF   OK   Close   Clear

### Field Description

#### Field Name

#### Description

#### Account Details

##### Account Number

[Mandatory, Numeric, 14]

Type the CASA account number for which the inward direct debit instruction is to be applied.

##### Consumer Name / Account Name

[Display]

This field displays the name of the customer who holds the CASA account.

Field Name	Description
<b>Originator Code</b>	[Mandatory, Pick List] Select the originator code from the pick list. The originator code is the clearing house code. The clearing house code is selected depending on the utility service provider with whom the account holder has to settle the dues.
<b>Consumer Ref. Number / Subscriber's ID</b>	[Mandatory, Numeric, 40] Type the consumer reference number or the subscriber ID. This is a unique identification number assigned to the account holder, by the utility service provider.
<b>Originator Name</b>	[Display] This field displays the name of the originator.
<b>Subscriber's Name</b>	[Mandatory, Alphanumeric, 50] Type the name of the person who owns the contract. This person can be different from the person who pays the bill.
<b>IDD Details</b>	
<b>Instruction Serial No.</b>	[Display] This field displays the <b>IDD</b> <sup>6</sup> instruction number. Multiple IDD instructions can be attached to the account for the purpose of payment of utility bills.
<b>Maximum Amount</b>	[Mandatory, Numeric, 13, Two] Type the maximum amount for which the CASA account can be debited. The system will reject the inward direct debit instruction if the amount is more than the specified amount.
<b>Instruction Start Date</b>	[Mandatory, Pick List, dd/mm/yyyy] Select the IDD instruction start date from the pick list. By default, the system displays the current date as the instruction start date.
<b>Instruction End Date</b>	[Mandatory, Pick List, dd/mm/yyyy] Select the IDD instruction expiry date from the pick list.

---

<sup>6</sup>(Inward Direct Debit)

<b>Field Name</b>	<b>Description</b>
<b>Frequency</b>	<p>[Display]</p> <p>This field displays the frequency at which the IDD instructions should be carried out.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• FortNightly</li> <li>• Monthly</li> <li>• Bi-Monthly</li> <li>• Quarterly</li> <li>• Half-Yearly</li> <li>• Yearly</li> </ul>
<b>Company Details</b>	
<b>Billing Company Receipt Date</b>	<p>[Optional, Pick List, dd/mm/yyyy]</p> <p>Select the date on which the receipt is received by the billing company from the pick list.</p>
<b>Financial Institution Receipt Date</b>	<p>[Display]</p> <p>This field displays the date on which the receipt is received by the financial institution.</p>
<b>Billing Company Receipt Time</b>	<p>[Optional, hh:mm:ss]</p> <p>Type the time at which the receipt is received by the billing company.</p>
<b>Financial Institution Receipt Time</b>	<p>[Display]</p> <p>This field displays the time at which the receipt is received by the financial institution.</p>
<b>Billing Company Receipt No.</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type the receipt number generated by the billing company.</p>
<b>Financial Institution Receipt No.</b>	<p>[Display]</p> <p>This field displays the receipt number generated by the financial institution.</p>
<b>Financial Institution Process Result Code</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type the process result code of the financial institution.</p>
<b>Registration Reconciliation Status Code</b>	<p>[Display]</p> <p>This field displays the status code of the reconciliation registration.</p>

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

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

## Inward Direct Debit Maintenance

Inward Direct Debit Maintenance*				
<b>Account Details</b>				
Account Number :	01000000224360	Consumer Name/Account Name :	J L O	
Originator Code :	11	Consumer Ref. Number/Subscriber's ID :	25689	
Originator Name :	TEST	Subscriber's Name :		
<b>IDD Details</b>				
Instruction Serial No. :	1	Maximum Amount :	IDR	50,000,000.00
Instruction Start Date :	20/03/2008	Instruction End Date :	01/01/2010	
Frequency :	Daily			
<b>Company Details</b>				
Billing Company Receipt Date :	01/01/2009	Financial Institution Receipt Date :	30/06/2009	
Billing Company Receipt Time :	2:00:00	Financial Institution Receipt Time :	01:06:27	
Billing Company Receipt No. :		Financial Institution Receipt No. :	21	
Financial Institution Process Result Code :	125	Registration Reconciliation Status Code :	Pending	
Channel ID :	Paper	Process Result Code in Billing Company :	658	
Billing Company Id :	988	Identification Result :	1	
<b>Record Details</b>				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>
<input type="checkbox"/> Add By Copy <input checked="" type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry				
<input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>				

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

## 1.18. CH070 - Accident Reason Code Maintenance

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

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

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

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

### Definition Prerequisites

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

### Modes Available

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

### To add accident reason codes

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

## Accident Reason Code Maintenance

### Field Description

Field Name	Description
<b>Account Number</b>	[Mandatory, Numeric, 14] Type the account number for which the accident reason code needs to be added.
<b>Customer Name</b>	[Display] This field displays the name of the account holder.
<b>Seal Lost</b>	[Optional, Check Box] Select the <b>Seal Lost</b> check box to restrict all transactions from the teller including FCC, GL Voucher Entry but permit transaction through <b>GEFU</b> <sup>7</sup> file upload and through automatic channels.
<b>Chop Lost</b>	[Optional, Check Box] Select the <b>Chop Lost</b> check box to restrict all transactions from the teller including FCC, GL Voucher Entry but permit transaction through GEFU file upload and through automatic channels.

<sup>7</sup>(Generic External File Upload)

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

3. Click the **Modify** button.
4. Enter the account number and press the **<Tab>** or **<Enter>** key.
5. Select the appropriate check box.

### Accident Reason Code Maintenance

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

## 1.19. BAM06 - Direct Debit Registration

Using this option, the customer mandates for direct debits through CASA accounts/ credit cards can be registered. You can cancel the direct debit mandate by modifying the status of the mandate to Cancel. Oracle FLEXCUBE supports this maintenance through the GEFU<sup>8</sup> upload option.

### Definition Prerequisites

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

### Modes Available

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

### To add direct debit registration details

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

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<sup>8</sup>(Generic External File Upload)

## Direct Debit Registration (CASA)

### Field Description

Field Name	Description
<b>CASA</b>	[Optional, Radio Button] Click <b>CASA</b> for registration of mandates for direct debits through CASA.
<b>Account Details</b>	
<b>Casa Account</b>	
The following fields are enabled if the <b>CASA</b> option is selected.	
<b>Account Number</b>	[Mandatory, Numeric, 14] Type the payer's account number. The account holder's name is displayed in the adjacent field.
<b>Business Acquirer Id</b>	[Mandatory, Pick List] Select the business acquirer ID to capture the business acquirer information for the particular transaction from the pick list. By default, the system displays the Id of the teller who has logged in. The pick list contains the list of users linked to the system.

## Direct Debit Registration (Credit Card)

### Field Description

Field Name	Description
<b>Credit Card</b>	[Optional, Radio Button] Click <b>Credit Card</b> for registration of mandates for direct debits through credit cards.
<b>Account Details</b>	
<b>Credit Card</b>	
The following fields are enabled if the <b>Credit Card</b> option is selected.	
<b>Card Account IBAN Number</b>	[Mandatory, Numeric, 20] Type the card <b>IBAN</b> <sup>9</sup> number. After entering this value, click the <b>Validate</b> button for system validations.
<b>Customer Name</b>	[Display] This field displays the name of the credit card holder.

<sup>9</sup>(International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.)

Field Name	Description
<b>Card Account Currency</b>	[Display] This field displays the currency of the credit card account.

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

#### Field Description

Field Name	Description
<b>Mandate Number</b>	[Display] This field displays the mandate number generated by the system. This number is unique for each beneficiary agreement and account number.
<b>Beneficiary Code</b>	[Mandatory, Pick List] Select the beneficiary code for which the direct debit registration is to be done from the pick list. The beneficiary codes are defined in the <b>Billing Master Maintenance</b> (Fast Path: BAM05) option. The beneficiary codes for which the <b>At the Beneficiary Office</b> option is selected from the <b>Mandate Acceptance</b> drop-down list will not be available in the pick list.
<b>Beneficiary Name</b>	[Display] This field displays the name of the beneficiary based on the beneficiary code selected in the corresponding field.
<b>Payer Legal Code</b>	[Mandatory, Numeric, 20] Type the payer's legal code. By default, the system displays the customer IC of the CASA account customer or credit card holder for the Credit card account.
<b>Service Recipient Number</b>	[Mandatory, Alphanumeric, 21] Type the service recipient number for the mandate. Based on the Service Recipient Type defined in the <b>Billing Master Maintenance</b> (Fast Path: BAM05) option, the system provides a help message as to what value can be accepted for service recipient number. For example, if "National ID" is defined, the system displays a help message to accept the National ID of the customer. After entering this value, click the <b>Validate</b> button for system validations.

#### Mandate Details

Field Name	Description
<b>Instruction Serial No</b>	<p>[Display]</p> <p>This field displays the instruction serial number.</p> <p>The number is incremented based on the number of mandates maintained for the same account.</p>
<b>Transfer Limit</b>	<p>[Mandatory, Numeric, Nine]</p> <p>Type the upper transfer limit.</p> <p>Any mandate received for an amount greater than the specified amount will be rejected.</p> <p>The default value is zero. If the value maintained is zero, no amount restriction is applicable.</p>
<b>Validity Start Date</b>	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the validity start date for direct debit mandate from the pick list.</p> <p>By default, the field displays the current date. It can be a current date or a future date.</p>
<b>Validity End Date</b>	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the validity end date for direct debit mandate from the pick list.</p> <p>End date has to be greater than the validity start date.</p>
<b>Mandate Status</b>	<p>[Display]</p> <p>This field displays the mandate status.</p> <p>By default, this field displays the value as 'Wait'.</p> <p>For more information, please refer to the Mandate Status Modification Allowed table provided at the end of this chapter.</p>
<b>Reference to Additional Terms &amp; Condition Document</b>	<p>[Display]</p> <p>This check box indicates whether additional set of agreement documents are to be provided to the payer or not.</p> <p>The system displays the value based on the maintenance done in the <b>Billing Master Maintenance</b> (Fast Path: BAM05) option.</p>
<b>Mandate Accepted by Telephone</b>	<p>[Optional, Check Box]</p> <p>Select the <b>Mandate Accepted by Telephone</b> check box to indicate that the user belongs to the Call centre branch.</p>
<b>Extension Number</b>	<p>[Conditional, Numeric, Four]</p> <p>Type the extension number of the call centre user.</p> <p>This field is enabled if the <b>Mandate Accepted by Telephone</b> check box is selected.</p>

3. Click the **Add** button.
4. Click on CASA or Credit Card option.

5. Enter the CASA account number or credit card number.
6. Select the beneficiary code from the pick list.
7. Enter the service recipient number.
8. Enter the mandate details.

## Direct Debit Registration

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

## Allowed Mandate status modifications (Manual/file based)

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

<b>Mandate Status</b>	<b>Wait</b>	<b>Accepted</b>	<b>Rejected</b>	<b>Cancelled</b>
<b>Cancelled</b>	Not allowed	Not Allowed	Not Allowed	NA

## 1.20. AC011 - Additional Account Classification Attributes

Using this option you can view, capture, and modify details of additional account classification attributes such as stock statement submission year, Laser Client ID, FAS ID, Borrower category, DSA Description, linked CASA account, Outstanding charge amount, Cam Expiry date, and so on coming from different external systems, which would be required as input for asset classifications.

The Allowed LTV% parameter is defaulted from the product level at the time of account opening and can be changed here.

### Definition Prerequisites

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

### Modes Available

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

### To add account CRR details

1. Type the fast path **AC011** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Classification > Additional Account Classification Attributes**.

The system displays the **Additional Account Classification Attributes** screen.

## Additional Account Classification Attributes

Additional Account Classification Attributes\*

Account No :  Customer Name :

Currency :  Product Name :

Branch :

CAM Expiry Date :

LTV % :  Allowed LTV :  LTV Breach Date :

Stock Statement Submission Month/Year :

Outstanding Charge Amount :  Outstanding Charge Date :

Laser Client ID :  FAS ID :

DSA Description :  Borrower Category :

Linked CASA Account :

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF Ok Close Clear

### Field Description

Field Name	Description
<b>Account No</b>	[Mandatory, Numeric, 14] Type a valid CASA account number.
<b>Customer Name</b>	[Display] This field displays the name of the account holder.
<b>Currency</b>	[Display] This field displays the currency code to which account belongs.
<b>Product Name</b>	[Display] This field displays the product code and description under which the customer account is opened.
<b>Branch</b>	[Display] This field displays the name of the branch where the customer account is opened.
<b>CAM Expiry Date</b>	[Optional, Editable/Pick List, dd/mm/yyyy] Select the date on which the CAM for the account would expire from the pick list.

<b>Field Name</b>	<b>Description</b>
<b>LTV %</b>	[Optional, Editable] Enter the loan to value percentage for the account. The value cannot be less than zero.
<b>Allowed LTV</b>	[Optional, Editable] This field displays the max Loan to Value % allowed for the account. This is defaulted from the Product level and can be changed. The value cannot be less than zero.
<b>LTV Breach Date</b>	[Display] This field displays the date on which the LTV value for the account has become more than the Allowed LTV value.
<b>Stock Statement Submission Month/Year</b>	[Optional, Drop-down] Select the stock statement submission month/year from the drop-down list. This field displays the Stock Statement date, month, and year in which the stock statement has been received from the customer. The stock statement has to be in the past.
<b>Outstanding Charge Amount</b>	[Optional, Numeric, 13, 2] Enter the outstanding charge amount. This field displays the amount of charges outstanding for a customer.
<b>Outstanding Charge Date</b>	[Optional, Editable/Pick List] Select the outstanding charge date from the drop-down list. This field displays the date on which the Outstanding Charge Amount has been calculated by the external system.
<b>Laser Client ID</b>	[Optional, Numeric, 12, Editable] Type the client ID of the primary customer to the account in Laser Soft system.
<b>FAS ID</b>	[Optional, Numeric, 10, Editable] Type the client ID of the primary customer to the account in FAS system.
<b>DSA Description</b>	[Optional, Numeric, 30, Editable] Type the DSA description of the account as defined in external system.
<b>Borrower Category</b>	[Optional, Numeric, 3, Editable] Type the borrower category of the primary customer as defined in external system.



## 1.21. AC014 - Account CRR Details Maintenance

The **Account CRR Details Maintenance** option is used to modify the **LLP**<sup>10</sup> rates at account level. The provision matrix is displayed for specific account based on the input provided by the user. The user will be able to modify the provision rates-secured/unsecured for both central bank/internal bank. The user can define a validity period for which this provision rate is applicable to the account. If the user modifies one rate (example internal bank rate) along with a validity period, this validity period gets applicable to both provision rates central bank and internal bank maintained for that account. The user can maintain multiple records with different set of start dates and end dates for an account. No overlapping of validity period dates will be allowed while addition of a new record. At the time of LLP, **FLEXCUBE** will calculate the provisioning based on the provisioning percentages maintained at account level during the validity period. After expiry of the validity period, LLP will be done on the next occasion based on the applicable provisioning percentages as defined at bank level or the product level.

### Definition Prerequisites

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

### Modes Available

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

### To add account CRR details

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

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<sup>10</sup>(Loan Loss Provisioning)

## Account CRR Details Maintenance

Account Number:

Branch:

Currency:

Override Rate Start Date:

Customer Name:

Product:

Override Rate End Date:

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

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add  
  Modify  
  Delete  
  Cancel  
  Amend  
  Authorize  
  Inquiry

### Field Description

Field Name	Description
<b>Account Number</b>	[Mandatory, Numeric, 14] Type a valid CASA or Loan account number.
<b>Customer Name</b>	[Display] This field displays the name of the account holder.
<b>Branch</b>	[Display] This field displays the name of the branch where the customer account is opened.
<b>Product</b>	[Display] This field displays the product under which the customer account is opened.
<b>Currency</b>	[Display] This field displays the currency under which the customer account is opened.

Field Name	Description
<b>Override Rate Start Date</b>	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the start date from which override rate or the modified account level LLP rate is applicable to the account from the pick list.</p> <p>The start date should be greater than or equal to the current date.</p>
<b>Override Rate End Date</b>	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the end date up to which override rate or the modified account level LLP rate is applicable to the account from the pick list.</p> <p>The end date should be greater than the override start date.</p>
<b>CRR Codes</b>	<p>[Mandatory, Pick List]</p> <p>Select the present <b>CRR</b><sup>11</sup> code from the pick list.</p> <p>The user has to double click the CRR codes to select the CRR details.</p>
<b>CRR Description</b>	<p>[Display]</p> <p>This field displays the CRR Description of the selected CRR code.</p>
<b>Accrual Status</b>	<p>[Display]</p> <p>This field displays the accrual status for the account.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Normal</li> <li>• Suspended</li> </ul>
<b>Provision Rate Secured Central Bank</b>	<p>[Mandatory, Numeric, Three, Five]</p> <p>Type the provisioning percentages for secured as per central bank rules.</p> <p>This rate can be modified to a greater value but not less than the rate maintained at bank level or product level.</p>
<b>Provision Rate Unsecured Central Bank</b>	<p>[Mandatory, Numeric, Three, Five]</p> <p>Type the provisioning percentages for unsecured as per central bank rules.</p> <p>This rate can be modified to a greater value but not less than the rate maintained at bank level or product level.</p>
<b>Provision Rate Secured Bank Internal</b>	<p>[Mandatory, Numeric, Three, Five]</p> <p>Type the provisioning percentages for secured as per internal bank rules.</p>

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<sup>11</sup>(Credit Risk Rating)

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

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

### Account CRR Details Maintenance

**Account CRR Details Maintenance**

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

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

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

9. Click the **Ok** button.
10. The system displays the message "Authorisation required.Do You Want to continue?". Click the **Ok** button.
11. The system displays the **Authorization Reason** screen.

12. Enter the relevant information and click the **Grant** button.
13. The system displays the message "Record Authorised". Click the **Ok** button.
13. The account CRR details are added.

## 1.22. BAM69 - Islamic Account Attributes

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

### Definition Prerequisites

- BAM68 - Islamic Product Attributes
- 8051- CASA Account opening
- 8054 - Time Deposit Account Opening

### Modes Available

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

### To modify Islamic account attributes

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

### Islamic Account Attributes

**Islamic Account Attributes\***

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

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

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
<input type="text"/>				

Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

## Field Description

Field Name	Description
<b>Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the account number for which the syariah parameters has to be modified.</p> <p>This field accepts only valid TD and CASA account numbers that are opened under a product for which Syariah parameters have been defined.</p>
<b>Product Code</b>	<p>[Display]</p> <p>This field displays the product code under which the customer account is opened.</p>
<b>Product Type</b>	<p>[Display]</p> <p>This field displays the type of product (<b>Wadiah</b><sup>12</sup> / <b>Mudharabah</b><sup>13</sup>) under which the account is opened.</p> <p>The product type for an account is defined in the <b>Islamic Product Attributes</b> (Fast Path: BAM68) option.</p>
<b>Product Name</b>	<p>[Display]</p> <p>This field displays the product name under which the account is opened.</p>
<b>Currency</b>	<p>[Display]</p> <p>This field displays the currency of the product under which the customer account is opened.</p>
<b>Calculation Type(TD)</b>	<p>[Display]</p> <p>This field displays the TD calculation type.</p> <p>It displays the option as daily or monthly if the TD product selected in the <b>Product Code</b> field has the product term defined as Daily or Monthly in the <b>TD Product Master</b> (Fast Path: TDM01) option.</p>
<b>Deposit No</b>	<p>[Conditional, Pick List]</p> <p>Select the deposit number, for which the account attributes are to be maintained, from the pick list.</p> <p>This field is enabled only for TD accounts.</p>
<b>Nisbah %</b>	<p>[Display]</p> <p>This field displays the nisbah percentage.</p> <p>By default the system displays the value in this field from the <b>Islamic Product Attributes</b> (Fast Path: BAM68) option.</p> <p>It is applicable only if the Mudharabah product type is selected in the <b>Product Type</b> field in the <b>Islamic Product Attributes</b> (Fast Path: BAM68) option.</p>

<sup>12</sup>(A Syariah banking Product type using depository concept)

<sup>13</sup>(A Syariah banking product type using profit sharing concept.)

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

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

3. Click the **Modify** button.
4. Enter the account number and press the **<Tab>** or **<Enter>** key.
5. Select the deposit number for TD account.
6. Enter the Special Nisbah %/Special bonus % and zakat %.

### Islamic Account Attributes

**Islamic Account Attributes\***

Account No : <input type="text" value="00000016154"/>	Product Code : <input type="text" value="81"/>	Product Type : <input type="text" value="Mudharabah"/>
Product Name : <input type="text" value="P2- SYARIAH - MUDHARABAH"/>	Currency : <input type="text" value="IDR"/>	Calculation Type(TD) : <input type="text"/>
Deposit No : <input type="text" value="0"/>		
Nisbah % : <input type="text" value="10.50000"/>	Special Nisbah % : <input type="text" value="0.00000"/>	
Nisbah Amount : <input type="text" value="500.00"/>		
Bonus % : <input type="text" value="0.00000"/>	Special Bonus % : <input type="text" value="0.00000"/>	
Bonus Amount : <input type="text" value="0.00"/>		
Zakat % : <input type="text" value="2.50000"/>		
Zakat Amount : <input type="text" value="600.00"/>		
Tax Amount : <input type="text" value="100.00"/>		

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TRAVISAT		29/07/2008 16:19:17	Authorize	<input checked="" type="checkbox"/>

Add  
 Modify  
 Delete  
 Cancel  
 Amend  
 Authorize  
 Inquiry

7. Click the **Ok** button.

8. The system displays the message "Record Modified... Authorisation Pending.". Click the **Ok** button.
9. The islamic account attributes are modified once the record is authorised.

## 1.23. BA525 - Account Nominee Maintenance

Using this option you can maintain nominee details for CASA, RD, TD and safe deposit box (locker).

### Definition Prerequisites

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

### Modes Available

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

### To add a nominee for CASA/RD/TD and Locker

1. Type the fast path **BA525** and click **Go** or navigate through the menus to Transaction Processing > Internal Transactions > Others > **Account Nominee Maintenance**.
2. The system displays the **Account Nominee Maintenance** screen.

### Account Nominee Maintenance

### Field Description

Field Name	Description
------------	-------------

Field Name	Description
<b>CASA/RD/Locker/TD</b>	[Mandatory, Radio Button] Click the appropriate button to add a nominee to a CASA, RD, TD account or for a safe deposit box.
<b>CASA/RD/Locker #</b>	[Conditional, Numeric, 14] Type the CASA/RD/Locker number. This field is enabled if CASA/RD/Locker radio button is selected.
<b>TD Account No</b>	[Conditional, Numeric, 14] Type the TD account number. This field is enabled if TD radio button is selected.
<b>Deposit No</b>	[Conditional, Pick List] Select the TD deposit number from the pick list. This field is enabled if TD radio button is selected.
<b>Account Title</b>	[Display] This field displays the account title.
<b>Nominee registration number</b>	[Display] This field displays the nominee registration number.
<b>Customer of the Bank</b>	[Optional, Check Box] Select the check box to search the customer of the bank.
<b>Customer Information</b>	This section is enabled if <b>Customer of the Bank</b> check box is selected.
<b>Search Criteria</b>	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Customer short name</li> <li>• Customer IC Identification criteria arrived at by the bank during customer addition.</li> <li>• Customer ID- Unique identification given by the bank.</li> </ul>

Field Name	Description
<b>Search String</b>	<p data-bbox="578 268 943 296">[Mandatory, Alphanumeric, 20]</p> <p data-bbox="578 310 1325 369">Type the search string, to search for a customer, corresponding to the search criteria selected in the <b>Search Criteria</b> field.</p> <p data-bbox="578 384 1308 562">If the search criterion is specified as customer's short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list.</p> <p data-bbox="578 577 1308 674">For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.</p>
<b>Cust IC</b>	<p data-bbox="578 701 680 728">[Display]</p> <p data-bbox="578 743 1256 770">This field displays the identification code of the customer..</p> <p data-bbox="578 785 1325 999">A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.</p>
<b>ID</b>	<p data-bbox="578 1026 680 1054">[Display]</p> <p data-bbox="578 1068 992 1096">This field displays the customer ID.</p> <p data-bbox="578 1110 1325 1318">A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.</p>
<b>Home Branch</b>	<p data-bbox="578 1346 680 1373">[Display]</p> <p data-bbox="578 1388 1325 1446">This field displays the branch, where the customer's account is maintained.</p> <p data-bbox="578 1461 1256 1524">It is maintained in the <b>Branch Master Maintenance</b> (Fast Path: BAM03) option.</p>
<b>Full Name</b>	<p data-bbox="578 1551 680 1579">[Display]</p> <p data-bbox="578 1593 1146 1621">This field displays the full name of the customer.</p> <p data-bbox="578 1635 1325 1698">The full name of the customer is defaulted from the <b>Customer Addition</b> (Fast Path: 8053) option.</p>

Field Name	Description
<b>Short Name</b>	<p>[Display]</p> <p>This field displays the short name of the customer.</p> <p>The short name of the customer is defaulted from the <b>Customer Addition</b> (Fast Path: 8053) option.</p> <p>The customer short name can be changed through the <b>Change Customer Name/IC Number</b> (Fast path: 7101) option.</p>

3. Click the appropriate CASA/RD/locker or TD button.
4. Enter the relevant details.
5. Enter the nominee details.

## Nominee Details

## Field Description

Field Name	Description
<b>Nominee Name</b>	<p>[Mandatory, Alphanumeric]</p> <p>Type the nominee name.</p>

<b>Field Name</b>	<b>Description</b>
<b>Nominee Name Display</b>	[Check Box] Select the check box to display the nominee name in different statements.
<b>Relation to Account Holder</b>	[Mandatory, Pick List] Select the relation to the account holder from the pick list.
<b>Date of Birth</b>	[Mandatory, Pick List] Select the date of birth of the nominee.
<b>Age</b>	[Mandatory, Numeric, Three] Type the age of the nominee.
<b>Address</b>	[Mandatory, Alphanumeric, 35, Three Lines] Type the address of the nominee. The first line is mandatory. The second and third lines of the address are optional.
<b>Town/City</b>	[Mandatory, Pick List] Select the town/city from the pick list.
<b>State</b>	[Optional, Pick List] Select the state from the pick list.
<b>Country</b>	[Optional, Drop Down] Select the country name from the drop down list.
<b>Zip Code</b>	[Optional, Numeric, 10] Type the zip code of the nominee.
<b>Phone Number</b>	[Optional, Alphanumeric] Type the phone number of the nominee. You can enter the special characters except " @ & ^ > <.
<b>Mobile Number</b>	[Optional, Numeric, 12] Type the mobile number of the nominee.
<b>Email ID</b>	[Optional, Alphanumeric, 40] Type the email ID of the nominee.

## Guardian Details

**Account Nominee Maintenance\***

CASA/RD/Locker  TD

CASA/RD/Locker # :  TD Account No :  Deposit No.

Account Title :  Nominee registration number :

Customer of the Bank :

**Customer Information**

Search Criteria :  Search String :

Cust IC :  ID :  Home Branch :

Full Name :  Short Name :

Nominee Details | **Guardian Details**

Guardian Name :

Relation to Nominee :

Address :

Town/City :

State :

Country :

Zip Code :

Phone Number :

Mobile Number :

Email ID :

### Field Description

Field Name	Description
<b>Guardian Name</b>	[Optional, Alphanumeric,] Type the name of the guardian.
<b>Relation to Nominee</b>	[Optional, Alphanumeric, 35, Pick List] Type the relation of the guardian to the nominee or select it from the pick list.
<b>Address</b>	[Mandatory, Alphanumeric, 35, Three Lines] Type the guardian address.
<b>Town/City</b>	[Mandatory, Pick List] Select the town/city from the pick list.
<b>State</b>	[Optional, Pick List] Select the state from the picklist.
<b>Country</b>	[Optional, Drop-down] Select the country name from the drop down list.
<b>Zip Code</b>	[Optional, Alphanumeric, 10] Type the zip code.

<b>Field Name</b>	<b>Description</b>
<b>Phone Number</b>	[Optional, Alphanumeric] Type the phone number of the guardian. You can enter all the special characters except “ @ & ^ > <
<b>Mobile Number</b>	[Optional, Numeric, 12] Type the mobile number of the guardian.
<b>Email ID</b>	[Optional, Alphanumeric, 40] Type the email address of the guardian.

7. Click the **Ok** button. The system displays the message, "Record Added. . . Authorisation Pending."
8. Click the **OK** button.
9. The data is added once the record is authorised.

## 1.24. CIM27 - Account Level Group Master

Using this option you can create account level group for account operating instruction. It includes customers which are linked to the account.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

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

### To add the account level group master

1. Type the fast path **CIM27** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Account Level Group Master**.
2. The system displays the **Account Level Group Master** screen.

### Account Level Group Master

Account Level Group Master\*

Account No :

Branch Name :

Account Status:  Currency:

Group Name:

Select Existing Groups

Group Name	Description	Delete (Y/N)
------------	-------------	--------------

View / Edit Customers

Customer List

Customer ID	Customer Name	Delete (Y/N)
-------------	---------------	--------------

Record Details

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

Add By Copy  Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF Ok Close Clear

### Field Description

Field Name

Description

Field Name	Description
<b>Account No</b>	[Mandatory, Numeric, 14] Type the CASA or TD account number of the customer, for whom the account operating instructions need to be added. The system will accept only valid CASA or TD account numbers.
<b>Branch Name</b>	[Display] This field displays the branch code where the customers account is opened.
<b>Account Status</b>	[Display] This field displays the account status.
<b>Currency</b>	[Display] This field displays the currency of the account.
<b>Group Name</b>	[Mandatory, Alphanumeric, 10, Pick List] Type the Group ID or select it from the pick list. This field is used for adding a new group ID along with the group name. This will be displayed in the <b>Select Existing Group</b> section.
<b>Select Existing Group</b>	
<b>Group Name</b>	[Optional, Pick List] Select the group ID from the pick list.
<b>Description</b>	[Display] This column displays the group description.
<b>Delete Y/N</b>	[Optional, Check Box] Double click the record in this column, select the check box to delete the record.
<b>Customer List</b>	
<b>Customer ID</b>	[Optional, Numeric, 10, Pick List] Type the customer ID or select it from the pick list.
<b>Customer Name</b>	[Display] This column displays the full name of the customer.
<b>Delete Y/N</b>	[Optional, Check Box] Double click the record in this column, select the check box to delete the record.

3. Click the **Add** button.
4. Enter the account number and press the **<Tab> or <Enter>** key.
5. Enter the group code and name.
6. Click the **View/Edit Customers** button and click the **+** button, system will display the list of customers linked to the account.

## Account Level Group Master

Account Level Group Master\*

Account No : 3010000004095 John

Branch Name : 240 WORLI - SANDOZ HOUSE

Account Status : Account Open Regular Currency : INR

Group Name : GRP55 FrndzGrp

Select Existing Groups

Group Name	Description	Delete (Y/N)
------------	-------------	--------------

View / Edit Customers

Customer List

Customer ID	Customer Name	Delete (Y/N)
100000346	JOHN GRISHAM	N

Record Details

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

Add By Copy  Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF Ok Close Clear

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

## 2. Cheque Book Management

## 1.25. 5004 - Cheque Book Request

You can log a cheque book request from the branch using the **Cheque Book Request** option. At EOD, the cheque book is issued for the account and also a report is generated, which includes this request, which has been performed.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To request for a cheque book

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

### Cheque Book Request

1.1

### Field Description

Field Name	Description
------------	-------------

Field Name	Description
<b>Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the account number in which you want to issue a cheque book.</p> <p>The name of the CASA account holder is populated adjacent to the account number.</p>
<b>Account Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>No of Leaves</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the number of cheque leaves requested by the customer from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• 25</li> <li>• 50</li> <li>• 75</li> <li>• 100</li> </ul>
<b>Chequebook Type</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the cheque book type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Normal : Select this option, if the customer has requested for the normal cheque book type</li> <li>• At Par : Select this option, if the customer has requested for the At Par cheque book type</li> </ul> <p>By default, the <b>Normal</b> option is selected in the drop-down list.</p>
<b>Cheque Transaction Code</b>	<p>[Display]</p> <p>This field displays the values based on the account type ( Saving/Current) and Cheque book type selected. The values are 10, 11, 29, 31.</p> <p>If the <b>At Par</b> option is selected from <b>Cheque book Type</b> drop-down list then <b>29</b> or <b>31</b> option is displayed.</p> <p>Similarly, if the <b>Normal</b> option is selected from <b>Cheque book Type</b> drop-down list then <b>10</b> or <b>11</b> option is displayed.</p>

Field Name	Description
<b>Dispatch to Flag</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate dispatch flag from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Send to Branch:</b> Select this option if the cheque book has to be sent to the branch where the customer can collect the cheque book</li> <li>• <b>Send to Customer:</b> Select this option if the cheque book has to be directly sent to the customer</li> </ul>
<b>Branch Code</b>	<p>[Conditional, Pick List]</p> <p>Select the branch code from the pick list.</p> <p>This displays the branch name in the adjacent field.</p> <p>This field is enabled if the <b>Send to Branch</b> option is selected from the <b>Dispatch to Flag</b> drop-down list.</p>
<b>No of Cheque Books</b>	<p>[Mandatory, Numeric, Two]</p> <p>Type the number of cheque books required to be issued.</p> <p>The maximum number of cheque books allowed is 50. This field suggests value of 1 by default.</p>

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

## Cheque Book Request

**Cheque Book Request**

Account No : 5040000000053 dd

Account Ccy : INR

No of Leaves : 25

Chequebook Type : Normal

Cheque Transaction Code : 10

Dispatch to Flag : Send to Branch

Branch Code : 602 3RD AIRFORCE, CH GARH

No. of Cheque Books : 1

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

UDF | OK | Close | Clear

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

## 1.26. CHM37 - Cheque Book Issue Maintenance

The cheque book can be issued by initiating the request for cheque book, followed by issuing the cheque book, and delivering the cheque book to the customer.

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

### Definition Prerequisites

- 8051 - CASA Account Opening

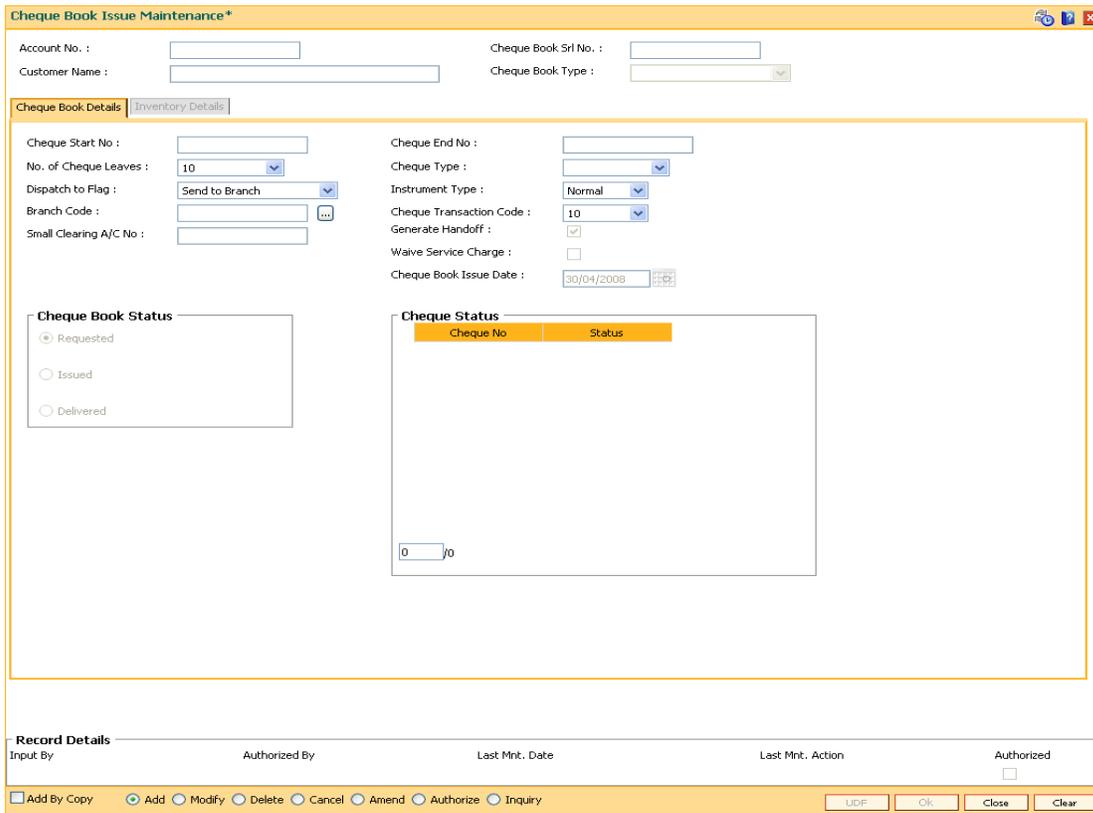
### Modes Available

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

### To request a cheque book

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

### Cheque Book Issue Maintenance



**Cheque Book Issue Maintenance\***

Account No. :  Cheque Book Srl No. :   
Customer Name :  Cheque Book Type :

**Cheque Book Details** | **Inventory Details**

Cheque Start No :  Cheque End No :   
No. of Cheque Leaves : 10 Cheque Type :   
Dispatch to Flag : Send to Branch Instrument Type : Normal  
Branch Code :  Cheque Transaction Code : 10  
Small Clearing A/C No :  Generate Handoff :   
Waive Service Charge :   
Cheque Book Issue Date : 30/04/2008

**Cheque Book Status**

Requested  
 Issued  
 Delivered

**Cheque Status**

Cheque No	Status

0 / 0

**Record Details**

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

Add By Copy  Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF OK Close Clear

## Field Description

Field Name	Description
<b>Account No</b>	[Mandatory, Numeric, 14] Type the CASA account number for which you want to issue a cheque book.
<b>Customer Name</b>	[Display] This field displays the name of the customer who holds the CASA Account.
<b>Cheque Book Srl. No.</b>	[Mandatory, Numeric, Six] Type the serial number of the cheque book.
<b>Cheque Book Type</b>	[Mandatory, Drop-Down] Select the type of cheque book from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Non Personalized</li> <li>• Personalized</li> </ul>

3. Click the **Add** button.

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

## Cheque Book Issue Maintenance

**Cheque Book Issue Maintenance\***
🔍 ? ✖

Account No. : <input type="text" value="06049420000035"/>	Cheque Book Srl No. : <input type="text" value="1"/>
Customer Name : <input type="text" value="KEVIN MATHEW"/>	Cheque Book Type : <input type="text" value="Personalized"/>

Cheque Book Details

Inventory Details

Cheque Start No : <input type="text"/>	Cheque End No : <input type="text"/>
No. of Cheque Leaves : <input type="text" value="10"/>	Cheque Type : <input type="text" value="Standard"/>
Dispatch to Flag : <input type="text" value="Send to Branch"/>	Instrument Type : <input type="text" value="Normal"/>
Branch Code : <input type="text" value="9999"/>	Cheque Transaction Code : <input type="text" value="10"/>
Small Clearing A/C No : <input type="text" value="0"/>	Generate Handoff : <input checked="" type="checkbox"/>
	Waive Service Charge : <input type="checkbox"/>
	Cheque Book Issue Date : <input type="text"/>

**Cheque Book Status**

Requested

Issued

Delivered

**Cheque Status**

Cheque No	Status

0/0

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

<input type="checkbox"/> Add By Copy <input checked="" type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry	<input type="button" value="UDF"/> <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>
--	--

5. Enter the required information in the various tabs.

## Cheque Book Details

**Cheque Book Issue Maintenance\***

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

**Cheque Book Details** | Inventory Details

Cheque Start No. :  
 No. of Cheque Leaves : 50  
 Dispatch to Flag : Send to Branch  
 Branch Code : 9999  
 Small Clearing A/C No : 0000000000001627

Cheque End No. :  
 Cheque Type : Special  
 Instrument Type : At Par  
 Cheque Transaction Code : 29  
 Generate Handoff :   
 Waive Service Charge :   
 Cheque Book Issue Date :

**Cheque Book Status**

Requested  
 Issued  
 Delivered

**Cheque Status**

Cheque No.	Status
0	/0

**Record Details**

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

Add By Copy  Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF Ok Close Clear

### Field Description

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

Field Name	Description
<b>No. of Cheque Leaves</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the number of cheque leaves requested by the customer, from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• 10</li> <li>• 25</li> <li>• 50</li> <li>• 75</li> <li>• 100</li> </ul> <p>By default, the system displays the value defined at the product level.</p>
<b>Cheque Type</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the type of cheque from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Standard</li> <li>• Special</li> <li>• Others</li> </ul>
<b>Dispatch to Flag</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate option from where the customer can receive the cheque book, from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Send to Branch</li> <li>• Send to Customer</li> </ul>
<b>Instrument Type</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the type of instrument to be issued from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Normal</li> <li>• AT Par</li> </ul>
<b>Branch Code</b>	<p>[Conditional, Pick List]</p> <p>Select the branch code from the pick list.</p> <p>This field is enabled if the <b>Send to Branch</b> option is selected from the <b>Dispatch to Flag</b> drop-down list.</p>

Field Name	Description
<b>Cheque Transaction Code</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the cheque transaction code from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• 10</li> <li>• 11</li> <li>• 29</li> <li>• 31</li> </ul> <p>If the <b>At Par</b> option is selected from <b>Chequebook Type</b> drop-down list then <b>29</b> or <b>31</b> option should be selected from the drop-down list.</p> <p>Similarly, if the <b>Normal</b> option is selected from <b>Chequebook Type</b> drop-down list then <b>10</b> or <b>11</b> option should be selected from the drop-down list.</p>
<b>Small Clearing A/C No.</b>	<p>[Display]</p> <p>Type the small clearing account number.</p> <p>The system generates an encoded account number at the time of issue of the cheque book. This is the number, which can be entered on the MICR line of the check. Automated clearinghouses will use this number for sending the files for inward clearing. <b>FLEXCUBE Retail</b> accounts number can be up to 16 digits where as Automated clearing houses may not use the same account number length. So system stores this cross-reference.</p>
<b>Generate Handoff</b>	<p>[Optional, Check Box]</p> <p>Select the <b>Generate Handoff</b> check box if the cheque book is required to be printed in the bank.</p>
<b>Waive Service Charge</b>	<p>[Optional, Check Box]</p> <p>Select the <b>Waive Service Charge</b> check box to waive the service charge on cheque book issue.</p>
<b>Cheque Book Issue Date</b>	<p>[Display]</p> <p>This field displays the system by default displays the cheque book issue date.</p> <p>The issue date is same as posting date.</p>

Field Name	Description
<b>Cheque Book Status</b>	<p>[Conditional, Radio Button]</p> <p>Click on the appropriate status of the cheque book.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Requested</li> <li>• Issued</li> <li>• Delivered</li> </ul> <p>By default the <b>Requested</b> option is selected in <b>Add</b> mode.</p> <p>This field is enabled in the <b>Modify</b> mode.</p> <p>The system places a request for the cheque book.</p>
<b>Cheque Status</b>	<p>[Display]</p> <p>This field displays the status of each leaf in the cheque book.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• P - Paid</li> <li>• U - Unpaid</li> <li>• S - Stopped</li> </ul> <p>The system displays a maximum of four rows of 25 places each. Each place displays the status of each leaf of a cheque book.</p>

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

#### **To issue or deliver a cheque book to the customer**

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

### **Inventory Details**

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

**Cheque Book Issue Maintenance\***

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

**Cheque Book Details** | **Inventory Details**

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

**Denomination Details :**

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

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TRITU	SRITU	24/12/2009 10:29:59	Authorize	<input checked="" type="checkbox"/>

Add By Copy  
  Add  
  Modify  
  Delete  
  Cancel  
  Amend  
  Authorize  
  Inquiry

UDF   OK   Close   Clear

### Field Description

Field Name	Description
<b>Stock Code</b>	<p>[Display]</p> <p>This field displays the stock code.</p> <p>Stock code is a unique number. The specified code enables the user to track the inventory.</p> <p>A stock code has to be unique in the system and will always be linked to an issuer code and currency code.</p>
<b>Stock Sub Type</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the stock sub type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Standard</li> <li>• Special</li> <li>• Others</li> </ul>
<b>Stock Type</b>	<p>[Display]</p> <p>This field displays the stock type.</p>
<b>Currency</b>	<p>[Display]</p> <p>This field displays the currency code for the inventory.</p>

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

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

## 1.27. CHM35 - Stop Cheque Instructions

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

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

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

### Definition Prerequisites

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

### Modes Available

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

### To stop cheque payment

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

## Stop Cheque Instructions

🔍 📄 🗑
**Stop Cheque Instructions\***

Account Number :

Customer Name :

Cheque Start Number :

Cheque End Number :

Amount :

Cheque Beneficiary Name :

Reason :

Cheque Date :

Stop Cheque Instruction Date :

SC Waiver

**Stop Cheque**

Lost  Stop

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy  
  Add  
  Modify  
  Delete  
  Cancel  
  Amend  
  Authorize  
  Inquiry

### Field Description

Field Name	Description
<b>Account Number</b>	[Mandatory, Numeric, 14] Type the account number for which the stop payment instructions is to be maintained.
<b>Customer Name</b>	[Display] This field displays the name of the customer who holds the CASA account.
<b>Cheque Start Number</b>	[Mandatory, Numeric, 13] Type the start number of the cheque.
<b>Cheque End Number</b>	[Mandatory, Numeric, 13] Type the end number of the cheque.  The start number and the end number of the cheque will determine the range of cheques.  If a single cheque is to be stopped, the start number and end number will be the same.

Field Name	Description
<b>Amount</b>	[Optional, Numeric, 13, Two] Type the amount of the stopped cheque. The consolidated amount, if more than one cheque is stopped for payment.
<b>Cheque Beneficiary Name</b>	[Optional, Alphanumeric, 120] Type the name of the beneficiary of the cheque.
<b>Reason</b>	[Mandatory, Alphanumeric, 120] Type the reason for the stop cheque request.
<b>Cheque Date</b>	[Mandatory, Pick List, dd/mm/yyyy] Select the stop cheque date from the pick list. This is the date on the cheque, which is stopped.
<b>Stop Cheque Instruction Date</b>	[Display] This field displays the stop cheque instruction date and time. This is the date on which the customer issues the instruction to stop the cheque.
<b>SC Waiver</b>	[Optional, Check Box] Select the <b>SC Waiver</b> check box to waive the service charges for the stop cheque instruction issued by the customer.
<b>Stop Cheque</b>	[Mandatory, Radio Button] Click the appropriate stop cheque option. The options are: <ul style="list-style-type: none"> <li>• Lost - Click this option, if the cheque is lost</li> <li>• Stop - Click this option, to stop the cheque issued by the customer</li> </ul>

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

## Stop Cheque Instructions

**Stop Cheque Instructions\***

Account Number : 3010000003205  
Customer Name : KARNAV  
Cheque Start Number : 00000000011  
Cheque End Number : 00000000012  
Amount : INR 50,000.00  
Cheque Beneficiary Name : John  
Reason : Lost Cheque  
Cheque Date : 22/08/2010  
Stop Cheque Instruction Date : 24/08/2010 09:55:04  
SC Waiver

**Stop Cheque**  
 Lost  Stop

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy    Add    Modify    Delete    Cancel    Amend    Authorize    Inquiry

UDF   Ok   Close   Clear

7. Click the **Ok** button.
8. The system displays the message "Authorisation Required. Do You Want to continue". Click the **Ok** button.
9. The system displays the **Authorization Reason** screen.
10. Enter the relevant information and click the **Grant** button.
11. The system displays the message "Record Authorized.." Click the **Ok** button.

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

## 1.28. CHM58 - Cheque Mandate Maintenance

You can maintain cheque level mandates using this screen. System allows a mandate maintenance if **Cheque Mandate** flag is ticked at account level in the **Account Master Maintenance** (Fast Path: CH021) option. Further the Cheque number entered here is validated for existence in the cheque book issue table. In case the status of the cheque is Paid/Stopped/Not Issued, Cheque mandate maintenance is not permissible.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

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

### To add a cheque mandate

1. Type the fast path **CHM58** and click **Go** or navigate through the menus to **Transaction Processing > Account Transaction > CASA Account Transactions > Other Transactions > Cheque Mandate Maintenance**.
2. The system displays the **Cheque Mandate Maintenance** screen.

### Cheque Mandate Maintenance

**Cheque Mandate Maintenance\***

Account Number :  Account Name :   
Cheque Number :  Cheque Status :   
Amount :   
Cheque Date :   
Beneficiary Name :   
Reference Number :   
Description/Remarks :

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy  Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF Ok Close Clear

### Field Description

<b>Field Name</b>	<b>Description</b>
<b>Account Number</b>	[Mandatory, Numeric, 14] Type the account number where the cheque mandate is to be maintained.
<b>Account Name</b>	[Display] This field displays the customer name.
<b>Cheque Number</b>	[Mandatory, Numeric, 12] Type the cheque number.
<b>Cheque Status</b>	[Display] This field displays the cheque status.
<b>Amount</b>	[Optional, Numeric, 13, Two] Type the amount.
<b>Cheque Date</b>	[Mandatory, Pick List, dd/mm/yyyy] Type the cheque date or select it from the pick list.
<b>Beneficiary Name</b>	[Mandatory, Alphanumeric, 40] Type the beneficiary name.
<b>Reference Number</b>	[Optional, Alphanumeric, 16] Type the applicable reference number for the maintenance.
<b>Description/Remarks</b>	[Optional, Alphanumeric, 40] Type the description/remarks.

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. Enter the appropriate information.

### **Cheque Mandate Maintenance**

**Cheque Mandate Maintenance\***

Account Number : 0240100000898      Account Name : PURNACHANDRA  
Cheque Number : 00000000001      Cheque Status : Rejected  
Amount : 100.00  
Cheque Date : 15/04/2008  
Beneficiary Name : Nipun Loomba  
Reference Number : Ref 1  
Description/Remarks : Cheque Ref

---

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy     Add     Modify     Delete     Cancel     Amend     Authorize     Inquiry

UDF    OK    Close    Clear

6. Click the **Ok** button.
7. The system displays the message, "Record Added...Authorisation Pending". Click the **OK** button.
8. The data is added once the record is authorized.

### **3. Passbook Related Transactions**

## 1.29. 7030 - Passbook Issue/Lost Maintenance

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

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

**Note:** SC is not supported under this screen.

For example:

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

### Definition Prerequisites

- 8051 - CASA Account Opening

### Other Prerequisites

Not Applicable

### To issue a new passbook

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

## Passbook Issue/Lost Maintenance

**Passbook Issue/Lost Maintenance\***

Account No : <input type="text"/>	Org Deposit No : <input type="text"/>
Account Ccy : <input type="text"/>	Account Open Date : <input type="text"/>
Passbook Status : <input type="text"/>	Current Passbook No : <input type="text"/>
Action : <input type="text"/>	New Passbook No : <input type="text"/>
Customer IC : <input type="text"/>	Customer ID : <input type="text"/>
Name : <input type="text"/>	Joint Holder : <input type="text"/>
Address : <input type="text"/>	Joint Holder : <input type="text"/>
	Res Tel No : <input type="text"/>
	Mobile No : <input type="text"/>
Town / City : <input type="text"/>	Nomination : <input type="text"/>
Pin Code : <input type="text"/>	Product Code : <input type="text"/>
State : <input type="text"/>	
Country : <input type="text"/>	

Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	<b>Inventory</b>	Pin Validation	Service Charge	Signature	Travellers Cheque
------	------------	--------	-----------	--------------	------------	------------------	----------------	----------------	-----------	-------------------

### Field Description

Field Name	Description
<b>Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the account number. The short name of the account holder is populated adjacent to the account number.</p>
<b>Org Deposit No</b>	<p>[Conditional, Pick List]</p> <p>Select the original deposit number from the pick list.</p> <p>The original deposit number is the source or the parent deposit no from which the new deposit is created due to interest payout or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit.</p> <p>This field is enabled if a TD account with passbook facility is selected in the <b>Account Number</b> Field.</p>

<b>Field Name</b>	<b>Description</b>
<b>Account Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>Account Open Date</b>	<p>[Display]</p> <p>This field displays the date on which the account is opened.</p>
<b>Current Passbook No</b>	<p>[Display]</p> <p>This field displays the number of the last issued passbook on the account.</p>
<b>Current Passbook Status</b>	<p>[Display]</p> <p>This field displays the status of the passbook, which was last issued to the customer.</p> <p>If the passbook has been issued at least once, the value in this field will be Pass Book Issued.</p> <p>If the passbook has never been issued, the value in this field will be Not Issued.</p>
<b>Action</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the action to be performed from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Passbook Not Issued</li> <li>• Passbook Issued</li> <li>• Passbook Lost</li> </ul>
<b>New Passbook No.</b>	<p>[Mandatory, Numeric, 10]</p> <p>Type the number of the new passbook that is being issued to the customer.</p>
<b>Name</b>	<p>[Display]</p> <p>This field displays the name of the customer who holds the account.</p>

Field Name	Description
<b>Customer IC</b>	<p>[Display]</p> <p>This field displays the identification code of the customer.</p> <p>A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.</p>
<b>Customer ID</b>	<p>[Display]</p> <p>This field displays the customer ID.</p>
<b>Address</b>	<p>[Display]</p> <p>This field displays the address of the customer.</p> <p>This is defaulted from the <b>Customer Addition</b> option.</p>
<b>Joint Holder</b>	<p>[Display]</p> <p>This field displays the name of the joint holder.</p>
<b>Town / City</b>	<p>[Display]</p> <p>This field displays the name of the town and city where the customer resides.</p> <p>This is defaulted from the <b>Customer Addition</b> option.</p>
<b>State</b>	<p>[Display]</p> <p>This field displays the name of the state where the customer resides.</p> <p>This is defaulted from the <b>Customer Addition</b> option.</p>
<b>Country</b>	<p>[Display]</p> <p>This field displays the name of the country where the customer resides.</p> <p>This is defaulted from the <b>Customer Addition</b> option.</p>
<b>Pin Code</b>	<p>[Display]</p> <p>This field displays the zip code of the customer.</p> <p>This is defaulted from the <b>Customer Addition</b> option.</p>
<b>Nomination</b>	<p>[Display]</p> <p>This field displays the nomination for the account..</p>
<b>Product Code</b>	<p>[Display]</p> <p>This field displays the product code to which the account belong.</p>

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

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

#### **To mark a passbook as lost**

1. Select the action to be performed.
2. Enter the account number and press the **<Tab> or <Enter>** key.
3. The system displays the message "psbkLostRelsu..". Click the **Ok** button
4. Enter the new passbook number and press the **<Tab> or <Enter>** key
5. The system displays the message "Do you want to issue a new passbook?". Click the **Ok** button.
6. The system displays a message "New Passbook Issued successfully.". Click the **Ok** button.
7. Click the **View** button to view the new passbook details.  
OR  
Click the **Print** button to print the passbook details.  
OR  
Click the **Close** button.

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

## 1.30. 7010 - Passbook Update

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

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

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

### Definition Prerequisites

- 7030 - Passbook Issue/Lost Maintenance

### Modes Available

Not Applicable

### To update the passbook

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

## Passbook Update

Passbook Update\*

Account No :  Org Deposit No:

Passbook No:  Last Psbk Bal :  Line No. :

Reprint :  From SrNo. :

Start Date :

No	Txn Dt	Particulars	Chq/Ref.No	Value Dt	Withdrawal	Deposit	Balance
----	--------	-------------	------------	----------	------------	---------	---------

0 /0

<< >> Print View OK Close Clear

### Field Description

Field Name	Description
<b>Account No</b>	[Mandatory, Numeric, 14] Type the customer's account number. The customer's name is displayed adjacent to the account number.
<b>Org Deposit No</b>	[Display] This field displays the original deposit number. The original deposit number is the source or the parent deposit no from which the new deposit is created due to interest payout or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit. Note: The first stage list will display the latest deposit numbers for each deposit under that particular account.
<b>Passbook No</b>	[Display] This field displays the number of the customer passbook which has to be updated.

Field Name	Description
<b>Last Psbk Bal</b>	[Display] This field displays the final balance when the passbook was last printed.
<b>Line No.</b>	[Display] This field displays the line number from where printing should begin. <b>Oracle FLEXCUBE</b> keeps track of the line numbers printed on the passbook. Passbook printing will be done from this line number.
<b>Reprint</b>	[Optional, Check Box] Select the <b>Reprint</b> check box, if certain transactions need to be reprinted on the passbook. If the reprint option is selected, the user will have to enter the start date from which reprinting is required and the balance in the account on the start date.
<b>FromSrNo.</b>	[Display] This field displays the serial number from where the passbook should be updated.
<b>Start Date</b>	[Conditional, Pick List, dd/mm/yyyy] Type the date onwards which the pending entries need to be updated. This field is enabled only if the <b>Reprint</b> check box is selected.
<b>Opening Balance</b>	[Display] This field displays the opening balance of the customer. The opening balance is the closing balance of the last entry updated.

Column Name	Description
<b>No</b>	[Display] This column displays the serial number of the transactions.
<b>Txn Date</b>	[Display] This column displays the date on which the transaction is entered into the system.
<b>Particulars</b>	[Display] This column displays the description of the transaction. The description gets defaulted from the <b>Transaction Mnemonic Codes</b> option.
<b>Cheque/Ref. No</b>	[Display] This field displays the cheque/reference number of the transaction.

Column Name	Description
<b>Value Date</b>	[Display] This column displays the value date of the transaction.
<b>Withdrawal</b>	[Display] This field displays the withdrawal amount.
<b>Deposit</b>	[Display] This field displays the deposit amount in the account.
<b>Balance</b>	[Display] This field displays the running balance of the account after every transaction.

3. Enter the account number press the **<Tab>** or **<Enter>** key.
4. To reprint certain transactions, select the **Reprint** check box and enter the start date.
5. Click the **Ok** button.
6. The system displays the updated passbook details.

### Passbook Update

**Passbook Update\***

Account No : 000000003533 JACK K JASON      Org Deposit No:      ...

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

Reprint :       From SrNo. : 1

Start Date : 31/01/2008

No	Txn Dt	Particulars	Chq/Ref.No	Value Dt	Withdrawal	Deposit	Balance
1	SID 31/01/2008	25/04/2008	SI-000000002220	0	100.00	D	60,537,002.96
2	FTD 31/01/2008	25/04/2008	Future Dated Cash Deposit	000000000000	10.00	C	60,537,012.96
3	CHD 31/01/2008	26/04/2008	Cheques Deposited On CASA. Account	123456789012	1,000.00	C	60,538,012.96
4	MSD 31/01/2008	26/04/2008	Miscellaneous Customer Debit	000000000000	100.00	D	60,537,912.96
5	CSD 31/01/2008	26/04/2008	Cash Deposit	000000000000	60,000.00	C	60,597,912.96
6	CSD 31/01/2008	26/04/2008	Cash Deposit	000000000000	70,000.00	C	60,667,912.96
7	CSW 31/01/2008	26/04/2008	Cash Withdrawal	000000000000	1,000.00	D	60,666,912.96
8	SWD 31/01/2008	30/04/2008	Sweep In Debit - 000000022509	0	5,000.00	D	60,661,912.96

1 | 1

<< >> Print View OK Close Clear

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

## 4. Credit Transactions

## 1.31. 1401 - Cash Deposit

Cash can be deposited in a CASA account using **this** option.

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

### Definition Prerequisites

- BAM97 - Currency Codes Cross Reference
- CASA Account Opening

### Modes Available

Not Applicable

### To deposit cash in CASA account

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

### Cash Deposit

The screenshot shows a web application window titled "Cash Deposit". The interface includes several input fields and dropdown menus for data entry. On the left side, there are fields for "Account No.", "Branch Name", "Product Name", "Account Coy.", "Txn Coy.", "Account Coy. Rate", "Txn Coy. Rate", "Txn Amount", "Account Amount", "Charges (Lo)", "Deposit Type" (set to "General"), "Value Date" (03/04/2017), "User Reference No.", and "Narrative" (CASH DEP). On the right side, there are fields for "Existing PAN No.", "PAN No for Transaction", and "Form 60 / 61". A "Total Cash Deposited Today" field is also present. At the bottom of the screen, there is a navigation bar with buttons for "Card", "Change Pin", "Cheque", "Cost Rate", "Denomination", "Instrument", "Inventory", "Pin Validation", "Service Charge", "Signature", and "Travellers Cheque". Below this bar are four buttons: "OK", "Close", and "Clear".

### Field Description

Field Name	Description
------------	-------------

Field Name	Description
<b>Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the account number in which you want to deposit cash.</p> <p>The name of the CASA account holder is populated adjacent to the account number.</p>
<b>Existing PAN No</b>	<p>[Display]</p> <p>This field displays the PAN number of primary customer of the account.</p> <p>This field is displayed when account number is entered and tabbed out..</p>
<b>Branch Name</b>	<p>[Display]</p> <p>This field displays the valid branch code and name.</p> <p>Branch code should belong to the account number entered and not the login branch.</p>
<b>PAN No for Transaction</b>	<p>[Alphanumeric, 10]</p> <p>Enter the PAN Number for the transaction.</p> <p>The PAN number should be entered in the 'AAAAAnnnnA' format, where 'A' is the alphabetic part and n is the numeric part.</p> <p>This field displays the same PAN number as displayed in 'Existing PAN No' if it is available.</p>
<b>Product Name</b>	<p>[Display]</p> <p>This field displays the valid product code and name.</p> <p>Product code should belong to the account number entered.</p>
<b>Form 60 / 61</b>	<p>[Optional, Drop-down]</p> <p>Select the value from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Form 60</li> <li>• Form 61</li> <li>• None</li> </ul> <p>This field is applicable if <b>Existing Pan No</b> and <b>PAN No for Transaction</b> fields is not provided.</p>
<b>Account Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>

<b>Field Name</b>	<b>Description</b>
<b>Txn Ccy</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the transaction currency from the drop-down list.</p> <p>The transaction currency is the currency in which the transaction will take place.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.</p>
<b>Profitability Band</b>	<p>[Display]</p> <p>This field displays the information present in field cod_26 in ci-cust-cbr-codes for the primary customer.</p> <p>This field is displayed after entering the account number and tabbed out.</p>
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Txn Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Txn Amount</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the transaction amount.</p> <p>The transaction amount is the amount that will be deposited in the account.</p> <p>The amount is entered in the transaction currency for depositing cash. The cash deposit amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p>
<b>Total Cash Deposited Today</b>	<p>[Display]</p> <p>This field displays the total authorised cash deposited into account from branch channels till the point of entry of account number by the user using any deposit type.</p> <p>This total amount will include only the cash deposited via this screen transaction for the day .</p>

Field Name	Description
<b>Account Amount</b>	<p>[Display]</p> <p>This field displays the amount which will be credited in account currency.</p> <p>The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency.</p>
<b>Charges (LCy)</b>	<p>[Display]</p> <p>This field by displays the charges.</p>
<b>Deposit Type</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the nature of deposit transaction from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• General</li> <li>• Third party</li> <li>• Bulk</li> <li>• Currency Chest</li> </ul>
<b>Value Date</b>	<p>[Display]</p> <p>This field by default displays the current date as the value date of the transaction.</p>
<b>User Reference No</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type user reference number.</p> <p>The user reference number is assigned to identify the transaction.</p>
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p> <p>This field displays the default narration, based on the transaction. The user can change the narration if required.</p>

3. Enter the account number and press the <Tab> or <Enter>key.
4. The branch code and name, product code and name will be displayed.
5. Select the transaction currency from the drop-down list.
6. Enter the transaction amount and narration.

## Cash Deposit

Cash Deposit\*

Account No. :	5010000003435	NISHANKMAT2	Existing PAN No. :	
Branch Name :	240	MAIN BRANCH	PAN No for Transaction :	
Product Name :	10001	Savings Account - Liability - Quarterly	Form 60 / 61 :	
Account Ccy. :	INR	Txn Ccy. :	INR	
Account Ccy. Rate :	1.00000	Txn Ccy. Rate :	1.00000	
Txn Amount :	1,000.00	Total Cash Deposited Today :	0.00	
Account Amount :	1,000.00			
Charges (Lcy) :	0.00			
Deposit Type :	General			
Value Date :	02/09/2016			
User Reference No. :				
Narrative :	CASH DEP			

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

UDF    OK    Close    Clear

6. Click the **Ok** button.
7. The system displays the message "Authorisation Required. Do You Want to continue". Click the **Ok** button.
8. The system displays the **Authorization Reason** screen.
9. Enter the relevant information and click the **Grant** button.
10. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
11. The system displays the **Document Receipt** screen.
12. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.  
OR  
Click the **Cancel** button.

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

## 1.32. 1822 - Cash Deposit FW/FCR

Cash can be deposited in a CASA account using **this** option.

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

### Definition Prerequisites

- BAM97 - Currency Codes Cross Reference
- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To deposit cash in CASA account

1. Type the fast path **1822** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Cash > Cash Deposit FW/FCR**.
2. The system displays the **Cash Deposit FW/FCR** screen.

### Cash Deposit FW/FCR

Cash Deposit FW/FCR\*

**PLEASE ENSURE TO VERIFY SIGNATURE USING 7106 / 7116.**

Account No. :

Account Ccy. :

Txn Ccy. :

Account Ccy. Rate :

Txn Ccy. Rate :

Txn Amount :

Account Amount :

Deposit Type :

Value Date :

User Reference No. :

Narrative :

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

UDF OK Close Clear

### Field Description

<b>Field Name</b>	<b>Description</b>
<b>Account No</b>	<p>[Mandatory, Numeric,14]</p> <p>Type the account number in which you want to deposit cash.</p> <p>The name of the CASA account holder is populated adjacent to the account number.</p>
<b>Branch</b>	<p>[Display]</p> <p>This field displays the valid branch code and name.</p> <p>Branch code should belong to the account number entered and not the login branch.</p>
<b>Product Name</b>	<p>[Display]</p> <p>This field displays the valid product code and name.</p> <p>Product code should belong to the account number entered.</p>
<b>Account Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>Txn Ccy</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the transaction currency from the drop-down list.</p> <p>The transaction currency is the currency in which the transaction will take place.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.</p>
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>

<b>Field Name</b>	<b>Description</b>
<b>Txn Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank..</p> <p>The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Txn Amount</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the transaction amount.</p> <p>The transaction amount is the amount that will be deposited in the account.</p> <p>The amount is entered in the transaction currency for depositing cash. The cash deposit amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p>
<b>Account Amount</b>	<p>[Display]</p> <p>This field displays the amount which will be credited in account currency.</p> <p>The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency.</p>
<b>Deposit Type</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the nature of deposit transaction from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• General</li> <li>• Third party</li> <li>• Bulk</li> <li>• Currency Chest</li> </ul>
<b>Value Date</b>	<p>[Display]</p> <p>This field by default displays the current date as the value date of the transaction.</p>
<b>User Reference No</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type user reference number.</p> <p>The user reference number is assigned to identify the transaction.</p>
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p> <p>This field displays the default narration, based on the transaction. The user can change the narration if required.</p>

3. Enter the account number and press the <Tab> or <Enter>key.
4. The branch code and name, product code and name will be displayed.
5. Select the transaction currency from the drop-down list.
6. Enter the transaction amount and narration.
7. Click the **Ok** button.
8. The system displays the message "Authorisation Required. Do You Want to continue". Click the **Ok** button.
9. The system displays the **Authorization Reason** screen.
10. Enter the relevant information and click the **Grant** button.
11. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
12. The system displays the **Document Receipt** screen.
13. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.  
OR  
Click the **Cancel** button.

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

## 1.33. 1429 - Flexible RD Deposit by Cash

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

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

### Example:

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

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To deposit cash in a flexible RD savings account

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

## Flexible RD Deposit by Cash

Flexible RD Deposit by Cash

Account No :

Account Ccy :  Txn Ccy :

Acct Ccy Rate :  Txn Ccy Rate :

Payment Type :

Txn Amount :

Account Amt :

Value Date : 29/02/2008

User Reference No :

Narrative : Flexible RD deposit by Cash

Other Transactions

Inventory Details

Ok Cancel

### Field Description

Field Name	Description
<b>Account No</b>	[Mandatory, Numeric, 14] Type the flexible RD account number.
<b>Account Ccy</b>	[Display] This field displays the currency in which the customer account is opened. If the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency.
<b>Txn Ccy</b>	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. The system will not allow Initial Deposit payment transaction if the transaction currency and the account currency are different. For Variable Deposit payment transaction, the system will allow the transaction to be processed even if the transaction and account currencies are different.

Field Name	Description
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Txn Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Payment Type</b>	<p>[Display]</p> <p>This field displays the payment type.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Initial Deposit: For the first transaction (applicable only to Flexible RD (Savings) accounts)</li> <li>• Variable Deposit: For subsequent transactions</li> </ul>
<b>Txn Amount</b>	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the transaction amount.</p> <p>If the <b>Payment Type</b> is <b>Initial Deposit</b>, this field displays the minimum initial deposit amount which the customer wants to deposit in the Flexible RD (Savings) account. The value is defaulted from the product level.</p> <p>If the <b>Payment Type</b> is <b>Variable Deposit</b>, the user can enter the variable deposit amount as requested by the customer.</p>
<b>Account Amt</b>	<p>[Display]</p> <p>This field displays the account amount.</p> <p>The transaction amount is calculated in the account currency and the system posts the entries to the accounts in the account currency.</p> <p>If the local currency of the bank is different from the account currency of the customer, the amount entered in the <b>Txn Amount</b> field is converted to the account currency at the specified exchange rate. If the currency of the local bank and the account currency are the same, the amount in the <b>Txn Amount</b> field and the <b>Account Amt</b> field will be the same.</p>

Field Name	Description
<b>Value Date</b>	[Display] This field displays the value date of the transaction.
<b>User Reference No</b>	[Optional, Alphanumeric, 40] Type the user reference number.
<b>Narrative</b>	[Mandatory, Alphanumeric, 40] Type the narration of the transaction. The system by default displays the narration as 'Flexible RD deposit by Cash'.

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. Enter the transaction amount.

### Flexible RD Deposit by Cash

Flexible RD Deposit by Cash

Account No : 000000033100 YOKPSOUFYAN1099

Account Coy : IDR Txn Coy : IDR

Acct Coy Rate : 1.00000 Txn Coy Rate : 1.00000

Payment Type : Variable Deposit

Txn Amount : 1,250.00

Account Amt : 1,250.00

Value Date : 15/01/2009

User Reference No : 87678564

Narrative : Flexible RD deposit by Cash

Other Transactions

Inventory Details

Ok Cancel

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

9. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
10. The system displays the **Documents** screen.
11. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do You Want To Print". Click the **Yes** button.  
OR  
Click the **Cancel** button.

## 1.34. 1421 - RD Installment Payment/Inquiry

This option is used for making installment payments to the Recurring Deport account. Based on the product parameters, the amount and the frequency of installment is set at the account level. This screen supports advance payment for RD installments. You can make payment through various modes such as Cash, Cheque, GL, Transfer from CASA modes. RD accounts where advance installments have been paid will be allowed to be closed prematurely.

This option also displays penalty details, maturity details, account status etc.

### Definition Prerequisites

- 8051 - CASA Account Opening
- CHM02-CASA Interest Rate Tires Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance

### Modes Available

Not Applicable

### To perform RD installment payment by cash

1. Type the fast path **1421** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Cash > RD Installment Payment by Cash**.
2. The system displays the **RD Installment Payment by Cash** screen.

### RD Installment Payment/Inquiry

RD Installment Payment / Inquiry

**RD Account Details**

Account No :\*  Account Ccy :

Product Code :

Installment Mode :\*

Installment Frequency :

Maturity Amount :

\* Maturity Amount is calculated without considering Tax/Applicable Service charges

**Penalty Details**

Penalty Rate :  Fixed Penalty Amount :

**Maturity Details**

Maturity Date :

Installments Remaining :

Partial Instl Allowed :  Grace Days :

**Inquiry Details**

Total Installment Amount :  Total Penalty :  Total Flexible Amount Paid :

Advance payment :  Amount Paid Today :  Flexible Installment within duration :

Installment Amount :

Installation No.	Installation Date	Payment Date	Amount Paid	Penalty Amount	Cumulative Amount Due	Status
I						

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

## Field Description

<b>Field Name</b>	<b>Description</b>
<b>RD Account Details</b>	
<b>Account No</b>	[Mandatory, Numeric, 14] Type the RD account number.
<b>Account Ccy</b>	[Display] This field displays the account currency.
<b>Product Code</b>	[Display] This field displays the product code under which the account is opened.
<b>Installment Mode</b>	[Mandatory, Drop-Down] Select the installment mode from the drop-down list. The options are: <ul style="list-style-type: none"><li>• Cash</li><li>• General Ledger</li><li>• Transfer from CASA</li></ul>
<b>Installment Frequency</b>	[Display] This field displays the installment frequency.
<b>Maturity Amount</b>	[Display] This field displays the maturity amount.
<b>Penalty Details</b>	
<b>Penalty Rate</b>	[Display] This field displays the penalty rate.
<b>Fixed Penalty Amount</b>	[Display] This field displays the fixed penalty amount.
<b>Maturity Details</b>	
<b>Maturity Date</b>	[Display] This field displays the maturity date.
<b>Installments Remaining</b>	[Display] This field displays the number of installments that are pending.
<b>Partial Instl Allowed</b>	[Display] This field displays whether partial installment is allowed or not.

<b>Field Name</b>	<b>Description</b>
<b>Grace Days</b>	[Display] This field displays the number of grace days allowed.
<b>Inquiry Details</b>	
<b>Total Installment Amount</b>	[Display] This field displays the total installment amount.
<b>Total Penalty</b>	[Display] This field displays the total penalty amount.
<b>Amount Paid Today</b>	[Display] This field displays the amount that has been paid today.
<b>Advance payment</b>	[Display] This field displays the advance payment made.
<b>Installment Amount</b>	[Display] This field displays the installment amount.
<b>Total Flexible Amount Paid</b>	[Display] This field the maximum flexible amount that can be paid.
<b>Flexible Installment within Duration</b>	[Display] This field displays the installment amount.

<b>Column Name</b>	<b>Description</b>
<b>Installment No.</b>	[Display] This field displays the installment number.
<b>Installment Date</b>	[Display] This field displays the installment date.
<b>Payment Date</b>	[Display] This field displays the payment date.
<b>Amount Paid</b>	[Display] This field displays the amount that has been paid.
<b>Penalty Amount</b>	[Display] This field displays the penalty amount.
<b>Cumulative Amount Due</b>	[Display] This field displays the cumulative amount that is due.

