

# Oracle FLEXCUBE Core Banking

Customer Information File User Manual

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Customer Information File User Manual

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# 1. Customer Information Capture

**Oracle FLEXCUBE** supports capture of customer details at a global level. The CIF module encompasses the whole process of adding a new customer to the bank's customer base, subsequent maintenance of their details and cross-references between the customer and their accounts in the bank.

## 1.1 8053 - Customer Addition

This screen is used to capture basic details of a new customer. The customer IC (identification code) is the ID of the customer to be added. This may be the social security number or passport number or any identification that the bank may think appropriate. Customer would need to be categorised into any of the predefined customer type defined in CIM08-Customer Type Maintenance using the Category field.

Basis the Customer IC and Category, user will have to click on 'Validate' button the screen to validate the Uniqueness of the customer in the bank's database. If another customer with the same combination exists, system will not allow user to proceed with the customer addition.

In this Customer addition screen, bank will have to capture the basic details of the customer so that the customer can be quickly onboarded. Once the customer record has been created using this screen, the other details of the customer can be added / modified using other Customer Information screens

When the customer is added using this screen, system will generate a unique FLEXCUBE customer ID for the customer. Going forward, the added customer can be searched using Customer IC + Category combination or FLEXCUBE Customer ID.

The system also restricts the teller from operating the account of a customer, who is a staff of the bank for security reasons.


### Definition Prerequisites

- CIM01 - Signature Types Maintenance
- CIM02 - Business Type Maintenance
- CIM03 - Customer Prefixes Maintenance
- CIM04 - Profession Codes Maintenance
- CIM08 - Customer Types Maintenance
- BAM72 - Customer City Maintenance

### Modes Available

Not Applicable

### **To add a new customer**

1. In the **Dashboard** page, Enter the Task code **8053** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Addition**.
2. You will be navigated to **Customer Addition** screen.

## Customer Addition

## Field Description

Field Name	Description
<b>Home Branch</b>	[Mandatory, Search List] Select the home branch of the customer from the drop-down list. It is defaulted to the branch code of the user who is logged in.
<b>Customer IC</b>	[Mandatory, Alphanumeric, 20] Type 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>Category</b>	[Mandatory, Drop-Down] Select the category of the customer from the drop-down list. For example, Tax Paying Individual, Church, Foreign Corporate, etc. You can choose to set up multiple customer types to segregate the customers using the Customer Types Maintenance (Task Code: CIM08) option. Further processing such as tax applicable, Service Charges, etc., are levied based on the customer type.
<b>CIF Type</b>	[Display] This field displays the customer type (Customer/ Prospect). By default system will populate Customer.
<b>IC Type</b>	[Display] This field displays the IC type of the customer, based on the option selected in the <b>Category</b> field. An IC type is internally linked to every customer category/customer type. This field is displayed when the category is selected for the

	customer.
<b>Language</b>	[Mandatory, Drop-Down] Select the appropriate language from the drop-down list. It is the language in which the bank would interact with the customer.
<b>Customer 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>Full Name</b>	[Conditional, Alphanumeric, 77] Type the full name of the customer. This field is enabled for Corporate type of Customers.
<b>Reference No</b>	[Display] This field displays the reference number of the customer.
<b>Salutation</b>	[Mandatory, Drop-Down] Select the customer salutation from the drop-down list.
<b>First Name</b>	[Mandatory, Alphanumeric,30] Type the first name of the customer.
<b>Middle Name</b>	[Mandatory, Alphanumeric,25] Type the middle name of the customer.
<b>Last Name</b>	[Mandatory, Alphanumeric,20] Type the last name of the customer.
<b>Short Name</b>	[Mandatory, Alphanumeric, 20] Type the short name of the customer. The short name is defaulted when the user enters the full name of the customer. The user can modify it, if required. The full name as well as the short name will be displayed in capital letters only, even if it is entered in small letters.
<b>Address</b>	[Mandatory, Alphanumeric, 35] Type the address of the customer. It has 3 lines for the address. Only Line 1 is mandatory. Special Characters can also be entered. This will be defaulted to the Permanent Address and user will be able to change the same in Customer modification.
<b>Town / City</b>	[Mandatory, Search List] Select the name of the town or city, where the customer resides, from the Search List.
<b>State</b>	[Mandatory, Drop-Down] Select the name of the state, where the customer resides, from the drop-down list.
<b>Country</b>	[Mandatory, Drop-Down] Select the name of the country, where the customer resides, from the drop-down list.



<b>Nationality</b>	[Mandatory, Drop-Down] This will be defaulted to the value selected in 'Country' field and user will be able to select the Nationality from the dropdown list.
<b>Country of Residence</b>	[Mandatory, Drop-Down] This will be defaulted to the value selected in 'Country' field and user will be able to select the Country of Residence from the dropdown list.
<b>Zip</b>	[Mandatory, Alphanumeric, 10] Type the zip code of the city where the customer resides.
<b>Birth/Reg Date</b>	[Mandatory, Date editor, dd/mm/yyyy] Select the birth date in case of the individual customer or the registration date in case of a corporate customer. Based on the details entered in this field the system identifies a customer as a major or a minor.
<b>Resi. Phone No.</b>	[Optional, Alphanumeric, Three, Five, 15] Type the residence contact number of the customer in the below format, Country Code, Local Area code and Phone Number <hr/> <b>Note:</b> System allows to enter the special characters except “ @ & ^ > < !.
<b>Customer Education</b>	[Conditional, Drop-Down] Select the education of the customer from the drop-down list. This field is disabled for corporate type of customer.
<b>Mobile No.</b>	[Optional, Alphanumeric, 13] Type the mobile number of the customer in the below mentioned format. If country is India, number following country code will be 10 digits. This should allow only '+' as special character, in the first position, and remaining digits will be Numeric. First three digits are the <b>Country Code</b> followed by the <b>Mobile Number</b> .
<b>Email ID</b>	[Optional, Alphanumeric, 40] Type the email address of the customer.
<b>Gender</b>	[Conditional, Drop-Down] Select the gender of the individual customer from the drop-down list. This field is disabled for corporate type of customer.
<b>Marital Status</b>	[Conditional, Drop-Down] Select the marital status of the individual customer from the drop-down list. This field is disabled for corporate type of customer.
<b>Staff</b>	[Conditional, Check box] Select the <b>Staff</b> check box, if the customer is a staff of the bank. This field is disabled for corporate type of customer.
<b>Employee ID</b>	[Conditional, Alphanumeric, 40] Type the employee id of the bank staff. This field is enabled if the <b>Staff</b> check box is selected.

<b>Business</b>	[Conditional, Search List] Select the business of the corporate customer from the Search List. The values displayed in the option are the business segments to which the customer's belong. Each business type is defined in the <b>Business Type Maintenance</b> (Task Code: CIM02) option. This field is disabled for individual type of customer.
<b>Profession</b>	[Conditional, Drop-Down] Select the profession of the customer from the drop-down list. The profession codes are maintained in the <b>Profession Codes Maintenance</b> (Task Code: CIM04) option. This field is disabled for corporate type of customer.
<b>Mother's Maiden Name</b>	[Conditional, Alphanumeric, 252] Type the mother's maiden name. This field is enabled for individual customers. This field is disabled for corporate customers
<b>MIS Class</b>	[Optional, Search List] Select the MIS class from the Search List.
<b>MIS Code</b>	[Optional, Search List] Select the MIS code from the Search List.
<b>Group Name</b>	[Display] This field displays the description of selected group code.
<b>Group Code</b>	[Optional, Search List] Select the group code to which the customer belongs. If no value is selected, group code is defaulted to '0'.
<b>Income Tax No</b>	[Optional, Alphanumeric, 20] Type the identification number of the customer provided by the Income Tax Department for the purpose of tracking tax liabilities.
<b>Aadhar Number</b>	[Optional, Numeric, 12] Enter the Aadhar number of the customer. System should not allow to store value less than 12 digits. The record should not start with zero. Aadhaar Number should not be allowed to be maintained if the same number already exists in the database for a non-blocked Customer ID.

### Screen Description

The above screen is used to update details of a new customer. Basic information of a customer can be added here. The customer IC (identification code) is the ID that is selected for a customer. This may be the social security number or any identification that the bank may think appropriate.

Other details like which category the customer belongs to, resident/non resident, company, individual, etc., may also be updated. Basic details like the customer name, short name, and the customer address can be updated. Once all details are updated, the system validates if the customer is an existing customer. For validations the system checks only the IC and Category, and if they match, a new customer ID is not created. If yes, a customer ID is created. This is a unique number and will identify a customer of the bank. Once a customer ID is created, accounts can be opened for a customer.

### Example

Use this screen to create a new customer. Note down the customer ID that will be created once you have validated the customer using the **Val. Customer** button, after you have updated all the fields.

3. Enter the customer IC and select the category from the list.
4. Enter other required details.
5. Click the **Val. Customer**. The system will validate the existence of the customer using the above combination.
6. The system displays the message "This is a new Customer". Click **OK**.  
OR  
The system displays the message "This is an existing Customer". The system will disable the addition process.
7. Enter the contact details, address details, and the personal information of the customer.
8. Click **OK**.
9. The system displays the unique customer identification number. Click **OK**.

## 1.2 CIM09 - Customer Information Master Maintenance

This back-office maintenance allows for maintenance of additional customer information apart from the basic customer information added during customer addition. Since the customer addition is done as a separate transaction, the Add mode is disabled in this option.


### Definition Prerequisites

- 8053 - Customer Addition
- CIM06 - Income Slabs Maintenance
- CIM07 - Relation Master Maintenance

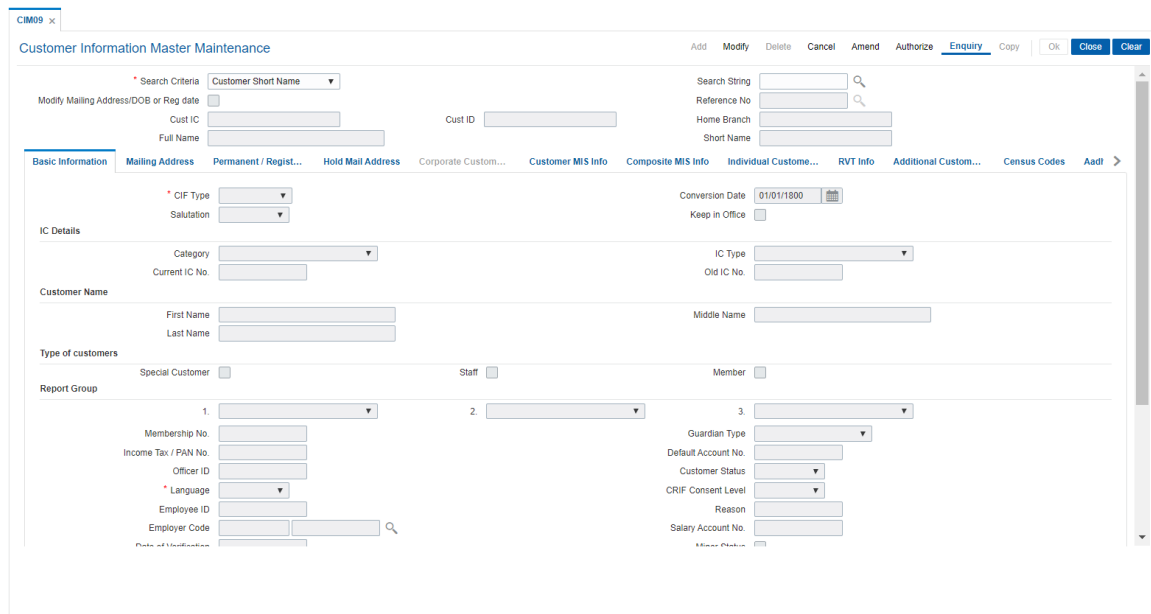
### Modes Available

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

### To modify the customer information master details

1. In the **Dashboard** page, Enter the Task code **CIM09** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Information Master Maintenance**.
2. You will be navigated to **Customer Information Master Maintenance** screen.

### Customer Information Master Maintenance



### Field Description

Field Name	Description
Search Criteria	[Optional, 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> </ul>

- Customer IC Identification maintained for the customer during customer addition.
- Customer ID- Unique identification given by the bank.

<b>Search String</b>	<p>[Optional, 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>For searching using Customer IC and Customer Short Name, user will have to enter a minimum of first 3 chars of respective string to perform the search would need to be entered in the Search String.</p> <p>For searching using Customer ID, the entire Customer ID would need to be entered in the Search String.</p> <p>The system displays the Search List of all those customers having those letters in their respective criteria. Choose 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>Modify Mailing Address/DOB or Reg date</b>	<p>[Checkbox]</p> <p>Select checkbox to modify mailing address or DOB/Reg date</p>
<b>Reference No.</b>	<p>[Searchlist]</p> <p>This field displays the identification code of the customer.</p> <p>Select reference number from picklist to modify mailing address or DOB/Reg date.</p>
<b>Cust 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>Cust ID</b>	<p>[Optional, Numeric, 10]</p> <p>Type 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>Home Branch</b>	<p>[Display]</p> <p>This field displays the branch, where the customer's account is maintained.</p> <p>It is maintained in the <b>Branch Parameters Maintenance</b> (Task Code: STDBRNCH) option in the Corporate module.</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</b> (Task Code: 8053) option.</p>

The customer full name can be changed through the Change Customer Name/IC Number (Task Code: 7101) option.

### Short Name

[Display]

This field displays the short name of the customer.

The short name of the customer is defaulted from the **Customer Addition** (Task Code: 8053) option.

The customer short name can be changed through the **Change Customer Name/IC Number** (Task Code: 7101) option.

### Screen Description

The above screen is used to update /view complete customer details. This screen has various tabs and each shall be explained subsequently.

3. Click **Modify**.
4. Select the search criteria from the list or type the **ID** of the customer.
5. Type the search string, press the **Tab** or **Enter** key.
6. You can view list of customer's that match the search criterion.
7. Select the customer from the Search List. The customer details are displayed in the screen.

### Customer Information Master Maintenance

8. Modify the relevant information in the various tabs.

### Basic Information

## Field Description

Field Name	Description
<b>CIF Type</b>	[Conditional, Drop-Down] Select the <b>Customer</b> option to convert a prospect into a customer. This field is disabled in case of an existing customer.
<b>Conversion Date</b>	[Conditional, Search List] Select the Conversion Date from the Search List. It is the date on which the prospective customer is converted into an existing customer. This field is enabled only if the CIF type is Prospect.
<b>Salutation</b>	[Display] This field displays the salutation of the customer. It is defaulted from the <b>Customer Addition</b> (Task Code: 8053) option.
<b>Keep In Office</b>	[Optional, Check Box] Select the Keep In Office check box, if the customer wants to direct the bank to hold his mails/statements in the home branch. The <b>Keep In Office</b> option allows the customer to direct his correspondence with the bank to be held in the home branch. If the <b>Keep In Office</b> check box is selected, in the <b>Modify</b> mode the <b>Hold Mail Address</b> tab is displayed with the alternate address. This address cannot be modified. By default, the system displays the home branch address as the hold mail address.
<b>IC Details</b>	
<b>Category</b>	[Display] This field displays the category of the customer. For example, Tax Paying Individual, Church, Foreign Corporate, etc. You can choose to set up multiple customer types to segregate the

customers using the **Customer Types Maintenance** (Task Code: CIM08) option.  
Further processing such as tax applicable, Service Charges, etc., are levied based on the customer type.

<b>IC 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 Types Maintenance</b> (Task Code: CIM08) option.
<b>Current IC No.</b>	[Display] This field displays the current IC number of the customer.
<b>Old IC No.</b>	[Display] This field displays the old IC number of the customer, if any.
<b>Customer Name</b>	
<b>First Name</b>	[Display] This field displays the first name of the account holder.
<b>Middle Name</b>	[Display] This field displays the middle name of the account holder.
<b>Last Name</b>	[Display] This field displays the last name of the customer.
<b>Type of Customers</b>	
<b>Special Customer</b>	[Optional, Check Box] Select the <b>Special Customer</b> check box if the customer belongs to special category. User templates having restricted access to transactions, adhoc report enquiries / generation can be defined for special category customers in the <b>Template Profile Maintenance</b> (Task Code: SMM01) option.
<b>Staff</b>	[Conditional, Check Box] Select this check box if the customer is a staff of the bank. This field will be enabled if the <b>Staff</b> option is selected from the <b>Category</b> drop-down list in the <b>Customer Addition</b> (Task Code: 8053) option.
<b>Member</b>	[Optional, Check Box] Select the <b>Member</b> check box, if the customer is a member of any association or club.
<b>Report Group</b>	
<b>Report Group 1,2,3</b>	[Optional, Drop-Down] Select the report group, to which the customer belongs, from the drop-down list. There could be a maximum of three report groups to which a customer can belong. This is provided for information only and has no processing implications.
<b>Membership No.</b>	[Conditional, Alphanumeric, 20] Type the membership number of the customer if he is a member of any association or club.



This field is enabled only if the Member check box is selected.

**Guardian Type**

[Display]

This field displays the type of the guardian.

A guardian is required when the customer is a minor.

The options are:

- No Guardian - The system displays this option when the customer does not have a guardian. By default, the system displays this option when the customer is a major.
- Natural Guardian - The system displays this option when the parents of the customer are his guardians.
- Legal Guardian - The system displays this option when the guardians of the customer are guardians by law.

**Income Tax / PAN No.**

[Optional, Alphanumeric, 20]

Type the identification number of the customer provided by the Income Tax Department for the purpose of tracking tax liabilities. If Income Tax No. was added during customer addition, the same will be displayed here and can be modified.

**Default Account No.**

[Optional, Alphanumeric, 14]

Type the customer's default CASA account number.

**Officer ID**

[Optional, Alphanumeric, 40]

Type the Officer Id.

It is the ID of the officer, who entered the customer details or the ID of the relationship manager who has been assigned to the customer.

**Customer Status**

[Display, Dropdown]

This field displays customer status.

**Language**

[Mandatory, Drop-Down]

Select the language from the drop-down list.

It is the customer's preferred language while communicating with the bank. Language of the customer added during customer addition will be displayed and the same can be modified

**CRIF Consent Level**

[Optional, Drop-down]

Select the CRIF Consent Level from the drop-down list.

It is the level of consent given by the customer to the bank with regards to sharing his information with the third parties.

**Employee ID**

[Optional, Alphanumeric, 16]

Type the employee ID of the customer, if the customer is a staff of the bank.

**Reason**

[Display]

This field displays the reason for the customer block. This is maintained in the Customer Account Restriction option (Task

Code: CIM21) during the customer Block / Unblock operation.

**Employer Code**

[Optional, Search List]

Select the employer code from the Search List. The employer name is displayed in the adjacent field.

These codes are maintained using the **Company Master Maintenance** (Task Code: BAM81) option.

<b>Salary Account No.</b>	[Display] Type the salary account number of the customer.
<b>Date of Verification</b>	[Display] This field displays date of verification.
<b>Minor Status</b>	[Display] This check box indicates, if the customer is a minor.
<b>Restricted</b>	[Display] This field displays whether the customer is a restricted customer or not. This is maintained in the <b>Customer Account Restriction</b> option (Task Code: CIM21). 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.
<b>Fx Customer Category</b>	[Mandatory, Drop-Down] Select the category of the Fx customer from the drop-down list. By default system displays the value as Z as the Fx customer category which is defaulted at the time of customer addition. The Z customer category is considered as the worst FX customer category. The customer category is used for grading and rate calculation purpose. The value in this field is defined at the back end as part of Day 0 setup.
<b>Secrecy level</b>	[Optional, Drop-Down] Select the level of secrecy of the customer information from the drop-down list. It ranges from 1 to 6 and can be customized as per customer requirement.
<b>KYC Status</b>	[Mandatory, Drop-Down] Select the KYC Status from the drop down list. The options are: <ul style="list-style-type: none"> <li>• KYC complaint</li> <li>• KYC pending</li> <li>• KYC non-compliant</li> </ul>
<b>Legal Entity Identifier (LEI) Code</b>	[Optional, Alphanumeric, 20] This field is captured for bank and corporate customers. This field will be allowed to modify or can be kept as null.
<b>CKYC No.</b>	[Optional, Numeric, 14] CKYC number is captured for all Customer types. This field will be allowed to modify or can be kept as null.
<b>Customer Block Status</b>	[Display] This check box displays whether the customer is blocked for transaction. This is maintained in the Customer Account Restriction option (Task Code: CIM21)
<b>Risk Category</b>	[Optional, drop down] Select the risk category. The values are: <ul style="list-style-type: none"> <li>• High</li> <li>• Medium</li> <li>• Low</li> </ul>

<b>Verification Status</b>	[Display] This check box displays the Verification Status of the customer. If checked, it indicates that KYC verification for the customer is confirmed, based on the document update using the <b>Customer Document Maintenance</b> (Task Code: C1052) option.
<b>Reason for Risk category change</b>	[Optional, Picklist] Select the reason code applicable for risk category change. The list of reason codes defined in BAM40 for CIM09 will be displayed in the Search List
<b>Reason for Verification</b>	[Display] This field displays the reason for the status verification (Not Verified / Papers Verified).
<b>Risk category review date</b>	[Optional, Date] Enter the date on which the risk category is updated.
<b>Spend Analysis</b>	[Optional, Check Box] Select the <b>Spend Analysis</b> check box, to enable spend analysis for all the accounts under the customer. By default it is un-selected. Using this field, a customer can opt for spend analysis at any point of time that is on the date of account opening or at any day before the account is closed. This option also enables the spend analysis for all the open accounts under the customer who is a primary holder

### Screen Description

The above tab screen has certain details that are non editable like the name and details that automatically get picked up from the **Customer Addition** screen. Information like selecting Staff when the customer is an employee of the bank and selecting Global if the customer is a corporate customer is also added from the **Customer Addition** screen.

### Example

For an existing customer update the above screen with a membership number, assuming that the customer is a member of a renowned club. Also, assume that the customer is the relationship manager of the account, which is selected from the **Officer ID** drop-down list.

### Mailing Address

This is the address to which customer's account statements & customer advices are mailed. The system, by default displays the address mentioned in the **Customer Addition** option (Task Code: 8053). To modify the mailing address of the customer, the following details are captured:

## Field Description

Field Name	Description
<b>Address 1,2,3</b>	[Mandatory, Alphanumeric, 35] Type the mailing address of the customer. The address can be mentioned in three lines. Line 1 is mandatory.
<b>City</b>	[Mandatory, Search List] Select the name of the city where the customer's mails should be sent from the Search List.
<b>State</b>	[Mandatory, Search List] Select the name of the state where the customer's mails should be sent from the Search List.
<b>Country</b>	[Mandatory, Drop-Down] Select the name of the country, where the customer's mails should be sent, from the drop-down list.
<b>Phone (Office)</b>	[Optional, Alphanumeric] Type the customer's office contact number. It is split into 4 parts: <ul style="list-style-type: none"> <li>• Country code</li> <li>• Area Code</li> <li>• Phone Number</li> <li>• Extension</li> </ul>
<b>Note:</b> System allows to enter the special characters except “ @ & ^ > < .	
<b>Postal Code</b>	[Mandatory, Alphanumeric] Type the postal code of the customer's mailing address.
<b>Phone (Res.)</b>	[Optional, Alphanumeric] Type the customer's residential contact number. It is split into 4 parts: <ul style="list-style-type: none"> <li>• Country code</li> <li>• Area Code</li> <li>• Phone Number</li> </ul>

---

**Note:** System allows to enter the special characters except “ @ & ^ > < .

---

<b>Telex/ HandPhone</b>	[Optional, Numeric, 12] Type the phone number of the customer.
<b>Contactable</b>	[Display] This field displays whether the customer is contactable. <ul style="list-style-type: none"><li>• “Y” denotes that the customer is contactable on any of the given telephone number.</li><li>• “N” denotes that the customer is not contactable on any of the given telephone number.</li><li>• “NE”, (not established) denotes that the telephone number is proper but it was not answered or the customer does not reside there.</li></ul>
<b>Fax No</b>	[Optional, Numeric, 15] Type the fax number of the customer.
<b>Updated On</b>	[Display] This field displays the date on which the last update to Mailing Address was undertaken. Whenever the mailing address is changed and authorised, system will automatically maintain this date for audit purposes.
<b>Mobile</b>	[Optional, Alphanumeric, 13] Type the mobile number of the customer in the below mentioned format. If country is India, number following country code will be 10 digits. This should allow only ‘+’ as special character, in the first position, and remaining digits will be Numeric. First three digits are the <b>Country Code</b> followed by the <b>Mobile Number</b> . Mobile number maintained for a customer should be unique across all customers.
<b>Address Change Advice</b>	[Optional, Check Box] Select <b>Address Change Advice</b> check box to generate address change advice whenever any change is made in the customer details.
<b>Address Change Date</b>	[Display] This field displays the date on which the address change is made.

### Screen Description

The above tab screen is updated automatically with details picked up from the **Customer Addition** screen. This is an editable tab and the address can be changed.

### Example

Update the mailing address for a customer that you have created.

### Permanent /Registration Address

The system, by default displays the address mentioned in the **Customer Addition** (Task Code: 8053) option as the permanent address of the customer. This address can however be modified using this maintenance.

The screenshot shows the 'Customer Information Master Maintenance' form. At the top, there are tabs for 'Basic Information', 'Mailing Address', 'Permanent / Register...', 'Hold Mail Address', 'Corporate Customer...', 'Customer MIS Info', 'Composite MIS Info', 'Individual Customer L...', 'RVT Info', 'Additional Customer...', 'Census Codes', and 'Aadhaar Details'. The 'Mailing Address' tab is active. The form contains several input fields: 'Search Criteria' (Customer ID), 'Search String' (005379), 'Reference No.', 'Home Branch' (9999), 'Short Name' (HEMANT TRIPATHI), 'Cust ID' (005379), 'Full Name' (HEMANT TRIPATHI), 'Address1' (H 400), 'Address2', 'Address3', 'City' (MUMBAI), 'State' (MAHARASHTRA), 'Country' (India), 'Postal Code' (400063), 'E-mail ID', 'Channel for Statements' (Mail), 'Alternate E-mail ID', and a 'Copy Mail Addr to Perm Addr' checkbox.

## Field Description

Field Name	Description
<b>Address 1,2,3</b>	[Mandatory, Alphanumeric, 35] Type the permanent address of an individual customer or the head quarter address in case of a corporate customer. The address can be mentioned in three lines.
<b>City</b>	[Mandatory, Search List] Select the name of the city, of the customer's permanent/head quarter address, from the Search List.
<b>State</b>	[Mandatory, Search List] Select the name of the state, of the customer's permanent/head quarter address, from the Search List.
<b>Country</b>	[Mandatory, Drop-Down] Select the name of the country of the customer's permanent/head quarter address from the drop-down list.
<b>Postal Code</b>	[Mandatory, Alphanumeric] Type the postal code of the customer's permanent/head quarter address. By default preferred statement channel is postal code.
<b>E-mail ID</b>	[Optional, Alphanumeric, 40] Type the e-mail ID of the customer. If the preferred channel is email, email id is mandatory field. This can be modified any time and is immediately effective, changes to email address should be shown in audit trail.
<b>Channel for Statements</b>	[Mandatory, Drop-Down] Select the channel for statements from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Mail</li> <li>• Email</li> </ul>
<b>Alternate E-mail ID</b>	[Optional, Alphanumeric, 40] Type the alternate email ID of the customer.

**Copy Mail Addr. to Perm. Addr.**

[Optional, Check Box]

Select the **Copy Mail Addr. to Perm. Addr.** check box if you want to copy the mail address to permanent address.

### Example

Update the permanent address or keep it the same as updated in the **Customer Addition** screen.

### Hold Mail Address

If the **Keep In Office** flag is set ON, the customer statements/advices are sent to customer home branch address. In this case, the system defaults the address of the home branch as maintained in **Branch Parameters Maintenance** (Task Code: STDBRNCH) option in the Corporate module.

The screenshot shows the 'Customer Information Master Maintenance' (CIM09) application. The search criteria include Customer ID, Search String (000370), Reference No., Home Branch (0000), and Short Name (HEMANT TRIPATHI). The 'Hold Mail Address' tab is active, showing fields for Address 1, Address 2, Address 3, City, State, Country, and Postal Code.

### Field Description

Field Name	Description
<b>Address 1,2,3</b>	[Display] This field displays the home branch address of the customer, where the customer has opened the account.
<b>City</b>	[Display] This field displays the city name.
<b>State</b>	[Display] This field displays the state name.
<b>Country</b>	[Display] This field displays the country name.
<b>Postal Code</b>	[Display] This field displays the postal code.

### Corporate Customer Info

In case of corporate customers, additional details can be maintained /modified using this tab.

## Field Description

Field Name	Description
<b>Business Type</b>	[Optional, Search List] Select the business type of the customer from the Search List. Business types are mentioned using the <b>Business Type Maintenance</b> (Task Code: CIM02) option and are added while adding a customer in the <b>Customer Addition</b> (Task Code: 8053) option. This field is applicable for both individual and corporate customers.
<b>Date Registered</b>	[Mandatory, Search List, dd/mm/yyyy] Select the registration date of the corporate customer from the Search List.
<b>Registration No.</b>	[Optional, Alphanumeric, 21] Type the registration number of the corporate customer. If the registration number is inputted, then date of registration cannot be null or the default date.
<b>Signatories</b>	
<b>Name</b>	[Optional, Alphabets with space, 40] Type the names of the authorised signatories of the corporate customer. If the customer is Corporate, then authorized signatory should be mandatory.
<b>Designation</b>	[Optional, Alphabets with space, 40] Type the designations of the authorised signatories of the corporate customer. Special characters can also be entered.
<b>Directors/ Partners</b>	
<b>Name</b>	[Optional, Alphanumeric, 40] Type the list of names of the directors or partners of the corporate customer.
<b>Director Identification</b>	[Mandatory, Check Box, 8]



## Number (DIN)

user can check this field if the Signatory is a Director. If Director field is checked, this will be a mandatory field

## Screen Description

The above tab screen is used to update corporate details like the sector the corporate belongs to and also to update the details of the authorised signatories, designations, and the director /partner details.

## Customer MIS Info

This TAB enables you to link MIS codes at the customer level.

The screenshot shows the Oracle FLEXCUBE Customer Information Master Maintenance interface. The 'Customer MIS Info' tab is active. The search criteria include Customer ID (805379), Search String (805379), Reference No., Home Branch (9999), and Short Name (HEMANT TRIPATHI). The customer details section shows Full Name (HEMANT TRIPATHI) and Cust ID (805379). The main area contains a table with three columns: MIS Class, MIS Code, and MIS Description. The MIS Class column lists codes 01 through 10 with corresponding labels like MINORITIS, CASTE, CUST-TYPE, etc. The MIS Code and MIS Description columns are currently empty.

## Field Description

Field Name	Description
<b>MIS Class</b>	<p>[Display]</p> <p>This field displays the list of MIS classes that are set up and downloaded.</p> <p>These MIS classes are to be defined in <b>FLEXCUBE Corporate</b>.</p> <p>MIS class code is an identifier for the kind of entity that is identified as the basis for MIS reporting. There can be multiple codes under each overall head. The most basic attribute of an MIS class is its type.</p> <p>An MIS class in <b>Oracle FLEXCUBE</b> can belong to one of the following types:</p> <ul style="list-style-type: none"><li>• Customer type</li><li>• Transaction type</li><li>• Composite Type</li></ul> <p>You can define a maximum of ten MIS classes for each of the above types.</p> <p>The MIS type helps classify reporting based on either, a customer or a transaction. An MIS class belonging to the customer type helps you generate your profitability for a customer. Similarly, MIS class belonging to the transaction type helps you generate your profitability report based on transactions.</p> <p>For example, Industry Segment can be an MIS Class</p>
<b>MIS Code</b>	<p>[Optional, Drop-Down]</p> <p>Select the MIS code corresponding to the MIS Class from the drop-down list.</p>

## MIS Description

[Display]

This field displays the list of MIS description.

## Screen Description

The above screen tab is used to link a customer to the relevant MIS code for the purpose of reporting.

## Composite MIS Info

Composite MIS codes for a customer are to be defined in this screen. Apart from the Customer MIS codes defined earlier, an additional 10 MIS codes can be linked at the customer composite level for MIS reporting.

The screenshot shows the 'Customer Information Master Maintenance' application window. The 'Composite MIS Info' tab is active, displaying a table with 10 rows for linking MIS classes to MIS codes. The table has three columns: 'MIS Class', 'MIS Code', and 'MIS Description'. The first row is pre-filled with '01 RETAIL ASSET HUB'. The 'MIS Code' column contains search icons. The top of the screen shows search criteria for 'Customer ID' and 'Cust ID' (805379), and a search string '805379'. Navigation tabs include Basic Information, Mailing Address, Permanent / Registra..., Hold Mail Address, Corporate Customer..., Customer MIS Info, Composite MIS Info, Individual Customer I..., RVT Info, Additional Customer..., Census Codes, and Aadhaar Details.

## Field Description

### Field Name

### Description

#### MIS Class

[Display]

This field displays the list of MIS classes that are set up and downloaded. These MIS classes are to be defined in **FLEXCUBE Corporate**.

MIS class code is an identifier for the kind of entity that is identified as the basis for MIS reporting. There can be multiple codes under each overall head. The most basic attribute of an MIS class is its type.

An MIS class in **FLEXCUBE Retail** can belong to one of the following types:

- Customer type
- Transaction type
- Composite Type

You can define a maximum of ten MIS classes for each of the above types.

The MIS type helps classify reporting based on either, a customer or a transaction. An MIS class belonging to the customer type helps you generate your profitability for a customer. Similarly, MIS Class belonging to the transaction type helps you generate your profitability report based on transactions.

For example, Industry Segment can be an MIS Class

#### MIS Code

[Display, Search List]

This field displays the MIS code corresponding to the MIS Class. The MIS codes for a MIS Class are defined in **FLEXCUBE Corporate**.

Each MIS Code reports to an MIS Class. MIS Codes are values to be defined for each of the MIS class.

For example, Automobile Parts can be an MIS Code belonging to Industry Segment MIS Class.

**MIS Description**

[Display]

This field displays the description as per the MIS code selected from the MIS Code field.

**Individual Customer Info**

The fields in this tab are enabled based on the selected customer type. You can only edit the following fields if you select corporate type of customer:

- Nationality
- Country of Residence
- Search Criteria
- Search String
- Lock Registration.

Refer to the field description table for the fields editable for an individual type of customer.