Column Name	Description
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<b>Status</b>	[Display] This field displays the status of the installment. The status field will updated as per the payment made.
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3. Enter the RD account number and press the <Tab> or <Enter> key.
4. Select the installment mode from the drop-down list.
5. Click the **Ok** button.

### RD Installment Payment/Inquiry

**RD Account Details**

Account No : 504000000002317    PREETHAM P    Account Ccy : INR

Product Code : 12001-RD - Cor

Installment Mode : Cash

Installment Frequency : Monthly

Maturity Amount : 7,36,874.67

# Maturity Amount is calculated without considering Tax/Applicable Service charges

**Penalty Details**

Penalty Rate : 6.25000    Fixed Penalty Amount : 0.00

**Maturity Details**

Maturity Date : 30/06/2015    Installments Remaining : 5

Partial Instl Allowed :     Grace Days : 20

**Inquiry Details**

Total Installment Amount : 7,20,000.00    Total Flexible Amount Paid : 0.00

Advance payment : 0.00    Flexible Installment within duration : 0.00

Instalment No.	Instalment	Paid	Penalty Amount	Cumulative Amount Due	Status
1	31-Dec-2014	0.00	0.00	1,20,000.00	Paid
2	31-Jan-2015	4,567.31	0.00	2,40,000.00	Paid Advan
3	28-Feb-2015	0.00	0.00	3,60,000.00	Overdue
4	31-Mar-2015	0.00	0.00	4,80,000.00	Overdue
5	30-Apr-2015	0.00	0.00	6,00,000.00	Overdue
6	31-May-2015	0.00	0.00	7,20,000.00	Due

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

UPD    OK    Close    Clear

6. The system displays the message "Do you want to continue?". Click the **Ok** button.
7. The system displays the **RD Installment Payment by Cash** screen depending on the selected installment mode.
8. Enter the required information in the appropriate screen.

## RD Installment Payment by Cash

**RD Installment Payment by Cash\***

Account No :	<input type="text" value="304000000002317"/>	<input type="text" value="FREETHAM P"/>
Account Ccy :	<input type="text" value="INR"/>	Txn Ccy : <input type="text" value="INR"/>
Acct Ccy Rate :	<input type="text" value="1.00000"/>	Txn Ccy Rate : <input type="text" value="1.00000"/>
Txn Amount :	<input type="text"/>	Account Amt : <input type="text" value="4,80,000.00"/>
Overdue Amount:	<input type="text" value="4,80,000.00"/>	Flexible Amount: <input type="text" value="0.00"/>
Waive Penalty Charge	<input type="checkbox"/>	
Value Date :	<input type="text" value="31/05/2015"/>	
User Reference No :	<input type="text"/>	
Narrative :	<input type="text" value="RD Install - DEMO"/>	

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

Field Name	Description
<b>Account No</b>	<p>[Display]</p> <p>This field displays the RD account number to which installment is to be paid.</p>
<b>Account Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>

Field Name	Description
<b>Txn Ccy</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the transaction currency from the drop-down list.</p> <p>By default the system displays the local currency as the transaction currency.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p>
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level.</p> <p>If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Txn Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Txn Amount</b>	<p>[Display]</p> <p>This field displays the transaction amount.</p>
<b>Account Amount</b>	<p>[Display]</p> <p>This field displays the account amount.</p>
<b>Overdue Amount</b>	<p>[Display]</p> <p>This field displays the overdue amount.</p>
<b>Flexible Amount</b>	<p>[Display]</p> <p>This field displays the flexible amount.</p>
<b>Waive Penalty Charge</b>	<p>[Optional, Check Box]</p> <p>Select the <b>Waive Penalty Charge</b> check box if the penalty charge is to be waived.</p>
<b>Value Date</b>	<p>[Display]</p> <p>This field displays the value date.</p>

Field Name	Description
<b>User Reference No</b>	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction.
<b>Narrative</b>	[Mandatory, Alphanumeric, 40] Type the narration. By default the system displays narration, based on the transaction.

## RD Installment Payment by GL

The screenshot shows a software interface for 'RD Installment Payment by GL'. The form includes the following fields and values:

- Account No : 304000000002317 FREETHAM P
- Acct Ccy : INR
- GL Ccy : INR
- GL Acct No : [Empty]
- Acct Ccy Rate : 1.00000
- GL Ccy Rate : 1.00000
- GL Amount : [Empty]
- Value Date : 31/05/2015
- Account Amt : 4,80,000.00
- Overdue Amount : 4,80,000.00
- Flexible Amount : 0.00
- Waive Penalty Charge :
- Reference No : [Empty]
- User Reference No : [Empty]
- Narrative : Installment Pay. By Transfer From GL.

At the bottom of the form, there is a navigation bar with buttons for 'PDF', 'OK', 'Close', and 'Clear'. Above these buttons are several tabs: Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, and Travellers Cheque.

### Field Description

Field Name	Description
<b>Account No</b>	[Display] This field displays the RD account number for which installment is to be paid.

<b>Field Name</b>	<b>Description</b>
<b>Account Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>GL Ccy</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the GL account currency from the drop-down list.</p> <p>While posting the transaction entries to the account, the GL account currency is converted into the account currency, based on the defined transaction rate.</p>
<b>GL Acct No</b>	<p>[Mandatory, Pick List]</p> <p>Select the GL account which will be debited for payment of installment from the pick list.</p>
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level.</p> <p>If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>GL Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the GL account currency is converted to the local currency of the bank.</p> <p>The exchange rate values must be defined and downloaded. The teller's right to change the GL account currency rate is configurable at the bank level.</p> <p>If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the GL account currency and the local currency are the same, the field takes a default value as 1 which cannot be modified.</p>
<b>GL Amount</b>	<p>[Display]</p> <p>This field displays the GL amount.</p>
<b>Value Date</b>	<p>[Display]</p> <p>This field displays the value date.</p>

Field Name	Description
<b>Account Amt</b>	[Display] This field displays the account amount.
<b>Overdue Amount</b>	[Display] This field displays the overdue amount.
<b>Flexible Amount</b>	[Display] This field displays the flexible amount.
<b>Waive Penalty Charge</b>	[Optional, Check Box] Select the <b>Waive Penalty Charge</b> check box if the penalty charge is to be waived.
<b>Reference No</b>	[Optional, Alphanumeric, 12] Type the reference number.
<b>User Reference No</b>	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction.
<b>Narrative</b>	[Mandatory, Alphanumeric, 40] Type the narration. By default the system displays narration, based on the transaction.

## RD Installment Payment by Transfer from CASA

**RD Installment Payment By Transfer from CASA\***

To Acct No :

To Acct Ccy :

Acct No :

From Acct Ccy :

From Ccy Rate :  To Ccy Rate :

To Amount :  Value Date :

From Amount :

Overdue Amount:

Flexible Amount:

Waive Penalty Charge

User Reference No :

Narrative :

Cheque No :

Cheque Date :

---

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

### Field Description

Field Name	Description
<b>To Acct No</b>	[Display] This field displays the RD account number to which the installment amount is to be paid.
<b>To Acct Ccy</b>	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
<b>Acct No</b>	[Mandatory, Numeric, 14] Type the CASA account number from which installment amount is to be paid.

Field Name	Description
<b>From Acct Ccy</b>	<p>[Display]</p> <p>This field displays the CASA account currency.</p> <p>This is the currency in which the installment amount will be paid.</p> <p>While posting the transaction entries to the account, the CASA account currency is converted into the account currency, based on the defined transaction rate.</p>
<b>From Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level.</p> <p>If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>To Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>To Amount</b>	<p>[Display]</p> <p>This field displays the transaction amount.</p>
<b>Value Date</b>	<p>[Display]</p> <p>This field displays the value date.</p>
<b>From Amount</b>	<p>[Display]</p> <p>This field displays the account amount.</p>
<b>Overdue Amount</b>	<p>[Display]</p> <p>This field displays the overdue amount.</p>
<b>Flexible Amount</b>	<p>[Display]</p> <p>This field displays the flexible amount.</p>
<b>Waive Penalty Charge</b>	<p>[Optional, Check Box]</p> <p>Select the <b>Waive Penalty Charge</b> check box if the penalty charge is to be waived.</p>

Field Name	Description
<b>User Reference No</b>	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction.
<b>Narrative</b>	[Mandatory, Alphanumeric, 40] Type the narration. By default the system displays narration, based on the transaction.
<b>Cheque No</b>	[Optional, Numeric, 12] Type the cheque number.
<b>Cheque Date</b>	[Mandatory, Pick List, dd/mm/yyyy] Select the date of the cheque is issued.

9. Click the **Ok** button.
10. The system displays the message "Authorisation required. Do You Want to continue".  
Click the **OK** button.
11. The system displays the **Authorization Reason** screen.
12. Enter the relevant information and click the **Grant** button.
13. The system displays the transaction sequence number. Click the **Ok** button.

## 1.35. 6501 - Cheques Deposited On Savings Account

A cheque can be deposited into the customer's CASA account using the **Cheques Deposited On Savings Account** option. In this option, the user can enter the details of only one cheque deposited by the customer at a time. The uncleared balance of the customer's CASA is updated after this transaction is successful.

In the **Instrument Details** screen, the user has to enter clearing types, cheque number, routing number, etc. The system validates the entered cheque number, calculates the float days based on the routing number and processes the cheques based on the chosen clearing types.

### Definition Prerequisites

- 8051 - CASA Account Opening
- BAM14 - Rewards and Service Charges definition
- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point
- BAM41 - Sector MasterThe exchange rate values must be defined and downloaded.

### Modes Available

Not Applicable

### To deposit cheque in savings account

1. Type the fast path **6501** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Clearing > Cheques Deposited On Savings Account**.
2. The system displays the **Cheques Deposited On Savings Account** screen.

## Cheques Deposited On Savings Account

Cheques Deposited On Savings Account\*

Account No :	<input style="width: 100%;" type="text"/>				
Account Ccy :	<input style="width: 100%;" type="text"/>	Txn Ccy :	<input style="width: 100%;" type="text"/>		
Account Ccy Rate :	<input style="width: 100%;" type="text"/>	Txn Ccy Rate :	<input style="width: 100%;" type="text"/>		
Txn Amount :	<input style="width: 100%;" type="text"/>				
Account Amt :	<input style="width: 100%;" type="text"/>				
Charges (Lcy) :	<input style="width: 100%;" type="text"/>				
Net Amount(Acy) :	<input style="width: 100%;" type="text"/>				
User Reference No :	<input style="width: 100%;" type="text"/>				
Narrative :	<input style="width: 100%;" type="text" value="CHQ DEP"/>				

Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
<input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>										

### Field Description

Field Name	Description
<b>Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the CASA number of the customer.</p> <p>The adjacent field displays the short name of the primary customer to the account.</p>
<b>Account Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product, under which the account is opened. It is defaulted from the account details maintained.</p> <p>All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>Txn Ccy</b>	<p>[Display]</p> <p>This field displays the currency of the cheque.</p>

Field Name	Description
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Txn Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Txn Amount</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the transaction amount in the local currency of the bank.</p>
<b>Account Amt</b>	<p>[Display]</p> <p>This field displays the amount which will be reflected on the CASA account.</p> <p>If the local currency of the bank is different from the account currency of the customer, the amount of the transaction entered in the <b>Txn Amount</b> field will get converted in the currency of the account at the exchange rate specified above. If the currency of the local bank and that of the account is the same, the amount will be same for both the amount field as well as the account amount field.</p> <p><i>The account amount is derived as follows :Account Amount = Txn Amount * Txn Ccy Rate / Account Ccy Rate</i></p>
<b>Charges (Lcy)</b>	<p>[Display]</p> <p>This field displays the charges, if any, applicable for the transaction in the local currency.</p>
<b>Net Amount (Acy)</b>	<p>[Display]</p> <p>This field displays the net amount in account currency after deducting the charges.</p>
<b>User Reference No</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p>

Field Name	Description
<b>Narrative</b>	[Mandatory, Alphanumeric, 120] Type the narration. This field displays the default narration "CHQ DEP" based on the transaction. This field can not be edited.

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

### Cheques Deposited On Savings Account

5. Click **Instrument** tab button.
6. The system displays the **Instrument Details** screen. For more information on instrument details refer to **FLEXCUBE Retail Introduction Guide**.
7. Enter the relevant instrument details and click the **Ok** button. The system returns back to **Cheques Deposited On Savings Account** screen.
8. Click the **Ok** button.
9. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
10. The system displays the **Document Receipt** screen.
11. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do You Want To Print". Click the **Yes** button.

OR  
Click the **Cancel** button.

**Note:** The **Instrument Details** screen can also be displayed, by clicking the **Instrument Details** tab on the **Ceques Deposited On Savings Account** screen.

## 1.36. ST070 - Cheque Purchase

The user can purchase the cheques deposited by the customers using the **Cheque Purchase** option. Purchasing a cheque refers to granting immediate credit on the day of deposit, to the customer's CASA. The available balance of the customer's CASA is updated, after this transaction is performed successfully. This transaction is allowed only in the branch where the CASA is maintained.

Local as well as outstation cheques can be purchased using this option.

### Definition Prerequisites

- 8051 - CASA Account Opening
- BAM14 - Rewards and Service Charges Definition
- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point

### Modes Available

Not Applicable

### To purchase cheque

1. Type the fast path **ST070** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Cheque Purchase**.
2. The system displays the **Cheque Purchase** screen.
3. Enter the required information in the **Local Cheque Purchase** and **Outstation Cheque Purchase** tabs.
4. Enter the instrument number, the drawer routing number and the drawer account number.



Field Name	Description
<b>Drawer Routing No</b>	<p>[Mandatory, Alphanumeric, 12]</p> <p>Type the routing number against which the cheque has been drawn.</p> <p>The routing number is a combination of the bank code and the branch code.</p> <p>The combination can be obtained from the <b>Routing Branch Maintenance</b> option.</p> <p><b>Routing Number</b><sup>14</sup> = Sector Code / Bank Code + Branch Code</p> <p>For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.</p> <p>For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> option.</p>
<b>Drawer Acct No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the account number of the customer who has drawn the cheques.</p> <p>This account number is validated if the routing number entered indicates that the drawer is your own customer.</p>
<b>Reverse Chq Purchase</b>	<p>[Mandatory, Radio Button]</p> <p>Click <b>Reverse Chq Purchase</b> to reverse a previously executed cheque purchase transaction.</p>
<b>Purchase Serial No</b>	<p>[Display]</p> <p>This field displays the Purchase Serial number. It is a system-generated number allotted to the purchase of a specific instrument number.</p>
<b>Running Serial No</b>	<p>[Display]</p> <p>This field displays the Running Serial number. This number is a sequence number associated with a particular Purchase Serial number. If an instrument is purchased a number of times by purchasing only for a partial value of the instrument value each time, a running serial number is generated for each such transaction.</p>
<b>Acct Number</b>	<p>[Display]</p> <p>This field displays the CASA account number for which purchase is to be done.</p>

<sup>14</sup>(It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

<b>Field Name</b>	<b>Description</b>
<b>Acct Currency</b>	[Display] This field displays the account currency. This is the currency in which the account is held and is defaulted from the account details maintained.
<b>TCY to LCY Rate</b>	[Display] This field displays the currency code for the cheque. The transaction currency then gets converted to the account currency for posting to the account and to local currency of the bank for posting of GL entries.
<b>ACY to LCY Rate</b>	[Display] This field displays the rate of conversion to be used for converting the account currency to the local currency of the bank. This rate is defaulted from the exchange rates specified for the transaction and can be changed by the teller up to a specified limit. If both the Lcy and the Acy are the same then this rate is defaulted to 1 and is not modifiable.
<b>Acct Purchased Limit</b>	[Display] This field displays the Purchase Limit for the CASA account holder till date.
<b>Acct Amt Purchased To Date</b>	[Display] This field displays the total amount of cheques purchased from the CASA account holder.
<b>Memo</b>	[Display] This field displays the description of the transaction which will appear in the statement enquiry for CASA.
<b>Instrument Details</b>	
<b>Txn Currency</b>	[Display] This field displays the transaction currency.
<b>Instr No</b>	[Display] This field displays the instrument number.
<b>TCY Amt</b>	[Display] This field displays the value of the instrument in transaction currency.
<b>ACY Amt</b>	[Display] This field displays the value of the instrument in account currency.

<b>Field Name</b>	<b>Description</b>
<b>LCY Amt</b>	[Display] This field displays the value of the instrument in local currency.
<b>Type</b>	[Display] This field displays the type of the instrument.
<b>Date</b>	[Display] This field displays the instrument date.
<b>Purchase Margin(%)</b>	[Display] This field displays the purchase margin in percentage. This is defaulted from the <b>Account Cheque Purchase Limit Maintenance</b> option.
<b>Clearing Details</b>	
<b>Clearing Type</b>	[Display] This field displays the type of clearing.
<b>Customer Value Date</b>	[Display] This field displays the customer value date.
<b>Drawer Routing No</b>	[Display] This field displays the drawer routing number.
<b>Instr Value Date</b>	[Display] This field displays the instrument value date.
<b>Purchase Details</b>	
<b>Amt</b>	[Display] This field displays the purchase amount.
<b>Instr Amt Purchase To Date</b>	[Display] This field displays the total amount of the instrument purchased till date.
<b>Scheme Int. Variance</b>	[Display] This field displays the interest variance applicable on the scheme.
<b>TCY SC Amt</b>	[Display] This field displays the Service Charge amount in transaction currency.
<b>ACY SC Amt</b>	[Display] This field displays the Service Charge amount in account currency.

<b>Field Name</b>	<b>Description</b>
<b>LCY SC Amt</b>	[Display] This field displays the Service Charge amount in local currency.
<b>TCY Int Amt</b>	[Display] This field displays the Interest amount in transaction currency.
<b>ACY Int Amt</b>	[Display] This field displays the Interest amount in account currency.
<b>LCY Int Amt</b>	[Display] This field displays the Interest amount in local currency.
<b>Purchase Int Code</b>	[Display] This field displays the applicable purchase interest code.
<b>Purchase Int Rate</b>	[Display] This field displays the purchase interest rate.
<b>Scheme Int. Rate</b>	[Display] This field displays the interest rate applicable on the scheme.
<b>Int Days</b>	[Display] This field displays the days for which the interest will be charged upfront.
<b>Int. Variance</b>	[Display] This field displays the Interest Variance percentage.
<b>Net Int Rate</b>	[Display] This field displays the net interest rate.

## Outstation Cheque Purchase

Cheque Purchase

Local Cheque Purchase | Outstation Cheque Purchase

Cheque Purchase : Acct Number : 00000000430  
 Reverse Cheque Purchase : OCC Serial No : 999900023001

Acct Currency : IDR Acct Purchased Limit : 100,000.00  
 TCY to LCY Rate : 1.00 Acct Amt Purchased To Date : 500.00  
 ACY to LCY Rate : 1.00

Memo :

---

**Instrument Details**

Txn Currency : IDR Instr No : 420  
 TCY Amt : 1,000.00 ACY Amt : 1,000.00 LCY Amt : 1,000.00  
 Type : 1 - Crossed Cheque Date : 31/01/2008 Purchase Margin(%) : 100.00

**Clearing Details**

Clearing Type : Drawer Routing No : 1001001  
 Customer Value Date : 01/01/1950  
 Instr Value Date : 01/01/1950

**Purchase Details**

Amt : 500.00 Instr Amt Purchase To Date : 500.00 Scheme Int. Variance : 0.00  
 TCY SC Amt : 0.00 ACY SC Amt : 0.00 LCY SC Amt : 0.00  
 TCY Int Amt : 1.53 ACY Int Amt : 500.00 LCY Int Amt : 500.00  
 Purchase Int Code : 0 - 10.00000% Purchase Int Rate : 10.00 Scheme Int. Rate : 0.00  
 Int Days : 10 Int. Variance : 1.00 Net Int Rate : 11.00

Ok Close Clear

### Field Description

Field Name	Description
<b>Cheque Purchase</b>	[Mandatory, Radio Button] Click <b>Cheque Purchase</b> to execute a cheque purchase transaction.
<b>Acct Number</b>	[Conditional, Numeric, 14] Type the CASA account number for which purchase is to be done. This field is enabled only if <b>Cheque Purchase</b> option is selected.
<b>Reverse Cheque Purchase</b>	[Mandatory, Radio Button] Click <b>Reverse Cheque Purchase</b> to reverse a previously executed Cheque Purchase transaction.
<b>OCC Serial No</b>	[Display] This field displays the OCC Serial number. It is a system-generated number allotted to the purchase of a specific instrument number.

<b>Field Name</b>	<b>Description</b>
<b>Acct Currency</b>	[Display] This field displays the account currency. This is the currency in which the account is held and is defaulted from the account details maintained.
<b>Acct Purchased Limit</b>	[Display] This field displays the Purchase Limit for the CASA account holder till date.
<b>TCY to LCY Rate</b>	[Display] This field displays the currency code for the cheque. The transaction currency then gets converted to the account currency for posting to the account and to local currency of the bank for posting of GL entries.
<b>Acct Amt Purchased To Date</b>	[Display] This field displays the total amount of cheques purchased from the CASA account holder.
<b>ACY to LCY Rate</b>	[Display] This field displays the rate of conversion to be used for converting the account currency to the local currency of the bank. This rate is defaulted from the exchange rates specified for the transaction and can be changed by the teller up to a specified limit. If both the Lcy and the Acy are the same then this rate is defaulted to 1 and is not modifiable.
<b>Memo</b>	[Display] This field displays the description of the transaction which will appear in the statement enquiry for CASA.
<b>Instrument Details</b>	
<b>Txn Currency</b>	[Display] This field displays the transaction currency.
<b>Instr No</b>	[Display] This field displays the instrument number.
<b>TCY Amt</b>	[Display] This field displays the value of the instrument in transaction currency.
<b>ACY Amt</b>	[Display] This field displays the value of the instrument in account currency.
<b>LCY Amt</b>	[Display] This field displays the value of the instrument in local currency.

<b>Field Name</b>	<b>Description</b>
<b>Type</b>	[Display] This field displays the type of the instrument.
<b>Date</b>	[Display] This field displays the instrument date.
<b>Purchase Margin(%)</b>	[Display] This field displays the purchase margin in percentage. This is defaulted from the option <b>Account Purchase Limit Maintenance</b> option.
<b>Clearing Details</b>	
<b>Clearing Type</b>	[Display] This field displays the type of clearing.
<b>Customer Value Date</b>	[Display] This field displays the customer value date.
<b>Drawer Routing No</b>	[Display] This field displays the drawer routing number.
<b>Instr Value Date</b>	[Display] This field displays the instrument value date.
<b>Purchase Details</b>	
<b>Amt</b>	[Mandatory, Numeric, 10, Two] Type the purchase amount.
<b>Instr Amt Purchase To Date</b>	[Display] This field displays the total amount of the instrument purchased till date.
<b>Scheme Int. Variance</b>	[Display] This field displays the interest variance applicable on the scheme.
<b>TCY SC Amt</b>	[Display] This field displays the Service Charge amount in transaction currency.
<b>ACY SC Amt</b>	[Display] This field displays the Service Charge amount in account currency.
<b>LCY SC Amt</b>	[Display] This field displays the Service Charge amount in local currency.

<b>Field Name</b>	<b>Description</b>
<b>TCY Int Amt</b>	[Display] This field displays the Interest amount in transaction currency.
<b>ACY Int Amt</b>	[Display] This field displays the Interest amount in account currency.
<b>LCY Int Amt</b>	[Display] This field displays the Interest amount in local currency.
<b>Purchase Int Code</b>	[Display] This field displays the applicable purchase interest code.
<b>Purchase Int Rate</b>	[Display] This field displays the purchase interest rate.
<b>Scheme Int. Rate</b>	[Display] This field displays the interest rate applicable on the scheme.
<b>Int Days</b>	[Display] This field displays the days for which the interest will be charged upfront.
<b>Int. Variance</b>	[Display] This field displays the Interest Variance percentage.
<b>Net Int Rate</b>	[Display] This field displays the net interest rate.

5. Click the **Ok** button.
6. The system displays the message "Authorization Required. Do You Want to Continue?". Click the **Ok** button.
7. The system displays the **Authorization Reason** screen.
8. Enter the relevant information and click the **Grant** button.
9. The system displays the message "SUCCESS...Click Ok to continue.". Click the **Ok** button.

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

## 1.37. 1408 - Miscellaneous Customer Credit

Oracle FLEXCUBE has the provision for transfer of funds between customer to GL, GL to customer and GL to GL.

The customer account can be credited for miscellaneous reasons with the corresponding debit to a GL account belonging to the transaction branch, using this option.

Multi-currency transactions can also be performed through this screen and the system performs the appropriate currency conversion.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To credit a customer account with corresponding debit to a GL account

1. Type the fast path **1408** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Transfer > Miscellaneous Customer Credit**.
2. The system displays the **Miscellaneous Customer Credit** screen.

### Miscellaneous Customer Credit

Miscellaneous Customer Credit\*

Account No :

Acct Ccy :

GL Ccy :

GL Acct No :

Acct Ccy Rate :  GL Ccy Rate :

Account Amt :

GL Amount :

Reference No :

User Reference No :

Narrative :

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

LDF OK Close Clear

## Field Description

<b>Field Name</b>	<b>Description</b>
<b>Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the account number for miscellaneous credit transfer.</p> <p>The short name of the primary customer linked to the CASA account holder is populated adjacent to the account number.</p>
<b>Acct Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product under which the account is opened.</p> <p>All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>GL Ccy</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the GL currency from the drop-down list.</p> <p>This is the currency assigned to the GL that is to be debited.</p> <p>This currency can differ from the local currency of the bank and the account currency.</p>
<b>GL Acct No</b>	<p>[Mandatory, Numeric]</p> <p>Enter the GL account number.</p> <p>This is the GL account, which will be debited for crediting the customer account. The system will display the name of the GL account in the adjacent field.</p>
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>GL Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the GL account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate is within a range configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the GL account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>

<b>Field Name</b>	<b>Description</b>
<b>Account Amt</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount that will be credited to the customer's account, in CASA Account currency.</p> <p>The system posts the entries to the accounts in the account currency.</p> <p>If the amount entered in this field is more than 15 digits when converted to GL amount, the system does not accept it.</p>
<b>GL Amount</b>	<p>[Display]</p> <p>This field displays the amount that will be debited to the GL account, in GL currency after applying the SC applicable for this transaction.</p> <p>For modification to the SC applied, please select the SC tab.</p> <p>The amount will be calculated in the GL account currency.</p>
<b>Reference No</b>	<p>[Mandatory, Alphanumeric, 12]</p> <p>Type the reference number for the transaction.</p>
<b>User Reference No</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p>
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p> <p>This field displays the default narration, based on the transaction. The user can change the narration if required.</p>

3. Enter the account number, the GL account number, the amount, and the reference number.

## Miscellaneous Customer Credit

Miscellaneous Customer Credit\*

Account No : 6000000714840 JOHNKENNEDY

Acct Ccy : USD

GL Ccy : USD

GL Acct No : 100010001 CASE1

Acct Ccy Rate : 2.75000 GL Ccy Rate : 2.75000

Account Amt : 2,500.00

GL Amount : 2,500.00

Reference No : 589642

User Reference No : 85796

Narrative : Miscellaneous Customer Credit

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

UDF OK Close Clear

4. Click the **Ok** button.
5. The system displays the message "Authorisation Required. Do You Want to continue?". Click the **OK** button.
6. The system displays the **Authorization Reason** screen.
7. Enter the relevant information and click the **Grant** button.
8. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
9. The system displays the **Document Receipt** screen.
10. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.  
OR  
Click the **Cancel** button.
11. The system displays the serial number. It is generated by the system. Click the **Ok** button.

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

## 1.38. 6601 - Postdated Cheque Deposit

A postdated cheque can be accepted from a customer to be deposited in CASA account using the **Postdated Cheque Deposit** option. A cheque is defined as post-dated when the cheque date is greater than the branch batch date. **Cheque Deposit** (Fast Path: 6501) option cannot be used when the cheque date is greater than the branch batch date.

After the account number and amount are entered, the user has to enter the clearing type, cheque details, drawer account number, etc. in the subsequent **Instrument Details** screen.

No financial entries are passed when this transaction is posted.

### Definition Prerequisites

- 8051 - CASA Account Opening
- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point
- BAM41 - Sector Master: The exchange rate values must be defined and downloaded.

### Modes Available

Not Applicable

### To deposit a postdated cheque

1. Type the fast path **6601** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Clearing > Postdated Cheque Deposit**.
2. The system displays the **Postdated Cheque Deposit** screen.

## Postdated Cheque Deposit

Postdated Cheque Deposit \*

Account No :

Acct Ccy :

Amount :

Narrative :

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

UDF OK Close Clear

### Field Description

Field Name	Description
<b>Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the CASA account number for which the post-dated cheque deposit is to be done.</p> <p>The adjacent field displays the short name of the primary customer linked to the CASA account</p>
<b>Account Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>Amount</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount of the cheque which is deposited.</p>

Field Name	Description
<b>Narrative</b>	[Mandatory, Alphanumeric, 120] Type the narration. This field displays the default narration, based on the transaction. The user can change the transaction if required.

3. Enter the account number and the amount to be deposited as a postdated cheque.

### Postdated Cheque Deposit

4. Click the **Instrument** tab button.
5. The system displays the **Instrument Details** screen. For more information on instrument details refer to **FLEXCUBE Retail Introduction Guide**.
6. Enter the relevant information and click the **Ok** button.
7. The system displays the **Postdated Cheque Deposit** screen. Click the **Ok** button.
8. The system displays the message "Authorization Required. Do You Want to Continue?". Click the **Ok** button.
9. The system displays the **Authorization Reason** screen.
10. Enter the relevant information and click the **Grant** button.
11. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

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

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

## 1.39. 1908 - Cross Cost Center Miscellaneous Customer Credit

Using this option the customer's CASA account can be credited by debiting the corresponding GL account. The CASA accounts can be transacted from any branch. Users can also transact in multi currency using this screen, and system will perform appropriate currency conversion. If the transaction takes place across the branches then at the end of day, system will pass the inter-branch accounting entries. The system automatically generates a reference number which can be used for reconciling the GL's entries.

For posting on GL accounts, the system will automatically populate the default **LOB**<sup>15</sup> code once the branch code is selected, but this LOB code can be changed by the user.

At EOD the system will generate the inter branch entries along with the column for selected LOB code/default LOB code. During EOD, system will populate the default LOB code linked to the account branch for all GL transactions having NULL LOB code.

### Definition Prerequisites

- 8051 - CASA Account Opening
- BA436 - Line of Business (LOB) – Branch Cross Reference
- BAM97 - Currency Codes Cross Reference

### Modes Available

Not Applicable

### To credit miscellaneous customer

1. Type the fast path **1908** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Transfer > Cross Cost Center Miscellaneous Customer Credit**.
2. The system displays the **Cross Cost Center Miscellaneous Customer Credit** screen.

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<sup>15</sup>(Line of Business)

## Cross Cost Center Miscellaneous Customer Credit

Cross Cost Center Miscellaneous Customer Credit

**FROM (6006) EJ KINDLY SUBMIT THE TXNS IN AUTH GRANTED STATUS TO COMPLETE THE TXN.**

Account No:

Acct Ccy:

GL Ccy:

GL Branch :  ... LOB :

GL Acct No:  ...

Acct Ccy Rate:  GL Ccy Rate:

Account Amt:

GL Amount:

Reference No:

User Reference No :

Narrative:

Ok Cancel

### Field Description

Field Name	Description
<b>Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the valid CASA account number.</p> <p>The short name of the primary customer linked to the CASA account holder is populated adjacent to the account number.</p>
<b>Acct Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product under which the account is opened.</p> <p>All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>GL Ccy</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate GL currency from the drop-down list.</p> <p>This is the currency assigned to the GL that is to be debited.</p> <p>This currency can differ from the local currency of the bank and the account currency.</p>

<b>Field Name</b>	<b>Description</b>
<b>GL Branch</b>	<p>[Mandatory, Pick List]</p> <p>Select the appropriate GL branch for miscellaneous customer credit from the pick list.</p> <p>The list displays all the branches defined in <b>FLEXCUBE</b>.</p>
<b>LOB</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate LOB for miscellaneous customer credit from the drop-down list.</p> <p>The drop-down list displays the codes linked to the selected GL branch.</p> <p>Alternatively, you can select the Branch-LOB combination from the pick list.</p>
<b>GL Acct No</b>	<p>[Mandatory, Pick List]</p> <p>Select the GL account number from the pick list.</p> <p>This is the GL account, which will be debited for crediting the customer account. The system will display the name of the GL account in the adjacent field.</p>
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>GL Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the GL account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate is within a range configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the GL account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Account Amt</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount that will be credited to the customer's account, in CASA Account currency.</p> <p>The system posts the entries to the accounts in the account currency.</p>

<b>Field Name</b>	<b>Description</b>
<b>GL Amount</b>	<p>[Display]</p> <p>This field displays the amount that will be debited to the GL account, in GL currency after applying the SC applicable for this transaction.</p> <p>For modification to the SC applied, please select the SC tab.</p> <p>The amount will be calculated in the GL account currency.</p>
<b>Reference No</b>	<p>[Mandatory, Alphanumeric, 12]</p> <p>Type the reference number for the transaction.</p>
<b>User Reference No</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p>
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 120]</p> <p>Type the narration.</p> <p>This field displays the default narration, based on the transaction.</p> <p>The user can change the narration if required.</p>

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. Select the GL currency, branch, LOB from the drop-down list and the GL account number from the pick list.
5. Enter the account amount and the reference number.

## Cross Cost Center Miscellaneous Customer Credit

Cross Cost Center Miscellaneous Customer Credit

**FROM (6006) EJ KINDLY SUBMIT THE TXNS IN AUTH GRANTED STATUS TO COMPLETE THE TXN.**

Account No: 60000000714840 JOHNKENNEDY

Acct Ccy: USD

GL Ccy: USD

GL Branch: Centras 9999 LOB: Branch Banking Division

GL Acct No: 100020250 BC ISSUE GL

Acct Ccy Rate: 2.75000 GL Ccy Rate: 2.75000

Account Amt: 25,000.00

GL Amount: 25,000.00

Reference No: 7896542

User Reference No: 214586

Narrative: Cross Cost Center MSC

Ok Cancel

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

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

## 1.40. 1803 - OBU CASA Account Credit\*

Using this option the funds can be transferred from OBU GL account to a DBU CASA account or vice versa.

Using the **Funds Transfer Request** (Fast Path: 1801) option, the funds can be transferred from one OBU CASA account to another DBU CASA account.

The OBU, DBU branches are maintained in **Branch Master Maintenance** (Fast Path: BAM03) option.

### Definition Prerequisites

- Open IBD, OBU and DBU branch

### Modes Available

Not Applicable

### To transfer funds to a CASA account

1. Type the fast path **1803** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Transfer > OBU CASA Account Credit**.
2. The system displays the **OBU CASA Account Credit** screen.

### OBU CASA Account Credit

The screenshot shows the 'OBU CASA Account Credit' screen in Oracle Flexcube Retail. The screen contains the following fields and values:

- From Acct Ccy : USD
- From GL Branch : HO
- From GL Acct No : 110001002 LOAN MIS GL
- To Acct No : 1000814000041 JOHN SMITH
- To Acct Ccy : USD
- Acct Ccy Rate : 103.20000
- Txn Ccy Rate : 103.20000
- From Amount : 1,000.00
- To Amount : 1,000.00
- Reference No : 12
- User Reference No : A1
- Narrative : OBU CASA Account Credit

At the bottom of the screen, there is a 'Flexcube Retail' toolbar with buttons for 'Cheque Details' and 'Cost Rates Details'. The 'OK' and 'Cancel' buttons are located at the bottom right of the window.

## Field Description

<b>Field Name</b>	<b>Description</b>
<b>From Acct Ccy</b>	<p>[Optional, Drop-Down]</p> <p>Select the currency assigned to the GL from the drop-down list.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values will be downloaded from FCC.</p>
<b>From GL Branch</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the branch in which the GL is debited from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"><li>• DEL</li><li>• HO</li><li>• OBU</li></ul>
<b>From GL Acct No</b>	<p>[Mandatory, Pick List]</p> <p>Select the GL account number of the OBU/DBU customer from which the IBD has purchased the currency or debited the GL account number of the customer from the pick list.</p> <p>The name of the GL account is displayed in the adjacent field.</p>
<b>To Acct No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the account number of the OBU/DBU customer to whom the IBD will sell the currency or credit the account number of the customer.</p> <p>The name of the DBU account holder is displayed in the adjacent field.</p>
<b>To Acct Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the GL.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values will be downloaded from FCC.</p>
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the currency is converted to the local currency of the IBD bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as MID Rate without BUY/Sell Spread.</p>

<b>Field Name</b>	<b>Description</b>
<b>Txn Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the currency is converted to the local currency of the DBU bank.</p> <p>The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as MID Rate without BUY/Sell Spread.</p>
<b>From Amount</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount to be debited from the GL account number.</p>
<b>To Amount</b>	<p>[Display]</p> <p>This field displays the amount payable to the OBU/DBU customer or credited to the OBU/DBU CASA account.</p> <p>If the currency is the same then the From Amount and To Amount are the same, but if the to account currency is different then the to amount is calculated by the system.</p>
<b>Reference No</b>	<p>[Mandatory, Alphanumeric, 12]</p> <p>Type the reference number.</p> <p>This field is provided to keep a reference number for the transaction, for future use.</p>
<b>User Reference No</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to the transaction.</p> <p>This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.</p>
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 120]</p> <p>Type the narration.</p>

3. Type the account number and press the **<Tab>** or **<Enter>** key.
4. Enter the relevant information.

## OBU CASA Account Credit

**OBU CASA Account Credit**

From Acct Ccy :  From GL Branch :

From GL Acct No :

To Acct No :

To Acct Ccy :

Acct Ccy Rate :

Txn Ccy Rate :

From Amount :

To Amount :

Reference No :

User Reference No :

Narrative :

Flexcube Retail

5. Click the **Ok** button.
6. The system displays the message "Authorisation required. Do You Want to continue". Click the **Ok** button.
7. The system displays the **Authorisation Reason** screen.
8. Enter the relevant information and click the **Ok** button.
9. The system displays the transaction number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

## 1.41. 1494- Goal Funding by Cash\*

This option is used to fund a goal account by cash deposit mode. A goal account can be set up for achieving various purposes like buying car, purchasing house, buying jewels etc.

### Definition Prerequisites

- 

### Modes Available

Not Applicable

### To add Goal funding by cash details

1. Type the fast path **1494** and click **Go** or navigate through the menus to **Transactions Processing > Account Transactions > CASA Account Transaction > Cash > Goal Funding By Cash**.
2. The system displays the **Goal Funding by Cash** screen.

### Goal Funding By Cash

The screenshot shows the 'Goal Funding By Cash' screen with the following fields:

- Account No. :
- Branch Name :
- Product Name :
- Account Ccy. :  Txn Ccy. :
- Account Ccy. Rate :  Txn Ccy. Rate :
- Txn Amount :
- Account Amount :
- Value Date :
- User Reference No. :
- Narrative :
- Goal Reference Number :
- Existing PAN No :
- PAN No for Transaction :
- Form 60 / 61 :

At the bottom of the screen, there is a navigation bar with the following buttons: Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque, JDF, OK, Close, Clear.

### Field Description

Field Name	Description
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<b>Field Name</b>	<b>Description</b>
<b>Account Number</b>	[Mandatory,Numeric,16] Enter the goal account number to which the cash is to be deposited. The name of the CASA account holder is populated adjacent to the account number
<b>Goal Reference Number</b>	[Display] Displays the Goal reference number for the goal account number.
<b>Branch Name</b>	[Display] Displays the branch code and name of the branch in which the account is opened
<b>Existing PAN No</b>	[Display] Displays the PAN number of the primary customer of the account
<b>PAN No for Transaction</b>	[Optional, Alphanumeric] Enter the PAN Number for the transaction. This field displays the same PAN number as displayed in 'Existing PAN No' if it is available.
<b>Product Name</b>	[Display] Displays the product code and name under which the account is opened.
<b>Form 60/61</b>	[Optional,Drop down] Select the value from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Form 60</li> <li>• Form 61</li> <li>• None</li> </ul> This field is applicable if Existing Pan No and PAN No for Transaction fields is not provided.
<b>Account Ccy</b>	[Display] Displays the currency assigned to the product under which the account is opened. For example, if the currency assigned to a CASA product is INR, the account opened under that product has INR as its account .
<b>Txn Ccy</b>	[Mandatory,Drop down] Select the transaction currency from the drop-down list. The transaction currency is the currency in which the transaction will take place. While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.

Field Name	Description
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>Displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Txn Ccy Rate</b>	<p>[Display]</p> <p>Displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Txn Amount</b>	<p>[Mandatory,Numeric,13,2]</p> <p>Enter the amount that will be deposited in the account.</p>
<b>Account Amount</b>	<p>[Display]</p> <p>Displays the amount which will be credited in account currency.</p> <p>The amount will be calculated and posted to the accounts in the account currency..</p>
<b>Value Date</b>	<p>[Display]</p> <p>This field by default displays the current date as the value date of the transaction.</p>
<b>User Reference No</b>	<p>[Optional,Alphanumeric,40]</p> <p>Type user reference number.</p>
<b>Narrative</b>	<p>[Mandatory,Alphanumeric,40]</p> <p>This field displays the default narration, based on the transaction. The user can change the narration if required.</p>

3. Enter the account number.
4. Provide the details.
5. Click **OK** button

## 5. Debit Transactions

## 1.42. 1001 - Cash Withdrawal

This option is used to enable a customer to withdraw funds from their CASA account using a voucher. The withdrawal is permitted subject to the availability of sufficient balance or available credit limit and proper verification of the signature on the withdrawal request with the signature maintained in the system. When performed online, the transaction affects the available balance in the CASA account immediately.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To withdraw cash from a CASA account

1. Type the fast path **1001** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Cash > Cash Withdrawal**.
2. The system displays the **Cash Withdrawal** screen.

### Cash Withdrawal

Cash Withdrawal\*

Account No :\* [ ] Existing PAN No : [ ]

Branch Name : [ ]

Product Name : [ ]

Account Coy : [v] Txn Coy :\* [v]

Account Coy Rate :\* [ ] Txn Coy Rate :\* [ ]

Input :  Acct Amount  Txn Amount

Account Amt : [ ] Txn Amt :\* [ ]

Charges (Lcy) :\* [ ]

User Reference No : [ ]

Narrative :\* [CASH W/D]

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

UDF OK Close Clear

### Field Description

Field Name	Description
------------	-------------

<b>Field Name</b>	<b>Description</b>
<b>Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the CASA account number from which you want to withdraw cash.</p> <p>The short name of the primary customer of the CASA account holder is populated adjacent to the account number.</p>
<b>Existing PAN No</b>	<p>[Display]</p> <p>This field displays the PAN number of primary customer of the account.</p>
<b>Branch Name</b>	<p>[Display]</p> <p>This field displays the Valid Branch code and name.</p> <p>Branch code should belong to the account no entered and not the login branch.</p>
<b>Product Name</b>	<p>[Display]</p> <p>This field displays the Valid product code and name.</p> <p>Product code should belong to the account no entered.</p>
<b>Account Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product under which the account is opened.</p> <p>All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>Txn Ccy</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the transaction currency from the drop-down list.</p> <p>The transaction currency is the currency in which the transaction will take place.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined exchange rate.</p>
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>

Field Name	Description
<b>Txn Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate within a band is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Input</b>	<p>[Mandatory, Radio Button]</p> <p>Click on the appropriate input option.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Acct Amount:</b> Click on this option to input the amount in account currency in the <b>Account Amount</b> field. The system converts the entered amount to transaction currency amount and display it in the <b>Txn Amount</b> field.</li> <li>• <b>Txn Amount:</b> Click on this option to input the amount in transaction currency in the <b>Txn Amount</b> field. The system converts the entered amount to account currency amount and displays it in the <b>Account Amount</b> field.</li> </ul> <p>For more information refer to the Example 01 provided at the end of this chapter.</p>
<b>Account Amt</b>	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the amount to be withdrawn in the account currency.</p> <p>This field is enabled, if the <b>Acct Amt</b> option is selected.</p>
<b>Charges (LCy)</b>	<p>[Display]</p> <p>This field displays the charges.</p>
<b>Txn Amt</b>	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the amount to be withdrawn in the transaction currency.</p> <p>This field is enabled, if the <b>Txn Amount</b> option is selected.</p>
<b>User Reference No</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p>
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration of the transaction.</p> <p>The system displays the default narration "Cash Withdrawal". You can change the narration, if required.</p>

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. The branch code and name, product code and name will be displayed irrespective of the account status.

5. Click on the appropriate input option.
6. Enter the amount.

## Cash Withdrawal

Cash Withdrawal\*

Account No : 5010000003474 NISHANKMAT3 Existing PAN No : AOPJ11221

Branch Name : 240 MAIN BRANCH

Product Name : 10001 Savings Account - Liability - Quarterly

Account Ccy : INR Txn Ccy : INR

Account Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000

Input :  Acct Amount  Txn Amount

Account Amt : 1,000.00 Txn Amt : 1,000.00

User Reference No :

Narrative : CASH W/D

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

UDF OK Close Clear

7. Click the **UDF** button. The system displays the **UDF Details** screen.
8. Click the **Validate** button. The system displays the message "Validation procedure completed".
9. Click the **Ok** button on the UDF Details screen. The system displays the main screen.
10. Click the **Ok** button.
11. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
12. The system displays the **Document Receipt** screen.
13. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do You Want To Print". Click the **Yes** button.  
OR  
Click the **Cancel** button.

## 1.43. 1821 - Cash Withdrawal FW/FCR\*

This option is used to enable a customer to withdraw funds from their CASA account using a voucher. The withdrawal is permitted subject to the availability of sufficient balance or available credit limit and proper verification of the signature on the withdrawal request with the signature maintained in the system. When performed online, the transaction affects the available balance in the CASA account immediately.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To withdraw cash from a CASA account

1. Type the fast path **1821** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Cash > Cash Withdrawal**.
2. The system displays the **Cash Withdrawal** screen.

### Cash Withdrawal

The screenshot displays the 'Cash Withdrawal' screen with the following fields and controls:

- Account No :** [Text Input]
- Account Ccy :** [Dropdown Menu]
- Account Ccy Rate :** [Text Input]
- Txn Ccy :** [Dropdown Menu]
- Txn Ccy Rate :** [Text Input]
- Input :** Radio buttons for  Acct Amount and  Txn Amount
- Account Amt :** [Text Input]
- Txn Amt :** [Text Input]
- User Reference No :** [Text Input]
- Narrative :** [Text Input] (Pre-filled with 'Cash Withdrawal')

At the bottom, there is a navigation bar with tabs: Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque. Below the tabs are buttons for UDF, OK, Close, and Clear.

## Field Description

<b>Field Name</b>	<b>Description</b>
<b>Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the CASA account number from which you want to withdraw cash. The short name of the primary customer of the CASA account holder is populated adjacent to the account number.</p>
<b>Account Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product under which the account is opened.</p> <p>All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>Txn Ccy</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the transaction currency from the drop-down list.</p> <p>The transaction currency is the currency in which the transaction will take place.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined exchange rate.</p>
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Txn Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate within a band is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>

Field Name	Description
<b>Input</b>	<p>[Mandatory, Radio Button]</p> <p>Click on the appropriate input option.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Acct Amount:</b> Click on this option to input the amount in account currency in the <b>Account Amount</b> field. The system converts the entered amount to transaction currency amount and displays it in the <b>Txn Amount</b> field.</li> <li>• <b>Txn Amount:</b> Click on this option to input the amount in transaction currency in the <b>Txn Amount</b> field. The system converts the entered amount to account currency amount and displays it in the <b>Account Amount</b> field.</li> </ul> <p>For more information refer to the Example 01 provided at the end of this chapter.</p>
<b>Account Amt</b>	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the amount to be withdrawn in the account currency.</p> <p>This field is enabled, if the <b>Acct Amt</b> option is selected.</p>
<b>Txn Amt</b>	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the amount to be withdrawn in the transaction currency.</p> <p>This field is enabled, if the <b>Txn Amount</b> option is selected.</p>
<b>User Reference No</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p>
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration of the transaction.</p> <p>The system displays the default narration "Cash Withdrawal". You can change the narration, if required.</p>

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. Click on the appropriate input option.
5. Enter the amount.
6. Click the **Ok** button.
7. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

**Example 01: For conversion of Transaction Amount to Account Amount and vice versa**

**Transaction Rates**

Currency	Buy Spread	Mid Rate	Sell Spread

<b>Currency</b>	<b>Buy Spread</b>	<b>Mid Rate</b>	<b>Sell Spread</b>
<b>€ (EUR)</b>	0.2312	3.4358	0.2521
<b>\$ (USD)</b>	0.1524	2.1946	0.1021
<b>£ (GBP)</b>	0.2235	4.3761	0.3232
<b>¥ (JPY)</b>	0.0013	0.0213	0.0021

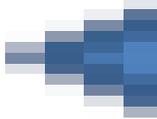
**When user inputs Transaction Amount**

<b>Account Ccy</b>	\$ (USD)	
<b>Local Ccy</b>	LTL	
<b>Transaction Ccy</b>	£ (GBP)	

Account Ccy	\$ (USD)	
Transaction Amount (Input by the User)	1,000.0000 £ (GBP)	
Internal Conversion from /to LTL	4699.3000	
Account Amount (System Calculated)	2,301.0969 \$ (USD)	

**When user inputs Account Amount**

Account Ccy	\$ (USD)	
Local Ccy	LTL	
Transaction Ccy	€ (EUR)	

Account Ccy	\$ (USD)	
<b>Transaction Amount (System Calculated)</b>	1,000.0000 € (EUR)	
<b>Internal Conversion from to LTL</b>	3,687.8999	
<b>Account Amount (Input by the User)</b>	1,805.8466 \$ (USD)	

**For Buying Foreign Currency and Selling Local Currency,**

*Conversion Rate = Mid Rate - Buy Spread*

**For Selling Local Currency and Buying Foreign Currency,**

*Conversion Rate = Mid Rate + Sell Spread*

## 1.44. 2821 - Cash Withdrawal UBS

This option is used to enable a customer to withdraw funds from their CASA account using a voucher. The withdrawal is permitted subject to the availability of sufficient balance or available credit limit and proper verification of the signature on the withdrawal request with the signature maintained in the system. When performed online, the transaction affects the available balance in the CASA account immediately.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To withdraw cash from a CASA account

1. Type the fast path **2821** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Cash > Cash Withdrawal UBS**.
2. The system displays the **Cash Withdrawal UBS** screen.

### Cash Withdrawal UBS

Cash Withdrawal UBS\*

**Signature to be verified in other system.**

Account No :

Account Ccy :  Txn Ccy :

Account Ccy Rate :  Txn Ccy Rate :

Input :  Acct Amount  Txn Amount

Account Amt :  Txn Amt :

User Reference No :

Narrative :

## Field Description

<b>Field Name</b>	<b>Description</b>
<b>Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the CASA account number from which you want to withdraw cash.</p> <p>The short name of the primary customer of the CASA account holder is populated adjacent to the account number.</p>
<b>Account Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product under which the account is opened.</p> <p>All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>Txn Ccy</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the transaction currency from the drop-down list.</p> <p>The transaction currency is the currency in which the transaction will take place.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined exchange rate.</p>
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Txn Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate within a band is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>

Field Name	Description
<b>Input</b>	<p>[Mandatory, Radio Button]</p> <p>Click on the appropriate input option.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Acct Amount:</b> Click on this option to input the amount in account currency in the <b>Account Amount</b> field. The system converts the entered amount to transaction currency amount and displays it in the <b>Txn Amount</b> field.</li> <li>• <b>Txn Amount:</b> Click on this option to input the amount in transaction currency in the <b>Txn Amount</b> field. The system converts the entered amount to account currency amount and displays it in the <b>Account Amount</b> field.</li> </ul> <p>For more information refer to the Example 01 provided at the end of this chapter.</p>
<b>Account Amt</b>	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the amount to be withdrawn in the account currency.</p> <p>This field is enabled, if the <b>Acct Amt</b> option is selected.</p>
<b>Txn Amt</b>	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the amount to be withdrawn in the transaction currency.</p> <p>This field is enabled, if the <b>Txn Amount</b> option is selected.</p>
<b>User Reference No</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p>
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration of the transaction.</p> <p>The system displays the default narration "Cash Withdrawal". You can change the narration, if required.</p>

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. The branch code and name, product code and name will be displayed irrespective of the account status.
5. Click on the appropriate input option.
6. Enter the amount.

## Cash Withdrawal UBS

Cash Withdrawal UBS\*

**Signature to be verified in other system.**

Account No : 00010330002242 \*\*\*\*\*

Account Ccy : INR Txn Ccy : INR

Account Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000

Input :  Acct Amount  Txn Amount

Account Amt : 1,000.00 Txn Amt : 1,000.00

User Reference No : 1

Narrative : Cash Withdrawal

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

UDF OK Close Clear

7. Click the **UDF** button. The system displays the **UDF Details** screen.
8. Click the **Validate** button. The system displays the message "Validation procedure completed".
9. Click the **Ok** button on the UDF Details screen. The system displays the main screen.
10. Click the **Ok** button.
11. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
12. The system displays the **Document Receipt** screen.
13. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do You Want To Print". Click the **Yes** button.  
OR  
Click the **Cancel** button.

**Example 01: For conversion of Transaction Amount to Account Amount and vice versa**

### Transaction Rates

Currency	Buy Spread	Mid Rate	Sell Spread
€ (EUR)	0.2312	3.4358	0.2521

Currency	Buy Spread	Mid Rate	Sell Spread
\$ (USD)	0.1524	2.1946	0.1021
£ (GBP)	0.2235	4.3761	0.3232
¥ (JPY)	0.0013	0.0213	0.0021

**When user inputs Transaction Amount**

<b>Account Ccy</b>	\$ (USD)	
<b>Local Ccy</b>	LTL	
<b>Transaction Ccy</b>	£ (GBP)	
<b>Transaction Amount (Input by the User)</b>	1,000.0000 £ (GBP)	
<b>Internal Conversion from /to LTL</b>	4699.3000	
<b>Account Amount (System Calculated)</b>	2,301.0969 \$ (USD)	

**When user inputs Account Amount**

<b>Account Ccy</b>	\$ (USD)	
<b>Local Ccy</b>	LTL	
<b>Transaction Ccy</b>	€ (EUR)	
<b>Transaction Amount (System Calculated)</b>	1,000.0000 € (EUR)	
<b>Internal Conversion from to LTL</b>	3,687.8999	
<b>Account Amount (Input by the User)</b>	1,805.8466 \$ (USD)	

**For Buying Foreign Currency and Selling Local Currency,**

*Conversion Rate = Mid Rate - Buy Spread*

**For Selling Local Currency and Buying Foreign Currency,**

*Conversion Rate = Mid Rate + Sell Spread*

## 1.45. 1013 - CASA Cheque Withdrawal

Using this option you can make a cash withdrawal from CASA account by cheque. The withdrawal is permitted subject to availability of sufficient balance or available credit limit, and proper verification of the signature on the withdrawal request with the signature maintained in the system.

When performed online, the transaction affects the available balance on the CASA account immediately.

Additionally the cheque or the instrument number presented for payment has to be a valid instrument in unpaid status present on the account to confirm the authenticity of the payment request. The cheque or the instrument numbers for the CASA accounts are already maintained in the system using the **Cheque Book Issue** (Fast Path: CHM37) option.

### Definition Prerequisites

- 8051 - CASA Account Opening
- BAM97 - Currency Codes Cross Reference
- BAM14 - Rewards and Service Charges definition

### Modes Available

Not Applicable

### To withdraw funds from a CASA account using a cheque

1. Type the fast path **1013** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Clearing > CASA Cheque Withdrawal**.
2. The system displays the **CASA Cheque Withdrawal** screen.

## CASA Cheque Withdrawal

### Field Description

Field Name	Description
<b>Account No</b>	[Mandatory, Numeric, 14] Type the CASA account number of the customer. The adjacent field displays the short name of the primary customer of the CASA account.
<b>Existing PAN No</b>	[Display] This field displays the PAN number of primary customer of the account.
<b>Branch Name</b>	[Display] This field displays the valid branch code and name to which the funds has been transferred. Branch code should belong to the account number entered and not the login branch.
<b>Product Name</b>	[Display] This field displays the valid product code and name. Product code should belong to the account number entered.

Field Name	Description
<b>Account Ccy</b>	<p data-bbox="553 268 656 296">[Display]</p> <p data-bbox="553 312 1281 401">This field displays the currency assigned to the product, under which the account is opened. It is defaulted from the account details maintained.</p> <p data-bbox="553 420 1300 508">All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. The exchange rate values must be defined and downloaded.</p> <p data-bbox="553 527 1312 611">For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>Txn Ccy</b>	<p data-bbox="553 642 842 669">[Mandatory, Drop-Down]</p> <p data-bbox="553 686 1232 714">Select the currency of the cheque from the drop-down list.</p> <p data-bbox="553 730 1232 785">This field, by default, displays the account currency as the transaction currency.</p> <p data-bbox="553 804 1317 919">While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p>
<b>Acct Ccy Rate</b>	<p data-bbox="553 951 656 978">[Display]</p> <p data-bbox="553 995 1243 1050">This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p data-bbox="553 1068 1268 1157">The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p data-bbox="553 1176 1312 1228">If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Txn Ccy Rate</b>	<p data-bbox="553 1260 656 1287">[Display]</p> <p data-bbox="553 1304 1281 1358">This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p data-bbox="553 1377 1305 1465">The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p data-bbox="553 1484 1294 1537">If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>

Field Name	Description
<b>Input</b>	<p>[Mandatory, Radio Button]</p> <p>Click on the appropriate input option.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Acct Amount:</b> Click on this option to input the amount in account currency in the <b>Account Amount</b> field. The system converts the entered amount to transaction currency amount and displays it in the <b>Txn Amount</b> field.</li> <li>• <b>Txn Amount:</b> Click on this option to input the amount in transaction currency in the <b>Txn Amount</b> field. The system converts the entered amount to account currency amount and displays it in the <b>Account Amount</b> field.</li> </ul> <p>For more information refer to the Example 01 provided at the end of the <b>Cash Withdrawal</b> (Fast Path: 1001) option.</p>
<b>Account Amt</b>	<p>[Display]</p> <p>This field displays the amount to be withdrawn.</p> <p>This field is enabled, if the <b>Acct Amt</b> option is selected.</p>
<b>Txn Amount</b>	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the amount to be withdrawn in the transaction currency.</p> <p>This field is enabled, if the <b>Txn Amount</b> option is selected.</p>
<b>Withdrawal Type</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the nature of withdrawal.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Third party</li> <li>• General</li> </ul>
<b>User Reference No</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p>
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p> <p>This field displays the default narration, based on the transaction. The user can change the narration if required.</p>
<b>Cheque No</b>	<p>[Mandatory, Numeric, 12]</p> <p>Type the cheque number.</p>
<b>Cheque Date</b>	<p>[Display]</p> <p>This field displays the cheque date.</p>

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

4. Select the transaction currency from the drop-down list.
5. Click on the appropriate input option.
6. Enter the amount.

## CASA Cheque Withdrawal

The screenshot shows the 'CASA Cheque Withdrawal' form with the following fields and values:

- Account No : 5010000003474 (NISHANKMAT3)
- Existing PAN No : AOJ89123344
- Branch Name : 240 MAIN BRANCH
- Product Name : 10001 Savings Account - Liability - Quarterly
- Account Ccy : INR (Txn Ccy : INR)
- Account Ccy Rate : 1.00000 (Txn Ccy Rate : 1.00000)
- Input :  Acct Amount  Txn Amount
- Account Amt : 10,00,000.00 (Txn Amount : 100)
- Withdrawal Type : General
- User Reference No. :
- Narrative : CHQ PAID
- Cheque No :
- Cheque Date : 02/09/2016

At the bottom of the form, there is a navigation bar with buttons for 'UJF', 'OK', 'Close', and 'Clear'.

7. Click the **Ok** button.
8. The system displays the **Cheque Details** screen.
9. Enter the relevant information and click the **Ok** button.
10. The system **CASA Cheque Withdrawal** screen. Click the **Ok** button.
11. The system displays the message "Authorisation Required. Do You Want to Continue?". Click the **Ok** button.
12. The system displays the **Authorisation Reason** screen.
13. Enter the relevant information and click the **Ok** button.
14. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

**Note:** For more information on the **Service Charge Details** and the **Cheque Details** screen and authorisation transactions, refer to the **FLEXCUBE Introduction User Manual**.

## 1.46. 1826 - CASA Cheque Withdrawal FW/FCR

Using this option you can make a cash withdrawal from CASA account by cheque. The withdrawal is permitted subject to availability of sufficient balance or available credit limit, and proper verification of the signature on the withdrawal request with the signature maintained in the system.

When performed online, the transaction affects the available balance on the CASA account immediately.

Additionally the cheque or the instrument number presented for payment has to be a valid instrument in unpaid status present on the account to confirm the authenticity of the payment request. The cheque or the instrument numbers for the CASA accounts are already maintained in the system using the **Cheque Book Issue** (Fast Path: CHM37) option.

### Definition Prerequisites

- 8051 - CASA Account Opening
- BAM97 - Currency Codes Cross Reference
- BAM14 - Rewards and Service Charges definition

### Modes Available

Not Applicable

### To withdraw funds from a CASA account using a cheque

1. Type the fast path **1826** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Clearing > CASA Cheque Withdrawal FW/FCR**.
2. The system displays the **CASA Cheque Withdrawal FW/FCR** screen.

## CASA Cheque Withdrawal FW/FCR

PLEASE ENSURE TO VERIFY SIGNATURE USING 7106 / 7116.

Account No :

Account Ccy :  Txn Ccy :

Account Ccy Rate :  Txn Ccy Rate :

Input :  Acct Amount  Txn Amount

Account Amt :  Txn Amount :

Withdrawal Type :

User Reference No. :

Narrative :

Cheque No :

Cheque Date :

---

### Field Description

Field Name	Description
<b>Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the CASA account number of the customer.</p> <p>The adjacent field displays the short name of the primary customer of the CASA account.</p>
<b>Branch Name</b>	<p>[Display]</p> <p>This field displays the valid branch code and name to which the funds has been transferred.</p> <p>Branch code should belong to the account number entered and not the login branch.</p>
<b>Product Name</b>	<p>[Display]</p> <p>This field displays the valid product code and name.</p> <p>Product code should belong to the account number entered.</p>

Field Name	Description
<b>Account Ccy</b>	<p data-bbox="553 268 656 296">[Display]</p> <p data-bbox="553 312 1281 401">This field displays the currency assigned to the product, under which the account is opened. It is defaulted from the account details maintained.</p> <p data-bbox="553 420 1300 508">All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. The exchange rate values must be defined and downloaded.</p> <p data-bbox="553 527 1312 611">For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>Txn Ccy</b>	<p data-bbox="553 642 842 669">[Mandatory, Drop-Down]</p> <p data-bbox="553 686 1232 714">Select the currency of the cheque from the drop-down list.</p> <p data-bbox="553 730 1232 785">This field, by default, displays the account currency as the transaction currency.</p> <p data-bbox="553 804 1317 919">While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p>
<b>Acct Ccy Rate</b>	<p data-bbox="553 951 656 978">[Display]</p> <p data-bbox="553 995 1243 1050">This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p data-bbox="553 1068 1268 1157">The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p data-bbox="553 1176 1312 1228">If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Txn Ccy Rate</b>	<p data-bbox="553 1260 656 1287">[Display]</p> <p data-bbox="553 1304 1281 1358">This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p data-bbox="553 1377 1305 1465">The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p data-bbox="553 1484 1294 1537">If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>

Field Name	Description
<b>Input</b>	<p>[Mandatory, Radio Button]</p> <p>Click on the appropriate input option.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Acct Amount:</b> Click on this option to input the amount in account currency in the <b>Account Amount</b> field. The system converts the entered amount to transaction currency amount and displays it in the <b>Txn Amount</b> field.</li> <li>• <b>Txn Amount:</b> Click on this option to input the amount in transaction currency in the <b>Txn Amount</b> field. The system converts the entered amount to account currency amount and displays it in the <b>Account Amount</b> field.</li> </ul> <p>For more information refer to the Example 01 provided at the end of the <b>Cash Withdrawal</b> (Fast Path: 1001) option.</p>
<b>Account Amt</b>	<p>[Display]</p> <p>This field displays the amount to be withdrawn.</p> <p>This field is enabled, if the <b>Acct Amt</b> option is selected.</p>
<b>Txn Amount</b>	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the amount to be withdrawn in the transaction currency.</p> <p>This field is enabled, if the <b>Txn Amount</b> option is selected.</p>
<b>Withdrawal Type</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the nature of withdrawal.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Third party</li> <li>• General</li> </ul>
<b>User Reference No</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p>
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p> <p>This field displays the default narration, based on the transaction. The user can change the narration if required.</p>
<b>Cheque No</b>	<p>[Mandatory, Numeric, 12]</p> <p>Type the cheque number.</p>
<b>Cheque Date</b>	<p>[Display]</p> <p>This field displays the cheque date.</p>

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

4. Select the transaction currency from the drop-down list.
5. Click on the appropriate input option.
6. Enter the amount.
7. Click the **Ok** button.
8. The system displays the **Cheque Details** screen.
9. Enter the relevant information and click the **Ok** button.
10. The system **CASA Cheque Withdrawal** screen. Click the **Ok** button.
11. The system displays the message "Authorisation Required. Do You Want to Continue?". Click the **Ok** button.
12. The system displays the **Authorisation Reason** screen.
13. Enter the relevant information and click the **Ok** button.
14. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

**Note:** For more information on the **Service Charge Details** and the **Cheque Details** screen and authorisation transactions, refer to the ***FLEXCUBE Introduction User Manual***.

## 1.47. 2826 - CASA Cheque Withdrawal UBS

Using this option you can make a cash withdrawal from CASA account by cheque. The withdrawal is permitted subject to availability of sufficient balance or available credit limit, and proper verification of the signature on the withdrawal request with the signature maintained in the system.

When performed online, the transaction affects the available balance on the CASA account immediately.

Additionally the cheque or the instrument number presented for payment has to be a valid instrument in unpaid status present on the account to confirm the authenticity of the payment request. The cheque or the instrument numbers for the CASA accounts are already maintained in the system using the **Cheque Book Issue** (Fast Path: CHM37) option.

### Definition Prerequisites

- 8051 - CASA Account Opening
- BAM97 - Currency Codes Cross Reference
- BAM14 - Rewards and Service Charges definition

### Modes Available

Not Applicable

### To withdraw funds from a CASA account using a cheque

1. Type the fast path **2826** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Clearing > CASA Cheque Withdrawal UBS**.
2. The system displays the **CASA Cheque Withdrawal UBS** screen.

## CASA Cheque Withdrawal UBS

CASA Cheque Withdrawal UBS\*

**Signature to be verified in other system.**

Account No :

Account Ccy :  Txn Ccy :

Account Ccy Rate :  Txn Ccy Rate :

Input :  Acct Amount  Txn Amount

Account Amt :  Txn Amount :

Withdrawal Type :

User Reference No. :

Narrative :

Cheque No :

Cheque Date :

### Field Description

Field Name	Description
<b>Account No</b>	[Mandatory, Numeric, 14] Type the CASA account number of the customer. The adjacent field displays the short name of the primary customer of the CASA account.
<b>Account Ccy</b>	[Display] This field displays the currency assigned to the product, under which the account is opened. It is defaulted from the account details maintained. All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Field Name	Description
<b>Txn Ccy</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the currency of the cheque from the drop-down list.</p> <p>This field, by default, displays the account currency as the transaction currency.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p>
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Txn Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Input</b>	<p>[Mandatory, Radio Button]</p> <p>Click on the appropriate input option.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Acct Amount:</b> Click on this option to input the amount in account currency in the <b>Account Amount</b> field. The system converts the entered amount to transaction currency amount and displays it in the <b>Txn Amount</b> field.</li> <li>• <b>Txn Amount:</b> Click on this option to input the amount in transaction currency in the <b>Txn Amount</b> field. The system converts the entered amount to account currency amount and displays it in the <b>Account Amount</b> field.</li> </ul> <p>For more information refer to the Example 01 provided at the end of the <b>Cash Withdrawal</b> (Fast Path: 1001) option.</p>
<b>Account Amt</b>	<p>[Display]</p> <p>This field displays the amount to be withdrawn.</p> <p>This field is enabled, if the <b>Acct Amt</b> option is selected.</p>

<b>Field Name</b>	<b>Description</b>
<b>Txn Amount</b>	[Conditional, Numeric, 13, Two] Type the amount to be withdrawn in the transaction currency. This field is enabled, if the <b>Txn Amount</b> option is selected.
<b>Withdrawal Type</b>	[Mandatory, Drop-Down] Select the nature of withdrawal. The options are: <ul style="list-style-type: none"> <li>• Third party</li> <li>• General</li> </ul>
<b>User Reference No</b>	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
<b>Narrative</b>	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.
<b>Cheque No</b>	[Mandatory, Numeric, 12] Type the cheque number.
<b>Cheque Date</b>	[Display] This field displays the cheque date.

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. Select the transaction currency from the drop-down list.
5. Click on the appropriate input option.
6. Enter the amount.

## CASA Cheque Withdrawal UBS

CASA Cheque Withdrawal UBS\*

**Signature to be verified in other system.**

Account No : 000303300158 10 \*\*\*\*\*

Account Ccy : INR Txn Ccy : INR

Account Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000

Input :  Acct Amount  Txn Amount

Account Amt : 5,600.00 Txn Amount : 5,600.00

Withdrawal Type : General

User Reference No. : 1

Narrative : CHQ PAID

Cheque No : 15

Cheque Date : 16/08/2013

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

UDF **Ok** Close Clear

7. Click the **Ok** button.
8. The system displays the **Cheque Details** screen.
9. Enter the relevant information and click the **Ok** button.
10. The system **CASA Cheque Withdrawal** screen. Click the **Ok** button.
11. The system displays the message "Authorisation Required. Do You Want to Continue?". Click the **Ok** button.
12. The system displays the **Authorisation Reason** screen.
13. Enter the relevant information and click the **Ok** button.
14. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

**Note:** For more information on the **Service Charge Details** and the **Cheque Details** screen and authorisation transactions, refer to the **FLEXCUBE Introduction User Manual**.

## 1.48. 1008 - Miscellaneous Customer Debit

Using this screen you can transfer funds between customer to GL, GL to customer and GL to GL.

A customer's CASA account can be debited and the corresponding credit can be passed to a GL account using the **Miscellaneous Customer Debit** option.

Multi-currency transactions can also be performed through this screen.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To pass debit entry to a GL account by debiting a CASA account

1. Type the fast path **1008** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Transfer > Miscellaneous Customer Debit**.
2. The system displays the **Miscellaneous Customer Debit** screen.

### Miscellaneous Customer Debit

The screenshot shows the 'Miscellaneous Customer Debit' window with the following fields:

- Account No. :\*
- Acct. Coy. :
- GL Coy. :\*
- GL Acct. No. :\*
- Acct. Coy. Rate :\*
- GL Coy. Rate :\*
- Account Amt. :\*
- Charges (Lcy):
- GL Amount :
- Reference No. :
- User Reference No. :
- Narrative :\*
- Cheque No. :
- Cheque Date : 09/04/2017

At the bottom, there is a navigation bar with buttons: UDF, OK, Close, Clear. Below the navigation bar is a list of transaction types: Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque.

### Field Description

Field Name	Description
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<b>Field Name</b>	<b>Description</b>
<b>Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the CASA account number on which is to be debited.</p> <p>The account holder's name is displayed in the adjacent field.</p>
<b>Acct Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product under which the account has been opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a CASA product is USD, the account opened under that product has USD as its account currency, by default.</p>
<b>GL Ccy</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the currency assigned to the GL that is to be credited from the drop-down list.</p> <p>By default this field displays "INR" as GL account currency. This currency can differ from the local currency of the bank.</p>
<b>GL Acct No</b>	<p>[Mandatory, Numeric]</p> <p>Enter the GL account number, which will be credited by debiting the customer account.</p> <p>The GL account name is displayed is the adjacent field.</p>
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the exchange rate at which the account currency is converted to the local currency of the bank.</p> <p>Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries.</p> <p>The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>GL Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the GL account currency is converted to the local currency of the bank.</p> <p>Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries.</p> <p>The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the GL account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>

Field Name	Description
<b>Account Amt</b>	[Mandatory, Numeric, 13, Two] Type the amount that will be debited from the customer account in account currency. The system posts the entries to the accounts in the account currency.
<b>Charges (LCy)</b>	[Display] This field displays the charges.
<b>GL Amount</b>	[Display] This field displays the amount that will be credited to the GL account. The amount will be calculated in the GL account currency. This is calculated as : <i>GL amount = Account amount (in GL ccy equivalent) + SC (in GL ccy equivalent)</i>
<b>Reference No</b>	[Mandatory, Alphanumeric, 12] Type the reference number for the transaction.
<b>User Reference No</b>	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
<b>Narrative</b>	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.
<b>Cheque No</b>	[Optional, Numeric, 12] Type the cheque number.
<b>Cheque Date</b>	[Optional, Pick List, dd/mm/yyyy] Type the cheque date or select it from the pick list.

3. Enter the account number and press the <Tab> or <Enter> key.
4. Select the GL account number from the pick list.
5. Enter the account amount and reference number.

## Miscellaneous Customer Debit

Miscellaneous Customer Debit\*

Account No. : 3010000004095 John

Acct. Ccy. : INR

GL Ccy. : INR

GL Acct. No. : 12153 SUPERSAVER OVERDRAFT - EMPLOYEES

Acct. Ccy. Rate : 1.00000 GL Ccy. Rate : 1.00000

Account Amt. : 5,000.00

GL Amount : 5,000.00

Reference No. : 00125

User Reference No. : 0026

Narrative : MISCELLANEOUS DEBIT

Cheque No. : 0000125

Cheque Date : 15/06/2008

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

UDF OK Close Clear

6. Click the **OK** button.
7. The system displays the message, "Mandatory UDFs have to be entered". Click the **OK** button.
8. The system displays the UDF details screen.
9. Enter the appropriate details and click the **OK** button.
10. Click the **OK** button.
11. The system displays the message "Authorization Required. Do you want to continue?". Click the **OK** button.
12. The system displays the **Authorisation Reason** screen.
13. Enter the relevant information and click the **Grant** button.
14. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
15. The system displays the serial number. It is auto-generated by the system. Click the **OK** button.
16. The system displays the **Document Receipt** screen.
17. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do You Want To Print". Click the **Yes** button.  
OR  
Click the **Cancel** button.