**Field Description**

Field Name	Description
<b>Status</b>	[Mandatory, Drop-Down] Select the status of the individual customer from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Regular</li> <li>• Ex_serviceman</li> <li>• Deceased</li> </ul>
<b>Deceased Marked Date</b>	[Display] System will auto populate current system date only when status of customer is selected as deceased.
<b>Designation</b>	[Mandatory, Alphanumeric, 40]

	Type the designation of the Individual customer.
<b>Signature Type</b>	<p>[Optional, Drop-Down]  Select the signature type of the customer from the drop-down list.  The signature type is defaulted from the <b>Customer Addition</b> (Task Code: 8053) option and is defined in the <b>Signature Types Maintenance</b> (Task Code: CIM01) option.</p>
<b>Date of Birth</b>	<p>[Mandatory, Date editor, dd/mm/yyyy]  Select the date of birth of the customer from the Date editor.  The date of birth is defaulted from the <b>Customer Addition</b> (Task Code: 8053) option.</p>
<b>Group Code</b>	<p>[Optional, Search List]  Select the group code of the customer from the Search List. The list displays all the values maintained in CIM45.</p>
<b>Nationality</b>	<p>[Mandatory, Drop-Down]  Select the nationality of the customer from the drop-down list. The nationality is defaulted from the <b>Customer Addition</b> (Task Code: 8053) option.</p>
<b>Country of Residence</b>	<p>[Mandatory, Drop-Down]  Select the name of the country, where the customer resides, from the drop-down list. The status is defaulted from the <b>Customer Addition</b> (Task Code: 8053) option.</p>
<b>Education</b>	<p>[Mandatory, Drop down]  Select the educational qualification of the customer from the drop down menu.</p>
<b>Country of Initial Risk</b>	<p>[Optional, Drop-Down]  Select the name of the country, where the country of initial risk, from the drop-down list.</p>
<b>Country of Ultimate Risk</b>	<p>[Optional, Drop-Down]  Select the name of the country, where the country of ultimate risk, from the drop-down list.</p>
<b>Gender</b>	<p>[Mandatory, Drop-Down]  Select the gender of the Individual Customer from the drop-down list.  The options are:</p> <ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> <li>• Third Gender</li> </ul> <p>This field is disabled for corporate customers.</p>
<b>Marital Status</b>	
<b>Status</b>	<p>[Mandatory, Drop-Down]  Select the marital status of the customer from the drop-down list.  The marital status is defaulted from the <b>Customer Addition</b> (Task Code: 8053) option.  This field is disabled for the corporate type of customers.</p>
<b>No. of Spouses</b>	<p>[Conditional, Numeric, Two]  Type the number of spouses of the customer.</p>

This field is enabled only if the **Married** option is selected from the **Status** field.

<b>Profession</b>	[Optional, Drop-Down] Select the profession code of the individual customer from the drop-down list. These codes are maintained in <b>Profession Codes Maintenance</b> (Task Code: CIM04) option.
<b>Annual Income Category</b>	[Optional, Drop-Down] Select the annual income slab, under which the individual customer falls, from the drop-down list. These income slabs are defined in the <b>Income Slabs Maintenance</b> (Task Code: CIM06) option.
<b>Amount Lower Limit</b>	[Display] This field displays the lower limit of the income slab depending upon the Annual Income Category selected. The lower limit of the income slab is specified in the <b>Income Slabs Maintenance</b> (Task Code: CIM06) option. This is the least income a customer should have to fall in this income slab
<b>Amount Upper Limit</b>	[Display] This field displays the upper limit of the income slab depending upon the Annual Income Category selected. The upper limit of the income slab is specified in the <b>Income Slabs Maintenance</b> (Task Code: CIM06) option. This is the maximum income a customer should have to fall in this income slab.

The following fields are applicable if the individual is being introduced by the existing customer.

<b>Search Criteria</b>	[Optional, 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>
<b>Search String</b>	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the <b>Search Criteria</b> field. If the search criterion is specified as customer's short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the Search List of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
<b>Introducers ID</b>	[Display] This field displays the customer's ID and short name of the introducer.

**Mothers Maiden Name**

[Conditional, Alphanumeric,60]  
Type the mother's maiden name.  
This field is will be enabled for individual customers.  
By default the system displays the name as maintained in the **Customer Addition** (Task Code: 8053) option.

**Group Id**

[Display]  
This field displays the ID of the group. This is the primary customer ID of the group.

**Lock Registration**

[Display]  
The options are:

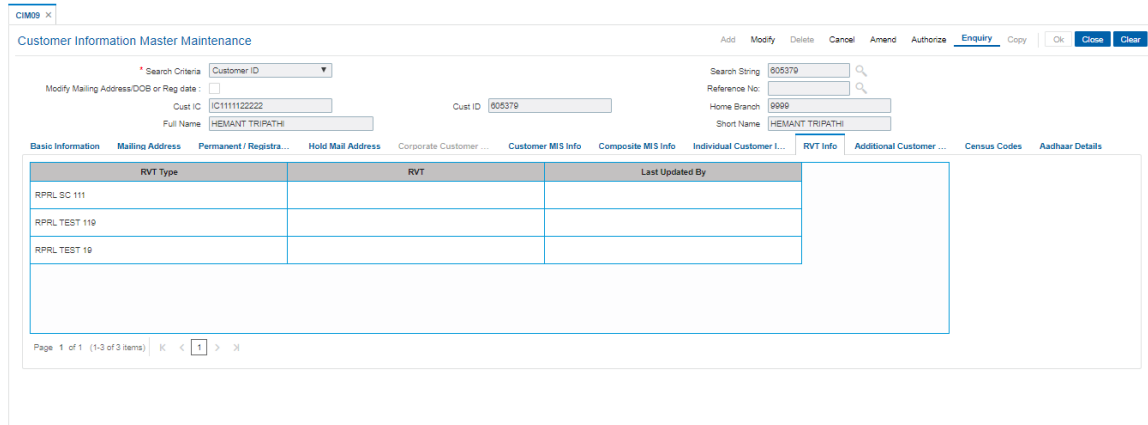
- ATM
- IB
- POS
- IVR

The check boxes ATM, IB, POS and IVR are disabled and are for future use.

**Screen Description**

The above screen tab is updated to update the customer details The income group and introducer details are also maintained here.

**RVT Info**



**Field Description**

Column Name	Description
<b>RVT Type</b>	[Display] This column displays the value tag type of the customer. The RVT types maintained in the RVT definition.
<b>RVT</b>	[Optional, Search List] Select the RVT type from the Search List. It can be selected by manual option or GEFU upload.
<b>Last Updated By</b>	[Display] This column displays whether RVT is updated manually or GEFU

upload.

## Additional Customer Info

CIM09 x

Customer Information Master Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

\* Search Criteria Customer ID

Modify Mailing Address/DOB or Reg date:

Cust ID IC111122222 Cust ID 805379

Search String 805379

Reference No:

Home Branch 0090

Short Name HEMANT TRUPATHI

Full Name HEMANT TRUPATHI

Basic Information Mailing Address Permanent / Registra... Hold Mail Address Corporate Customer ... Customer MIS Info Composite MIS Info Individual Customer I... RVT Info Additional Customer ... Census Codes Aadhaar Details

\* Media MAIL

CIF Status

CIF Status Since 01/01/1800

Bill Margin % 0.0

IFSC Code

EEFC Percentage 0.0

Exposure Category

RM Details

RM Code

RM Branch

RM Telephone Number

RM Name

RM Email ID

## Field Description

Field Name	Description
<b>Media</b>	[Mandatory, Search List] Select the media code for which address has to be set up from the Search List.
<b>IFSC Code</b>	[Optional, Alphanumeric, 11] Enter the IFSC Code. This field is mandatory if <b>Media</b> is <b>SFMS</b> .
<b>CIF Status</b>	
<b>EEFC Percentage</b>	[Optional, Numeric] Enter the EEFC percentage of the bill amount. The value should be in between 0-100.
<b>CIF Status Since</b>	
<b>Exposure Category</b>	[Optional, Search List] Select the exposure category under which exposure due to loans issued to the CIF and the accounts of the CIF from the Search List.
<b>Bill Margin %</b>	[Optional, Numeric] Enter the bill margin for the customer. The value should be greater than or equal to zero or less than or equal to 100.
<b>RM Details</b>	<b>RM Details</b>
<b>RM Code</b>	[Display] This field displays the RM code of the customer. It defaults from the Customer Master.
<b>RM Name</b>	[Display] This field displays the relationship manager name according to the selected RM code.
<b>RM Branch</b>	[Display] This field displays the RM branch of the selected RM code.
<b>RM Email ID</b>	[Display] This field displays the RM email ID of the selected RM code.
<b>RM Telephone Number</b>	[Display] This field displays the RM telephone number of the selected RM code.
<b>Census Codes</b>	



Customer Information Master Maintenance

Search Criteria: Customer ID  
 Search String: 990100260  
 Reference No:  
 Home Branch: 9999  
 Short Name: AUTO PERSON1

Modify Mailing Address/DOB or Reg date  
 Cust ID: 990100260  
 Cust IC: 71D9FD043E3899ECE953  
 Full Name: AUTO PERSON1

Basic Information | Mailing Address | Permanent / Registration Address | Hold Mail Address | Corporate Customer Info | Customer MIS Info | Composite MIS Info | Individual Customer Info | RVT Info | Additional Customer Info | Census Codes | Aadhaar Details

State Code  
 District code  
 Sub District Code  
 Village code  
 Ward No  
 Block / AC No.  
 Aadhaar Number  
 Previous Bank IIN  
 Aadhaar Number Updated on

## Field Description

Field Name	Description
<b>State Code</b>	[Mandatory, Pick-List] Select the state code from the pick list.
<b>District Code</b>	[Mandatory, Pick-List] Select the district code from the pick list.
<b>Sub District Code</b>	[Mandatory, Pick-List] Select the sub district code from the pick list.
<b>Village Code</b>	[Mandatory, Pick-List] Select the village code from the pick list.
<b>Ward No.</b>	[Mandatory, Text box] Enter the Ward number of the region or area of the Customer
<b>Block / Ac No.</b>	[Mandatory, Text box] Enter the Block number of Customer
<b>Aadhar Number</b>	[Optional, Numeric, 12] Enter the aadhar number of the customer. System should not allow to store value less than 12 digits. The record should not start with zero. Aadhaar Number should not be allowed to be maintained if the same number already exists in the database for a non-blocked Customer ID.
<b>Previous Bank IIN</b>	[Display] This field displays Previous Bank IIN.
<b>Aadhar Number Updated On</b>	[Display] This field displays the date on which aadhar number has been updated. The date is displayed in the DD/MM/YYYY format. In case the aadhaar number is deleted/blanked, the date should also be blanked out.

# Aadhaar Details

CIM09 x

Customer Information Master Maintenance

Add   Modify   Delete   Cancel   Amend   Authorize   **Enquiry**   Copy   OK   Close   Clear

Search Criteria: Customer ID   Search String: 990100260

Modify Mailing Address/DOB or Reg date   Reference No:   Home Branch: 9999   Short Name: AUTO PERSON1

Cust ID: 990100260

Full Name: AUTO PERSON1

Basic Information   Mailing Address   Permanent / Registration Address   Hold Mail Address   Corporate Customer Info   Customer MIS Info   Composite MIS Info   Individual Customer Info   RVT Info   Additional Customer Info   Census Codes   **Aadhaar Details**

Aadhaar Number:   Aadhaar Linked Account:   Aadhaar Number Updated On: 01/01/1900   Aadhaar Mandate Obtained:   Aadhaar authentication Flag (from UIDAI):   Date of Authentication: 01/01/1900   Authentication reference number:   eKYC Verified by:   Channel Name:   Primary Account:   Secondary Account:

## Field Description

Field Name	Description
<b>Aadhar Number</b>	[Display] It will auto populate from terrorist validation screen.
<b>Aadhaar Linked Account</b>	[Display] It will auto populate from terrorist validation screen
<b>Aadhaar number updated on</b>	[Display] It will auto populate from terrorist validation screen...
<b>Aadhaar Mandate Obtained</b>	[Display] It will auto populate from terrorist validation screen.
<b>Aadhaar authentication flag (from UIDAI)</b>	[check box] Non-editable field. Value will be populated after Aadhaar is authenticated.
<b>Date of Authentication</b>	[text box] The field will display the date on which Aadhaar number is authenticated. [text box]
<b>Authentication reference number</b>	[text box] The value for the field will be populated after the Aadhaar is authenticated with the reference number generated by UIDA
<b>eKYC verified by</b>	(text box) The staff number of the user who performed the Aadhaar authentication will be displayed. [Text box]
<b>Channel Name</b>	The name of the channel through which the Aadhaar authentication is done will be displayed. [Display]
<b>Primary Account</b>	The default acct no. field which is available in the basic information tab of CIM09 will be replicated [multiple text boxes]
<b>Secondary Account</b>	All other accounts of the same customer, where he is the primary holder, other than the one given in primary account will be displayed.

9. Click **OK**.
10. The system displays the message "Record Modified Authorisation Pending". Click **OK**.
11. The customer information details are modified once the record is authorised.

## 1.3 CIM11 - Customer Details Maintenance

Using this option you can maintain additional data for a customer. The background information of the customer such as their employment details and relationship details can be captured in this option.

These details, though not mandatory, are in addition to the ones which have been maintained in the **Customer Information Master Maintenance** (Task Code: CIM09) option.


### Definition Prerequisites

- CIM04 - Profession Codes Maintenance
- 8053 - Customer Addition
- 7101 - IC No - Short Name Change

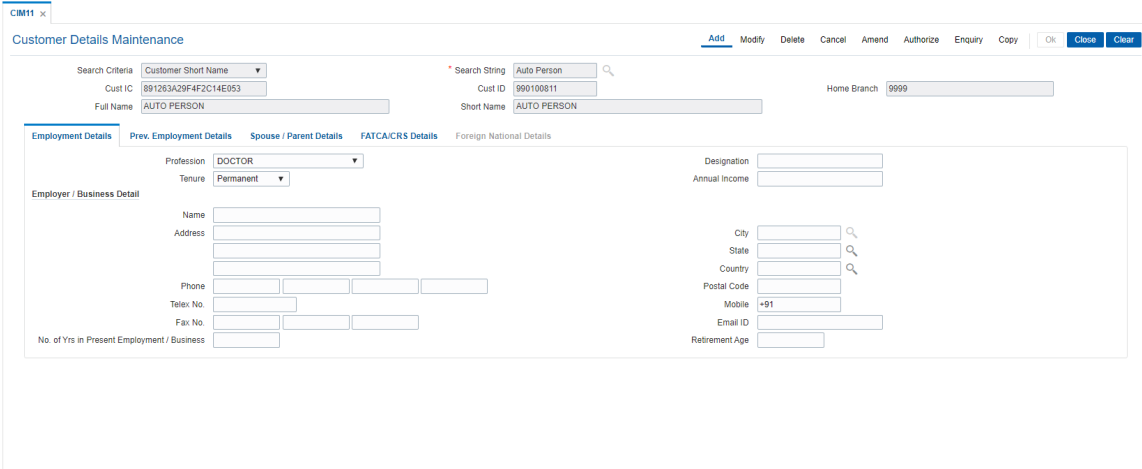
### Modes Available

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

### To add the customer details

1. In the **Dashboard** page, Enter the Task code **CIM11** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Details Maintenance**.
2. You will be navigated to **Customer Details Maintenance** screen.

### Customer Details Maintenance



The screenshot displays the 'Customer Details Maintenance' interface. At the top, there are tabs for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', and 'Copy'. Below the tabs, search criteria are set to 'Customer Short Name', with a search string of 'Auto Person'. The search results show 'Cust ID: 990100011' and 'Home Branch: 9999'. The main form area is divided into sections: 'Employment Details' (Profession: DOCTOR, Tenure: Permanent), 'Employer / Business Detail' (Name, Address, Phone, Telex No, Fax No, No. of Yrs in Present Employment / Business), and 'Foreign National Details' (Designation, Annual Income, City, State, Country, Postal Code, Mobile, Email ID, Retirement Age).

### Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: <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]</p> <p>Enter 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 Search 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>Cust 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>Cust 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>Home Branch</b>	<p>[Display]</p> <p>This field displays the branch, where the customer's account is opened.</p> <p>It is maintained in the <b>Branch Parameters Maintenance</b> (Task Code: STDBRNCH) option in the Corporate module.</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</b> (Task Code: 8053) 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> (Task Code: 8053) option.</p> <p>The customer short name can be changed through the <b>Change Customer Name/IC Number</b> (Task Code: 7101) option.</p>

3. Click **Add**.
4. Select the search criteria from the list.
5. Enter the search string and press the **Tab or Enter** key and then select from the Search List.

### Screen Description

The above screen is used to update the employment details of the customer along with the previous employment details and spouse /parent details.

### Example

Update this screen for an exiting customer with relevant details.

## Customer Details Maintenance

The screenshot shows the 'Customer Details Maintenance' interface. At the top, there are search criteria: 'Customer Short Name' (dropdown), 'Cust ID' (891263A29F4F2C14E053), and 'Full Name' (AUTO PERSON). A search string 'Auto Person' is entered. Other fields include 'Cust ID' (990100811), 'Short Name' (AUTO PERSON), and 'Home Branch' (9999). The 'Employment Details' tab is selected, showing a 'Profession' dropdown set to 'DOCTOR' and 'Tenure' dropdown set to 'Permanent'. To the right, there are fields for 'Designation' and 'Annual Income'. Below these are fields for 'Employer / Business Detail' including Name, Address, City, State, Country, Postal Code, Mobile (+91), Email ID, and Retirement Age. There are also fields for Phone, Telex No, and Fax No, and a field for 'No. of Yrs in Present Employment / Business'.

6. Enter the relevant information in the various tabs.

## Employment Details

This screenshot is identical to the one above, showing the 'Customer Details Maintenance' form with the 'Employment Details' tab active. It displays the same search criteria, customer information, and employment details fields as described in the previous block.