18. The system displays the serial number. It is auto-generated by the system. Click the **OK** button.

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

## 1.49. 1708 - Cross Cost Center Miscellaneous Customer Debit

Using this option the customer's CASA account can be debited and the corresponding credit can be passed to a GL account. The CASA accounts can be transacted from any branch. Users can also transact in multiple currency using this screen and the system will perform appropriate currency conversion.

If the transaction takes place across the branches then at the end of day, system will pass the inter-branch accounting entries. The system automatically generates a reference number which can be used for reconciling the GL's entries.

For posting on GL accounts, the system will automatically populate the default **LOB**<sup>16</sup> code once the branch code is selected, but this LOB code can be changed by the user.

At EOD, the system will generate the inter branch entries along with the column for selected LOB code/default LOB code. During EOD, system will populate the default LOB code linked to the account branch for all GL transactions having NULL LOB code.

### Definition Prerequisites

- 8051 - CASA Account Opening
- BAM97 - Currency Codes Cross Reference

### Modes Available

Not Applicable

### To add cross cost center miscellaneous customer debit

1. Type the fast path **1708** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Transfer > Cross Cost Center Miscellaneous Customer Debit**.
2. The system displays the **Cross Cost Center Miscellaneous Customer Debit** screen.

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<sup>16</sup>(Line of Business)

## Cross Cost Center Miscellaneous Customer Debit

Account No. :

Acct Ccy. :

GL Ccy. :

GL Branch :  ... LOB :  ...

GL Acct No. :  ...

Acct Ccy Rate :  GL Ccy Rate :

Account Amt :

GL Amount :

Reference No. :

User Reference No. :

Narrative :

Ok Cancel

### Field Description

Field Name	Description
<b>Account No</b>	[Mandatory, Numeric, 14] Type the CASA account number on which the miscellaneous debits are to be passed. The Account Title is populated in the adjacent field.
<b>Acct Ccy</b>	[Display] This field displays the currency assigned to the product under which the account has been opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
<b>GL Ccy</b>	[Mandatory, Drop-Down] Select the currency assigned to the GL that is to be credited from the drop-down list. This currency can differ from the local currency of the bank.

<b>Field Name</b>	<b>Description</b>
<b>GL Branch</b>	<p>[Mandatory, Pick List]</p> <p>Select the appropriate GL branch for miscellaneous customer debit from the pick list.</p> <p>The list displays all the branches defined in <b>FLEXCUBE</b>.</p>
<b>LOB</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate LOB for miscellaneous customer debit from the drop-down list.</p> <p>The drop-down list displays the LOB codes specific to the branch selected.</p> <p>Alternatively, the branch- LOB combination can be selected from the pick list.</p>
<b>GL Acct No</b>	<p>[Mandatory, Pick List]</p> <p>Select the GL account number, which will be credited by debiting the customer account from the pick list.</p> <p>The GL account name is displayed in the adjacent field.</p>
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the exchange rate at which the account currency is converted to the local currency of the bank.</p> <p>Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries</p> <p>The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>GL Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the GL account currency is converted to the local currency of the bank.</p> <p>Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries.</p> <p>The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the GL account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Account Amt</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount that will be debited from the customer account in account currency.</p> <p>The system posts the entries to the accounts in the account currency.</p>

Field Name	Description
<b>GL Amount</b>	<p>[Display]</p> <p>This field displays the amount that will be credited to the GL account.</p> <p>The amount will be calculated in the GL account currency.</p> <p>This is calculated as :</p> <p><i>GL amount = Account amount (in GL ccy equivalent) + SC (in GL ccy equivalent)</i></p>
<b>Reference No</b>	<p>[Mandatory, Numeric, 12]</p> <p>Type the reference number for the transaction.</p>
<b>User Reference No</b>	<p>[Optional, Alphanumeric, 30]</p> <p>Type the user reference number assigned to identify the transaction.</p> <p>This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.</p>
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p> <p>By default, the system displays <b>Cross Cost Center MSD</b>.</p>

3. Enter the account number and press the <Tab> or <Enter> key.
4. Select the GL branch from the pick list and the LOB from the pick list.
5. Select the GL account number from the pick list.
6. Enter the account amount, reference no and the user reference number.

## Cross Cost Center Miscellaneous Customer Debit

Cross Cost Center Miscellaneous Customer Debit

Account No : 01000000225101 CASA Acct

Acct Ccy : USD

GL Ccy : USD

GL Branch : HO 9999 LOB : Branch Banking Division

GL Acct No : 100010101 FCR ATM CASH GL

Acct Ccy Rate : 45.00000 GL Ccy Rate : 45.00000

Account Amt : 250.00

GL Amount : 250.00

Reference No : 112

User Reference No : 2

Narrative : Cross Cost Center MSD

Ok Cancel

7. Click the **Ok** button.
8. The system displays the message "Authorisation required. Do You Want to continue?". Click the **OK** button.
9. The system displays the **Authorisation Reason** screen.
10. Enter the relevant information and click the **Grant** button.
11. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

## 1.50. 1728- Flexi Saver RD Part Redemption by CASA

Using this option you can make partial redemption of a Flexi Saver RD using CASA account. This is available only for Flexisaver RD and the system displays errors if the account number is not a Flexisaver RD. The account should be in regular status to make a partial withdrawal.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To perform part redemption of Flexi Saver RD by CASA

1. Type the fast path **1728** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Transfer > Flexisaver RD Part Redemption by CASA**
2. The system displays the **Flexisaver Part Redemption by CASA** screen.

### Flexisaver RD Redemption By CASA

Flexi Saver RD Redemption by CASA

Account Number :\*

RD Account Ccy :

Net Balance :

CASA Account Number :

CASA Account Ccy :

RD Account Ccy Rate :\*

CASA Ccy Rate :\*

Redemption Amount :\*

Txn Amount :

Txn. Narrative :\* RD PREMATURE PROCEEDS

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

Up OK Close Clear

### Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16]

	Enter the RD Account Number.
<b>RD Account Ccy</b>	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened.
<b>Net Balance</b>	[Display] This field displays the net balance amount available in the RD.
<b>CASA Account Number</b>	[Mandatory, Numeric] Enter the CASA account number. You can select the account number from the picklist.
<b>CASA Account Ccy</b>	[Display] This field displays the CASA account currency.
<b>RD Account Ccy Rate</b>	[Display] This field displays the RD Account currency rate.
<b>CASA Ccy Rate</b>	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank.
<b>Redemption Amount</b>	[Mandatory, Numeric] Enter the redemption amount.
<b>Txn Amount</b>	[Display] This field displays the transaction amount.
<b>Txn Narrative</b>	[Mandatory , Alphanumeric] Enter a description for the transaction. The field displays the default narration based on the transaction, which can be edited.

3. Enter the relevant details.
4. Click the **Ok** button.

## 1.51. 1729- Flexi Saver RD Part Redemption by GL

Using this option you can make partial redemption of a Flexisaver RD using GL account. This is available only for Flexisaver RD and the system displays errors if the account number is not a Flexisaver RD. The account should be in regular status to make a partial withdrawal

### Definition Prerequisites

- 8051 – CASA Account Opening

### Modes Available

Not Applicable

### To perform flexisaver part redemption

1. Type the fast path **1729** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Transfer > Flexi Saver RD Part Redemption by GL**.
2. The system displays the **Flexisaver Part Redemption by GL** screen.

### Flexisaver Part Redemption by GL

Flexi Saver RD Redemption by GL

Account Number :\*

RD Account Ccy :

Net Balance :

GL Account Number :

GL Account Ccy :

RD Account Ccy Rate :\*

GL Ccy Rate :\*

Redemption Amount :\*

Txn Amount :

Txn Narrative :\* RD PREMATURE PROCEEDS

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

UDF OK Close Clear

### Field Description

#### Field Name

#### Description

#### Account No

[Mandatory, Numeric, 16]  
Enter the RD Account Number.

<b>RD Account Ccy</b>	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened.
<b>Net Balance</b>	[Display] This field displays the net balance amount available in the RD.
<b>GL Account Number</b>	[Mandatory, Numeric] Enter the GL account number. You can select the account number from the picklist.
<b>GL Account Ccy</b>	[Display] This field displays the GL account currency.
<b>RD Account Ccy Rate</b>	[Display] This field displays the RD Account currency rate.
<b>GL Ccy Rate</b>	[Display] This field displays the rate at which the transaction currency is converted to the local currency.
<b>Redemption Amount</b>	[Mandatory, Numeric] Enter the redemption amount.
<b>Txn Amount</b>	[Display] This field displays the transaction amount.
<b>Txn Narrative</b>	[Mandatory , Alphanumeric] Enter a description for the transaction. The field displays the default narration based on the transaction, which can be edited.

3. Enter the relevant values in the fields.
4. Click 'OK'.

## 1.52. 1802 - OBU CASA Account Debit\*

Using this option the funds can be transferred from OBU CASA Account to an DBU GL Account or vice versa.

Using the **Funds Transfer Request** (Fast Path: 1801) option, the funds can be transferred from one OBU CASA account to another DBU CASA account.

The OBU, DBU branches are maintained in **Branch Master Maintenance** (Fast Path: BAM03) option.

### Definition Prerequisites

- Open IBD, OBU and DBU branch

### Modes Available

Not Applicable

### To transfer fund to GL account

1. Type the fast path **1802** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Transfer > OBU CASA Account Debit**.
2. The system displays the **OBU CASA Account Debit** screen.

### OBU CASA Account Debit

The screenshot displays the 'OBU CASA Account Debit' window. It contains the following fields and controls:

- From Acct No :** Text input field.
- From Acct Coy :** Dropdown menu.
- Gl Coy :** Dropdown menu.
- To GL Acct No :** Text input field with a search icon (...).
- To GL Branch :** Dropdown menu.
- Acct Coy Rate :** Text input field.
- Gl ccy rate :** Text input field.
- Account Amount :** Text input field.
- GL Amount :** Text input field.
- Reference No :** Text input field.
- User Reference No :** Text input field.
- Narrative :** Text input field containing 'OBU CASA Account debit'.

At the bottom left, there is a section titled 'Other Transactions' with sub-links for 'Cheque Details' and 'Cost Rates Details'. At the bottom right, there are 'Ok' and 'Cancel' buttons.

## Field Description

Field Name	Description
<b>From Acct No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the account number of the OBU/DBU customer from which the IBD has purchased the currency or the debit CASA account no. of the OBU/DBU customer.</p> <p>The name of the OBU/DBU account holder is displayed in the adjacent field.</p>
<b>From Acct Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values will be downloaded from FCC.</p> <p>For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>GI Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to GL.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values will be downloaded from FCC.</p> <p>For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>To GL Branch</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the branch in which the GL is credited from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"><li>• DEL</li><li>• HO</li><li>• OBU</li></ul>
<b>To GL Acct No</b>	<p>[Mandatory, Pick List]</p> <p>Select the GL account number of the OBU/DBU customer to whom the IBD will sell the currency or credit the GL account number of the customer from the pick list.</p> <p>The name of the GL is displayed in the adjacent field.</p>

<b>Field Name</b>	<b>Description</b>
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the currency is converted to the local currency of the IBD bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as Mid Rate without BUY/SELL spread.</p>
<b>Gl ccy rates</b>	<p>[Display]</p> <p>This field displays the rate at which the currency is converted to the local currency of the OBU/DBU bank.</p> <p>The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as Mid Rate without BUY/SELL spread.</p>
<b>Account Amount</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount to be purchased from the OBU customer or the amount to be debited to OBU CASA account.</p>
<b>GL Amount</b>	<p>[Display]</p> <p>This field displays the amount to be credited in the GL account.</p> <p>If the currency is the same then the From Amount and To Amount are the same, but if the to account currency is different then the to amount is calculated by the system.</p>
<b>Reference No</b>	<p>[Mandatory, Alphanumeric, 12]</p> <p>Type the reference number.</p> <p>This field is provided to keep a reference number for the transaction, for future use.</p>
<b>User Reference No</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to the transaction.</p> <p>This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.</p>
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 120]</p> <p>Type the narration.</p>

3. Enter the account number from which funds are to be transferred and the account number to which the funds will be transferred.
4. Enter the amount to be transferred.
5. Enter the appropriate information in the relevant fields.

## OBU CASA Account Debit

OBU CASA Account Debit

From Acct No :

From Acct Ccy :

GI Ccy :

To GL Acct No :  To GL Branch :

Acct Ccy Rate :

GI ccy rate :

Account Amount :

GL Amount :

Reference No :

User Reference No :

Narrative :

Other Transactions

- Cheque Details
- Cost Rates Details

Ok Cancel

6. The system displays the message "Authorisation required. Do You Want to continue?".
7. Click the **Ok** button.
8. The system displays the **Authorisation Reason** screen.
9. Enter the relevant information and click the **Ok** button.
10. The system displays the transaction number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.
11. Click the **Ok** button.
12. The system displays the serial number. The serial number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

## 6. Transfer

## 1.53. 1091 - CASA To CASA Funds Transfer Request

Using this option the funds can be transferred from one CASA account to another. The value date for either credit or debit can be modified to be greater than today, resulting in a future dated transfer. The value date should be than greater or equal to process date.

For a debit account, available balance will be decreased on the posting date.

For a credit account, available balance will increase on the posting date.

For future dated credit transaction, hold will be marked on the account based on

- Credit hold for Asset products
- Credit hold for Liability products

Book balance of the account for the future dated leg will depend upon whether the product is a book balance or a collected balance.

For normal funds transfer the **Funds Transfer Request** (Fast Path: 1006) option can be used without specifying a value date.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To transfer fund to CASA account

1. Type the fast path **1091** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Transfer > CASA To CASA Funds Transfer Request**.
2. The system displays the **CASA To CASA Funds Transfer Request** screen.

## CASA To CASA Funds Transfer Request

### Field Description

Field Name	Description
<b>CASA Account Details</b>	
<b>Account Number</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the CASA account number from which you want to transfer funds.</p> <p>The short name of the primary customer of the CASA account holder is populated adjacent to the account number.</p>
<b>Account Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product under which the account is opened.</p> <p>All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>

<b>Field Name</b>	<b>Description</b>
<b>Amount</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount to be debited to the account.</p> <p>The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency.</p> <p>If the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency.</p>
<b>Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Charges (Lcy)</b>	<p>[Display]</p> <p>This field displays the charges in the local currency.</p>
<b>Net Amount</b>	<p>[Display]</p> <p>This field displays the total amount including the charges to be debited to the account.</p>
<b>Cheque No</b>	<p>[Optional, Numeric, 12]</p> <p>Type the instrument number used for fund transfer.</p>
<b>Cheque Date</b>	<p>[Mandatory, dd/mm/yyyy]</p> <p>Type the date of the instrument.</p>
<b>User Reference No</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p> <p>This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.</p>
<b>Value Date</b>	<p>[Mandatory, dd/mm/yyyy]</p> <p>Type the value date for the debit leg.</p>
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration for the transaction.</p> <p>The system displays the default narration "CASA To CASA Value Dated Funds Transfer".</p> <p>You can change the narration, if required.</p>

#### **CASA Account Details**

<b>Field Name</b>	<b>Description</b>
<b>Account Number</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the CASA account number to which you want to transfer funds.</p> <p>The short name of the primary customer of the CASA account holder is populated adjacent to the account number.</p>
<b>Txn Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product under which the account is opened.</p> <p>All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>Amount</b>	<p>[Display]</p> <p>This field displays the funds to be credited is displayed.</p> <p>The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency.</p>
<b>Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Cheque No</b>	<p>[Display]</p> <p>This field displays the instrument number used for fund transfer.</p>
<b>Cheque Date</b>	<p>[Display]</p> <p>This field displays the date of the instrument as entered for the debit account above is displayed.</p>
<b>User Reference No</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.</p>
<b>Value Date</b>	<p>[Mandatory, dd/mm/yyyy]</p> <p>Type the value date for the credit leg.</p>

Field Name	Description
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p> <p>This field displays the default narration as "CASA To CASA Value Dated Funds Transfer".</p> <p>You can change the narration, if required.</p>

3. Enter the account number from which funds are to be transferred and the account number to which the funds will be transferred.
4. Enter the amount to be transferred.

### CASA To CASA Funds Transfer Request

**CASA Account Details**

Account Number: 60000000714840      JOHNKENNEDY

Account Ccy: USD

Amount: 25,000.00      Ccy Rate: 1.75000

Charges(Lcy): 0.00      Net Amount: 25,000.00

Cheque No: 201856      Cheque Date: 31/01/2008

User Reference No: 78965      Value Date: 31/01/2008

Narrative: CASA TO CASA Value Dated Funds Transfer

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**CASA Account Details**

Account Number: 6000000006124      SURYACHANDRATARE

Txn Ccy: CAD

Amount: 9965.83      Ccy Rate: 4.39000

Cheque No: 201856      Cheque Date: 31/01/2008

User Reference No: 78965      Value Date: 31/01/2008

Narrative: CASA TO CASA Value Dated Funds Transfer

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

LIDF    OK    Close    Clear

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

## 1.54. 1092 - CASA To GL Funds Transfer Request

Using this option the funds can be transferred from CASA Account to a GL Account. The value date for debit or credit can be modified to be greater than today. This date cannot be less than the bank's current process date.

Book balance of the account for the future dated leg depends upon whether the product is a book balance or a collected balance.

For normal funds transfer for debit to CASA and credit to GL account, the **Miscellaneous Customer Debit** (Fast Path: 1008) option can be used without specifying a value date.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To transfer fund to GL account

1. Type the fast path **1092** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Transfer > CASA To GL Funds Transfer Request**.
2. The system displays the **CASA To GL Funds Transfer Request** screen.

### CASA To GL Funds Transfer Request

**CASA Account Details**

Account Number:

Account Ccy:

Amount:  Ccy Rate:

Charges(Lcy):  Net Amount:

Cheque No:  Cheque Date:

User Reference No:  Value Date:

Narrative:

**GL Account Details**

Txn Ccy:

Account Number:

Amount:  Ccy Rate:

Voucher No:  Voucher Date:

User Reference No:  Value Date:

Narrative:

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

LIDF OK Close Clear

## Field Description

<b>Field Name</b>	<b>Description</b>
<b>CASA Account Details</b>	
<b>Account Number</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the CASA account number from which you want to transfer funds.</p> <p>The short name of the primary customer of the CASA account holder is populated adjacent to the account number.</p>
<b>Account Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product under which the account is opened.</p> <p>All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>Amount</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the cash to be transferred.</p> <p>The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency.</p> <p>If the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency.</p> <p>If the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency.</p>
<b>Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Charges (Lcy)</b>	<p>[Display]</p> <p>The charges in the local currency.</p>
<b>Net Amount</b>	<p>[Display]</p> <p>This field displays the total account amount including the charges.</p>
<b>Cheque No</b>	<p>[Optional, Numeric, 12]</p> <p>Type the instrument number used for fund transfer.</p>

<b>Field Name</b>	<b>Description</b>
<b>Cheque Date</b>	[Mandatory, dd/mm/yyyy] Type the instrument date.
<b>User Reference No</b>	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
<b>Value Date</b>	[Mandatory, dd/mm/yyyy] Type the value date for the debit leg.
<b>Narrative</b>	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration "CASA To GL Value Dated Funds Transfer". You can change the narration, if required.
<b>GL Account Details</b>	
<b>Txn Ccy</b>	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. This is the currency assigned to the product under which the account is opened. All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
<b>Account Number</b>	[Mandatory, Pick List] Select the GL account number to which you want to transfer funds from the pick list. The GL account description will be displayed in the adjacent field.
<b>Amount</b>	[Display] This field displays the cash to be received. The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency. If the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency. If the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency.

<b>Field Name</b>	<b>Description</b>
<b>Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Voucher No</b>	<p>[Display]</p> <p>This field displays the instrument number used for fund transfer.</p>
<b>Voucher Date</b>	<p>[Display]</p> <p>This field displays the instrument date.</p>
<b>User Reference No</b>	<p>[Display]</p> <p>This field displays the user reference number assigned to identify the transaction.</p> <p>This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.</p>
<b>Value Date</b>	<p>[Display]</p> <p>This field displays the credit leg.</p>
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration for the transaction.</p> <p>The system displays the default narration "CASA To GL Value Dated Funds Transfer".</p> <p>You can change the narration, if required.</p>

3. Enter the CASA account number from which funds are to be transferred.
4. Enter the amount to be transferred.
5. Select the GL account number to which the funds will be transferred from the pick list .

## CASA To GL Funds Transfer Request

CASA To GL Funds Transfer Request\*

**CASA Account Details**

Account Number: 6000000006124      SURYACHANDRATARE

Account Ccy: CAD

Amount: 20,000.00      Ccy Rate: 1.39

Charges(Lcy): 0.00      Net Amount: 20,000.00

Cheque No: 852365      Cheque Date: 31/01/2008

User Reference No: 78965      Value Date: 31/01/2008

Narrative: CASA TO GL Value Dated Funds Transfer

**GL Account Details**

Txn Ccy: USD

Account Number: 100010001      CASE1

Amount: 5,852.63      Ccy Rate: 4.75000

Voucher No: 852365      Voucher Date: 31/01/2008

User Reference No: 78965      Value Date: 31/01/2008

Narrative: CASA TO GL Value Dated Funds Transfer

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

UDF    OK    Close    Clear

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

## 1.55. 1093 - GL To CASA Funds Transfer Request

Using this option the funds can be transferred from GL account to a CASA account. The value date for the credit or the debit transaction can be modified to be greater than today's process date. The value date cannot be less than the bank's current process date.

Book balance of the account for the future dated leg depends upon whether the product is a book balance or a collected balance.

For normal funds transfer for debit to CASA and credit to GL account the **Miscellaneous Customer Credit** (Fast Path: 1408) option can be used without specifying a value date.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To transfer fund from GL to CASA account

1. Type the fast path **1093** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Transfer > GL To CASA Funds Transfer Request**.
2. The system displays the **GL To CASA Funds Transfer Request** screen.

### GL To CASA Funds Transfer Request

**GL To CASA Funds Transfer Request\***

**GL Account Details**

Account Ccy :

Account Number :

Amount :

Voucher No :

User Reference No :

Narrative :

Ccy Rate :

Voucher Date :

Value Date :

**CASA Account Details**

Account Number :

Txn Ccy :

Amount :

Charges (Lcy) :

Cheque No :

User Reference No :

Narrative :

Ccy Rate :

Net Amount :

Cheque Date :

Value Date :

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

LIDF | OK | Close | Clear

## Field Description

<b>Field Name</b>	<b>Description</b>
<b>GL Account Details</b>	
<b>Account Ccy</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the account currency from the drop-down list.</p> <p>This is the currency assigned to the product under which the account is opened.</p> <p>All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>Account Number</b>	<p>[Mandatory, Pick List]</p> <p>Select the GL account number from which you want to transfer funds from the pick list.</p> <p>The GL account description will be displayed in the adjacent field.</p>
<b>Amount</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount to be debited.</p> <p>The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency.</p> <p>If the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency.</p>
<b>Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Voucher No</b>	<p>[Optional, Numeric, 12]</p> <p>Type the voucher number used for fund transfer.</p>
<b>Voucher Date</b>	<p>[Mandatory, dd/mm/yyyy]</p> <p>Type the instrument date.</p>
<b>User Reference No</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p> <p>This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.</p>

<b>Field Name</b>	<b>Description</b>
<b>Value Date</b>	[Mandatory, dd/mm/yyyy] Type the value date for the credit leg.
<b>Narrative</b>	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration as "GL To CASA Value Dated Funds Transfer". You can change the narration, if required.
<b>CASA Account Details</b>	
<b>Account Number</b>	[Mandatory, Numeric, 14] Type the CASA account number to which you want to transfer funds. The short name of the primary customer of the CASA account holder is populated adjacent to the account number.
<b>Txn Ccy</b>	[Display] This field displays the currency assigned to the product under which the account is opened. All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
<b>Amount</b>	[Mandatory, Numeric, 15] Enter the amount to be transferred. The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency. If the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency.
<b>Ccy Rate</b>	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
<b>Charges (Lcy)</b>	[Display] This field displays the charges in the local currency.

<b>Field Name</b>	<b>Description</b>
<b>Net Amount</b>	[Display] This field displays the total account amount including the charges.
<b>Cheque No</b>	[Display] This field displays the instrument number used for fund transfer.
<b>Cheque Date</b>	[Display] This field displays the instrument date.
<b>User Reference No</b>	[Conditional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
<b>Value Date</b>	[Display] Type the value date for the debit leg.
<b>Narrative</b>	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration as "GL To CASA Value Dated Funds Transfer". You can change the narration, if required.

3. Select the GL account number from which funds are to be transferred from the pick list.
4. Enter the amount to be transferred.
5. Enter the CASA account number to which the funds will be transferred

## GL To CASA Funds Transfer Request

GL To CASA Funds Transfer Request\*

**GL Account Details**

Account Ccy : USD  
Account Number : 100022150  
Amount : 20,000.00  
Voucher No : 1  
User Reference No : 5698  
Narrative : GL TO CASA Value Dated Funds Transfer

CHANNEL ISSUER FEE GL  
Ccy Rate : 2.75000  
Voucher Date : 31/01/2008  
Value Date : 31/01/2008

**CASA Account Details**

Account Number : 60000000714840  
Txn Ccy : USD  
Amount : 20,000.00  
Charges (Lcy) : 0.00  
Cheque No : 1  
User Reference No : 5698  
Narrative : GL TO CASA Value Dated Funds Transfer

JOHNKENNEDY  
Ccy Rate : 2.75000  
Net Amount : 20,000.00  
Cheque Date : 31/01/2008  
Value Date : 31/01/2008

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

UDF    OK    Close    Clear

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

## 1.56. 1431 - Flexible RD Deposit by CASA Transfer

This option is used for the Minimum Initial Deposit (for the gift amount payment) and Variable Deposit payment for products related to savings plan gift scheme. Depending upon the mode i.e. cash or transfer from CASA account, the initial deposit is paid by the customer and then the gift (applicable to TPD with Special Package) is handed over to the customer.

Example:

If the customer opts for motorcycle plan, the user will open the account under Savings Plan Motorcycle scheme product. The customer will pay the Initial deposit which will be equivalent to the gift value. The user will maintain the Initial deposit payment details in this option. If the customer fails to pay the Initial Deposit, the flexible RD (Savings Plan) account will get closed automatically in the EOD, of the savings account opening. The initial Deposit is not applicable for Flexible RD (TPD) account.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To deposit cash in a flexible RD savings account by transfer through a CASA account

1. Type the fast path **1431** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Cash > Flexible RD deposit by CASA Transfer**.
2. The system displays the **Flexible RD Deposit by CASA Transfer** screen.

## Flexible RD Deposit by CASA Transfer

Flexible RD deposit by CASA Transfer

Account No :

To Acct Ccy :

Payment Type :

From Acct No :

From Acct Ccy :

From Coy Rate :  To Coy Rate :

Transaction Amount :

From Account Amount :

User Reference No :

Narrative :

Ok Cancel

### Field Description

Field Name	Description
<b>Account No</b>	[Mandatory, Numeric, 14] Type the flexible RD account number.
<b>To Account Ccy</b>	[Display] This field displays the currency in which the customer account is opened.  Account currency is the currency assigned to the product at the product level, under which the account is opened. If the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency.
<b>Payment Type</b>	[Display] The system displays the payment type. The values are: <ul style="list-style-type: none"> <li>Initial Deposit: For the first transaction (applicable only to Flexible RD (Savings) accounts)</li> <li>Variable Deposit: For subsequent transactions</li> </ul>

Field Name	Description
<b>From Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the CASA account number from which the funds are to be transferred.</p> <p>The system will not allow Initial Deposit payment transaction if the transaction currency and the account currency are different.</p> <p>For Variable Deposit payment transaction, the system will allow the transaction to be processed even if the transaction and account currencies are different.</p>
<b>From Account Ccy</b>	<p>[Display]</p> <p>This field displays the from account currency.</p>
<b>From Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the CASA account currency is converted to the local currency of the bank.</p>
<b>To Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the flexible RD (Savings/<b>TPD</b><sup>17</sup>) account currency is converted to the local currency of the bank.</p>
<b>Transaction Amount</b>	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the variable deposit amount as requested by the customer if the payment type is <b>Variable Deposit</b>.</p> <p>If the payment type is <b>Initial Deposit</b>, the system displays the minimum initial deposit amount which the customer wants to deposit in the Flexible RD (Savings) account . This value is defaulted from the product level.</p>
<b>From Account Amount</b>	<p>[Display]</p> <p>This field displays the account amount.</p> <p>The amount is calculated in the account currency. The system posts the entries to the accounts in the account currency.</p> <p>If the local currency of the bank is different from the account currency of the customer, the amount entered in the <b>Txn Amount</b> field is converted to the account currency at the specified exchange rate.</p> <p>If the currency of the local bank and the account currency are the same, the amount in the <b>Txn Amount</b> field and the <b>Account Amt</b> field will be the same.</p>
<b>User Reference No</b>	<p>[Optional, Numeric, 40]</p> <p>Type the user reference number.</p>

<sup>17</sup>(A type of Education Savings account with special features)

Field Name	Description
<b>Narrative</b>	[Mandatory, Alphanumeric, 40] Type the narration of the transaction. By default the system displays the narration based on the transaction.

3. Enter the account number and press the <Tab> or <Enter> key.
4. Enter the transaction amount.

### Flexible RD Deposit by CASA Transfer

Flexible RD deposit by CASA Transfer

Account No : 000000057406 TAHIRAL1099

To Acct Ccy : IDR

Payment Type : Variable Deposit

From Acct No : 000000001095 AAKTEA

From Acct Ccy : IDR

From Ccy Rate : 1.00000 To Ccy Rate : 1.00000

Transaction Amount : 12,500.00

From Account Amount : 12,500.00

User Reference No : 9345672

Narrative : Flexible RD Deposit By Casa

Ok Cancel

5. Click the **Ok** button.
6. The system displays the message "Authorisation Required. Do You Want to continue?". Click the **OK** button.
7. The system displays the **Authorization Reason** screen.
8. Enter the relevant information and click the **Grant** button.
9. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
10. The system displays the **Documents** screen.
11. To print the receipt, select the record that needs to be printed. The system displays the message "Do You Want To Print". Click the **Yes** button.

OR  
Click the **Cancel** button.

## 1.57. 1801 - OBU CASA Funds Transfer Request\*

Using the **Funds Transfer Request** (Fast Path: 1506) option the funds can be transferred from one OBU CASA account to another DBU CASA account or vice versa.

For funds transfer to GL account, separate options; **OBU CASA Account Debit** (Fast Path: 1802) option and **OBU CASA Account Credit** (Fast Path: 1803) option are provided.

The OBU, DBU branches are maintained in **Branch Master Maintenance** (Fast Path: BAM03) option.

### Definition Prerequisites

- Open IBD, OBU and DBU branch
- Download Exchange rate from FCC (FLEXCUBE Corporate)

### Modes Available

Not Applicable

### To transfer fund to OBU CASA account

1. Type the fast path **1801** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Transfer > OBU CASA Funds Transfer Request**.
2. The system displays the **Funds Transfer Request** screen.

### OBU CASA Funds Transfer Request

OBU CASA Funds Transfer Request	
From Acct No :	10008200000324 JOHN SMITH
From Acct Ccy :	USD
To Acct No :	09998200000319 GEORGE
To Acct Ccy :	USD
From Ccy Rate :	50.20000
To Ccy Rate :	60.20000
From Amount :	10,000.00
To Amount :	10,000.00
User Reference No :	A1
Narrative :	OBU CASA Funds Transfer Request

Other Transactions
Cheque Details
Cost Rates Details

OK Cancel

## Field Description

<b>Field Name</b>	<b>Description</b>
<b>From Acct No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the account number of the OBU customer from which the IBD has purchased the currency or the debit account number of the OBU customer.</p> <p>The name of the OBU account holder is displayed in the adjacent field.</p>
<b>From Acct Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values need to be downloaded from FCC.</p> <p>For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>To Acct No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the account number of the DBU customer to whom the IBD will sell the currency or the credit account number of the DBU customer.</p> <p>The name of the DBU account holder is displayed in the adjacent field.</p>
<b>To Acct Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values will be downloaded from FCC.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>From Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the currency is converted to the local currency of the IBD bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as mid rate without buy/sell spread , which can be modified depending on the bank's operational guideline and parameter settings.</p>

<b>Field Name</b>	<b>Description</b>
<b>To Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the currency is converted to the local currency of the DBU bank.</p> <p>The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as mid rate without buy/sell spread, which cannot be modified.</p>
<b>From Amount</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount to be purchased from the OBU customer or the amount to be debited in the OBU CASA account.</p>
<b>To Amount</b>	<p>[Display]</p> <p>This field displays the amount payable to the DBU customer or the amount credited to the DBU CASA Account.</p> <p>If the currency is the same then the From Amount and To Amount are the same, but if the to account currency is different then the to amount is calculated by the system.</p>
<b>User Reference No</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to the particular transaction.</p>
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 120]</p> <p>Type the narration.</p>
	<p>3. Enter the account number from which funds are to be transferred and the account number to which the funds will be transferred.</p> <p>4. Enter the amount to be transferred.</p>

## OBU CASA Funds Transfer Request

**OBU CASA Funds Transfer Request**

From Acct No : 10008200000324 JOHN SMITH  
From Acct Ccy : USD  
To Acct No : 09998200000319 GEORGE  
To Acct Ccy : USD  
From Ccy Rate : 50.20000 To Ccy Rate : 50.20000  
From Amount : 10,000.00  
To Amount : 10,000.00  
User Reference No : A1  
Narrative : OBU CASA Funds Transfer Request

**Other Transactions**  
Cheque Details  
Cost Rates Details

Ok Cancel

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

## 1.58. 1804 - OBU Miscellaneous GL Transfer (Dr/Cr)\*

Using the **OBU Miscellaneous GL Transfer** option the funds can be transferred from one GL account to another.

Using the **Funds Transfer Request** (Fast Path: 1801) option, the funds can be transferred from one OBU CASA account to another DBU CASA account.

The OBU, DBU branches are maintained in **Branch Master Maintenance** (Fast Path: BAM03) option.

### Definition Prerequisites

- Open IBD, OBU and DBU branch

### Modes Available

Not Applicable

### To transfer funds to a GL account

1. Type the fast path **1804** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Transfer > OBU Miscellaneous GL Transfer (Dr/Cr)**.
2. The system displays the **OBU Miscellaneous GL Transfer (Dr/Cr)** screen.

### OBU Miscellaneous GL Transfer (Dr/Cr)

The screenshot displays the 'OBU Miscellaneous GL Transfer (Dr/Cr)' window. The fields are as follows:

From Acct Ccy :	USD	From GL Branch :	HO
From GL Acct No :	110009302	MISC DR GL 1	...
To Acct Ccy :	USD	To GL Branch :	OBU
To GL Acct No :	210009302	IB IMPLEM LIAB GL	...
Acct Ccy Rate :	103.20000		
Txn Ccy Rate :	103.20000		
From Amount :	100.00		
To Amount :	100.00		
Reference No :	10		
User Reference No :	A1		
Narrative :	OBU Miscellaneous GL Transfer		

At the bottom of the window, there is a 'Flexcube Retail' status bar and a 'Cost Rates Details' button. The 'Ok' and 'Cancel' buttons are located at the bottom right corner.

## Field Description

<b>Field Name</b>	<b>Description</b>
<b>From Acct Ccy</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the currency assigned to the GL from the drop-down list.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values will be downloaded from FCC.</p>
<b>From GL Branch</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the branch in which the GL is debited from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"><li>• DEL</li><li>• HO</li><li>• OBU</li></ul>
<b>From GL Acct No</b>	<p>[Mandatory, Pick List]</p> <p>Select the GL account number of the OBU/DBU customer from which the IBD has purchased the currency or debited the GL account number of the customer from the pick list.</p> <p>The name of the OBU account holder is displayed in the adjacent field.</p>
<b>To Acct Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the GL.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values will be downloaded from FCC.</p>
<b>To GL Branch</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the branch in which the GL is credited from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"><li>• DEL</li><li>• HO</li><li>• OBU</li></ul>
<b>To GL Acct No</b>	<p>[Mandatory, Pick List]</p> <p>Select the GL account number of the OBU/DBU customer to whom the IBD will sell the currency or credit the GL account number of the customer from the pick list.</p> <p>The name of the GL account is displayed in the adjacent field.</p>

<b>Field Name</b>	<b>Description</b>
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the currency is converted to the local currency of the IBD bank or debited from the GL account.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as MID rate without Buy/Sell Spread.</p>
<b>Txn Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the currency is converted to the local currency of the DBU bank or credited from the GL account.</p> <p>The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as MID rate without Buy/Sell Spread.</p>
<b>From Amount</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount to be debited in OBU/DBU GL account.</p>
<b>To Amount</b>	<p>[Display]</p> <p>This field displays the amount to be credited in OBU/DBU GL account.</p> <p>If the currency is the same then the From Amount and To Amount are the same, but if the to account currency is different then the to amount is calculated by the system.</p>
<b>Reference No</b>	<p>[Mandatory, Alphanumeric, 12]</p> <p>Type the reference number.</p> <p>This field is provided to keep a reference number for the transaction, for future use.</p>
<b>User Reference No</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to the transaction.</p> <p>This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.</p>
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 120]</p> <p>Type the narration.</p>

3. Type the account number and press the **<Tab>** or **<Enter>** key.
4. Enter the relevant information.

## OBU Miscellaneous GL Transfer (Dr/Cr)

OBU Miscellaneous GL Transfer ( Dr/Cr )			
From Acct Ccy :	USD	From GL Branch :	HOI
From GL Acct No :	110009302	MISC DR GL 1	...
To Acct Ccy :	USD	To GL Branch :	OBU
To GL Acct No :	210009302	IB IMPLEM LIAB GL	...
Acct Ccy Rate :	103.20000		
Txn Ccy Rate :	103.20000		
From Amount :	100.00		
To Amount :	100.00		
Reference No :	10		
User Reference No :	A1		
Narrative :	OBU Miscellaneous GL Transfer		

Flexcube Retail

Cost Rates Details

Ok Cancel

5. Click the **Ok** button.
6. The system displays the message "Authorisation required. Do You Want to continue". Click the **Ok** button.
7. The system displays the **Authorisation Reason** screen.
8. Enter the relevant information and click the **Ok** button.
9. The system displays the transaction number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
10. The system displays the serial number. The serial number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

## 1.59. 1006 - Funds Transfer Request

This option allows you to transfer funds from one CASA account to another CASA account. The funding account and the beneficiary account can be in different currencies, and can belong to different branches. For the debit account, the available balance will be decreased and for the credit account the available balance will be increased.

**Note:** The system restricts fund transfer between two accounts opened under different products, if the transaction is restricted as per the maintenance done at product level.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To transfer funds

1. Type the fast path **1006** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Transfer > Funds Transfer Request**.
2. The system displays the **Funds Transfer Request** screen.

### Funds Transfer Request

Funds Transfer Request\*

Type of Transaction : Fund Transfer

From Account No :

Branch Name :

Product Name :

From Account Currency :

To Account No :

Branch Name :

Product Name :

To Account Currency :

From Currency Rate :  To Currency Rate :

From Amount :

To Amount :

Charges (Lcy) :

User Reference No :

Narrative : FT-

Cheque No :

Cheque Date : 31/10/2015

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

UDF OK Close Clear

## Field Description

<b>Field Name</b>	<b>Description</b>
<b>Type of Transaction</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the required type of transaction from the drop down list.</p> <p>The options are:</p> <ul style="list-style-type: none"><li>• Funds Transfer</li><li>• Cash Deposit at Spoke Branch</li><li>• Cash Withdrawal at Spoke Branch</li></ul> <p>The transaction type selected will govern the mnemonic and narration stamped in customers CASA account.</p>
<b>From Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the account number from which the funds will be transferred.</p> <p>The account title is displayed in the adjacent field.</p>
<b>Branch Name</b>	<p>[Display]</p> <p>This field displays the valid branch code and name from which the funds has been transferred.</p> <p>Branch code should belong to the account number entered and not the login branch.</p>
<b>Product Name</b>	<p>[Display]</p> <p>This field displays the valid product code and name.</p> <p>Product code should belong to the account no entered.</p>
<b>From Account Currency</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product, under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>To Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the account number to which the funds will be transferred.</p> <p>The short name of the primary customer of the CASA account is populated adjacent to the account number.</p> <p>If the 'from' and 'to' accounts do not belong to the same customer, the system will give a warning to that effect.</p>
<b>Branch Name</b>	<p>[Display]</p> <p>This field displays the valid branch code and name to which the funds has been transferred.</p> <p>Branch code should belong to the account number entered and not the login branch.</p>

Field Name	Description
<b>Product Name</b>	<p>[Display]</p> <p>This field displays the valid product code and name. Product code should belong to the account no entered.</p>
<b>To Account Currency</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>From Currency Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>To Currency Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>From Amount</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount that will be debited from the provider account. The amount is to be entered in the From Account currency for transferring funds. The transferred cash amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts. The <b>To Amount</b> will be calculated by the system when the user enters the amount in the <b>From Amount</b> field.</p>

Field Name	Description
<b>To Amount</b>	<p>[Display]</p> <p>This field displays the transaction amount based on the value entered in the <b>From Amount</b> field after taking the SC into consideration. This is the amount that will be credited to the beneficiary account.</p> <p>The amount is entered in the <b>To Account</b> currency for transferring funds. The transferred cash amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p> <p>The user can change the value in this field. The system calculates the <b>From Amount</b> in case value in this field is changed after taking the SC into consideration.</p> <p>The value in this field is calculated by the system using the From Amount, From Ccy Rate, To Ccy Rate and SC.</p>
<b>Charges (Lcy)</b>	<p>[Optional, Numeric, 12]</p> <p>Type the Charges value</p>
<b>User Reference No</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p> <p>This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.</p>
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p> <p>This field displays the default narration, based on the type of transaction selected. The user can change the narration if required.</p>
<b>Cheque No</b>	<p>[Optional, Numeric, 12]</p> <p>Type the cheque number.</p>
<b>Cheque Date</b>	<p>[Optional, Pick List, dd/mm/yyyy]</p> <p>Type the cheque date or select it from the pick list.</p>

3. Select the type of transaction from the drop down list to govern the mnemonic and narration stamping in both the CASA accounts involved in Fund Transfer.
4. Enter the account number from which funds are to be transferred and the account number to which the funds will be transferred. The branch code and name, product code and name will be displayed irrespective of the account status.
5. Enter the amount to be transferred.

## Funds Transfer Request

From Account No :	5010000000287	Branch :	▼
Branch Name :	DEBASHISH MAITI		
Product Name :	2373	Memari	
From Account Currency :	100	SAVINGS A/C - RESIDENT	
To Account No :	5010000309771	Savings Account	
Branch Name :	560	MUMBAI - CLEARING BRANCH	
Product Name :	43	SAVINGS A/C - RESIDENT_TESTING CI600	
To Account Currency :	INR ▼		
From Currency Rate :	1.00000	To Currency Rate :	1.00000
From Amount :	10,000.00		
To Amount :	10,000.00		
User Reference No :	1232		
Narrative :	test		
Cheque No :			
Cheque Date :	15/03/2016		

Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
UDF										
OK										
Close										
Clear										

5. Click the **Ok** button.
6. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.
7. The system displays the **Authorization Reason** screen.
8. Enter the relevant information and click the **Grant** button.
9. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
10. The system displays the **Document Receipt** screen.
11. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document?". Click the **Ok** button.  
OR  
Click the **Cancel** button.

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

## 1.60. 1840 - Funds Transfer Request FW/FCR

This option allows you to transfer funds from one CASA account to another CASA account. The funding account and the beneficiary account can be in different currencies, and can belong to different branches. For the debit account, the available balance will be decreased and for the credit account the available balance will be increased.

**Note:** The system restricts fund transfer between two accounts opened under different products, if the transaction is restricted as per the maintenance done at product level.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To transfer funds

1. Type the fast path **1840** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Transfer > Funds Transfer Request FW/FCR**.
2. The system displays the **Funds Transfer Request FW/FCR** screen.

### Funds Transfer Request FW/FCR

**Funds Transfer Request FW/FCR\***

**PLEASE ENSURE TO VERIFY SIGNATURE USING 7106 / 7116.**

From Account No :

From Account Currency :

To Account No :

To Account Currency :

From Currency Rate :  To Currency Rate :

From Amount :

To Amount :

User Reference No :

Narrative :

Cheque No :

Cheque Date :

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

UDF OK Close Clear

## Field Description

<b>Field Name</b>	<b>Description</b>
<b>From Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the account number from which the funds will be transferred.</p> <p>The account title is displayed in the adjacent field.</p>
<b>From Account Currency</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product, under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>To Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the account number to which the funds will be transferred.</p> <p>The short name of the primary customer of the CASA account is populated adjacent to the account number.</p> <p>If the 'from' and 'to' accounts do not belong to the same customer, the system will give a warning to that effect.</p>
<b>Branch Name</b>	<p>[Display]</p> <p>This field displays the valid branch code and name to which the funds have been transferred.</p> <p>Branch code should belong to the account number entered and not the login branch.</p>
<b>Product Name</b>	<p>[Display]</p> <p>This field displays the valid product code and name.</p> <p>Product code should belong to the account no entered.</p>
<b>To Account Currency</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product, under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>

Field Name	Description
<b>From Currency Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>To Currency Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>From Amount</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount that will be debited from the provider account.</p> <p>The amount is to be entered in the From Account currency for transferring funds. The transferred cash amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p> <p>The <b>To Amount</b> will be calculated by the system when the user enters the amount in the <b>From Amount</b> field.</p>
<b>To Amount</b>	<p>[Display]</p> <p>This field displays the transaction amount based on the value entered in the <b>From Amount</b> field after taking the SC into consideration. This is the amount that will be credited to the beneficiary account.</p> <p>The amount is entered in the <b>To Account</b> currency for transferring funds. The transferred cash amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p> <p>The user can change the value in this field. The system calculates the <b>From Amount</b> in case value in this field is changed after taking the SC into consideration.</p> <p>The value in this field is calculated by the system using the From Amount, From Ccy Rate, To Ccy Rate and SC.</p>
<b>User Reference No</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p> <p>This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.</p>

Field Name	Description
<b>Narrative</b>	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.
<b>Cheque No</b>	[Optional, Numeric, 12] Type the cheque number.
<b>Cheque Date</b>	[Optional, Pick List, dd/mm/yyyy] Type the cheque date or select it from the pick list.

3. Enter the account number from which funds are to be transferred and the account number to which the funds will be transferred. The branch code and name, product code and name will be displayed irrespective of the account status.
4. Enter the amount to be transferred.
5. Click the **Ok** button.
6. The system displays the message "Authorisation Required. Do you want to continue?". Click the **Ok** button.
7. The system displays the **Authorization Reason** screen.
8. Enter the relevant information and click the **Grant** button.
9. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
10. The system displays the **Document Receipt** screen.
11. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document?". Click the **Ok** button.  
OR  
Click the **Cancel** button.

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

## 1.61. 2842 - Funds Transfer Request UBS

This option allows you to transfer funds from one CASA account to another CASA account. The funding account and the beneficiary account can be in different currencies, and can belong to different branches. For the debit account, the available balance will be decreased and for the credit account the available balance will be increased.

**Note:** The system restricts fund transfer between two accounts opened under different products, if the transaction is restricted as per the maintenance done at product level.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To transfer funds

1. Type the fast path **1006** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Transfer > Funds Transfer Request UBS**.
2. The system displays the **Funds Transfer Request UBS** screen.

### Funds Transfer Request UBS

The screenshot shows a web browser window titled "Funds Transfer Request UBS\*". The page content includes a red warning message: "Signature to be verified in other system." Below this, there are several input fields for transaction details:

- From Account No : [text input]
- From Account Currency : [dropdown menu]
- To Account No : [text input]
- To Account Currency : [dropdown menu]
- From Currency Rate : [text input] To Currency Rate : [text input]
- From Amount : [text input]
- To Amount : [text input]
- User Reference No : [text input]
- Narrative : [text input with value "FT"]
- Cheque No : [text input with value "000000000000"]
- Cheque Date : [text input with value "16/08/2013" and a calendar icon]

## Field Description

<b>Field Name</b>	<b>Description</b>
<b>From Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the account number from which the funds will be transferred.</p> <p>The account title is displayed in the adjacent field.</p>
<b>From Account Currency</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product, under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>To Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the account number to which the funds will be transferred.</p> <p>The short name of the primary customer of the CASA account is populated adjacent to the account number.</p> <p>If 'from account' and 'to account' belongs to UBS/same system , then the application gives error message 'Accounts of similar systems not allowed'.</p>
<b>Branch Name</b>	<p>[Display]</p> <p>This field displays the valid branch code and name to which the funds has been transferred.</p> <p>Branch code should belong to the account number entered and not the login branch.</p>
<b>Product Name</b>	<p>[Display]</p> <p>This field displays the valid product code and name.</p> <p>Product code should belong to the account no entered.</p>
<b>To Account Currency</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product, under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>

Field Name	Description
<b>From Currency Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>To Currency Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>From Amount</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount that will be debited from the provider account.</p> <p>The amount is to be entered in the From Account currency for transferring funds. The transferred cash amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p> <p>The <b>To Amount</b> will be calculated by the system when the user enters the amount in the <b>From Amount</b> field.</p>
<b>To Amount</b>	<p>[Display]</p> <p>This field displays the transaction amount based on the value entered in the <b>From Amount</b> field after taking the SC into consideration. This is the amount that will be credited to the beneficiary account.</p> <p>The amount is entered in the <b>To Account</b> currency for transferring funds. The transferred cash amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p> <p>The user can change the value in this field. The system calculates the <b>From Amount</b> in case value in this field is changed after taking the SC into consideration.</p> <p>The value in this field is calculated by the system using the From Amount, From Ccy Rate, To Ccy Rate and SC.</p>
<b>User Reference No</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p> <p>This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.</p>

Field Name	Description
<b>Narrative</b>	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.
<b>Cheque No</b>	[Optional, Numeric, 12] Type the cheque number.
<b>Cheque Date</b>	[Optional, Pick List, dd/mm/yyyy] Type the cheque date or select it from the pick list.

3. Enter the account number from which funds are to be transferred and the account number to which the funds will be transferred. The branch code and name, product code and name will be displayed irrespective of the account status.
4. Enter the amount to be transferred.

### Funds Transfer Request UBS

**Signature to be verified in other system.**

From Account No : 5010000000120 PRASHANT BHASKARRAI  
 From Account Currency : INR  
 To Account No : 00010350000874 \*\*\*\*\*  
 To Account Currency : INR  
 From Currency Rate : 1.00000 To Currency Rate : 1.00000  
 From Amount : 1,000.00  
 To Amount : 1,000.00  
 User Reference No :  
 Narrative : FT  
 Cheque No : 000000000000  
 Cheque Date : 16/08/2013

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

UDF Ok Close Clear

5. Click the **Ok** button.
6. The system displays the message "Authorisation Required. Do you want to continue?". Click the **Ok** button.
7. The system displays the **Authorization Reason** screen.
8. Enter the relevant information and click the **Grant** button.

9. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
10. The system displays the **Document Receipt** screen.
11. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document?". Click the **Ok** button.  
OR  
Click the **Cancel** button.

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

## 1.62. 1495-Goal Funds Transfer Request\*

A goal account can be set up for achieving various purposes like buying car, purchasing house, buying jewels etc. This option is used to fund a goal account by funds transfer from CASA account

### Definition Prerequisites

### Modes Available

Not Applicable

### To add goal funds transfer request details

1. Type the fast path **1495** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions> CASA Account Transaction > Transfer > Goal Funds Transfer Request**
2. The system displays the **Goal Funds Transfer Request** screen.

### Goal Funds Transfer Request

Goal Funds Transfer Request\*

From Account No :  Goal Reference Number :

Branch Name :

Product Name :

From Account Currency :

To Account No :  Goal Reference Number :

Branch Name :

Product Name :

To Account Currency :

From Currency Rate :  To Currency Rate :

From Amount :

To Amount :

User Reference No :

Narrative :

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

UDF OK Close Clear

### Field Description

Field Name	Description
------------	-------------

<b>Field Name</b>	<b>Description</b>
<b>From Account Number</b>	[Mandatory,Numeric,16] Enter the account number from which the funds will be transferred. This can be normal CASA account if Goal account is to be funded or can be Goal account if withdrawal is to be done from goal account.
<b>Goal Reference Number</b>	[Display] Goal reference number for the goal account number entered will be displayed..
<b>Branch Name</b>	[Display] Displays the branch code and name of the branch in which the account is opened
<b>Product Name</b>	[Display] Displays the product code and name under which the account is opened.
<b>From Account Currency</b>	[Display] This field displays the currency assigned to the product under which the account is opened.  For example, if the currency assigned to a CASA product is INR, the account opened under that product has INR as its account currency, by default.
<b>To Account Number</b>	[Mandatory,Numeric,16] Enter the account number to which the funds will be transferred. This can be goal account if Goal account is to be funded or can be normal CASA account if withdrawal is to be done from goal account.
<b>Goal Reference Number</b>	[Display] Displays the Goal reference number for the goal account number entered.
<b>Branch Name</b>	[Display] Displays the branch code and name of the branch in which the account is opened.
<b>Product Name</b>	[Display] Displays the product code and name under which the account is opened.
<b>To Account Currency</b>	[Display] Displays the currency assigned to the product under which the account is opened.  For example, if the currency assigned to a CASA product is INR, the account opened under that product has INR as its account currency, by default..

Field Name	Description
<b>From Currency Rate</b>	<p>[Display]</p> <p>Displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>To Currency Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>From Amount</b>	<p>[Mandatory,Numeric,13,2]</p> <p>Enter the amount that will be debited from the provider account.</p> <p>The amount is to be entered in the From Account currency for transferring funds. The transferred amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p>
<b>To Amount</b>	<p>[Display]</p> <p>Displays the transaction amount based on the value entered in the From Amount field after taking the SC into consideration. This is the amount that will be credited to the beneficiary account.</p> <p>The value in this field is calculated by the system using the From Amount, From Ccy Rate, To Ccy Rate and SC.</p>
<b>User Reference No</b>	<p>[Optional,Alphanumeric,40]</p> <p>Type user reference number.</p>
<b>Narrative</b>	<p>[Mandatory,Alphanumeric,40]</p> <p>This field displays the default narration, based on the transaction. The user can change the narration if required.</p>

3. Enter the account number.
4. Provide the details.
5. Click **OK** button

## 7. Fund Management Instructions

## 1.63. 1055 - Hold Funds Request

Using this option, a portion of the account balance can be earmarked for a specific purpose.

The bank can hold funds for various reasons such as court order, bank lien, loan payment, issuing 100% bank guarantee amount, inter-branch withdrawal, non-**FLEXCUBE Retail** branch, lost passbook, demise of the account holder, or any other reason. The earmarked amount is considered for the calculation of the available balance. When an account is earmarked, an expiry date can be specified. The earmark will be lifted on the BOD of the date, after the expiry of the earmark.

### Definition Prerequisites

Not Applicable

### Modes Available

Not Applicable

### To hold funds of an account

1. Type the fast path **1055** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Hold Funds Request**.
2. The system displays the **Hold Funds Request** screen.

### Hold Funds Request

Hold Funds Request\*

Account No :

Account Ccy :

Amount :

Earmark Type :

Reason for Earmark :

Narrative : Earmark Transaction

Expiry Date :

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

UDF OK Close Clear

## Field Description

<b>Field Name</b>	<b>Description</b>
<b>Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the account number on which you want to place a hold funds request.</p> <p>The name of the CASA account holder is populated, adjacent to the account number.</p>
<b>Account Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product under which the account is opened. All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>Amount</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount for which you want to place a hold on the account.</p>
<b>Earmark Type</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the earmark type from the drop-down list.</p>
<b>Reason for Earmark</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the reason code along with the reason description for placing a hold on the account from the drop-down list.</p>
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p> <p>By default, the system displays <b>Earmark Transaction</b>.</p>
<b>Expiry Date</b>	<p>[Mandatory, dd/mm/yyyy]</p> <p>Type the expiry date or select it from the pick list.</p> <p>The earmark will be revoked on the BOD after the expiry of the earmark.</p>

3. Enter the account number and the amount to be earmarked.
4. Select the earmark type and the reason for earmark from the drop-down list.
5. Enter the expiry date or select it from the pick list.

## Hold Funds Request

Hold Funds Request\*

Account No : 5010000001790 KG\_CASA9

Account Ccy : INR

Amount : 6,000.00

Earmark Type : 1-Court Order

Reason for Earmark : 7 - OTHER REASONS

Narrative : Earmark Transaction

Expiry Date :

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

UDF OK Close Clear

6. Click the **Ok** button.
7. The system displays the message "Authorization required. Do You Want to continue". Click the **OK** button.
8. The system displays the **Authorization Reason** screen.
9. Enter the relevant information and click the **Grant** button.
10. The system displays the transaction sequence number. The transaction sequence number is the system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
11. The system displays the **Document Receipt** screen.
12. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document?". Click the **Ok** button.  
OR  
Click the **Cancel** button.

**Note 1:** For more information on Authorization transactions, refer to the *Oracle FLEXCUBE Introduction User Manual*.

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

## 1.64. CHM33 - Hold Funds Maintenance

Using this option, a portion of the account balance can be earmarked for a specific purpose. The bank can hold funds for various reasons such as court order, bank lien, loan payment, issuing 100% bank guarantee amount, inter-branch withdrawal, demise of the account holder, etc. The earmarked amount is considered for the calculation of the available balance. When an account is earmarked, an expiry date can be specified. The earmark will be lifted on the BOD of the date, after the expiry of the earmark.

You can add an earmark on an account under transaction processing using the **Hold Funds Request** (Fast Path: 1055) option. The earmark can be inquired, modified or deleted using this option.

Note: The earmark type **Debit card hold** is system initiated hold and hence it cannot be modified

### Definition Prerequisites

- 1055 - Hold Funds Request

### Modes Available

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

### To modify the hold placed on an account

1. Type the fast path **CHM33** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Hold Funds Maintenance**.
2. The system displays the **Hold Funds Maintenance** screen.

## Hold Funds Maintenance

Help | ? | X

Account Number :  ... Product Code :

Branch :  ...

Hold Summary | Hold Details | Card Hold Details

Hold No.	Transaction Date :	Earmark Type :	Hold Amount	Ccy	Card Reference Number	Hold Description :
<div style="border: 1px solid orange; width: 100%; height: 100%;"></div>						

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized <input type="checkbox"/>
----------	---------------	----------------	------------------	-------------------------------------

Add By Copy  
  Add  
  Modify  
  Delete  
  Cancel  
  Amend  
  Authorize  
  Inquiry

## Field Description

Field Name	Description
<b>Account Number</b>	[Mandatory, Numeric, 16,] Type the account number.  The system enables the pick list adjacent to the field, select the appropriate hold number whose details you want to view from the pick list.
<b>Product Code</b>	[Display] This field displays the product code.
<b>Branch</b>	[Display] This field displays the code and name of the home branch where the CASA account is opened and maintained.
<b>Transaction Date</b>	[Mandatory, Pick List, dd/mm/yyyy] Type the transaction date or select it from the pick list, on which the hold funds request was recorded in the system .  This field is enabled in the <b>Modify</b> mode.

Field Name	Description
<b>Hold Number</b>	<p>[Mandatory, Numeric, Five]</p> <p>Type the hold number for the account.</p> <p>Multiple hold fund requests can be set up for an account. Every hold fund request is distinguished by the hold fund number.</p> <p>This field is enabled in the <b>Modify</b> mode.</p>
<b>Earmark Type</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the type of earmark that was specified at the time of placing the hold funds request from the drop-down list.</p> <p>This field is enabled in the <b>Modify</b> mode.</p>

3. Click the **Modify** button.
4. Enter the account number and select the appropriate hold details from the adjacent pick list.
5. Select the transaction date from the pick list and enter the hold number.
6. Select the earmark type from the drop-down list.
7. The system displays the **Hold Details** tab.

## Hold Funds Maintenance

**Hold Funds Maintenance\***

Account Number : 9900000030440 Product Code : 277 - SAFE DEPOSIT BOX - prod.type correct

Branch Name : 9999 HO

Transaction Date : 31/12/2007

Hold Number : 3

Earmark Type : SC NSF

Holds Summary | **Hold Details** | Card Hold Details

Account Number : 9900000030440

Hold Amount : LTL 250.00

Hold Description :

Reason for Earmark : COURT ATTACHMENT Card Hold Details

Expiry Date : 01/01/2099

SC Code : SEB SDB RENT

**SC Funds Held**

Cumulative Flag : Additional SC :

Parent SC Amount : 0.00 Additional SC Amount : 0.00

Hold Placed By :

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
SYSSCEDD	SYSSCEDD	05/12/2008 00:05:35	Authorize	<input checked="" type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry UDF OK Close Clear

8. Modify the required information.

## Hold Details

**Hold Funds Maintenance\***

Account Number : 9900000030440 Product Code : 277 - SAFE DEPOSIT BOX - prod type correct  
 Branch Name : 9999 HO  
 Transaction Date : 31/12/2007  
 Hold Number : 3  
 Earmark Type : SC NSF

Hold Details

Account Number : 9900000030440  
 Hold Amount : LTL 250.00  
 Hold Description :  
 Reason for Earmark : COURT ATTACHMENT  
 Expiry Date : 01/01/2099  
 SC Code : SEB SDB RENT

SC Funds Held  
 Cumulative Flag : Additional SC :  
 Parent SC Amount : 0.00 Additional SC Amount : 0.00  
 Hold Placed By :

Record Details  
 Input By : SYSSCEOD Authorized By : SYSSCEOD Last Mnt. Date : 05/12/2008 00:05:35 Last Mnt. Action : Authorize Authorized :

Add By Copy  Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF Ok Close Clear

## Field Description

Field Name	Description
<b>Account number</b>	[Display] This field displays the account number.
<b>Hold Amount</b>	[Display] This field displays the account currency and the hold amount in account currency specified while placing the hold funds request.
<b>Hold Description</b>	[Display] This field displays the description of the hold fund transaction.
<b>Reason for Earmark</b>	[Mandatory, Drop-Down] Select the reason for placing a hold on the account from the drop-down list. If the Earmark type is <b>Debit Card Hold</b> then this field is defaulted to <b>Debit Card Hold</b> .

Field Name	Description
<b>Expiry Date</b>	[Conditional, Pick List, dd/mm/yyyy] Select the expiry date of the hold funds request from the pick list. The earmark will be revoked on the BOD after the expiry of the earmark. For the earmark type <b>Debit Card Hold</b> , this field displays the expiry date of the hold funds request generated by Interface based on MCC code.
<b>SC Code</b>	[Optional, Drop-Down] Select the service charge code attached to the hold funds request from the drop-down list.
<b>SC Funds Held</b>	
<b>Cumulative Flag</b>	[Display] This field displays the cumulative flag details. The options are: <ul style="list-style-type: none"> <li>• Cumulative</li> <li>• Non-Cumulative</li> </ul>
<b>Additional SC Code</b>	[Display] This field displays the additional service charge.
<b>Parent SC Amount</b>	[Display] This field displays the amount of service charge as per the defined SC code.
<b>Additional SC Amount</b>	[Display] This field displays the amount of additional service charge as per the defined additional SC code.
<b>Hold Placed By</b>	[Display] This field displays the name of the teller who has placed the hold on the account.

9. Click the **Ok** button.
10. The system displays the message "Record Modified....Authorisation Pending..". Click the **Ok** button.
11. The hold details are modified successfully once the record is authorised.

#### To view the hold details

1. Click the **Inquiry** button.
2. Enter the account number and press the **<Tab>** or **<Enter>** key.
3. The system displays the **Holds Summary** tab.

## Hold Summary

🔍 📄 🗑
**Hold Funds Maintenance\***

Account Number :  Product Code :   
 Branch :

Hold Summary | Hold Details | Card Hold Details

Hold No.	Transaction Date :	Earmark Type :	Hold Amount	Ccy	Card Reference Number	Hold Description :
1	31/12/2007	SC NSF	100.00	INR		Code S2

/

**Record Details**  
 Input By \_\_\_\_\_ Authorized By \_\_\_\_\_ Last Mnt. Date \_\_\_\_\_ Last Mnt. Action \_\_\_\_\_ Authorized

Add By Copy  
  Add  
  Modify  
  Delete  
  Cancel  
  Amend  
  Authorize  
  Inquiry

## Field Description

Column Name	Description
<b>Hold No.</b>	[Display] This column displays the card reference number updated by the interface for the debit card hold transactions.
<b>Transaction Date</b>	[Display] This column displays the transaction date on which the hold funds request was recorded in the system.
<b>Earmark Type</b>	[Display] This column displays the type of earmark that was specified at the time of placing the hold funds request.  The earmark type <b>Debit Card Hold</b> is used to describe the hold due to Debit Card transaction defaulted by interface.
<b>Hold Amount</b>	[Display] This column displays the hold amount specified while placing the hold funds request.

Column Name	Description
<b>Ccy</b>	[Display] This column displays the currency of the product under which the account has been opened.
<b>Card Reference Number</b>	[Display] This column displays the card reference number.
<b>Hold Description</b>	[Display] This column displays the hold description. Hold description is updated by the interface that includes the merchant name, city and country for the debit card hold transactions.

4. Double-click the column, to view the **Hold Details** and **Card Hold Details** tab.

## Card Hold Details

This tab displays the additional transaction data related to Debit card hold. This tab is enabled if the **Debit Card Hold** option is selected from the **Earmark Type** drop-down list.

**Hold Funds Maintenance \***

Account Number : 60000000475440 Product Code : 80 - BROP\_96\_62\_CASA\_42E - ASSET  
 Branch Name : 9999 HO

Holds Summary | Hold Details | **Card Hold Details**

Hold Number : 1  
 Card Reference Number : 60000000475440  
 Date : 2008/12/06 00:00:00  
 Original Transaction Amt : LTL 4,000.00  
 Authorisation Code : 2

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
		06/12/2008 13:09:00	Authorize	<input checked="" type="checkbox"/>

Add By Copy 
  Add 
  Modify 
  Delete 
  Cancel 
  Amend 
  Authorize 
  Inquiry

UDF Ok Close Clear

## Field Description

Field Name	Description
------------	-------------

<b>Field Name</b>	<b>Description</b>
<b>Hold Number</b>	[Display] This field displays the hold number generated by the system.
<b>Card Reference Number</b>	[Display] This field displays the card reference number updated by the interface.
<b>Date</b>	[Display] This field displays the date and time of transaction updated by the interface.
<b>Original Transaction Amt</b>	[Display] This field displays the original transaction currency and amount.
<b>Authorisation Code</b>	[Display] This field displays the authorization code.

5. Click the **Close** button.

## 1.65. CHM31 - Standing Instruction Maintenance

A customer can issue standing instructions to the bank, to perform a certain transaction for a particular period without any follow-up or intervention by either party.

For example , a customer can instruct the bank to debit a CASA account by a fixed amount at a predefined frequency and transfer the funds to another account. The system will restrict funds transfer between two accounts opened under different products, if the transaction is restricted as per maintenance done at product level.

The execution of standing instructions happens on the previous working day, or the next working day in case the execution day is a holiday, based on the specifications. The SI Execution on Previous Day is selected in the **Saving Bank Parameter Maintenance** (Fast Path: CHM04) option. The system generates separate BOD and EOD reports for standing instructions executed successfully, and standing instructions, which have failed.

**Oracle FLEXCUBE** also facilitates execution of forced debits in the standing instructions module. Once this option is enabled at the time of set up of the standing instruction, the debit is executed, irrespective of whether the account has funds or not, thus avoiding a carry forward of the same instruction. Even when the account is of liability type, the debit is carried out.

**Note:** when the user enters the Beneficiary Account No, the system checks whether transfer is allowed or not for that particular combination of CASA Product Code of the entered CASA Account and the Beneficiary Product Code of the Beneficiary Account.

### Definition Prerequisites

- 8051 - CASA Account Opening
- BAM14 - Rewards and Service Charges definition

### Modes Available

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

### To add standing instructions to an account

1. Type the fast path **CHM31** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Standing Instruction Maintenance**.
2. The system displays the **Standing Instruction Maintenance** screen.

## Standing Instruction Maintenance

### Field Description

Field Name	Description
<b>Account No</b>	[Mandatory, Numeric, 14] Type the CASA account number where SI is to be maintained.
<b>Customer Name</b>	[Display] This field displays the name of the customer who holds the CASA account.
<b>Branch</b>	[Display] This field displays the name of the home branch where the CASA account is opened and maintained.
<b>Instruction No.</b>	[Display] This field displays the instruction number. By default, it displays the system generated instruction number when a standing instruction is added.
<b>Product</b>	[Display] This field displays the product code under which the CASA account is opened.

Field Name	Description
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<b>Execution Type</b>	[Mandatory, Radio Button] Click on the appropriate execution type. The options are:
-----------------------	---

- **EOD** - Instruction is executed during the end of the day.
- **BOD** - Instruction is executed during the beginning of the day.

3. Click the **Add** button.

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

### Standing Instruction Maintenance

Standing Instruction Maintenance\*

Account No : 501000000017032 Customer Name : AL24 ALERT  
 Branch : 9999 DEMO Instruction No : 1  
 Product : 10001 Savings Account - Liability - Quarterly

Execution Type:  
 EOD  BOD

SI Details | Beneficiary Details | TD Details | NEFT Details

Instruction Type : Internal FlexCube Account Priority No : 1  
 Frequency : Daily Company Code :  
 Amount : 8,000.00 Reference No1 : 1  
 Start Date : 30/11/2014 Reference No2 :  
 Last Date : 01/01/1800 Beneficiary Currency : INR  
 No. of Retries : 0 Beneficiary Branch Code :  
 Non FC Branch (For BC) : 0 Benef Acct No : 501000000017052 AL25 ALERT  
 Max Retries : 0 Goal Reference Number :  
 Narrative : ok End Date : 30/11/2014  
 Reason for Failure : Host Acct has a Debit Block Next Date : 01/01/1800  
 Remitter Name : AL24 ALERT Calender :  
 Automatic FC Issue :

Record Details

Input By TDIVYA9999	Authorized By TDIVYA9999	Last Mnt. Date 09/06/2015 18:05:19	Last Mnt. Action Authorize	Authorized <input checked="" type="checkbox"/>
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● Add ● Modify ● Delete ● Cancel ● Amend ● Authorize ● Inquiry UDF OK Close Clear

5. Enter the required information in the **SI Details** tab.

## SI Details

Standing Instruction Maintenance\*

Account No : 501000000017032 Customer Name : AL24 ALERT  
 Branch : 9999 DEMO Instruction No : 1  
 Product : 10001 Savings Account - Liability - Quarterly

Execution Type:  
 EOD  BOD

SI Details Beneficiary Details TD Details NEFT Details

Instruction Type : Internal FlexCube Account Priority No : 1  
 Frequency : Daily Company Code :  
 Amount : 8,000.00 Reference No1 : 1  
 Start Date : 30/11/2014 Reference No2 :  
 Last Date : 01/01/1800 Beneficiary Currency : INR  
 No. of Retries : 0 Beneficiary Branch Code :  
 Non FC Branch (For BC) : 0 Benef Acct No : 501000000017052 AL25 ALERT  
 Max Retries : 0 Goal Reference Number :  
 Narrabve : ok End Date : 30/11/2014  
 Reason for Failure : Host Acct has a Debit Block Next Date : 01/01/1800  
 Remitter Name : AL24 ALERT Calender :  
 Automatic BC Issue :

Record Details  
 Input By : TDIVYA9999 Authorized By : TDIVYA9999 Last Mnt. Date : 09/06/2015 18:05:19 Last Mnt. Action : Authorize Authorized :

Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF OK Close Clear

### Field Description

Field Name	Description
Instruction Type	[Mandatory, Drop-Down] Select the instruction type from the drop-down list. The options are: <ul style="list-style-type: none"> <li>Internal Flexcube Account</li> <li>Bankers Cheque</li> <li>Internal Flexcube GL Account</li> <li>New TD Account</li> <li>Company Account</li> <li>NEFT</li> </ul>

Field Name	Description
<b>Priority No.</b>	<p>[Mandatory, Numeric]</p> <p>Type the priority number for the instruction.</p> <p>This is the priority ranking of the instruction. The priority is specified in ascending order. The instruction with the highest priority is ranked at one. The greater the number the lower its priority.</p> <p>Priority ranking should be unique if an account has multiple standing instructions. If there were multiple instructions to be executed in a day, and the balance is not sufficient for the same, the standing instructions are executed in the order of their priority.</p>
<b>Frequency</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the frequency from the drop-down list.</p> <p>The standing instructions will be executed in the specified interval.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• Fortnightly</li> <li>• Monthly</li> <li>• Bimonthly</li> <li>• Quarterly</li> <li>• Half yearly</li> <li>• Yearly</li> </ul> <p>By default the frequency is displayed as <b>Monthly</b>.</p> <p>The standing instructions are normally executed during the beginning of day (BOD) process. The SI start date and next date along with the SI frequency will determine the SI execution date.</p>
<b>Company Code</b>	<p>[Conditional, Pick List]</p> <p>Select the company code from the pick list. The company name is displayed in the adjacent field.</p> <p>These codes are maintained using the <b>Company Master Maintenance</b> (Fast Path: BAM81) option.</p> <p>This field is enabled if the <b>Company Account</b> option is selected in the <b>Instruction Type</b> drop-down list.</p>
<b>Amount</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount to be transferred when the instruction is executed.</p> <p>The amount will be in the beneficiary currency.</p>

Field Name	Description
<b>Reference No 1</b>	[Optional, Alphanumeric, 20] Type the first reference number for instruction maintained.
<b>Start Date</b>	[Mandatory, Pick List, dd/mm/yyyy] Select the start date from the pick list. This is the date from which the standing instruction will be applied to the account. By default, the system displays the current date as the start date. The start date cannot be an earlier date than the current date.
<b>Reference No 2</b>	[Optional, Alphanumeric, 15] Type the second reference number for instruction maintained.
<b>Last Date</b>	[Display] This field displays the last date of the standing instruction. This is the date on which the standing instruction was last executed.
<b>Beneficiary Currency</b>	[Conditional, Drop-Down] Select the beneficiary currency from the drop-down list. This field is enabled if the user selects the <b>Banker's Cheque</b> and <b>Internal FlexCubeGLaccount</b> option in the <b>Instruction Type</b> field.
<b>No. of Retries</b>	[Display] This field displays the number of retries system has attempted for executing the SI. This field displays the default value as zero. On every unsuccessful attempt of SI execution the count of the field increases by one, depending upon the value maintained in the <b>SI Max Retries</b> in the <b>CASA Product Master Maintenance</b> (Fast Path: CHM01). After successful execution of SI or reaching the maximum count of retries, the value in this field changes to zero.
<b>Beneficiary Branch Code</b>	[Display] This field displays the branch code and name of the beneficiary account. This field can be modified only when <b>SI instruction Type</b> is <b>Internal FlexCubeGLaccount</b> . It will display the branch code when <b>SI instruction type</b> is <b>Company Account</b> and the company account is of type GL. This field is blank for all the remaining options.

<b>Field Name</b>	<b>Description</b>
<b>Benef Acct No.</b>	<p>[Conditional, Picklist]</p> <p>Select the Beneficiary account number from the picklist. This field will be enabled if you select <b>Internal Flex cube A/c</b>, <b>Internal Loan A/c</b>, or <b>Internal Flex cube GL A/c</b> option in the <b>Instruction Type</b> field. If you enter the GL A/c number as the beneficiary A/c number, it displays the GL account name.</p>
<b>Non FC Branch (For BC)</b>	<p>[Optional, Numeric, Four]</p> <p>Type the name of the non-FLEXCUBE Retail branch.</p>
<b>Max Retries</b>	<p>[Optional, Numeric, Two]</p> <p>Type the maximum retries, a standing instruction should be executed.</p> <p>By default the max retries defined at product level is displayed.</p> <p>It cannot be greater than the no of retries defined at product level.</p>
<b>Goal Reference Number</b>	<p>[Display]</p> <p>This field displays the goal identification number that has been sent from channels.It is not editable.</p>
<b>End Date</b>	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the end date from the pick list.</p> <p>This is the date on which the standing instruction will expire.</p> <p>The end date cannot be the current date or a date earlier than the current date and the start date.</p>
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration based on the transaction.</p>
<b>Next Date</b>	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the next date on which the standing instruction will be executed from the pick list.</p> <p>The next date cannot be the date earlier than the current date and the start date. The next date should be between the start date and the end date of the instruction.</p>
<b>Reason for Failure</b>	<p>[Display]</p> <p>This field displays the reason due to which the standing instruction failed.</p>

Field Name	Description
<b>Calender</b>	<p>[Optional, Check Box]</p> <p>Select the <b>Calender</b> check box to enable the system to execute the instruction on the calendar basis. The instruction will be executed at the end of the calendar month or quarter.</p> <p>If the Calendar check box is not selected, the instruction will be executed at the start date of adding an instruction.</p> <p>For example, the instruction is added on March 15, 2004 frequency as <b>Monthly</b>. If the <b>Calendar</b> check box is selected, the instruction will be executed on March 31, 2004; the next date for executing the instruction will be April 30, 2004 and so on. If the <b>Calendar</b> check box is not selected, the instruction will be executed on April 15, 2004, and then next will be on May 15, 2004.</p>
<b>Remitter Name</b>	<p>[Display]</p> <p>This field displays the remitter name.</p>
<b>Force Debit</b>	<p>[Optional, Check Box]</p> <p>Select the <b>Force Debit</b> check box to force debit the source account.</p> <p>The system will force debit the source account if there are insufficient funds in the account when the standing instruction is executed.</p>
<b>Automatic BC Issue</b>	<p>[Conditional, Check Box]</p> <p>Select the <b>Automatic BC Issue</b> check box to enable automatic issuing of a banker's cheque.</p> <p>This field is enabled if the <b>Banker's Cheque</b> and <b>InternalFlexCubeGLaccount</b> is selected in the <b>Instruction Type</b>field.</p>
<b>Generate Advice</b>	<p>[Optional, Check Box]</p> <p>Select the check box to generate the advice for the standing instruction at the time of maintenance or modification.</p>
<b>Apply SC</b>	<p>[Optional, Check Box]</p> <p>Select the <b>Apply SC</b> check box to levy the service charge on the account based on the SC package linked to the account product.</p>
<b>Last Retry Date</b>	<p>[Display]</p> <p>This field displays the last retry date.</p>

- Based on the option selected in the **Instruction Type** field, data is populated in the appropriate tabs.

## Beneficiary Details

The fields in this tab are enabled if you select the **Banker's Cheque** option in the **Instruction Type** drop-down list.

Standing Instruction Maintenance\*

Account No : 501000000017082      Customer Name : MANMEET S K  
Branch : 9999 DEMO      Instruction No : 1  
Product : 10001 Savings Account - Liability - Quarterly

Execution Type:  
 EOD     BOD

SI Details    **Beneficiary Details**    TD Details    NEFT Details

Mailing Option : Mail to Beneficiary

Name : MANMEET S K

Beneficiary IC : TES23213

Address : TEST

City : MUMBAI

State : MAHARASHTRA

Country : IN

Zip : 400059

Phone :

---

**Record Details**

Input By TMANMEET9999	Authorized By TMANMEET9999	Last Mnt. Date 10/06/2015 17:29:15	Last Mnt. Action Authorize	Authorized <input checked="" type="checkbox"/>
--------------------------	-------------------------------	---------------------------------------	-------------------------------	---

Add     Modify     Delete     Cancel     Amend     Authorize     Inquiry

UDF    Ok    Close    Clear

### Field Description

Field Name	Description
<b>Mailing Option</b>	<p>[Mandatory, Drop-Down]  Select the appropriate mailing option from the drop-down list.  The options are:</p> <ul style="list-style-type: none"> <li>• <b>Mailing to Beneficiary:</b> If this option is selected then the bankers cheque is mailed to the beneficiary and you have to enter the beneficiary details in the below fields.</li> <li>• <b>Mailing to Remitter:</b> If this option is selected, then the bankers cheque is mailed to the remitter. The default remitter address as maintained in the <b>Customer Information Master Maintenance</b> (Fast Path: CIM09) option is displayed in the beneficiary details fields.</li> <li>• <b>Do not Mail:</b> If this option is selected, the home branch address is displayed in the beneficiary details fields and you have to collect the bankers cheque from the branch.</li> </ul>
<b>Name</b>	<p>[Mandatory, Alphanumeric, 40]  Type the name of the beneficiary.</p>
<b>Beneficiary IC</b>	<p>[Optional, Alphanumeric, 30]  Type the beneficiary IC.</p>

Field Name	Description
<b>Address</b>	[Mandatory, Alphanumeric, 35] Type the beneficiary address.
<b>City</b>	[Mandatory, Alphanumeric, 35] Type the name of the city.
<b>State</b>	[Mandatory, Character, 35] Type the name of the state.
<b>Country</b>	[Mandatory, Pick List] Select the country of the beneficiary from the pick list.
<b>Zip</b>	[Mandatory , Alphanumeric, 10] Type the zip code of the country.
<b>Phone</b>	[Optional, Numeric, 28] Type the phone number of the beneficiary.
<b>Account Type</b>	[Optional, Drop-Down] Select the account type of the customer from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Current</li> <li>• Savings</li> </ul>
<b>Mode</b>	[Optional, Drop-Down] Select the mode in which the customer wants to give the standing instruction from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Zengin</li> <li>• Others</li> </ul>
<b>Bank Code</b>	For future use
<b>Branch Code</b>	For future use
<b>Bank/Branch Code</b>	[Conditional, Alphanumeric, 32] Type the bank or branch code. This field is enabled only if the <b>Others</b> option is selected in the <b>Mode</b> drop-down list.

Field Name	Description
<b>Charge Flag</b>	<p>[Conditional, Drop-Down]</p> <p>Select the charge flag from the drop-down list.</p> <p>This indicates whether the SC amount is inclusive or exclusive of the charges to be applied.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Inclusive</li> <li>• Exclusive</li> </ul> <p>This field is enabled only if the <b>Zengin</b> option is selected in the <b>Mode</b> drop-down list.</p>
<b>Payment Code</b>	<p>[Conditional, Pick List]</p> <p>Select the payment code from the pick list.</p> <p>This field is enabled only if the <b>Other</b> option is selected in the <b>Mode</b> drop-down list.</p>
<b>Payment Type</b>	<p>[Display]</p> <p>This field displays the type of payment depending on the payment code selected.</p>
<b>Print Remarks</b>	<p>[Optional, Alphanumeric, 120]</p> <p>Type the remarks to be printed, if any.</p> <p>These remarks are printed on the bankers cheque on the execution of the standing instructions.</p>

## TD Details

Standing Instruction Maintenance\*

Account No : 501000000017082 Customer Name : MANMEET S K  
 Branch : 9999 DEMO Instruction No : 1  
 Product : 10001 Savings Account - Liability - Quarterly

Execution Type:  
 EOD  BOD

SI Details Beneficiary Details TD Details NEFT Details

TD Product : Account Variance :  
 Compounding Frequency : Payout Frequency :  
 Term : Months Days  
 Base Amt. For Deposit Rate :

Record Details  
 Input By: TMANMEET9999 Authorized By: TMANMEET9999 Last Mnt. Date: 10/06/2015 17:29:15 Last Mnt. Action: Authorize Authorized:

Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF Ok Close Clear

### Field Description

Field Name	Description
<b>TD Product</b>	[Conditional, Pick list] Select the TD product under which the new account is to be opened from the pick list. This field is enabled if the user selects the <b>New TD Account</b> option in the <b>Instruction Type</b> field.
<b>Account Variance</b>	[Optional, Numeric, Three, Five] Type the variance for the new TD account. The variance should be in the limits defined at the product level.
<b>Compounding Frequency</b>	[Display] This field displays the compounding frequency.
<b>Payout Frequency</b>	[Display] This field displays the payout frequency

Field Name	Description
<b>Term</b>	<p data-bbox="553 268 878 296">[Mandatory, Numeric, Four]</p> <p data-bbox="553 310 1127 338">Type the term of the deposit in months and days.</p> <p data-bbox="553 352 1208 380">Term specifies the period for which the deposit is made.</p> <p data-bbox="553 394 1312 491">The term should be within the minimum and maximum limits and should be a multiple of the incremental term specified at the product level.</p>
<b>Base Amt. For Deposit Rate</b>	<p data-bbox="553 520 656 548">[Display]</p> <p data-bbox="553 562 1149 590">This field displays the base amount for deposit rate</p> <ul data-bbox="594 611 1328 1041" style="list-style-type: none"> <li data-bbox="594 611 1328 701">• Incremental Amount - The deposit amount is considered as the base, and the interest rate defined at the product level slabs, is applied as the interest rate for this deposit.</li> <li data-bbox="594 722 1328 869">• Cumulative of the deposit - The sum of paid amount of all the deposits under the TD Account (including this new deposit) is considered as the base and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.</li> <li data-bbox="594 890 1328 1041">• Cumulative of all the deposits - The sum of paid amount of all the deposits under the TD Account (including this new deposit) is considered as the base and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account.</li> </ul>

## NEFT Details

Standing Instruction Maintenance\*

Account No : 501000000017082      Customer Name : MANMEET S K  
 Branch : 9999 DEMO      Instruction No : 1  
 Product : 10001 Savings Account - Liability - Quarterly

Execution Type:  
 EOD     BOD

SI Details    Beneficiary Details    TD Details    **NEFT Details**

**Beneficiary Details**

Beneficiary Id :       Beneficiary Customer Name :   
 Beneficiary Account Number :       Beneficiary Customer Address :   
 Beneficiary Account Type :         
 Beneficiary Branch IFSC Code :  Lock Up        
 Bank Name :   
 Branch Name :

**Sender Details**

Sender Information :  DEFAULT      Sender to Receiver Information :   
 Sender Email Id :

**Record Details**

Input By TMANMEET9999	Authorized By TMANMEET9999	Last Mnt. Date 10/06/2015 17:29:15	Last Mnt. Action Authorize	Authorized <input checked="" type="checkbox"/>
--------------------------	-------------------------------	---------------------------------------	-------------------------------	---

Add     Modify     Delete     Cancel     Amend     Authorize     Inquiry

UJF    Ok    Close    Clear

### Field Description

Field Name	Description
<b>Beneficiary Details</b>	
<b>Beneficiary ID</b>	[Conditional, Pick-List] Select the beneficiary ID from the pick list.  The beneficiary ids are maintained in the RTGS-NEFT-Beneficiary Master Maintenance (Fast Path: PM037) option.
<b>Beneficiary Customer Name</b>	[Mandatory, Numeric, 50] Type the beneficiary customer's account name.  Only / - ( ) . space special characters are allowed.
<b>Beneficiary Account number</b>	[Mandatory, Alphanumeric, 35] Type the beneficiary account number to which the outgoing payments transaction is to be initiated.  Only / - ( ) . space special characters are allowed.

<b>Field Name</b>	<b>Description</b>
<b>Beneficiary Customer Address</b>	<p>[Optional, Alphanumeric, 35,Four lines]</p> <p>Type the beneficiary customer address.</p> <p>All special characters are allowed.</p>
<b>Beneficiary Account Type</b>	<p>[Mandatory, Drop Down]</p> <p>Select the account type from the drop down list.</p> <p>Values will be</p> <ul style="list-style-type: none"> <li>• 10-Savings Account</li> <li>• 11-Current Account</li> <li>• 12-Overdraft</li> <li>• 13-Cash credit</li> <li>• 14-Loan Account</li> <li>• 40-NRE</li> <li>• 52-Credit card</li> </ul>
<b>Beneficiary Branch IFSC Code</b>	<p>[Mandatory, Numeric,11 ]</p> <p>Type the beneficiary branch IFSC code.</p>
<b>Bank Name</b>	<p>[Display]</p> <p>This field displays the bank name based on the account with institution IFSC Code selected.</p>
<b>Branch Name</b>	<p>[Display]</p> <p>This field displays the branch name based on the account with institution IFSC Code selected.</p>
<b>Sender Details</b>	
<b>Sender Information</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the mode of sending sender information to the customer.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• DEFAULT- System captures the default e-mail id in the appropriate field so that as part of sending the alerts, lookup can be avoided.</li> <li>• SMS- System defaults the sender mobile number field to the value set in customer master maintenance.</li> <li>• EML- System defaults the sender e-mail Id field to the value set in customer master maintenance.</li> </ul> <p>Based on the selection system should populate the necessary values in the message.</p>

Field Name	Description
<b>Sender To Receiver Information</b>	[Optional, Alphanumeric, 35, 6 Lines] Type the remittance information from sender to receiver. All special characters are allowed.
<b>Sender To Email Id</b>	[Mandatory, Alphanumeric, 62] Type the e-mail Id to which the response message is to be delivered. By default system displays the customer e-mail id if sender information is selected as EML. Only/_ @ .. special characters are allowed.
<b>Sender Mobile No</b>	[Mandatory, Numeric, 30] Type the mobile number of the sender .By default system displays the customer mobile number if sender information is selected as sms.

7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending..". Click the **OK** button.
9. The standing instruction is added successfully once the record is authorised.

**Note:** Depending on the set up, there will be validation that the customer of the debit account and the customer of the credit should have the same customer ID.

## 1.66. CHM40 - Sweep-in/Sweep-out Priority Maintenance

This maintenance allows you to prioritize the sequence of the **Instruction Numbers** specified while defining a **Sweep In** or **Sweep Out** transaction, if more than one instruction has been defined for CASA.

Both **Sweep In** and **Sweep Out** transactions associated with an account are simultaneously displayed in this maintenance. You can then edit the **Priority Number** field to set the sequence of the **Instruction Numbers**.

You can define the priority for normal as well reverse sweep out instructions, each one separately. If an account has multiple normal sweep out and reverse sweep out instructions, priority should be maintained separately for the two different types of sweeps.

For normal sweep out transactions, you can also set the maximum Sweep Out up to the drawing power of the beneficiary accounts with pre defined overdraft limits. In case of normal sweep out, the transactions will be executed in the order of the combination of the priority number and instruction number. After Sweep Out has been performed up to the maximum limit, any surplus amount in the provider account will be swept out to the beneficiary account having the surplus credit account flag checked in the priority maintenance.

For Sweep Out transactions, you can also set the maximum Sweep Out up to the drawing power of the beneficiary accounts with pre defined overdraft limits.

In case of Sweep In, the system will execute the instructions in the order of the Priority Number. Depending on the fund utilization sequence set up at the CASA product level, the Sweep In function will act in the defined fund utilization sequence only.

The sequence can be defined in any order, for example SBOATV, wherein for any debit in the account, the funds are utilized in the order of the sequence defined.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

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

### To add sweep in/sweep out priority

1. Type the fast path **CHM40** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Sweep-in/Sweep-out Priority Maintenance**.
2. The system displays the **Sweep-in/Sweep-out Priority Maintenance** screen.

## Sweep-in/Sweep-out Priority Maintenance

Sweep-in/Sweep-out Priority Maintenance

Sweep Type:

Account Number :  Customer Name :

Branch Code :

Product Code :

Sweep In Priority Preference :  Sweep In Module Preference :  TD Priority :

Product Code	Customer Name	Branch Code / Provider Account Number	Instruction Type	Instruction Number	Priority Number
--------------	---------------	---------------------------------------	------------------	--------------------	-----------------

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add
  Modify
  Delete
  Cancel
  Amend
  Authorize
  Inquiry

### Field Description

Field Name	Description
<b>Sweep Type</b>	<p>[Mandatory, Drop- Down]</p> <p>Select the type of sweep instructions from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Sweep In</b> - For the CASA account entered FC will display sweep-in instructions have been maintained based on the sweep in priority preference i.e. Default or User Defined.</li> <li>• <b>Normal Sweep Out</b> - For the CASA account entered FC will display sweep-out instructions which have been maintained.(Currently normal sweep out option displays sweep in and sweep out instructions and the same will be modified to display only sweep out instructions)</li> <li>• <b>Reverse Sweep Out</b> - For the CASA accounts entered FC will display reverse sweep-out instructions which have been maintained.</li> </ul>
<b>Account Number</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the CASA account number for which you want to define the priority maintenance.</p>

Field Name	Description
<b>Customer Name</b>	[Display] This field displays the name of the customer who holds the CASA account.
<b>Branch Code</b>	[Display] This field displays the name of the home branch where the CASA account is opened and maintained.
<b>Product Code</b>	[Display] This field displays the name assigned to the CASA product, as defined at the product level. This is the product under which the CASA account is opened.
<b>Sweep in Priority Preference</b>	[Optional, Drop-Down] Select the sweep in priority preferences from the drop down list. This field will be enabled for The options are: <ul style="list-style-type: none"> <li>• <b>Default</b> - The existing functionality of Sweep-in priority will continue and priority can be set within all sweep in instructions available for the beneficiary account i.e. both the CASA and TD accounts will be listed.</li> <li>• <b>User Defined</b> - If this option is selected the sweep-in priority module and TD priority field will be enabled for selection. The user will be allowed to assign priority numbers only to the CASA provider accounts.</li> </ul>
<b>Sweep in Priority Module Preference</b>	[Optional, Drop-Down] Select the sweep in priority module preference from the drop down list. The options are: <ul style="list-style-type: none"> <li>• CASA First</li> <li>• TD First</li> </ul>
<b>TD Priority</b>	[Mandatory, Drop-Down] Select the TD priority from the drop down list. The options are: <ul style="list-style-type: none"> <li>• <b>LIFO – (Last In First Out)</b>:- If this option is selected TD will be redeemed based on the deposit booking Value date. The last booked deposit will be redeemed first.</li> <li>• <b>FIFO – (First In First Out)</b>:- If this option is selected TD will be redeemed based on the deposit booking Value date. The earliest booked deposit will be redeemed first.</li> <li>• <b>LIF – (Lowest Interest First)</b>:- If this option is selected TD will be redeemed based on the net interest rate applicable to the TD deposit. The TD deposit with the lowest net interest rate will be redeemed first.</li> <li>• <b>HIF – (Highest Interest First)</b>:- If this option is selected TD will be redeemed based on the net interest rate applicable to the TD deposit The TD deposit with the highest interest rate will be redeemed first.</li> </ul>

Column Name	Description
<b>Product Code</b>	[Display] This column displays the name assigned to the CASA product, as defined at the product level. This is the product under which the beneficiary CASA account is opened.
<b>Customer Name</b>	[Display] This column displays the name of the customer who holds the beneficiary CASA account.
<b>Beneficiary/ Provider Account Number</b>	[Display] This column displays the beneficiary or the provider account number.
<b>Instruction Type</b>	[Display] This column displays the instruction assigned to the account. The options are: <ul style="list-style-type: none"> <li>• Sweepin</li> <li>• Sweepout</li> </ul>
<b>Instruction Number</b>	[Display] This column displays the running serial number of the sweep-in/sweep-out instruction.
<b>Priority Number</b>	[Optional, Numeric, Three] Click the column and type the appropriate priority number of the transaction. The sweep-in and sweep-out instructions will be executed in the specified priority.

3. Click the **Add** button.
4. Select the type of sweep out instructions from the drop-down list.
5. Enter the account number and press the **<Tab>** or **<Enter>** key.
6. Enter the other relevant details.

## Sweep-in/Sweep-out Priority Maintenance

Sweep-in/Sweep-out Priority Maintenance

Sweep Type:

Account Number :  Customer Name :

Branch Code :

Product Code :

Sweep In Priority Preference :  Sweep In Module Preference :  TD Priority :

Product Code	Customer Name	Beneficiary/Provider Account Number	Instruction Type	Instruction Number	Priority Number
100	HARSH	50100000360220	I	1	1
100	HARSH	50100000360256	I	2	2

**Record Details**

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

7. Click the **Ok** button.
8. The system displays the message "Authorisation Required. Do you Want to Continue". Click the **OK** button.
9. The system displays the **Authorization Reason** screen.
10. Enter the relevant information and click the **Ok** button.
11. The system displays the message "Record Added". Click the **OK** button.

## 1.67. CHM39 - Sweep In Maintenance

**Sweep In Maintenance** is used for maintaining instructions on CASA account for providing funds online from one account to another when needed. In this, the beneficiary account is a CASA account, and the provider account can be another CASA or a TD account. All accounts should have regular account status. Whenever there are insufficient funds in the beneficiary account due to debits, the amount is provided by the provider account. If the beneficiary account has overdraft facility, it is decided at Day 0 setup, whether sweep in precedes overdraft or vice-versa.

Partial transaction will not be done, i.e., if the debit of all sweep in's provider accounts is less than the sweep in amount requested, the sweep in transaction fails. If a transaction leading to the sweep in is reversed, then the entire amount swept in earlier is reversed.

**Note 1:** If a TD account is defined as a provider account, then the fields **Maximum Sweep in Limit** and **Limit Reset Frequency** are disabled.

**Note 2:** The system restricts fund transfer between two accounts opened under different products, if the transaction is restricted as per the maintenance done at product level.

**Note 3:** When the user enters the Beneficiary Account No, the system checks whether transfer is allowed or not for that particular combination of CASA Product Code of the entered CASA Account and the Beneficiary Product Code of the Beneficiary Account.

### Definition Prerequisites

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

### Modes Available

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

### To add sweep in instructions

1. Type the fast path **CHM39** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Sweep In Maintenance**.
2. The system displays the **Sweep In Maintenance** screen.

## Sweep In Maintenance

### Field Description

Field Name	Description
<b>Account Number</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the valid account number.</p> <p>The name of the CASA account holder is populated, adjacent to the account number.</p>
<b>Currency Name</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>Customer Name</b>	<p>[Display]</p> <p>This field displays the name of the primary customer who holds the CASA account.</p>
<b>Product Code</b>	<p>[Display]</p> <p>This field displays the product code under which the provider account is opened.</p>

Field Name	Description
<b>Funds to be Utilized from (Balance +)</b>	<p>[Mandatory, Dropdown]</p> <p>The balance for the provider account will be derived during sweep in transaction. The OD limit will be included based on the option selected here. The options are:</p> <ul style="list-style-type: none"> <li>• Only CASA/OD</li> <li>• Only TD</li> <li>• Both CASA/OD and TD</li> </ul> <p><b>Note:</b> This field will be disabled if the provider account for sweep in is a TD account.</p>
<b>Instruction Number</b>	<p>[Display]</p> <p>This field displays the running serial number of the sweep-in instruction.</p>
<b>Sweep In Provider Details</b>	
<b>Account Number</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the provider account number.</p> <p>A provider account can be any regular CASA, Agri Loan or TD account.</p>
<b>Currency Name</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>Customer Name</b>	<p>[Display]</p> <p>This field displays the name of the primary customer who holds the CASA account.</p>
<b>Product Code</b>	<p>[Display]</p> <p>This field displays the product code under which the provider account is opened.</p> <p>Product code is a unique number. Once assigned, it helps to identify the CASA product in <b>FLEXCUBE Retail</b>.</p>

Field Name	Description
<b>Limit Reset Frequency</b>	<p>[Conditional, Drop-Down]</p> <p>Select the frequency to reset the sweep in limit amount for the provider account from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>None:</b> If this option is selected, the maximum sweep in limit will be defaulted to zero and the user cannot modify.</li> <li>• <b>Daily:</b> If this option is selected, the maximum sweep in limit will be defaulted to zero, but the user can modify the limit to a value greater than zero and the value will be reset daily in the BOD.</li> </ul> <p>This field is disabled if a TD account number is entered as the sweep-in provider account number.</p>
<b>Maximum Sweep in Limit</b>	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the maximum limit for sweep in at the provider's account to the target account.</p> <p>By default, the system displays zero.</p> <p>The value can be increased or decreased and the impact of this modification will be online. Whenever it is decreased, the value should not go below the already utilized limit.</p> <p>For example: if the limit set already is Rs. 10000 and Rs. 5000 is already utilized then the user will not be able to decrease the maximum limit for sweep in to Rs 4000.</p> <p>This field is disabled and the default value zero is displayed, if a TD account number is entered as the sweep-in provider account number or if <b>None</b> option is selected in the <b>Limit Reset Frequency</b> field.</p>
<b>Sweep In Beneficiary Details</b>	
<b>Cumulative Sweep in Available Limit</b>	<p>[Display]</p> <p>This field displays the limit available for sweep in for the combination of provider and beneficiary account i.e. the difference between maximum sweep in limit and funds utilized by the target account during the day.</p> <p>The system considers the cumulative utilized limit and reduces the same from the maximum sweep in limit. The value in this field changes dynamically after every sweep in is triggered.</p>
<b>Narration Details</b>	
<b>Debit Narration</b>	<p>[Optional, Alphanumeric 40]</p> <p>This field displays the debit narration details.</p>
<b>Credit Narration</b>	<p>[Optional, Alphanumeric 40]</p> <p>This field displays the credit narration details.</p>

3. Click the **Add** button.
4. Enter the account number and press the **<Tab> or <Enter>** key.
5. Enter the sweep in account number, select the limit reset frequency and enter the maximum sweep in limit.
6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..". Click the **OK** button.
8. The sweep in instruction is added successfully once the record is authorised.

**Note 4:** Depending on the set up, there will be a validation that the customer of the debit account and the customer of the credit should have the same customer ID.

## 1.68. CHM32 - Sweep Out Maintenance

Sweep out functionality facilitates optimum use of the customer's fund. Balance above a specified threshold can be transferred as per customer instruction, subject to product parameters. For example - A customer having excess balance in a CASA Account can set an instruction to transfer any balance above a certain level to a TD account and earn a higher interest on the deposit.

The maximum ceiling and minimum limit has to be mentioned for transferring the excess funds. You can mention the minimum balance to be maintained in the account, i.e., after the sweep out this balance would be available in the account.

Sweep out instructions are executed during EOD or BOD. The system generates batch reports for sweep-out instructions which have been executed and those which have failed.

**Note:** when the user enters the Beneficiary Account No, the system checks whether transfer is allowed or not for that particular combination of CASA Product Code of the entered CASA Account and the Beneficiary Product Code of the Beneficiary Account.

**Note:** The system restricts fund transfer between two accounts opened under different products, if the transaction is restricted as per the maintenance done at product level.

### Definition Prerequisites

- 8051 - CASA Account Opening
- STM54 - Routing Branch Maintenance
- STM59 - Settlement Bank Parameters

### Modes Available

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

### To add sweep out instructions

1. Type the fast path **CHM32** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Sweep Out Maintenance**.
2. The system displays the **Sweep Out Maintenance** screen.

## Sweep Out Maintenance

### Field Description

Field Name	Description
<b>Sweep Out Type</b>	<p>[Mandatory, Drop - Down]</p> <p>Select the type of sweep out instruction from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Normal Sweep Out: The excess funds from the provider account will be swept out to the beneficiary accounts as per the priority defined in the <b>Sweep-in/Sweep-out Priority Maintenance</b> (Fast Path:CHM40) option.</li> <li>• Reverse Sweep Out: The funds will be swept out from the beneficiary account to the provider account to take the provider account balance up to the threshold amount defined</li> </ul> <p>For more information, refer to <b>Example 2</b> provided at the end of this chapter.</p>
<b>Account Number</b>	<p>[Mandatory,Numeric,14]</p> <p>Type the CASA account number where you want to set sweep out instruction.</p>

Field Name	Description
<b>Customer Name</b>	<p>[Display]</p> <p>This field displays the name of the customer who holds the CASA account.</p>
<b>Product Code</b>	<p>[Display]</p> <p>This field displays the product code under which the CASA account is opened.</p>
<b>Sweep Currency</b>	<p>[Display]</p> <p>This field displays the sweep currency.</p>
<b>Instruction Number</b>	<p>[Display]</p> <p>This field displays the instruction number.</p> <p>By default, the system displays the system generated instrument number when a standing instruction is added.</p> <p>The instruction number and the account number form the key to the record.</p>
<b>Branch Code</b>	<p>[Display]</p> <p>This field displays the name of the home branch where the CASA account is opened and maintained.</p>
<b>Execution Type</b>	<p>[Mandatory, Radio Button]</p> <p>Click on the appropriate execution type.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• EOD: Click on this option, if the sweep out action is to be performed during the end of day process</li> <li>• BOD: Click on this option, if the sweep out action is to be performed during the beginning of day process</li> </ul> <p>The reverse sweep out functionality is supported only at EOD.</p>
<b>Sweep Out Level</b>	<p>[Conditional, Drop-Down]</p> <p>Select the sweep out level from the drop-down list.</p> <p>You can maintain sweep out level/hierarchy through this field for account grouping purpose.</p> <p>If an account already has one sweep out maintenance, the one which was defined for the first time will be defaulted to all subsequent sweep out maintenance's. This validation is added to prevent the system from entering a loop when the hierarchies overlap.</p> <p>For modifying at account level, all existing sweep out instructions for the CASA account will have to be deleted and new sweep out instructions will have to be defined with a new level. You can maintain a maximum level of 99.</p> <p>This field displays the value as 1, if the <b>Reverse Sweep Out</b> option is selected from the <b>Sweep Out Type</b> drop-down list.</p>

3. Click the **Add** button.
4. Select the sweep out type from the drop-down list.
5. Enter the account number and press the <Tab> or <Enter> key.
6. Click on the appropriate execution type.

## Sweep Out Maintenance

Sweep Out Maintenance\*

Sweep Out Type : Normal Sweep Out

Account Number : 50100000370818 Customer Name : SHYAM Product Code : 100 SAVINGS A/C - RESIDENT

Sweep Currency : INR Instruction Number : 1 Branch code : 240

Execution Type :  
 EOD  BOD

Sweep Out Level : 1

**Beneficiary Details** | TD Details | Nominee Details | Guardian Details

Frequency : Daily  
 Start Date : 31/10/2018  
 End Date : 30/11/2018  
 Next Date : 30/11/2018  
 Sweepout % : 100.00

Minimum Balance to be Retained : 25,000.00  
 Maximum Sweepout Amount : 5,000.00  
 Minimum Sweepout Amount : 1,000.00  
 Threshold Amount : 0.00  
 TD Prod Code : 401 - REINVESTMENT DEPOSIT - FIG  
 Narrative : AUTO SWEEPOUT TO TD

**Sweep Out to :**  
 CASA Account  
 New TD Account  
 GL Account  
 Revolving Loan Account

**Record Details**

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

Add By Copy  Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF OK Close Clear

7. Enter the required information in the **Beneficiary Details** tab.

## Beneficiary Details

Sweep Out Maintenance\*

Sweep Out Type: Normal Sweep Out

Account Number: 50100000370818 Customer Name: SHYAM Product Code: 100 SAVINGS A/C - RESIDENT

Sweep Currency: INR Instruction Number: 1 Branch code: 240

Execution Type:  EOD  BOD

Sweep Out Level: 1

Beneficiary Details | TD Details | Nominee Details | Guardian Details

Frequency: Daily Minimum Balance to be Retained: 25,000.00

Start Date: 31/10/2018 Maximum Sweepout Amount: 5,000.00

End Date: 30/11/2018 Minimum Sweepout Amount: 1,000.00

Next Date: 30/11/2018 Threshold Amount: 0.00

Sweepout %: 100.00 TD Prod Code: 401 - REINVESTMENT DEPOSIT - FIG

Narrative: AUTO SWEEPOUT TO TD

Sweep Out to:

- CASA Account
- New TD Account
- GL Account
- Revolving Loan Account

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy  Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF Ok Close Clear

## Field Description

Field Name	Description
------------	-------------

Field Name	Description
<b>Frequency</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the frequency from the drop-down list.</p> <p>The sweep out will be executed in the specified interval.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• Fortnightly</li> <li>• Monthly</li> <li>• Bimonthly</li> <li>• Quarterly</li> <li>• Half yearly</li> <li>• Yearly</li> </ul> <p>The sweep out instructions are normally executed during the beginning of day (BOD) process. The sweep out start date and next date along with the sweep out frequency will determine the sweep out execution date.</p>
<b>Minimum Balance to be Retained</b>	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the minimum balance to be maintained in the account. The value is defaulted from the product level.</p> <p>This field is enabled if the <b>Normal Sweep Out</b> option is selected from the <b>Sweep Out Type</b> drop-down list.</p>
<b>Start Date</b>	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the start date from the pick list.</p> <p>This is the date from which the sweep out instruction will be applied to the account.</p> <p>By default, the system displays the current date as the start date. The start date cannot be an earlier date than the current date.</p>
<b>Maximum Sweepout Amount</b>	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the maximum amount that can be transferred from an account for each sweep out.</p> <p>This field is enabled if the <b>Normal Sweep Out</b> option is selected from the <b>Sweep Out Type</b> drop-down list.</p>
<b>End Date</b>	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the end date from the pick list.</p> <p>This is the date on which the sweep out instruction will expire.</p> <p>The end date cannot be the current date or a date earlier than the current date and the start date.</p>

Field Name	Description
<b>Minimum Sweepout Amount</b>	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the minimum amount that can be transferred from an account for each sweep out. This avoids the sweep out of small amounts.</p> <p>This field is enabled if the <b>Normal Sweep Out</b> option is selected from the <b>Sweep Out Type</b> drop-down list.</p>
<b>Next Date</b>	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the next date on which the sweep out instruction will be executed from the pick list.</p> <p>The next date cannot be the current date or a date earlier than the current date and the start date. The next date should be between the start date and the end date of the instruction.</p>
<b>Sweepout Percentage</b>	<p>[Mandatory, Numeric, 3]</p> <p>Type the percentage of permissible sweepout on the account. You can enter special characters here.</p>
<b>Threshold Amount</b>	<p>[Conditional, Numeric, 15]</p> <p>Type the target balance amount that needs to be maintained at EOD.</p> <p>The system will sweep money from the beneficiary account to this target account to maintain the defined balance at EOD.</p> <p>This field is enabled if the <b>Reverse Sweep Out</b> option is selected from the <b>Sweep Out Type</b> drop-down list. If more than one reverse sweep out instructions are set for the same account, threshold amount has to be same for both the instructions.</p>
<b>Sweep Out to</b>	
<p>If the <b>Reverse Sweep Out</b> option is selected from the <b>Sweep Out Type</b> drop-down list, then the <b>CASA Account</b> option is selected by default and all other options are disabled.</p>	
<b>Sweep Out to CASA Account</b>	
<p>Click this option if you want to transfer the sweep out funds to a savings account.</p>	
<b>CASA Account No.</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the savings account number to which the sweep out funds will be transferred.</p>
<b>Name</b>	<p>[Display]</p> <p>This field displays the name of the customer who holds the CASA account.</p>
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration for the transaction.</p> <p>The system displays the default narration, based on the transaction. The user can change it if required.</p>

Field Name	Description
<b>Sweep Out to New TD Account</b>	
You can click this option to transfer the sweep out funds to a new TD account. At EOD, the system initiates a new TD account under the specified TD product.	
<b>TD Product code</b>	[Mandatory, Drop-Down] Select the TD product code from the drop-down list. This is the TD product under which an account will be opened the sweep out funds will be transferred.
<b>Narrative</b>	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration, based on the transaction. The user can change it if required.
<b>Sweep Out to GL Account</b>	
Click this option to transfer the sweep out funds to a GL account.	
<b>FC Brn. Code</b>	[Mandatory, Pick List] Select the branch code from the pick list.
<b>Name</b>	[Mandatory, Alphanumeric, 40] Type the name of the customer who holds the beneficiary account.
<b>Narrative</b>	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration, based on the transaction. The user can change it if required.
<b>Benef. Acct</b>	[Mandatory, Numeric, 16] Type the beneficiary account number.
<b>Routing No</b>	[Mandatory, Numeric, 14] Type the routing number of the destination branch. The routing number is a combination of the bank code, the branch code and the sector code from where the instrument was drawn. The combination can be obtained from the <b>Routing Branch Maintenance</b> (Fast Path: STM54) option. <b>Routing Number</b> <sup>18</sup> = Sector Code / Bank Code + Branch Code The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> (Fast Path: STM59) option.

<sup>18</sup>(It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the

Field Name	Description
<b>Sweep Out to Agri Loan Account</b>	
<b>Agri Loan Account</b>	[Mandatory, Numeric, 14] Type a valid Agri loan account number.
<b>Name</b>	[Display] This field displays the name of the customer who holds the Agri Loan account.
<b>Narrative</b>	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration, based on the transaction. The user can change it if required.

8. Select the **New TD Account** option in the **Sweep Out To** section to enable the **TD Details** tab.
9. Enter the required information in the **TD Details** tab.
10. If the **Nomination Required** checkbox is selected , then the **Nominee Details** and **Guardian Details** tab is enabled.
11. Enter the details in **Nominee Details** tab and maintain the details in **Guardian Details** tab if nominee is minor.

## TD Details

This tab is enabled only if the **New TD Account** option is selected from the **Sweep Out to** section.

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instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

**Sweep Out Maintenance\***

Sweep Out Type : Normal Sweep Out

Account Number : 50100000370818 Customer Name : SHYAM Product Code : 100 SAVINGS A/C - RESIDENT

Sweep Currency : INR Instruction Number : 1 Branch code : 240

Execution Type : EOD BOD

Sweep Out Level : 1

Beneficiary Details TD Details Nominee Details Guardian Details

Account Variance : 0.00000 Compounding Frequency : Quarterly

Payout Frequency : None/At Maturity Base Amt For Add on Tier Rate : Incremental Amount

Term : Months 0 Days

Set TD as Sweepin provider :

Nomination Required

Record Details

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

Add By Copy  Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF Ok Close Clear

### Field Description

Field Name	Description
<b>Account Variance</b>	[Display] This field displays the account variance. By default the system displays the account variance as 0.00000.
<b>Compounding Frequency</b>	[Display] This field displays the interest compounding frequency of the TD.
<b>Payout Frequency</b>	[Display] This field displays the payout frequency of the TD.

Field Name	Description
<b>Base Amt For Add on Tier Rate</b>	<p>[Display]</p> <p>This field displays the base amount for deposit rate.</p> <ul style="list-style-type: none"> <li>• Incremental Amount - The deposit amount is considered as the base, and the interest rate defined at the product level slabs, is applied as the interest rate for this deposit.</li> <li>• Cumulative of the deposit - The sum of paid amount of all the deposits under the TD Account (including this new deposit) is considered as the base and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.</li> <li>• Cumulative of all deposits - The sum of paid amount of all the deposits under the TD Account (including this new deposit) is considered as the base and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account.</li> </ul>
<b>Term</b>	<p>[Mandatory, Numeric, Five, Five]</p> <p>Type the term of the deposit in months and days.</p> <p>Term specifies the period for which the deposit is made.</p> <p>The term should be within the minimum and maximum limits and should be a multiple of the incremental term specified at the product level.</p>
<b>Set TD as Sweepin provider</b>	<p>[Optional, Check Box]</p> <p>Select the <b>Set TD as Sweepin</b> check box if the TD amount is to be used as sweepin provider.</p> <p>The required TD amount can be transferred to the CASA account to maintain the minimum balance.</p>
<b>Nomination Required</b>	<p>[Optional, Checkbox]</p> <p>By default the nomination required will be checked in the TD Tab; and the nominee details &amp; guardian details tab will be enabled.</p> <p>Select the Nomination Required checkbox, to facilitate maintenance of nomination details for sweep-out instruction of the type 'Sweep Out to New TD Account'.</p>

## Nominee Details

This tab is enabled only if the Nomination Required checkbox is selected in TD Details tab.

Sweep Out Maintenance\*

Sweep Out Type : Normal Sweep Out

Account Number : 5010000370818 Customer Name : SHYAM Product Code : 100 SAVINGS A/C - RESIDENT

Sweep Currency : INR Instruction Number : 1 Branch code : 240

Execution Type : EOD BOD Sweep Out Level : 1

Beneficiary Details TD Details Nominee Details Guardian Details

Nominee Name : TEST Customer of the Bank :

Relation to Account holder : BROTHER Search Criteria : Customer Short Name

Date of Birth : 04/04/1990 Search String : test

Age : Address : GO GORAGAON MUMBAI

GO GORAGAON MUMBAI

GO GORAGAON MUMBAI

Town/City : MUMBAI

State : MAHARASHTRA

Country : IN

Zip Code : 123456

Phone Number : 123 123 123456

Mobile Number : 123456

Email ID :

Share Amount : 0.00

Share Percentage : 100

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy  Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF Ok Close Clear

## Field Description

Field Name	Description
<b>Customer of the Bank</b>	[Optional, Checkbox] Select the checkbox, if the nominee is the customer of the bank.
<b>Search Criteria</b>	[Optional, Drop-Down] The Search Criteria field will be enabled if the Bank Customer check box is selected. The user will have an option to select the search criteria, to search the customer, from the drop down list. The options are : <ul style="list-style-type: none"> <li>• Customer Short Name</li> <li>• Customer IC</li> <li>• Customer ID</li> </ul>

<b>Field Name</b>	<b>Description</b>
<b>Search String</b>	<p>[Optional, Alphanumeric, 20, Pick-List]</p> <p>The user will type the search string for a customer, corresponding to the search criteria selected in the search criteria field. On tab of search string, FC will display the pick list of all the customers matching the search string. The teller will select any one customer from the pick-list. The pick list will display following fields for the customer.</p> <ul style="list-style-type: none"> <li>• Customer ID</li> <li>• Customer Name</li> <li>• Customer Short Name</li> <li>• Customer IC</li> <li>• Type</li> <li>• Category</li> <li>• Home Branch</li> <li>• Status</li> <li>• Customer Type</li> </ul>
<b>Nominee Name</b>	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the nominee name.</p>
<b>Relation to Account Holder</b>	<p>[Mandatory, Pick-List]</p> <p>Select the relation to account holder from the pick list.</p>
<b>Date of Birth</b>	<p>[Mandatory, dd/mm/yyyy]</p> <p>The date of birth of the nominee.</p> <p>In case the nominee is minor, the guardian details need to be maintained.</p>
<b>Age</b>	<p>[Mandatory, Numeric, Three]</p> <p>Type the age of the nominee.</p>
<b>Address</b>	<p>[Mandatory, Alphanumeric, 100]</p> <p>Type the address of the nominee. The first line of address is mandatory whereas 2nd and 3rd lines are optional. You can enter special characters here.</p>
<b>Town/City</b>	<p>[Mandatory, Pick list]</p> <p>Select the town/city name in which nominee resides.</p>
<b>State</b>	<p>[Optional, Drop down]</p> <p>Select the state in which nominee resides from the drop down.</p>
<b>Country</b>	<p>[Mandatory, Alphanumeric, 40, Pick-List]</p> <p>Select the name of the country in which nominee resides.</p>
<b>Zip Code</b>	<p>[Optional, Numeric, Ten]</p> <p>Type the zip code. You can enter special characters here.</p>
<b>Phone Number</b>	<p>[Optional, Numeric, 23]</p> <p>Type the phone number of the nominee.</p>

Field Name	Description
<b>Mobile Number</b>	[Optional, Numeric, 12] Type the mobile number of the nominee.
<b>Email ID</b>	[Optional, Alphanumeric, 40] Type the email id of the nominee.
<b>Share Amount</b>	[Optional, Numeric, 13, Two] Type the share amount.
<b>Share Percentage</b>	[Optional, Numeric, Three, Two] Type the share percentage. The value is defaulted to 100%.

**Note:** In case 'Customer of the Bank' check box is selected fro nominee then the Nominee Name, date of birth, Address, Town/City, State, Country, Zip Code, Phone Number, Mobile Number and Email ID will be displayed and will not be enabled for modification.

## Guardian Details

The guardian details will be maintained by the user only if the Nominee is a minor.

**Sweep Out Maintenance\***

Sweep Out Type : Normal Sweep Out  
 Account Number : 50100000370818 Customer Name : SHYAM Product Code : 100 SAVINGS A/C - RESIDENT  
 Sweep Currency : INR Instruction Number : 1 Branch code : 240  
 Execution Type : EOD BOD Sweep Out Level : 1

**Guardian Details**

Guardian Name: test  
 Relation to Nominee : BROTHER  
 Address : test  
 Town/City : Mumbai  
 State : maharashtra  
 Country : India  
 Zip Code : 4000064  
 Phone Number : 13 63232 232323  
 Mobile Number : 8565656526  
 Email ID : test@test.com

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
  Add
  Modify
  Delete
  Cancel
  Amend
  Authorize
  Inquiry

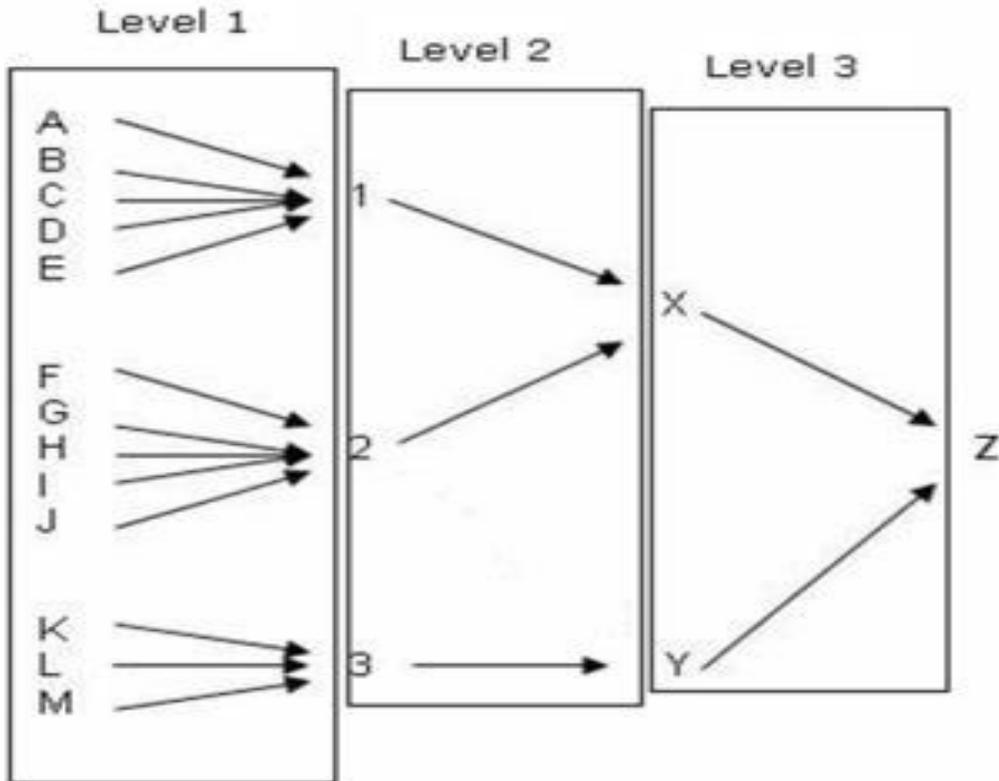
### Field Description

<b>Field Name</b>	<b>Description</b>
<b>Guardian Name</b>	[Mandatory, Alphanumeric, 40] Type the name of the guardian.
<b>Relation To Nominee</b>	[Mandatory, Pick-List] Type the relation of the guardian to the nominee or select it from the pick list.
<b>Address</b>	Mandatory, Alphanumeric, 100] Type the address of the nominee. The first line of address is mandatory whereas 2nd and 3rd line are optional.
<b>Town/City</b>	[Mandatory, Alphanumeric, 40] Type the town/city name of the guardian.
<b>State</b>	[Optional, Alphanumeric, 40] Type the state of the guardian.
<b>Country</b>	[Mandatory, Alphanumeric, 40, Pick-List] Select the name of the country from the pick list.
<b>Zip Code</b>	[Mandatory, Numeric, Ten] Type the zip code.
<b>Phone Number</b>	[Optional, Numeric, 20] Type the phone number of the guardian.
<b>Mobile Number</b>	[Optional, Numeric, 15] Type the mobile number of the guardian.
<b>Email ID</b>	[Optional, Alphanumeric, 40] Type the email ID of the guardian.

12. Click the **Ok** button.
13. The system displays the message "Record Added...Authorization Pending...". Click the **OK** button.
14. The sweep out instruction is added successfully once the record is authorized.

**Note:** Depending on the set up, there will be validation that the customer of the Debit account and the customer of the Credit should have the same Customer ID.

**Example 1 : Setting up a Sweep out instructions.**



For this, you can maintain sweep out instructions for the accounts in layers. Priority level can be set up for each layer and in the EOD/BOD when the sweep out instructions are executed. Sweep out instructions maintained for accounts in layer 1 (Accounts A, B, C, D, E) will be executed first, layer 2 (Accounts 1,2, 3) will be executed next and so on. The funds will finally reach the lead account (Account Z). However the transactions will pass from layer 1 to layer 2, layer 2 to layer 3 and so on. If the account has an OD limit, the sweep out will be triggered only if the account balance is positive. The maximum layers that can be given for a sweep out chain is 99. The default narration in the sweep out instruction will be 'From account no XXXX' for the 'to account number XXXX' and 'To account number XXXX' for the 'from account number XXXX'. If the narration is modified at the sweep out instruction level then the system will truncate the excess characters excluding the account number and stamp the narration.

The Reverse sweep out functionality will fund the target CASA account in EOD to keep the balance to the defined threshold amount which can be zero or a positive value. The target account can have Overdraft facility. It can also have a sweep out instructions maintained towards the sweep in provider account. These two instructions will be separate maintenance and treated as independent instructions. When the target account balance goes below the threshold balance, at EOD, the sweep in will be triggered to maintain the threshold balance, if the required fund is available in the provider account. In case the amount available in the provider account is not sufficient to meet the requirement, then the available amount will be transferred.

## Example 2 : Normal and Reverse Sweep outs

Account	Current Balance	OD Limit	Normal sweep out Priority	Normal Sweep out Amount
Account A	15000	0		
Account B	3000	0	Acct A to Acct C= 1	Acct A to Acct B=4000
Account C	6000	0	Acct A to Acct B =2	Acct A to Acct C=4000
Account D	8000	0	Acct A to Acct D=3	Acct A to Acct D=3000

The system will do the normal sweep in from Account A to C, B & D for 4000, 4000 & 3000 respectively.

### Reverse Sweep out instructions also maintained

Reverse sweep out Priority : NA

Reverse sweep out amount : Account D to Account A = 3000

Reverse sweep out from account D to Account A will be triggered and 3000 will be swept out to A to maintain the threshold amount of 5000.

## 1.69. ECM02 - ECS Mandate Maintenance

A customer can avail ECS facility for making timely payment of its routine tasks such as bill payment, EMI etc. by providing a mandate to its bank, authorizing them to make payment by debiting their account in case the entities seek recovery of its due through ECS. A bank will not honor any incoming ECS debit transaction if it has not received mandate signed by its customer. Using this option you can maintain the ECS mandate submitted by the customer. You can also maintain details of the company to which timely payment has to be made through ECS.

### Definition Prerequisites

- 8051 - CASA Account Opening
- ECM01 - ECS Company Details Maintenance

### Modes Available

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

### To maintain ECS mandate

1. Type the fast path **ECM02** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions**.
2. The system displays the **ECS Mandate Maintenance** screen.

### ECS Mandate Maintenance

The screenshot displays the 'ECS Mandate Maintenance' window with the following sections:

- Account Details:** Includes fields for Account Number\*, Account Name, Account CCY, Company Code\*, Company Name, Consumer Number\*, and Reference No.
- Mandate Details:** Includes fields for Upper Limit\*, Mandate Receipt Date, Mandate Registration Date (pre-filled with 01/10/2012), Mandate Start Date\*, Mandate End Date\*, Type of Mandate (dropdown), Beneficiary details, and Remarks.
- Mandate Stop Details:** Includes fields for Mandate Stop Begin Date, Mandate Stop End Date, and Mandate Stop Reason Description.
- Record Details:** A table with columns: Input By, Authorized By, Last Mnt. Date, Last Mnt. Action, and Authorized. The Authorized column contains a checkbox.

At the bottom, there is a row of radio buttons for modes: Add By Copy, Add, Modify, Delete, Cancel, Amend, Authorize, and Inquiry (selected). To the right are buttons for UDF, OK, Close, and Clear.

## Field Description

Field Name	Description
<b>Account Details</b>	
<b>Account Number *</b>	[Mandatory, Numeric, 14] Type a valid CASA account number of the customer for whom the ECS mandate is to be maintained.
<b>Account Name</b>	[Display] This field displays the name of the CASA account holder whose account is to be debited.
<b>Account CCY</b>	[Display] This field displays the currency assigned to the product, under which the account is opened.
<b>Company Code *</b>	[Mandatory, Editable/Pick List] Enter the company code or select the company code corresponding to the utility service provider from the pick list. RBI maintains a unique code for each company. These codes are maintained in the <b>ECS Company Details Maintenance</b> (Fast Path: ECM01) option.
<b>Company Name</b>	[Display] This field displays the company name corresponding to the company code selected.
<b>Consumer Number *</b>	[Mandatory, Alphanumeric, 20] Type the consumer number for the inward debit maintenance. Consumer number is a unique number for a given company code, through which the company identifies the subscriber of its services.
<b>Reference No</b>	[Display] This field displays the reference serial number. It is a serial number that is generated for each mandate maintained for a particular company. It comprises of company code and a running number.
<b>Mandate Details</b>	
<b>Upper Limit *</b>	[Mandatory, Numeric, 13, Two] Type the maximum limit per transaction defined for the CASA account.

Field Name	Description
<b>Mandate Receipt Date</b>	[Optional, Pick List, dd/mm/yyyy] Select the date on which the mandate was received from the customer from the pick list. Mandate receipt date will be stamped on basis of authorization date.
<b>Mandate Registration Date</b>	[Display] This field displays the mandate registration date. It should be the current process date. Mandate registration date will be stamped on basis of authorization date.
<b>Mandate Start Date *</b>	[Mandatory, Pick List, dd/mm/yyyy] Select the start date for direct debit mandate from the pick list. It should be greater than or equal to the current process date.
<b>Mandate End Date *</b>	[Mandatory, Pick List, dd/mm/yyyy] Select the end date for direct debit mandate from the pick list. It should be greater than the mandate start date.
<b>Type of Mandate</b>	[Optional, Drop-Down] Select the type of mandate from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Form</li> <li>• Soft copy</li> <li>• Letter</li> </ul>
<b>Beneficiary details</b>	[Optional, Alphanumeric, 40] Type the beneficiary details.
<b>Remarks</b>	[Optional, Alphanumeric, 40] Type any remarks if required.
<b>Mandate Stop Details</b>	
<b>It is mandatory to enter the Mandate Stop End Date and Mandate Stop Reason Description if the Mandate Stop Begin Date is entered.</b>	
<b>Mandate Stop Begin Date</b>	[Optional, Pick List, dd/mm/yyyy] Select the start date for mandate stop period from the pick list. It is the date from which the ECS debit mandate will not be applied to the account.

Field Name	Description
<b>Mandate Stop End Date</b>	[Optional, Pick List, dd/mm/yyyy] Select the end date for mandate stop period from the pick list. It is the date till which the ECS debit mandate will not be applied to the account. It should be greater than or equal to the Mandate Stop Begin Date.
<b>Mandate Stop Reason Description</b>	[Optional, Alphanumeric, 40] Type the reason for executing the Stop ECS mandate.

3. Click the **Add** button.
4. Type the account number and press the **<Tab>** or **<Enter>** key.
5. Select the company code from the pick list and enter the consumer number.
6. Enter the relevant information in the Mandate Details and Mandate Stop Details section.

### ECS Mandate Maintenance

**ECS Mandate Maintenance\***

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**Account Details**

Account Number\*:  Account Name:  Account CCY:

Company Code\*:  Company Name:  Consumer Number\*:

Reference No:

---

**Mandate Details**

Upper Limit\*:

Mandate Receipt Date:  Mandate Registration Date:

Mandate Start Date\*:  Mandate End Date\*:

Type of Mandate:

Beneficiary details:  Remarks:

---

**Mandate Stop Details**

Mandate Stop Begin Date:  Mandate Stop End Date:

Mandate Stop Reason Description:

---

**Record Details**

Input By: **TAKULA** Authorized By: **SAKULA** Last Mnt. Date: **06/09/2012 21:29:51** Last Mnt. Action: **Authorize** Authorized:

Add By Copy  Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

7. Click the **OK** button.
8. The system displays the message "Record Added ...Authorisation Pending..". Click the **OK** button.
9. The ECS mandate details are added once the record is authorised.

## 8. Other Transactions

## 1.70. CHM47 - Account Cheque Purchase Limit Maintenance

Cheque Purchasing implies that a bank can immediately credit the customer's CASA account for the said cheque amount on the day of cheque deposit, although the cheque has an 'uncleared' status. The customer's available balance is updated after this transaction is performed successfully.

This maintenance allows the user to set the purchasing limit up to which cheques can be purchased for an account. The limit details like amount, start date, end date, etc. can be set for both normal cheques and post dated cheques by using this option. The user can purchase cheques deposited by the customers using the **Cheque Purchase** (Fast Path: ST070) option.

**Note:** Cheque purchase limit maintenance for inter-branch account is not allowed.

### Definition Prerequisites

Not Applicable

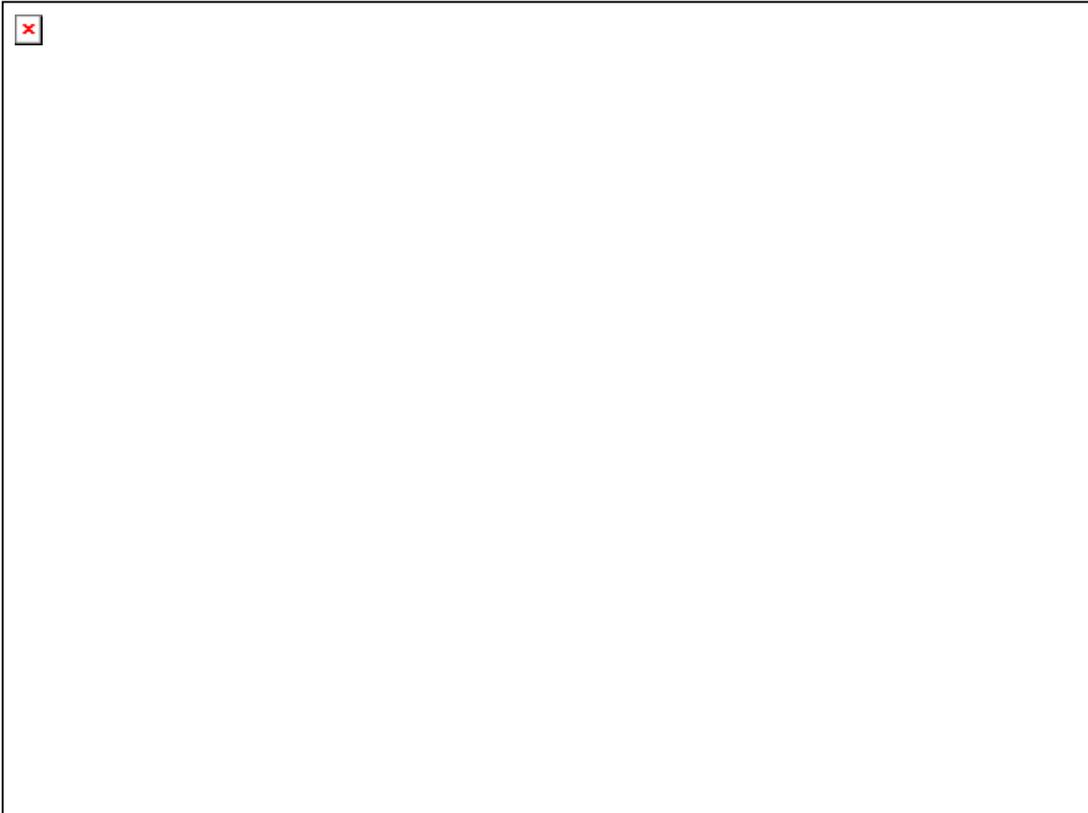
### Modes Available

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

### To set cheque purchase limit to an account

1. Type the fast path **CHM47** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Others Transactions > Account Cheque Purchase Limit Maintenance**.
2. The system displays the **Account Cheque Purchase Limit Maintenance** screen.

## Account Cheque Purchase Limit Maintenance



### Field Description

Field Name	Description
<b>Account No</b>	[Mandatory, Numeric, 16] Type the valid CASA account number.
<b>Customer Name</b>	[Display] This field displays the short name of the primary customer of the CASA account.
<b>Currency Code</b>	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries are posted in the account in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
<b>Branch Code</b>	[Display] This field displays the name of the branch code of the account.

3. Click the **Add** button.

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

#### Account Cheque Purchase Limit Maintenance



5. Enter the required information in the various tabs.

## Normal Cheque Purchase

### Field Description

<b>Field Name</b>	<b>Description</b>
<b>Line No</b>	[Mandatory, Pick List] Select the required credit line from the pick list. This field is enabled for replicated accounts only.
<b>Limit Amount</b>	[Mandatory, Numeric, 13, Two] Type the limit amount value. The limit amount value is the cheque buying power of the account. An account can purchase cheques worth up to this limit.
<b>Utilized Limit Amount</b>	[Display] This field displays the utilized limit amount. The utilized limit is the amount that has been utilized out of the total purchasing limit. For example, if the purchasing limit is 50000 and cheques worth 30000 are purchased then this field will display this used limit.

Field Name	Description
<b>Limit Start Date</b>	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the start date of the purchasing limit from the pick list.</p> <p>By default, the system displays the current date as the limit start date.</p>
<b>Limit End Date</b>	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the end date of the purchasing limit from the pick list.</p> <p>By default, the system displays the current date next year as the limit end date.</p>
<b>Int. Indx Code</b>	<p>[Optional, Drop-Down]</p> <p>Select the interest index code to be applied to the transaction from the drop-down list.</p>
<b>Purchase Margin Available [in %]</b>	<p>[Mandatory, Numeric, Three, Five]</p> <p>Type the cheque purchase margin.</p> <p>The cheque purchase margin is the percentage of cheque amount that can be credited to CASA. The remaining amount acts as a safeguard against the various risks involved.</p>

## Post Dated Cheque Purchase

x

## Field Description

<b>Field Name</b>	<b>Description</b>
<b>Line No.</b>	[Conditional, Pick List] Select the required credit line from the pick list. This field is enabled for replicated accounts only.
<b>Limit Amount</b>	[Mandatory, Numeric, 13, Two] Type the limit amount. The limit amount value is the cheque buying power of the account. An account can purchase cheques worth up to this limit.
<b>Utilized Limit Amount</b>	[Display] This field displays the utilized limit amount. The utilized limit is the amount that has been utilized out of the total purchasing limit. For example, if the purchasing limit is 50000 and cheques worth 30000 are purchased then this field will display this used limit.
<b>Limit Start Date</b>	[Mandatory, Pick List, dd/mm/yyyy] Select the start date of the purchasing limit from the pick list. By default, the system displays the current date as the limit start date.
<b>Limit End Date</b>	[Mandatory, Pick List, dd/mm/yyyy] Select the end date of the purchasing limit from the pick list. By default, the system displays the current date next year as the limit end date.
<b>Int. Indx Code</b>	[Optional, Drop-Down] Select the interest index code to be applied to the transaction from the drop-down list.
<b>Penal Int. Indx Code</b>	[Mandatory, Drop-Down] Select the penal interest index code from the drop-down list.
<b>Sec. Margin Withheld [in %]</b>	[Mandatory, Percentage, Three, Five] Type the percentage of amount that will be withheld as the security margin.
<b>Tenor [in days]</b>	[Mandatory, Numeric, Five] Type the tenor. The tenor will be calculated in terms of days.

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

8. The cheque purchase limit to an account is added successfully once the record is authorised.

## 1.71. CHM48 - Account Level Variance Maintenance

Oracle FLEXCUBE has the flexibility to define different rates for accounts under a product by specifying account level variances for debit interest and credit interest. The variances for CASA accounts, defined in this maintenance, work in addition to the product level interest rate to derive the final net interest rate applicable for the account. These variances should be within the minimum and maximum variance defined at the product level.

Using this option, for CASA debit balance accounts (OD, TOD and overline) you can have the interest freeze periods. To achieve this the account level variances are to be given in such a way that the net rate will be zero with a definite validity period.

The interest variance can be set for the following options:

- Credit Interest
- Debit Interest
- Overline Interest
- TOD Interest
- OD Interest

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

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

### To maintain account level variance

1. Type the fast path **CHM48** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Account Level Variance Maintenance**.
2. The system displays the **Account Level Variance Maintenance** screen.

## Account Level Variance Maintenance

**Account Level Variance Maintenance\***

**Account Details**

Account No : <input type="text"/>	Customer Name : <input type="text"/>	
Limit No : <input type="text"/>	Product Code : <input type="text"/>	
Currency Code : <input type="text"/>	Branch Name : <input type="text"/>	Advice Required : <input type="checkbox"/>

Types

Credit   
  Debit   
  OverLine   
  TOD   
  OD Interest

Summary | **Details**

Sr No	Date Variance Start	Date Variance End	Tier Number	Variance	Reason	MakerID	CheckerID	Delete?

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

### Field Description

Column Name	Description
-------------	-------------

#### Account Details

- |                      |   |
|----------------------|---|
| <b>Account No</b>    | <p>[Mandatory, Numeric, 14]</p> <p>Type the CASA account number for which you want to define the variance.</p>  |
| <b>Customer Name</b> | <p>[Display]</p> <p>This field displays the name of the customer who holds the CASA account.</p>  |
| <b>Limit No</b>      | <p>[Conditional, Pick List]</p> <p>Select the limit number from the pick list.</p> <p>This field is enabled if the <b>OD Interest</b> option is selected in the <b>Types</b> section.</p> <p>An account can have several limits attached to it.</p> |

Column Name	Description
<b>Product Code</b>	[Display] This field displays the product code under which the CASA account is opened.
<b>Currency Code</b>	[Display] This field displays the currency assigned to the product, under which the account is opened.  All the entries are posted in the account in the account currency.  For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
<b>Branch Name</b>	[Display] This field displays the name of the home branch where the CASA account is opened and maintained.
<b>Advice Required</b>	[Optional, Check Box] Select the <b>Advice Required</b> check box to generate an advice for the interest rate change.
<b>Types</b>	[Mandatory, Radio Button] Click the appropriate type of interest variance. The options are: <ul style="list-style-type: none"> <li>• Credit</li> <li>• Debit</li> <li>• OverLine</li> <li>• TOD</li> <li>• OD Interest</li> </ul>

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. Select the interest type.

## Account Level Variance Maintenance

**Account Level Variance Maintenance\***

**Account Details**

Account No : 06060980000014      Customer Name : JACK JOHN MATHIEW  
Limit No :      Product Code : 1 - SAVINGS REGULAR- DAILY BALANCE  
Currency Code : INR      Branch Name : Head Office Housing Dev      Advice Required :

**Types**

Credit       Debit       OverLine       TOD       OD Interest

**Summary** | Details

Sr No	Date Variance Start	Date Variance End	Tier Number	Variance	Reason	MakerID	CheckerID	Delete?
-------	---------------------	-------------------	-------------	----------	--------	---------	-----------	---------

+      -

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

UDF    OK    Close    Clear

5. The system displays the **Summary** tab screen.
6. Click the **+** button to add account level variance.
7. Enter the required information in the grid.

## Summary

**Account Level Variance Maintenance\***

**Account Details**

Account No : 06060980000014      Customer Name : JACK JOHN MATHEW

Limit No :      Product Code : 1 - SAVINGS REGULAR- DAILY BALANCE

Currency Code : INR      Branch Name : Head Office Housing Dev      Advice Required :

**Types**

Credit       Debit       OverLine       TOD       OD Interest

Summary    Details

Sr No	Date Variance Start	Date Variance End	Tier Number	Variance	Reason	MakerID	CheckerID	Delete?
1	01/01/2009	31/03/2009	1	10	999			N

+    -

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

UDF    OK    Close    Clear

## Field Description

Column Name	Description
<b>Sr No</b>	[Display] This column displays the serial number of the interest variance specified for the account/limit.
<b>Date Variance Start</b>	[Mandatory, Pick List, dd/mm/yyyy] Click the column and select the appropriate start date from which the variance will be applicable from the pick list. The variance start date for a limit in an account cannot be modified.
<b>Date Variance End</b>	[Mandatory, Pick List, dd/mm/yyyy] Click the column and select the appropriate end date to which the variance will be applicable from the pick list. In modify mode end date can be modified till the current process date. Overlapping of variance start date and end dates are not allowed when additional rows are added. The start date and end date for the interest rate variance can be the same for the interest rate types CR/DR/TOD/OVL.

Column Name	Description
<b>Tier Number</b>	<p>[Mandatory, Pick List]</p> <p>Click the column and select the tier number for the interest rate from the pick list.</p>
<b>Variance</b>	<p>[Mandatory, Numeric, Two, Five]</p> <p>Type the variance applicable for the selected account.</p> <p>The variance rate for a limit in an account can not be modified.</p> <p><b>Note:</b> In case a new variance is to be added to the account/limit, you have to set the date variance end as the current process date, add a separate row with the new variance start and end date and type the new variance rate</p>
<b>Reason</b>	<p>[Mandatory, Drop-Down]</p> <p>Click the column and select the appropriate reason for applying the interest variance from the drop-down list.</p>
<b>Maker ID</b>	<p>[Display]</p> <p>This column displays the login ID of the person who has performed the transaction.</p> <p>The user ID is automatically saved when a transaction is performed. The system displays the user ID as the maker of the transaction after authorisation.</p>
<b>Checker ID</b>	<p>[Display]</p> <p>This column displays the login ID of the person who has authorised the transaction.</p> <p>The user ID of the authoriser is automatically saved when a transaction is authorised. The system displays the user ID as the checker of the transaction after authorisation.</p>
<b>Delete?</b>	<p>[Optional, Check Box]</p> <p>Select the check box to delete an interest variance detail for an account.</p>

8. Double-click the column to view the **Details** tab.

## Details

**Account Level Variance Maintenance\***

**Account Details**

Account No : 06060980000014      Customer Name : JACK JOHN MATHEW

Limit No :      Product Code : 1 - SAVINGS REGULAR- DAILY BALANCE

Currency Code : INR      Branch Name : Head Office Housing Dev      Advice Required :

Types

Credit       Debit       OverLine       TOD       OD Interest

Summary | **Details**

Date Effective	NET Rate	Balance Slab
01/01/2009	4.5	9.99E18
01/04/2009	3.5	9.99E18

[Card](#)    [Change Pin](#)    [Cheque](#)    [Cost Rate](#)    [Denomination](#)    [Instrument](#)    [Inventory](#)    [Pin Validation](#)    [Service Charge](#)    [Signature](#)    [Travellers Cheque](#)

## Field Description

Field Name	Description
<b>Date Effective</b>	[Display] This column displays the date from which the variance will be effective.
<b>NET Rate</b>	[Display] This column displays the net rate (effective rate) applicable to the account.
<b>Balance Slab</b>	[Display] This column displays the tier balance slab.

9. Click the **OK** button.
10. The system displays the message "Authorization required. Do You Want to continue?". Click the **OK** button.
11. The system displays the **Authorization Reason** screen.
12. Enter the relevant information and click the **Grant** button.
13. The system displays the message "Transaction Completed Successfully". Click the **OK** button.

## 1.72. CHM09 - Ch Jpa Acct xref Maintenance

The JPA Account is an account opened on behalf of the pension payment authority for customers in the bank. The customers are not allowed to operate this account personally. The pension payment authority simply credits this account with the pension amount and the proceeds are then credited to the customer's CASA accounts via Fund Transfer.

The JPA Account Cross Reference maintenance allows the bank to maintain a reference between the customer's CASA account and JPA pension account. When the customer wishes to collect the pension payment the JPA Account Cross Reference maintenance is used to identify the customer's CASA account and the JPA account, ascertain the available JPA balance and then the pension amount is credited to the CASA via the Fund Transfer transaction.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

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

### To add JPA account cross reference details

1. Type the fast path **CHM09** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Ch Jpa xref Maintenance**.
2. The system displays the **Ch Jpa Acct xref Maintenance** screen.

## Ch JPA Account xref Maintenance

### Field Description

Field Name	Description
<b>Customer Account</b>	[Mandatory, Numeric, 16] Type the CASA number to which the pension amount from the JPA account will be credited.
<b>Customer Full Name</b>	[Display] This field displays the full name of the customer who holds the CASA account.
<b>Product Code</b>	[Display] This field displays the name assigned to the CASA product, as defined at the product level. This is the product under which the CASA account is opened.
<b>Branch Code</b>	[Display] This field displays the name of the home branch where the CASA account is opened and maintained.
<b>JPA Account</b>	[Mandatory, Numeric, 16] Type the customer's JPA account to which the pension amount will be credited by the pension payment authority.

Field Name	Description
<b>Pensioner Id</b>	[Mandatory, Numeric, 16] Type the pensioner id.
<b>JPA Balance Available</b>	[Display] This field displays the available JPA balance amount. This amount is credited to the customer's CASA via fund transfer.

3. Click the **Add** button.
4. Enter the account number and press the **<Tab>** or **<Enter>** key.
5. Enter the JPA account number, and the pensioner ID.

### Ch Jpa Acct xref Maintenance

Customer Account : 000000007054  
Customer Full Name : JACK K JASON  
Product Code : 10  
Branch Code : 9999  
JPA Account : 000000007658  
Pensioner Id. : 12377  
JPA Balance Available : 0.00

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add Modify Delete Cancel Amend Authorize Inquiry Ok Close Clear

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **OK** button.
8. The JPA cross-reference details for an account are added successfully once the record is authorised.