## Field Description

Field Name	Description
<b>Profession</b>	[Optional, Drop-Down] Select the occupation of the customer from the drop-down list. The profession is maintained in the <b>Profession Codes Maintenance</b> (Task Code: CIM04) option and is defaulted from the <b>Customer Addition</b> (Task Code: 8053) option.
<b>Designation</b>	[Optional, Alphanumeric, 120] Type the designation of the customer.
<b>Tenure</b>	[Optional, Drop-Down] Select the tenure of the occupation for the customer from the drop-down list. The options are:

- Permanent
- Temporary
- Full time
- Part time
- Pensionable
- Others

**Annual Income** [Optional, Numeric, 13,2]  
Enter the annual income of the customer.

**Employer/Business Details**

**Name** [Optional, Char, 40]  
Enter the full name of the customer's employer.

**Address** [Optional, Alphanumeric, 35]  
Enter the address of the customer's employer.

**City** [Optional, Search list]  
Select the name of the town or city, where the customer's employer is located.

**State** [Optional, Search list]  
Select the name of the state, where the customer's employer is located.

**Country** [Optional, Search List]  
Select the name of the country, where the customer's employer is located, from the Search List.

**Phone** [Optional, Alphanumeric, Three, Five, 15, Five]  
Enter the contact number of the customer's employer. It is split into 4 parts:

- Country code
- Area Code
- Phone Number
- Extension

**Note:** System allows to enter the special characters except “ & ^ > < .”

**Postal code** [Optional, Numeric, 10]  
Enter the zip code.

**Telex No.** [Optional, Numeric, 15]  
Enter the mobile number of the customer's employer.

**Mobile** [Optional, Alphanumeric, 13]  
Type the mobile number of the customer in the below mentioned format. If country is India, number following country code will be 10 digits.  
This should allow only '+' as special character, in the first position, and remaining digits will be Numeric.  
First three digits are the **Country Code** followed by the **Mobile Number**.

**Fax No. .** [Optional, Alphanumeric, Three, Five, 15]  
 Enter the fax number of the customer's employer. It is split into 3 parts:

- Country Code
- Area Code
- Fax Number

**Note:** System allows to enter the special characters except “ & ^ > <

**Email ID** [Optional, Alphanumeric, 40]  
 Enter the email ID of the customer's employer.

**No. of Yrs in Present Employment /Business** [Optional, Numeric, Two]  
 Enter the number of years in the present employment or business.

**Retirement age** [Optional, Numeric, Three]  
 Enter the retirement age of the customer in years.

**Screen Description**

The above screen is used to update the employment details of the customer along with the previous employment details and spouse/parent details.

**Example**

Update this screen for an exiting customer with relevant details.

**Prev. Employment Details**

**Field Description**

Field Name	Description
<b>Name</b>	[Optional, Char, 40] Enter the full name of the previous employer of the customer.
<b>Position Held</b>	[Optional, Alphanumeric, 35] Enter the last designation of the customer in the previous organization.
<b>Currency Name</b>	[Optional, Drop-Down] Select the currency name from the drop-down list. The options are:



- GBP
- INR
- JPY
- KWD
- SDL
- USD

<b>Last Salary Drawn</b>	[Optional, Numeric, 13, Two] Enter the salary drawn by the customer in his previous job.
<b>Any Legal Case History</b>	[Optional, Check box] Select the <b>Any Legal Case History</b> check box, if there are any known legal cases against the customer.
<b>Case Description</b>	[Conditional, Alphanumeric, 40] Enter the case description. This field is enabled if the <b>Any Legal Case History</b> check box is selected.
<b>Police Record</b>	[Conditional, Alphanumeric, 40] Enter the description of the police case against the customer, if any. This field is enabled if the <b>Any Legal Case History</b> check box is selected.
<b>Credit/Bank Card Details</b>	
<b>Credit Rating</b>	[Optional, Alphanumeric, 15] Enter the credit rating of the customer. If the bank has an internal credit rating or has access to external credit rating of the customer, you can specify the value. This field is for informational purposes only. <b>FLEXCUBE Retail</b> does not do any processing based on the same.
<b>Credit Rating Date</b>	[Optional, Date editor, dd/mm/yyyy] Select the credit rating date from the date editor. It is the date on which the credit rating for the customer was done.
<b>Credit / Bank Card Name</b>	[Optional, Alphanumeric, 40] Enter the name of three credit cards held by the customer.
<b>Reference Number</b>	[Optional, Alphanumeric, 12] Enter the credit card or reference number for the corresponding credit card.

### Screen Description

The above screen is used to update the employment details of the customer along with the previous employment details and spouse/parent details.

### Example

Update this screen for an exiting customer with relevant details.

## Spouse/Parent Details

The screenshot shows a web application interface for 'Customer Details Maintenance'. At the top, there are search criteria and customer information fields. The 'Spouse / Parent Details' tab is active, displaying several input fields for spouse/parent information. To the right, there is a section for 'Spouse / Parent Employer Details' with fields for name, address, and phone number. The interface includes standard navigation buttons like 'Add', 'Modify', 'Delete', etc.

### Field Description

Field Name	Description
<b>Spouse/Parent Name</b>	[Optional, Character, 40] Enter the full name of the customer's spouse or parent.
<b>Spouse/Parent IC</b>	[Optional, Alphanumeric, 16] Enter the IC of the customer's spouse or parent. This number is not validated, as the relation may not be a customer of the bank.
<b>Spouse/Parent Occupation</b>	[Optional, Drop-Down] Select the occupation of the customer's spouse or parent's from the drop-down list. The profession codes are maintained in the <b>Profession Codes Maintenance</b> (Task Code: CIM04) option.
<b>Spouse/Parent Designation</b>	[Optional, Alphanumeric, 35] Enter the designation of the customer's spouse or parent.
<b>Spouse/Parent Birth Date</b>	[Optional, Date editor, dd/mm/yyyy] Select the birth date of the spouse or parent from the date editor. The date can be selected from the calendar.
<b>Parent Marriage Date</b>	[Optional, Date editor, dd/mm/yyyy] Select the date of the marriage, if the customer is married, from the date editor.
<b>Parent/Spouse Employer Details</b>	
<b>Name</b>	[Optional, Alphanumeric, 40] Enter the name of the customer's spouse or parent's employer's name.
<b>Address</b>	[Optional, Alphanumeric, 35] Enter the customer's spouse or parent employer's address.
<b>Phone No.</b>	[Optional, Alphanumeric, 15] Enter the customer's spouse or parent employer's phone number.

## FATCA

FATCA/ CRS related attributes can be maintained for customer ids which have “Entity for FATCA/ CRS” = NO in screen CIM08

The screenshot shows the 'Customer Details Maintenance' screen with the following fields and sections:

- Search Criteria:** Customer Short Name, Search String (Auto Person), Cust ID (99100011), Home Branch (9999).
- Customer Information:** Cust IC (991263A29F4F2C14E053), Full Name (AUTO PERSON), Short Name (AUTO PERSON).
- FATCA/CRS Details:**
  - Doc ID Type: Passport
  - Doc ID No.:
  - Doc ID Desc:
  - Doc ID Expiry Dt: 12/02/2020
  - Father's Name:
  - Spouse's Name:
  - Cust Maiden Name:
  - Residential Status:
  - Address Proof:
  - Address Type:
- Customer Tax Residency Details:**
  - Country for tax:
  - Tax Country:
  - Citizenship Tax Country:
  - Residency TIN Number:
  - TIN Number Type:
  - Addr for Tax Reporting:
  - Address Type for Tax Purpose:
  - Country Of Birth:
  - City Of Birth:

## Field Description

Field Name	Description
<b>Doc ID Type</b>	[Mandatory, Drop-Down] Select the identification document submitted by the customer from the drop-down list. These are maintained in <b>Picklist Master</b> (Fast Path: CIM58) option.
<b>Doc ID Desc</b>	[Conditional, Alphanumeric, 30] Enter the Identification Document description. This will be mandatory and enabled if value in the field Identification Document Type is selected as "Others". For all other Identification Document Type values, this field will be blank and disabled.
<b>Doc ID No.</b>	[Mandatory, Alphanumeric, 20] Enter the Identification document number for the Identification document type selected. If the value of Identification Document Type field is selected as 'PAN Card' or 'UIDAI Letter' then validation will be done with respect to PAN/Aadhaar entered in field Identification Document Number.
<b>Doc ID Expiry Dt.</b>	[Conditional, Date editor, dd/mm/yyyy] Select the expiry date if the document type is selected as either Passport or Driving License.
<b>Father's Name</b>	[Mandatory, Alphanumeric, 40] Enter the Father's name as provided by the customer.
<b>Spouse's Name</b>	[Optional, Alphanumeric, 40] Enter the Spouse's name as provided by the customer.
<b>Cust Maiden Name</b>	[Optional, Alphanumeric, 40] Enter the Customer's Maiden name as provided by the customer.

**Residential Status** [Mandatory, Drop-Down]  
Select the customer residential status submitted by the customer, from the drop down.  
These are maintained in **Picklist Master** (Fast Path: CIM58) option.

**Address Proof** [Mandatory, Drop-Down]  
Select the proof of address from the drop down.  
The options are:

- Passport No
- Voter ID No.
- Driving License No.
- Aadhaar No.
- NREGA Job Card No.
- Any other Government Issued Doc

**Address Type** [Mandatory, Drop-Down]  
Select the Address Type, from the drop down.  
These are maintained in **Picklist Master** (Fast Path: CIM58) option.

**Address Proof Desc** [Conditional, Alphanumeric, 40]  
Enter the Proof of Address description.  
This will be mandatory if value in the field Proof of Address is selected as "Any other Government Issued Doc".

#### **Customer Tax Residency Details**

**Country for tax** [Optional, Drop-Down]  
Select the Country for Tax, from the drop down.  
These are maintained in **Country Code Maintenance** (Fast Path: STDCOUNT) option in the Corporate module.

**Tax country citizenship** [Conditional, Drop-Down]  
Select the Tax Country Citizenship, from the drop down. This will be mandatory if Country for Tax is maintained.  
The options are:

- Yes
- No

If country for tax is maintained as 'US' and tax country citizenship is maintained as 'YES' then the value for this field will also be 'YES'.

**Tax country Residency** [Conditional, Drop-Down]  
Select the Tax Country Residency, from the drop down. This will be mandatory if Tax Country Citizenship is maintained.  
The options are:

- Yes
- No

**TIN Number** [Conditional, Alphanumeric, 40]  
Enter the TIN number of the customer for which Tax Country residency is YES.  
This will be mandatory if Tax Country Residency is maintained.

**TIN Number Type** [Conditional, Alphanumeric, 40]

Enter the TIN number Type of the customer.  
This will be mandatory if TIN number is maintained.

**Address for Tax Reporting**

[Conditional, Drop-Down]  
Select the address for tax reporting purpose submitted by the customer, from the drop down.  
This will be mandatory if Tax Country Citizenship or Tax Country Residency are maintained as 'YES'.  
The options are:

- Permanent
- Mailing

**Address Type for Tax Purpose**

[Conditional, Drop-Down]  
Select the address type for tax reporting purpose submitted by the customer, from the drop down.  
This will be mandatory if address for tax reporting purpose is maintained.  
The options are:

- Residential or Business
- Residential
- Business
- Registered Office
- Unspecified

**Country of Birth**

[Conditional, Drop-Down]  
Select the country of birth, from the drop down.  
This will be mandatory if Country of Tax is maintained.

**City of Birth**

[Optional, Alphanumeric, 30]  
Enter the customer's City of Birth.  
This will be mandatory if Country of Birth is maintained.

7. Click **OK**.

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

**Foreign National Details**

Screen Description

Foreign National Tab will be enabled if customers nationality is bangladesh in 8053 or cim09.

CIM11 x

**Customer Details Maintenance** Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

\* Search Criteria  \* Search String

Cust IC  Cust ID  Home Branch

Full Name  Short Name

Employment Details Prev. Employment Details Spouse / Parent Details FATCA/CRS Details **Foreign National Details**

\* Date of Arrival in India

\* Passport Number

\* Country of Issue Of Passport

\* Residential Permit Reference

\* Validity Date of Residential Permit

\* Name of FRO/FRRO

\* Remarks

\* Passport Validity Date

\* Date of Residential Permit

\* Place of Residential Permit

\* VISA Validity Date

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Date of Arrival in India</b>	[Conditional, DD/MM/YYYY] Select the date on which customer has arrived in the country and this field should accept date less than current process date
<b>Passport Number</b>	[Conditional, Alphanumeric,9] Enter the passport number of the customer.
<b>Passport Validity Date</b>	[Conditional, DD/MM/YYYY] Select the passport's validity date of the customer and date should accept date greater than current process date.
<b>Country of Issue of Passport</b>	[Conditional, Drop-down] Select the country of issue of passport of the customer. The drop down list provides the country names which are already part of country master maintenance.
<b>Residential Permit Reference</b>	[Conditional, Alphanumeric] Enter the residential permit reference number customer have. Note: Residential Permit is a document which allows foreign national to reside in country for fixed or indefinite length of time.
<b>Date of Residential Permit</b>	[Conditional, DD/MM/YYYY] Select the date of residential permit issued to the foreign national customer. And should accept date less than current process date.
<b>Validity Date of Residential Permit</b>	[Conditional, DD/MM/YYYY] Select the validity date of residential permit of the customer and date should accept date greater than current process date.
<b>Place of Residential Permit</b>	[Conditional, Character, 120] Enter the place where residential permit was issued to the customer.
<b>Name of FRO/FRRO</b>	[Conditional, Character, 120] Enter the name of FRO (Foreigner Registration Office)/FRRO (Foreigner Regional Registration Office) from where the residential permit is issued to the customer.
<b>Visa Validity Date</b>	[Conditional, DD/MM/YYYY] Select the date upto which visa is valid for the customer. Date field should accept date greater than current process date.
<b>Remarks</b>	[Conditional, Alphanumeric, 120] Enter the remarks, if any.

## 1.4 CIM17 - Corporate Customer Business Details

Using this option you can maintain additional details of corporate customers such as the history and status of the company, financial information, business information and shareholders information. The information in this maintenance is not mandatory.


### Definition Prerequisites

- 8053 - Customer Addition

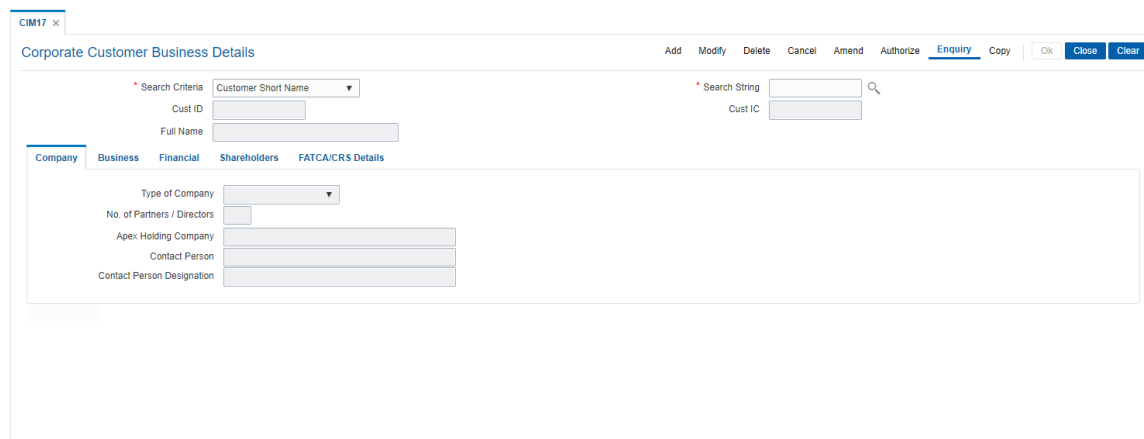
### Modes Available

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

### To add the corporate customer details

1. In the **Dashboard** page, Enter the Task code **CIM17** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Corporate Customer Business Details**.
2. You will be navigated to **Corporate Customer Business Details** screen.

### Corporate Customer Details



### Field Description

Field Name	Description
<b>Search Criteria</b>	[Mandatory, 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 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>	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the <b>Search Criteria</b> field. If the search criterion is specified as customer's short name or IC then any of the letter(s) of the short name or IC can be entered. The system



displays the Search 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.

**Cust ID**

[Display]

This field displays the ID of the customer.

A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

**Cust IC**

[Display]

This field displays the identification code of the customer.

A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.

**Full Name**

[Display]

This field displays the full name of the customer.

The full name of the customer is defaulted from the **Customer Addition** (Task Code: 8053) option.

**Screen Description**

The above screen is used to update additional details of a corporate customer.

The details that may be updated are company details which include all company related details, business details like credit rating, nature of business, financial details like net worth, profit/loss for the last year, and lastly shareholder details.

**Example**

Use this screen to update the corporate details of a customer created with category as Corporate. These details are optional.

3. Click **Add**.
4. Select the search criteria from the list.
5. Type the search string and press the **Tab** or **Enter** key and select the customer from the Search List.

## Corporate Customer Details

CIM17 x

Corporate Customer Business Details Add Modify Delete Cancel Amend Authorize Enquiry Copy

Search Criteria: Customer Short Name  Search String:

Cust ID:  Cust IC:

Full Name:

**Company** | Business | Financial | Shareholders | FATCA/CRS Details

Type of Company:

No. of Partners / Directors:

Apex Holding Company:

Contact Person:

Contact Person Designation:

6. Enter the required information in the various tabs.

## Company

CIM17 x

Corporate Customer Business Details Add Modify Delete Cancel Amend Authorize Enquiry Copy

Search Criteria: Customer Short Name  Search String:

Cust ID:  Cust IC:

Full Name:

**Company** | Business | Financial | Shareholders | FATCA/CRS Details

Type of Company:

No. of Partners / Directors:

Apex Holding Company:

Contact Person:

Contact Person Designation:

## Field Description

### Field Name

### Description

#### Type of Company

[Mandatory, Drop-Down]  
Select the type of company from the drop-down list.  
The options are:

- Relation
- Partnership

- Public Limited
- Private Limited
- Others

**No. of Partners/Directors** [Optional, Numeric, Three]  
Type the number of partners or directors of the company.

**Apex Holding Company** [Optional, Alphanumeric, 40]  
Type the name of the apex holding company.

**Contact Person** [Optional, Alphanumeric, 40]  
Type the name of the company's contact person.

**Contact Person Designation** [Optional, Alphanumeric, 40]  
Type the designation of the company's contact person.

### Screen Description

The above screen displays the company details of the customer like type of company, place of incorporation, directors, contact person, etc.

### Example

Use this screen to update the corporate details of a customer created with category as Corporate. These details are optional.

## Business

The screenshot displays the 'Corporate Customer Business Details' interface. At the top, there are search criteria and search string fields. Below that, there are tabs for 'Company', 'Business', 'Financial', 'Shareholders', and 'FATCA/CRS Details'. The 'Business' tab is active, showing several input fields: 'Internal Credit Rating', 'Business License No.', 'Bank Name 1', 'Bank Name 2', 'Nature of Business', and 'Business License Expiry Date' (set to 30/11/2018). The search results show 'Cust ID: 990100619', 'Full Name: AUTO PERSON', and 'Cust IC: 774E3686692A27FC'.

### Field Description

Field Name	Description
<b>Internal Credit Rating</b>	[Mandatory, Alphanumeric, 15] Type the internal credit rating assigned to the corporate customer by the bank.
<b>Business License No.</b>	[Mandatory, Alphanumeric, 16] Type the customer's business license number.

<b>Business License Expiry Date</b>	[Mandatory, Search List, dd/mm/yyyy] Select the expiry date of the business from the Search List. This expiry date has to be greater than the business commencement date. The date can also be selected from the calendar.
<b>Bank Name 1</b>	[Mandatory, Alphanumeric, 40] Type the name of the corporate customer's bank. You can also enter special characters.
<b>Bank Name 2</b>	[Optional, Alphanumeric, 40] Type the name of the corporate customer's bank, if there is more than one bank. You can also enter special characters.
<b>Nature of Business</b>	[Optional, Alphanumeric, 120] Type the description for the nature of the business.

### Screen Description

The above screen displays the credit rating, business license, business license expiry dates, etc. that are relevant for the bank.

### Example

Use this screen to update the corporate details of a customer created with category as Corporate. These details are optional.

## Financial

The screenshot shows the 'Corporate Customer Business Details' screen with the 'Financial' tab selected. The search criteria are set to 'Customer Short Name' with a search string of 'auto'. The customer ID is '990100619' and the full name is 'AUTO PERSON'. The financial details section includes fields for Net Worth of Company, Authorised Capital, Net Profit / Loss Last Year (0.00), Auditor Name 1, Auditor Name 2, Date of Last Fin Info Update (30/11/2018), Paid-Up Capital, and Net Profit / Loss Year Before (0.00).

### Field Description

Field Name	Description
<b>Net Worth of Company</b>	[Optional, Numeric, 13, Two] Type the net worth of the company.
<b>Date of Last Fin. Info. Update</b>	[Mandatory, Search List, dd/mm/yyyy] Select the date of last financial information update from the Search List.

It is the date on which the company's financial information was last updated.

<b>Authorised Capital</b>	[Mandatory, Numeric, 13, Two] Type the authorised capital amount invested on the company. The currency is dependent upon place of incorporation.
<b>Paid-up Capital</b>	[Mandatory, Numeric, 13, Two] Type the Paid-off capital amount. The currency is dependent upon place of incorporation.
<b>Net Profit/Loss last Year</b>	[Optional, Numeric, 13, Two] Type the net profit or loss incurred during the previous financial year. The currency is dependent upon place of incorporation.
<b>Net Profit/Loss Year Before</b>	[Mandatory, Numeric, 13, Two] Type the net profit or loss incurred during the year before the previous financial year. The currency is dependent upon place of incorporation. By default the value is set to zero.
<b>Auditor Name 1</b>	[Mandatory, Alphanumeric, 40] Type the name of the company's auditor. The currency is dependent upon place of incorporation. You can also enter special characters.
<b>Auditor Name 2</b>	[Optional, Alphanumeric, 40] Type the name of the company's auditors, if there is more than one auditor. You can also enter special characters.

### Screen Description

The above screen displays the net worth of the company. The financial holding of the company including the authorised capital, paid up capital, etc.

### Example

Use this screen to update the corporate details of a customer created with category as Corporate. These details are optional.

## Shareholders

CIM17 x

Corporate Customer Business Details

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

Search Criteria Customer Short Name

Cust ID 990100619 Search String auto

Full Name AUTO PERSON Cust IC 774E3695692A27FC

Company Business Financial Shareholders FATCA/CRS Details

Major Shareholder Names	Relationship
	FATHER

### Field Description

Field Name	Description
<b>Major Shareholder Names</b>	[Optional, Alphanumeric, 40] Type the name of all the major shareholders of the company.
<b>Relationship</b>	[Optional, Search List] Select the appropriate relationship from the Search List. It is the relationship of the shareholder to corporate customer.

### FATCA/CRS Details

FATCA/ CRS related attributes can be maintained for customer ids which have “Entity for FATCA/ CRS” = YES (Entity) in screen CIM08.

## Field Description

Field Name	Description
<b>Governmental Entity or other exempted bodies</b>	[Mandatory, Drop-Down] Select whether the entity is a government entity, from the drop down. The options are: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Country of Incorporation</b>	[Mandatory, Drop-Down] Select the country of incorporation, from the drop down. These are maintained in <b>Country Code Maintenance</b> (Fast Path: STDCOUNT) option in the Corporate module.
<b>City of Incorporation</b>	[Mandatory, Alphanumeric, 20] Type the city of incorporation.
<b>Date of Commencement of Business</b>	[Optional, Date editor] Select the date of commencement of business, from the date editor.
<b>Customer Tax Residency Details</b>	
<b>Country for tax</b>	[Optional, Drop-Down] Select the Country for Tax, from the drop down. These are maintained in <b>Country Code Maintenance</b> (Fast Path: STDCOUNT) option in the Corporate module.
<b>TIN Number</b>	[Conditional, Alphanumeric, 40] Enter the TIN number of the customer. This will be mandatory if Tax Country Residency is maintained.
<b>TIN Number Type</b>	[Conditional, Alphanumeric, 40] Enter the TIN number Type of the customer. This will be mandatory if TIN number is maintained.

<b>Exemption Code for country of tax</b>	[Optional, Drop-Down] Select the Exemption Code for country of tax, from the drop down. These are maintained in <b>Picklist Master</b> (Fast Path: CIM58) option.
<b>Tax country residency</b>	[Conditional, Drop-Down] Select the Tax Country Residency, from the drop down. This will be mandatory if Tax Country Citizenship is maintained. The options are: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Address for Tax Reporting Purpose</b>	[Conditional, Drop-Down] Select the address for tax reporting purpose submitted by the customer, from the drop down. This will be mandatory if Tax Country Citizenship or Tax Country Residency are maintained. The options are: <ul style="list-style-type: none"> <li>• Permanent</li> <li>• Mailing</li> </ul>
<b>Address Type</b>	[Conditional, Drop-Down] Select the address type for tax reporting purpose submitted by the customer, from the drop down. This will be mandatory if address for tax reporting purpose is maintained. The options are: <ul style="list-style-type: none"> <li>• Residential or Business</li> <li>• Residential</li> <li>• Business</li> <li>• Registered Office</li> <li>• Unspecified</li> </ul>
<b>Identification Document Type</b>	[Conditional, Drop-Down] Select the identification document type submitted by the customer from the drop down. This will be mandatory if Country of Tax is updated as other than "India".
<b>Identification Document Desc</b>	[Optional, Alphanumeric, 30] Enter the identification document Description. This will be mandatory if Identification Document Type is selected as "Others".
<b>Identification Document Number</b>	[Mandatory, Alphanumeric, 20] Enter the identification document Number.
<b>Identification No. issuing country</b>	[Mandatory, Alphanumeric, 30] Enter the Identification Number issuing country.
<b>Financial Institution</b>	[Mandatory, Drop-Down] Select whether the entity is a financial institution or not. The options are: <ul style="list-style-type: none"> <li>• Yes</li> </ul>



	<ul style="list-style-type: none"> <li>• No</li> </ul>
<b>Investment Entity</b>	<p>[Conditional, Drop-Down]  Select the investment entity from the drop down.  This will be mandatory if Financial Institution is maintained as "Yes".  The options are:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Managed by another Financial Institution (FI)</b>	<p>[Conditional, Drop-Down]  Select whether Managed by another Financial Institution (FI) from the drop down.  This will be mandatory if investment entity is maintained as "Yes".  The options are:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>GIIN Status</b>	<p>[Conditional, Drop-Down]  Select the GIIN Status from the drop down.  The options are:</p> <ul style="list-style-type: none"> <li>• Obtained</li> <li>• Applied For</li> <li>• Not Obtained</li> <li>• Not Required</li> </ul> <p>This will be mandatory if Financial Institution is maintained as "Yes".  If Financial Institution is maintained as "No", Investment Entity as "No", Managed by another Financial Institution as "No" and Direct reporting to FI (NFFE) as "Yes", then GIIN status can have only value as "Obtained".</p>
<b>GIIN Number</b>	<p>[Optional, Alphanumeric, 30]  Enter the GIIN Number.  This will be mandatory if GIIN Status is maintained as "Obtained".</p>
<b>GIIN Exemption Reason Code</b>	<p>[Conditional, Drop-Down]  Select the GIIN Exemption Reason Code from the drop down.  These are maintained in <b>Picklist Master</b> (Fast Path: CIM58) option.  This will be mandatory if GIIN status is maintained as "Not Required".</p>
<b>Direct reporting to FI (NFFE)</b>	<p>[Mandatory, Drop-Down]  Select the GIIN Exemption Reason Code from the drop down.  The options are:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> <p>If Financial Institution is maintained as "Yes", this field will value will be "No" and if Financial Institution is maintained as "No", then this field value can be either "Yes" or "No".</p>
<b>Sponsor Name</b>	<p>[Optional, Alphanumeric, 40]  Enter the Sponsor's Name.</p>
<b>Listed Company</b>	<p>[Conditional, Drop-Down]</p>

Select whether the entity is listed or not, from the drop down.  
The options are:

- Yes
- No

This will be mandatory if Financial Institution = "No" and Direct Reporting to FI (NFFE) = "No".

**Name of Stock Exchange**

[Conditional, Alphanumeric, 40]

Enter the Name of the Stock Exchange.

This will be mandatory if Listed Company field value = Yes or Related to Listed Company field value = Yes.

**Related to Listed Company**

[Conditional, Drop-Down]

Select whether the entity is related to listed company or not, from the drop down.

The options are:

- Yes
- No

This will be mandatory if Listed Company = No.

**Related Listed Company Name**

[Conditional, Alphanumeric, 40]

Enter the related listed company name.

This will be mandatory if related to listed company is maintained as "Yes".

**Nature of Relation**

[Conditional, Drop-Down]

Select the Nature of relation, from the drop down.

These are maintained in **Picklist Master** (Fast Path: CIM58) option.

This will be mandatory if Related to Listed Company is "Yes"

**Active Entity**

[Conditional, Drop-Down]

Select the Active Entity, from the drop down.

The options are:

- Yes
- No

This will be mandatory if Related to Listed Company is "NO"

**Active Entity Type**

[Conditional, Drop-Down]

Select the Active Entity Type, from the drop down.

The options are:

- 01
- 02
- 03
- 04
- 05
- 06
- 07

This will be mandatory if Active Entity is "Yes"

7. Click **OK**.
8. The system displays following message "Record Authorized". Click **OK**.

## 1.5 CIM22 - Customer Additional Info Maintenance

Customer Additional Information Maintenance allows the user to capture additional details of customer. It allows the user to enter birth detail, identification details, company details, tax details etc.


### Definition Prerequisites

- [Branch Master Maintenance \(Fast Path: BAM03\)](#)
- [Profession Codes Maintenance \(Fast Path: CIM04\)](#)
- [Customer Addition \(Fast Path: 8053\)](#)
- [IC No - Short Name Change \(Fast Path: 7101\)](#)
- [CIM62- Customer Verification Against Terrorist List](#)
- [CIM61 - Customer KYC Details Maintenance](#) Other Prerequisites

### Modes Available

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

### To create a customer defined spend class

1. In the **Dashboard** page, Enter the Task Code **CIM22** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Additional Info Master**.
2. You will be navigated to **Customer Additional Info Maintenance** screen.

### Customer Additional Info Maintenance

### Field Description

Field Name	Description
Search Criteria	<p>[Mandatory, Drop-Down]</p> <p>The search criteria to search for the customer.</p> <p>The search criteria are as follows:</p>
Search String	<p>[Mandatory, Alphanumeric, 20]</p> <p>The search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the search criterion is specified as customers short name or IC then any of the letter(s) of the letter of the short name or ID 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>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>
IC	<p>[Display]</p> <p>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>
ID	<p>[Display]</p> <p>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 &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>
Home Branch	<p>[Display]</p> <p>The short name of the branch, where the customers account is opened.</p> <p>The customer signature record along with other customer papers will reside in this branch</p> <p>These short names are maintained in the Branch Master Maintenance option.</p>
Full Name	<p>[Display]</p> <p>The full name of the customer.</p> <p>The full name of the customer is defaulted from the Customer Addition option</p>
Short Name	<p>[Display]</p>

This field displays the short name of the customer.

The short name of the customer is defaulted from the Customer Addition (Fast Path: 8053) option.

## Customer Travel Info

The screenshot shows the 'Customer Additional Info Maintenance' form with the 'Customer Travel Info' tab selected. The form includes a search bar at the top with 'Customer Ic' as the search criteria, displaying 'TESTRIT' for IC and 'Ritesh' for Full Name. The ID is 665611, Home Branch is 9999, and Short Name is RIT. The 'Customer Travel Info' tab contains fields for Customer Status, Date Of Departure (01/01/1800), Likely Abroad Stay Period, Passport No, Purpose, Issue Date (01/01/1800), Expiry Date (01/01/1800), Issue Place, and RBI Ref No. A Return Date field is also present with the value 01/01/1800. The form has a navigation bar with tabs: Group Details, Customer Details, Buyer/Supplier Details, Customer Travel Info, Additional Info, Misc Info, Tax Details, and Company Details. Action buttons at the top include Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, and Clear.

## Field Description

Field Name	Description
Customer Status	<p>[Optional, Drop-Down]</p> <p>The Customer Status</p> <p>Select the customer status from the drop-down list . The options are</p> <ol style="list-style-type: none"> <li>1. Resident- The customer who resides in India permanently or for an extended period.</li> <li>2. NRI- (A non-resident Indian) The customer who is an Indian citizen but has migrated to another country.</li> </ol>
Date of Departure	<p>[Optional, Date editor]</p> <p>The date of Departure.</p> <p>Select the departure date from the pick list .</p>
Return Date	<p>[Optional, Date editor]</p> <p>The return date from the pick list is displayed.</p>
Likely Abroad Stay Period	<p>[Optional, Numeric]</p> <p>Select the number of years customer had stayed abroad is being displayed .</p>
Passport No.	<p>[Display]</p> <p>This field displays the passport number value capture/modified in screen CIM61.</p>
Purpose	<p>[Optional, Alphanumeric]</p> <p>Type the purpose of staying abroad .</p>
Issue Date	<p>[Optional, Pick list]</p> <p>Select the issue date from the pick list .</p>
Expiry Date	<p>[Optional, Pick list]</p> <p>Expiry date will be populated from KYC details maintenance if passport details are maintained.</p>
Issue Place	<p>[Optional, Alphanumeric]</p> <p>Select the name of the place where passport was issued is displayed.</p>
RBI Ref No.	<p>[Conditional, Alphanumeric, 30]</p> <p>Enter the RBI reference number for PAK nationals.</p> <p>If Nationality of the customer entered as 'PAKISTAN' then this field will be enabled and mandatory.</p> <p>For other countries this field will be disabled.</p> <p>This validation will be applicable in add and modify mode.</p>

### [Additional Info](#)

CIM22 x

Customer Additional Info Maintenance

[Add](#)
[Modify](#)
[Delete](#)
[Cancel](#)
[Amend](#)
[Authorize](#)
[Enquiry](#)
[Copy](#)
[OK](#)
[Close](#)
[Clear](#)

Search Criteria: Customer Ic
 Search String:

IC: 
 ID: 005611
 Home Branch:

Full Name: 
 Short Name:

[Group Details](#)
[Customer Details](#)
[Buyer/Supplier Details](#)
[Customer Travel info](#)
[Additional Info](#)
[Misc Info](#)
[Tax Details](#)
[Company Details](#)

Ration Card No:   
 Voter No:   
 Driving Licence No.:   
 Address Proof:   
 Staff Flag:   
 Employee No:   
 Staff Designation:   
 Staff Signing Power:   
 Legal Entity Identifier:

National ID Card No:   
 Driving License Expiry Date:

Field Description



Field Name	Description
Ration Card No.	[Optional, Numeric] Enter the ration card number of the customer .
National ID Card No.	[Optional, Numeric] Enter the national id card number of the customer.
Voter No.	[Optional, Numeric] Enter the voter number of the customer .
Driving License No.	[Optional, Numeric] It will be populated from KYC details maintenance if driving license details are maintained.
Driving License Expiry Date	[Optional, Pick list] It will be populated from KYC details maintenance if driving license details are maintained.
Address Proof	[Optional, Alpha Numeric] Enter the address proof of the customer.
Staff Flag	[Conditional, check box] Select the check box if the customer is a staff member of the bank.
Employee No.	[Optional, Numeric] Enter the employee id of the bank staff . This field is enabled if staff flag is selected.
Staff Designation	[Optional] Enter the designation of the bank staff. This field is enabled if staff flag is selected.
Staff Signing Power	[Optional] Enter the signing power of the bank staff. This field is enabled if staff flag is selected.
Legal Entity Identifier	[Optional] Enter the Legal Entity Identifier. This field is enabled if staff flag is selected.