## 1.73. CH077 - Confirmation Transaction Maintenance\*

The **Confirmation Transaction Maintenance** option allows the user to modify the confirmation transaction which is added through the **Record Confirmation** option. Confirmation transaction refers to transactions which precedes actual financial transactions and indicate the amount that will be debited or credited from the account on a future date. Financial implication of a confirmation transaction is to increase/decrease (depending on positive confirmation for credit transaction and negative confirmation for debit transaction) the available balance of the account without having any effect on the interest base of the account.

### Definition Prerequisites

NA

### Modes Available

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

### To modify confirmation of transaction

1. Type the fast path **CH077** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Confirmation Transaction Maintenance**.
2. The system displays the **Confirmation Transaction Maintenance** screen.

### Confirmation Transaction Maintenance

**Confirmation Transaction Maintenance**

Account No:  Account Branch:   
Confirmation Reference No:  Customer Short Name:

**Summary** | [Details](#)

Ref No.	Confirmation Mnemonic	Txn Ccy	Acc Ccy	Confirmation Amount (TCY)	Confirmation Amount (ACY)	Dr / Cr	Expiry Date
1	1080	USD	USD	10000.0	10000.0	C	20/03/2004

**Record Details**

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

Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry



5. Enter the required information in the various tabs.

## Summary

**Confirmation Transaction Maintenance**

Account No:  Account Branch:

Confirmation Reference No:  ... Customer Short Name:

**Summary** | Details

Ref No.	Confirmation Mnemonic	Txn Ccy	Acc Ccy	Confirmation Amount (TCY)	Confirmation Amount (ACY)	Dr / Cr	Expiry Date
1		1080	USD	USD	10000.0	10000.0	C 20/03/2004

**Record Details**

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

Add
  Modify
  Delete
  Cancel
  Amend
  Authorize
  Inquiry

### Field Description

Column Name	Description
<b>Ref No.</b>	[Display] This column displays the reference number of the transaction. The reference number is unique for each transaction.
<b>Confirmation Mnemonic</b>	[Display] This column displays the confirmation mnemonic.
<b>Txn Ccy</b>	[Display] This column displays the currency of the confirmation transaction.
<b>Acc Ccy</b>	[Display] This column displays the currency in which the account is opened.
<b>Confirmation Amount (TCY)</b>	[Display] This column displays the amount of confirmation of the transaction currency.

Column Name	Description
<b>Confirmation Amount (ACY)</b>	[Display] This column displays the amount of confirmation of the account currency.
<b>Dr/Cr</b>	[Display] This column displays the record confirmation is a debit or credit transaction.
<b>Expiry Date</b>	[Display] This column displays the date of expiry of the confirmation transaction. The field takes the default value as the next working date.

## Details

**Confirmation Transaction Maintenance**

Account No:  Account Branch:

Confirmation Reference No:  Customer Short Name:

[Summary](#) [Details](#)

Confirmation Literal:

Confirmation Amount (ACY):   Account Rate:

Confirmation Amount (TCY):   Transaction Rate:

Debit / Credit:

Transaction Branch:

Expiry Date:

User Reference No:

Narrative:

---

**Record Details**

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

Add
  Modify
  Delete
  Cancel
  Amend
  Authorize
  Inquiry

## Field Description

Field Name	Description
------------	-------------

<b>Field Name</b>	<b>Description</b>
<b>Confirmation Literal</b>	[Mandatory, Pick List] Select the confirmation literal from the pick list. The confirmation literal will be used for matching the actual financial transaction.
<b>Confirmation Amount (ACY)</b>	[Display] This field displays the amount of confirmation of the account currency.
<b>Account Rate</b>	[Display] This field displays the account rate.
<b>Confirmation Amount (TCY)</b>	[Display] This field displays the amount of confirmation of the transaction currency.
<b>Transaction Rate</b>	[Display] This field displays the transaction rate.
<b>Debit/Credit</b>	[Display] This field displays whether the record confirmation is a debit or credit transaction. The options are: <ul style="list-style-type: none"> <li>• Debit</li> <li>• Credit</li> </ul>
<b>Transaction Branch</b>	[Display] This field displays the name of the transaction branch.
<b>Expiry Date</b>	[Display] This field displays the date of expiry of the confirmation transaction. The field takes the default value as the next working date.
<b>User Reference No</b>	[Optional, Alphanumeric, 30] Type the user reference number assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
<b>Narrative</b>	[Mandatory, Alphanumeric, 120] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.

6. Click the **Ok** button.

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

## 1.74. 1727- RD Rescheduling

Using this option you can change the term and amount of a Flexi Saver RD. The Flexi Saver RD account entered here should have a regular account status and no past dues or advance payments. Else the system gives an error. The system generates a new schedule from the next installment payment date when the new term and installment amount is entered. Reversal of transaction is not available here.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To process RD Scheduling

1. Type the fast path **1727** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > RD Rescheduling**
2. The system displays the **RD Rescheduling** screen.

### RD Rescheduling

RD Rescheduling\*

Rescheduling Option \*

**RD Account Details**

Account Number :  
Product Code :  
Installment Frequency :  
Installments Remaining :  
Term Unit :

**Schedule Details**

Term :  
New Term :  
Installment Amount :  
New Installment Amount :  
Maturity Date :  
New Maturity Date :  
Maturity Amount :  
New Maturity Amount :

# Maturity Amount is calculated without considering Tax/Applicable Service charges

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

Go OK Close Clear

### Field Description

Field Name	Description
Rescheduling	[Mandatory, Drop down]

<b>Option</b>	Select the reschedule option from the drop down list. The options are: <ul style="list-style-type: none"> <li>• <b>Term</b></li> <li>• <b>Installment Amount</b></li> <li>• <b>Term and Installment Amount</b></li> </ul>
<b>RD Account Details</b>	[Mandatory, Numeric] Enter the RD Account Number.
<b>Product Code</b>	[Display] This field displays the product code and name of the product.
<b>Installment Frequency</b>	[Display] This field displays the installment frequency of the RD.
<b>Installment Remaining</b>	[Display] This field displays the number of RD remaining on the RD.  <b>Note:</b> This is the actual number of installments on that date and does not consider the past dues or advance payments.
<b>Term Unit</b>	[Display] This field displays the term unit of the RD set at the product level.
<b>Term</b>	[Display] This field displays the current term of the RD.
<b>New Term</b>	[Conditional, Numeric] Enter the new term. This value should be greater than the old value.  <b>Note:</b> This field will be disabled if the Reschedule option selected is 'Amount'.
<b>Installment Amount</b>	[Display] This field displays the current installment amount of the RD.
<b>New Installment Amount</b>	[Conditional, Numeric] Enter the new installment amount. This value should be in between the minimum and maximum amount parameters defined at the product level.
<b>Maturity Date</b>	[Display] This field displays the maturity date of the RD.
<b>New Maturity</b>	[Display]

<b>Date</b>	This field displays the new maturity date of the RD after rescheduling.
<b>Maturity Amount</b>	[Display] This field displays the maturity amount of the RD.
<b>New Maturity Amount</b>	[Display] This field displays the new maturity amount of the RD.

3. Click the **Ok** button.
4. The RD will be rescheduled.

## 1.75. 1010 - Banker's Cheque Sale Against Account

Using this option, banks can issue banker's cheques to their existing customers from their CASA accounts. If inventory tracking of BC is enabled, the BCs which are expected to be issued should be available in the inventory of the teller for issuance.

The user has to enter details of BC number, amount, beneficiary details, etc.

The customer account is debited in the Account Currency with the equivalent of the BC amount after taking the charges into account.

### Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- BAM99 - GL Codes Cross Ref Maintenance
- STM57 - MICR Number Maintenance8051 - CASA Account Opening
- CHM37 - Cheque Book Issue Maintenance

### Modes Available

Not Applicable

### To issue banker's cheque against the CASA account

1. Type the fast path **1010** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Remittance > Banker's Cheque Sale Against Account**.
2. The system displays the **Banker's Cheque Sale Against Account** screen.

## Banker's Cheque Sale Against Account

### Field Description

Field Name	Description
<b>Bank Code</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the bank / issuer on which the BC is drawn from the drop-down list.</p> <p>The list of banks on which BCs can be issued are maintained in the <b>Issuer Maintenance</b> (Fast Path: BAM09) option and downloaded to the branch. Normally banks issue BCs drawn on them.</p>
<b>Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the CASA account number, which should be debited for issuance of the BC.</p> <p>The adjacent field displays the short name of the primary customer linked to the CASA account.</p> <p>This account will be debited for the amount of the BC and the charges applied.</p>
<b>Acct Title</b>	<p>[Display]</p> <p>This field displays the title of the account.</p>

<b>Field Name</b>	<b>Description</b>
<b>Acct Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product, under which the CASA account is opened.</p> <p>All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency.</p> <p>By default it displays INR (i.e. LCY)</p>
<b>BC CCY</b>	<p>[Mandatory, Pick List]</p> <p>Select the cheque currency in which the BC has been issued from the pick list.</p> <p>The BC will be issued in this currency. This is the currency in which the transaction is taking place. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank. By default it displays INR (i.e. LCY)</p>
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the CASA account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>BC Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate of conversion to be used for converting the banker's cheque currency to the local currency.</p> <p>The teller's right to change the cheque currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>BC Amount</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount for which the BC has been issued.</p> <p>The BC will be issued for this amount.</p>

Field Name	Description
<b>Pan Card No</b>	<p>[Conditional, Alphanumeric, 10]</p> <p>Type the pan card number.</p> <p>This field is mandatory if the <b>BC Amount</b> is greater than or equal to 50,000.</p> <p>By default, this field displays the pan card number if it is maintained in the <b>Customer Information Master Maintenance</b> (Fast Path: CIM09).</p>
<b>Charges (Lcy)</b>	<p>[Display]</p> <p>This field displays the charges, in local currency, that will be levied on the account for BC issue.</p> <p>The service charge codes are added and maintained in the <b>Service Charge Code Maintenance</b> option. The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.</p>
<b>Acct Amount</b>	<p>[Display]</p> <p>This field displays the amount that is finally debited to the CASA account of the customer. This amount is always in the account currency and includes the service charges as well the BC amount.</p>
<b>BC Date</b>	<p>[Display]</p> <p>This field displays the date on which the BC is issued.</p> <p>By default, the posting date is displayed as the date on which the BC is issued.</p>
<b>Serial No</b>	<p>[Display]</p> <p>This field displays the serial number.</p> <p>For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code, instrument type and a running serial number.</p> <p>The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.</p> <p>When an instrument comes for clearing, it may be referred by the MICR number and Routing number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which <b>FLEXCUBE Retail</b> tracks the instrument uniquely.</p>

Field Name	Description
<b>Cheque No</b>	<p data-bbox="464 268 764 296">[Mandatory, Numeric, 12]</p> <p data-bbox="464 310 1206 338">Type the cheque number against which the BC is being issued.</p> <p data-bbox="464 359 1317 537">If the BC is issued against a cheque which is issued to the CASA account of the customer, the system will validate this cheque no. against the cheques issued to the customer on the account. If the cheque no. is already paid or lost or marked as Stop, the system will show an error. If the cheque is not yet paid the system will change the status to Paid after the transaction is confirmed.</p> <p data-bbox="464 552 1240 579">For more information refer to <b>MICR Number Maintenance</b> option.</p>
<b>Cheque Date</b>	<p data-bbox="464 611 764 638">[Mandatory, dd/mm/yyyy]</p> <p data-bbox="464 653 1260 709">Type the date on which the cheque has been issued. This date gets defaulted to the posting date.</p> <p data-bbox="464 730 1317 877">This is the date written on the instrument. This date has to be less than or equal to the current posting date. This date is used to check the validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period defined in the <b>Settlement Bank Parameters</b> option.</p> <p data-bbox="464 898 1287 982">If the cheque date is greater than the current posting date, then the cheque has to be treated as a post-dated cheque. Usually, post-dated cheques are not allowed.</p> <p data-bbox="464 1003 889 1031">This is defaulted to the system date.</p>
<b>BC No</b>	<p data-bbox="464 1058 737 1085">[Optional, Numeric, 12]</p> <p data-bbox="464 1100 1260 1157">Type the BC number of the Banker's Cheque. This is a number pre-printed on the instrument.</p> <p data-bbox="464 1178 1312 1354">For every remittance instrument, it is necessary to maintain an MICR number that is printed on the instrument, if the instrument is expected to come in for clearing through inward clearing. A cross reference is maintained with the system generated serial number so that the instrument can be tracked by the system whether it is liquidated or enquired upon by the MICR number or the serial number.</p>

Field Name	Description
<b>Routing No</b>	<p>[Display]</p> <p>This field displays the routing number against which the cheque has been drawn.</p> <p>The routing number is a combination of the bank code and the branch code.</p> <p>The combination can be obtained from the <b>Routing Branch Maintenance</b> option.</p> <p><b>Routing Number</b><sup>19</sup> = Sector Code / Bank Code + Branch Code</p> <p>For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.</p> <p>For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> option.</p>
<b>Passport / IC No</b>	<p>[Optional, Alphanumeric, 14]</p> <p>Type the passport or IC number.</p> <p>This is an identification collected from the beneficiary of the BC at the time of liquidation.</p>
<b>Beneficiary Name</b>	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the name of the beneficiary.</p>
<b>Beneficiary Addr</b>	<p>[Mandatory, Alphanumeric, 35]</p> <p>Type the contact address of the beneficiary.</p> <p>This is normally needed for record purposes and provided as additional information.</p>
<b>User Reference No</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p> <p>This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.</p>
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 120]</p> <p>Type the narration.</p> <p>By default, the system displays <b>MC Issued-</b>.</p>
<b>Print Remarks</b>	<p>[Optional, Alphanumeric, 120]</p> <p>Type the remarks to be printed.</p> <p>It is used for instrument (BC /DD) printing purpose.</p>

<sup>19</sup>(It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

3. Select the bank code from the drop-down list and enter the account number.
4. Select the cheque currency from the pick list.
5. Enter the cheque amount, cheque number, cheque date, MICR number and the beneficiary details.

## Banker's Cheque Sale Against Account

**BC Sale Against Account\***

Bank Code :

Account No :  Acct. Title :

Acct Ccy :  BC Ccy :

Acct Ccy Rate :  BC Ccy Rate :

BC Amount :  Pan Card No :

Charges (Lcy) :

Acct Amount :

BC Date :  Serial No :

Cheque No :  Cheque Date :

BC No :  Routing No :

Passport / IC No :

Beneficiary Name :

Beneficiary Addr :

User Reference No :

Narrative :

Print Remarks :

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

UDF | OK | Close | Clear

6. Click the **Inventory** and **Service Charge** details link. Click the **Ok** button.
7. Click the **Ok** button on the main screen.
8. The system displays the message "Authorisation Required. Do You Want to continue". Click the **Ok** button.
9. The system displays the **Authorization Reason** screen.
10. Enter the relevant information and click the **Grant** button.
11. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
12. The system displays the **Documents Receipt** screen.
13. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
14. The system displays the message "Printed Successfully?". Click the **Ok** button.
15. Click the **Cancel** button.

16. The system displays the serial number. It is auto-generated by the system. Click the **OK** button.

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

## 1.76. 1825 - BC Sale Against A/c FC/FCR

Using this option, banks can issue banker's cheques to their existing customers from their CASA accounts. If inventory tracking of BC is enabled, the BCs which are expected to be issued should be available in the inventory of the teller for issuance.

The user has to enter details of BC number, amount, beneficiary details, etc.

The customer account is debited in the Account Currency with the equivalent of the BC amount after taking the charges into account.

### Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- BAM99 - GL Codes Cross Ref Maintenance
- STM57 - MICR Number Maintenance
- 8051 - CASA Account Opening
- CHM37 - Cheque Book Issue Maintenance

### Modes Available

Not Applicable

### To issue banker's cheque against account

1. Type the fast path **1825** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Remittance > BC Sale Against A/c FC/FCR**.
2. The system displays the **BC Sale Against A/c FC/FCR** screen.

## BC Sale Against A/c FC/FCR

Bank Code :

Account No :  Acct. Title :

Acct Ccy :  BC Ccy :

Acct Ccy Rate :  BC Ccy Rate :

BC Amount :

Charges (Lcy) :

Acct Amount :

BC Date :  Serial No :

Cheque No :  Cheque Date :

BC No :  Routing No :

Passport / IC No :

Beneficiary Name :

Beneficiary Addr :

User Reference No :

Narrative :

Print Remarks :

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

UDF OK Close Clear

### Field Description

Field Name	Description
<b>Bank Code</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the bank / issuer on which the BC is drawn from the drop-down list.</p> <p>The list of banks on which BCs can be issued are maintained in the <b>Issuer Maintenance</b> (Fast Path: BAM09) option and downloaded to the branch. Normally banks issue BCs drawn on them.</p>
<b>Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the CASA account number, which should be debited for issuance of the BC.</p> <p>The adjacent field displays the short name of the primary customer linked to the CASA account.</p> <p>This account will be debited for the amount of the BC and the charges applied.</p>
<b>Acct Title</b>	<p>[Display]</p> <p>This field displays the title of the account.</p>

<b>Field Name</b>	<b>Description</b>
<b>Acct Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product, under which the CASA account is opened.</p> <p>All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency. By default it displays the currency as INR.</p>
<b>BC Ccy</b>	<p>[Mandatory, Pick List]</p> <p>Select the currency in which the BC has been issued from the pick list.</p> <p>The BC will be issued in this currency. This is the currency in which the transaction is taking place. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p> <p>By default it displays the currency as INR.</p>
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the CASA account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>BC Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate of conversion to be used for converting the banker's cheque currency to the local currency.</p> <p>The teller's right to change the cheque currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>BC Amount</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount for which the BC has been issued.</p> <p>The BC will be issued for this amount.</p>

Field Name	Description
<b>Charges (Lcy)</b>	<p>[Display]</p> <p>This field displays the charges, in local currency, that will be levied on the account for cash withdrawal.</p> <p>The service charge codes are added and maintained in the <b>Service Charge Code Maintenance</b> option. The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.</p>
<b>Acct Amount</b>	<p>[Display]</p> <p>This field displays the amount that is finally debited to the CASA account of the customer. This amount is always in the account currency and includes the service charges as well the BC amount.</p>
<b>BC Date</b>	<p>[Display]</p> <p>This field displays the date on which the BC is issued.</p> <p>By default, the posting date is displayed as the date on which the BC is issued.</p>
<b>Serial No</b>	<p>[Display]</p> <p>This field displays the serial number.</p> <p>For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code, instrument type and a running serial number.</p> <p>The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.</p> <p>When an instrument comes for clearing, it may be referred by the MICR number and Routing number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which <b>FLEXCUBE Retail</b> tracks the instrument uniquely.</p>
<b>Cheque No</b>	<p>[Mandatory, Numeric, 12]</p> <p>Type the cheque number against which the BC is being issued.</p> <p>If the BC is issued against a cheque which is issued to the CASA account of the customer, the system will validate this cheque no. against the cheques issued to the customer on the account. If the cheque no. is already paid or lost or marked as Stop, the system will show an error. If the cheque is not yet paid the system will change the status to Paid after the transaction is confirmed.</p> <p>For more information refer to <b>MICR Number Maintenance</b> option.</p>

Field Name	Description
<b>Cheque Date</b>	<p>[Mandatory, dd/mm/yyyy]</p> <p>Type the date on which the cheque has been issued. This date gets defaulted to the posting date.</p> <p>This is the date written on the instrument. This date has to be less than or equal to the current posting date. This date is used to check the validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period defined in the <b>Settlement Bank Parameters</b> option.</p> <p>If the cheque date is greater than the current posting date, then the cheque has to be treated as a post-dated cheque. Usually, post-dated cheques are not allowed.</p> <p>This is defaulted to the system date.</p>
<b>BC No</b>	<p>[Optional, Numeric, 12]</p> <p>Type the BC number of the Banker's Cheque. This is a number pre-printed on the instrument.</p>
<b>Routing No</b>	<p>[Display]</p> <p>This field displays the routing number against which the cheque has been drawn.</p> <p>The routing number is a combination of the bank code and the branch code.</p> <p>The combination can be obtained from the <b>Routing Branch Maintenance</b> option.</p> <p>Routing Number = <i>Sector Code / Bank Code + Branch Code</i></p> <p>For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.</p> <p>For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> option.</p>
<b>Passport / IC No</b>	<p>[Optional, Alphanumeric, 14]</p> <p>Type the passport or IC number.</p> <p>This is an identification collected from the beneficiary of the BC at the time of liquidation.</p>
<b>Beneficiary Name</b>	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the name of the beneficiary.</p>
<b>Beneficiary Addr</b>	<p>[Mandatory, Alphanumeric, 35]</p> <p>Type the contact address of the beneficiary.</p> <p>This is normally needed for record purposes and provided as additional information.</p>

Field Name	Description
<b>User Reference No</b>	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
<b>Narrative</b>	[Mandatory, Alphanumeric, 120] Type the narration. By default, the system displays <b>BC Sale Against Account</b> .
<b>Print Remarks</b>	[Optional, Alphanumeric, 120] Type the remarks to be printed. It is used for instrument (BC /DD) printing purpose.

- Click the **Inventory** and **Service Charge** details link. Click the **Ok** button.
- Click the **Ok** button on the main screen.

The screenshot shows a web form titled "BC Sale Against A/c FC/FCR". The form is divided into several sections:

- Bank Code:** HDFC BANK LTD
- Account No:** 5010000000324, **Acct. Title:** JAMES BOND
- Acct Coy:** INR, **BC Coy:** INR
- Acct Coy Rate:** 1.00000, **BC Coy Rate:** 1.00000
- BC Amount:** 1,000.00
- Charges (Lcy):** 0.00
- Acct Amount:** 1,000.00
- BC Date:** 31/07/2010, **Serial No:** (empty)
- Cheque No:** 123456, **Cheque Date:** 31/07/2010
- BC No:** 123456, **Routing No:** 400240002
- Passport / IC No:** (empty)
- Beneficiary Name:** John Pinto
- Beneficiary Addr:** 021, Palli Hill, Beach Road, (empty)
- User Reference No:** GP324
- Narrative:** MIC Issued - Sale Against Account
- Print Remarks:** Sale Against Account

At the bottom of the form, there is a navigation bar with the following tabs: Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge (selected), Signature, Travellers Cheque. Below the navigation bar are buttons for UDF, OK, Close, and Clear.

- The system displays the message "Authorisation Required. Do You Want to continue". Click the **Ok** button.
- The system displays the **Authorization Reason** screen.
- Enter the relevant information and click the **Grant** button.

11. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
12. The system displays the **Documents Receipt** screen.
13. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
14. The system displays the message "Printed Successfully?". Click the **Ok** button.
15. Click the **Cancel** button.
16. The system displays the serial number. It is auto-generated by the system. Click the **OK** button.

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

## 1.77. 2825 - BC Sale Against A/c UBS

Using this option, banks can issue banker's cheques to their existing customers from their CASA accounts. If inventory tracking of BC is enabled, the BCs which are expected to be issued should be available in the inventory of the teller for issuance.

The user has to enter details of BC number, amount, beneficiary details, etc.

The customer account is debited in the Account Currency with the equivalent of the BC amount after taking the charges into account.

### Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- BAM99 - GL Codes Cross Ref Maintenance
- STM57 - MICR Number Maintenance
- 8051 - CASA Account Opening
- CHM37 - Cheque Book Issue Maintenance

### Modes Available

Not Applicable

### To issue banker's cheque against account

1. Type the fast path **2825** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Remittance > BC Sale Against A/c UBS**.
2. The system displays the **BC Sale Against A/c UBS** screen.

## BC Sale Against A/c UBS

BC Sale Against A/c UBS\*

**Signature to be verified in other system.**

Bank Code :

Account No :  Acct. Title :

Acct Ccy :  BC Ccy :

Acct Ccy Rate :  BC Ccy Rate :

BC Amount :

Charges (Lcy) :

Acct Amount :

BC Date :  Serial No :

Cheque No :  Cheque Date :

BC No :  Routing No :

Passport / IC No :

Beneficiary Name :

Beneficiary Addr :

User Reference No :

Narrative :

Print Remarks :

### Field Description

Field Name	Description
<b>Bank Code</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the bank / issuer on which the BC is drawn from the drop-down list.</p> <p>The list of banks on which BCs can be issued are maintained in the <b>Issuer Maintenance</b> (Fast Path: BAM09) option and downloaded to the branch. Normally banks issue BCs drawn on them.</p>
<b>Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the CASA account number, which should be debited for issuance of the BC.</p> <p>The adjacent field displays the short name of the primary customer linked to the CASA account.</p> <p>This account will be debited for the amount of the BC and the charges applied.</p>
<b>Acct Title</b>	<p>[Display]</p> <p>This field displays the title of the account.</p>

<b>Field Name</b>	<b>Description</b>
<b>Acct Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product, under which the CASA account is opened.</p> <p>All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency. By default it displays the currency as INR.</p>
<b>BC Ccy</b>	<p>[Mandatory, Pick List]</p> <p>Select the currency in which the BC has been issued from the pick list.</p> <p>The BC will be issued in this currency. This is the currency in which the transaction is taking place. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p> <p>By default it displays the currency as INR.</p>
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the CASA account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>BC Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate of conversion to be used for converting the banker's cheque currency to the local currency.</p> <p>The teller's right to change the cheque currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>BC Amount</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount for which the BC has been issued.</p> <p>The BC will be issued for this amount.</p>

Field Name	Description
<b>Charges (Lcy)</b>	<p>[Display]</p> <p>This field displays the charges, in local currency, that will be levied on the account for cash withdrawal.</p> <p>The service charge codes are added and maintained in the <b>Service Charge Code Maintenance</b> option. The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.</p>
<b>Acct Amount</b>	<p>[Display]</p> <p>This field displays the amount that is finally debited to the CASA account of the customer. This amount is always in the account currency and includes the service charges as well the BC amount.</p>
<b>BC Date</b>	<p>[Display]</p> <p>This field displays the date on which the BC is issued.</p> <p>By default, the posting date is displayed as the date on which the BC is issued.</p>
<b>Serial No</b>	<p>[Display]</p> <p>This field displays the serial number.</p> <p>For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code, instrument type and a running serial number.</p> <p>The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.</p> <p>When an instrument comes for clearing, it may be referred by the MICR number and Routing number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which <b>FLEXCUBE Retail</b> tracks the instrument uniquely.</p>
<b>Cheque No</b>	<p>[Mandatory, Numeric, 12]</p> <p>Type the cheque number against which the BC is being issued.</p> <p>If the BC is issued against a cheque which is issued to the CASA account of the customer, the system will validate this cheque no. against the cheques issued to the customer on the account. If the cheque no. is already paid or lost or marked as Stop, the system will show an error. If the cheque is not yet paid the system will change the status to Paid after the transaction is confirmed.</p> <p>For more information refer to <b>MICR Number Maintenance</b> option.</p>

Field Name	Description
<b>Cheque Date</b>	<p>[Mandatory, dd/mm/yyyy]</p> <p>Type the date on which the cheque has been issued. This date gets defaulted to the posting date.</p> <p>This is the date written on the instrument. This date has to be less than or equal to the current posting date. This date is used to check the validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period defined in the <b>Settlement Bank Parameters</b> option.</p> <p>If the cheque date is greater than the current posting date, then the cheque has to be treated as a post-dated cheque. Usually, post-dated cheques are not allowed.</p> <p>This is defaulted to the system date.</p>
<b>Micr No</b>	<p>[Optional, Numeric, 12]</p> <p>Type the MICR number of the Banker's Cheque. This is a number pre-printed on the instrument.</p> <p>For every remittance instrument, it is necessary to maintain an MICR number that is printed on the instrument, if the instrument is expected to come in for clearing through inward clearing. A cross reference is maintained with the system generated serial number so that the instrument can be tracked by the system whether it is liquidated or enquired upon by the MICR number or the serial number.</p>
<b>Routing No</b>	<p>[Display]</p> <p>This field displays the routing number against which the cheque has been drawn.</p> <p>The routing number is a combination of the bank code and the branch code.</p> <p>The combination can be obtained from the <b>Routing Branch Maintenance</b> option.</p> <p>Routing Number = <i>Sector Code / Bank Code + Branch Code</i></p> <p>For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.</p> <p>For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> option.</p>
<b>Passport / IC No</b>	<p>[Optional, Alphanumeric, 14]</p> <p>Type the passport or IC number.</p> <p>This is an identification collected from the beneficiary of the BC at the time of liquidation.</p>
<b>Beneficiary Name</b>	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the name of the beneficiary.</p>

Field Name	Description
<b>Beneficiary Addr</b>	[Mandatory, Alphanumeric, 35] Type the contact address of the beneficiary. This is normally needed for record purposes and provided as additional information.
<b>User Reference No</b>	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
<b>Narrative</b>	[Mandatory, Alphanumeric, 120] Type the narration. By default, the system displays <b>BC Sale Against Account</b> .
<b>Print Remarks</b>	[Optional, Alphanumeric, 120] Type the remarks to be printed. It is used for instrument (BC /DD) printing purpose.

- Click the **Inventory** and **Service Charge** details link. Click the **Ok** button.
- Click the **Ok** button on the main screen.

**Signature to be verified in other system.**

Bank Code :

Account No :  Acct. Title :

Acct Ccy :  BC Ccy :

Acct Ccy Rate :  BC Ccy Rate :

BC Amount :

Charges (Lcy) :

Acct Amount :

BC Date :  Serial No :

Cheque No :  Cheque Date :

BC No :  Routing No :

Passport / IC No :

Beneficiary Name :

Beneficiary Addr :

User Reference No :

Narrative :

Print Remarks :

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

UDF **Ok** Close Clear

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

9. The system displays the **Authorization Reason** screen.
10. Enter the relevant information and click the **Grant** button.
11. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
12. The system displays the **Documents Receipt** screen.
13. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
14. The system displays the message "Printed Successfully?". Click the **Ok** button.
15. Click the **Cancel** button.
16. The system displays the serial number. It is auto-generated by the system. Click the **OK** button.

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

## 1.78. 1014 - DD Sale Against Account

Using this option, you can issue demand drafts against the customer's CASA account. Depending upon the correspondent banking relationship with other banks, DD's can be issued on other banks. The banks on which DD's are to be issued, have to be maintained in the **Issuer Maintenance** (Fast Path: BAM09) option.

### Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM57 - MICR Number Maintenance
- 8051 - CASA Account Opening
- CHM37 - Cheque Book Issue Maintenance

### Modes Available

Not Applicable

### To issue demand draft against CASA account

1. Type the fast path **1014** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Remittance > DD Sale Against Account**.
2. The system displays the **DD Sale Against Account** screen.

## DD Sale Against Account

**DD Sale Against Account\***

Payable Branch Code :

Payable Branch Name :\*

Bank Code :

Account No :\*  Pan Card No :

Acct Coy :  DD Coy :\*

Acct Coy Rate :  DD Coy Rate :

DD Amount :\*

Charges (Lcy) :

Acct Amount :

DD Date :  Serial No :

Cheque No :  Routing No :

DD No :  Passport / IC No :

Beneficiary Name :\*

Beneficiary Addr :

User Reference No :

Narrative :\*

Print Remark :

---

### Field Description

Field Name	Description
<b>Payable Branch Code</b>	[Display] This field displays the payable branch of the bank. The DD will be issued on this location.
<b>Payable Branch Name</b>	[Mandatory, Pick List] Select the payable branch name of the bank from the pick list.
<b>Bank Code</b>	[Display] This field displays the applicable bank code and name of the direct/correspondent bank for the selected payable location.
<p><b>Note:</b> For a location where multiple banks are available as per correspondent banking arrangement you can select the desired bank.</p>	

Field Name	Description
<b>Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the CASA account number, which should be debited for issuance of the DD.</p> <p>The adjacent field displays the short name of the primary customer linked to the CASA account.</p>
<b>Pan Card No</b>	<p>[Conditional, Alphanumeric, 10]</p> <p>Type the pan card number.</p> <p>This field is mandatory if the cheque amount is greater than 50,000.</p> <p>By default, this field displays the pan card number if it is maintained in the <b>Customer Information Master Maintenance</b> (Fast Path: CIM09).</p>
<b>Acct Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product, under which the CASA account is opened.</p> <p>All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>DD Ccy</b>	<p>[Mandatory, Pick List]</p> <p>Select the currency in which the DD has been issued from the pick list.</p> <p>The DD will be issued in this currency. This is the currency in which the transaction is taking place. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p>
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the CASA account currency is converted to the local currency of the bank.</p>
<b>DD Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate of conversion to be used for converting the banker's DD currency to the local currency of your bank.</p>
<b>DD Amount</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount for which the DD has been issued.</p> <p>The DD will be issued for this amount.</p>

Field Name	Description
<b>Charges (Lcy)</b>	<p>[Display]</p> <p>This field displays the charges in local currency that will be levied on the account for cash withdrawal.</p> <p>The service charge codes are added and maintained in the <b>Rewards and Service Charges Details</b> (Fast Path: BAM14) option. The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.</p>
<b>Acct Amount</b>	<p>[Display]</p> <p>This field displays the amount that is finally debited to the CASA account of the customer. This amount is always in the account currency and includes the service charges as well the DD amount.</p>
<b>DD Date</b>	<p>[Display]</p> <p>This field displays by default, the posting date as the date on which the DD is issued.</p>
<b>Serial No</b>	<p>[Display]</p> <p>This field displays the serial number.</p> <p>For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code, instrument type and a running serial number.</p> <p>The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.</p> <p>When an instrument comes for clearing, it may be referred by the MICR number and Routing number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which <b>Oracle FLEXCUBE Retail</b> tracks the instrument uniquely.</p>
<b>Cheque No</b>	<p>[Optional, Numeric, 12]</p> <p>Type the cheque number.</p> <p>If the DD is issued against a cheque which is issued to the CASA account of the customer, the system will validate this cheque no. against the cheques issued to the customer on the account. If the cheque no. is already paid or lost or marked as Stop, the system will show an error. If the cheque is not yet paid the system will change the status to Paid after the transaction is confirmed.</p>

Field Name	Description
<b>Routing No</b>	[Display] This field displays the routing number. <b>Routing Number</b> <sup>20</sup> = Sector Code / Bank Code + Branch Code
<b>DD No</b>	[Optional, Numeric, 12] Type the DD number. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated/inquired upon by the MICR number or the serial number.
<b>Beneficiary Name</b>	[Mandatory, Alphanumeric, 120] Type the name of the beneficiary for the DD.
<b>Passport / IC No</b>	[Optional, Alphanumeric, 30] Type the passport or IC number. This is the identification of the beneficiary of the DD.
<b>Beneficiary Addr</b>	[Optional, Alphanumeric, 35] Type the contact address of the beneficiary. This is normally needed for record purposes and provided as additional information.
<b>User Reference No</b>	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
<b>Narrative</b>	[Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays <b>DD.Sale Against Account</b> .
<b>Print Remark</b>	[Optional, Alphanumeric, 120] Type the remarks to be printed. It is used for instrument (BC/DD) printing purpose.

3. Enter the payable branch code and select the payable branch name from the pick list.
4. Enter the account number and press the **<Tab>** or **<Entry>** key.
5. Select the DD currency from the pick list.
6. Enter the DD amount, DD number, beneficiary name, narration, beneficiary address and user reference number.

<sup>20</sup> (It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

7. Click the **Inventory** and **Service Charge** details link. Click the **Ok** button.
8. Click the **Ok** button on the main screen.
9. The system displays the message "Authorization Required. Do you Want to Continue?". Click the **OK** button.
10. The system displays the **Authorization Reason** screen.
11. Enter the relevant information and click the **Grant** button.
12. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
13. The system displays the **Documents Receipt** screen.
14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
15. The system displays the message "Printed Succesfully?". Click the **Ok** button.
16. Click the **Cancel** button.
17. The system displays the serial number. It is auto-generated by the system. Click the **Ok** button.

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

## 1.79. 1827 - DD Sale Against A/c UBS

Using this option, you can issue demand drafts against the customer's CASA account. Depending upon the correspondent banking relationship with other banks, DD's can be issued on other banks. The banks on which DD's are to be issued, have to be maintained in the **Issuer Maintenance** (Fast Path: BAM09) option.

### Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM57 - MICR Number Maintenance
- 8051 - CASA Account Opening
- CHM37 - Cheque Book Issue Maintenance

### Modes Available

Not Applicable

### To issue demand draft against CASA account

1. Type the fast path **1827** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Remittance > DD Sale Against Account**.
2. The system displays the **DD Sale Against A/c UBS** screen.

## DD Sale Against A/c UBS

DD Sale Against A/c UBS\*

Payable Branch Code :

Payable Branch Name :

Bank Code :

Account No :

Acct Ccy :  DD Ccy :

Acct Ccy Rate :  DD Ccy Rate :

DD Amount :

Charges (Lcy) :

Acct Amount :

DD Date :  Serial No :

Cheque No :  Routing No :

DD No :  Passport / IC No :

Beneficiary Name :

Beneficiary Addr :

User Reference No :

Narrative :

Print Remark :

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

UDF OK Close Clear

### Field Description

3. Select the payable branch name from the pick list.
4. Enter the account number and press the **<Tab>** or **<Entry>** key.
5. Select the DD currency from the pick list.
6. Enter the DD amount, DD number, beneficiary name, narration, beneficiary address and user reference number.
7. Click the **Inventory** and **Service Charge** details link. Click the **Ok** button.
8. Click the **Ok** button on the main screen.
9. The system displays the message "Authorization Required. Do you Want to Continue?". Click the **OK** button.
10. The system displays the **Authorization Reason** screen.
11. Enter the relevant information and click the **Grant** button.
12. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
13. The system displays the **Documents Receipt** screen.
14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
15. The system displays the message "Printed Successfully?". Click the **Ok** button.

16. Click the **Cancel** button.
17. The system displays the serial number. It is auto-generated by the system. Click the **Ok** button.

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

**Note 2:** For more information on **Authorization** refer to the *Oracle FLEXCUBE Introduction User Manual*.

## 1.80. 2827 - DD Sale Against A/c UBS

Using this option, you can issue demand drafts against the customer's CASA account. Depending upon the correspondent banking relationship with other banks, DD's can be issued on other banks. The banks on which DD's are to be issued, have to be maintained in the **Issuer Maintenance** (Fast Path: BAM09) option.

### Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM57 - MICR Number Maintenance
- 8051 - CASA Account Opening
- CHM37 - Cheque Book Issue Maintenance

### Modes Available

Not Applicable

### To issue demand draft against CASA account

1. Type the fast path **2827** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Remittance > DD Sale Against A/c UBS**.
2. The system displays the **DD Sale Against A/c UBS** screen.

## DD Sale Against A/c UBS

DD Sale Against A/c UBS\*

**Signature to be verified in other system.**

Payable Branch Code :

Payable Branch Name :

Bank Code :

Account No :

Acct Ccy :  DD Ccy :

Acct Ccy Rate :  DD Ccy Rate :

DD Amount :

Charges (Lcy) :

Acct Amount :

DD Date :  Serial No :

Cheque No :  Routing No :

DD No :  Passport / IC No :

Beneficiary Name :

Beneficiary Addr :

User Reference No :

Narrative :

Print Remark :

### Field Description

3. Select the payable branch from the pick list.
4. Enter the account number and press the **<Tab>** or **<Entry>** key.
5. Select the DD currency from the pick list.
6. Enter the DD amount, DD number, beneficiary name, narration, beneficiary address and user reference number.

## DD Sale Against A/c UBS

DD Sale Against A/c UBS\*

**Signature to be verified in other system.**

Payable Branch Code : 31

Payable Branch Name : DELANG - 766

Bank Code : 888 ANDHRA BANK

Account No : 00030330015810

Acct Ccy : INR DD Ccy : INR

Acct Ccy Rate : 1.00000 DD Ccy Rate : 1.00000

DD Amount : 10,000.00

Charges (Lcy) : 0.00

Acct Amount : 10,000.00

DD Date : 16/08/2013 Serial No :

Cheque No : 000000000000 Routing No :

DD No : Passport / IC No :

Beneficiary Name : ORACLE TEST

Beneficiary Addr : TEST

User Reference No : 1

Narrative : DD Issued-ANDH-DELANG -

Print Remark :

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

UDF Ok Close Clear

7. Click the **Inventory** and **Service Charge** details link. Click the **Ok** button.
8. Click the **Ok** button on the main screen.
9. The system displays the message "Authorization Required. Do you Want to Continue?". Click the **OK** button.
10. The system displays the **Authorization Reason** screen.
11. Enter the relevant information and click the **Grant** button.
12. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
13. The system displays the **Documents Receipt** screen.
14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
15. The system displays the message "Printed Successfully?". Click the **Ok** button.
16. Click the **Cancel** button.
17. The system displays the serial number. It is auto-generated by the system. Click the **Ok** button.

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

**Note 2:** For more information on **Authorization** refer to the **Oracle FLEXCUBE Introduction User Manual**.

## 1.81. 8318 - Transfer for Cardless Withdrawal

The 'Cardless cash withdrawal' facility will enable Bank account holders to remit money to a beneficiary who does not hold a bank account. Receiver's mobile number will act as the identification number for remitting the money. This is a 24/7 facility which can be availed from anywhere in India. The different channels through which this service can be supported are Internet Banking, Mobile Banking, ATM or at the Branch.

Remitter can register a beneficiary using the beneficiary's mobile number, name and address. Once registered, the process of transfer will be as below:

- Remitter should login to his/her internet /mobile banking or visit the ATM/Bank to send money
- To initiate a transaction, remitter will select the beneficiary, enter the transaction amount or will visit the branch and provide the beneficiary mobile number, name and address
- Remitter can provide any 4 digit code of his choice at the time of transferring the money, which will be called as Remitter's Pin
- Once the transaction gets authenticated the remitter will receive an alert with the verification pin provide by him, whereas beneficiary will receive a 12 digit verification code on their mobile phone
- Remitter will share his 4 digit code with the beneficiary
- Beneficiary can visit any ATM of the remitter's bank and enter his (beneficiary's) mobile number, 4 digit verification code communicated by the remitter, 12 digit code sent by the bank to beneficiary, and the transaction amount.

The money can only be withdrawn from the remitter's bank branch or ATM and the beneficiary will have to withdraw the whole transaction amount at one go.

The banks on which Cardless withdrawal is done have to be maintained in the **Issuer Maintenance** (Fast Path: BAM09) option.

### Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM99 - GL Codes Cross Ref Maintenance
- BAM56 - Currency Codes Maintenance
- BAM20 - Bank Codes Maintenance
- STM57 - MICR Number Maintenance
- 8051 - CASA Account Opening
- IV001 - Stock Transaction
- CHM37 - Cheque Book Issue Maintenance

### Modes Available

Not Applicable

### To initiate transfer for cardless withdrawal

1. Type the fast path **8318** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Remittance > Transfer for Cardless Withdrawal**.
2. The system displays the **Transfer for Cardless Withdrawal** screen.

## Transfer for Cardless Withdrawal

### Field Description

Field Name	Description
<b>Bank Code</b>	[Mandatory, Drop-Down] Select the bank / issuer on which the cardless cash is drawn from the drop-down list. The list of banks on which it can be issued are maintained in the <b>Issuer Maintenance</b> option and downloaded to the branch.
<b>Payable Branch</b>	[Display] This field displays the payable branch of the bank. This is the branch where the customer wants the cash to be paid.
<b>Account No</b>	[Mandatory, Numeric, 16] Type the CASA account number, which should be debited for issuance of the cardless cash. The adjacent field displays the short name of the primary customer linked to the CASA account.

Field Name	Description
<b>Acct Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p>
<b>Txn Ccy</b>	<p>[Mandatory, Pick List]</p> <p>Select the transaction currency code from the pick list.</p> <p>This is the currency in which the transaction is taking place. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p>
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Txn Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate of conversion to be used for converting the banker's cheque currency to the local currency.</p> <p>The teller's right to change the cheque currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Transfer Amount</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount to be transferred</p>
<b>Charges (Lcy)</b>	<p>[Display]</p> <p>This field displays the charges in local currency that will be levied on the account for cash withdrawal.</p> <p>The service charge codes are added and maintained in the <b>Service Charge Code Maintenance</b> option. The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.</p>

Field Name	Description
<b>Acct Amount</b>	<p>[Display]</p> <p>This field displays the amount that is finally debited to the CASA account of the customer. This amount is always in the account currency and includes the service charges as well the cardless cash amount.</p>
<b>Transfer Date</b>	<p>[Display]</p> <p>This field displays by default, the posting date as the date on which the cardless cash is issued.</p>
<b>Cheque No</b>	<p>[Mandatory, Numeric, 12]</p> <p>Type the cheque number .</p> <p>If the cardless cash is issued against a cheque which is issued to the CASA account of the customer, the system will validate this cheque no. against the cheques issued to the customer on the account. If the cheque no. is already paid or lost or marked as Stop, the system will show an error. If the cheque is not yet paid the system will change the status to Paid after the transaction is confirmed.</p> <p>For more information refer to <b>MICR Number Maintenance</b> option.</p>
<b>Cheque Date</b>	<p>[Mandatory, dd/mm/yyyy]</p> <p>Type the date on which the cheque has been issued. This date gets defaulted to the posting date.</p> <p>This is the date written on the instrument. This date has to be less than or equal to the current posting date. This date is used to check the validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period defined in the <b>Settlement Bank Parameters</b> option.</p> <p>If the cheque date is greater than the current posting date, then the cheque has to be treated as a post-dated cheque. Usually, post-dated cheques are not allowed.</p>
<b>Remitter's Pin</b>	<p>[Mandatory, Numeric, 4]</p> <p>Type the verification code provided by the remitter.</p>
<b>Beneficiary Mobile Number</b>	<p>[Mandatory, Numeric, 10]</p> <p>Type the Mobile number of the person to whom the money has to be transferred</p>
<b>Beneficiary Name</b>	<p>[Mandatory, Alphanumeric, 100]</p> <p>Type the name of the beneficiary for the cardless cash withdrawal.</p>

Field Name	Description
<b>Beneficiary Addr</b>	[Mandatory, Alphanumeric, 35] Type the contact address of the beneficiary. This is normally needed for record purposes and provided as additional information.
<b>User Reference No</b>	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
<b>Narrative</b>	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.

3. Select the bank code from the drop-down list and the payable branch from the pick list.
4. Enter the account number, transfer amount, and the beneficiary details.

### Transfer for Cardless Withdrawal

The screenshot shows the 'Transfer for Cardless Withdrawal' form with the following data:

- Bank Code: DEMO BANK
- Payable Branch: NEW DELHI
- Account No: 50100000001991 ANIL A PATIL
- Account Ccy: INR, Transfer Ccy: INR
- Account Ccy Rate: 1.00000, Transfer Ccy Rate: 1.00000
- Transfer Amount: 17,500.00
- Charges (Lcy): 22.47
- Account Amount: 17,522.47
- Transfer Date: 30/11/2014
- Cheque No: 000000000000, Cheque Date: 30/11/2014
- Beneficiary Name: RAJMOHAN PATEL, Remitter Pin: 9010
- Beneficiary Mobile Number: 9089090890
- Beneficiary Address: MG ROAD, MUMBAI
- User Reference No: (empty)
- Narrative: Transfer for Cardless Withdrawal

An Oracle Flexcube MessageBox dialog is displayed with the message: "bnSeqNo : Transaction sequence number is 23." and an OK button.

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

8. The system displays the **Document Receipt** screen.
9. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.  
OR  
Click the **Cancel** button.
10. The system displays the serial number. It is system generated. Click the **OK** button.

## 1.82. 1432 - Flexible RD Redemption

The user can use this option for early part/full redemption. The system will calculate the penalty amount applicable for early/part redemption and display the net redemption proceeds. For part redemption, the minimum balance will also be deducted from the net redemption amount. In case of savings plan gift scheme, as a part of penalty, the gift amount will also be recovered from the customer's account.

The **Account Close** (Fast Path: CH001) option is available for closure of matured flexible RD accounts. The user can close the matured flexible RD account, with proper mode for redemption, through this option.

The SC processing for early/part withdrawal is handled manually by the bank.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To redeem a flexible RD account

1. Type the fast path **1432** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Cash > Flexible RD Redemption**.
2. The system displays the **Flexible RD Redemption** screen.

## Flexible RD Redemption

Flexible RD Redemption

Account No :

Account Ccy :

Installment Amount:  Min Balance Required:

Maturity Action:

Payment Mode:

Redemption Amount :

Penalty Amount :

Interest Amount :

Net Amount :

Other Transactions

Cost Rates Details

Ok Cancel

### Field Description

Field Name	Description
<b>Account No</b>	[Mandatory, Numeric, 14] Type the flexible RD (savings/TPD <sup>21</sup> ) account number for which redemption has to be done.
<b>Account Ccy</b>	[Display] This field displays the currency in which the customer account is opened. Account currency is the currency assigned to the product at the product level, under which the account is opened. If the currency assigned to a CASA product is USD, the account opened under that product has USD as its account currency.
<b>Installment Amount</b>	[Display] This field displays the installment amount of the flexible RD (Savings/TPD) account.

<sup>21</sup>(A type of Education Savings account with special features)

Field Name	Description
<b>Min Balance Required</b>	[Display] This field displays the minimum balance required in the account. This is defined at the product level.
<b>Maturity Action</b>	[Mandatory, Drop-Down] Select the action to be taken when system initiates maturity processing from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Early Part Redemption</li> <li>• Early Full Redemption</li> </ul>
<b>Payment Mode</b>	[Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Cash: Redemption proceeds will be paid in cash</li> <li>• Transfer to CASA: Redemption proceeds are credited to a CASA account</li> </ul>
<b>Redemption Amount</b>	[Conditional, Numeric, 13, Two] Type the redemption amount. The redemption amount should be less than or equal to: <i>Account Balance – Minimum Balance</i> This field is enabled if the <b>Early Part Redemption</b> option is selected from the <b>Maturity Action</b> field. This field will display the full redemption amount if the <b>Early Full Redemption</b> option is selected in the <b>Maturity Action</b> field.
<b>Penalty Amount</b>	[Display] This field displays the penalty amount which will be charged, due to early part/full redemption, to the flexible RD (Savings/TPD) account.
<b>Interest Amount</b>	[Display] This field displays the interest amount which the customer will get for the amount that is being redeemed.
<b>Net Amount</b>	[Display] This field displays the net amount which customer will get after deduction of penalty.

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. Select the maturity action and the payment mode from the drop-down list.
5. For part redemption, enter the redemption amount.

## Flexible RD Redemption

**Flexible RD Redemption**

Account No : 000000057703 SHINTADEWISAONO

Account Ccy : IDR

Installment Amount: 10000 Min Balance Required: 510

Maturity Action: Early Part Redemption

Payment Mode: Cash

Redemption Amount : 125

Penalty Amount :

Interest Amount :

Net Amount :

Other Transactions  
Cost Rates Details

Ok Cancel

6. Click the **Ok** button.
7. The system displays the message "Do you want to continue?". Click the **Ok** button.
8. The system displays the **Flexible RD Redemption** screen depending on the **Payment Mode** selected.
9. Enter the required information in the appropriate screen.

## Cash

Flexible RD Redemption

Account No : 000000057703 SHINTADEWISAONO  
Account Ccy : IDR Txn Ccy : IDR  
Acct Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000  
Redemption Amount : 123  
Penalty Amount : 2.46  
Interest Amount : 0.00  
Net Amount : 120.54  
Txn Amount : 120.54  
User Reference No : 6876565  
Narrative : Flexible RD Redemption By Cash

Other Transactions  
Inventory Details

Ok Cancel

### Field Description

Field Name	Description
<b>Account No</b>	[Display] This field displays the account number for which redemption is being done.
<b>Account Ccy</b>	[Display] This field displays the currency in which the customer account is opened. Account currency is the currency assigned to the product at the product level, under which the account is opened. If the currency assigned to a CASA product is USD, the account opened under that product has USD as its account currency.
<b>Txn Ccy</b>	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. By default the system displays the local currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.

<b>Field Name</b>	<b>Description</b>
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level.</p> <p>If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Txn Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Redemption Amount</b>	<p>[Display]</p> <p>This field displays the redemption amount.</p>
<b>Penalty Amount</b>	<p>[Display]</p> <p>This field displays the penalty amount which will be charged, due to early part/full redemption, to the Flexible RD (Savings/TPD) account.</p>
<b>Interest Amount</b>	<p>[Display]</p> <p>This field displays the interest amount which the customer will get for the amount that is being redeemed.</p>
<b>Net Amount</b>	<p>[Display]</p> <p>This field displays the net amount which customer will get after deduction of penalty.</p>
<b>Txn Amount</b>	<p>[Display]</p> <p>This field displays the transaction amount.</p>
<b>User Reference No</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number.</p> <p>The user reference number is assigned to identify the transaction.</p>
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p> <p>By default the system displays narration, based on the transaction.</p>

## Transfer to CASA

**Flexible RD Redemption**

From Acct No : 000000057703 SHINTADEWISAONO

From Acct Ccy : IDR

To Acct No : 000000003368 AGAMANDREASSOE

To Acct Ccy : IDR

From Ccy Rate : 1.00000 To Ccy Rate : 1.00000

Redemption Amount : 125

Penalty Amount : 2.50

Interest Amount : 0.00

Net Amount : 122.50

Txn Amount : 122.50

User Reference No : 7578645764

Narrative : Flexible RD Redemption By CASA Xfer

**Other Transactions**

[Cheque Details](#)

[Cost Rates Details](#)

Ok Cancel

### Field Description

Field Name	Description
<b>From Acct No</b>	[Display] This field displays the account number for which redemption is being done.
<b>From Acct Ccy</b>	[Display] This field displays the currency in which the customer account is opened. Account currency is the currency assigned to the product at the product level, under which the account is opened.
<b>To Acct No</b>	[Mandatory, Numeric, 14] Type the CASA account number to which redemption proceeds will be credited.
<b>To Acct Ccy</b>	[Display] This field displays the currency in which the customer CASA account is opened.

Field Name	Description
<b>From Ccy Rate</b>	[Display] This field displays the rate at which the Flexible RD account currency is converted to the local currency of the bank.
<b>To Ccy Rate</b>	[Display] This field displays the rate at which the CASA account currency is converted to the local currency of the bank.
<b>Redemption Amount</b>	[Display] This field displays the redemption amount.
<b>Penalty Amount</b>	[Display] This field displays the penalty amount which will be charged, due to early part/full redemption, to the Flexible RD (Savings/TPD) account.
<b>Interest Amount</b>	[Display] This field displays the interest amount which will be credited to customers CASA account for the amount that is being redeemed.
<b>Net Amount</b>	[Display] This field displays the net amount which will be credited to customers CASA account after deduction of penalty.
<b>Txn Amount</b>	[Display] This field displays the transaction amount.
<b>User Reference No</b>	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction.
<b>Narrative</b>	[Mandatory, Alphanumeric, 40] Type the narration. By default the system displays narration, based on the transaction.

10. Click the **Ok** button.
11. The system displays the message "Authorisation required. Do You Want to continue?". Click the **OK** button.
12. The system displays the **Authorization Reason** screen.
13. Enter the relevant information and click the **Grant** button.
14. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
15. The system displays the **Documents** screen.
16. To print the receipt, select the record that needs to be printed. The system displays the message "Do You Want To Print". Click the **Yes** button.

OR  
Click the **Cancel** button.

## 1.83. 1650 - CASA Billing Transactions

Using this option, you can maintain billing details of CASA accounts. There can be debits originated by the system for a CASA account, apart from customer initiated debits. The account can be debited under certain circumstances by the teller for billing of one time/ miscellaneous service charges/ insurance premium/ legal fees.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To add CASA billing details

1. Type the fast path **1650** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > CASA Billing Transactions**.
2. The system displays the **CASA Billing Transactions** screen.

### CASA Billing Transactions

The screenshot displays the 'CASA Billing Transactions' window with the following sections:

- Account Details:** Includes fields for Account No., Branch Name, Product Name, Accrual Status (dropdown), Account Ccy. (dropdown), Txn Ccy. (dropdown), Account Ccy. Rate, and Txn Ccy. Rate.
- Transaction Details:** Includes Income GL Branch, Service Charge Code, SC Amount, Total Amount, Account Amount, Cheque No. (000000000000), Cheque Date (01/09/2013), and Narration (CASA Billing Txn).
- Service Charge Amortization Details:** Includes Amortization checkbox, Start Date (01/09/2013), End Date (31/03/2014), Number of Months, and Amount Per Month (0.00).

At the bottom, there is a navigation bar with buttons for Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque, UDF, OK, Close, and Clear.

### Field Description

Column Name	Description
-------------	-------------

<b>Column Name</b>	<b>Description</b>
<b>Account Details</b>	
<b>Account Number</b>	<p>[Mandatory, Numeric,14]</p> <p>Type the account number on which SC is to be applied.</p> <p>The name of the account holder is populated adjacent to the account number.</p>
<b>Branch Name</b>	<p>[Display]</p> <p>This field displays the valid branch code and name.</p> <p>Branch code should belong to the account number entered and not the login branch.</p>
<b>Product Name</b>	<p>[Display]</p> <p>This field displays the valid product code and name.</p> <p>Product code should belong to the account number entered.</p>
<b>Accrual Status</b>	<p>[Display]</p> <p>This column displays the accrual status of the account.</p>
<b>Account Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>Txn Ccy</b>	<p>[Display]</p> <p>This field displays the transaction currency.</p> <p>The transaction currency is the currency in which the transaction will take place.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.</p>
<b>Account Ccy. Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>

Column Name	Description
<b>Txn Ccy. Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Transaction Details</b>	
<b>Income GL Branch</b>	<p>[Display]</p> <p>This field displays the income to be booked under Branch GL.</p>
<b>Service Charge Code</b>	<p>[Mandatory, Editable/Pick List]</p> <p>Select the Service Charge code from the pick list. The Service Charge code is the one which is to be used for billing.</p>
<b>SC Amount</b>	<p>[Numeric, 13, 2]</p> <p>This field displays the amount for which billing needs to be done. This value should be greater than zero.</p>
<b>Total Amount</b>	<p>[Display]</p> <p>This field displays total derived SC amount. This will be the sum of the SC amount and all the derived SC amounts linked to it.</p>
<b>Account Amount</b>	<p>[Display]</p> <p>This field displays total account amount.</p>
<b>Cheque No</b>	<p>[Editable, Numeric, 12]</p> <p>This field displays the cheque number issued on the account.</p>
<b>Cheque Date</b>	<p>[Editable/Pick List, dd/mm/yyyy]</p> <p>This field displays the cheque date</p>
<b>Narration</b>	<p>[Editable, Alpha numeric, 40]</p> <p>This field displays the narration transaction. By default, it displays <b>CASA Billing Txn</b>.</p>
<b>Service Charge Amortization Details</b>	
<b>Amortization</b>	<p>[Display]</p> <p>This field displays the value based on the selected SC code definition. The value shown is either enabled or disabled.</p>
<b>Start Date</b>	<p>[Display, dd/mm/yyyy]</p> <p>This field displays the start date for amortization.</p>

Column Name	Description
End Date	[Display, dd/mm/yyyy] This field displays the end date for amortization.
Number of Months	[Display] This field displays the number of months for which amortization will be done.
Amount Per Month	[Display] This field displays the amortized amount payable for the month.

3. Enter the account number and press the <Tab> or <Enter> key.
4. Enter the relevant information.

### CASA Billing Transactions

5. Select the service code charge from the pick list.
6. Click the **Ok** button.
7. The system displays the message "Signature not verified". Click the **Ok** button.
8. The system displays the **Signature Verification** screen. Click the **Ok** button.
9. The system displays the signature. Click the **Ok** button.

## 1.84. CHM57 - Bank Assurance Account Details

This option is used to maintain the insurance details. In case if Primajaga insurance is linked to flexible RD (Savings/TPD<sup>22</sup>), the user will have to input the flexible RD (Savings/TPD) account number. This account number acts as a cross reference between the two accounts.

For standalone primajaga insurance account, flexible RD (Savings/TPD) account will not be maintained. After adding all the details, a file will be generated by **FLEXCUBE Retail** for further processing. This handoff will be generated on a daily basis after EOD.

### Definition Prerequisites

- CHM56 - Insurance Xref Maintenance
- CHM01 - CASA Product Master Maintenance
- 8051 - CASA Account Opening

### Modes Available

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

### To add bank assurance account details

1. Type the fast path **CHM57** and click **Go** or navigate through the menus to **Global Definitions > CASA > Bank Assurance Account Details**.
2. The system displays the **Bank Assurance Account Details** screen.

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<sup>22</sup>(A type of Education Savings account with special features)

## Bank Assurance Account Details

Bank Assurance Account Details\*

Insurance Account No./Policy No.:  Product Name:   
 TPD/Saving Account No.:  Maximum Age:

**Insurance Account Details**

Branch Code:

Policy Effective Date:

Term: (In Months)

Insurance Assesment Start Date:

Policy Status:

Renewal Date:  15/02/2008

Expiry Date:  15/02/2008

Dealer Number:  Dealer Account Number:

Application Date:

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add 
  Modify 
  Delete 
  Cancel 
  Amend 
  Authorize 
  Inquiry

### Field Description

Field Name	Description
<b>Insurance Account No./Policy No.</b>	[Mandatory, Numeric, 14] Type the primajaga insurance account number stand alone or linked to the TPD/savings plan.
<b>Product Name</b>	[Display] This field displays the name of the product under which the account is opened.
<b>TPD/Saving Account No</b>	[Optional, Numeric, 14] Type the flexible RD (TPD / Saving) account number. This Saving /TPD account number will be linked to the policy number i.e. the Primajaga insurance account number.
<b>Maximum Age</b>	[Display] This field displays the maximum age defined for flexible RD (Savings/TPD) product. The maximum age is defined in the <b>Insurance Xref Maintenance</b> (Fast Path: CHM56) option.
<b>Insurance Account Details</b>	

Field Name	Description
<b>Branch Code</b>	[Mandatory, Drop-Down] Select the branch code from the drop-down list.
<b>Policy Effective Date</b>	[Mandatory, Pick List, dd/mm/yyyy] Select the date from which policy is effective from the pick list. This date can be a current date or back dated.
<b>Term (In Months)</b>	[Optional, Numeric, Three] Type the policy term in months. The system validates for the maximum age as <i>(Birth Date – Current Date) + Term of insurance &lt; maximum age specified.</i>
<b>Insurance Assement Start Date</b>	[Optional, Pick List, dd\mm\yyyy] Select the date for premium payment from the pick list. This date can be current date or back dated.
<b>Policy Status</b>	[Mandatory, Drop-Down] Select the status of the policy from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Active</li> <li>• Cancelled</li> <li>• Pending</li> <li>• InClaim</li> <li>• Frozen</li> </ul>
<b>Renewal Date</b>	[Mandatory, Pick List, dd/mm/yyyy] Select the policy renewal date from the pick list.
<b>Expiry Date</b>	[Mandatory, Pick List, dd\mm\yyyy] Select the date on which policy will expire from the pick list.
<b>Dealer Number</b>	[Optional, Number, 10] Type the customer ID of dealer.
<b>Dealer Account Number</b>	[Mandatory, Numeric, 14] Type the dealer's CASA account number.
<b>Application Date</b>	[Mandatory, Pick List, dd\mm\yyyy] Select the date of application by the customer from the pick list. This date can be current date or back dated.

3. Click the **Add** button.
4. Enter the insurance account number or the policy number.
5. Enter the details in the insurance account details grid.

## Bank Assurance Account Details

Bank Assurance Account Details\*

Insurance Account No./Policy No.: 00000000067 AAKTEA Product Name: PG99 SAVING ACCOUNT  
TPD/Saving Account No: Maximum Age:

**Insurance Account Details**

Branch Code: HO  
Policy Effective Date: 15/02/2008  
Term: (In Months)  
Insurance Assesment Start Date:  
Policy Status: Active  
Renewal Date: 15/02/2008  
Expiry Date: 15/02/2009  
Dealer Number: Dealer Account Number: 000000005058  
Application Date: 13/02/2008

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

Ok Close Clear

6. Click the **Ok** button.
7. The system displays the message "Record Added... Authorisation Pending..". Click the **Ok** button.
8. The bank assurance account details are added once the record is authorised.

## 1.85. BAM82 - Business Acquirer Id Linkage Maintenance

The business acquirer id is captured for the transactions / events like CASA and Loan account opening, TD pay in, OD limit master maintenance etc. The **Business Acquirer Id Linkage Maintenance** option is used to inquire or modify (reassign) the business acquirer ID for the selected account. The system supports the modification through **GEFU**<sup>23</sup> upload.

Note: This is an auto-authorization option, so any modification done in the business acquirer Id does not require authorization

### Definition Prerequisites

- 8053 - Customer Addition
- Customer should have account in CASA/TD/Loan.

### Modes Available

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

### To modify the business acquirer ID linkage details

1. Type the fast path **BAM82** and click **Go** or navigate through the menus to **Global Definitions > Master > Business Acquirer Id Linkage Maintenance**.
2. The system displays the **Business Acquirer Id Linkage Maintenance** screen.

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<sup>23</sup>(Generic External File Upload)

## Business Acquirer Id Linkage Maintenance

### Field Description

Field Name	Description
<b>Account/IBAN</b>	[Mandatory, Drop-down] Select the option to search for the account to modify the business acquirer id. The options are: <ul style="list-style-type: none"> <li>• Account</li> <li>• <b>IBAN</b><sup>24</sup></li> </ul>
<b>Account Number</b>	[Mandatory, Numeric, 14, Pick List] Type the account number and select the details from the pick list for which you want to modify the business acquirer Id.
<b>IBAN Number</b>	[Mandatory, Numeric, 14, Pick List] Type the IBAN number and select the details from the pick list for which you want to modify the business acquirer Id.

<sup>24</sup>(International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.)

Field Name	Description
<b>Transaction Date</b>	[Display] This field displays the date on which the transaction was performed. The system displays the reassignment date for reassignment event and transaction date for other events.
<b>Transaction Branch</b>	[Display] This field displays the branch in which the original transaction was performed. For reassignment of events this field displays the reassignment branch.
<b>Event</b>	[Display] This field displays the type of transaction for which a seller ID is linked.
<b>Agreement/Deposit/Mandate Number</b>	[Display] This field displays the agreement, deposit or mandate number for OD, TD or Direct Debit mandates respectively.
<b>Transaction Amount</b>	[Display] This field displays the original transaction amount for events other than reassignment and account opening. This field displays the updated Limit Amount for Limits and Sanctioned amount in case of Loans.
<b>Business Acquirer Id</b>	[Mandatory, Pick List] Select the business acquirer ID for the transaction from the pick list. By default, system displays the teller ID who has performed the transaction.
<b>Limit/Mandate Number</b>	[Mandatory, Numeric, 14, Pick List] Type the limit/mandate number.

3. Click the **Modify** button.
4. Enter the account number and press the **<Tab>** or **<Enter>** key and select the appropriate record from the pick list.
5. Select the **Business Acquirer Id** from the pick list.
6. Click the **Ok** button.
7. The system displays the message "Record Authorized..".Click the **OK** button.

## 1.86. BAM66 - Account Reference code xref

Using this option you can maintain the CASA accounts that belong to the special entities with the reference code allotted by the delegation of government authority. While performing the transactions in the **Cash Deposit** (Fast Path 1401) options, after entering the account number, the system will check whether the account is maintained in this option or not. If the account number is maintained, then the reference code field will become mandatory and the system validates the reference code.

### Definition Prerequisites

- BAM89 - Reference Directory Bank Code Maintenance
- 8051 - CASA Account Opening

### Modes Available

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

### To add account reference code xref details

1. Type the fast path **BAM66** and click **Go** or navigate through the menus to **Global Definitions > Master > Account Reference code xref**.
2. The system displays the **Account Reference code xref** screen.

### Account Reference code xref

The screenshot shows the 'Account Reference code xref\*' form. It includes the following fields and sections:

- Bank Code :** Text field with a dropdown arrow.
- Bank Name :** Text field.
- Account Number :** Text field.
- Customer Name :** Text field.
- Serial No :** Text field with a dropdown arrow.
- Code Details** section:
  - Reference Code :** Text field.
  - Reference Code Description :** Text field with a dropdown arrow.
  - Excise Tax Number :** Dropdown menu with 'NO' selected.
- Record Details** section:
  - Input By :** Text field.
  - Authorized By :** Text field.
  - Last Mnt. Date :** Text field.
  - Last Mnt. Action :** Text field.
  - Authorized :** Check box.
- Navigation buttons:** Add By Copy, Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry (selected).
- System buttons:** UIDF, Ok, Close, Clear.

## Field Description

<b>Field Name</b>	<b>Description</b>
<b>Bank Code</b>	[Mandatory, Pick List] Select the bank code from the pick list.  The bank codes are maintained in the <b>Reference Directory Bank Code Maintenance</b> (Fast Path: BAM89) option.
<b>Bank Name</b>	[Display] This field displays the bank name corresponding to the selected bank code.
<b>Account Number/IBAN Number</b>	[Conditional, Alphanumeric, 23] Type the CASA account number. Type the <b>IBAN</b> <sup>25</sup> number, if the bank code selected is of other bank. The system validates for IBAN mask only.
<b>Customer Name</b>	[Conditional, Alphanumeric, 40] Type the name of the customer, if the IBAN number is entered in the corresponding field.  This field displays the name of the CASA account holder, if the CASA account number is entered in the corresponding field.
<b>Serial No</b>	[Display] This field displays the count of the reference code added for a specific beneficiary.  Every time a new reference code is added, the value in this field is incremented by one.
<b>Code Details</b>	
<b>Reference Code</b>	[Mandatory, Alphanumeric, Eight] Type the reference code.  A single account can have multiple reference codes maintained for it.
<b>Reference Code Description</b>	[Mandatory, Alphanumeric, 140] Type the description for the reference code entered in the corresponding field.

---

<sup>25</sup>(International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.)

Field Name	Description
<b>Excise Tax Number</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate option from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> <p>By default, the system displays the value as <b>No</b>.</p>

3. Click the **Add** button.
4. Select the bank code from the pick list.
5. Enter the CASA account number or IBAN number and name.
6. Enter the other code details.

### Account Reference code xref

**Account Reference code xref\***

Bank Code : 121

Bank Name : BANKAS LITHUAS 1

IBAN Number : LT65704407000002080 Customer Name : Steven

Serial No : 1

**Code Details**

Reference Code : 12

Reference Code Description : Account Reference

Excise Tax Number : NO

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy  
 Add  
 Modify  
 Delete  
 Cancel  
 Amend  
 Authorize  
 Inquiry  
  
  
  

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

## 1.87. 7115 - Amount Based Operating Instruction Maintenance

Using this option, you can setup/maintain account operating instructions for various amount slabs. These instructions are used at the time of performing a transaction to verify the signature. You can define amount slabs and assign a mode of operation to each slab. You can also maintain the number of signatures required per slab and select specific customer ids who can sign for the particular amount slab.

### Definition Prerequisites

- 8051 - CASA Account Opening
- CIM27 - Account Level Group Master

### Modes Available

Not Applicable

### To maintain amount based operating instructions for an account

1. Type the fast path **7115** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Amount Based Operating Instruction Maintenance**.
2. The system displays the **Amount Based Operating Instruction Maintenance** screen.

### Amount Based Operating Instruction Maintenance

Amount Based Operating Instruction Maintenance \*

Account No :

Branch Name :

Account Status:  Currency:

Operating Instruction Log | Operating Instruction Details

Instr. No	Amount From	Amount To	Mode Of Operation	No Of Signatures	Delete (Y/N)
-----------	-------------	-----------	-------------------	------------------	--------------

Add

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

UDF | OK | Close | Clear

## Field Description

Field Name	Description
<b>Account No</b>	[Mandatory, Numeric, 14] Type the CASA or TD account number for which the amount based operating instructions are to be maintained. The account title is displayed in the adjacent field.
<b>Branch Name</b>	[Display] This field displays the branch name where the account is maintained.
<b>Account Status</b>	[Display] This field displays the account status.
<b>Currency</b>	[Display] This field displays the account currency.

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

## Amount Based Operating Instruction Maintenance

Amount Based Operating Instruction Maintenance \*

Account No : 50500000000020 | KAPIL DEO

Branch Name : 240 | WORLI - SANDOZ HOUSE

Account Status: Account Open Regular | Currency: INR

Operating Instruction Log | Operating Instruction Details

Instr. No	Amount From	Amount To	Mode Of Operation	No Of Signatures	Delete (Y/N)
-----------	-------------	-----------	-------------------	------------------	--------------

Add

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

UDP | OK | Close | Clear

4. Click the **Add** button. The system enables the **Operating Instructions Details** tab.
5. Enter the required details.

## Operating Instruction Details - Single

The system displays this tab, if the **Singly** option is selected in the **Mode of Operations** drop-down list.

### Field Description

Field Name	Description
------------	-------------

<b>Amount From</b>	[Conditional, Numeric, 13, Two] Type the minimum amount for the slab. This field displays <b>zero</b> if the <b>Any Amount</b> check box is selected.
--------------------	---

<b>Any Amount</b>	[Optional, Check Box] Select the <b>Any Amount</b> check box if the selected customer can sign for any amount slab.
-------------------	--

<b>Amount To</b>	[Conditional, Numeric, 13, Two] Type the maximum amount for the slab. It should be greater than the value in the <b>Amount From</b> field. This field displays the maximum value as <b>9,99,99,99,999.99</b> if the <b>Any Amount</b> check box is selected.
------------------	---

Field Name	Description
<b>Mode Of Operation</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the mode of operation from the drop-down list.</p> <p>Mode of operation depends on the definition. If the definition is based on groups linked to the account, then applicable mode of operation is group. If the definition is based on individual customer linked to the account, then the applicable mode of operation are :</p> <ul style="list-style-type: none"> <li>• Singly</li> <li>• Jointly</li> <li>• Group</li> <li>• AnyOne</li> <li>• AnyTwo</li> <li>• AnyThree</li> <li>• AnyFour</li> <li>• AnyFive</li> <li>• AnySix</li> <li>• AnySeven</li> <li>• AnyEight</li> <li>• AnyNine</li> <li>• AnyTen</li> </ul>
<b>No Of Signature</b>	<p>[Display]</p> <p>This field displays the number of signatures required for verification.</p> <p>This field displays the default value based on the option selected in the <b>Mode Of Operation</b> drop-down list.</p> <p>For Example, If the <b>Group</b> option is selected from the <b>Mode of Operation</b> drop-down list, this field displays the total number of signatures which will be applicable to all the customers linked to all the groups.</p> <p>For any other mode of operation, the system will display the number of individuals linked to the account for signature verification.</p>
<b>Required Customer IDs</b>	
<b>Customer ID</b>	<p>[Mandatory, Numeric, 10, Pick List]</p> <p>Type the customer id which is mapped to the account number or select it from the pick list.</p> <p>You can add more customers to the account by using the <b>Customer Account Relationship Maintenance</b> (Fast Path: C1142) option.</p>
<b>Customer Name</b>	<p>[Display]</p> <p>This column displays the customer name based on the <b>Customer ID</b> selected in the corresponding field.</p>

**Field Name      Description**

**Delete (Y/N)**      [Optional, Check Box]  
 Select the **Delete** check box to delete the record.  
 By default, the system displays the value as **N**.

**Operating Instruction Details - Group**

The system displays this tab, if the Group option is selected in the Mode of Operations drop-down list.

Amount Based Operating Instruction Maintenance \*

Account No : 5010000000528 SAGAR01  
 Branch Name : 240 WORLI - SANDOZ HOUSE  
 Account Status : Account Open Regular Currency : INR

Operating Instruction Log | Operating Instruction Details

Amount From : 0.00 Any Amount :   
 Amount To : 10,00,000.00  
 Mode of Operation : Group  
 No Of Signature : 26

**Required Groups**

Group Name	Description	Total No.Of. Sign	No.Of. Sign Required	Delete (Y/N)
GRP3	hdfc3	4	1	N
GRP2	hdfc2	5	1	N
<b>GRP1</b>	<b>HDFC1</b>	<b>4</b>	<b>1</b>	<b>N</b>

**Required Customer IDs**

Customer ID	Customer Name	Group Name	Description	Delete (Y/N)
50000139	SAGAR09	GRP3	hdfc3	N
50000140	SAGAR10	GRP3	hdfc3	N
50000141	SAGAR11	GRP3	hdfc3	N
50000142	SAGAR12	GRP3	hdfc3	N
50000139	SAGAR09	GRP3	hdfc3	N
50000140	SAGAR10	GRP3	hdfc3	N

Save Cancel

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

UDF OK Close Clear

**Field Description**

**Field Name      Description**

**Amount From**      [Conditional, Numeric, 13, Two]  
 Type the minimum amount for the slab.  
 This field displays **zero** if the **Any Amount** check box is selected.

**Any Amount**      [Optional, Check Box]  
 Select the **Any Amount** check box if the selected customer can sign for any amount slab.

Field Name	Description
<b>Amount To</b>	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the maximum amount for the slab.</p> <p>It should be greater than the value in the <b>Amount From</b> field.</p> <p>This field displays the maximum value as <b>9,99,99,99,999.99</b> if the <b>Any Amount</b> check box is selected.</p>
<b>Mode Of Operation</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the mode of operation from the drop-down list.</p> <p>Mode of operation depends on the definition. If the definition is based on groups linked to the account, then applicable mode of operation is group. If the definition is based on individual customer linked to the account, then the applicable mode of operation are :</p> <ul style="list-style-type: none"> <li>• Singly</li> <li>• Jointly</li> <li>• Group</li> <li>• AnyOne</li> <li>• AnyTwo</li> <li>• AnyThree</li> <li>• AnyFour</li> <li>• AnyFive</li> <li>• AnySix</li> <li>• AnySeven</li> <li>• AnyEight</li> <li>• AnyNine</li> <li>• AnyTen</li> </ul>
<b>No Of Signature</b>	<p>[Display]</p> <p>This field displays the number of signatures required for verification.</p> <p>This field displays the default value based on the option selected in the <b>Mode Of Operation</b> drop-down list.</p> <p>For Example, If the <b>Group</b> option is selected from the <b>Mode of Operation</b> drop-down list, this field displays the total number of signatures which will be applicable to all the customers linked to all the groups.</p> <p>For any other mode of operation, the system will display the number of individuals linked to the account for signature verification.</p>
<b>Required Group</b>	<p>This section is displayed if the <b>Group</b> option is selected from the <b>Mode of Operation</b> drop-down list.</p>

Field Name	Description
<b>Group Name</b>	[Display] This column displays the group name.
<b>Description</b>	[Display] This column displays the group description.
<b>Total No.of Sign</b>	[Display] This column displays the total number of signatures in the group.
<b>No.of Sign Required</b>	[Mandatory, Numeric, Three] Type the number of signatures required. The number of signatures in this field cannot be greater than the total number of signatures displayed in the corresponding field.
<b>Delete (Y/N)</b>	[Optional, Check Box] Select the <b>Delete</b> check box to delete the record. By default, the system displays the value as <b>N</b> .
Column Name	Description

Required Customer IDs	
<b>Customer ID</b>	[Display] This column displays the FLEXCUBE customer ID. You can add more customers to the account by using the <b>Customer Account Relationship Maintenance</b> (Fast Path: C1142) option.
<b>Customer Name</b>	[Display] This column displays the customer name based on the <b>Customer ID</b> selected in the corresponding field.
<b>Group Name</b>	[Display] This column displays the name of the group to which the customer is attached.
<b>Description</b>	[Display] This column displays the additional details (if any).
<b>Delete (Y/N)</b>	[Display] This column displays the status of the customer attached to the group.

- Click the **+** button to add more than one customers. This is used for individual customer selection.

7. Click the **Update Group** button to update the group details, if the **Group** option is selected from the **Mode of Operation** drop-down list.
8. Click the **Save** button.
9. The system displays the message " Authorisation Required. Do you want to continue". Click the **Ok** button.
10. Enter the required information and click the **Grant** button.
11. The system displays the message " Transaction Completed Successfully". Click the **OK** button.
12. The system displays the details in the **Operating Instruction Log** tab.

## Operating Instruction Log

**Amount Based Operating Instruction Maintenance \***

Account No :

Branch Name :

Account Status:  Currency:

Operating Instruction Log | [Operating Instruction Details](#)

Instr. No	Amount From	Amount To	Mode Of Operation	No Of Signatures	Delete (Y/N)
1	0.00	1,00,000.00	Group	4	N
2	1,00,001.00	10,00,000.00	Group	9	N
3	5,00,001.00	50,00,000.00	Group	13	N
4	50,00,001.00	9,99,99,999.00	Group	17	N
5	0.00	50,00,000.00	Jointly	2	N

---

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

### Field Description

Column Name	Description
<b>Instr. No</b>	[Display] This column displays the instruction number.
<b>Amount From</b>	[Display] This column displays the minimum amount for the slab.

Column Name	Description
<b>Amount To</b>	[Display] This column displays the maximum amount for the slab.
<b>Mode of Operation</b>	[Display] This column displays the mode of operation for the slab.
<b>No Of Signatures</b>	[Display] This column displays the number of signatures needed for verification of the slab amount.
<b>Delete (Y/N)</b>	[Optional, Check Box] Select the <b>Delete</b> check box to delete the record. By default, the system displays the value as <b>N</b> .

- Click the **Add** button to maintain another operating instruction for the selected account number.  
OR  
Click the **Close** button to exit.

## 1.88. TDS24 - Tax Absorb Account Maintenance

When a customer becomes liable for tax, the bank is mandated to deduct tax and remit to the Government account. The customer may not want their deposit to be affected for recovering tax, In such a case the customer can provide a CASA/GL account, which the bank can link through this maintenance and automatically recover the tax.

### Definition Prerequisites

- CASA account with credit balance

### Modes Available

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

### To deduct tax for a TD account

1. Type the fast path **TDS24** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > Tax Absorb Account Maintenance**.
2. The system displays the **Tax Absorb Account Maintenance** screen.

### Tax Absorb Account Maintenance

**Tax Absorb Account Maintenance\***

Search Criteria : Customer Short Name Search String :  
Customer Name : Customer ID :

Recovery from CASA :  Recovery from GL :  
CASA Account No: GL Account:

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF OK Close Clear

## Field Description

Field Name	Description
<b>Search Criteria</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the search criteria, to search for the customer, from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"><li>• Customer Short Name</li><li>• <b>Customer IC</b> - Identification criteria (IC) arrived at by the bank during customer addition</li><li>• <b>Customer ID</b> - Unique identification number given by the bank</li></ul>
<b>Search String</b>	<p>[Mandatory, Alphanumeric, 20]</p> <p>Type the search string, to search for a customer, corresponding to the search criteria selected in the <b>Search Criteria</b> field.</p> <p>If the search criterion is specified as customer's short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Select the appropriate customer from the existing customer list.</p> <p>For example, the customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.</p>
<b>Customer Name</b>	<p>[Display]</p> <p>This field displays the name of the customer.</p>
<b>Customer ID</b>	<p>[Display]</p> <p>This field displays the ID of the customer.</p>
<b>It is mandatory to select either the Recovery from CASA or Recovery from GL check box.</b>	
<b>Recovery from CASA</b>	<p>[Optional, Check Box]</p> <p>Select the <b>Recovery from CASA</b> check box to recover tax from a CASA account.</p>
<b>Recovery from GL</b>	<p>[Optional, Check Box]</p> <p>Select the <b>Recovery from GL</b> check box to recover tax from a GL account.</p>
<b>CASA Account No</b>	<p>[Conditional, Numeric, 14, Pick List]</p> <p>Type the CASA account number or select it from the pick list.</p> <p>The pick list displays the list of CASA accounts for which customer is a primary account holder.</p> <p>This field is enabled if the <b>Recovery from CASA</b> check box is selected.</p>

Field Name	Description
<b>GL Account</b>	[Conditional, Numeric, Ten] Type the GL account number. This field is enabled if the <b>Recovery from GL</b> check box is selected.

3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Enter the search string and select the appropriate record from the pick list.
6. Select the check box corresponding to the type of account from which the tax is to be deducted.
7. Enter the relevant account number.

### Tax Absorb Account Maintenance

Search Criteria : Customer Id Search String : 604941  
Customer Name : EDWARD MATHEW Customer ID : 604941

Recovery from CASA :  Recovery from GL :  
CASA Account No: 06049410000019 GL Account:

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF Ok Close Clear

7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending..". Click the **Ok** button.
9. The tax absorb details are added once the record is authorised.

## 1.89. CH013 - RD Maturity Instruction Maintenance

Using this option, you can setup RD Maturity Instructions. After setting up an account, this screen is used to setup the instructions. The following two modes are available for setting up the instructions:

- Transfer to GL
- Transfer to CASA.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

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

### To setup RD Maturity Instruction Maintenance

1. Type the fast path **CH013** and click **Go** or navigate through the menus to **Transaction Processing >Account Transactions > CASA Account Transactions > Other Transactions > RD Maturity Instruction.**
2. The system displays the **RD Maturity Instruction Maintenance** screen.

### RD Maturity Instruction Maintenance

RD Maturity Instruction\*

Account No. :  ...

Product :

Branch :

Account Coy. :

Maturity Date :

Payout Mode :

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
<input type="text"/>				<input type="checkbox"/>

Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF OK Close Clear

## Field Description

<b>Field Name</b>	<b>Description</b>
<b>Account Number</b>	[Mandatory, Numeric] Enter the RD account number of the customer for which the payout instructions have to be specified.
<b>Product</b>	[Display] This field displays the product code and name of the product.
<b>Branch</b>	[Display] This field displays the home branch where the RD account is opened and maintained.
<b>Acct Ccy</b>	[Display] This field displays the currency assigned to the product at the product level under which the account is opened.
<b>Maturity Date</b>	[Display] This field displays the maturity date.
<b>Payment Mode</b>	[Mandatory, Pick List] Select the payout mode for transferring the maturity amount. The options are: Payout to CASA Payout to GL
<b>Payout GL/CASA</b>	[Mandatory, Numeric] Specify the GL/CASA account number in accordance with the payment mode selected, to which the amount is to be transferred.

3. Enter the **Account Number**.
4. Select the **Payment Mode**.

## RD Maturity Instruction

RD Maturity Instruction\*

Account No. : 5040000000793 | MEEFLEXRD1 MEEFLEXRD1

Product : 12024 | Flexisaver RD monthly Incremental

Branch : 9999

Account Ccy. : INR

Maturity Date : 04/08/2016

Payout Mode : Payout To CASA

Payout CASA : 50100000000923 | MEEFLEXRD1 MEEFLEXRD1

**Record Details**

Input By TMEENA9999	Authorized By SMEENA9999	Last Mnt. Date 07/04/2016 10:54:59	Last Mnt. Action Authorize	Authorized <input checked="" type="checkbox"/>
------------------------	-----------------------------	---------------------------------------	-------------------------------	---

Add ● Modify ● Delete ● Cancel ● Amend ● Authorize ● Inquiry

UDF Ok Close Clear

5. Enter the **GL/ CASA** number as per the payout mode selected.
6. Click the **Ok** button.



<b>Field Name</b>	<b>Description</b>
<b>Account Number</b>	[Mandatory, Numeric,14] Type the account for which you want to maintain the external facility details.
<b>Account Title</b>	[Display] This field displays the account title of the entered account number.
<b>Customer ID</b>	[Display] This field displays the customer ID of the primary customer for the entered account number. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
<b>ATM Card Issued</b>	[Optional, Checkbox] Select this checkbox to indicate ATM card issuance.
<b>Consumer Durable Loan</b>	[Optional, Checkbox] Select this checkbox to indicate issuance of Consumer Durable Loan.
<b>TIN (TBS) Issued</b>	[Optional, Check Box] Select this checkbox to indicate TIN issuance.
<b>Debit Card Issued</b>	[Optional, Checkbox] Select this checkbox to indicate issuance of debit card.
<b>Net Banking PIN Issue</b>	[Optional, Checkbox] Select this checkbox to indicate issuance of Net Banking PIN
<b>DEMAT Account Linked</b>	[Optional, Checkbox] Select this checkbox to indicate linkage to DEMAT Account.
<b>Credit Card Issued</b>	[Optional, Checkbox] Select this checkbox to indicate issuance of credit card to the customer.
<b>FD Interest Payment Account</b>	[Optional, Checkbox] Select this checkbox to indicate FD interest payment linked to this account.
<b>Locker Allotted</b>	[Optional, Checkbox] Select this checkbox to indicate allotment of locker to this customer.
<b>HSL Linked Account</b>	[Optional, Checkbox] Select this checkbox to indicate HSL linkage to the account.

Field Name	Description
<b>Installment Loan</b>	[Optional, Checkbox] Select this checkbox to indicate linkage of loan installment payment from this account.
<b>Personal Loan</b>	[Optional, Checkbox] Select this checkbox to indicate that the customer has a personal loan linked to this account.
<b>Other Loans</b>	[Optional, Checkbox] Select this checkbox to indicate that Other Loans linked to this account
<b>Merchant Acq</b>	
<b>TPP</b>	
<b>Gold Ops</b>	
<b>Pending SC</b>	
<b>Flag1- Flag 5</b>	

## CASA External Banking Facility

**CASA External Banking Facility\*** 🔍 📄 🗑

Account Number :  Account Title :

Customer ID :

ATM Card issued	<input checked="" type="checkbox"/>	Consumer Durable Loan	<input type="checkbox"/>
TIN (TBS) issued	<input checked="" type="checkbox"/>	Other Loans	<input type="checkbox"/>
Debit Card issued	<input checked="" type="checkbox"/>	Merchant Acq	<input type="checkbox"/>
Net Banking IPIN issued	<input checked="" type="checkbox"/>	TPP	<input type="checkbox"/>
DEMAT Account linked	<input type="checkbox"/>	Gold Ops	<input type="checkbox"/>
Credit Card issued	<input type="checkbox"/>	Pending SC	<input type="checkbox"/>
FD Principal / Interest Payment account	<input checked="" type="checkbox"/>	Flag 1	<input type="checkbox"/>
Locker allotted	<input type="checkbox"/>	Flag 2	<input type="checkbox"/>
HSL Linked account	<input type="checkbox"/>	Flag 3	<input type="checkbox"/>
Installment Loan	<input type="checkbox"/>	Flag 4	<input type="checkbox"/>
Personal Loan	<input type="checkbox"/>	Flag 5	<input type="checkbox"/>

**Record Details**

Input By 45003	Authorized By 13522	Last Mnt. Date 18/12/2011 16:21:57	Last Mnt. Action Authorize	Authorized <input checked="" type="checkbox"/>
-------------------	------------------------	---------------------------------------	-------------------------------	---

Add By Copy  
  Add  
  Modify  
  Delete  
  Cancel  
  Amend  
  Authorize  
  Inquiry

4. Click the **Ok** button.

5. The system displays the message "Record Modified ...Authorisation Pending..Click **Ok** to Continue".
6. The CASA External Banking Facility details are updated once the record is authorised.

## 1.91. STM72 - Payee Name Update

Inward clearing details such as cheque number, drawer account number, posting date, amount, payee name etc. are maintained in a file which is uploaded using the **File Upload (GEFU ++)** (Fast Path: BA452) option. Using this option, you can update the payee name incase it is captured wrongly or has been missed for the inward cheque. The number of days within which the payee name can be updated is maintained in the **IC Narrative Modification Period** field in the **Settlement Bank Parameters** (Fast Path: STM59) option.

### Definition Prerequisites

- 8051 - CASA Account Opening
- BAM71 - Category Master Maintenance
- Existence of an account against which a cheque has been issued.

### Modes Available

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

### To update payee name

1. Type the fast path **STM72** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inquiries > Payee Name Update**.
2. The system displays the **Payee Name Update** screen.

## Payee Name Update

Payee Name Update\*

**Search By**

CASA Account Number:

Summary | **Details**

CASA Account Number:

Cheque number:

Amount:

Posting Date:

Payee Name:

Category Type:

**Record Details**

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

Add  
  Modify  
  Delete  
  Cancel  
  Arrand  
  Authorize  
  Inquiry

### Field Description

Field Name	Description
<b>CASA Account Number</b>	[Mandatory, Numeric, 14] Type the CASA account number for which payee name update needs to be done.
<b>Details</b>	
<b>CASA Account Number</b>	[Display] This field displays the CASA account number for which payee name update needs to be done.
<b>Cheque Number</b>	[Mandatory, Numeric, 12] Type the cheque number that is presented in inward clearing drawn on the account.
<b>Amount</b>	[Mandatory, Numeric, 13, Two] Type the amount for which inward cheque is presented.

<b>Field Name</b>	<b>Description</b>
<b>Posting Date</b>	[Mandatory, Pick List, dd/mm/yyyy] Type the posting date for the cheque presented in inward clearing or select it from the pick list.
<b>Payee Name</b>	[Mandatory, Alphanumeric, 40] Type the payee name.
<b>Category Type</b>	[Mandatory, Pick List] Select the appropriate category type associated with the account from the pick list.

3. Click the **Add** button.
4. Enter the account number and press the **<Tab> or <Enter>** key.
5. Enter the cheque number, amount, posting date and payee name.
6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..". Click the **Ok** button.
8. The payee name is updated once the record is authorised.

## 1.92. CHM30 - BAC Master Maintenance

Using this screen you can create to supply the processing elements for the BAC file upload to function.

This screen will require deferred authorization. Account closed through the BAC file will carry the maker and checker id for closure as the user who uploaded the file (Fast Path: BA452) and the user who authorized the file (Fast Path: BAM96) respectively.

### Definition Prerequisites

- Not Applicable

### Modes Available

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

### To upload BAC file

1. Type the fast path **CHM30** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > BAC Master Maintenance**.
2. The system displays the **BAC Master Maintenance** screen.

### BAC Master Maintenance

The screenshot shows the 'BAC Master Maintenance\*' window. It contains several input fields:

- Bank Code : [ ] [ ... ]
- Contra Credit Account : [ ] [ ] [ ] Branch : [ ] [ ]
- Contra Debit Account : [ ] [ ] [ ] Branch : [ ] [ ]
- Minimum Balance : [ ]
- Maximum Balance : [ ]
- Service Charge Income GL : [ ] [ ]

Below the input fields is a 'Record Details' table with the following columns: Input By, Authorized By, Last Mnt. Date, Last Mnt. Action, and Authorized. The 'Authorized' column contains a checkbox.

At the bottom, there is a navigation bar with the following options: Add By Copy, Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry (selected), UDF, Ok, Close, and Clear.

## Field Description

<b>Field Name</b>	<b>Description</b>
<b>Bank Code</b>	[Mandatory, Numeric, Three] Type the appropriate bank code.
<b>Contra Credit Account</b>	[Mandatory, Drop-Down] Select the contra credit account from the drop-down list. The corresponding Account holder's name will be displayed in the adjacent field. The options are: <ul style="list-style-type: none"><li>• CASA A/C</li><li>• GL A/C</li></ul>
<b>Branch</b>	[Display] This field displays the branch code where the contra credit account is opened, corresponding branch name will be displayed in the adjacent field.
<b>Contra Debit Account</b>	[Mandatory, Drop-Down] Select the contra debit account from the drop-down list. The corresponding Account holder's name will be displayed in the adjacent field. The options are: <ul style="list-style-type: none"><li>• CASA A/C</li><li>• GL A/C</li></ul>
	<b>Note:</b> The CASA account statuses will be validated for Closed, Closed Today, Total Block, Debit Block, and Credit Block.
<b>Branch</b>	[Display] This field displays the branch code where the contra debit account is opened, corresponding branch name will be displayed in the adjacent field.
<b>Minimum Balance</b>	[Mandatory, Numeric, 13, Two] Type the minimum balance.
<b>Maximum Balance</b>	[Mandatory, Numeric, 13, Two] Type the maximum balance.
<b>Service Charge Income GL</b>	[Mandatory, Numeric, 14] Type an income type of a GL account number. The income will be booked for the branch for which the account belongs to.

3. Click the **Add** button.

4. Enter the bank code.
5. Enter contra credit account and contra debit account number.

## BAC Master Maintenance

**BAC Master Maintenance\***

Bank Code :

Contra Credit Account :    Branch :

Contra Debit Account :    Branch :

Minimum Balance :

Maximum Balance :

Service Charge Income GL :

---

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy    Add    Modify    Delete    Cancel    Amend    Authorize    Inquiry

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

## 1.93. 5056 - Statement Request

This screen will be used for record statement requests for dispatch. For service charge application, FLEXCUBE will log the data in to a common table in which other triggers for logging statement related service charges are logged. Separate spool files to be provided with clear identification of dispatch i.e. to customer or to branch with branch name.

The statement requests logged in the production system through any channel will be available at least for 15 days in the system. In case of combined statement and private banking customers which get combined statements, such a statement request logged for a given account will be processed without impacting the combined statement processing.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To record statement request

1. Type the fast path **5056** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Statement Request**.
2. The system displays the **Statement Request** screen.

### Statement Request

Statement Request\*

Account No :

Account Ccy :

Report Date(from) : 31/12/2010

Report Date(to) : 31/12/2010

Waive Charges : No

Waiver Reason :  ...

Dispatch to Flag : Send to Customer

Branch Code :   ...

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

UDF OK Close Clear

## Field Description

Field Name	Description
<b>Account Number</b>	[Mandatory, Numeric, 16] Type the valid account number
<b>Account Ccy</b>	[Display] This field displays the currency of the account.
<b>Report Date (from)</b>	[Mandatory, Pick List, dd/mm/yyyy] Select the valid start date for the report from the pick list. If the date entered is prior to the account open date, appropriate error message will be displayed. Default value will be current posting date and can be edited. This option will be used for back dated statements.
<b>Report Date (to)</b>	[Mandatory, Pick List, dd/mm/yyyy] Select the valid end date for the report from the pick list. If the date entered is prior to the account open date, appropriate error message will be displayed. Default value will be current posting date and can be edited.
<b>Waive Charges</b>	[Mandatory, Drop-Down] Select whether the waive charge is applicable or not from the drop-down list. The options are: <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul>
<b>Waive Reason</b>	[Conditional, Pick List] Select the reason for the waive from the pick list The waiver reason code will carry values maintained by the bank in BAM40. This field is enabled if <b>Yes</b> option is selected from the <b>Waive Charges</b> drop-down list.
<b>Dispatch to Flag</b>	[Mandatory, Drop-Down] Select the drive the spool file naming convention from the drop-down list. The options are: <ul style="list-style-type: none"><li>• Send to Customer- The spool file will carry C (C for customer) followed by the account branch code.</li><li>• Send to Branch- The branch code field will become mandatory for input. The spool file will carry B (B for branch) followed by the specified branch code.</li><li>• Send Email- Statement will be sent by email to customer on the email address.</li></ul>

Field Name	Description
<b>Branch Code</b>	[Conditional, Pick List] Select the branch code from the pick list. This field is enabled if <b>Send to Branch</b> option is selected from the <b>Dispatch to Flag</b> drop-down list.

3. Enter account number.
4. Select the valid start date and end date for the report from the pick list.
5. Select the waive charges and dispatch to flag from the drop-down list.

### Statement Request

Statement Request\*

Account No : 5050000000072 KG\_CASA2

Account Ccy : INR

Report Date(from) : 31/12/2010

Report Date(to) : 31/12/2010

Waive Charges : Yes

Waiver Reason : 3 ACCOUNT TRANSFER

Dispatch to Flag : Send to Branch

Branch Code : 1755 100 FT ROAD

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

UDF OK Close Clear

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

## 1.94. CH050 - CASA Billing Transactions

Using this option, you can maintain billing details of CASA accounts. There can be debits originated by the system for a CASA account, apart from customer initiated debits. The account can be debited under certain circumstances by the teller for billing of one time/ miscellaneous service charges/ insurance premium/ legal fees.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To add CASA billing details

1. Type the fast path **CH050** and click **Go** or navigate through the menus to **Global Definitions > Loan > CASA Billing Transactions**.
2. The system displays the **CASA Billing Transactions** screen.

### CASA Billing Transactions

The screenshot shows the 'CASA Billing Transactions' window with the following sections:

- Account Details:** Account Number, Customer Name, Branch Code, Currency Code, Product Code, Accrual Status.
- Choices:** Bill Service Charge (selected), Bill Insurance Premium, Bill Outgoings, Bill Legal Fees.
- Codes:** Service Charge Code, Collateral ID, Collateral Code, Insurance Policy Number, Insurance Plan Code.
- Transaction Details:** Due Amount (0.00), Due On, Narrative Text, Due Date.
- Service Charge Amortization Details:** Amortization (checkbox), Start Date (01/01/2014), End Date (31/03/2014), Number of Months, Amount Per Month (0.00).

At the bottom, there is a navigation bar with buttons for Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque, UDF, OK, Close, and Clear.

### Field Description

Column Name	Description
-------------	-------------

Column Name	Description
<b>Account Details</b>	
<b>Account Number</b>	[Mandatory, Numeric, 14] Type the appropriate CASA account number. The name of the account holder is populated adjacent to the account number.
<b>Customer Name</b>	[Display] This field displays the customer name for the entered account number.
<b>Branch Code</b>	[Display] This field displays the branch code.
<b>Currency Code</b>	[Display] This field displays the currency assigned to the product under which the account is opened.  All the entries posted in the account are in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
<b>Product Code</b>	[Display] This field displays the product code under which the account is opened.
<b>Accrual Status</b>	[Display] This field displays the accrual status of the account. The options are: <ul style="list-style-type: none"> <li>• Normal –The account is open and regular.</li> <li>• Suspended – The account is suspended when an account becomes <b>NPL</b><sup>26</sup>, based on the set up in the <b>CRR</b><sup>27</sup> codes attached to the product. A suspended account has arrears for a long period.</li> </ul>

<sup>26</sup>(Non Performing Loans)

<sup>27</sup>(Credit Risk Rating)

Column Name	Description
<b>Choices</b>	<p data-bbox="553 289 862 317">[Mandatory, Radio Button]</p> <p data-bbox="553 317 1295 380">Click the appropriate type of arrear to be raised on the account. The options are:</p> <ul data-bbox="594 411 1321 1020" style="list-style-type: none"> <li data-bbox="594 411 1321 590">• Bill Service Charge - If this option is selected, the system enables you to select a service charge from the SC list. This SC list displays all the authorised service charge codes. The service charge codes are added and maintained in the Rewards and Service Charges definition (Fast Path : BAM14) option.</li> <li data-bbox="594 600 1321 779">• Bill Insurance Premium – If this option is selected, the system verifies the security attached to the account, and then raises the insurance premium set up for that security in the Security Header Maintenance option. Thus, the system does not enable the Due Amount field. The entries are passed during the EOD process.</li> <li data-bbox="594 789 1321 905">• Bill Outgoings - If this option is selected, the system enables the Due Amount field. The amount specified in the Due Amount field will be raised as outgoing bill arrears on the account.</li> <li data-bbox="594 915 1321 1020">• Bill Legal Fees - If this option is selected, the system enables the Due Amount field. The amount specified in the Due Amount field will be raised as legal fee arrears on the account</li> </ul> <p data-bbox="553 1056 1268 1083">By default, the system selects the Bill Service Charge option.</p>
<b>Codes</b>	
<b>Service Charge Code</b>	<p data-bbox="553 1203 850 1230">[Conditional, Drop-Down]</p> <p data-bbox="553 1230 1284 1293">Select the appropriate service charge code or reward from the drop-down list.</p> <p data-bbox="553 1293 1300 1356">This field is enabled if the Bill Service Charge option is selected from the Choices section.</p> <p data-bbox="553 1356 1276 1440">The service charge codes are added and maintained in the Rewards and Service Charges definition (Fast Path : BAM14) option.</p>
<b>Collateral ID</b>	<p data-bbox="553 1507 818 1535">[Conditional, Pick List]</p> <p data-bbox="553 1535 1235 1598">Select the appropriate security code that is attached to the account from the pick list.</p> <p data-bbox="553 1598 1235 1661">This field is enabled if the Bill Insurance Premium option is selected from the Choices section.</p> <p data-bbox="553 1661 1300 1745">The system validates the collateral code linked to the insurance code. The amount raised as arrears is the insurance premium amount.</p>
<b>Collateral Code</b>	<p data-bbox="553 1791 656 1818">[Display]</p> <p data-bbox="553 1818 1321 1875">This field displays the security code of the security selected in the Collateral ID field.</p>

<b>Column Name</b>	<b>Description</b>
<b>Insurance Policy Number</b>	[Conditional, Pick List] Select the appropriate insurance policy number from the pick list. This field is enabled if the valid collateral ID is selected from the Collateral Code pick list.
<b>Insurance Plan Code</b>	[Display] This field displays the insurance plan code. It is the unique number assigned to each insurance plan.
<b>Transaction Details</b>	
<b>Due Amount</b>	[Mandatory, Numeric, 13, Two] Type the appropriate amount due as arrears. If you select the Bill Service Charge option in the Choice section, the system displays the SC amount. If you select the Bill Outgoings/Bill Legal Fees option in the Choice section, the system enables the Due Amount field. Type the appropriate arrears amount. Type a negative amount, if you want to reverse part or whole of the arrears of the selected arrear type, raised on the account in the same day.
<b>Due On</b>	[Display] This field displays the due date.
<b>Narrative Text</b>	[Mandatory, Alphanumeric, 40] Type the narrative text. This field displays the default narration, based on the transaction.
<b>Due Date</b>	[Display] This field by default, displays the current process date as the due date of the arrears.
<b>Service Charge Amortization Details</b>	
<b>Amortization</b>	[Display] This field displays the value based on the selected SC code definition. The value shown is either enabled or disabled.
<b>Start Date</b>	[Display, dd/mm/yyyy] This field displays the start date for amortization.
<b>End Date</b>	[Display, dd/mm/yyyy] This field displays the end date for amortization.

<b>Column Name</b>	<b>Description</b>
<b>Number of Months</b>	[Display] This field displays the number of months for which amortization will be done.
<b>Amount Per Month</b>	[Display] This field displays the amortized amount payable for the month.

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. Enter the relevant information.
5. Click the **Ok** button.
6. The system displays the message "Authorisation Required. Do You Want to Continue". Click the **Ok** button.
7. The system displays the **Authorisation Reason** screen.
8. Enter the relevant information and click the **Grant** button.
9. The system displays the message "Transaction Successfully Added...Click Ok to Continue". Click the **Ok** button.

## TDS13 - Casa Tax Refund

The CASA Tax Refund option allows the refund of tax deducted on a CASA account before the tax is remitted to the government. Payment modes for a tax refund can be to a CASA account, or cash.

### Definition Prerequisites

- 8051 - CASA Account Opening
- TDS recovery transactions for the CASA/TD account

### Modes Available

Not Applicable

### To setup CASA tax refund

1. Type the fast path **TDS13** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Casa Tax Refund**.
2. The system displays the **Casa Tax Refund** screen.

### Casa Tax Refund

Casa Tax Refund

Account Number :

Product Name :

Customer id :

Account Currency :

Tax Amount (T13)	Tax Amount (T13)	Exempt Amount	Tax 1/Tax 2	Tax Fund abate	Tax Funded Amount (T13)
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Ok Close Clear

## Field Description

<b>Field Name</b>	<b>Description</b>
<b>Account Number</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the CASA account number of the customer.</p> <p>The short name of the customer is displayed in the adjacent field.</p>
<b>Product Name</b>	<p>[Display]</p> <p>This field displays the name assigned to the CASA product, as defined at the product level.</p> <p>This is the product under which the CASA account is opened.</p>
<b>Customer id</b>	<p>[Display]</p> <p>This field displays the unique customer number generated by <b>FLEXCUBE</b> as a combination of Customer IC and customer type.</p>
<b>Account Currency</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>

<b>Column Name</b>	<b>Description</b>
<b>Tax Amount (ACY)</b>	<p>[Display]</p> <p>This column displays the refund amount to be paid in the account currency.</p> <p>The refund amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts. The redemption amount is converted into the transaction currency for the payout of the refund amount.</p>
<b>Tax Amount (TCY)</b>	<p>[Display]</p> <p>This column displays the currency of the refund tax.</p> <p>This field by default displays the account currency as the transaction currency.</p>

Column Name	Description
<b>Exempt Amount</b>	<p>[Display]</p> <p>This column displays the exempt amount, if any, in the transaction currency.</p> <p>The exemption amount is calculated on the base.</p> <p>If the exemption amount is not specified, the system accepts the value as zero.</p>
<b>Tax 1/Tax 2</b>	<p>[Display]</p> <p>This column displays the tax that is remitted to the government.</p>
<b>Refund Mode</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the tax refund mode from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Casa</li> <li>• Cash</li> <li>• GL</li> </ul>
<b>Refunded Amount (TCY)</b>	<p>[Display]</p> <p>This column displays the tax amount that is refunded. Tax refund can be to a CASA account, GL, DD/BC or cash.</p>

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

## Casa Tax Refund

Casa Tax Refund

Account Number : 000000003533 JACK KJAS

Product Name : PG59 CURRENT ACCOUNT

Customer Id : 600014

Account Currency : INR

Tax Amount (ACY)	Tax Amount (TCY)	Exempt Amount	Tax 1/Tax 2	Refund Mode	Refunded Amount(TCY)
2,971.65	2,971.65	1,000.00	Tax1	Select mode	0.00
2,971.65	2,971.65	1,000.00	Tax2	Select mode	0.00
92,114.62	92,114.62	4,918033	Tax1	Select mode	0.00
92,114.62	92,114.62	4,918033	Tax2	Select mode	0.00

Ok Close Clear

4. Click the **Refund Mode** column and select the relevant option from the drop-down list.
5. Press the **<Tab>** or **<Enter>** key and double click the **Refunded Amount (TCY)** column.
6. The system displays the appropriate **Casa Tax Refund** screen based on the selected refund mode.

## Casa Tax Refund - To Casa

Casa Tax Refund

Account No : 00000003533 JACK K. JASON

Account Ccy : INR Tax Ccy : INR

Acct Ccy Rate : 1.0 Tax Ccy Rate : 1.0

Refund Amount in Tax CCY : 2,971.65

Refund Amount in ACY : 2,971.65

Value Date : 15/02/2008

Narrative : Casa Tax Refund

Ok Cancel

### Field Description

Field Name	Description
<b>Account No</b>	[Display] This field displays the CASA account number of the customer. The short name of the customer is displayed in the adjacent field.
<b>Account Ccy</b>	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.
<b>Tax Ccy</b>	[Display] This field displays the currency of the cheque. This field by default displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.

Field Name	Description
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Tax Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Refund Amount in Tax CCY</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the tax amount to be refunded in the transaction currency. It is automatically defaulted from the <b>CASA Tax Refund</b> screen.</p>
<b>Refund Amount in ACY</b>	<p>[Display]</p> <p>This field displays the tax amount to be refunded in the account currency. It is automatically defaulted from the <b>CASA Tax Refund</b> screen.</p>
<b>Value Date</b>	<p>[Display]</p> <p>This field displays the value date of the transaction.</p> <p>The value date signifies the date on which the transaction took place.</p>
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration for the tax refund.</p>

## Casa Tax Refund - To Cash

Casa Tax Refund

Tax GL Acct Ccy :  Txn Ccy :

Tax GL Acct No :

Tax GL Ccy Rate :  Txn Ccy Rate :

Refund Amount in Tax CCY :

Refund Amount in Destination CCY :

Reference No :

Narrative :

Ok Cancel

### Field Description

Field Name	Description
<b>Tax GL Acct Ccy</b>	[Display] This field displays the currency of the tax GL account.
<b>Txn Ccy</b>	[Display] This field displays the transaction currency.
<b>Tax GL Acct No</b>	[Display] This field displays the GL account number.
<b>Tax GL Ccy Rate</b>	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank.  The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.  If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Field Name	Description
Txn Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Refund Amount in Tax CCY	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the tax amount to be refunded in the transaction currency.</p> <p>It is automatically defaulted from the <b>CASA Tax Refund</b> screen.</p>
Refund Amount in Destination CCY	<p>[Display]</p> <p>This field displays the tax amount to be refunded in the account currency.</p> <p>It is automatically defaulted from the <b>CASA Tax Refund</b> screen.</p>
Reference No	<p>[Optional, Numeric, 12]</p> <p>Type the reference number.</p>
Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration for the tax refund.</p>

## Casa Tax Refund - To GL

Casa Tax Refund

Tax GL Ccy :

Tax GL Acct No :  WITHHOLDING TAX GL

Destination GL Acct Ccy :

Destination GL Acct No :  MIS TESTING GL

Tax GL Acct Ccy Rate :

Destination GL Acct Ccy Rate :

Refund Amount in Tax CCY :

Refund Amount in Destination CCY :

Reference No :

Narrative :

Ok Cancel

### Field Description

Field Name	Description
<b>Tax GL Ccy</b>	[Display] This field displays the currency of the tax GL account.
<b>Tax GL Acct No</b>	[Display] This field displays the GL account number.
<b>Destination GL Acct Ccy</b>	[Display] This field displays currency of the destination GL.
<b>Destination GL Acct No</b>	[Mandatory, Pick List] Select the account number of the destination GL from the pick list.
<b>Tax GL Acct Ccy Rate</b>	[Display] This field displays the rate of the tax GL.
<b>Destination GL Acct Ccy Rate</b>	[Display] This field displays the rate of the destination GL.

Field Name	Description
<b>Refund Amount in Tax CCY</b>	[Mandatory, Numeric, 13, Two] Type the tax amount to be refunded in the transaction currency. It is automatically defaulted from the <b>CASA Tax Refund</b> screen.
<b>Refund Amount in Destination CCY</b>	[Display] This field displays the tax amount to be refunded in the account currency. It is automatically defaulted from the <b>CASA Tax Refund</b> screen.
<b>Reference No</b>	[Optional, Numeric, 12] Type the reference number.
<b>Narrative</b>	[Mandatory, Alphanumeric, 40] Type the narration for the tax refund.

7. Click the **Ok** button.
8. The system displays the message, "Authorization required. Do You Want to continue?". Click the **Ok** button.
9. Enter the required information and click the **Ok** button.
10. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
11. The system displays the serial number. It is auto-generated by the system. Click the **Ok** button.

**Note:** For more information on the Authorization procedure, refer **FLEXCUBE** Introduction Manual.

## 9. Account Inquiries

## 1.95. 7002 - Balance Inquiry

The details of the CASA account balances such as the available balance, the uncleared balance and the earmarked balance can be viewed using this option.

The system also displays other details like the account status, sweep in allowed or not, annual equivalent rate, projected tax on accrual, etc.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To perform an inquiry on CASA balance

1. Type the fast path **7002** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Inquiries > Balance Inquiry**.
2. The system displays the **Balance Inquiry** screen.

### Balance Inquiry

Balance Inquiry*			
<b>Account Details</b>			
Account No :	<input type="text"/>	Account Title :	<input type="text"/>
Account Currency :	<input type="text"/>	Account Status :	<input type="text"/>
Customer Name :	<input type="text"/>	Sweep In allowed :	<input type="text"/>
Annual Equivalent Rate :	<input type="text"/>		
<b>Balance Details</b>			
Available Balance :	<input type="text"/>	Current Book Balance :	<input type="text"/>
Sweep In Amount Lien [+]	<input type="text"/>	Previous Day Book Balance :	<input type="text"/>
Hold Balance [-]	<input type="text"/>	Uncleared Balance :	<input type="text"/>
Minimum Balance Required [-]	<input type="text"/>	Passbook Balance :	<input type="text" value="0.00"/>
Account Clear Balance [=]	<input type="text"/>	Adv Against Uncleared Funds Limit :	<input type="text"/>
Confirmation Amount [+]	<input type="text"/>	Advance Credit :	<input type="text"/>
Linked TD SweepIn Balance [+]	<input type="text"/>	Drawing Power (Account) :	<input type="text" value="0.00"/>
Linked 2-Way TD Sweepin Balance [+]	<input type="text"/>	Line No :	<input type="text"/>
Linked CASA SweepIn Balance [+]	<input type="text"/>	Drawing Power (Line) :	<input type="text" value="0.00"/>
Effective Drawing Power [+]	<input type="text"/>	Projected Tax on Accrual :	<input type="text" value="0.00"/>
Combined Net Balance[=]	<input type="text"/>	PDC Discount Limit Available :	<input type="text"/>
		Daily Interbranch Wdr Amount Utilized :	<input type="text"/>

# For Accounts linked with ELCM Lines, Effective Drawing Power is the LEAST of Drawing Power (Account) & Drawing Power (Line)

# For Accounts NOT linked with ELCM Lines, Effective Drawing Power is equal to the Drawing Power (Account)

Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
<input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>										

## Field Description

Field Name	Description
<b>Account Details</b>	
<b>Account No</b>	[Mandatory, Numeric, 14] Type a valid CASA account number.
<b>Account Title</b>	[Display] This field displays the account title.
<b>Account Currency</b>	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.
<b>Account status</b>	[Display] This field displays the status of the account.
<b>Customer Name</b>	[Display] This field displays the name of the customer who holds the CASA account.
<b>Sweep In allowed</b>	[Display] This field displays if the sweep in facility is allowed for the account. If the facility is available the field displays the value as <b>Y</b> , else <b>N</b> .
<b>Annual Equivalent Rate</b>	[Display] This field displays the annual equivalent rate. It is the annualized rate of return which the bank pays to the customer. It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when the interest is finally paid out to the customer. The AER is to be published along with the actual interest rate which is paid to the customer.
<b>Balance Details</b>	
<b>Available Balance</b>	[Display] This field displays the balance available in the account. <i>Available Balance = Current Book Balance (including Minimum Balance Required &amp; Hold Balance) – Uncleared Balance.</i>

Field Name	Description
<b>Sweep In Amount Lien [+]</b>	<p>[Display]</p> <p>This field displays the sweep in lien amount.</p> <p>If a customer account is maintained as a sweep in provider account for another account, and the balance in the account is not sufficient to meet the sweep in amount, a lien is marked for that amount. The lien is automatically unmarked when there is sufficient balance in the account.</p>
<b>Current Book Balance</b>	<p>[Display]</p> <p>This field displays the current balance in the account.</p>
<b>Previous Day Book Balance</b>	<p>[Display]</p> <p>This field displays the book balance of the customer for the previous posting date.</p>
<b>Hold Balance[-]</b>	<p>[Display]</p> <p>This field displays the amount that has been marked as hold funds.</p> <p>If a lien is marked on an account or if there are insufficient funds in an account to perform a transaction, a hold funds earmark is marked against the account.</p> <p>The hold funds earmark will be lifted on the BOD of the date after the expiry of the earmark, or if there is enough balance in the account to cover all the holds placed on the account for insufficient funds.</p>
<b>Uncleared Balance</b>	<p>[Display]</p> <p>This field displays the uncleared balance in the account.</p> <p>The uncleared balance displays the value of the cheques deposited in the account, which are due to be cleared on a future date.</p>
<b>Minimum Balance Reqd</b>	<p>[Display]</p> <p>This field displays the minimum balance that is required to be maintained in the account.</p> <p>The minimum balance required in an account is defined at the product level.</p>
<b>Passbook Balance</b>	<p>[Display]</p> <p>This field displays the balance in the passbook.</p> <p>The balance is calculated when the passbook was last printed.</p>
<b>Account Clear Balance</b>	<p>[Display]</p> <p>This field displays the account clear balance available</p> <p><i>Account Clear Balance=Available Balance-Sweep in Amount Lien-Hold Balance-Minimum Balance Required</i></p> <p>Minimum balance required will be considered only if macro IGNORE_MIN_BAL is true.</p>

Field Name	Description
<b>Adv against Uncleared Funds Limit</b>	<p>[Display]</p> <p>This field displays the advance against unclear funds.</p> <p>This is the amount advanced to a customer (who has limits with the bank) against the uncleared balance in his account.</p>
<b>Confirmation Amount</b>	<p>[Display]</p> <p>This field displays the confirmation balance of the account. This field will display the net amount of the debit and credit confirmation transactions recorded in the account.</p>
<b>Advance Credit</b>	<p>[Display]</p> <p>This field displays the immediate credit amount granted for a clearing cheque deposit.</p>
<b>Linked TD SweepIn Bal</b>	<p>[Display]</p> <p>This field displays the balance of all the sweep in providers for the TD accounts.</p> <p><i>Balance of TD account = Principal Balance – Lien Amount</i></p>
<b>Drawing Power</b>	<p>[Display]</p> <p>This field displays the drawing power of the customer if limits are sanctioned to the customer.</p> <p>There are two kinds of limits:</p> <ul style="list-style-type: none"> <li>• Secured – Depending on the decision of the bank, the drawing power can be equal to the amount of the limit or the security.</li> <li>• Unsecured – The drawing power is equal to the limit amount.</li> </ul>
<b>Linked 2-Way TD Sweepin Bal</b>	<p>[Display]</p> <p>This field displays the linked 2-way TD sweep in balance.</p> <p><i>Balance of TD account = Principal Balance – Lien Amount</i></p>
<b>Line No</b>	<p>[Display]</p> <p>This field displays the ELCM line number attached to the account</p>
<b>Linked CASA SweepIn Bal</b>	<p>[Display]</p> <p>This field displays the net balance of all the sweepin providers for the CASA accounts.</p> <p><i>Net Balance = Available Balance – Min. Bal. Required – Hold Balance + Drawing Power + Sweep In Amount (Lien) + Confirmation Amount</i></p>
<b>Drawing Power Line</b>	<p>[Display]</p> <p>This field displays drawing power line.</p> <p>This value will be zero, if line number is not attached. If line number is attached, this will be available line amount.</p>

Field Name	Description
<b>Effective Drawing Power(+)</b>	<p>[Display]</p> <p>This field displays the effective drawing power of the customer.</p> <p>If line number is not attached, then effective drawing power will be OD limit on account. If Line no. is attached, then it will be least of Drawing power line and OD Limit.</p>
<b>Projected Tax on Accrual</b>	<p>[Display]</p> <p>This field displays the tax applicable on the projected interest.</p>
<b>Combined Net Balance</b>	<p>[Display]</p> <p>This field displays the combined total balance of the amount which can be withdrawn.</p> <p><i>Combined Total Withdrawal Balance = Total Balance of a CASA account + Linked CASA Sweep In Bal + Linked TD Sweep In Bal + Linked 2-Way TD Sweep In Bal.</i></p> <p><i>Total Balance of a CASA account = Available Balance – Min. Bal. Required – Hold Balance + Sweep In Amount (Lien) + Drawing Power+ Adv against unclrd funds Limit + Confirmation Amount.</i></p> <p>If a TD account is linked to a CASA account as Sweep In Provider and also as 2-Way Sweep In provider, then the balance of such TD account should be considered only once. The balance of such CASA/TD accounts should be considered as Linked 2-Way TD Sweep In balance. The sweep in provider CASA and TD account should have a valid account status.</p>
<b>PDC Discount Limit Available</b>	<p>[Display]</p> <p>This field displays the post dated cheque purchase limit available for the account.</p>
<b>Daily Interbranch Wdr Amount Utilized</b>	<p>[Display]</p> <p>This field displays the daily interbranch withdrawal amount.</p>

3. Enter the CASA account number and press the <Tab> or <Enter> key.
4. The system displays the account balance.
5. Click the **Close** button.

## CH031 - Statement Inquiry

The details of the CASA account balances such as the available balance, the uncleared balance and the earmarked balance can be viewed using the **Statement Inquiry** option. The transactions are displayed for a specific date or for a specific period depending on the option selected.

While the **Transaction** tab lists all the transactions for the given period, the individual transaction details including the user ID and authorizer ID can be viewed in the **Details** tab.

### Definition Prerequisites

- 8051 - CASA Account Opening
- BAM28 - Endpoint Float Maintenance

- BAM27 - Calendar for End Point

## Modes Available

Not Applicable

## To initiate a statement inquiry

1. Type the fast path **CH031** and click **Goor** navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Inquiries > Statement Inquiry**.
2. The system displays the **Statement Inquiry** screen.

## Statement Inquiry

## Field Description

Field Name	Description
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### Account Details

#### Account No

[Mandatory, Numeric, 14]

Type the account number in which the statement query is to be made.

The name of the CASA account holder is populated adjacent to the account number.

Field Name	Description
<b>Name</b>	<p>[Display]</p> <p>This field displays the short name of the customer.</p> <p>The short name of the customer is defaulted from the <b>Customer Addition</b> option. In case of a joint account, the system displays the name of the primary holder of the account.</p> <p>The customer short name can be changed through the <b>Change Customer Name/IC Number</b> option.</p>
<b>Customer ID</b>	<p>[Display]</p> <p>This field displays the ID of the customer.</p> <p>A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.</p>
<b>Branch</b>	<p>[Display]</p> <p>This field displays the name of the home branch where the CASA account is opened and maintained.</p>
<b>Currency</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. The exchange rate values are defined and downloaded.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>Status</b>	<p>[Display]</p> <p>This field displays the status of the account.</p> <p>If the account is opened today, the system displays the transaction details after the EOD process is executed.</p>
<b>Product</b>	<p>[Display]</p> <p>This field displays the product code under which the CASA account is opened.</p>
<b>Annual Equivalent Rate</b>	<p>[Display]</p> <p>This field displays the annual equivalent rate.</p>
<b>Account Purchase Line</b>	
<b>CP Limit</b>	<p>[Display]</p> <p>This field displays the cheque purchase limit for the account.</p>

Field Name	Description
<b>Utilised CP Limit</b>	[Display] This field displays the amount of cheque purchase limit, which has been utilised.
<b>Lim Exp Dt</b>	[Display] This field displays the expiry date of the cheque purchase limit.
<b>Statement Period</b>	
<b>Current</b>	[Optional, Radio Button] Click <b>Current</b> to view the transaction performed in the current statement period.
<b>Prior</b>	[Optional, Radio Button] Click <b>Prior</b> to view the transaction performed in the statement period prior to the current one.
<b>Transaction</b>	[Optional, Radio Button] Click <b>Transaction</b> to view the transaction performed in the period, before the Prior statement period.
<b>Period</b>	
<b>Start Date</b>	[Conditional, Pick List, dd/mm/yyyy] Select the start date of the statement period from the pick list. This field is enabled if the <b>Transaction</b> option is selected in the <b>Statement Period</b> section.
<b>End Date</b>	[Conditional, Pick List, dd/mm/yyyy] Select the end date of the statement period from the pick list. This field is enabled if the <b>Transaction</b> option is selected in the <b>Statement Period</b> section.
<b>Last Statement Date</b>	[Display] This field displays the date on which the last statement was generated.
<b>Balance Details</b>	
<b>Net Balance</b>	[Display] This field displays the net balance in the account. <i>Net Balance = Available Balance – Minimum Balance Required</i>
<b>OD Limit</b>	[Display] This field displays the total available limit from all active limits present on the casa account.

Field Name	Description
<b>Opening Balance</b>	[Display] This field displays the opening balance of the customer. The opening balance of the customer is the closing balance of the previous statement.
<b>Sweepin Amount</b>	<b>Lien</b> [Display] This field displays the sweep in lien amount. If the customer account is maintained as a sweep in provider account for another account, and the balance in the account is not sufficient to meet the sweep in amount, a lien is marked for that amount. The lien is automatically unmarked when there is sufficient balance in the account.
<b>Closing Balance</b>	[display] This field displays the opening balance of the customer. The closing balance will be determined based on the transactions listed for the statement period selected on the screen and is in account currency. $\text{closing balance} = (\text{opening balance} + \text{credit transactions}) - \text{debit transactions}$
<b>Last Statement Balance</b>	[Display] This field displays the last statement balance. The balance is calculated when the statement was last printed.
<b>Cheque /User Ref number</b>	[Optional, Numeric, 17] Type the cheque number, which is present on the MICR line of the instrument. <div style="border: 1px solid black; padding: 5px; margin-top: 10px;">Note: On Entering NEFT /RTGS reference number in the cheque number field, the system will fetch the transaction matching with that reference number.</div>
<b>Summary</b>	
<b>Total Debit Amount</b>	[Display] This field displays the total debit amount for the account.
<b>Dr. Count</b>	[Display] This field displays the number of times an account is debited.
<b>Total Amount</b>	<b>Credit</b> [Display] This field displays the total credit amount for the account.
<b>Cr. Count</b>	[Display] This field displays the number of times an account is credited.

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

- Select the required statement period.

## Statement Inquiry

**Statement Inquiry\***

**Account Details**

Account No : 5010000003474      Name : NISHANKMAT3  
 Customer ID : 603919      Branch : 240 | MAIN BRANCH  
 Status : Account Open Regular      Currency : INR  
 Annual Equivalent Rate : 4.06040      Product : 10001-Savings Account - Liability - Quarterly

**Account Purchase Line**

CP Limit : 0.00      Utilised CP Limit : 0.00      Lim Exp Dt : 01/01/1800

**Statement Period**

Current      **Period**  
 Start Date : 30/08/2016  
 End Date : 02/09/2016  
 Last Statement Date : 29/08/2016

Prior  
 Transaction

**Balance Details**

Net Balance : 30,000.00      OD Limit : 0.00  
 Opening Balance : 0.00      Sweepin Lien Amount : 0.00  
 Closing Balance : 0.00      Last Statement Balance : 0.00

Cheque/User Ref No : \_\_\_\_\_

**Transaction**    Details    User Defined Fields

Txn Date	Value Date	Description	Txn Literal	Cheque No	Dr/Cr	Orig. Brn.	Amount	Running Total

**Summary**

Total Debit Amount : 0.00      Dr. Count : 0  
 Total Credit Amount : 0.00      Cr. Count : 0

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

UDF    OK    Close    Clear

- Click the **Ok** button.
- The system displays the **Transaction** tab.

## Transactions

Statement Inquiry\*

**Account Details**  
 Account No : 5010000003474 Name : NISHANMAT3  
 Customer ID : 603919 Branch : 240 [MAIN BRANCH]  
 Status : Account Open Regular Currency : INR  
 Annual Equivalent Rate : 4.06040 Product : 10001-Savings Account - Liability - Quarterly

**Account Purchase Line**  
 CP Limit : 0.00 Utilised CP Limit : 0.00 Lim Exp Dt :

**Statement Period**  
 Current  Prior  Transaction   
 Period  
 Start Date : 30/08/2016  
 End Date : 02/09/2016  
 Last Statement Date : 29/08/2016

**Balance Details**  
 Net Balance : 30,000.00 OD Limit : 0.00  
 Opening Balance : 0.00 Sweepin Lien Amount : 0.00  
 Closing Balance : 0.00 Last Statement Balance : 0.00

Cheque/User Ref No :

**Transaction** Details | User Defined Fields

Txn Date	Value Date	Description	Txn Literal	Cheque No	Dr/Cr	Orig. Brn.	Amount	Running Total
26/02/2014	30/08/2016	AUTO SWEEPOUT TO CASA 5010000003461	SOC	0	C	240	30,000.00	30,000.00

**Summary**  
 Total Debit Amount : 0.00 Dr. Count : 0  
 Total Credit Amount : 30,000.00 Cr. Count : 1

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

UDF OK Close Clear

## Field Description

Field Name	Description
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<b>Txn Date</b>	[Display] This column displays the date on which the transaction occurred.
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<b>Value Date</b>	[Display] This column displays the value date of the cheque. When a cheque is deposited to an account, the system uses the routing number to check the float days from the <b>Endpoint Float Maintenance</b> option and the working days from the <b>Calendar for End Point</b> option. The system generates the value date on which the cheque will be cleared. On the value date, the system updates the customer's available balance and credits the account with the cheque amount. For more information on maintaining value date, refer to the <b>Clearing Definitions</b> chapter in the <i>Definitions User's Guide</i> .
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<b>Field Name</b>	<b>Description</b>
<b>Description</b>	<p>[Display]</p> <p>This column displays the description of the transaction.</p> <p>This description is also displayed in the <b>CASA Statement of Account</b> (Fast Path: CH220) report.</p> <p>For clearing and other transactions, the narration entered by the teller is appended with the default transaction narration.</p> <p>This field also displays the exchange rate information if the transaction is done in foreign currency. For example, if in an IDR account, cash deposit of USD 1000 is done at exchange rate of 8900, the transaction description displays "Cash Deposit USD 1000.00 @8900.00".</p>
<b>Txn Literal</b>	<p>[Display]</p> <p>This column displays the short description of the transaction.</p> <p>The literal that can be used for debit of service charge can be SCD. This could appear in Customer Statement.</p>
<b>Cheque No</b>	<p>[Display]</p> <p>This column displays the cheque number if the transaction was performed by a cheque.</p> <p>This column displays the value as zero if the transaction was not performed by a cheque.</p>
<b>Dr/Cr</b>	<p>[Display]</p> <p>This column displays whether the transaction was a debit or a credit transaction.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• D – Debit</li> <li>• C – Credit</li> </ul>
<b>Orig. Brn.</b>	<p>[Display]</p> <p>This column displays the branch code where the transaction was performed.</p>
<b>Amount</b>	<p>[Display]</p> <p>This column displays the amount that was involved in the transaction.</p>
<b>Running Total</b>	<p>[Display]</p> <p>This column displays the balance in the account after performing the transaction.</p>
<b>Transaction Display</b>	<p>[Link]</p> <p>Click the link <b>Click to display</b>, to display the legs of a particular transaction.</p> <p>Transaction reference number will be logged along with other details.</p>

7. Double-click any of the record to view the details.



Field Name	Description
<b>Value Date</b>	<p>[Display]</p> <p>This field displays the value date of the cheque.</p> <p>When a cheque is deposited to an account, the system uses the routing number to check the float days from the <b>Endpoint Float Maintenance</b> option and the working days from the <b>Calendar for End Point</b> option.</p> <p>The system generates the value date on which the cheque is expected to be cleared. On the value date, the system updates the customer's available balance and credits the account with the cheque amount.</p> <p>For more information on maintaining a value date, refer to the <b>Clearing Definitions</b> chapter in the <i>Definitions User's Guide</i>.</p>
<b>Mnemonic Code</b>	<p>[Display]</p> <p>This field displays the mnemonic code of the transaction.</p>
<b>Trace No</b>	<p>[Display]</p> <p>This field displays the trace number of the transaction.</p>
<b>Posting Date</b>	<p>[Display]</p> <p>This field displays the posting date.</p> <p>The posting date is the date on which the transaction is posted to the accounts.</p> <p>Usually the transaction date and the posting date are the same, except in cases where the transaction date is a bank holiday.</p> <p>For example, the service charge for a transaction done in CASA is debited monthly on the last day of the month. In the month of July, if the date, on which the SC is levied, i.e. July 31, 2004 is a holiday, the bank will calculate the SC on July 30, 2004 and it will be debited to the account on August 1, 2004. In this case the transaction date will be August 1, 2004 and the posting date will be July 29, 2004.</p>
<b>Cheque Number</b>	<p>[Display]</p> <p>This field displays the cheque number if the transaction was performed by a cheque.</p>
<b>Debit/Credit</b>	<p>[Display]</p> <p>This field displays whether the transaction was a debit or a credit transaction.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• D – Debit</li> <li>• C – Credit</li> </ul>

<b>Field Name</b>	<b>Description</b>
<b>Batch No</b>	<p>[Display]</p> <p>This field displays the batch under which the transaction has been processed during EOD.</p>
<b>Txn Literal</b>	<p>[Display]</p> <p>This field displays the transaction literal code, which describes the type of transaction.</p>
<b>Amount Acy</b>	<p>[Display]</p> <p>This field displays the amount in the account currency, as defined in the product definition. The transactions on the account are always taken on the account currency.</p> <p>The amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p>
<b>User ID</b>	<p>[Display]</p> <p>This field displays the ID of the teller/operator who has entered the transaction.</p> <p>If the transaction is a system-executed process, this field displays the user name as system.</p>
<b>Txn CCY</b>	<p>[Display]</p> <p>This field displays the transaction currency.</p> <p>This is the currency in which the transaction had taken place.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.</p>
<b>Amount Tcy</b>	<p>[Display]</p> <p>This field displays the amount in the transaction currency.</p> <p>The transaction currency is the currency in which the customer wants to transact. The exchange rate values must be defined and downloaded.</p> <p>For example, If the customer wants the closeout amount to be paid in EUR (Euro), EUR is the transaction currency.</p>
<b>Authoriser</b>	<p>[Display]</p> <p>This field displays the name of the supervisor who has authorised the transaction.</p>
<b>Clearing Type</b>	<p>[Display]</p> <p>This field displays the clearing type of the cheque if the transaction is performed by cheque.</p>

Field Name	Description
<b>Deposit Type</b>	<p>[Display]</p> <p>This field displays the deposit type.</p> <p>The deposit type is one of 'General', 'Bulk ', 'ATM', 'Currency Chest' or 'Third Party' or 'None' for Cash deposit transaction or NULL for other type of transactions.</p> <p>This field is displayed for cash deposit transactions only. For other transactions, it will be NULL(i.e. blank).</p>
<b>Description</b>	<p>[Display]</p> <p>This field displays the description of the transaction.</p> <p>This description is also displayed in the <b>CASA Statement of Account</b> (Fast Path: CH220) report.</p> <p>For clearing and other transactions, the narration entered by the teller is appended with the default transaction narration.</p> <p>This field also displays the exchange rate information if the transaction is done in foreign currency. For example, if in an IDR account, cash deposit of USD 1000 is done at exchange rate of 8900, the transaction description displays "Cash Deposit USD 1000.00 @8900.00".</p>
<b>Existing PAN No</b>	<p>[Display]</p> <p>This field displays the PAN number of the primary customer of account or NULL.</p> <p>It displays NULL or blank in case the <b>Existing PAN No</b> is <b>NULL</b></p> <p>This field is displayed for cash deposit transactions only. For other transactions, it will be NULL(i.e. blank).</p>
<b>PAN No For Txn</b>	<p>[Display]</p> <p>This field displays the PAN number which was used for posting the transaction or NULL.</p> <p>In case the 'PAN No for Transaction' is NULL, it displays as NULL (i.e blank).</p> <p>This field is displayed for cash deposit transactions only. For other transactions, it will be NULL(i.e. blank).</p>
<b>Form 60 / 61</b>	<p>[Display]</p> <p>This field displays the 'Form 60' or 'Form 61' or None.</p> <p>In case the 'PAN No for Transaction' is NULL, it displays as NULL (i.e blank).</p>
<b>Service Charge</b>	<p>[Display]</p> <p>This field displays the service charge code attached to the transaction.</p>

Field Name	Description
<b>Txn Ref No</b>	[Display] This field displays the transaction reference number assigned to identify the transaction.
<b>User Ref No</b>	[Display] This field displays the user reference number assigned to identify the user.

8. Click on the **User Defined Fields** tab to view the UDF details.

## User Defined Fields

The system displays the UDF details captured for the related transaction of the customer. The UDF details are captured for various purposes like AML, Debit card transactions etc. An example for the UDF details captured for a specific transaction (AML purpose) is provided.

The screenshot shows the 'Statement Inquiry' application window. It contains several sections:

- Account Details:** Account No: 5010000003435, Name: NISHANKMAT2, Customer ID: 603918, Branch: 240 MAIN BRANCH, Status: Account Open Regular, Currency: INR, Annual Equivalent Rate: 4.06040, Product: 10001-Savings Account - Liability - Quarterly.
- Account Purchase Line:** CP Limit: 0.00, Utilised CP Limit: 0.00, Lim Exp Dt: [empty].
- Statement Period:** Current (selected), Start Date: 30/08/2016, End Date: 02/09/2016, Last Statement Date: 29/08/2016.
- Balance Details:** Net Balance: 18,000.00, OD Limit: 0.00, Opening Balance: 0.00, Sweepin Lien Amount: 0.00, Closing Balance: 0.00, Last Statement Balance: 0.00.
- User Defined Fields Table:**

User Defined Fields	Value
Authorisation Code	0
Merchant Information	MUMBAI_IND,7777
Microfilm No	212312312312312
Purchase Date	31-01-2016
Transaction Amount	25000
Transaction Ccy	440
- Summary:** Total Debit Amount: 2,000.00, Dr. Count: 1, Total Credit Amount: 20,000.00, Cr. Count: 1.
- Navigation:** Buttons for UDF, OK, Close, Clear.

## Field Description

Field Name	Description
<b>Authorisation Code</b>	[Display] This field displays the authorisation code for the debit card transaction uploaded through GEFU.

<b>Field Name</b>	<b>Description</b>
<b>Merchant Information</b>	[Display] This field displays information about merchant city, merchant country and merchant category separated by commas as per the file upload.
<b>Microfilm No</b>	[Display] This field displays the microfilm number.
<b>Purchase Date</b>	[Display] This field displays the purchase date of transaction.
<b>Transaction Amount</b>	[Display] The field displays the original transaction amount as per the file upload.
<b>Transaction Ccy</b>	[Display] This field displays the transaction currency.

9. Click the **Close** button.

## 1.96. CH051 - Account Capitalization History Inquiry

This option gives details of the interest capitalized in the account and the tax deducted, if any. For the given date range, the system displays all the transactions, with balance before and after capitalization, interest amount, capitalization frequency, etc. This option can be used for both debit and credit interest capitalization type.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To view account capitalization history

1. Type the fast path **CH051** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Inquiries > Account Capitalization History Inquiry**.
2. The system displays the **Account Capitalization History Inquiry** screen.

### Account Capitalization History Inquiry

### Field Description

Field Name	Description
------------	-------------

Field Name	Description
<b>Account No</b>	[Mandatory, Numeric, 14] Type the valid account number.
<b>Start Date</b>	[Mandatory, Pick List, dd/mm/yyyy] Select the date from which you want the details of the account capitalization history from the pick list. This field cannot be less than the process date.
<b>End Date</b>	[Mandatory, Pick List, dd/mm/yyyy] Select the date up to which you want the details of the account capitalization history from the pick list.

Column Name	Description
<b>Capitalization Date</b>	[Display] This column displays the last interest capitalization date.
<b>Capitalization Type</b>	[Display] This column displays the type of capitalization. The options are: <ul style="list-style-type: none"> <li>• Debit</li> <li>• Credit</li> </ul>
<b>Balance Before</b>	[Display] This column displays the balance before interest capitalization.
<b>Balance After</b>	[Display] This column displays the balance after interest capitalization.
<b>Interest Amount</b>	[Display] This column displays the amount of interest capitalised.
<b>Frequency</b>	[Display] This column displays the frequency in which the interest will be capitalised.
<b>Tax 1</b>	[Display] This column displays the tax 1 amount on the capitalised interest.
<b>Tax 2</b>	[Display] This column displays the tax 2 amount on the capitalised interest.

3. Enter the CASA account number and press the **<Tab>** or **<Enter>** key.
4. Select the start date and end date from the pick list.
5. Click the **Ok** button.

6. The system displays the account capitalization history details.

### Account Capitalization History Inquiry

Account Capitalization History Inquiry\*

Account No : 6000000046440  
Start Date : 15/11/2007  
End Date : 15/12/2007

First Previous 1 / 1 Next Last

Capitalization Date	Capitalization Type	Balance Before	Balance After	Interest Amount	Frequency	Tax1	Tax2
30/11/2007	Credit	1,000.00	1,000.27	0.27	Monthly	0.00	0.00

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

OK Close Clear

7. Click the **Close** button.

## 1.97. BAM24 - Account Status Audit Trail Inquiry

This option allows you to view the various stages through which a CASA/Loan account has progressed. If the account status has been changed by a user, the system records the details along with the last modified date and the supervisor ID. The previous and current status, the authorizer who sanctioned the status change, the date of maintenance and description are displayed for each status change on the account. The status of the account can be closed, closed today, written off, paid off, partially discharged, etc.

The status of a CASA account can be maintained using the **Account Status Maintenance** (Fast Path: CHM21) option. The status of a loan account can be maintained using the **Loans Account Status Change Maintenance** (Fast Path: LN101) option.

### Definition Prerequisites

- CHM21 - Account Status Maintenance
- LN101 - Loans Account Status Change Maintenance

### Modes Available

Not Applicable

### To perform account status audit trail inquiry

1. Type the fast path **BAM24** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Inquiries > Account Status Audit Trail Inquiry**.
2. The system displays the **Account Status Audit Trail Inquiry** screen.

## Account Status Audit Trail Inquiry

Account Status Audit Trail Inquiry\*

Account No:  Name:

**Status Change Details**

Previous Status	Current Status	Authorised By	Last Mnt Date	Description

0 /0

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

UDF OK Close Clear

### Field Description

Field Name	Description
<b>Account No</b>	[Mandatory, Numeric, 14] Type the CASA/Loan account number.
<b>Name</b>	[Display] This field displays the name of the customer who holds the CASA/Loan account.

Column Name	Description
<b>Status Change Details</b>	
<b>Previous Status</b>	[Display] This column displays the status of the account prior to its current status.

Column Name	Description
<b>Current Status</b>	<p>[Display]</p> <p>This column displays the current status of the account.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Closed</li> <li>• Restricted</li> <li>• Blocked</li> <li>• Dormant</li> <li>• Open Today</li> <li>• Closed Today</li> <li>• Dormant</li> <li>• Written Off</li> <li>• Paid Off</li> <li>• Partially Discharged</li> </ul>
<b>Authorised By</b>	<p>[Display]</p> <p>This column displays the login ID of the person who has authorised the modified account status.</p> <p>The user ID of the authoriser is automatically saved when a transaction is authorised. The system displays the user ID as the checker of the transaction.</p>
<b>Last Mnt Date</b>	<p>[Display]</p> <p>This column displays the date on which the account status was last changed.</p>
<b>Description</b>	<p>[Display]</p> <p>This column displays the description of the decision for the change in account status.</p>

3. Enter the account number and press the **<Tab> or <Enter>** key.
4. The system displays the account status audit trail details.
5. Click the **Close** button.

## 1.98. AC040 - Asset Agreement Inquiry

This option is used to inquire about the agreement and limit linkage for accounts and customers. The linkage is maintained only with relation to the primary customer in case of a joint account. One agreement number can be linked to various overdraft limits and loan accounts. The system displays the agreement details such as agreement number, date, application ID for the selected search criteria. For CASA accounts the agreement numbers are maintained in the **Od Limit Master Maintenance** (Fast Path:CHM07) option and for loan accounts it is maintained in the **Loan Direct Account Opening** (Fast Path: LN057) option.

### Definition Prerequisites

- LN057 - Loan Direct Account Opening
- CHM07 - OD Limit Master Maintenance

### Modes Available

Not Applicable

### To inquire about asset agreements

1. Type the fast path **AC040** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Asset Agreement Inquiry**.
2. The system displays the **Asset Agreement Inquiry** screen.

### Asset Agreement Inquiry

Asset Agreement Inquiry\*

Customer Information

Search Criteria :  Agreement No :

ID :  IC :

FullName :  Short Name :

Agreement Number	Agreement Date	Account Number	Application Id	Limit Number	Agreement Maturity Date
------------------	----------------	----------------	----------------	--------------	-------------------------

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

UDF Inquire Close Clear

## Field Description

Field Name	Description
<b>Customer Information</b>	
<b>Search Criteria</b>	<p>[Mandatory, Drop- Down]</p> <p>Select the search criteria to search the customer from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"><li>• Agreement No</li><li>• Customer Ic</li><li>• Customer Id</li></ul>
<b>Agreement No</b>	<p>[Conditional, Alphanumeric, 16, Pick List]</p> <p>Type the agreement number.</p> <p>This field is enabled if the <b>Agreement No</b> option is selected in the <b>Search Criteria</b> drop-down list.</p> <p>If the <b>Customer Id</b> option is selected from the <b>Search Criteria</b> drop-down list, then select the appropriate agreement number from the pick list.</p>
<b>ID</b>	<p>[Conditional, Numeric, 10]</p> <p>Type the ID of the customer.</p> <p>This field is enabled if the <b>Customer Id</b> option is selected in the <b>Search Criteria</b> drop-down list.</p> <p>If the <b>Agreement No</b> or <b>Customer Ic</b> option is selected from the drop-down list, then this field displays the id of the customer.</p>
<b>IC</b>	<p>[Conditional, Alphanumeric, 30]</p> <p>Type the identification code of the customer.</p> <p>This field is enabled if the <b>Customer Ic</b> option is selected in the <b>Search Criteria</b> drop-down list.</p> <p>If the <b>Agreement No</b> or <b>Customer Id</b> option is selected from the drop-down list, then this field displays the IC of the customer.</p>
<b>Full Name</b>	<p>[Display]</p> <p>This field displays the full name of the customer.</p> <p>The name of the customer is defaulted from the <b>Customer Addition</b> (Fast Path: 8053) option.</p>
<b>Short Name</b>	<p>[Display]</p> <p>This field displays the short name of the customer.</p>
<b>Column Name</b>	<b>Description</b>

Column Name	Description
<b>Agreement Number</b>	[Display] This column displays the agreement number which is linked to the limit of the CASA or loan account number.
<b>Agreement Date</b>	[Display] This column displays the agreement date.
<b>Account Number</b>	[Display] This column displays the CASA account (to which limit has been sanctioned) or the loan account of the customer to which the agreement number is linked.
<b>Application Id</b>	[Display] This field displays the application ID attached to an agreement number.
<b>Limit Number</b>	[Display] This column displays the limit number if the account number is a CASA account number. If it is a loan account number, then this field will be blank.
<b>Agreement Maturity Date</b>	[Display] This field displays the agreement maturity date before the first disbursement. Subsequently loan maturity date is displayed. For an over draft limit it displays the last limit expiry date, among different active limits attached to an account.

3. Select the search criteria from the drop-down list.
4. Depending upon the option selected in the **Search Criteria** drop-down list, enter the relevant information.
5. Click the **Inquire** button.
6. The system displays the asset agreement details.