#### Misc Info

CIM22 x

Customer Additional Info Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Search Criteria: Customer Ic      Search String: test

IC: TESTRIT      ID: 605611      Home Branch: 9999

Full Name: Ritesh      Short Name: RIT

Group Details   Customer Details   Buyer/Supplier Details   Customer Travel Info   Additional Info   **Misc Info**   Tax Details   Company Details

Senior citizen Flag	<input type="checkbox"/>	Senior Citizen Details	<input type="text"/>
Pensioner Flag	<input type="checkbox"/>	PPO No.	<input type="text"/>
Pension Type	<input type="text"/>	Life Certificate Details Date	01/01/1800 <input type="text"/>
Current Service Man	<input type="checkbox"/>	Service Men Details	<input type="text"/>
Share Holder Flag	<input type="checkbox"/>	ECS Facility Flag	<input type="checkbox"/>
Wedding Date	01/01/1800 <input type="text"/>	Verification Details	<input type="text"/>
Government Agency	<input type="checkbox"/>	Asset Ownership Indicator/Poverty Index	<input type="text"/>

[Field Description](#)

Field Name	Description
Senior Citizen Flag	<p>[Conditional, Check Box]</p> <p>Select this check box if the customer is an senior citizen.</p> <p>This field is to indicate if the customer is a senior citizen in order to provide certain benefits. Depending upon the country, the cut off age of a person is used to determine if he can be classified as a senior citizen.</p> <p>This is used for informational purposes</p>
Senior Citizen Details	<p>[Optional, Alphanumeric]</p> <p>Enter the customer's senior citizen details such as citizen id etc.</p> <p>This is used for informational purpose.</p> <p>This field is enabled when the senior citizen flag is selected.</p>
Pensioner Flag	<p>[Optional, Check box]</p> <p>The pensioner flag.</p> <p>Select this check box if the customer is eligible for pension or is in receipts of pension. This is for informational purposes.</p>
PPO No.	<p>[Optional, Numeric]</p> <p>Enter the pension payment order number of the customer.</p>
Pension Type	<p>[Optional, Alpha Numeric]</p> <p>Enter the type of pension received by the customer .</p> <p>This field is enabled if pensioner flag is selected.</p>
Life Certificate Details Date	<p>[Optional, Pick list]</p> <p>Select the life certificate details date of the customer.</p>
Current Service Man	<p>[Optional, Pick list]</p> <p>Select this check box if the customer is employed in armed forces, air force or navy.</p> <p>This is used for informational purpose.</p>
Service Men Details	<p>[Optional, Pick list]</p> <p>Enter the customer's service men details such as Service Id etc.</p> <p>This field is enabled if the service men flag is selected.</p> <p>This is used for informational purpose.</p>
Share Holder Flag	<p>[Optional, Pick List]</p> <p>Select this check box if the customer is share holder of the bank.</p>
ECS Facility Flag	<p>[Optional, Checkbox]</p> <p>Select this check box if the customer has requested for ECS (Electronic Clearing Services) facility for his accounts..</p>

Wedding Date

[Optional, Pick list]

Enter the wedding date if the customer is married.

This is used for informational purpose.

Verification Details

[Optional, Alphanumeric]

Enter the name of the employee who has verified the life certificate details of the customer is displayed.

Government Agency

[Optional, Checkbox]

Select this check box is selected if the customer is a part of government agency(owned by government).

This is used for informational purpose.

Asset Ownership  
Indicator/ Poverty  
Index

[Optional, Dropdown]

Select Yes or No from the dropdown list.

## Tax Details

The screenshot shows the 'Customer Additional Info Maintenance' form in Oracle CRM. The 'Tax Details' tab is active, displaying various registration numbers and dates. The form includes search criteria (Customer IC: TESTRIT, Full Name: Ritesh, ID: 805611, Home Branch: 9999, Short Name: RIT) and a toolbar with options like Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, and Clear. The 'Tax Details' section contains the following fields:

Field Name	Value
Sales Tax Registration No.	
Custom/excise Registration No.	
Income Tax Registration No.	
VAT Registration No.	
Other Registration no.	
Permit No.	
Permit Type	
Sales Tax Registration Date	01/01/1800
Custom/excise Registration Date	01/01/1800
Income Tax Registration date	01/01/1800
VAT Registration date	01/01/1800
Other Registration Date	01/01/1800

## Field Description

Field Name	Description
Sales Tax Registration No.	[Mandatory, Alphanumeric] Type the sales tax registration number.
Sales Tax Registration Date	[Mandatory, DD/MM/YYYY] Type the sales tax registration date.
Customs/Excise Registration No.	[Mandatory, Alphanumeric] Type the customs/excise registration number.
Customs/Excise Registration Date	[Mandatory, DD/MM/YYYY] Type the customs/excise registration date.
Income Tax Registration No.	[Mandatory, Alphanumeric] Type the income tax registration number.
Income Tax Registration Date	[Mandatory, DD/MM/YYYY] Type the income tax registration date.
VAT Registration No.	[Mandatory, Alphanumeric] Type the VAT registration number.
VAT Registration Date	[Mandatory, DD/MM/YYYY] Type the VAT registration number.
Other Registration No.	[Mandatory, Alphanumeric] Type the others tax registration number.
Other registration Date	[Mandatory, DD/MM/YYYY] Type the other registration date.
Permit No.	[Mandatory, Alphanumeric] Type the permit number.
Permit Type	[Mandatory, Alphanumeric] Type the permit type.

### Company Details

CIM22 x

Customer Additional Info Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

Search Criteria: Customer Ic  ID  Search String

IC  Home Branch

Full Name  Short Name

Group Details Customer Details Buyer/Supplier Details Customer Travel Info **Additional Info** Misc Info Tax Details Company Details

---

DMAT Account No.  DP Id

Client Id

Details Of Asset

Fully Paidup Capital

Share Price 52 weeks High

Share Price 52 weeks Low

Merger Date: 01/01/1800

Installed Capacity

Merger Event

DP Name

MSME Details

MSME Category

Type Of Industry

Type Of Finance

Investment In Plant and Machinery

Investment In Equipment

Beneficial Owner

Beneficiary Customer Details

Constitution

Beneficial Owner Id	Name	Particular	%Ownership/Share
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Field Description**

Field Name	Description
DMAT Account No.	[Optional, Numeric, 16] Type the DNMAT account number.
DP ID	[Display] The DP ID.
Client ID	[Display] The client ID.
Details of Asset	[Optional, Numeric] Type the details of asset.
Details of Liability	[Optional, Alphanumeric] Type the details of liability.
Fully Paidup Capital	[Optional, Numeric] Type the fully paid capital.
Current Share Price	[Optional, Numeric] Type the current share price.
Share Price 52 week high	[Optional, Numeric] Enter the share price 52 week high.
Share Price 52 week Low	[Optional, Numeric] Enter the share price 52 week low.
Merger Date	[Optional, DD/MM/YYYY] Select the merger date from the date field.
Installed Capacity	[Optional, Alphanumeric] Type the installed capacity.
Merger Event	[Optional, Alphanumeric] Enter the merger event.
DP Name	[Optional, Alphanumeric] Type the DP name.
MSME Category	[Optional, Drop-down] Select the MSME category from the drop-down list.  The field is not mandatory. However value of this fields will be evaluated if customer avails any loan under MSME product types.
Investment in Plant and Machinery	[Conditional, Alphanumeric] Type the investment in plant and machinery from the drop-down list.  This should be enabled only if the type of Industry is Manufacturing.

	Once enabled the field will be mandatory.
	[Optional, Drop-down]
Type of Industry	Select the type of industry in which it is engaged.  The field is not mandatory. However value of this fields will be evaluated if customer avails any loan under MSME product types.
Investment in Equipment	[Conditional, Alphanumeric]  Type the investment in equipment. This should be enabled only if the type of Industry is "Service". Once enabled it is mandatory.
Type of Finance	[Optional, Drop-down]  Select the type of finance availed by the company from the bank.
Beneficial Owner	[Conditional, Drop-Down]  Select the beneficiary customer details option from the drop-down list.  This field is enabled and mandatory for corporate customers. The default value of the field will be blank. User has to select value either Yes or No for corporate type of customer in this screen.  If the value selected is Yes, system will enable fields related to beneficiary details.
Beneficiary Customer Details	'Beneficiary customer Details (Yes/No)' field can be modified from 'No' to 'Yes' or 'Yes' to 'No' for a customer. If beneficiary customer details flag is modified from 'Yes' to 'No' for a customer, then the existing beneficiary customer details available will be deleted for the customer. Such deleted beneficiary customer details will not be available for inquiry.  User need to maintain at least one beneficial customer details once the field 'Beneficiary Customer Details' is selected as 'Yes'. If user doesn't maintain the same system will not permit to save the record for authorization.
Constitution	[Conditional, Drop-down]  Select the option from the drop-down list to define a customer as Company or Partnership/trust and accordingly maintain the beneficiary customer details.  Maximum 6 beneficial customer will be allowed irrespective of any constitution for corporate customer.
Beneficial Owner ID	[Conditional, Alphanumeric]  Enter the beneficial owner id and the name of the respective beneficiary is displayed in adjacent text box.  This field is mandatory, if beneficiary customer details
Particular	[Conditional, Pick-List]  Select the particular option from the drop-down list.  The particular field will be enabled and mandatory when beneficiary



customer ID is selected for beneficiary 2 to 6.

[Conditional, Percentage]

%Ownership/Share

Type the ownership share for the particular selected.

The %ownership/share fields will be enabled and mandatory when beneficiary customer ID is selected for beneficiary 2 to 6.

## Group Details

The screenshot shows the 'Customer Additional Info Maintenance' form with the 'Group Details' tab selected. The form includes a search criteria dropdown and several input fields for identifying the customer. Below the search fields are tabs for 'Group Details', 'Customer Details', 'Buyer/Supplier Details', 'Customer Travel Info', 'Additional Info', 'Misc Info', 'Tax Details', and 'Company Details'. The 'Group Details' tab contains the following fields:

- SHG Member:
- SHG Group Code:
- Subsidiary/Associate Name:
- Bank's Holding in equity:
- Relation:
- Relation Type:
- Preferential Category:
- Watch Date:
- Constitution Code:
- No. of SHG Members:
- Category:
- Bank's Investment:
- Critical Amount:

## Field Description

Field Name	Description
SHG Member	[Optional, Checkbox] Select the checkbox, if the use is SHG member.
No. of SHG Members	[Optional, Numeric] Enter the number of SHG members.
SHG Group Code	[Optional, Numeric] Enter the SHG group code.
Category	[Mandatory, Drop-down] Select the tyoe of category from the drop-down list.
Subsidiary/Associate Name	[Mandatory, Alphanumeric] Type the associate name.
Bank's Investment	[Mandatory, Alphanumeric] Type the name of investment bank.
Bank's Holding in Equity	[Mandatory, Alphanumeric] Enter the bank's holding in equity.
Relation	[Mandatory, Drop-down] Select the relation from the drop-down list.
Relation Type	[Mandatory, Drop-own] Select the relation type from the drop-down list.
Preferential Category	[Mandatory, Drop-down] Select the preferential category from the drop-down list.
Watch Date	[Optional, Date Field] Select the watch date from he date field.
Critical Amount	[Mandatory, Numeric] Type the critical amount.
Constitution Code	[Mandatory, Dropdown] Select the Constitution code from the drop-down list.

### Customer Details

CIM22 x

Customer Additional Info Maintenance

Search Criteria: 
 Search String:

IC: 
 ID: 
 Home Branch:

Full Name: 
 Short Name:

**Details Of Children**

1	Name	Gender	Age	Employment Details
2				
3				

**Deceased Customer Details**

Date Of Death: 
 Date of Claim Logged:

Date of Settlement Of Claim:

**Other Bank Account Details**

Account No.	Bank	Branch	Type	Limit
1				
2				
3				
4				
5				

**Miscellaneous Details**

Blood Group: 
 Opted For Donation:

Field Description

Field Name	Description
Details of Children	Details of Children
Name	[Optional, Alphanumeric] Type the name of children.
Gender	[Optional, Drop-Down] Select the gender from the dropd-own list.
Age	[Optional, Numeric] Enter the age.
Employment Details	[Optional, Alphanumeric] Enter the employment details of the children.
Deceased Customer Details	Deceased Customer Details
Date of Death	[Conditional, Date field] Select the date of death of the customer.
Date of settlement and claim	[Mandatory, Date field] This field is mandatory, if customer is decaesed. Select the date of settlement and claim.
Date of claim Lodged	[Mandatory, Date Field] Enter the date of claim lodged.
Other Bank Account Details	
Account No.	[Mandatory, Numeric, 16] Type the account number.
Bank	[Optional, Alphanumeric] Type the name of the bank.
Branch	[Optional, Alphanumeric] Type the branch name of the bank.
Type	[Optional, Alphanumeric] Type the type of bank.
Limit	[Mandatory , Numeric] Type the limit.
Miscellaneous Details	Miscellaneous Details
Blood Group	[Optional, Alphanumeric] Type the blood group.

- Opted for Donation [Optional, Drop-down]  
Select the required option from the drop-down list, if it is opted for donation.
- Direct Selling agent's details [Optional, Alphanumeric]  
Type the direct selling agent details.
- Any Franchise [optional, Drop-down]  
Select the required option for franchise.
- No of Franchises [Optional, Numeric]  
Enter the number of franchises.

### Buyer's /Supplier Details

The screenshot shows the 'Customer Additional Info Maintenance' window with the 'Buyer/Supplier Details' tab selected. The search criteria are: Customer Ic (dropdown), IC (TESTRIT), Full Name (Ritesh), ID (605611), Search String (test), Home Branch (9999), and Short Name (RIT). The window contains two tables:

Supplier's Details						
Supplier Name	Percentage of Total Purchase	Cash	Credit(Days)	Others(Days)	Highest Credit Amount extended (in last 6 months)	
1			0.00			
2			0.00			
3			0.00			
4			0.00			
5			0.00			

Buyer's Details						
Customer's Name	Nature Of Customer	Percentage of Total Sales	Cash	Credit(Days)	Highest Credit Amount extended (in last 6 months)	
1				0.00		
2				0.00		
3				0.00		
4				0.00		
5				0.00		

### Field Description

Field Name	Description
<b>Supplier's Details</b>	
Supplier's Name	[Mandatory, Alphanuemric] Type the name of suppliers.
Percentage of Total Purchase	[Mandatory, Numeric] Type the precentage of total purchase.
Cash	[Mandatory, Numeric] Type the cash amount.
Credit (Days)	[Mandatory, Numeric] Type the credit days.
Others (Days)	[Mandatory, Numeric] Type the number of other days.
Highest Credit Amount extended (in last 6 months)	[Mandatory, Numeric] Enter the highest credit amount extended.
<b>Buyer's Details</b>	
Customer's Name	[Mandatory, Alphanumeric] Type the cutsomer's name.
Nature of Customer	[Optional, Alphanuemric] Type the nature o customer.
Percentage of Total Sales	[Mandatory, Numeric] Type the percentage of total sales.
Cash	[Mandatory, Numeric] Type thw cash amount.
Credit (Days)	[Mandatory, Numeric] Type the nummber of credit days.
Highest Credit Amount extended (in last 6 months)	[Mandatory, Numeric] Type the highest credit amount extended.

#### **To add customer additional information**

1. Select the Add mode.
2. Select the search criteria from the drop-down list.
3. Type the search string and press the <tab> key and select the customer from the pick list.
4. Enter the relevant details in all the fields and click the Ok button.
5. The system displays message "Record Added....Authorization Pending...Click Ok to continue".

#### **To view the customer additional information**

1. Select the Inquiry mode.
2. Select the search criteria from the drop-down list.
3. Type the search string and press the <Tab> key and select the customer from the pick list.
4. The system displays the customer information.

#### **To modify the customer additional information**

1. Select the Modify mode.
2. Select the search criteria from the drop-down list.
3. Type the search string, press the <Tab> key and select the customer from the pick list.
4. Modify the relevant information and click the Ok button.
5. The system displays the message "Record Authorized..click ok to continue".

#### **To cancel the customer additional information**

1. Select the Cancel mode.
2. Select the search criteria from the drop-down list.
3. Type the search string, press the <Tab> key and select the customer from the pick list.
4. Click the Ok button.
5. The system displays the message "Record Cancelled...Click Ok to Continue".

#### **To amend the customer additional information**

1. Select the Amend mode.
2. Select the search criteria from the drop-down list.
3. Type the search string, press the <Tab> key and select the customer from the pick list.
4. Modify the relevant information and click the Ok button.
5. The system displays the message "Record Amended...Authorization Pending...Click Ok to Continue".