## Asset Agreement Inquiry

Asset Agreement Inquiry\*

Customer Information

Search Criteria : Agreement No [v] Agreement No : 000001 [w]

ID : 605583 IC : 7777777777777777

FullName : CHARLES BARKLEY Short Name : CHARLESBARKLEY

Agreement Number	Agreement Date	Account Number	Application Id	Limit Number	Agreement Maturity Date
000001	30-11-2008	65000001915440	0000001	1	01-01-2010
000001	30-11-2008	65000001915440	0000003	3	01-01-2010
000001	30-11-2008	65000001915440	000002	2	01-01-2010
000001	30-11-2008	65000001915440	000009	4	01-01-2010
000001	30-11-2008	65000001926440	000005	2	30-11-2010
000001	30-11-2008	65000001926440	00004	1	30-11-2010
000001	30-11-2008	65000001926440	00006	3	30-11-2010
000001	30-11-2008	70000001556440	000001		30-11-2010
000001	30-11-2008	70000001561440	000002		01-09-2009
000001	30-11-2008	70000001564440			01-01-2010

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

UDF Inquire Close Clear

7. Click the **Close** button.

## 1.99. BAM93 - Direct Debit Transaction Inquiry

Banks provide direct debit services to the customers for payment of utility bills. The beneficiary company details and the customer mandates need to be maintained in the system for availing this facility by using the **Billing Master Maintenance** (Fast Path: BAM05) option and **Direct Debit Mandate Maintenance** (Fast Path: BAM06) option.

Using **GEFU**<sup>28</sup> file upload facility, the execution of direct debit transactions for CASA accounts can be made. The system validates for mandate number, beneficiary agreement, payer account number etc. and after successful validations passes the accounting entries including application of SC. The system will reject the transactions for reasons like insufficient funds etc. An extract will be generated for successful and rejected transactions and will be sent back to the external system in the form of a file.

The **Direct Debit Transaction Inquiry** option is used to inquire about the transaction details for a CASA account for a specified period for the selected or all the beneficiary accounts.

### Definition Prerequisites

- BAM05 - Billing Master Maintenance
- BAM06 -Direct Debit Registration
- GEFU file upload for Direct Debit transactions

### Modes Available

Not Applicable

### To inquire about the direct debit transactions

1. Type the fast path **BAM93** and click **Go** or navigate through the menus to **Global Definitions > Master > Direct Debit Transaction Inquiry**.
2. The system displays the **Direct Debit Transaction Inquiry** screen.

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<sup>28</sup>(Generic External File Upload)

## Direct Debit Transaction Inquiry

Account No :

From Date :  To Date :

Beneficiary Code :

Transaction Summary | Transaction Details

First Previous  /  Next Last

Txn Date	Mandate Number	Payer Account Number	Beneficiary Code	Beneficiary Name	Amount	Transaction Status

Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
<input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>										

### Field Description

Field Name	Description
<b>Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the payer's account number for which direct debit transaction inquiry is to be made.</p> <p>The account should be in regular status.</p> <p>The system displays the name of the account or customer in the adjacent field.</p>
<b>From Date</b>	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the date from which the direct debit transaction inquiry is to be made from the pick list.</p> <p>The value in this field cannot be a future date.</p>
<b>To Date</b>	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the date till which the direct debit transaction inquiry is to be made from the pick list.</p>

Field Name	Description
<b>Beneficiary Code</b>	<p>[Optional, Pick List]</p> <p>Select the beneficiary code for which the direct debit transaction inquiry is to be made from the pick list.</p> <p>Beneficiary codes are defined in the <b>Billing Master Maintenance</b> (Fast Path: BAM05) option.</p> <p>If Beneficiary code is not selected, then direct debit transactions for all the beneficiaries are displayed.</p>

3. Enter the account number and press the <Tab> or <Enter> key.
4. Select the from date and to date from the pick list.

### Direct Debit Transaction Inquiry

Account No : 60000000156440 BARAKHOBAMA

From Date : 01/01/1800 To Date : 10/12/2008

Beneficiary Code : ...

Transaction Summary | Transaction Details

First Previous | 0 / 0 | Next Last

Txn Date	Mandate Number	Payer Account Number	Beneficiary Code	Beneficiary Name	Amount	Transaction Status
----------	----------------	----------------------	------------------	------------------	--------	--------------------

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

UDF OK Close Clear

5. Click the **OK** button.
6. The system displays the direct debit transactions in the **Transaction Summary** tab.

## Transaction Summary

Direct Debit Transaction Inquiry\*

Account No : 60000000156440 SARAKHOBAMA  
 From Date : 12/12/2005 To Date : 10/12/2008  
 Beneficiary Code :

Transaction Summary | Transaction Details |

First Previous 1 / 1 Next Last

Txn Date	Mandate Number	Payer Account Number	Beneficiary Code	Beneficiary Name	Amount	Transaction Status
20081121161938	8000000404	60000000156440	59	BROP-02.8.17.BAM05.4		Pass
20081124103606	8000000404	60000000156440	44	BROP-02.8.2.BAM05.32		Pass
20081121161431	8000000404	60000000156440	59	BROP-02.8.17.BAM05.4		Pass

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

UDF OK Close Clear

## Field Description

Column Name	Description
<b>Txn Date</b>	[Display] This column displays the transaction date i.e. direct debit payment execution date.
<b>Mandate Number</b>	[Display] This column displays the mandate number.
<b>Payer Account Number</b>	[Display] This column displays the payer's account number.
<b>Beneficiary Code</b>	[Display] This column displays the beneficiary code.
<b>Beneficiary Name</b>	[Display] This column displays the name of the beneficiary.
<b>Amount</b>	[Display] This column displays the direct debit amount.

Column Name	Description
<b>Transaction Status</b>	<p>[Display]</p> <p>This column displays the transaction status i.e. execution status of direct debit payment.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Pass</li> <li>• Fail</li> </ul>

7. Double click on the appropriate record to enable the Transaction Details tab.

### Transaction Details

**Direct Debit Transaction Inquiry\***

Account No : 60000000156440 BARAKHOBAMA

From Date : 12/12/2005 To Date : 10/12/2008

Beneficiary Code : [ ]

Transaction Summary | **Transaction Details**

**Beneficiary Details**

Beneficiary Account Number : 60000000157440

Beneficiary Bank Branch : 9999

**Payer Account Details**

Service Recipient Number : 0

**Transaction Details**

Transaction Currency : 440

Failure Description : [ ]

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

UDF | OK | Close | Clear

### Field Description

Column Name	Description
<b>Beneficiary Details</b>	
<b>Beneficiary Account Number</b>	<p>[Display]</p> <p>This field displays the beneficiary account number.</p>

<b>Column Name</b>	<b>Description</b>
<b>Beneficiary Bank Branch</b>	[Display] This field displays the name of the beneficiary bank branch.
<b>Payer Account Details</b>	
<b>Service Recipient Number</b>	[Display] This field displays the service recipient number.
<b>Transaction Details</b>	
<b>Transaction Currency</b>	[Display] This field displays the transaction currency.
<b>Failure Description</b>	[Display] This field displays the reason for failure of rejected transactions.

8. Click the **Close** button.

## 1.100. CH039 - CASA /TD Sweep In Inquire

Sweep In maintenance between a TD and CASA account is maintained using the **Sweep In Maintenance** (Fast Path: CHM39) option. Using this option, you can inquire the various accounts that are linked as part of sweep in transactions on the basis of the sweep in provider account number.

### Definition Prerequisites

- CHM39 - Sweep In Maintenance

### Modes Available

Not Applicable

### To view the sweep in details

1. Type the fast path **CH039** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Inquiries > CASA /TD Sweep In Inquire**.
2. The system displays the **CASA /TD Sweep In Inquire** screen.

### CASA TD Sweep In Inquire

**CASA/TD Sweep In Inquire\***

**Enter Sweep In Provider Details**

Account Number :  Product Code :

Customer Id :  Customer Name :

List of Sweep in Beneficiaries | Sweep In Details

Account Number	Account Name	Product Code	Account Status	Account Currency	Sweep In Instruction Number
----------------	--------------	--------------	----------------	------------------	-----------------------------

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

UDF | OK | Close | Clear

### Field Description

Field Name	Description
------------	-------------

Field Name	Description
<b>Enter Sweep in Provider Details</b>	
<b>Account Number</b>	[Mandatory, Numeric, 14, Pick List] Type the CASA / TD provider account number for which sweep in inquiry is to be made or select it from the pick list.
<b>Product Code</b>	[Display] This field displays the product code under which the provider account is opened.
<b>Customer ID</b>	[Display] This field displays the customer ID.
<b>Customer Name</b>	[Display] This field displays the name of the customer.

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. The system displays the sweep in provider details.

### CASA TD Sweep In Inquire

**Enter Sweep In Provider Details**

Account Number : 99993010001244 Product Code : 301-Resident TD - Regular  
 Customer Id : 604940 Customer Name : EDWARD CULLENS

List of Sweep in Beneficiaries | Sweep In Details

Account Number	Account Name	Product Code	Account Status	Account Currency	Sweep In Instruction Number
06049400000016	EDWARD CULLENS	301	ACCOUNT OPEN REGULAR	104	1

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

LDF OK Close Clear

5. The beneficiary account details are displayed in the **List of Sweep in Beneficiaries** tab.

## List of Sweepin Beneficiaries

**CASA/TD Sweep In Inquire\*** 🔄 📄 ✖

**Enter Sweep In Provider Details**

Account Number :   Product Code :

Customer Id :  Customer Name :

List of Sweep in Beneficiaries

Account Number	Account Name	Product Code	Account Status	Account Currency	Sweep In Instruction Number
06049400000016	EDWARD CULLENS	301	ACCOUNT OPEN REGULAR	104	1

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

### Field Description

Field Name	Description
<b>Account Number</b>	[Display] This column displays the account numbers of the beneficiaries that are receiving funds from the provider account.
<b>Account Name</b>	[Display] This column displays the account name corresponding to the account number.
<b>Product Code</b>	[Display] This column displays the product code under which the beneficiary account is opened.
<b>Account Status</b>	[Display] This column displays the account status.
<b>Account Currency</b>	[Display] This column displays the account currency.

Field Name	Description
<b>Sweep In Instruction Number</b>	[Display] This column displays the sweep in instruction number as maintained in the <b>Sweep In Maintenance</b> (Fast Path: CHM39) option.

- Double-click on any of the records in the **List of Sweep in Beneficiaries** tab. The system displays the **Sweep in Details** tab.

## Sweep In Details

This tab displays the details based on the values maintained in the **Sweep In Maintenance** (Fast Path: CHM39) option.

The screenshot shows the 'CASA/TD Sweep In Inquire\*' application window. The 'Sweep In Details' tab is active, displaying the following information:

- Enter Sweep In Provider Details:**
  - Account Number: 99993010001244
  - Product Code: 301-Resident TD - Regular
  - Customer Id: 604940
  - Customer Name: EDWARD CULLENS
- List of Sweep in Beneficiaries | Sweep In Details:**
  - Account Number: 06049400000016
  - Currency Name: INR
  - Customer Name: EDWARD CULLENS
  - Product Code: 1 - SAVINGS REGULAR - DAILY BALANCE
  - Instruction Number: 1
- Sweep In Provider Details:**
  - Account Number: 99993010001244
  - Currency Name: INR
  - Customer Name: EDWARD CULLENS
  - Product Code: 301-Resident TD - Regular
  - Limit Reset Frequency: None
  - Maximum Sweep in Limit: 10,000.00
- Record Details:**

Input By	Authorised By	Last Mnt. Date	Last Mnt. Action	Authorised
TRAJI	SRAJI	04/12/2009 10:44:25	Authorize	<input checked="" type="checkbox"/>

At the bottom of the window, there is a navigation bar with buttons for 'UDF', 'OK', 'Close', and 'Clear'. A 'Cancel' button is also present near the Record Details table.

## Field Description

Field Name	Description
<b>Account Number</b>	[Display] This field displays the account number of the beneficiary.
<b>Currency Name</b>	[Display] This field displays the currency name.

Field Name	Description
<b>Customer Name</b>	[Display] This field displays the name of the customer.
<b>Product Code</b>	[Display] This field displays the product under which the beneficiary account is opened.
<b>Instruction Number</b>	[Display] This field displays the instruction number.
<b>Sweep In Provider Details</b>	
<b>Account Number</b>	[Display] This field displays the sweep in provider account number. A provider account can be any regular CASA or TD account.
<b>Currency Name</b>	[Display] This field displays the currency name.
<b>Customer Name</b>	[Display] This field displays the name of the primary customer who holds the provider account.
<b>Product Code</b>	[Display] This field displays the product code under which the provider account is opened.
<b>Limit Reset Frequency</b>	[Display] This field displays the frequency to reset the sweep in limit amount for the provider account.
<b>Maximum Sweep in Limit</b>	[Display] This field displays the maximum sweep in limit for the provider account.

- Click the **Cancel** button to view the **List of Sweep in Beneficiary** tab. You can click on any other beneficiary record to view the relevant details.  
OR  
Click the **Close** button to exit.

## 1.101. CH033 - Average Quarterly / Monthly Balance Inquiry

Banks expect their customers to maintain a good average balance in their CASA account. This is an important criteria to know how valuable a customer is to the bank. The banks define a minimum level of average quarterly / monthly balance to be maintained by the customer. They also provide additional service or concession in service charges for maintaining good average balance in the CASA account.

Using this option, you can view the average quarterly and monthly balance of the CASA account.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To view the average quarterly / monthly balance

1. Type the fast path **CH033** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Inquiries > Average Quarterly / Monthly Balance Inquiry**.
2. The system displays the **Average Quarterly / Monthly Balance Inquiry** screen.

### Average Quarterly / Monthly Balance Inquiry

Average Quarterly/Monthly Balance Inquiry\*

Account No :

Month	Average Monthly Balance	Average Quarterly Balance
-------	-------------------------	---------------------------

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

UDF OK Close Clear

### Field Description

<b>Field Name</b>	<b>Description</b>
<b>Account No</b>	[Mandatory, Numeric,16] Type the CASA account number for which <b>AMB</b> <sup>29</sup> / <b>AQB</b> <sup>30</sup> balance is to be inquired. The account title is displayed in the adjacent field.

<b>Column Name</b>	<b>Description</b>
<b>Month</b>	[Display] This column displays the months against which AMB/AQB is displayed .
<b>Average Monthly Balance</b>	[Display] This column displays the average monthly balance.
<b>Average Quarterly Balance</b>	[Display] This column displays the average quarterly balance.

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

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<sup>29</sup>(Average Monthly Balance)

<sup>30</sup>(Average Quarterly Balance)

## Average Quarterly / Monthly Balance Inquiry

Average Quarterly/Monthly Balance Inquiry\*

Account No :

Month	Average Monthly Balance	Average Quarterly Balance
<b>February</b>	<b>5,600,000.00</b>	<b>0.00</b>
January	5,600,000.00	0.00
December	180,645.16	175,000.00
November	0.00	0.00

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

5. Click the **Close** button.

## 1.102. 7116 - Amount Based Account Image Display

Using this option, you can view the Account Operating Instruction, the amount slabs under which the financial transaction falls, mode of operation along with the signature images on the basis of the details maintained through the **Amount Based Operating Instruction Maintenance** ( Fast Path: 7115) option. During the time of signature verification, only those corresponding customer ids and signature images are displayed which are applicable to the transaction amount. This transaction would normally be invoked from another financial transaction requiring an image / account operating instruction verification. If the transaction is invoked directly or if the transaction amount is not entered, all the slabs (Instructions) maintained for that account will be displayed.

### Definition Prerequisites

- 7102 - Link Cust Image
- 7104 - Authorize Captured Image
- 7115 - Amount Based Operating Instruction Maintenance
- CIM28 - Account Operating Instruction Maintenance

### Modes Available

Not Applicable

### To view the account image and amount details

1. Type the fast path **7116** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Amount Based Account Image Display**.
2. The system displays the **Amount Based Account Image Display** screen.

## Amount Based Account Image Display

### Field Description

Field Name	Description
<b>Account No</b>	[Mandatory, Numeric, 14] Type the CASA or TD account number for which the amount based account operating instructions are to be viewed. The name of the account holder is displayed in the adjacent field.
<b>Account Status</b>	[Display] This field displays the account status.
<b>Currency</b>	[Display] This field displays the account currency corresponding to the account number.
<b>Branch Name</b>	[Display] This field displays the branch name where the account is maintained.
<b>Amount</b>	[Optional, Numeric, 13, Two] Type the amount based on which the relevant details are to be viewed.

Field Name	Description
<b>Account Based Operating Instructions</b>	[Display] This field displays the account operating instructions as defined in the <b>Account Operating Instruction Maintenance</b> (Fast path: CIM28) option. The special characters and the paragraphs captured therein will be displayed on "as is where is" basis.

- Enter the account number and press the <Tab> or <Enter> key.
- Enter the amount. The system displays the relevant details in the **Amount Based Operating Instruction** section.

### Amount Based Account Image Display

- Double-click on any record to view details in the **Amount Based Operating Instruction** Tab, system displays the details of customers linked to the operating instruction in the **Amount Based Account Image Display** section.

**Note:** The **Amount Based Operating Instruction Display** tab details depends on the mode of operation maintained for the account.

### Field Description

Column Name	Description
-------------	-------------

Column Name	Description
<b>Instr. No</b>	[Display] This column displays the sequential operating instruction number.
<b>Amount From</b>	[Display] This column displays the minimum amount for slab.
<b>Amount To</b>	[Display] This column displays the maximum amount for slab.
<b>Mode Of Operation</b>	[Display] This column displays the mode of operation.
<b>No Of Signatures</b>	[Display] This column displays the number of signatures in the account.
<b>Amount Based Account Image Display</b>	
<b>Customer Id</b>	[Display] This column displays the FLEXCUBE customer ID.
<b>Customer Name</b>	[Display] This column displays the name of the customer.
<b>Group</b>	[Display] This column displays the group of the customer.
<b>Description</b>	[Display] This column displays the group name to which the customer is attached.
<b>Show Image</b>	[Link] Double-click the <b>Click to Display</b> link to view the Signature/Image screen.
<b>Verified (Y/N)</b>	[Conditional, Toggle] Select the check box to change the status of the toggle. The default value for the toggle is <b>N</b> . This field is enabled if the image is verified, after you double-click on the <b>Click to Display link</b> in the <b>Show Image</b> column.

### All Customer Display

This tab displays all the customers who are linked to the account.

Amount Based Account Image Display \*

Account No : 5010000000120 PRASHANT BHASKARRAO DHANFULE  
 Account Status: Account Open Regular Currency: INR  
 Branch Name: 2373 Memari  
 Amount: 3

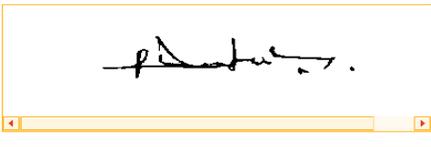
Account Based Operating Instructions  
 ISHDUKSUKADUJ@@GHJHG

Amount Based Operating Instructioin Display | All Customer Display | Customer/Account Memo Display

All Customer Based Image Display

Customer Id	Customer Name	Cust Reln	Ver/View
50000057	PRASHANT BHASKARRAO DHANFULE	SOW	Y

PRASHANT BHASKARRAO DHANFULE



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

UDF OK Close Clear

## Field Description

Column Name	Description
-------------	-------------

### All Customer Based Image Display

<b>Customer Id</b>	[Display] This column displays the FLEXCUBE customer Id.
<b>Customer Name</b>	[Display] This column displays the full name of the customer.
<b>Cust Reln</b>	[Display] This column displays the customer account relationship.
<b>Ver/View</b>	[Conditional, Toggle] Select the check box to change the status of the toggle. The default value for the toggle is <b>N</b> . This field is enabled if the image is verified, after you double-click on the <b>Click to Display link</b> in the <b>Show Image</b> column.

**Note:** If the signature/image is not attached to the customer, the "Image not available" error message appears.

- System automatically changes the value in the **Ver/View** field.



<b>Column Name</b>	<b>Description</b>
<b>Memo End Date</b>	[Display] This column displays the end date of the memo.
<b>Reason</b>	[Display] This column displays the reason associated with the memo.
<b>Memo Date</b>	[Display] This column displays the date of the memo.

7. Click the **Close** button.

## 1.103. CH012 - CASA Tax Deduction Inquiry

Using this option you can view the TDS details of a customer across all branches. You can view customer wise, account wise and transaction wise details.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To view TDS in CASA

1. Type the fast path **CH012** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > CASA Tax Deduction Inquiry**.
2. The system displays the **CASA Tax Deduction Inquiry** screen.

### CASA Tax Deduction Inquiry

The screenshot shows the 'CASA Tax Deduction Inquiry' application window. At the top, there are date pickers for 'From Date' and 'To Date', both set to 31/07/2008. Below these are input fields for 'Customer ID', 'Name', and 'TDS Rate'. A tabbed interface is present with three tabs: 'CustomerWise Details' (selected), 'AccountWise Details', and 'Transaction Details'. Under the 'CustomerWise Details' tab, a table is displayed with the following columns: 'Branch Code', 'Total Balance', 'Interest Paid', and 'Tax Deducted'. The table is currently empty. At the bottom of the window, there is a navigation bar with buttons for 'UDF', 'OK', 'Close', and 'Clear'.

### Field Description

Field Name	Description
------------	-------------

Field Name	Description
<b>From Date</b>	[Mandatory, Pick List, dd/mm/yyyy] Type the start date or select it from the pick list.
<b>To Date</b>	[Mandatory, Pick List, dd/mm/yyyy] Type the end date or select it from the pick list.
<b>Customer ID</b>	[Mandatory, Numeric, 10] Type the customer ID.
<b>Name</b>	[Display] This field displays the customer name.
<b>TDS Rate</b>	[Display] This field displays the TDS rate.

3. Enter the from date, to date and customer ID and press the <Tab> or <Enter>key.

### CASA Tax Deduction Inquiry

5. Click the **Ok** button. The system displays the CASA tax details.

## CustomerWise Details

**CASA Tax Deduction Inquiry\***

From Date : 01/01/2007 To Date : 31/07/2008  
 Customer ID : 100000019 Name : ROMIL GUPTA TDS Rate : 10

CustomerWise Details | AccountWise Details | Transaction Details

Branch Code	Total Balance	Interest Paid	Tax Deducted
240	3,24,88,971.78	49,641.78	5,114.00

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

UDF | OK | Close | Clear

### Field Description

Column Name	Description
<b>Branch Code</b>	[Display] This column displays the branch code. It displays all the branches where customer holds accounts and are taxable.
<b>Total balance</b>	[Display] This column displays the total balance. It is the current book balance of all the accounts of the customer in respective branches.
<b>Interest Paid</b>	[Display] This column displays the interest paid by the customer.
<b>Tax Deducted</b>	[Display] This column displays the total tax deducted.

- Double click the records in the grid to view the details in the tab screen.

## AccountWise Details

This tab displays the account wise TDS summary for the selected branch.

The screenshot shows the 'CASA Tax Deduction Inquiry' application window. At the top, there are input fields for 'From Date' (01/01/2007), 'To Date' (31/07/2008), 'Customer ID' (100000019), 'Name' (ROMIL GUPTA), and 'TDS Rate' (10). Below these fields are three tabs: 'CustomerWise Details', 'AccountWise Details' (which is selected), and 'Transaction Details'. The 'AccountWise Details' tab displays a table with the following data:

Account No	Tax Waived	Interest Paid	Tax Deducted	TDS Code
30100000004181	Y	24,820.89	2,557.00	201
30100000004206	Y	24,820.89	2,557.00	201

At the bottom of the window, there is a navigation bar with buttons for 'UDF', 'OK', 'Close', and 'Clear'. Above these buttons are several menu items: Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, and Travellers Cheque.

### Field Description

Column Name	Description
<b>Account No</b>	[Display] This column displays all the account number's of the customer for which tax is applicable.
<b>Tax Waived</b>	[Display] This column displays whether tax is waived or not.
<b>Interest Paid</b>	[Display] This column displays the amount of interest paid by the customer.
<b>Tax Deducted</b>	[Display] This column displays the amount of tax deducted.
<b>TDS Code</b>	[Display] This column displays the TDS code.

## Transaction Details

**CASA Tax Deduction Inquiry\***

From Date : 01/01/2007 To Date : 31/07/2008  
 Customer ID : 100000019 Name : ROMIL GUPTA TDS Rate : 10

CustomerWise Details | AccountWise Details | **Transaction Details**

Account Number : 30100000004181 Account Currency : INR

Interest Amount (LCY)	Tax Amount	Process Date	Value Date	Remit Date	Challan No
24,820.89	2,557.00	27/08/2010	30/06/2008	01/01/1800	0

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

UDF | OK | Close | Clear

### Field Description

Field Name	Description
<b>Account Number</b>	[Display] This field displays the account number.
<b>Account Currency</b>	[Display] This field displays the account currency.
Column Name	Description
<b>Interest Amount (LCY)</b>	[Display] This column displays the interest amount in local currency.
<b>Tax Amount</b>	[Display] This column displays the tax amount.
<b>Process Date</b>	[Display] This column displays the process date.
<b>Value Date</b>	[Display] This column displays the value date.

<b>Column Name</b>	<b>Description</b>
<b>Remit Date</b>	[Display] This column displays the remittance date.
<b>Challan No</b>	[Display] This column displays the tax challan number.

## 1.104. CH501 - Online Trading Hold Inquiry

Using this option you can inquiry the online trading holds on CASA accounts. The system displays all the holds based on the inputs provided.

This transaction enables inquiry on holds created in the account of HDFC Securities Limited during the day. Holds added by an external application running in HDFC Securities apply hold on CASA account using a specific type.

### Definition Prerequisites

- CHM33 - Hold Funds Maintenance

### Modes Available

Not Applicable

### To inquire the hold on online trading

1. Type the fast path **CH501** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Account Transactions > Inquiries > Online Trading Hold Inquiry**.
2. The system displays the **Online Trading Hold Inquiry** screen.

### Online Trading Hold Inquiry

Online Trading Hold Inquiry\*

Account Number :  Account Title :

Branch Code :  Case Product Code :

Customer Id:  Account Status :

Start Date :  End Date :

Date of HSI hold creation	Agency Code	Hold Amount	Hold Description
---------------------------	-------------	-------------	------------------

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

UDF | Inquire | Close | Clear

## Field Description

<b>Field Name</b>	<b>Description</b>
<b>Account Number</b>	[Mandatory, Numeric, 14] Type the CASA Account number on which hold is marked.
<b>Account Title</b>	[Display] This field displays the account title of the entered account number.
<b>Branch Code</b>	[Display] This field displays the branch code of account number.
<b>CASA Product Code</b>	[Display] This field displays the CASA product code.
<b>Customer ID</b>	[Display] This field displays the customer id.
<b>Account Status</b>	[Display] This field displays the account status of the account number.
<b>Start Date</b>	[Mandatory, Pick List] Select the start date from which the record should be fetched from the pick list.
<b>End Date</b>	[Mandatory, Pick List] Select the end date from the pick list. By default it displays the process date.
<b>Date of HSL hold creation</b>	[Display] This field displays the date of HSL hold creation.
<b>Agency Code</b>	[Display] This field displays the agency code.
<b>Hold Amount</b>	[Display] This field displays the hold amount.
<b>Hold Description</b>	[Display] This field displays the hold description.

3. Enter the account number.
4. Select the start date and end date from the pick list.

## Online Trading Hold Inquiry

**Online Trading Hold Inquiry\***

Account Number :	<input type="text" value="50200000000801"/>	Account Title :	<input type="text" value="KISHAN BABURAO HAZARE FULL NAME"/>
Branch Code :	<input type="text" value="240"/>	Casa Product Code :	<input type="text" value="200"/>
Customer Id:	<input type="text" value="50001839"/>	Account Status :	<input type="text" value="Account Open Regular"/>
Start Date :	<input type="text" value="20/02/2011"/>	End Date :	<input type="text" value="20/02/2011"/>

Date of HSI hold creation	Agency Code	Hold Amount	Hold Description
---------------------------	-------------	-------------	------------------

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

5. Click the **Inquire** button. The system displays the **Online Trading Hold Inquiry** screen with the details
6. Click the **Close** button.

## 1.105. BA007 - Old New Account Inquiry

Using this screen, you can inquiry the details of the account who are migrated from one bank to other bank and then to other, it will have two old account number's of Bank 1 and of Bank 2 depending on the transition.

For such accounts if Bank 2's account number (Finacle account number) is searched upon, system should fetch the 1st account number (Bank1 account number) in Old account number, and Bank 2 account number will be displayed in Finacle account number.

### Definition Prerequisites

Not Applicable

### Modes Available

Not Applicable

### To inquire about the migrated customer 's Account

1. Type the fast path **BA007** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Old New Account Inquiry**.
2. The system displays the **Old To New Account Inquiry** screen.

### Old New Account Inquiry

Old New Account Inquiry\*

Search

Old/Finacle Account id :  Flexcube/Finware Account id :

Old Account id :

Finacle Account id :

Flexcube/Finware Account id :

Customer Name :

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

UDF Close Clear

### Field Description

Field Name	Description
<b>Search</b>	
<b>Note :</b> Atleast one of the two input should be provided (Old/Finacle Customer ID or Flexcube/Finware Customer ID)	
<b>Old/Finacle Account Id</b>	[Optional, Alphanumeric, 42] Type the Old/Finacle Account ID.
<b>Flexcube/Finware Account Id</b>	[Optional, Numeric, 16] Type the Flexcube/Finware Account ID.
<b>Old Account Id</b>	[Display] This field displays the Old Account ID.
<b>Finacle Account Id</b>	[Display] This field displays the Finacle Account ID.
<b>Flexcube/Finware Account Id</b>	[Display] This field displays the Flexcube/Finware Account ID.
<b>Customer Name</b>	[Display] This field displays the Finacle Customer Name.

3. Enter Old/Finacle Account Id and press <<**Tab**>>. The system displays the details of old as well as new account.

## Old New Account Inquiry

Old New Account Inquiry\*

Search

Old/Finade Account id :  Flexcube/Finware Account id :

Old Account id :

Finade Account id :

Flexcube/Finware Account id :

Customer Name :

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

UDF | Close | Clear

4. Click the **Close** button.

## 1.106. CH055- OD Limit History Inquiry

Using this option you can track the history of OD limits on the CASA account. The listing of the OD limits on the account will be based on the date followed by the time stamp of addition, modification, and deletion.

Limit related modifications done on accounts through various modes is displayed for verification. This option displays the details such as modifications of drawing power, amount limit, net effective rate of any OD limit through any screen or upload. This option supports accounts in all statuses including open, closed, and dormant.

### Definition Prerequisites

- CHM07 - OD Limit Master Maintenance

### Modes Available

Not Applicable

### To track the history of OD limits for a CASA account

1. Type the fast path **CH055** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Inquiries > OD Limit History Inquiry**.
2. The system displays the **OD Limit History Inquiry** screen.

### OD Limit History Inquiry

OD Limit History Inquiry™

Account No :  Account Title :

Limit No	Eff.Date	Limit Amount	Limit Drawing Power	Collateral Drawing Power	Effective Int. Rate	OD Variance	Int. Code
----------	----------	--------------	---------------------	--------------------------	---------------------	-------------	-----------

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

UDF OK Close Clear

## Field Description

<b>Field Name</b>	<b>Description</b>
<b>Account No</b>	[Mandatory, Numeric, 16] Type the CASA account number of the customer for which you want to track the OD limits history.
<b>Account Title</b>	[Display] This field displays the account title of the CASA account.
<b>Column Name</b>	<b>Description</b>
<b>Limit No.</b>	[Display] This field displays the limit number of the OD limit.
<b>Effective Date</b>	[Display] This field displays the effective date of listing of the OD limits on the account based on addition or modification or deletion event.
<b>Limit Amount</b>	[Display] This field displays the maximum OD limit amount available on the CASA account.
<b>Limit Drawing Power</b>	[Display] This field displays the drawing power on the secured limit. <ul style="list-style-type: none"><li>• Drawing power will be equal to the limit amount for an unsecured limit</li><li>• Drawing power will be less than the limit amount if the net collateral linked to the limit</li><li>• Drawing power will be zero if no collateral is linked to the secured limit</li></ul>
<b>Collateral Drawing Power</b>	[Display] This field displays the collateral drawing power.
<b>Effective Interest Rate</b>	[Display] This field displays the effective interest rate on the OD.
<b>OD Variance</b>	[Display] This field displays the OD variance.
<b>Int. Code</b>	[Display] This field displays the applicable interest index code for the OD.

3. Enter the CASA account number and press the **<Tab>** key.
4. The system displays the history of the OD limits.

## OD Limit History Inquiry

OD Limit History Inquiry\*

Account No :  Account Title :

Limit No	Eff.Date	Limit Amount	Limit Drawing Power	Collateral Drawing Power	Effective Int. Rate	OD Variance	Int. Code
1	31/03/2012	5,000.00	5,000.00	8,000.10	6.16	0	6666
2	31/03/2012	70,000.00	56,000.70	56,000.70	6.16	0	6666
1	01/04/2012	5,000.00	5,000.00	0.00	6.16	0	6666
2	01/04/2012	0.00	0.00	0.00	0	0	0

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

UDF OK Close Clear

5. Click the **Close** button.

## 1.107. CH043 - Fund's Projection

This option allows the customer/ bank to find out the shortfall in the account during a current month. The bank/customer calculates the inflows and outflows of an account for a month from the date of the projection on annual basis. Running balance will be displayed so that the user can inform of any shortfall amount to the customer.

The outflows transactions are:

- Loan Drawdown
- Standing Instruction
- RD Drawdown

The inflows transactions are –

- SI Beneficiary

**Example:** On a particular day if both inflow and outflow transactions are happening then first all inflows will be considered and then outflow transaction in the order as stated above.

### Definition Prerequisites

- 8051 - CASA Account Opening
- 1001 - Cash Withdrawal
- 1401 - Cash Deposit
- CHM31 - Standing Instruction Maintenance
- CHM32 - Sweep Out Maintenance
- LN057 - Loan Direct Account Opening

### Modes Available

Not Applicable

### To project the account details

1. Type the fast path **CH043** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Inquiries > Fund's Projection**.
2. The system displays the **Fund's Projection** screen.

## Fund's Projection

### Field Description

Field Name	Description
<b>Account Number</b>	[Mandatory, Numeric, 16] Enter a valid CASA account number for which funds projection is to be done.
<b>Account Description</b>	[Display] This field displays the name in which the account is created.
<b>Branch</b>	[Display] This field displays the name of the branch where the account is opened and maintained.
<b>Currency</b>	[Display] This field displays the currency of the account.
<b>Customer ID</b>	[Display] This field displays the unique customer ID.
<b>Customer Name</b>	[Display] This field displays the name of the customer..

Field Name	Description
<b>Available Balance</b>	[Display] This field displays the balance which is available for withdrawal.

- Enter the account number and press the <Tab> or <Enter> key. The account details are displayed in the respective fields.

## Fund's Projection

- Click the **Inquire** button. The fund's projection is displayed in the **Projection** section.

## Field Description

Field Name	Description
<b>Sr. No.</b>	[Display] This field displays the running sequence number.
<b>Beneficiary</b>	[Display] This field displays the beneficiary account details.
<b>Transaction Detail</b>	[Display] This field displays the type of transaction i.e. Loan drawdown, standing instruction.

<b>Field Name</b>	<b>Description</b>
<b>Dr/Cr</b>	[Display] This field displays the Dr/Cr indicator which indicates if transaction is an inflow or outflow.
<b>Amount</b>	[Display] This field displays the amount of the transaction in account currency.
<b>Execution Date</b>	[Display] This field displays the date on which the transaction gets executed.
<b>Running Balance</b>	[Display] This field displays the account available balance after a particular transaction.
<b>Projected Outflow</b>	[Display] This field displays the total outflows from the account.
<b>Projected Inflo</b>	[Display] This field displays the total inflows in the account.

5. Click the **Close** button.

## 1.108. 7505 - Account Details Inquiry

The details of the CASA account balances are displayed. The details are displayed as average quarterly balances, average monthly balances, account memo details for an account and quarter wise, such as the available balance, the uncleared balance and the earmarked balance can be viewed using this option.

The system also displays other details like the account status, sweep in allowed or not, annual equivalent rate, projected tax on accrual, etc.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To perform an inquiry on CASA balance

1. Type the fast path **7505** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Inquiries > Account Details Inquiry (Savings)**.
2. The system displays the **Account Details Inquiry** screen.

### Account Details Inquiry

### Field Description

Field Name	Description
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Field Name	Description
<b>Account No</b>	[Mandatory, Numeric, 14] Type a valid CASA account number.
<b>Customer ID</b>	[Display] This field displays the customer ID pertaining to the CASA account number.
<b>Account Title</b>	[Display] This field displays the account title.
<b>Customer Group</b>	[Display] This field displays the customer group.
<b>Account Ccy</b>	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.
<b>Account Open Date</b>	[Display] This field displays the account open date.
<b>Customer IC</b>	[Display] This field displays the customer IC.
<b>Category</b>	[Display] This field displays the customer category.
<b>Account Status</b>	[Display] This field displays the status of the account.
<b>Available Balance</b>	[Display] This field displays the balance available in the account. <i>Available Balance = Current Book Balance (including Minimum Balance Required &amp; Hold Balance) – Uncleared Balance.</i>
<b>Uncleared Balance</b>	[Display] This field displays the uncleared balance in the account. The uncleared balance displays the value of the cheques deposited in the account, which are due to be cleared on a future date.

<b>Field Name</b>	<b>Description</b>
<b>Hold Balance</b>	<p>[Display]</p> <p>This field displays the amount that has been marked as hold funds.</p> <p>If a lien is marked on an account or if there are insufficient funds in an account to perform a transaction, a hold funds earmark is marked against the account.</p> <p>The hold funds earmark will be lifted on the BOD of the date after the expiry of the earmark, or if there is enough balance in the account to cover all the holds placed on the account for insufficient funds.</p>
<b>Officer ID</b>	<p>[Display]</p> <p>This field displays officer ID.</p>
<b>OverDraft Limit</b>	<p>[Display]</p> <p>This field displays the uncleared balance in the account.</p> <p>The uncleared balance displays the value of the cheques deposited in the account, which are due to be cleared on a future date.</p>
<b>Hold Balance</b>	<p>[Display]</p> <p>This field displays the hold balance.</p>
<b>Flg Sweeping</b>	<p>[Display]</p> <p>This field displays if the sweeping is enabled.</p>
<b>At Par Flag</b>	<p>[Display]</p> <p>This field displays whether at par is applicable.</p>
<b>Net Balance</b>	<p>[Display]</p> <p>This field displays the net balance amount.</p>
<b>Date Of Birth</b>	<p>[Display]</p> <p>This field displays the date of birth of the CASA account holder.</p>
<b>Group ID</b>	<p>[Display]</p> <p>This field displays the group ID.</p>
<b>Address</b>	<p>[Display]</p> <p>This field displays the address of the CASA account holder.</p>
<b>Phone Off</b>	<p>[Display]</p> <p>This field displays the office phone number.</p>
<b>Contactable</b>	<p>[Display]</p> <p>This field displays whether customer is contactable.</p>
<b>Phone Res</b>	<p>[Display]</p> <p>This field displays the residence phone number.</p>

<b>Field Name</b>	<b>Description</b>
<b>Insta Alert</b>	[Display] This field displays whether the account holder receives instant alerts.
<b>Mobile No</b>	[Display] This field displays the mobile number of the CASA account holder.
<b>Debit Card No.</b>	[Display] This field displays the debit card number.
<b>City</b>	[Display] This field displays the city name.
<b>Pan No</b>	[Display] This field displays the permanent account number of the account holder.
<b>Demat Account</b>	[Display] This field displays demat account number
<b>Email ID</b>	[Display] This field displays the email ID the account holder.
<b>Mother Name</b>	[Display] This field displays the mother name of the account number.
<b>Marital Status</b>	[Display] This field displays the marital status of the account holder.
<b>Zip Code</b>	[Display] This field displays the zip code of the account holder.
<b>Last Updated Date</b>	[Display] This field displays the last updated date.
<b>Email Stat Flag</b>	[Display] This field displays whether is allowed to receive email statement.
<b>Aadhar Number</b>	[Display] This field displays the aadhar card number of the account holder.
<b>Aadhar Number Updated On</b>	[Display] This field displays the last updated date of the aadhar card details.
<b>Cash Wid - YTD No</b>	[Display] This field displays the cash Wid YTD No.

<b>Field Name</b>	<b>Description</b>
<b>Cash Wid - YTD Value</b>	[Display] This field displays the cash Wid YTD value.
<b>Cash Wid - Last 3M No</b>	[Display] This field displays the cash Wid last 3M no.
<b>Cash Wid - Last 3M Value</b>	[Display] This field displays the cash Wid last 3M value.
<b>Cash Wid - Decision</b>	[Display] This field displays the cash Wid decision.
<b>Cash Dep - YTD No</b>	[Display] This field displays the cash Dep YTD No.
<b>Cash Dep - YTD Value</b>	[Display] This field displays the cash Dep YTD value.
<b>Cash Dep - Last 3M No</b>	[Display] This field displays the cash Dep last 3M no.
<b>Cash Dep - Last 3M Value</b>	[Display] This field displays the cash Dep 3M value.
<b>Cash Dep - Decision</b>	[Display] This field displays the cash Dep decision.
<b>Cheque txn - YTD No</b>	[Display] This field displays the cheque transaction YTD No.
<b>Cheque txn - YTD Value</b>	[Display] This field displays the cheque transaction YTD value.
<b>Cheque Leaves</b>	[Display] This field displays the cheque leaves.
<b>Personal loan</b>	[Display] This field displays the personal loan amount
<b>Auto Loan</b>	[Display] This field displays the auto loan amount.

<b>Field Name</b>	<b>Description</b>
<b>Credit cards</b>	[Display] This field displays the number of credit cards the account holder is using.
<b>Profitability Band</b>	[Display] This field displays the profitability band.
<b>Two Wheelers Loan</b>	[Display] This field displays the whether the account holder has subscribed for two wheeler loan.
<b>Future Use</b>	[Display] This field displays the future use.
<b>Joint Holder</b>	
<b>Name - Holder 1</b>	[Display] This field displays the first joint account holder name.
<b>Relation - Holder 1</b>	[Display] This field displays the relation with the first joint account holder.
<b>Customer Id - Holder 1</b>	[Display] This field displays the customer ID of the first account holder.
<b>Name - Holder 2</b>	[Display] This field displays the name of the second joint account holder.
<b>Relation - Holder 2</b>	[Display] This field displays the relation with the second joint account holder.
<b>Customer Id - Holder 2</b>	[Display] This field displays the customer ID of the second account holder.
<b>Name - Holder 3</b>	[Display] This field displays the name of the third joint account holder.
<b>Relation - Holder 3</b>	[Display] This field displays the relation with the third joint account holder.
<b>Customer Id - Holder 3</b>	[Display] This field displays the customer ID of the third account holder.

Field Name	Description
<b>Customer Memo Details</b>	
<b>Memo Number</b>	[Display] This column displays the memo number.
<b>Memo Severity</b>	[Display] This column displays the memo severity.
<b>Memo Text</b>	[Display] This column displays the memo text.
<b>Memo Description</b>	[Display] This column displays the memo description.
<b>Memo Start Date</b>	[Display] This column displays the memo start date.
<b>Memo End Date</b>	[Display] This column displays the memo end date.
<b>Reason</b>	[Display] This column displays the memo issuance reason.
<b>Memo Date</b>	[Display] This column displays the memo date.
<b>Account Memo Details</b>	
<b>Memo Number</b>	[Display] This column displays the memo number.
<b>Memo Severity</b>	[Display] This column displays the memo severity.
<b>Memo Text</b>	[Display] This column displays the memo text.
<b>Memo Description</b>	[Display] This column displays the memo description.
<b>Memo Start Date</b>	[Display] This column displays the memo start date.
<b>Memo End Date</b>	[Display] This column displays the memo end date.

Field Name	Description
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<b>Reason</b>	[Display] This column displays the memo issuance reason.
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<b>Memo Date</b>	[Display] This column displays the memo date.
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3. Enter the CASA account number and press the <Tab> or <Enter> key.
4. The system displays the account balance.

### Account Details Inquiry

Account Details Inquiry(Savings)\*

Account No :	5040000003240	Customer ID :	605390	Account Title :	AJAY MATHUR
Customer Group :		Account Ccy :	INR	A/C Open Date :	01-01-2017
Customer IC :	RD1111	Category :	INDIVIDUAL	Account Status :	Account Matured
Available Balance :	2,02,690.00	Uncleared Balance :	0.00	Officer ID :	SAMIT9999
OverDraft Limit :	0.00	Hold Balance :	0.00	Flg Sweepin :	N
Net Balance :	2,02,690.00	Date of Birth :	10-09-1982	At Par Flag :	N
Address :	RAMNIWAS	Phone Off :		Group Id :	0
		Phone Res :		Contactable :	
		Mobile No :	1121212111	Insta Alert :	N
City :	MUMBAI	PAN Number :		DebitCard No :	
Email ID :	ajaym123@demobank.cc	Mother Name :		Demat Account :	N
Zip Code :	400012	Last Update Date :		Marital Status :	
Aadhaar Number :		Aadhaar Number Updated On :		Email Stat Flag :	N

YTD No	YTD Value	Last 3M No	Last 3M Value	Decision
Cash Wid :	0	0		
Cash Dep :	0	0		
Cheque bxn :	0			
Cheque Leaves :	0	Personal loan :		
Auto Loan :		Credit cards :		
Profitability Band :	00	Future Use :		
Two Wheelers Loan :				

Joint Holder	Name	Relation	Customer Id
Holder 1 :			0
Holder 2 :			0
Holder 3 :			0

Customer Memo Details :						
Memo Number	Memo Severity	Memo Text	Memo Description	Memo Start Date	Memo End Date	Reason

Account Memo Details :						
Memo Number	Memo Severity	Memo Text	Memo Description	Memo Start Date	Memo End Date	Reason

Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
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UDF OK Close Clear

5. Click the **Close** button.

## CH068 - Amortization Inquiry

Using this option you can view the account wise details for CASA accounts, which displays the amount of total charge/fees received, the amount amortised and the balance amount details of each service charge / deduction levied on the account.

This option displays the details of only such service charges which are amortizable in nature.

### Definition Prerequisites

- CHM07 - Od Limit Master Maintenance
- 8051 - CASA Account Opening
- SCM01 - SC Package Definition

### Modes Available

Not Applicable

### To inquire about the amortization details

1. Type the fast path **CH068** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Inquiries > Amortization Inquiry**.
2. The system displays the **Amortization Inquiry** screen.

### Amortization Inquiry

The screenshot shows the 'Amortization Inquiry\*' window. It contains search criteria for Account No., Limit Number, Product, Currency, Name, Customer Id, Description, and Branch. Below the search criteria is a tab labeled 'Amortization Details' which contains a table with the following columns: Service Charge Code, SC Nature, Date of Deduction, Total Amount Deducted, Amount Amortized, and Balance Amount. The table is currently empty. At the bottom of the window, there is a navigation bar with buttons for 'UDF', 'Inquire', 'Close', and 'Clear'.

Service Charge Code	SC Nature	Date of Deduction	Total Amount Deducted	Amount Amortized	Balance Amount
---------------------	-----------	-------------------	-----------------------	------------------	----------------

## Field Description

Field Name	Description
<b>Account No</b>	[Mandatory, Numeric, 14] Type the account number on which the inquiry is to be done.
<b>Name</b>	[Display] This field displays the name of the account number entered in the corresponding field.
<b>Limit Number</b>	[Mandatory, Pick List] Select the limit number from the pick list.
<b>Customer ID</b>	[Display] This field displays the customer ID of the primary account holder.
<b>Product</b>	[Display] This field displays the name of the product.
<b>Description</b>	[Display] This field displays the description of the product which is attached to the customer account.
<b>Currency</b>	[Display] This field displays the account currency.
<b>Branch</b>	[Display] This field displays the branch under which the account is opened.

3. Enter the CASA account number and press the **<Tab>** or **<Enter>** key.
4. Select the limit number from the pick list.

## Amortization Inquiry

Amortization Inquiry

Account No:	000000010447	Name:	ARIEFRUSTOMODJUNEDWH
Limit Number:	1	Customer ID:	600898
Product:	91	Description:	91 - AMMORT_2.4_P4
Currency:	IDR	Branch:	HD

Amortization Details

Service Charge Code	SC Nature	Date of Deduction	Total amount Deducted	Amount Amortized	Balance Amount
---------------------	-----------	-------------------	-----------------------	------------------	----------------

Inquire Close Clear

5. Click the **Inquire** button.
6. The system displays the amortization details.

## Amortization Details

? X

Account No:	<input type="text" value="00000010447"/>	Name:	<input type="text" value="ARIEFRUSTOMODJUNEDWH"/>
Limit Number:	<input type="text" value="1"/> ...	Customer ID:	<input type="text" value="600898"/>
Product:	<input type="text" value="91"/>	Description:	<input type="text" value="91 - AMMORT_2.4_P4"/>
Currency:	<input type="text" value="IDR"/>	Branch:	<input type="text" value="HO"/>

Amortization Details

Service Charge Code	SC Nature	Date of Deduction	Total amount Deducted	Amount Amortized	Balance Amount
2000	Amortizable	15/01/2008	200,000.00	9,264.31	190,735.69

## Field Description

Column Name	Description
<b>Service Charge Code</b>	<p>[Display]</p> <p>This column displays the service charge codes of all the charges levied on the selected loan account or on the selected limit in case of an OD account.</p>
<b>SC Nature</b>	<p>[Display]</p> <p>This column displays the value as Amortisable if <b>Amortise</b> check box is selected in the <b>Loan Deduction Plan Maintenance</b> (Fast Path: LNM22) option.</p>
<b>Date of Deduction</b>	<p>[Display]</p> <p>This column displays the date on which the charge was deducted.</p> <p>In case of loans, this column displays the disbursement date, and in case of an OD it displays the limit sanction date.</p>
<b>Total amount Deducted</b>	<p>[Display]</p> <p>This column displays the total amount of the charges deducted at the time of disbursement / limit sanction in SC currency.</p>

<b>Column Name</b>	<b>Description</b>
<b>Amount Amortized</b>	[Display] This column displays the total amount of selected service charges amortised as of date, i.e., the total amount of charges booked in income GL as of date in SC currency.
<b>Balance Amount</b>	[Display] This column displays the balance service charge to be amortised as of date in SC currency.

7. Click the **Close** button.

## 1.109. BA025- Goal Account Inquiry\*

This option is used to inquire goal account details. You can inquire all goal accounts created by FCDB user from various channel. The goal details can also be modified.

### Definition Prerequisites

NA

### Modes Available

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

### To add goal account inquiry details

1. Type the fast path **BA025** and click **Go** or navigate through the menus to **Global Definitions > Master > Goal Account Inquiry**
2. The system displays the **Goal Account Inquiry** screen.

### Goal Account Inquiry

Goal Account Inquiry\*

Account Number :\*   Account Title :

Goal Reference Number:  Goal Name :

Goal Term:  Y  M  D New Goal Term :  Y  M  D

Maturity Date :   New Maturity Date :

Goal Amount :  New Goal Amount :

Available Balance :  Remaining Amount :

**Maturity Instructions**

Account Number :  Account Title :

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
<input type="text"/>				<input type="checkbox"/>

Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

### Field Description

Field Name	Description
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<b>Field Name</b>	<b>Description</b>
<b>Account Number</b>	[Mandatory,Numeric,16,Picklist] Enter the goal account number for which the details are to be inquired.
<b>Account Title</b>	[Display] Displays the Goal Name.
<b>Goal Reference Number</b>	[Display] Displays the Goal reference number for the goal account number.
<b>Goal Name</b>	[Display] Displays the name of the goal.
<b>Goal Term</b>	[Display] Displays the original term of the goal in years, months and/or days as specified during goal creation.
<b>New Goal Term</b>	[Optional,Numeric,2] Enter the new goal term in years, months and/or days.
<b>Maturity Date</b>	[Display] Displays the original maturity date of the goal.
<b>New Maturity Date</b>	[Optional,Picklist] Enter the new maturity date of the goal. In this case, the goal term will not be calculated based on the new maturity date entered.
<b>Goal Amount</b>	[Display] Displays the original goal amount.
<b>New Goal Amount</b>	[Optional,Numeric,13,2] Enter the new goal amount.
<b>Available Balance</b>	[Display] Displays the current balance of the goal.
<b>Remaining Amount</b>	[Display] Displays the remaining amount. This is the balance in Goal amount.
<b>Maturity Instructions</b>	
<b>Account Number</b>	[Optional,Numeric,16] Enter the account number for crediting the maturity proceeds of the goal account.
<b>Account Title</b>	[Display] Displays the Name of the account holder.

3. Enter the account number.
4. Provide the details.
5. Click **OK** button

## 1.110. SCM05 - SC History for Account Inquiry

Using this option you can view all the service charge details charged or overdue on an account, over a period of time.

The inquiry is used to view:

- Detailed information of all the Service Charges levied for the account up to the current date
- Complete details of all the Service Charges waived for the account till the current date.
- Service Charge amount earmarked due to non-availability of funds.
- Service Charge history details like transaction counts for Service Charge.
- Additional Service Charge history details like counts, amounts for current period, month, year, rolling year and since inception.

### Definition Prerequisites

Not Applicable

### Modes Available

Not Applicable

### To view the service charge details for an account

1. Type the fast path [SCM05](#) and click [Go](#) or navigate through the menus to [Transaction Processing > Account Transactions > CASA Account Transactions > Inquiries > SC History For Account Inquiry](#).
2. The system displays the [SC History for Account Inquiry](#) screen.

## SC History for Account Inquiry

### Field Description

Field Name	Description
<b>Account Details</b>	
<b>Account No</b>	[Mandatory, Numeric, 14] Type the CASA number of the customer for which you want to perform the SC history account inquiry.
<b>Name</b>	[Display] This field displays the short name of the primary customer linked to the account.
<b>Customer ID</b>	[Display] This field displays the customer ID.
<b>Status</b>	[Display] This field displays the CASA status.
<b>Currency</b>	[Display] This field displays the currency in which the account is maintained.

Field Name	Description
<b>Product</b>	[Display] This field displays the name of the product to which the CASA belongs.
<b>Branch</b>	[Display] This field displays the branch code and name of the branch in which the account is opened and maintained.
<b>SC Details</b>	
<b>Current Package</b>	[Mandatory, Radio Button] Select this radio button
<b>Expired Packages</b>	[Mandatory, Radio Button] Select this radio button
<b>Filter Criteria</b>	[Mandatory, Radio Button] Select the filter criteria by clicking the appropriate radio button. The options: <ul style="list-style-type: none"> <li>• All</li> <li>• RP</li> <li>• Account Level</li> <li>• Product Level</li> </ul> This field is enabled only if the <a href="#">Expired Package</a> option is selected.
<b>From Date</b>	[Conditional, Pick List, mm/dd/yyyy] Select the from date from the pick list. This field is enabled only if the <a href="#">Expired Package</a> option is selected.
<b>To Date</b>	[Conditional, Pick List, mm/dd/yyyy] This field is enabled only if the <a href="#">Expired Package</a> option is selected.

3. [Enter the account number and press the <Tab> or <Enter> key.](#)
4. [The system enables the Charges Applied tab..](#)

## SC History for Account Inquiry

**SC History for Account Inquiry**

**Account Details**

Account No: 6000000006124 Name: SURYACHANDRATARE  
Customer ID: 603883 Status: ACCOUNT OPEN REGULAR  
Currency: CAD Products: 4 - BS FIZINIAMS ASMENIMS CAD  
Branch: ...

**SC Details**

Current Package  Expired Packages

Filter Criteria:  
 All  RP  Account Level  Product Level

From Date: To Date:

Charges Applied | Charges Applied Summary | Charges Applied Details | **Charges Due** | Rule Details | SC History

SC Package	Code	Linkage Code	Linkage Type	SC Nature Type	Ccy	Description	Start Date	End Date	Level
91	1221	SCTXN	Service Charge	LTL	CASH WITHDRAWAL			NA	

Inquire Close Clear

5. View the information in the various tab screens.

## Charges Applied

SC History for Account Inquiry

**Account Details**

Account No: 6000000006124 Name: SURYACHANDRATARE  
 Customer ID: 603883 Status: ACCOUNT\_OPEN REGULAR  
 Currency: CAD Products: 4 - BS FIZINIAMS ASMENIMS CAD  
 Branch: \*\*\*

**SC Details**

Current Package  Expired Packages

Filter Criteria:  
 All  RP  Account Level  Product Level

From Date:  To Date:

Charges Applied | Charges Applied Summary | Charges Applied Details | Charges Due | Rule Details | SC History

SC Package	Code	Linkage Code	Linkage Type	SC Nature Type	Ccy	Description	Start Date	End Date	Level
	91	1221	SCTXN	Service Charge	LTL	CASH WITHDRAWAL		NA	

Inquire Close Clear

## Field Description

Column Name	Description
<b>SC Package</b>	[Display] This column displays the SC package code.
<b>Code</b>	[Display] This column displays the service charge code, of all the service charges levied on the account.
<b>Linkage Code</b>	[Display] This column displays the linkage code.
<b>Linkage Type</b>	[Display] This column displays the linkage type.
<b>SC Nature Type</b>	[Display] This column displays the nature of charge i.e. the category of the service charge.

Column Name	Description
<b>Ccy</b>	[Display] This column displays the currency code in which the applicable service charges are payable.
<b>Description</b>	[Display] This column displays the service charge description.
<b>Start Date</b>	[Display] This column displays the start date.
<b>End Date</b>	[Display] This column displays the end date.
<b>Level</b>	[Display] This column displays the service charge level.

- Double-click a record to enable the [Charges Applied Summary](#) tab.

## Charges Applied Summary

**Account Details**

Account No: 6000000006124 Name: SURYACHANDRATARE  
 Customer ID: 603883 Status: ACCOUNT OPEN REGULAR  
 Currency: CAD Product: 4 - BS FIZINIAMS ASMENIMS CAD  
 Branch: [...]

**SC Details**

Current Package  Expired Packages

Filter Criteria:  
 All  RP  Account Level  Product Level

From Date: [ ] To Date: [ ]

Charges Applied | **Charges Applied Summary** | Charges Applied Details | Charges Due | Rule Details | SC History

SC Code: LTL - FXD - 91 - CASH WITHDRAWAL - Others

Description	Current	MTD	RYTD	CYTD	YTD	ITD
Cumulative Count of Transactions	1	1	0	1	1	1
Cumulative Amount of Transactions	5	5	0	5	5	5
SC Charged	5	5	0	5	5	5
Differential SC Charged	0	0	0	0	0	0
SC Amount Waived	0	0	0	0	0	0
SC Amount Earmarked	0	0	0	0	0	0

Inquire Close Clear

## Field Description

Field Name	Description
<b>SC Code</b>	[Display] This field displays the service charge code for which the user can view the summary.

Column Name	Description
<b>Description</b>	[Mandatory, Pick List] Select the description of the service charges applied from the pick list. The options are: <ul style="list-style-type: none"><li>• Cumulative Count of Transactions: It denotes the total count of transactions which triggers the selected SC, including free transactions.</li><li>• Cumulative Amount of Transactions: It denotes the total transaction amount which triggers the selected SC, including free amounts.</li><li>• SC Charged: It indicates the actual amount of selected SC levied on the account.</li><li>• Differential SC Charged: It indicates the additional or reduced charges levied on an account, due to presence of certain positive/negative benefits such as variances, as compared to the normal rate prevalent at the time of charging.</li><li>• SC Amount Waived: It denotes the amount of charges waived either due to NSF situation or waivers at the discretion of teller.</li><li>• SC Amount Earmarked: It indicates the amount earmarked for a retry, when an NSF condition is encountered in the previous attempt to charge.</li></ul>
<b>Current</b>	[Display] This column displays the SC information pertaining to the current anniversary period. For example, if the anniversary period for the service charge starts from January 25th and the current date is January 30th, then this field displays the SC information between January 25th and January 30th.
<b>MTD</b>	[Display] This column displays the SC information for the current month. It displays the total number of transactions for the running month. For example, if the current date is January 30th, this field displays the SC information from start of the month i.e. from January 1st to January 30th.

<b>Column Name</b>	<b>Description</b>
<b>RYTD</b>	<p>[Display]</p> <p>This column displays the information of the service charges for the past 12 completed calendar months.</p> <p>For example, if the current date is May 31, 2002, then this field displays the SC information from May 1, 2001 to April 31, 2002.</p>
<b>CYTD</b>	<p>[Display]</p> <p>This column displays the information of the service charges for the current year till date.</p> <p>For example, if the current date is June 23, 2003, then this field displays the SC information from January 1, 2003 to June 22, 2003.</p>
<b>YTD</b>	<p>[Display]</p> <p>This column displays the history of the service charge for the current year till date.</p> <p>The year beginning for this calculation is the financial beginning of year.</p> <p>For example, if the current date is 23 June 2003, this field will display the number of transactions for an account for a period from 1 April 2003 – 22 June 2003, where April 1 is the beginning of the financial year.</p>
<b>ITD</b>	<p>[Display]</p> <p>This column displays the number of transactions for an account since the account was opened.</p> <p>The inceptions to date field, provides the details of a service charge levied on an account since it was opened.</p>

7. Double-click the service charge amount in the [Charges Applied Summary](#) tab to enable the [Charges Applied Details](#) tab.

## Charges Applied Details

SC History for Account Inquiry

**Account Details**

Account No: 50000000006124 Name: SURYACHANDRATARE  
 Customer ID: 503883 Status: ACCOUNT OPEN REGULAR  
 Currency: CAD Products: 4 - BS FIZINIAMS ASMENIMS CAD  
 Branch: XXX

**SC Details**

Current Package  Expired Packages

Filter Criteria:  
 All  RP  Account Level  Product Level

From Date: To Date:

Charges Applied | Charges Applied Summary | **Charges Applied Details** | Charges Due | Rule Details | SC History

SC Code: LTL - FXD - 91 - CASH WITHDRAWAL - Others  
 History Type: SC Amount Waived Period Type: Current - Current

Date	Amount	Rule Applied ?
29/02/2008	0.00	N

Inquire Close Clear

## Field Description

Field Name	Description
<b>SC Code</b>	[Display] This field displays the service charge code for which the charges summary is viewed.
<b>History Type</b>	[Display] This field displays the information of applied service charge. For example, Cumulative Amount of Transactions or SC Amount Earmarked.
<b>Period Type</b>	[Display] This field displays the period for the SC levied for the current month, or financial year, or calendar year.

Column Name	Description
<b>Date</b>	[Display] This column displays the date on which the SC is applied.

Column Name	Description
<b>Amount</b>	[Display] This column displays the SC amount debited from the account.
<b>Rule Applied ?</b>	[Toggle] The status is <b>Y</b> if the rule is applied to the SC code it is applicable for SC of Periodic type and non-branch based SC transactions. The <b>Rule Details</b> tab is enabled if the user double-clicks the column.

## Charges Due

**Account Details**

Account No: 6000000006124 Name: SURYACHANDRATARE  
 Customer ID: 603883 Status: ACCOUNT OPEN REGULAR  
 Currency: CAD Products: 4 - BS FIZINIAMS ASMENIMS CAD  
 Branch: ...

**SC Details**

Current Package  Expired Packages  
 Filter Criteria:  All  RP  Account Level  Product Level  
 From Date: ... To Date: ...

Charges Applied | Charges Applied Summary | Charges Applied Details | **Charges Due** | Rule Details | SC History

Fetch

Code	Linkage Code	Linkage Type	SC Nature Type	Ccy	Description	Due On
91	1221	SCTXN	Service Charge	LTL	CASH WITHDRAWAL	2008-02-29 00:00:00.0

Inquire Close Clear

## Field Description

Column Name	Description
<b>Code</b>	[Display] This column displays the SC code of all the service charges payable on the account.
<b>Linkage Code</b>	[Display] This column displays the linkage code.

Column Name	Description
<b>Linkage Type</b>	[Display] This column displays the linkage type.
<b>SC Nature Type</b>	[Display] This column displays the nature of charge i.e. the category of the service charge. The options are: <ul style="list-style-type: none"> <li>• Commission</li> <li>• Service Charge</li> <li>• Fees</li> <li>• Taxes</li> </ul> Commission and Service Charge are income/profit made by a bank in return for the services offered by them. Fees and Taxes are amount levied on public by the Government or other agencies.
<b>Ccy</b>	[Display] This column displays the currency code in which the applicable service charges are payable.
<b>Description</b>	[Display] This column displays the service charge description.
<b>Due On</b>	[Display] This column displays the date on which the service charge will be debited from the account. In case of service charge of type <a href="#">Online</a> , the due date will be same as the date of transaction.

8. Double-click the [Rule Applied](#) column in the [Charges Applied Details](#) tab to enable the [Rule Details](#) tab.

## Rule Details

SC History for Account Inquiry

**Account Details**

Account No: 6000000006124 Name: SURYACHANDRATARE  
 Customer ID: 603883 Status: ACCOUNT\_OPEN\_REGULAR  
 Currency: CAD Products: 4 - BS FIZINIAMS ASMENIMS CAD  
 Branch: xxx

**SC Details**

Current Package  Expired Packages

Filter Criteria:  
 All  RP  Account Level  Product Level

From Date:  To Date:

Charges Applied | Charges Applied Summary | Charges Applied Details | Charges Due | **Rule Details** | SC History

Rule Eval Seq	Rule	Condition No	Reason Text	Original Val	Rule Effect	Final Val
---------------	------	--------------	-------------	--------------	-------------	-----------

Inquire Close Clear

## Field Description

Column Name	Description
<b>Rule Eval Seq</b>	[Display] This column displays the sequence of evaluation of rule.
<b>Rule</b>	[Display] This column displays the description of the rule.
<b>Condition No</b>	[Display] This column displays the condition number.
<b>Reason Text</b>	[Display] This column displays the reason for attaching the rule to the service charge.
<b>Original Val</b>	[Display] This column displays the original value of the service charge.
<b>Rule Effect</b>	[Display] This column displays the description of the rule effect.

Column Name	Description
<b>Final Val</b>	[Display] This column displays the final value of the service charge after the rule has been applied. <i>Final Value = Original SC Value +/- Rule Returned Value.</i>

## SC History

**Account Details**

Account No: 6000000006124 Name: SURYACHANDRATARE  
 Customer ID: 603883 Status: ACCOUNT\_OPEN REGULAR  
 Currency: CAD Products: 4 - BS FIZINIAMS ASMENIMS CAD  
 Branch: [...]

**SC Details**

Current Package  Expired Packages  
 Filter Criteria:  All  RP  Account Level  Product Level  
 From Date: [ ] To Date: [ ]

Charges Applied | Charges Applied Summary | Charges Applied Details | Charges Due | Rule Details | **SC History**

SC Code: LTL - FXD - 91 - CASH WITHDRAWAL - Others  
 Financial Year: 2006

Description	FYTD
Cumulative Count of Transactions	0.0
Cumulative Amount of Transactions	0.0
SC Charged	0.0
Differential SC Charged	0.0
SC Amount Waived	0.0
SC Amount Earmarked	0.0

Inquire Close Clear

## Field Description

Field Name	Description
<b>SC Code</b>	[Display] This field displays the service charge code for which the user can view the summary.
<b>Financial Year</b>	[Mandatory, Drop-Down] Select the year for which the data is saved from the drop-down list.

Column Name	Description
-------------	-------------

Column Name	Description
<b>Description</b>	<p data-bbox="553 268 656 296">[Display]</p> <p data-bbox="553 310 1247 373">This column displays the description of the service charges applied.</p> <p data-bbox="553 388 743 415">The options are:</p> <ul data-bbox="594 436 1325 1100" style="list-style-type: none"> <li data-bbox="594 436 1325 527">• Cumulative Count of Transactions – It denotes the total count of transactions which triggers the selected SC, including free transactions.</li> <li data-bbox="594 548 1325 638">• Cumulative Amount of Transactions - It denotes the total transaction amount which triggers the selected SC, including free amounts.</li> <li data-bbox="594 659 1325 722">• SC Charged – It indicates the actual amount of selected SC levied on the account.</li> <li data-bbox="594 743 1325 890">• Differential SC Charged – It indicates the additional or reduced charges levied on an account, due to presence of certain positive/negative benefits such as variances, as compared to the normal rate prevalent at the time of charging.</li> <li data-bbox="594 911 1325 995">• SC Amount Waived – It denotes the amount of charges waived either due to NSF situation or waivers at the discretion of teller.</li> <li data-bbox="594 1016 1325 1100">• SC Amount Earmarked – It indicates the amount earmarked for a retry, when an NSF condition is encountered in the previous attempt to charge.</li> </ul>
<b>FYTD</b>	<p data-bbox="553 1136 656 1163">[Display]</p> <p data-bbox="553 1178 1263 1241">This column displays the history of the service charge for the previous years.</p> <p data-bbox="553 1255 1295 1318">The year beginning for this calculation is the financial beginning of year.</p> <p data-bbox="553 1333 1325 1474">For example, if the current date is 23 June 2004, this field will display the number of transactions for an account for a period from 1 April 2003 – 31 March 2004, where April 1 is the beginning of the financial year, if 2003 option is selected in the Financial Year drop-down list.</p>

9. Click the [Close](#) button.

## 10. Statement Related Transactions

## 1.111. CHM34 - Special Frequency for Statement

For a CASA account, statements are generated automatically as per the parameters set at product/account level. The account particulars, transaction details, balances, etc. are provided in the statement of accounts. Sometimes customers may request for statement of accounts to suit to their convenience. In such cases, this option is used to reset statement generation for an account as per the statement frequency requested by the customer.

Statements are generated by EOD process at the specified frequency.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

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

### To add new statement frequency details

1. Type the fast path **CHM34** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Special Frequency for Statement**.
2. The system displays the **Special Frequency for Statement** screen.

### Special Frequency for Statement

**Special Frequency for Statement\***

Account No :  Customer Name :

Statement Frequency :

Date of Next Statement :

Date of Last Statement :

Last Statement Balance :

No of Statements Generated :

Waive Service Charge:

Waiver Reason:

---

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy  Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF OK Close Clear

## Field Description

<b>Field Name</b>	<b>Description</b>
<b>Account No</b>	[Mandatory, Numeric, 14] Type the CASA account number for which you want to maintain the statement frequency.
<b>Customer Name</b>	[Display] This field displays the name of the customer who holds the CASA account.
<b>Statement Frequency</b>	[Mandatory, Drop-Down] Select the frequency at which you want to generate the statement from the drop-down list. The options are: <ul style="list-style-type: none"><li>• Daily</li><li>• Weekly</li><li>• Fortnightly</li><li>• Monthly</li><li>• Bi-monthly</li><li>• Quarterly</li><li>• Half-yearly</li><li>• Yearly</li></ul>
<b>Date of Next Statement</b>	[Mandatory, Pick List, dd/mm/yyyy] Select the date on which the next statement is to be generated from the pick list. This date should be a future date.
<b>Date of Last Statement</b>	[Display] This field displays the date on which the last statement was generated.
<b>Last Statement Balance</b>	[Display] This field displays the balance of the account mentioned in the last statement.
<b>No of Statements Generated</b>	[Display] This field displays the number of statements that are generated till the current date.
<b>Waive Service Charge</b>	[Optional, Check Box] Select the check box to waive service charges.

Field Name	Description
<b>Waiver Reason</b>	[Conditional, Drop-Down] Select the waiver reason from the drop-down list. This field is enabled if the <b>Waive Service Charge</b> check box is selected.

3. Click the **Add** button.
4. Enter the account number whose statement generation details are to be reset.
5. Select the statement frequency and the date of the next statement.

### Special Frequency for Statement

**Special Frequency for Statement\***

Account No : 3010000004095 Customer Name : JOHN GRISHAM

Statement Frequency : Monthly

Date of Next Statement : 15/06/2008

Date of Last Statement : 14/06/2008

Last Statement Balance : 0.00

No of Statements Generated : 0

Waive Service Charge:

Waiver Reason: 3 - ACCOUNT TRANSFER

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
  Add
  Modify
  Delete
  Cancel
  Amend
  Authorize
  Inquiry

UDF Ok Close Clear

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..". Click the **Ok** button.
8. The statement generation frequency details are added successfully once the record is authorised.

## 1.112. CHM36 - Account Address Maintenance

This maintenance provides account addresses to the already existing Current and Savings accounts. Thus, every account will have two addresses - a customer address, maintained as part of customer addition, and an account address. Any, correspondence can be sent to both the addresses. Flag for correspondence to both addresses will be available in the **Account Master Maintenance** (Fast Path CH021) option.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

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

### To add account address to existing CASA account

1. Type the fast path **CHM36** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Account Address Maintenance**.
2. The system displays the **Account Addresses Maintenance** screen.

### Account Addresses Maintenance

The screenshot displays the 'Account Address Maintenance' window. At the top, there are input fields for 'Account Number', 'Customer Name', and 'Serial Number'. Below these are 'Waive Service Charge' (checkbox) and 'Waiver Reason' (dropdown). The main section is titled 'Address Details' and contains several input fields: 'Address' (three stacked lines), 'City', 'State', 'Country', and 'Zip'. There is also a 'Statement Copies' field and a 'Generate Address Change Advice' checkbox. At the bottom, a 'Record Details' table is visible with columns for 'Input By', 'Authorized By', 'Last Mnt. Date', 'Last Mnt. Action', and 'Authorized'.

## Field Description

<b>Field Name</b>	<b>Description</b>
<b>Account Number</b>	[Mandatory, Numeric, 14] Type the account number for which you want to maintain address details.
<b>Customer Name</b>	[Display] The field displays the name of the customer who holds the CASA account.
<b>Serial Number</b>	[Mandatory, Numeric, 3] Type the serial number. This is the serial number of the addresses maintained in the system for the account.
<b>Waive Service Charge</b>	[Optional, Check Box] Select the check box to waive service charges.
<b>Waiver Reason</b>	[Conditional, Drop-Down] Select the waiver reason from the drop-down list. This field is enabled if the <b>Waive Service Charge</b> check box is selected.
<b>Address Details</b>	
<b>Address</b>	[Mandatory, Alphanumeric, 35] Type the address of the customer. This is the address that will be printed on the statements. The address can be entered in three lines. Special characters can also be entered.
<b>City</b>	[Mandatory, Pick List] Type the name of the city where the customer resides. This is the city that will be printed on the statements.
<b>State</b>	[Mandatory, Pick List] Select the name of the state where the customer resides from the pick list. This is the state that will be printed on the statements.
<b>Country</b>	[Mandatory, Pick List] Select the name of the country where the customer resides from the pick list. This is the country that will be printed on the statements.

Field Name	Description
<b>Zip</b>	[Mandatory, Alphanumeric, 35] Type the zip code. This is the zip code that will be printed on the statements.
<b>Statement Copies</b>	[Mandatory, Numeric, Three] Type the number of copies of the statement that are required to be sent to the customer.
<b>Generate Address Change Advice</b>	[Optional, Check Box] Select the check box to generate address change advice. This check box is selected by default.

3. Click the **Add** button.
4. Enter the account number and press the <Tab> or <Enter> key.
5. Enter the serial number and the address details.

### Account Addresses Maintenance

The screenshot shows the 'Account Addresses Maintenance' window. At the top, there are fields for Account Number (5010000000133), Customer Name (RESHMA YADAV), and Serial Number (1). Below these are checkboxes for 'Waive Service Charge' (checked) and a dropdown for 'Waiver Reason' (3 - ACCOUNT TRANSFER). The main section is titled 'Address Details' and contains several text boxes: Address (ORACLE INDIA PVT LTD, OFSS PARK, ORACLE BUILDING, GOREGOAN), City (MUMBAI), State (MAHARASHTRA), Country (India), and Zip (400101). There is also a 'Statement Copies' field with the value 1 and a 'Generate Address Change Advice' checkbox which is checked. At the bottom, there is a 'Record Details' section with columns for Input By, Authorized By, Last Mnt. Date, Last Mnt. Action, and Authorized. The bottom toolbar includes buttons for 'Add By Copy', 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Inquiry', 'UDF', 'Ok', 'Close', and 'Clear'.

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..". Click the **OK** button.
8. The account address details are added successfully once the record is authorised.

## 1.113. CH032 - SWIFT Statement Details\*

This option allows the bank to log a request for generating the SWIFT statements for the customers. The SWIFT transaction details are maintained with the **FLEXCUBE** Corporate, and using this maintenance, the bank can trigger a statement generation activity. This allows the bank to specify details such as the number of statements, the frequency at which the statements should be generated, the type of SWIFT statement, etc.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable .

### To add new swift statement parameters

1. Type the fast path **CH032** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > SWIFT Statement Details**.
2. The system displays the **SWIFT Statement Details** screen.

### SWIFT Statement Details

The screenshot shows a window titled "SWIFT Statement Details\*" with a yellow border. It contains two main sections: "Account Details" and "Statement Details".

**Account Details:**

- Account No:
- Customer Name:
- Cust ID:
- Branch:
- Currency:

**Statement Details:**

- Last Statement Date:  (with calendar icon)
- Next Statement Date:  (with calendar icon)
- Statement Frequency:  (dropdown menu)
- Statement Generation Day:
- No Of Statements Generated:
- Last Statement Balance:
- Statement Type:  (dropdown menu)

**Record Details:**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

At the bottom, there is a toolbar with radio buttons for: Add By Copy, Add, Modify, Delete, Cancel, Amend, Authorize, and Inquiry (which is selected). To the right of the toolbar are buttons for UDF, Ok, Close, and Clear.

## Field Description

<b>Field Name</b>	<b>Description</b>
<b>Account Details</b>	
<b>Account No</b>	[Mandatory, Numeric, 14] Type an appropriate CASA account number for which the SWIFT statement needs to be generated.
<b>Customer Name</b>	[Display] This field displays the name of the customer who holds the CASA account.
<b>Cust ID</b>	[Display] This field displays the customer ID. A customer ID is an identification number, generated by the system after customer addition is completed successfully. The number is unique to a customer across the system, and the customer search is made on this basis. This is the number that the system uses to track the customer.
<b>Branch</b>	[Display] This field displays the home branch where the account is opened and maintained.
<b>Currency</b>	[Display] This field displays the account currency. This is the currency in which the account is opened.
<b>Statement Details</b>	
<b>Last Statement Date</b>	[Display] This field displays the date on which the last statement for the account is generated.
<b>Next Statement Date</b>	[Display] This field displays the date on which the next statement for the account is to be generated. This date is calculated on the basis of the last statement date and the statement frequency.

Field Name	Description
<b>Statement Frequency</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the frequency at which the statement is to be generated from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• Monthly</li> <li>• Yearly</li> </ul>
<b>Statement Generation Day</b>	<p>[Mandatory, Numeric, Five]</p> <p>Enter the day of the month on which the statement is to be generated.</p> <p>This date depends on the frequency selected for the statement.</p>
<b>No Of Statements Generated</b>	<p>[Display]</p> <p>This field displays the number of copies of the statement that has been generated.</p>
<b>Last statement Balance</b>	<p>[Display]</p> <p>This field displays the balance of the account mentioned in the last statement.</p>
<b>Statement Type</b>	<p>[Optional, Drop-Down]</p> <p>Select the type of SWIFT statement you want to generate from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• MT940</li> <li>• MT950</li> </ul>

3. Click the **Add** button.
4. Enter the account number and press the **<Tab> or <Enter>** key.
5. Select the statement frequency and the statement type from the drop-down list.

## SWIFT Statement Details

SWIFT Statement Details				
<b>Account Details</b>				
Account No	600006080006	Customer Name	John Smith	
Cust ID	600006	Branch	KANSAS	
Currency	USD			
<b>Statement Details</b>				
Last Statement Date	30/12/1899			
Next Statement Date	03/06/2008			
Statement Frequency	Daily			
Statement Generation Day				
No Of Statements Generated	0			
Last statement Balance		0.00		
Statement Type	MT940			
<b>Record Details</b>				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>
<input checked="" type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>				

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
8. The SWIFT statement details are added successfully once the record is authorised.

## 1.114. CHM60- View Archived Statements\*

This option is used to print the duplicate statements for CASA periodic or combined statements. Whenever the teller uses this screen for retrieving and printing the old periodic statement and click on view/print button, counter of free duplicate statement per statement type (Periodic/Combined) will be incremented by 1 for that particular account statement. Similarly, counter of free duplicate statement allowed per frequency will be incremented by 1 for that particular account. If any of the counter breaches the counter maintained at product level, then event will be logged in database for charging SC for that CASA account in EOD.

### Definition Prerequisites

- CHM01 - CASA Product Master Maintenance
- BAM14 - Rewards and Service Charges definition
- CI162 - Combined Statement Plan
- SCM01 - SC Package Definition

### Modes Available

Not Applicable.

### To view archived statements

1. Type the fast path **CHM60** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Inquiries > View archived statements**.
2. The system displays the **View Archived Statements** screen.

## View Archived Statements

View Archived Statements

Periodic Statement
  Combined Statement

Search Criteria : Customer Short Name      Search String :

Customer ID :       Customer Name :

Customer IC :       Account Number : 21655100      Account Title : MS Dhoni

SC Debit account : 21655100      Account Title : MS Dhoni

Sr. No.	Statement Name	Document reference number	Select	Waive SC
1	21655100 January to March 2014 periodic statement	Stmt1234	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2	21655100 April to June 2014 periodic statement	Stmt4568	<input type="checkbox"/>	<input type="checkbox"/>

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

### Field Description

Field Name	Description
<b>Combined Statement</b>	[Radio button] Select this option for Combined statements. For this option, Customer related fields will be enabled and account number field will be disabled.
<b>Periodic Statement</b>	[Radio button] Select this option for periodic statements. For this option, Account number field will be enabled and customer related fields will be disabled.
<b>Search Criteria</b>	[Optional, Drop down] Select the search criteria for customer.
<b>Search string</b>	[Mandatory, Alphanumeric] Enter the search string for searching the customer.

<b>Field Name</b>	<b>Description</b>
<b>Customer ID</b>	[Optional, Numeric] Enter the customer ID for which combined statement is to be printed.
<b>Customer name</b>	[Optional, Alphanumeric] Enter the customer name.
<b>Customer IC</b>	[Optional, Numeric] Enter the IC of the customer.
<b>Account No.</b>	[Optional, Numeric] Enter the account number for which periodic statement is to be retrieved.
<b>Account Title</b>	[Display] Displays the account title for the account number entered.
<b>SC Debit account</b>	[Display] This fields displays by default, the account for which periodic statement is being printed . For combined statement option, default account number stated in Customer information master maintenance (CIM09) will be populated in this field. User can modify the account number. SC debit account should be in regular status. It should not be closed, blocked or in disallow debit status. "
<b>Account Title</b>	[Display] Displays the title of the SC debit account number entered.

### Statement Summary

Statements which are unpurged in DMS will only be seen in this tab

### Field Description

Field Name	Description
<b>Sr.No.</b>	[Display] Displays the serial number
<b>Statement Name</b>	[Display] Displays the name of the periodic statement which is retrieved from DMS
<b>Document reference number</b>	[Display] Displays the unique document reference number of the document to be retrieved
<b>Select</b>	[Mandatory,Check box] Select the check box to view/print the statement. Only one row can be selected at a time.
<b>Waive SC</b>	[Checkbox] Select the checkbox if SC is not to be charged for printing the statement.

Click on the **View/Print** tab, to display the selected statement in txt or pdf format as per setting in backend day zero table. This facility is not active in History tab.

## History

History of past one year from the current process date will be visible in this tab. Only those rows which

triggered the increase in counter of free duplicate statement at account or customer level will be saved and displayed as a part of history.

Sr. No.	Statement Name	Document reference number	Print Date	Print Time	Teller ID	SC Amount	SC Currency
1	21655100 January to March 2014 periodic statement	Stmt1234	07/10/2014	14:00:00	TMLIND	0	-
2	21655100 April to June 2014 periodic statement	Stmt4568	15/10/2014	10:00:00	TNITIN	50	INR

## Field Description

Field Name	Description
<b>Sr.No.</b>	[Display] Displays the serial number
<b>Statement Name</b>	[Display] Displays the name of the statement which was printed in duplicate till date

<b>Field Name</b>	<b>Description</b>
<b>Document reference number</b>	[Display] Displays the unique document reference number of the document to be retrieved
<b>Print Date</b>	[Display] Displays the date on which statement was printed in duplicate
<b>Print Time</b>	[Display] Displays the time at which the statement was printed in duplicate.
<b>Teller ID</b>	[Display] Displays the ID of the teller who printed the report.
<b>SC Amount</b>	[Display] Displays the SC amount, if any, charged for duplicate printing of the statement.
<b>SC Currency</b>	[Display] Displays the currency of the SC charged.

## 11. Account Closure

## 1.115. CH001 - Account Closing Balance Information

Account closure is a two-step process namely marking an account for closure using this option, and then performing the **Close Out Balance Inquiry**(Fast Path: 1320) option from the branch.

Using this option you can retrieve the account closing details and close an account. The status of the account is changed to account closed today, after this action is performed. The next step of actual payout from the branch has to accompany this transaction, so that the account is marked as closed.

It is advised to close or delete all the account facilities like overdraft limit, standing instructions, sweep in and others before marking the account for closure. **Oracle FLEXCUBE** does not automatically close these facilities. Further, the accounts with debit balance or uncleared funds cannot be closed.

If the CASA account is linked to Adhaar number in CIM09 screen, then it should be delinked to close the account.

While closing an account its mandatory to delink the account from the following facilities also using the **CH022 - CASA External Banking Facility** option.

- DEMAT Account linked
- Credit Card issued
- FD Principal / Interest Payment account
- Locker allotted
- HSL Linked account
- Auto Loan
- Personal Loan
- Consumer Durable Loan

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

Not Applicable

### To mark CASA account for closure

1. Type the fast path **CH001** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Account Closing Balance Information**.
2. The system displays the **Account Closing Balance Information** screen.

## Account Closing Balance Information

### Field Description

Field Name	Description
<b>Account Number</b>	[Mandatory, Numeric, 14] Type the account number which you want to close.
<b>Customer Name</b>	[Display] This field displays the name of the customer who holds the CASA account.
<b>Premature Variance Rate Wavier</b>	[Display] This check box displays if the variance on premature closure of account is waived. This is applicable for RD accounts.
<b>Hold SC Waiver</b>	[Optional] Select the Hold SC Waiver check box to waive the SC Hold Amount. If selected, the system waives the SC on hold if the balance in the account after interest processing is less than the SC amount on hold. <b>Note:</b> This flag has to be checked / unchecked before <b>Reason for closure</b> is entered and tabbed out. Once the account details are fetched after selecting the reason for closure then this flag will be disabled for selection

Field Name	Description
------------	-------------

<b>Reason for Closure</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the reason for the closure of the account from the drop-down list.</p> <p>The reason code drop-down displays the reason code along with the reason description.</p>
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3. Enter the account number and press the <Tab> or <Enter> key.
4. Select the reason for closure from the drop-down list.

### Account Closing Balance Information

Account Closing Balance Information\*

Account Number : 5040000003240 Customer Name : NISHANK FCDB

Premature Variance Rate Waiver  Hold SC Waiver

Reason for Closure :

Balance Info. Service Charges

Available Balance :	INR	0.00	Book Balance :*	INR	0.00
Credit Interest Amount +	INR	0.00	Uncleared Funds :*	INR	0.00
Debit Interest Amount -	INR	0.00	Hold Funds :*	INR	0.00
Tax Withheld 1 -	INR	0.00	Hold SC Waived Amt :*	INR	0.00
Tax Withheld 2 -	INR	0.00	Authorised Debits :*	INR	0.00
Service Charges -	INR	0.00	Account Opening Date :	30/08/2016	
Rewards +	INR	0.00			
VAT Charges +	INR	0.00			
Penalty -	INR	0.00			
Closing Balance =	INR	0.00			

5. Enter the required information in the various tabs.

## Balance Info.

**Account Closing Balance Information\***

Account Number : 5040000003240      Customer Name : NISHANK FCDB

Premature Variance Rate Waiver       Hold SC Waiver

Reason for Closure :

**since Info.**    **Service Charges**

Available Balance :	INR	0.00	Book Balance :*	INR	0.00
Credit Interest Amount +	INR	0.00	Uncleared Funds :*	INR	0.00
Debit Interest Amount -	INR	0.00	Hold Funds :*	INR	0.00
Tax Withheld 1 -	INR	0.00	Hold SC Waived Amt :*	INR	0.00
Tax Withheld 2 -	INR	0.00	Authorised Debits :*	INR	0.00
Service Charges -	INR	0.00	Account Opening Date :	30/08/2016	<input type="text"/>
Rewards +	INR	0.00			
VAT Charges +	INR	0.00			
Penalty -	INR	0.00			
Closing Balance =	INR	0.00			

### Field Description

Field Name	Description
<b>Available Balance</b>	[Display] This field displays the balance available in the account for withdrawal, at the time of closing the account.
<b>Book Balance</b>	[Display] This field displays the book balance available in the account for withdrawal at the time of closing the account. The book balance is calculated during the EOD process on the previous day of the closure.
<b>Credit Interest Amount +</b>	[Display] This field displays the credit interest which is due to the customer at the time of closure of the account.
<b>Uncleared Funds</b>	[Display] This field displays the total funds which are pending for clearing. The account cannot be closed if there are funds pending to be cleared. The value in this field should be zero.

<b>Field Name</b>	<b>Description</b>
<b>PMI Amount +</b>	[Display] This field displays the <b>PMI</b> <sup>31</sup> amount.
<b>Hold Funds</b>	[Display] This field displays the amount on hold, present in the account to be closed.  The account cannot be closed if there is a hold on an amount in the account. The hold amount should be revoked to proceed with account closure.
<b>Debit Interest Amount -</b>	[Display] This field displays the debit interest which is due from the customer at the time of closure of the account.
<b>Hold SC Waived Amt.</b>	[Display] This field displays the combined total of the SC amounts to be waived for the account.  This value is displayed only if the ' <b>Hold SC Waiver</b> ' flag is checked for an account.
<b>Tax Withheld 1 -</b>	[Display] This field displays the amount of tax to be withheld.
<b>Tax Withheld 2 -</b>	[Display] This field displays the amount of tax 2 to be withheld.
<b>Account Opening Date</b>	[Display] This field displays the date on which the account was opened.
<b>Authorised Debits</b>	[Display] This field displays the authorised debits to be deducted from the account.  These debits arise due to off line ATM transactions.
<b>Service Charges -</b>	[Display] This field displays the service charges that are due from the customer. This amount includes the service charges levied for closure of the account.
<b>Rewards +</b>	[Display] This field displays the total of all rewards which are pending on the account.
<b>VAT charges +</b>	[Display] This field displays the value added tax (VAT) that the customer has to pay.

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<sup>31</sup>(Post Maturity Interest)

Field Name	Description
<b>Penalty -</b>	[Display] This field displays the penalty paid by the customer. This is applicable for RD accounts.
<b>Closing Balance =</b>	[Display] This field displays the closing balance available in the account for withdrawal at the time of account closure. This amount is calculated after the debits and credits are made in the account. <i>Closing Balance = Book Balance + Credit Interest – (Debit Interest + Tax Withheld + Service Charges + VAT Charges + Penalty + Authorised Debits)</i>

## Service Charges

The screenshot shows a software window titled "Account Closing Balance Information\*" with the following fields and tables:

- Account Number : 5040000003240
- Customer Name : NISHANK FCDB
- Premature Variance Rate Waiver
- Hold SC Waiver
- Reason for Closure : 60-A/C DORMANT
- Service Charges tab selected
- SC Posting Mode : GL
- GL Account Number : 173000007
- CASA Account Number :

SC Code	Name	SC Ccy	SC Amount(TCY)	SC Amount(LCY)	SC Amount(ACY)	Waived SC	Rule App

RuleID	OriginalSCValue	RuleReturned	RuleReturnedValue	FinalValue	Reason

### Field Description

Field Name	Description
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Field Name	Description
<b>SC Posting Mode</b>	[Mandatory, Drop-Down] Select the service charge posting mode from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• CASA</li> <li>• GL</li> </ul>
<b>GL Account Number</b>	[Conditional, Pick List] Select the GL account number to which the service charges will be debited from the pick list. This field is enabled if the <b>GL</b> option is selected in the <b>SC Posting Mode</b> field.
<b>CASA Account Number</b>	[Conditional, Numeric, 14] Type the CASA account number which will be debited for the service charges. This field is enabled if the <b>CASA</b> option is selected in the <b>SC Posting Mode</b> field.

Column Name	Description
<b>SC Information Grid</b>	
<b>Srl. No.</b>	[Display] This column displays the serial number of the SC information.
<b>SC Code</b>	[Display] This column displays the service charge code attached to the account.
<b>Name</b>	[Display] This column displays the name of SC code.
<b>SC Ccy</b>	[Display] This column displays the currency in which the service charge is levied on the account.
<b>SC Amount(TCY)</b>	[Display] This column displays the service charge amount in the transaction currency.
<b>SC Amount(LCY)</b>	[Display] This column displays the service charge amount in the local currency of the bank.

Column Name	Description
<b>SC Amount(ACY)</b>	[Display] This column displays the service charge amount in the account currency.
<b>Waived SC</b>	[Display] This column displays the waived amount of service charge.
<b>Rule Applied</b>	[Display] This column displays the rule applied to the service charge.
<b>Rule Information Grid</b>	
<b>Rule ID</b>	[Display] This column displays the service charge rule ID. A service charge rule ID is a unique number, which represents the service charge rule.
<b>OriginalSCValue</b>	[Display] This column displays the original value of the service charge.
<b>RuleReturned</b>	[Display] This column displays the type of value returned by the rule.
<b>RuleReturnedValue</b>	[Display] This column displays the value of the rule returned.
<b>FinalValue</b>	[Display] This column displays the final value of the service charge after the rule has been applied. <i>FinalValue = OriginalSCValue - RuleReturnedValue</i>
<b>Reason</b>	[Display] This column displays the reason for attaching the rule to the service charge.

6. Click the **Ok** button.
7. The system displays the message "Authorisation required. Do You Want to continue?". Click the **OK** button.
8. The system displays the **Authorization Reason** screen.
9. Enter the relevant information and click the **Grant** button.
10. The system displays the message "Transaction completed successfully". Click the **OK** button.
11. The system displays the message "The account has been closed successfully". Click the **OK** button.
12. The system displays the message "Do you want to continue with Close Out Balance Inquiry?" . Click the **OK** button.

13. The system displays the Close Out Balance Inquiry (Fast Path: 1320) option, for more details refer to ***Current and Savings User Manual***.

## 1.116. 1320 - Close Out Balance Inquiry

Using this option, banks can pay off the balance available in the CASA account at the time of its closure.

The available options are:

- Cash
- Bankers Cheque
- Funds Transfer
- Transfer to GL Account

The CASA account that is being closed should not have any uncleared funds or amount on hold nor should it be connected to any loan account for payment of installments. The closure of an account should first get reflected in the host database, after which the close out withdrawal activity will be allowed. On successful completion of the transaction, the available balance of the customer's CASA will be set to zero.

**Note:** The system restricts funds transfer between two accounts opened under different products, if the transaction is restricted as per maintenance done at product level.

### Definition Prerequisites

- CH001 - Account Closing Balance Information
- IVM02 - Supplier Codes
- IVM03 - Inventory Branch Cross Reference
- IVM04 - Stock Branch Cross Reference
- IV001 - Stock Transactions
- BAM09 - Issuer Maintenance
- STM54 - Routing Branch Maintenance
- Existence of account number for the Funds transfer
- The account should be closed using the **Marking CASA for Closure** option before repaying the balance by using a banker's cheque.

### Modes Available

Not Applicable

### To repay balance in the account at the time of CASA closure

1. Type the fast path **1320** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Transfer > Close Out Withdrawal by Funds Transfer**.
2. The system displays the **Close Out Balance Inquiry** screen.

## Close Out Balance Inquiry

Close Out Balance Inquiry\*

Account No :

Account Ccy :

Withdrawal Mode :

Account Amt :

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

UDF | OK | Close | Clear

### Field Description

Field Name	Description
<b>Account No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the account number.</p> <p>The adjacent field displays the name of the account holder.</p> <p>This should be an account number which has been marked for closure in <b>Account Closing Balance Information</b> (Fast Path: CH001) option.</p>
<b>Account Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product, under which the account is opened. It is defaulted from the account details maintained.</p> <p>All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency. By default it displays the currency as INR.</p>

Field Name	Description
<b>Withdrawal Mode</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the mode in which the close out withdrawal will be done from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Funds Transfer</li> <li>• Transfer to GL Account</li> <li>• Withdrawal by BC</li> <li>• Withdrawal by Cash</li> </ul>
<b>Account Amt</b>	<p>[Display]</p> <p>This field displays the balance amount in the account at the time of closure.</p> <p>This amount is in the currency of the account. The BC is issued for this amount after deducting charges, if any.</p>

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. Select the withdrawal mode from the drop-down list.

### Close Out Balance Inquiry

The screenshot displays the 'Close Out Balance Inquiry' web application. The main window contains the following fields:

- Account No : 06049400000029
- Account Ccy : INR
- Withdrawal Mode : Funds Transfer
- Account Amt : 9,055.98

A Microsoft Internet Explorer dialog box is overlaid in the center, with the text: "contd : Do you want to continue?". The dialog has "OK" and "Cancel" buttons.

At the bottom of the application window, there is a navigation bar with buttons for "UDF", "OK", "Close", and "Clear".

5. Click the **Ok** button.

6. The system displays the message "Do you want to continue?". Click the **Ok** button.
7. The system displays the **Close Out Withdrawal** transaction screen depending on the Withdrawal Mode selected in the **Close Out Balance Inquiry** screen.

## Close Out Withdrawal By Funds Transfer

**Close Out Withdrawal By Funds Transfer\***

From Account No : 06049400000029 EDWARD CULLENS

From Account Ccy : INR

To Acct No : 06049400000016

To Acct Ccy : INR

From Ccy Rate : 1.00000 To Ccy Rate : 1.00000

From Amount : 9,055.98

To Amount : 9,055.98

User Reference No : 1

Narrative : Closeout: Withdrawal By Funds Transfer

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

UIDF | OK | Close | Clear

### Field Description

Field Name	Description
<b>From Acct No</b>	<p>[Display]</p> <p>This field displays the account number that is being closed. The name of the CASA account holder is populated adjacent to the account number.</p> <p>The close out withdrawal settlement will be made for this account.</p>
<b>From Acct Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p>

<b>Field Name</b>	<b>Description</b>
<b>To Acct No</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the CASA account number to which the funds will be transferred.</p>
<b>To Acct Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p>
<b>From Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values are defined and downloaded.</p> <p>The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>To Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values are defined and downloaded.</p> <p>The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>From Amount</b>	<p>[Display]</p> <p>This field displays the transaction amount. This is the amount that will be debited from the provider account.</p> <p>The amount is entered in the From Account currency for transferring funds. The transferred amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p> <p>The To Amount will be calculated by the system, when you enter the From Amount.</p>

Field Name	Description
<b>To Amount</b>	<p>[Display]</p> <p>This field displays the transaction amount based on the value entered in the From Amount field. This is the amount that will be credited to the beneficiary account.</p> <p>The amount is entered in the To Account currency for transferring funds. The transferred cash amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p> <p>You can change the value in this field. The system calculates the From Amount.</p>
<b>User Reference No</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p>
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p> <p>This field displays the default narration, based on the transaction. The user can change the narration if required.</p>

## Close Out Withdrawal By Transfer to GL

**Close Out Withdrawal By Transfer To GL\***

Account No : 0604940000029 EDWARD CULLENS

Account Ccy : INR

Txn Ccy : INR

Acct Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000

GL Acct No : 1223445 1111

Account Amt : 9,055.98

Txn Amount : 9,055.98

Reference No : 1

User Reference No : 221

Narrative : Closeout Withdrawal By Xfer. To GL

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

LDF    OK    Close    Clear

## Field Description

<b>Field Name</b>	<b>Description</b>
<b>Account No</b>	<p>[Display]</p> <p>This field displays the account number that is being closed. The name of the CASA account holder is populated adjacent to the account number.</p> <p>The close out withdrawal settlement will be made for this account.</p>
<b>Account Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p>
<b>Txn Ccy</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the currency of the cheque from the drop-down list.</p> <p>This field, by default, displays the account currency as the transaction currency.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p>
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Txn Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>GL Acct No</b>	<p>[Mandatory, Pick List]</p> <p>Select the GL account number to which the close out funds will be transferred from the pick list.</p> <p>The description of the GL account is populated adjacent to the GL account number.</p>

<b>Field Name</b>	<b>Description</b>
<b>Account Amt</b>	<p>[Display]</p> <p>This field displays the net balance of the CASA at the time of closure.</p> <p>This amount is calculated in the CASA account currency.</p>
<b>Txn Amount</b>	<p>[Display]</p> <p>This field displays the close out amount to be paid, in the transaction currency.</p> <p>The close out withdrawal amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The amount is converted into the transaction currency for the payout of the close out withdrawal amount.</p>
<b>Reference No</b>	<p>[Optional, Numeric, Nine]</p> <p>Type the appropriate reference number of the transaction.</p>
<b>User Reference No</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p>
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p> <p>This field displays the default narration, based on the transaction. The user can change the narration if required.</p>

## Close Out Withdrawal By BC

**Close Out Withdrawal By BC\*** 🔄 📄 ✖

Account No :  EDWARD CULLENS

Account Ccy :

Bank Code :

Txn Ccy :

Acct Ccy Rate :  Txn Ccy Rate :

Acct Amount :

Charges (Lcy) :

Cheque Amount :

Cheque Date :  Serial No :

Micr No :  Routing No :

Beneficiary Name :  Passport / IC No :

Beneficiary Addr :

Address2 :

Address3 :

User Reference No :

Narrative :

---

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

### Field Description

Field Name	Description
<b>Account No</b>	[Display] This field displays the account number defaulted from the <b>Close Out Balance Inquiry</b> option. This is the account number which is closed and for which the close out withdrawal is done by means of a BC.
<b>Account Ccy</b>	[Display] This field displays the currency of the account that is being closed.
<b>Bank Code</b>	[Display] This field displays the bank on whom the BC is drawn. The list of banks on whom BCs can be issued are maintained in the <b>Issuer Maintenance</b> (Fast Path: BAM09) option and downloaded to the branch. Normally, banks issue BCs of their own bank.

Field Name	Description
<b>Txn Ccy</b>	<p>[Mandatory, Pick List]</p> <p>Select the currency of the cheque from the pick list.</p> <p>This field, by default, displays the account currency as the transaction currency.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p>
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Txn Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values are defined and downloaded.</p> <p>The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.</p>
<b>Acct Amt</b>	<p>[Display]</p> <p>This field displays the balance amount in the account at the time of closure. This amount will be in the account currency.</p>
<b>Charges (Lcy)</b>	<p>[Display]</p> <p>This field displays the charges levied by the bank on whom the BC is drawn.</p> <p>The charges will be denominated in the local currency.</p> <p>This field displays the charges that will be levied on the account for cash withdrawal.</p> <p>The service charge codes are added and maintained in the <b>Service Charge Code Maintenance</b> option.</p>
<b>BC Amount</b>	<p>[Display]</p> <p>This field displays the amount of BC that will be issued to the beneficiary. This amount is in the currency of the transaction and includes the charges as well as the BC amount.</p>

Field Name	Description
<b>Cheque Date</b>	<p>[Mandatory, dd/mm/yyyy]</p> <p>Type the cheque date.</p> <p>This field, by default displays the posting date as cheque date, on which the BC is issued.</p>
<b>Serial No</b>	<p>[Display]</p> <p>This field displays the serial number.</p> <p>For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number.</p> <p>The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.</p> <p>When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which <b>FLEXCUBE Retail</b> tracks the instrument uniquely.</p>
<b>BC No</b>	<p>[Optional ,Numeric,12]</p> <p>Type the MICR number.</p>
<b>Routing No</b>	<p>[Optional, Numeric, Nine]</p> <p>Type the routing number against which the cheque has been drawn.</p> <p>The routing number is a combination of the bank code and the branch code.</p> <p>The combination can be obtained from the <b>Routing Branch Maintenance (Fast Path: STM54)</b> option.</p> <p><b>Routing Number</b><sup>32</sup> = Sector Code / Bank Code + Branch Code</p> <p>For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.</p> <p>For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> (Fast Path: STM59) option.</p>
<b>Beneficiary Name</b>	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the name of the beneficiary for the BC.</p>

<sup>32</sup>(It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)



## Field Description

<b>Field Name</b>	<b>Description</b>
<b>Account No</b>	<p>[Display]</p> <p>This field displays the account number that is being closed. The close out withdrawal settlement will be made for this account.</p>
<b>Account Ccy</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values are defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>Txn Ccy</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the currency of the cheque from the drop-down list. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p>
<b>Acct Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
<b>Txn Ccy Rate</b>	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>

Field Name	Description
<b>Account Amt</b>	<p>[Display]</p> <p>This field displays the balance in the account at the time of account closure in the account currency.</p> <p>The account balance amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p>
<b>Txn Amount</b>	<p>[Display]</p> <p>This field displays the close out amount to be paid, in the transaction currency.</p> <p>The close out withdrawal amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The amount is converted into the transaction currency for the payout of the close out withdrawal amount.</p>
<b>User Reference No</b>	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p>
<b>Narrative</b>	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p> <p>This field displays the default narration, based on the transaction. The user can change the narration if required.</p>

8. Click the **UDF** button. Enter the relevant information.
9. Click the **Validate** button.
10. The system displays the message "Validation procedure completed". Click the **Ok** button, the system displays the transaction screen.
11. Click the **OK** button.
12. The system displays the message "Authorisation required. Do you want to continue?". Click the **OK** button.
13. The system displays the **Authorization Reason** screen.
14. Enter the relevant information and click the **Grant** button.
15. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
16. The system displays the **Document Receipt** screen.
17. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
18. The system displays the message "Printed Successfully?". Click the **Ok** button.
19. Click the **Cancel** button.

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

**Note 2:** For more information on **Authorisation**, refer to the ***FLEXCUBE Introduction User Manual***.

## 1.117. CH011 - Account Closure Inquiry Maintenance

In **ORACLE FLEXCUBE**, closing an account involves two steps: marking an account to be closed and withdrawing the closeout amount through various modes.

This option allows the user to inquire about the account closure details any time after closure.

The system displays details of the account such as closure date, available balance at the time of closure, interest applied/charged, tax details, settlement balance, etc.

### Definition Prerequisites

- CH001 - Account Closing Balance Information

### Modes Available

Not Applicable

### To inquire about the account closure details

1. Type the fast path **CH011** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Account Closure Inquiry Maintenance**.
2. The system displays the **Account Closure Inquiry Maintenance** screen.

### Account Closure Inquiry Maintenance

Account Closure Inquiry Maintenance\*

CASA A/C Number  Customer Name

Waive Spread Before Due Date

Reason for Closure

Available Balance

Interest +

OD Interest -

National Tax -

Local Tax -

Service Charges -

Tax on Add Value -

Penalty -

Settlement Balance -

Account Opening Date :

Closure Date

Closure Settlement Date

Beneficiary's A/C No

Book Balance

Unsettled Fund

Fund Held up

Authorized Debit Amt

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

UDF | Inquiry | Close | Clear

## Field Description

Field Name	Description
<b>CASA A/C Number</b>	[Mandatory, Numeric,14] Type the CASA account number of the customer. Accounts are checked, to verify whether account is in existence or it is closed. Only closed accounts will be allowed for inquiry.
<b>Customer Name</b>	[Display] This field displays the name of the CASA account holder.
<b>Waive Spread Before Due Date</b>	[Optional, Check Box] This check box is for future reference.
<b>Closure Date</b>	[Display] This field displays the date on which account has been marked closed. The host closure date will be displayed and not the branch closure date.
<b>Reason for Closure</b>	[Display] This field displays the reason code along with the reason description for which account has been closed.
<b>Closure Settlement Date</b>	[Display] This field displays the date of close out withdrawal. The date on which the final withdrawal has been done from the CASA account.
<b>Available Balance</b>	[Display] This field displays the balance which was available at the time of account closure.
<b>Beneficiary's A/C No</b>	[Display] This field displays the account number, only if the close out withdrawal is done against any CASA account.
<b>Interest</b>	[Display] This field displays the last capitalised interest amount which was credited to the account.
<b>Book Balance</b>	[Display] This field displays the last balance on which the interest was calculated and credited to the account.
<b>OD Interest</b>	[Display] This field displays the last OD interest which has been debited from the account.
<b>Unsettled Fund</b>	[Display] This field displays the uncleared cheque/DD amount in the CASA account.
<b>National Tax</b>	[Display] This field displays the amount which is paid as a national tax, at the time of account closure for any interest paid.
<b>Fund Held Up</b>	[Display] This field displays the fund which is marked as hold.

Field Name	Description
<b>Local Tax</b>	[Display] This field displays the local tax amount at the time of account closure for any interest paid.
<b>Authorized Debit Amt</b>	[Display] This field displays the authorised payment made towards utility bill.
<b>Service Charges</b>	[Display] This field displays the service charge associated with the account closure function. It displays only the host level closure SC and not the branch level closure SC.
<b>Tax on Add Value</b>	[Display] This field displays the tax amount on the service charge, if any.
<b>Penalty</b>	[Display] This field displays the penalty amount charged to the account, if any. This will be applicable to the RD accounts only and will always be zero in case of normal CASA accounts.
<b>Settlement Balance</b>	[Display] This field displays the final withdrawal balance after addition of interest and subtraction of charges.
<b>Account Opening Date</b>	[Display] This field displays the date on which the account has been opened.

3. Type the CASA account number and press the **<Tab>** or **<Enter>** key.
4. Click the **Inquiry** button.
5. The system displays the account closure details.

## Account Closure Inquiry Maintenance

Account Closure Inquiry Maintenance\*

CASA A/C Number  Customer Name

Waive Spread Before Due Date <input type="checkbox"/>	Closure Date <input type="text" value="09/09/2011"/>
Reason for Closure <input type="text" value="11 - CUSTOMER FINDS AQB VERY HIGH"/>	Closure Settlement Date <input type="text" value="31/12/2010"/>
Available Balance <input type="text" value="1,00,000.00"/>	Beneficiary's A/C No <input type="text" value="5010000001837"/>
Interest + <input type="text" value="0.00"/>	Book Balance <input type="text" value="0.00"/>
OD Interest - <input type="text" value="0.00"/>	Unsettled Fund <input type="text" value="0.00"/>
National Tax - <input type="text" value="0.00"/>	Fund Held up <input type="text" value="0.00"/>
Local Tax - <input type="text" value="0.00"/>	Authorized Debit Amt <input type="text" value="0.00"/>
Service Charges - <input type="text" value="0.00"/>	Account Opening Date : <input type="text" value="15/12/2010"/>
Tax on Add Value - <input type="text" value="0.00"/>	
Penalty - <input type="text" value="0.00"/>	
Settlement Balance - <input type="text" value="1,00,000.00"/>	

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

6. Click the **Close** button.

## 1.118. BA996 - Product Transfer Maintenance

This maintenance is used to transfer a CASA account from one CASA product to some other CASA product.

- The product of a CASA account can be changed online
- The CASA account will inherit all interest plans, service charges and facilities of the new product from the date of transfer
- Post product transfer, the account number will remain the same
- FLEXCUBE will allow product transfer for IBAN's having only one account under them
- There are some restrictions for the CASA product transfer, and the validations are as under:
  - Daily balance Product to Monthly minimum Product not allowed
  - If Asset product is moved to Liability product, the account should be in positive balance
- New product code can only be validated for currently applicable (non expired) products
- New product code will be validated if it is allowed for the customer type of the primary holder of the account
- New product code will be validated if it is allowed for the existing branch of the account
- Closed accounts will not be available for product code change. Alert will be provided at the event of product transfer of dormant and unclaimed accounts
- Product code change which will involve balance base changes for e.g. from Daily Balance to Monthly minimum will be disallowed
- Product transfer with different accrual basis, i.e. from Actual/365 to US30/360 method will also be disallowed. This validation will be done for both debit and credit interest
- Product transfer from Book Balance to Collected Balance Product will be disallowed, i.e. behavior of future dated transactions with respect to interest base will remain same in both old and new product
- If the check box Expire Interest Rate Variances is not selected, interest variances maintained on the account will be validated against the maximum and minimum interest rate variances permissible for the new product
- Product code change will fail if the current facilities on account are not supported in the new product with an appropriate message. The Cheque Book, Sweep In, Overdraft (Credit Line), Sweep Out, Standing Instruction, Passbook, Tele Banking, Point of Sale, Internet and ATM Facility facilities will be validated
- Minimum balance maintained on the account will be validated against the minimum balance requirements for the new product. (This will be an alert only).
- Collaterals maintained on the account will be validated against the collateral types supported in new product
- Product code change will be allowed for same currency products only
- If the account has already broken the limits of 'Inter branch Daily Withdrawal Limit' or 'ATM Daily Withdrawal Limit' set at new product, same will be alerted to the teller
- Product code change will be disallowed for group account

- Product code change will be disallowed if claw back related parameters are incompatible in old and new product. This validation will ensure the consistency of GL entries when the account turns Normal from Non Performing Status.
- Debit Interest rates can be defined at product level or at each limit (credit line). Product transfer will be rejected if the account moves from the product with debit interest tiers to the product with interest rate defined at each limit level or vice versa.

### Definition Prerequisites

- 8051 - CASA Account Opening

### Modes Available

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

### To transfer a CASA account to another product

1. Type the fast path **BA996** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Product Transfer Maintenance**.
2. The system displays the **Product Transfer Maintenance** screen.

### Product Transfer Maintenance

**Product Transfer Maintenance\***

Account No. :  Customer Name :  Account Currency :

Old Product Code :  Product Name :  Product Currency :

New Product Code :  Product Name :  Product Currency :

Reason For Transfer :

**CASA**

Apply New Product's Capitalization Parameters :

Expire Int. Rate Variance :

**Balance Information**

Available Balance :	<input type="text"/>	0.00	Uncleared Funds :	<input type="text"/>	0.00
Credit Interest Amount	+	<input type="text"/>	0.00	Hold Funds :	<input type="text"/>
Debit Interest Amount	-	<input type="text"/>	0.00	Authorised Debits :	<input type="text"/>
Tax Withheld 1	-	<input type="text"/>	0.00		
Tax Withheld 2	-	<input type="text"/>	0.00		
Service Charges	-	<input type="text"/>	0.00		
Net Transfer Amount	=	<input type="text"/>	0.00		

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy  
  Add  
  Modify  
  Delete  
  Cancel  
  Amend  
  Authorize  
  Inquiry

UDF   OK   Close   Clear

## Field Description

Field Name	Description
<b>Account No.</b>	[Mandatory, Numeric, 14] Type the valid CASA account number. The name of the primary customer linked to the account is populated adjacent to the account number.
<b>Customer Name</b>	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the <b>Customer Addition</b> (Fast Path: 8053) option.
<b>Account Currency</b>	[Display] This field displays the currency code of the account.
<b>Old Product Code</b>	[Display] This field displays the old product code of the account.
<b>Product Name</b>	[Display] This field displays the product name of the old product code.
<b>Product Currency</b>	[Display] This field displays the currency code of the old product.
<b>New Product Code</b>	[Mandatory, Numeric, Five, Pick List] Type the new product code or select it from the pick list. It cannot be same as the old product code.
<b>Product Name</b>	[Display] This field displays the product name of the selected new product.
<b>Product Currency</b>	[Display] This field displays the currency code of the new product.
<b>Reason for Transfer</b>	[Mandatory, Drop-Down] Select the reason code along with the reason description of product transfer from the drop-down list. The options can be maintained in the reason codes master.

3. Click the **Add** button.
4. Enter the account number and press the **<Tab> or <Enter>** key.
5. Select the new product code from the pick list and the reason for transfer of the account from the drop-down list.

## Product Transfer Maintenance

**Product Transfer Maintenance\***

Account No. : 6000000714840 Customer Name : JOHNKENNEDY Account Currency : USD  
Old Product Code : 54 Product Name : CASA 79-4 Product Currency : USD  
New Product Code : 62 Product Name : CASA 79-12 Product Currency : USD  
Reason For Transfer : BOSS ORDERS

**CASA**

Apply New Product's Capitalization Parameters :   
Expire Int. Rate Variance :

**Balance Information**

Available Balance :	99,562.20	Uncleared Funds :	0.00
Credit Interest Amount +	0.00	Hold Funds :	0.00
Debit Interest Amount -	0.00	Authorised Debits :	0.00
Tax Withheld 1 -	0.00		
Tax Withheld 2 -	0.00		
Service Charges -	0.00		
Net Transfer Amount =	99,562.20		

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy  Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

UDF Ok Close Clear

6. Click the **Ok** button. The system displays the account details in the **CASA** tab.
7. Enter the required information in the **CASA** tab.

# CASA

**Product Transfer Maintenance\***

Account No. :	<input type="text" value="5010000001521"/>	Customer Name :	<input type="text" value="HS"/>	Account Currency :	<input type="text" value="INR"/>
Old Product Code :	<input type="text" value="100"/>	Product Name :	<input type="text" value="SAVINGS - RESIDENTS"/>	Product Currency :	<input type="text" value="INR"/>
New Product Code :	<input type="text" value="1"/>	Product Name :	<input type="text" value="SAVINGS - RESIDENTS"/>	Product Currency :	<input type="text" value="INR"/>
Reason For Transfer :	<input type="text" value="103 - TEST REASON"/>				

**CASA**

Apply New Product's Capitalization Parameters :

Expire Int. Rate Variance :

Balance Information	
Available Balance :	23,000.00
Credit Interest Amount +	106.00
Debit Interest Amount -	0.00
Tax Withheld 1 -	0.00
Tax Withheld 2 -	0.00
Service Charges -	0.00
Net Transfer Amount =	23,106.00
Uncleared Funds :	0.00
Hold Funds :	0.00
Authorised Debits :	0.00

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy  
  Add  
  Modify  
  Delete  
  Cancel  
  Amend  
  Authorize  
  Inquiry

## Field Description

Field Name	Description
<p><b>Apply New Product's Capitalization Parameters</b></p>	<p>[Optional, Check Box]</p> <p>Select the <b>Apply New Product's Capitalization Parameters</b> check box to apply new product's interest capitalisation parameters or continue with existing parameters after the product transfer.</p> <p>Capitalisation Parameters include interest capitalisation frequency, interest capitalisation anniversary date. This is applicable for both debit and credit interest parameters.</p>
<p><b>Expire Int. Rate Variance</b></p>	<p>[Optional, Check Box]</p> <p>Select the <b>Expire Int. Rate Variance</b> check box to end account level interest variances on product transfer. If there is any interest variance maintained at the account level before transfer, the same will not be applicable from the date of transfer on selecting this check box.</p>
<p><b>Balance Information</b></p>	<p>[Display]</p> <p>This field displays the available balance in the account.</p>

Field Name	Description
<b>Credit Interest Amount</b>	[Display] This field displays the credit interest amount accrued on the account from the last credit interest capitalisation date to the date of product transfer.
<b>Debit Interest Amount</b>	[Display] This field displays the debit interest amount accrued on the account from the last debit interest capitalisation date to the date of product transfer. Debit interest is capitalised when the asset type of account is transferred to liability product.
<b>Tax Withheld 1</b>	[Display] This field displays the amount of tax withheld 1 applicable on the credit interest being capitalised as part of product transfer.
<b>Tax Withheld 2</b>	[Display] This field displays the amount of tax withheld 2 applicable on the credit interest being capitalised as part of product transfer.
<b>Service Charges</b>	[Display] This field displays the periodic service charges applicable on the old products to be capitalised.
<b>Net Transfer Amount</b>	[Display] This field displays the net transfer amount.
<b>Uncleared Funds</b>	[Display] This field displays the uncleared funds in the account.
<b>Hold Funds</b>	[Display] This field displays the hold funds in the account.
<b>Authorised Debits</b>	[Display] This field displays the authorised debits in the account.

8. Click the **Ok** button.
9. The system displays the message "Record Added... Authorisation Pending..". Click the **OK** button.
10. The casa account is transferred to another product once the record is authorised.

## 12. Collateral and Limit Transactions

## 1.119. CH066 - Limit Collateral Inquiry

This option allows the user to inquire the collateral attached to every limit assigned to the OD account. The collateral details like collateral code, collateral ID, lendable value, primary or secondary collateral, etc., can be viewed in this option.

The collateral value is specified in the **OD Collateral Maintenance** (Fast Path: CHM06) option and the limit amount is specified in the **OD Limit Master Maintenance** (Fast Path: CHM07) option.

### Definition Prerequisites

- CHM07 - OD Limit Master Maintenance
- CHM06 - OD Collateral Maintenance

### Modes Available

Not Applicable

### To view the details of collateral attached to overdraft limit

1. Type the fast path **CH066** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Collaterals > Limit Collateral Inquiry**.
2. The system displays the **Limit Collateral Inquiry** screen.

### Limit Collateral Inquiry

**Limit Collateral Inquiry\***

Account Number :  Limit Number :

Customer St. Name :  Account Currency :

**Limit Information**

Limit Amount :  Limit Currency :

Drawing Power :

Flag Secured :  Flag Internal FD :

Code.	Collateral-ID	Collateral Value	Primary or Secondary	Link	Description
-------	---------------	------------------	----------------------	------	-------------

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

## Field Description

Field Name	Description
<b>Account Number</b>	<p>[Mandatory, Numeric, 14]</p> <p>Type the account number for which you want to view the collateral details.</p> <p>This should be an OD account with a limit attached to it.</p>
<b>Limit Number</b>	<p>[Mandatory, Pick List]</p> <p>Select the limit number from the pick list.</p> <p>An account can have a maximum of 99 limits attached to it. A limit can have a maximum of 99 collaterals attached to it.</p> <p>Limits are attached to an OD CASA through the <b>OD Limit Master Maintenance</b> (Fast Path: CHM07) option.</p>
<b>Customer St. Name</b>	<p>[Display]</p> <p>This field displays the short name of the customer.</p> <p>The short name of the customer is defaulted from the <b>Customer Addition</b> (Fast Path: 8053) option. In case of a joint account, the system displays the name of the primary holder of the account.</p>
<b>Account Currency</b>	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>Limit Information</b>	
<b>Limit Amount</b>	<p>[Display]</p> <p>This field displays the limit amount assigned to the OD account.</p> <p>The limit amount is specified in the <b>OD Limit Master Maintenance</b> (Fast Path: CHM07) option.</p>
<b>Limit Currency</b>	<p>[Display]</p> <p>This field displays the limit currency. The limit currency will be the same as the account currency.</p>

Field Name	Description
<b>Drawing Power</b>	<p>[Display]</p> <p>This field displays the drawing power of the account.</p> <p>The collateral value or the limit amount, which ever is lesser, is designated as the drawing power for that account.</p> <p>The collateral value is specified in the <b>OD Collateral Maintenance</b> option for non FD collaterals and in OD Limit Master Maintenance for FD Collaterals. Limit amount is specified in the <b>OD Limit Master Maintenance</b> (Fast Path: CHM07) option.</p>
<b>Flag Secured</b>	<p>[Display]</p> <p>This check box displays if the limit is a secured limit. A secured limit should be supported by collateral.</p>
<b>Flag Internal FD</b>	<p>[Display]</p> <p>This check box displays if the internal term deposit is used as collateral.</p>

Column Name	Description
<b>Code.</b>	<p>[Display]</p> <p>This column displays the collateral code.</p> <p>Collateral code is a unique number which represents the collateral.</p> <p>Collateral codes are added and maintained in the <b>Collateral Codes Maintenance</b> (Fast Path: BAM39) option.</p>
<b>Collateral-ID</b>	<p>[Display]</p> <p>This column displays the collateral ID of the collateral code.</p> <p>If the <b>Flag Internal FD</b> check box is selected, the system displays the term deposit account number.</p>
<b>Collateral Value</b>	<p>[Display]</p> <p>This column displays the value of the TD, non TD collateral.</p>
<b>Primary or Secondary</b>	<p>[Display]</p> <p>This column displays whether the collateral attached is primary or secondary.</p> <p>The values are:</p> <ul style="list-style-type: none"> <li>• P – Primary</li> <li>• S – Secondary</li> </ul>

Column Name	Description
<b>Link</b>	[Display] This column displays whether the collateral is linked to an OD limit. <ul style="list-style-type: none"> <li>• N – No</li> <li>• Y – Yes</li> </ul>

<b>Description</b>	[Display] This column displays the description of the collateral.
--------------------	--

3. Enter the account number and select the limit number from the pick list.
4. The system displays the details of the collateral attached to the overdraft limit.

### Limit Collateral Inquiry

**Limit Collateral Inquiry\***

Account Number :       Limit Number :

Customer St. Name :       Account Currency :

**Limit Information**

Limit Amount :       Limit Currency :

Drawing Power :       Flag Internal FD :

Flag Secured :

Code.	Collateral-ID	Collateral Value	Primary or Secondary	Link	Description
91	99	10000	P	true	OD COLALTERAL FOR

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

5. Click the **Close** button.

## 1.120. CHM06 - OD Collateral Maintenance\*

The collateral details can be maintained in the **OD Collateral Maintenance** option. This option displays the information of the collaterals, attached to every limit assigned to the OD account.

The user can add a collateral to a limit and also specify whether it is a primary or secondary collateral. The service charge for this transaction can also be inquired in this option.

### Definition Prerequisites

- BAM39 - Collateral Codes Maintenance
- CHM07 - OD Limit Master Maintenance
- BAM63 - Product Collateral Linkage . The account should have a limit attached to it before attaching a collateral

### Modes Available

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

### To attach collateral to the overdraft limit

1. Type the fast path **CHM06** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Collaterals > OD Collateral Maintenance**.
2. The system displays the **OD Collateral Maintenance** screen.

### OD Collateral Maintenance

OD Collateral Maintenance

Account Number  Account Currency

Limit Number  Limit Amount

Current Collaterals | Add, Modify, Delete Collaterals | Service Charges | Credit Conc. Check Details

Collateral Code	Collat Id	Collateral Value P or S	Link	Delete	Description	Update Drawing Power	Deduction Flag	Lendable Margin
-----------------	-----------	-------------------------	------	--------	-------------	----------------------	----------------	-----------------

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

## Field Description

Field Name	Description
<b>Account Number</b>	[Mandatory, Numeric, 14] Type the account number to which the collateral is to be added. The account should have a limit attached to it.
<b>Account Currency</b>	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
<b>Limit Number</b>	[Mandatory, Pick List] Select the limit to which you want to add the collateral from the pick list. An account can have a maximum of 99 limits attached to it. A limit can have a maximum of 99 collaterals attached to it. Limits are attached to an account through the <b>OD Limit Master Maintenance</b> option.
<b>Limit Amount</b>	[Display] This field displays the limit amount assigned to the OD account.

3. Click the **Add** button.
4. Enter the CASA account number and select the limit number.

## OD Collateral Maintenance

Account Number: 50100000019811 Account Currency: INR

Limit Number: 2 Limit Amount:

Current Collaterals | Add Collaterals | Service Charges | Credit Conc. Check Details

Collateral Code	Collat Id	Collateral Value	P or S	Link	Delete	Description	Update Drawing Power	Deduction Flag	Lendable Margin
-----------------	-----------	------------------	--------	------	--------	-------------	----------------------	----------------	-----------------

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

5. Click the **Add Collaterals** tab.
6. Enter the relevant information in the tab.

### Add Collaterals

User can add a collateral to a limit, which is assigned to an OD account through the **Add Collaterals** tab.

## Field Description

Field Name	Description
<b>Code</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the collateral code from the drop-down list.</p> <p>The drop-down lists all the collaterals defined through the <b>Collateral Codes Maintenance</b> option.</p> <p>The code indicates the type of the collateral. For example, property, automobile, etc.</p>
<b>Primary/Secondary</b>	<p>[Mandatory, Radio Button]</p> <p>Click <b>Primary/Secondary</b> to select the type of collateral.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Primary - The collateral is a primary collateral</li> <li>• Secondary - The collateral is a secondary collateral</li> </ul>
<b>Collateral ID</b>	<p>[Mandatory, Alphanumeric, 16]</p> <p>Type the collateral ID of the collateral.</p>
<b>Collateral Value</b>	<p>[Mandatory, Numeric, 13,Two]</p> <p>Type the value of the collateral.</p>

Field Name	Description
<b>Link</b>	[Optional, Check Box] Select the <b>Link</b> check box to link the collateral to the OD limit.
<b>Deduction Flag</b>	[Optional, Check Box] Select the <b>Deduction Flag</b> check box to deduct the charges for OD collateral.
<b>Update Drawing Power</b>	This field is disabled
<b>Description</b>	[Mandatory, Alphanumeric, 40] Type the description of the collateral that you want to attach to the limit.
<b>Lendable Margin</b>	[Mandatory, Numeric, Three, Two] Type the percentage to calculate the drawing power for any OD limit maintained. The max limit is 100%.

## Service Charges

Click the Service Charges tab to view the charges levied for the transaction.

**OD Collateral Maintenance**

Account Number  Account Currency

Limit Number  Limit Amount

Transaction Rate :  Debit Account No. :

Srl. No.	SC Code	Description	SC Ccy	SC Amount (TCY)	SC Amount (LCY)	SC Amount (ACY)

**Record Details**

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

Add
  Modify
  Delete
  Cancel
  Amend
  Authorize
  Inquiry

### Field Description

Field Name	Description
<b>Transaction Rate</b>	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
<b>Debit Account No.</b>	[Display] This field displays the CASA account number to which the service charges will be debited.

Column Name	Description
<b>Srl.No</b>	[Display] This field displays the sequence number of the service charge details.
<b>SC Code</b>	[Display] This field displays the service charge code.
<b>Description</b>	[Display] This field displays the description of the service charge code.
<b>SC Ccy</b>	[Display] This field displays the currency in which the service charge is levied.
<b>SC Amount(TCY)</b>	[Display] This field displays the SC amount that is to be charged in the transaction currency.
<b>SC Amount(LCY)</b>	[Display] This field displays the SC amount that is to be charged in the local currency of the bank.
<b>SC Amount(ACY)</b>	[Display] This field displays the SC amount that is to be charged in the account currency.

7. Click the **Save** button in the **Add Collaterals** tab.
8. The system displays the **Current Collaterals** tab with the added details.

## Current Collaterals

This tab screen displays all collateral information linked to an account.

The screenshot shows the 'OD Collateral Maintenance' window. At the top, there are input fields for 'Account Number' (00100000019811), 'Account Currency' (INR), 'Limit Number' (2), and 'Limit Amount' (1,500.00). Below these are tabs for 'Current Collaterals', 'Add Collaterals', 'Service Charges', and 'Credit Conc. Check Details'. The 'Current Collaterals' tab is active, displaying a table with the following data:

Collateral Code	Collat Id	Collateral Value	P or S	Link	Delete	Description	Update Drawing Power	Deduction Flag	Lendable Margin
4	KAPILTEST	45,00,000.00	P	Y	N	Overdraft against third party	Y	N	60.00

At the bottom of the window, there is a 'Record Details' section with fields for 'Input By', 'Authorized By', 'Last Mnt. Date', 'Last Mnt. Action', and 'Authorized'. Below this are radio buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', and 'Inquiry', along with 'Ok', 'Close', and 'Clear' buttons.

### Field Description

Field Name	Description
<b>Collateral Code</b>	<p>[Display]</p> <p>This column displays the collateral code.</p> <p>Collateral code is a unique number which represents the collateral.</p> <p>Collateral codes are added and maintained in the <b>Collateral Codes Maintenance</b> option.</p>
<b>Collat Id</b>	<p>[Display]</p> <p>This column displays the collateral ID of the collateral code.</p> <p>If the <b>Flag Internal FD</b> check box is selected, the system displays the term deposit account number.</p>
<b>Collateral Value</b>	<p>[Display]</p> <p>This column displays the value of the collateral. The collateral value field will default based on lendable margin set at the product level.</p>

Field Name	Description
<b>P or S</b>	<p>[Display]</p> <p>This column displays whether the collateral attached is primary or secondary.</p> <p>The values are:</p> <ul style="list-style-type: none"> <li>• P – Primary</li> <li>• S – Secondary</li> </ul>
<b>Link</b>	<p>[Display]</p> <p>This column displays whether the collateral is linked to an OD limit.</p> <ul style="list-style-type: none"> <li>• N – No</li> <li>• Y – Yes</li> </ul>
<b>Delete</b>	<p>[Display]</p> <p>This column displays whether the collateral is deleted.</p> <p>Click the appropriate column to navigate to the <b>Modify Collaterals</b> tab. This column is enabled only in the <b>Modify</b> mode.</p>
<b>Description</b>	<p>[Display]</p> <p>This column displays the description of the collateral.</p>
<b>Update Drawing Power</b>	<p>[Display]</p> <p>This column indicates whether the drawing power for the account can be updated.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Y : It indicates that drawing power can be updated</li> <li>• N : It indicates that drawing power can not be updated</li> </ul>
<b>Deduction Flag</b>	<p>[Display]</p> <p>This column indicates whether charges has to be deducted from the OD account.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Y : It indicates that charges can be deducted from OD account</li> <li>• N : It indicates that charges cannot be deducted from the OD account</li> </ul>
<b>Lendable Margin</b>	<p>[Display]</p> <p>This column displays the percentage to calculate the drawing power for any OD limit.</p>

## Credit Conc Check Details

This tab is for future use

9. Click the **Ok** button.
10. The system displays the message "Record Added...Authorization Pending. Click Ok to Continue". Click the **Ok** button.
11. The collateral details are attached to the overdraft limit successfully once the record is authorised.

## 1.121. CHM07 - Od Limit Master Maintenance

This option allows you to attach limits to an OD account. Each account can have multiple limits (maximum up to 99). The account can overdraw up to the limit amount mentioned here. In case the internal fixed deposit is to be kept as collateral to the OD limit, the same is required to be maintained here.

**Oracle FLEXCUBE** allows you to setup OD even if the expiry date of OD falls on a holiday. The expiry processing of OD limit is triggered in the EOD process of the expiry date and happens after the processing of debit and credit interest of CASA module. In case the contracted expiry date falls on a holiday, the system accounts for the OD interest up to the date of the contracted expiry, and thereafter, accounts for the applicable TOD interest.

The OD activation process for future dated activation takes place in the EOD of the previous working day of limit start date. Other collaterals are linked in the **OD Collateral Maintenance** (Fast Path: CHM06) option.

### Definition Prerequisites

- 8051 - CASA Account Opening
- 8054 - Time Deposit Account Opening
- BAM63 - Product Collateral Linkage
- BAM14 - Rewards and Service Charge Maintenance

### Modes Available

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

### To set overdraft limit on an account

1. Type the fast path **CHM07** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Other Transactions > Od Limit Master Maintenance**.
2. The system displays the **Od Limit Master Maintenance** screen.

## Od Limit Master Maintenance

### Field Description

Field Name	Description
<b>Account No</b>	[Mandatory, Numeric, 14] Type the account number to which the limit is to be added. The account and the teller must belong to the same branch. For example, the teller of branch A cannot add limit to the account belonging to branch B. An account can have a maximum of 99 limits attached to it.
<b>Currency Code</b>	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
<b>Use product tiers for debit interest calculation</b>	[Display] This check box displays if the interest rate at the limit level is used or else the tiers at the product level are used.

Field Name	Description
<b>Limit No</b>	[Display] This field displays the system-generated limit number. An account can have a maximum of 99 limits attached to it.
<b>Customer Name</b>	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the <b>Customer Addition</b> (Fast Path: 8053) option. In case of a joint account, the system displays the name of the primary holder of the account. The customer short name can be changed through the <b>IC No – Short Name Change</b> (Fast Path: 7101) option.
<b>Business Acquirer ID</b>	[Mandatory, Pick List] Select the business acquirer ID from the pick list to capture the business acquirer information for the particular transaction. By default, the system displays the Id of the teller who has logged in. The pick list contains the list of users linked to the system.

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

## Od Limit Master Maintenance

Account No: 5010000007039 Currency Code: INR  Use product tiers for debit interest calculation

Limit No: 2 Customer Name: NISHANK MAT1

Business Acquirer ID: TZARTABX Line No:   Inherit Line Attributes on OD Limit

Limit Details | FD Collateral Details | Service Charges | Limit Check Results | Credit Conc. Check Details

**Limit Attributes**

Limit Amount : 0.00 Collateral Drawing Power : 0

Limit Drawing Power : 0.00

Int. Index Code : 0 Fixed Interest Rate : 0.00000

Start Date : 03/10/2016 FD Account Level Variance : 0.00000

End Date : 03/10/2016 OD Variance : 0.00000

Secured :  Internal FD :  Net Interest : 0.00000

Limit Against Salary :

Reason :

Advice Required :

**Renewal**

Renewal Mode : None Next Expiry Date : 03/10/2016

**Record Details**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add
  Modify
  Delete
  Cancel
  Amend
  Authorize
  Inquiry

5. Enter the required information in the various tabs.

## Limit Details

Enter the details of limit against the Overdraft account in the **Limit Details** tab.

### Field Description

Field Name	Description
<b>Limit Attributes</b>	
<b>Limit Amount</b>	[Mandatory, Numeric, 13, Two] Type the limit amount.
<b>Collateral Drawing Power</b>	[Display] This field displays the collateral drawing power of the account. This field displays the value '0' in the add mode in case of Non FD collaterals.  Based on the new value of the Collateral value, the collateral drawing power will get recomputed.  New value of the Collateral Drawing Power = New Collateral value x New Lendable margin( in case of TD collateral. )  Sum of (New collateral value multiplied by new lendable margin) for all collaterals for the Limit in case of non TD collateral.

Field Name	Description
<b>Limit Drawing Power</b>	<p>[Display]</p> <p>This field displays the drawing power of the account.</p> <p>The collateral value or the limit amount, which ever is lesser, is designated as the drawing power for that account.</p> <p>The collateral value is specified in the <b>OD Collateral Maintenance</b> (Fast Path: CHM06) option.</p>
<b>Int. Index Code</b>	<p>[Conditional, Pick List]</p> <p>Select the interest index code from the pick list.</p> <p>This is the OD interest that will be charged to the account.</p> <p>This field is enabled if the <b>Use product tiers for interest calculation</b> check box is not selected in <b>CASA Product Master Maintenance</b> (Fast Path: CHM01) option.</p>
<b>Fixed Interest Rate</b>	<p>[Conditional, Numeric, Three, Five]</p> <p>Type the fixed interest rate.</p> <p>This field is enabled if the interest index code is not selected. This is the fixed OD interest that will be charged to the account.</p>
<b>Start Date</b>	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the start date from the pick list.</p> <p>This field, by default displays the current date as the limit start date.</p>
<b>FD Account Level Variance</b>	<p>[Display]</p> <p>This field displays the variance at the TD level.</p> <p>This field is displayed if the <b>Internal FD</b> check box is selected.</p>
<b>End Date</b>	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the end date from the pick list.</p> <p>The limit date cannot be followed by a holiday.</p> <p>This field, by default, displays the current date as the limit end date.</p>
<b>OD Variance</b>	<p>[Display]</p> <p>This field displays the OD Variance value.</p> <p>This variance will be applied on the selected interest rate. If the collateral is an internal TD the variance will be applied to the TD rate.</p>
<b>Secured</b>	<p>[Optional, Check Box]</p> <p>Select the <b>Secured check box</b> if the limit is a secured limit.</p> <p>A secured limit should be supported by collateral.</p>

Field Name	Description
<b>Internal FD</b>	[Optional, Check Box] Select the <b>Internal FD</b> check box if an internal fixed deposit is the collateral.
<b>Net Interest</b>	[Display] This field displays the net interest applicable to the limit. <i>Net Interest = Interest Rate + OD Variance</i>
<b>Reason</b>	[Optional, Drop-Down] Select the reason for attaching the limit to the account from the drop-down list.
<b>Advice Required</b>	[Optional, Check Box] Select the <b>Advice Required</b> check box to generate advice for the maintenance. <b>Note:</b> This field will be enabled only if " <b>Generate Rate Change Intimation</b> " field in <b>CH021</b> for the account is selected/checked.
<b>Renewal</b>	
<b>Renewal Mode</b>	[Mandatory, Drop-Down] Select the renewal mode from the drop-down list. The OD Limit can be setup to renew automatically or renew once. If the mode is selected as ONE-TIME, the next expiry date should be specified. If the mode is selected as PERPETUAL, then the next expiry date is automatically calculated based on the current term of the Overdraft.
<b>Next Expiry Date</b>	[Display] This field displays the next expiry date. This field is enabled only if the Renewal Mode is ONE-TIME. The day after this date must be a working day in the bank calendar.

### FD Collateral Details

This tab is enabled, if the **Secured** and **Internal FD** check box is selected. The details of the TD account, which should be used as collateral, can be entered here.

## Field Description

Field Name	Description
<b>Collateral</b>	
<b>Code</b>	[Mandatory, Drop-Down] Select the collateral code from the drop-down list. The selected collateral code should be a valid code for the product. The product-collateral linkage is done through the <b>Product Collateral Linkage</b> (Fast Path: BAM63) option.
<b>Account No</b>	[Mandatory, Numeric, 14] Type the TD account number which will be used as the collateral. The system accepts the internal TD account of a different customer as collateral. The TD amount should be sufficient to cover the limit.
<b>Description</b>	[Optional, Alphanumeric, 40] Type a description of the collateral.
<b>Deposit No</b>	[Mandatory, Pick List] Select the deposit number which will be placed as the collateral for the account from the pick list.

Field Name	Description
<b>Collateral value</b>	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the value of the collateral.</p> <p>In the add mode on the limit creation screen CHM07, the Collateral value field will default based on lendable margin set at the product level. This value can not be greater than the calculated Collateral Value.</p>
<b>Type</b>	<p>[Mandatory, Radio button]</p> <p>Click the appropriate type of the collateral.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Primary</li> <li>• Secondary</li> </ul>
<b>Lien On</b>	<p>[Display]</p> <p>This field displays the value on which the lien is marked on the collateral deposit.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Principal</li> <li>• Interest</li> <li>• Principal + Interest</li> </ul>
<b>Propagate Interest Rate Change</b>	<p>[Optional, Check Box]</p> <p>Select the <b>Propagate Interest Rate Change</b> check box to change the OD interest rate charged to the customer with a change in the TD interest rate.</p>
<b>Lendable Margin</b>	<p>[Mandatory, Numeric, Three, Two]</p> <p>Type the percentage to calculate the drawing power for any OD limit maintained.</p> <p>Default value in this field is displayed based on the margin maintained at <b>Product Collateral Linkage</b> (Fast Path: BAM63) option and can be overridden at the limit level.</p> <p>The max limit is 100%.</p>

## Service Charges

The SC can be a Fixed SC or a Percentage SC and can be defined as Amortizable. The SC will be calculated on the full limit amount. For amortizable SC: The SC collected during limit addition will be amortized to the Fee Income GL based on Straight Line Method. The SC collected will be amortized over the remaining term of the limit. Any modification to the limit expiry will result in re-amortization of the fees for the remaining term. Amortization starts from the date of limit start date. The first date of amortisation will be on the first month end. All unamortized fees are booked as income on month ends. The unamortized portion of the SC will be booked as income on account closure. The unamortized portion of SC will be booked as income on the month end in the event of a limit expiry and account not closed.

**Od Limit Master Maintenance**

Account No: 5010000007039 Currency Code: INR  Use product tiers for debit interest calculation  
 Limit No: 2 Customer Name: NISHANK MAT1  
 Business Acquirer ID: TZARTABX Line No:   Inherit Line Attributes on OD Limit

Limit Details | FD Collateral Details | **Service Charges** | Limit Check Results | Credit Conc. Check Details

SC Posting Mode: Casa GL Account No:  Casa Account No.: 5010000003474

Srl. No.	SC Code	Name	SC Ccy	SC Amount(TCY)	SC Amount(LCY)	SC Amount(ACY)	Waived SC	SC Charged	Rule Applied	SC Nature	Amortize
1	403	Overdraft amt 03	LTL	450.00	450	450.00	50.00	450.00		0	Amortizable <input type="checkbox"/>

Rule Information Grid

RuleID	OriginalSCValue	RuleReturned	RuleReturnedValue	FinalValue	Reason

Record Details

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

Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

## Field Description

Field Name	Description
<b>SC Posting Mode</b>	[Mandatory, Drop-Down] Select the posting mode of the service charge from the drop-down list. The options are: <ul style="list-style-type: none"> <li>CASA</li> <li>GL</li> </ul>
<b>GL Account No</b>	[Conditional, Pick List] Select the GL account number from which the service charges will be debited from the pick list. This field is enabled only if GL option is selected in the <b>SC Posting Mode</b> drop-down list.
<b>Casa Account No</b>	[Conditional, Numeric, 14] Type the CASA account number from which the service charges will be debited. This field is enabled only if CASA option is selected in the <b>SC Posting Mode</b> drop-down list.

Column Name	Description
<b>SC Information Grid</b>	
<b>Srl. No.</b>	[Display] This column displays the serial number for the service charge.
<b>SC Code</b>	[Display] This column displays the service charge code.
<b>Name</b>	[Display] This column displays the description of the service charge code.
<b>SC Ccy</b>	[Display] This column displays the currency in which the service charge is levied.
<b>SC Amount(TCY)</b>	[Mandatory, Numeric, 12,Two] Type the SC amount to be charged for the selected event. By default, this column displays the SC amount that is to be charged in the transaction currency.
<b>SC Amount(LCY)</b>	[Display] This column displays the SC amount that is to be charged in the local currency of the bank.
<b>SC Amount(ACY)</b>	[Display] This column displays the SC amount that is to be charged in the account currency.
<b>Waived SC</b>	[Display] This column displays the amount of the service charge which is waived.
<b>SC Charged</b>	[Display] This column displays the SC charged.
<b>Rule Applied</b>	[Display] This column displays the rule that is attached to the service charge.
<b>SC Nature</b>	[Display] This column displays the nature of the service charge. If the <b>Amortisable</b> check box is selected in the <b>Rewards and Service Charge Maintenance</b> (Fast Path: BAM14) option, then <b>Amortisable</b> will be defaulted in this column. Else, <b>Non-Amortisable</b> will be displayed.

Column Name	Description
<b>Amortize</b>	<p>[Optional, Check Box]</p> <p>Select the <b>Amortize</b> check box to trigger the amortization of fees.</p> <p>This check box will be enabled only if the charge is defined as <b>Amortisable</b> in the <b>Rewards and Service Charge Maintenance</b> (Fast Path: BAM14) option.</p> <p>If this check box is selected, the respective charge / deduction will be amortised monthly, up to the expiry of the OD. If the check box is cleared, the respective charge / deduction will not be amortised.</p>
<b>Rule Information Grid</b>	
<b>Rule ID</b>	<p>[Display]</p> <p>This column displays the interest rule ID.</p> <p>An interest rule ID is a unique number, which represents the installment rule.</p>
<b>OriginalSCValue</b>	<p>[Display]</p> <p>This column displays the original value of the service charge.</p>
<b>RuleReturned</b>	<p>[Display]</p> <p>This column displays the rule attached to the service charge.</p>
<b>RuleReturnedValue</b>	<p>[Display]</p> <p>This column displays the value of the rule returned.</p>
<b>FinalValue</b>	<p>[Display]</p> <p>This column displays the final value of the service charge after the rule has been applied.</p> <p><i>FinalValue = OriginalSCValue - RuleReturnedValue</i></p>
<b>Reason</b>	<p>[Display]</p> <p>This column displays the reason for attaching the rule to the service charge.</p>

6. Click the **Ok** button.
7. The system displays the message "Record Added... Authorization pending.. Click ok to continue". Click the **Ok** button.
8. The overdraft limits to an account are added successfully once the record is authorised.

#### To authorize an overdraft limit set to an account

1. Click the **Authorize** button.
2. Enter the account number and select the limit.
3. The system enables the tabs.

## Limit Check Results

Od Limit Master Maintenance

Account No: 5010000007039 Currency Code: INR  Use product tiers for debit interest calculation

Limit No: Customer Name: NISHANK MAT1

Business Acquirer ID: TZARTABX Line No:  Inherit Line Attributes on OD Limit

Limit Details | FD Collateral Details | Service Charges | **Limit Check Results** | Credit Conc. Check Details

Srl. No.	Limit Id	Description	Breach Amount	Breach Action
1	43	TEST	990000	Warning

Record Details

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

Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

## Field Description

Column Name	Description
<b>Srl. No.</b>	[Display] This column displays the serial number of the record. It is auto-generated by the system.
<b>Limit Id</b>	[Display] This column displays the limit ID. It is a unique identification number to identify and differentiate the limits of various customers.
<b>Description</b>	[Display] This column displays the description of the limit ID.
<b>Breach Amount</b>	[Display] This field displays the amount by which the OD defined in this screens exceeds by the limit set in the <b>Customer Limit Setup</b> (Fast Path: LMC01) option.

Column Name	Description
<b>Breach Action</b>	[Display] This field displays the breach action to be taken for the limit set. This breach action is set up in the <b>Customer Limit Setup</b> (Fast Path: LMC01) option.

### Credit Conc. Check Details

This tab is for future use.

4. Click the **Ok** button.
5. The system displays the message "Record Authorized ..Click Ok to continue". Click the **Ok** button.