#### **To authorize the customer additional information**

1. Select the Authorize mode.
2. Select the search criteria from the drop-down list.
3. Type the search string, press the <Tab> key and select the customer from the pick list.
4. Click the Ok button.
5. The system displays the message "Record Authorize...Click Ok to Continue".

## 1.6 CIM26 - Customer Instruction Maintenance

This option allows the customer to capture multiple instructions. The user creates instructions that are displayed in customer 360 degree view in **Oracle FLEXCUBE** Core Banking and also in FCDB dashboard. These instructions are authorized and any external systems will be given access to display them. The expired instructions can be archived.


### Definition Prerequisites

- 8053 - Customer Addition

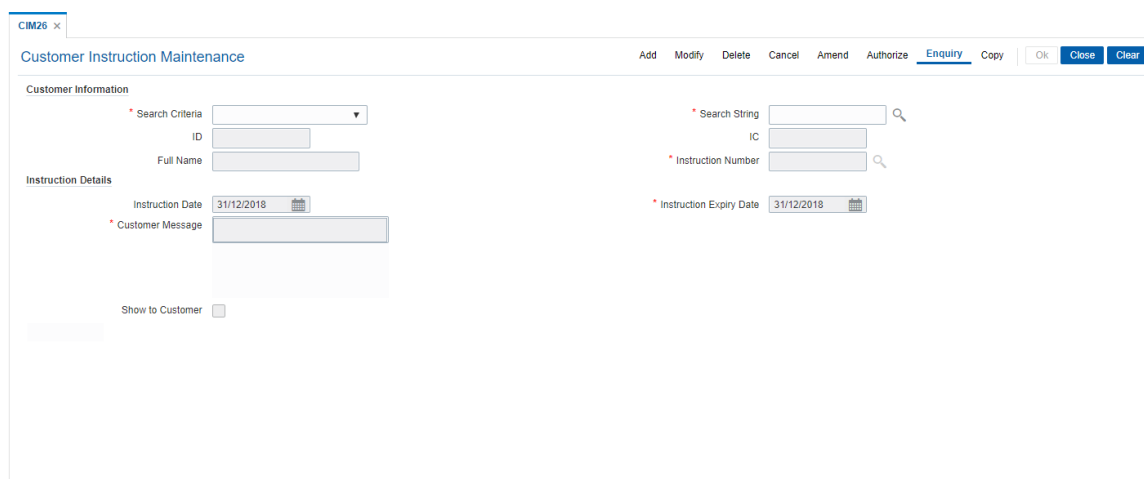
### Modes Available

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

### To create multiple instructions

1. In the **Dashboard** page, Enter the Task Code **CIM26** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Others > Customer Instruction Maintenance**.
2. You will be navigated to **Customer Instruction Maintenance** screen.

### Customer Instruction Maintenance



### Field Description

Field Name	Description
<b>Search Criteria</b>	[Mandatory, Drop-Down] 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 - Short name of the customer</li> <li>• <b>Customer IC</b> - 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>	[Mandatory, Alphanumeric, 20, Search List] Type the search string to search for a customer, corresponding to the



search criteria selected in the **Search Criteria** field.

If the criterion is specified as customer's short name or IC then any of the initial letter(s) of the short name or IC can be entered. The system displays the Search List of all those customers having those letters at the start in their respective criteria. Choose the appropriate customer from the existing customer list. If the criterion is specified as Customer ID, one has to enter the complete customer ID

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

<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>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>Full Name</b>	[Display] This field displays the full name of the customer. By default the system displays the name as entered in the <b>Customer Addition</b> (Task Code: 8053) option
<b>Instruction Number</b>	[Mandatory, Numeric, 12] Enter the instruction number. This is a unique identification number for each instructions maintained.

3. Click **Add**.
4. Enter the search string to search for the customer and press the **Tab** or **Enter** key and select the customer from the Search List.
5. The data corresponding to the search is displayed.
6. Select the instruction date and instruction expiry date from the date editor.
7. In the Customer Message text box, enter the message.

### [Customer Instruction Maintenance](#)

### Field Description

Field Name	Description
<b>Instruction Details</b>	
<b>Instruction Date</b>	[Optional, date editor, dd/mm/yy] Select the date on which the instruction is valid from the date editor or enter it.
<b>Instruction Expiry Date</b>	[Mandatory, date editor, dd/mm/yyyy] Select the last date of instruction from the date editor or enter it.
<b>Customer Message</b>	[Mandatory, Alphanumeric, 4000] Enter the message to be displayed to end customer at FCDB portal when <b>Show to Customer</b> check box is selected.
<b>Show to Customer</b>	[Optional, Check Box] Select the <b>Show to Customer</b> check box to display the message to the customer otherwise message will be displayed only to bank users. By default it is un-selected.

- Click **OK**. The system displays the message "Record Added Authorization Pending".

## 1.7 CIM29 - Conversation Preferences Maintenance

This option is used to define default user/ role to which the conversation needs to be assigned and the stale period till which closed conversations will be available in the system.


### Definition Prerequisites

- Bank Master Maintenance

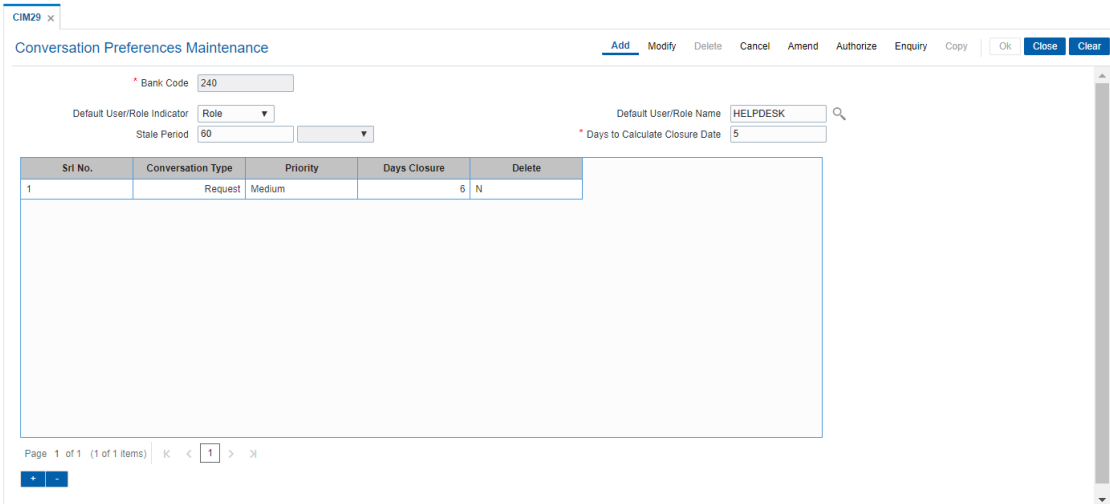
### Modes Available

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

### To define the conversation preferences

1. In the **Dashboard** page, Enter the Task Code **CIM29** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Others > Customer Preferences Maintenance**.
2. You will be navigated to **Customer Preferences Maintenance** screen.

### Conversation Preferences Maintenance



Srt No.	Conversation Type	Priority	Days Closure	Delete
1	Request	Medium	6	N

### Field Description

Field Name	Description
<b>Bank Code</b>	[Mandatory, Numeric, Three] Enter the bank code. The bank code is defined in the option <b>BAM08 – Bank Master Maintenance</b> .
<b>Default User/Role Indicator</b>	[Optional, Drop-Down] Select the default user or a role from the drop-down list. The options are: <ul style="list-style-type: none"><li>• User</li><li>• Role (Default option)</li></ul>
<b>Default User/Role Name</b>	[Optional, Search List]

Select the user or a role from the Search List depending on the selection of **Default User/Role Indicator** options. System will default this user or role, in case there is no maintenance done for the department of that conversation.

**Stale Period**

[Optional, Numeric, Drop-Down]

Enter the number of days a conversation will reside in the system after its status has been marked as closed and select the stale period from the drop-down list.

**Days to Calculate Closure Date**

[Mandatory, Numeric, 3]

Enter the number of days to calculate default closure date of conversation logged by customer /bank user.

3. Click **Add**.
4. Enter the bank code.

**Conversation Preferences Maintenance**

Bank Code: 240

Default User/Role Indicator: Role

Default User/Role Name: HELPLESK

Stale Period: 60

Days to Calculate Closure Date: 5

Srl No.	Conversation Type	Priority	Days Closure	Delete
1	Request	Medium	6	N

Page 1 of 1 (1 of 1 items)

5. Enter the relevant details.

**Field Description**

Column Name	Description
<b>Srl No.</b>	[Display] Displays the serial number.
<b>Conversion Type</b>	[Mandatory,Dropdown] Select the conversion type from the dropdown list. The options are: <ul style="list-style-type: none"> <li>• Query</li> <li>• Complaint</li> <li>• Request</li> </ul>
<b>Priority</b>	[Mandatory,Dropdown] Select the priority from the drop down list. The options are: <ul style="list-style-type: none"> <li>• L - Low</li> <li>• M – Medium</li> <li>• H – High</li> </ul>
<b>Days Closure</b>	[Mandatory,Numeric] Enter the number of days for closure. This will be mandatory field if “Priority” and “Conversation Type” are added in grid. Target Closure Date” will be calculated while logging new conversation based on “Priority” and “Conversation Type” selected in Customer Contact/ Complaint Log Maintenance Screen (FP-CIM12)
<b>Delete</b>	Select this option to delete the record.

6. Click **OK**. The system displays the message "Record Added..Authorization Pending".

## 1.8 CI052 - Customer Document Maintenance

Using the **Document Plan Code Maintenance** (Task Code: ORS35) option you can create a document plan code. **Oracle FLEXCUBE** allows you to attach a document plan at the customer level or at account level. The documents are attached at the customer level based on the plan code selected for a particular customer type in the **Customer Type Maintenance** (Task Code: CIM08) option.

After a customer is added, you can capture the details of documents submitted by the customer as per bank's norms by performing document maintenance. The system tracks the mandatory documents based on the receipt date. The mandatory documents need to be marked as received. The non-mandatory documents can be marked either as received or waived.

Using this option you can maintain the document status for each customer.


### Definition Prerequisites

- 8053 - Customer Addition

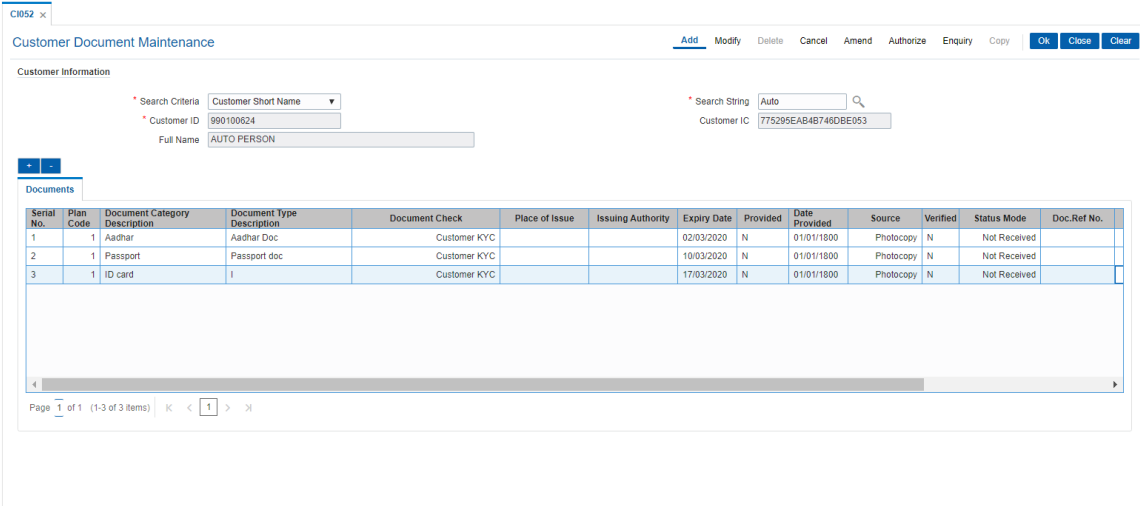
### Modes Available

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

### To maintain document status for a customer

1. In the **Dashboard** page, Enter the Task Code **CI052** and then click  or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Cash > Customer Document Maintenance**.
2. You will be navigated to **Customer Document Maintenance** screen.

### Customer Document Maintenance



Serial No.	Plan Code	Document Category Description	Document Type Description	Document Check	Place of Issue	Issuing Authority	Expiry Date	Provided	Date Provided	Source	Verified	Status Mode	Doc.Ref No.
1	1	Aadhar	Aadhar Doc	Customer KYC			02/03/2020	N	01/01/1800	Photocopy	N	Not Received	
2	1	Passport	Passport doc	Customer KYC			10/03/2020	N	01/01/1800	Photocopy	N	Not Received	
3	1	ID card	I	Customer KYC			17/03/2020	N	01/01/1800	Photocopy	N	Not Received	

### 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>• <b>Customer IC</b> - Identification criteria (IC) arrived at by the bank during customer addition</li> <li>• <b>Customer ID</b> - 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 <b>Search Criteria</b> field.            If the search criterion is specified as customer's short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the Search 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>
<b>Customer ID</b>	<p>[Display]            This field displays the ID of the customer.</p>
<b>Customer IC</b>	<p>[Display]            This field displays the identification code of the customer.</p>
<b>Full Name</b>	<p>[Display]            This field displays the full name of the customer.            The full name of the customer is defaulted from the <b>Customer Addition</b> (Task Code: 8053) option.</p>

3. Click **Add**.
4. Select the search criteria from the list.
5. Enter the search string and select the appropriate record from the Search List.
6. The system displays the customer document details in the **Documents** tab.

### [Documents](#)

CI052 x

**Customer Document Maintenance** Add Modify Delete Cancel Amend Authorize Enquiry Copy

**Customer Information**

\* Search Criteria  \* Search String

\* Customer ID  Customer IC

Full Name

**Documents**

Serial No.	Plan Code	Document Category Description	Document Type Description	Document Check	Place of Issue	Issuing Authority	Expiry Date	Provided	Date Provided	Source	Verified	Status Mode	Doc.Ref No.
1	1	Aadhar	Aadhar Doc	Customer KYC			02/03/2020	N	01/01/1800	Photocopy	N	Not Received	
2	1	Passport	Passport doc	Customer KYC			10/03/2020	N	01/01/1800	Photocopy	N	Not Received	
3	1	ID card	I	Customer KYC			17/03/2020	N	01/01/1800	Photocopy	N	Not Received	

Page 1 of 1 (1-3 of 3 items) | K < 1 > X

## Field Description



Field Name	Description
<b>Serial No.</b>	[Display] This column displays the system generated serial number, based on the existing documents attached to the customer or documents in the plan.
<b>Plan Code</b>	[Display] This column displays the plan code. The plan codes are maintained in the <b>Document Plan Code Maintenance</b> (Task Code: ORS35) option. A plan code is maintained to create a consolidated set of standard documents. Ideally banks may maintain a plan code based on the product type. Multiple documents can be maintained under a single plan code.
<b>Document Category Description</b>	[Display] This column displays the name of the document corresponding to the serial number and the plan code.
<b>Document Type Description</b>	[Display] Displays the document types as maintained in 'Document category' in UBS.
<b>Document Check</b>	[Display] This column displays the check level for the selected document as maintained in the <b>Document Plan Code Maintenance</b> (Task Code: ORS35) option. By default it displays the value as Customer KYC.
<b>Place of Issue</b>	[Optional,Alphanumeric,40] Enter the place where the document is issued, if applicable.
<b>Issuing Authority</b>	[Optional,Alphanumeric,40] Enter the authority who has issued the document, if applicable.
<b>Expiry Date</b>	[Optional,Date] Enter the expiry date of the document, if applicable.
<b>View</b>	[Button] Click on the button to view uploaded document.
<b>Provided</b>	[Checkbox] Select Y for yes and N for Not provided.
<b>Date Provided</b>	[Optional, Date] Date on which the document was marked as provided.
<b>Source</b>	[Optional,Drop down] Select the source of document provided. The options are: <ul style="list-style-type: none"> <li>• Email</li> <li>• Photocopy</li> <li>• Fax</li> <li>• Image</li> <li>• Original</li> </ul>

<b>Verified</b>	[Checkbox] Only documents marked as received can be marked as verified.
<b>Status Mode</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> <li>• Waive</li> <li>• Returned</li> </ul> <p>For a mandatory document, the status has to be either Received or Returned.</p>
<b>Doc. Ref No.</b>	[Display] Document reference number received from DMS will be displayed here.
<b>Remarks</b>	[Optional, Alphanumeric, 40] Enter the remarks, if any.
<b>Mandatory (Y/N)</b>	[Checkbox] Select the checkbox. <b>TY</b> is displayed if the document is mandatory else <b>N</b> . It is the default value for each document, as maintained in the <b>Document Plan Code Maintenance</b> (Task Code: BA035) option.
<b>Chasing Date</b>	[Optional, Date editor] From the date editor, select the chasing date.
<b>Delete</b>	[Checkbox] Select the checkbox. This field displays status (N) of the document.

7. Modify the relevant document status.
8. Click **OK**.
9. The system displays the message "Record Authorized.". Click **OK**.
10. The system displays the message "Transaction completed successfully..". Click **OK**.

## 1.9 CIM23 - Customer Defined Spend Class

This option is used to create and view customer defined spend class and sub spend class in the system. This will be used for re-categorization only.


### Definition Prerequisites

- 8053 - Customer Addition

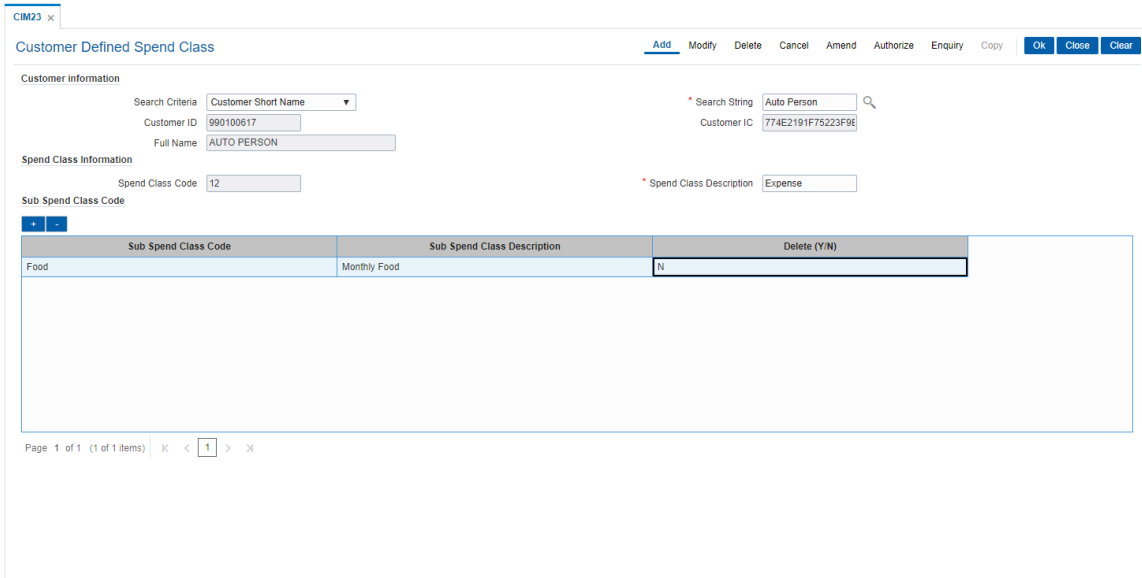
### Modes Available

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

### To create a customer defined spend class

1. In the **Dashboard** page, Enter the Task Code **CIM23** and then click  or navigate through the menus to **Back Office Transactions > Master > Customer Defined Spend Class**.
2. You will be navigated to **Customer Defined Spend Class** screen.

### Customer Defined Spend Class



The screenshot shows the 'Customer Defined Spend Class' interface. At the top, there are tabs for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', and 'Copy', along with 'OK', 'Close', and 'Clear' buttons. The 'Customer information' section includes a search criteria dropdown set to 'Customer Short Name', a Customer ID field with '990100617', a Full Name field with 'AUTO PERSON', a Search String field with 'Auto Person', and a Customer IC field with '774E2191F75223F9E'. The 'Spend Class Information' section has a Spend Class Code field with '12' and a Spend Class Description field with 'Expense'. Below this is a table with the following data:

Sub Spend Class Code	Sub Spend Class Description	Delete (Y/N)
Food	Monthly Food	N

At the bottom, there is a pagination control showing 'Page 1 of 1 (1 of 1 items)' and navigation arrows.

### Field Description

Field Name	Description
<b>Search Criteria</b>	[Mandatory, Drop-Down] 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 - Short name of the customer</li> <li>• <b>Customer IC</b> - 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>	[Mandatory, Alphanumeric, 20, Search List] Enter the search string to search for a customer, corresponding to the

search criteria selected in the **Search Criteria** field.

If the criterion is specified as customer's short name or IC then any of the initial letter(s) of the short name or IC can be entered. The system displays the Search List of all those customers having those letters at the start in their respective criteria. Choose the appropriate customer from the existing customer list. If the criterion is specified as Customer ID, one has to enter the complete customer ID

For example: The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field. Select the customer who shall be the customer of the group.

<b>Customer 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>Full Name</b>	[Display] This field displays the full name of the customer. By default the system displays the name as entered in the <b>Customer Addition</b> (Task Code: 8053) option.
<b>Spend Class Information</b>	
<b>Spend Class Code</b>	[Mandatory, Alphanumeric, 20] Enter the spend class code. This is a unique ID associated with each Customer Defined Spend Class. In case if the new class is defined through FCDB, class code is to be auto generated.
<b>Spend Class Description</b>	[Mandatory, Alphanumeric, 120] Enter the description for the entered spend class code. This description will be displayed as the spend class on the external system (e.g. FCDB) front-end.
<b>Sub Spend Class Code</b>	
<b>Sub Spend Class Code</b>	[Mandatory, Alphanumeric, 20] Enter a sub class code. More than one class code can be created for a spend class code.
<b>Sub Spend Class Description</b>	[Mandatory, Alphanumeric, 120] Enter a description for the sub class code.
<b>Delete (Y/N)</b>	[Optional, Toggle] Click the toggle status to <b>Y</b> to delete the field. The default value is N.

3. Click **Add**.
4. Select the search criteria from the list.
5. Enter the search string to search for the customer and press the **Tab** or **Enter** key and select the customer from the Search List. The data corresponding to the search is displayed.
6. Double-click the record to display the details.

### Customer Defined Spend Class

CIM23 x

Customer Defined Spend Class Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

**Customer information**

Search Criteria: Customer Short Name  \* Search String: Auto Person

Customer ID: 990100617 Customer IC: 774E2191F75223F96

Full Name: AUTO PERSON

**Spend Class information**

Spend Class Code: 12 \* Spend Class Description: Expense

Sub Spend Class Code

Sub Spend Class Code	Sub Spend Class Description	Delete (Y/N)
Food	Monthly Food	N

Page 1 of 1 (1 of 1 items) | < 1 >

7. Click '+'
8. Enter the other relevant details.
9. Click **OK**. The system displays the message "Record Added..Authorization Pending".

## 1.10 CIM59 - AML Master Maintenance

This screen is used to maintain customer level information as per the prescribed AML standards of the bank.


### Definition Prerequisites

- CIM58 - Picklist Master

### Modes Available

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

### To maintain customer level AML details

1. In the **Dashboard** page, Enter the Task Code **CIM59** and then click  or navigate through the menus to **Front Office Transactions > Customer transactions > AML Master Maintenance** .
2. You will be navigated to **AML Master Maintenance** screen.

### AML Master Maintenance

### Field Description

Field Name	Description
<b>Search Criteria</b>	[Mandatory, 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 Ic</li> <li>• Customer Id</li> </ul>
<b>Search String</b>	[Mandatory, Alpha numeric, 35, Search List] Type the search criteria as per the search string or select the

	required option from the Search List.
<b>Customer Name</b>	[Display] This field displays the name of the customer.
<b>Customer ID</b>	[Display] This field displays the suitable ID of the customer.
<b>Occupation Code</b>	[Mandatory, Search List] Select the occupation code of the customer from the Search List.
<b>Occupation Description</b>	[Conditional, Alphanumeric, 20] Type the description of the occupation of the Customer. This field is enabled by selecting <b>Others</b> option in the <b>Occupation Code</b> field.
<b>Employer Type</b>	[Mandatory, Search List] Select the employer type of the customer from the Search List.
<b>Employer Desc</b>	[Conditional, Alphanumeric, 20] Type the Description of the Employer . This field is enabled if the Employer Type is selected as “others”.
<b>Self Employee Since</b>	[Conditional, Numeric, Two] Type the years and months since the customer is self employed. This field is enabled if <b>Employer Type</b> is selected as <b>Self</b>
<b>Date of Incorporation</b>	[Optional, Date Picker] Select the date of incorporation from the date picker.
<b>Nature of Business</b>	[Optional, Search List] Select the nature of business of the customer from the Search List.
<b>Nature of Business Desc</b>	[Mandatory] Type the nature of business description.
<b>Company Type</b>	[Mandatory, Search List] Select the company type of the customer from the Search List.
<b>Company Desc</b>	[Conditional, Alphanumeric, 20] Type the description of the company. This field is enabled if the <b>Company Type</b> is selected as <b>Others</b> .
<b>Profession Code</b>	[Mandatory, Search List] Select the profession code from the Search List. This field be is enabled if <b>Occupation Code</b> is selected as <b>Self Employed</b> .
<b>Profession Desc</b>	[Conditional, Alphanumeric, 20] Type the description of the profession. This field is enabled if <b>Profession Code</b> is selected as <b>Others</b> .
<b>Source of Income</b>	[Mandatory, Search List] Select the source of income from the Search List.
<b>Source of Income Desc</b>	[Conditional, Alphanumeric, 20] Type the description for source of income. This field is enabled by selecting the <b>Others</b> option in the <b>Source</b>

	<b>of Income</b> field.
<b>Gross Income</b>	[Optional, Search List] Select the gross income from the Search List.
<b>Gross Income Desc</b>	[Conditional, Alphanumeric,20] Type the description of the gross income. This field is not enabled if the option <b>&lt;50000</b> selected in the <b>Gross Income Desc</b> field
<b>Resident Type</b>	[Mandatory, Search List] Select the resident type of the customer
<b>Resident Desc</b>	[Conditional, Alphanumeric,20] This field displays the resident description of the customer residence. This option is not enabled if the option <b>Others</b> is selected in the <b>Resident Type</b> field.
<b>Designation</b>	[Display] This field displays the designation of the customer.
<b>Details of Activity</b>	[Optional, Alphanumeric,33] Type the details of the activity for the customer.
<b>Annual Turnover</b>	[Mandatory, Numeric, 15] Type the annual turnover of the company.
<b>Export/Import/Both/Others</b>	[Optional, Drop-Down] Type the nature of business of the company
<b>IEC Code</b>	[Optional, Alphanumeric, 20] Type IEC code of the company
<b>AUS in C/A</b>	[Optional, Alphanumeric] Type the AUS in C/A.
<b>AUS Date</b>	[Optional, dd/mm/yyyy] Select the AUS date from the Search List.
<b>Currency Name</b>	[Optional, Alphanumeric,20] Type the name of the currency in which the customer conducts business transactions.
<b>Values (Lacs)</b>	[Optional, Numeric,23] Type the AUS value of business in lacs.
<b>Document Type</b>	[Optional, Search List] Select the document type collected from the customer from the Search List.
<b>Document Desc</b>	[Conditional, Alphanumeric,20] Type the document description. This field is enabled on selecting <b>Others</b> in the <b>Document Type</b> field.
<b>Place of Issue</b>	[Optional, Alphanumeric,20] Type the place where the document was issued.



<b>Doc. Issue Date</b>	[Optional, Search List, dd/mm/yy] Select the date on which the document was issued from the Search List.
<b>Document ID</b>	[Optional, Alphanumeric, 20] Type the ID number for the document.
<b>Risk Profile</b>	[Mandatory, Drop-Down] Select the applicable risk profile of the customer from the drop-down list.
<b>Code 1-Code10</b>	[Optional, Alphanumeric, 20] Code fields can be customized to capture additional AML information. Example - Code 1 can be configured as a drop-down to indicate a PEP customer.
<b>Num 1-10</b>	[Optional, Numeric] Number fields can be used to quantify the data required for the individual codes.
<b>ID Proof</b>	[Optional, Search List] Select the date on which the ID proof was updated from the Search List.
<b>Address Proof</b>	[Optional, Search List] Select the date on which the address proof was updated from the Search List.
<b>Photograph</b>	[Optional, Search List] Select the date on which the Photograph was updated from the Search List.
<b>KYC Int Sen</b>	[Optional, Search List] Select the date on which the KYC was updated from the Search List.
<b>Date 5-10</b>	[Optional, Search List] Select the date from the Search List. Date fields are used to attach specific dates on which additional data were captured for AML information.

3. Click **Add**.
4. Enter the customer short name and select the press the **Tab** or **Enter** key.
5. Enter the required details in the screen as per the field description.
6. Click **OK**.
7. The system displays the loan account balance details.

### AML Master Maintenance

CIMS9 x

AML Master Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy **Ok** **Close** **Clear**

\* Search Criteria Customer Short Name

\* Customer Name AUTO CORPORATE PVT LTD

\* Occupation Code 4

\* Employer Type

Self Employee Since Years Months

\* Nature Of Business

\* Company Type

\* Profession Code

\* Source Of Income

\* Gross Income

\* Resident Type

Designation

Export/Import/Both/Others

AUS In CIA

Currency Name

Document Type

Place Of Issue

Document ID

Code 1

Code 2

Code 3

Code 4

Code 5

Code 6

Code 7

Code 8

Code 9

Code 10

\* Search String Auto

\* Customer ID 990100823

Occupation Desc ENGINEER

\* Employer Desc

Date Of Incorporation

\* Nature Of Business Desc

Company Desc

\* Profession Desc

Source Of Income Desc

Gross Income Desc

Resident Desc

Details of Activity

IEC Code

AUS Date 15/12/2018

Values(Lacs)

Document Desc

Doc. Issue Date 15/12/2018

Risk Profile

Num 1

Num 2

Num 3

Num 4

Num 5

Num 6

Num 7

Num 8

Num 9

Num 10

Annual TurnOver 0.00

ID Proof

Address Proof

Photograph

KYC Int Sen

Date 5

Date 6

Date 7

Date 8

Date 9

Date 10

6. Click **Close**.

## 1.11 CIM60 - Customer Contact Details Updation

You can mark a customer as contractible/non-contractible using this option. Further you can also maintain customer contact details for a particular customer.

For a detailed customer related maintenance you can use the **Customer Information Master Maintenance** (Task Code: CIM09) option.


### Definition Prerequisites

- 8053 - Customer Addition

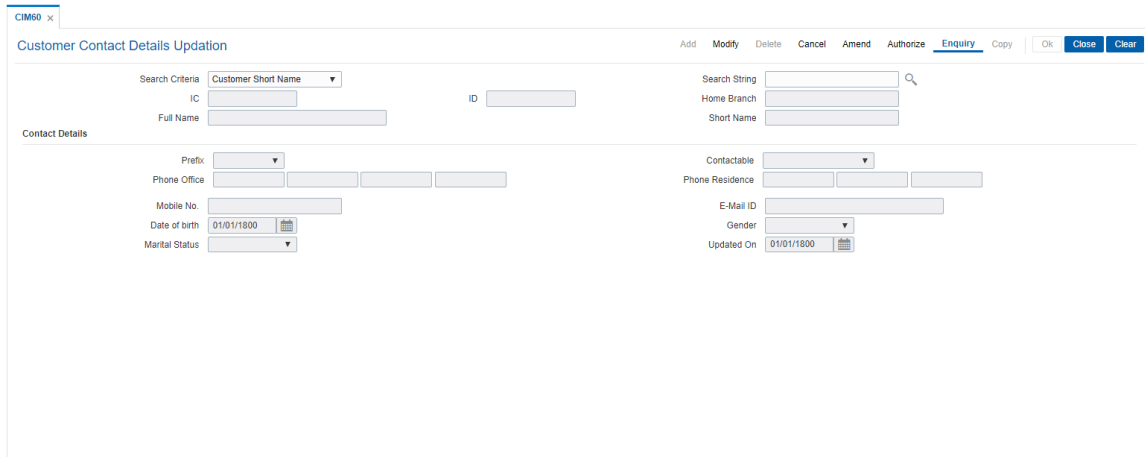
### Modes Available

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

### To modify customer contact details

1. In the **Dashboard** page, Enter the Task Code **CIM60** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Contact Details Updation**.
2. You will be navigated to **Customer Contact Details Updation** screen.

### Customer Contact Details Updation



The screenshot displays the 'Customer Contact Details Updation' form. At the top, there are action buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry (highlighted), Copy, OK, Close, and Clear. Below these, the 'Search Criteria' is set to 'Customer Short Name'. There are input fields for 'IC', 'ID', 'Search String', 'Home Branch', and 'Short Name'. The 'Contact Details' section includes fields for 'Prefix', 'Phone Office', 'Mobile No.', 'Date of birth' (with a calendar icon), 'Marital Status', 'Contactable', 'Phone Residence', 'E-Mail ID', 'Gender', and 'Updated On' (with a calendar icon).

### Field Description

Field Name	Description
<b>Search Criteria</b>	[Mandatory, Drop- Down] Select the search criteria for finding 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>Search String</b>	[Mandatory, Search List] Specify the search string for the search the customer corresponding to the search criteria selected. You can also pick the search string from the option list.

<b>IC</b>	[Display] The system displays the IC number of the selected customer.
<b>ID</b>	[Display] The system displays the customer ID of the selected customer.
<b>Home Branch</b>	[Display] The system displays the home branch of the selected customer.
<b>Full Name</b>	[Display] The system displays the full name of the selected customer.
<b>Short Name</b>	[Display] The system displays the short name of the selected customer.
<b>Prefix</b>	[Optional, Drop-Down] Select the prefix from the drop-down list.
<b>Contactable</b>	[Optional, Drop-Down] Select the whether the customer is contactable, from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Contactable</li> <li>• Not Contactable</li> <li>• Not Established</li> <li>• Do Not Call</li> </ul>
<b>Phone Office</b>	[Optional, Alphanumeric, 28] Type the official phone number of the customer. <hr/> <b>Note:</b> System allows to enter the special characters except “ @ & ^ > < !. <hr/>
<b>Phone Residence</b>	[Optional, Alphanumeric, 3, 5, 15] Type the residence phone number of the customer. <hr/> <b>Note:</b> System allows to enter the special characters except “ @ & ^ > < !. <hr/>
<b>Mobile No.</b>	[Optional, Alphanumeric, 13] Type the mobile number of the customer in the below mentioned format. If country is India, number following country code will be 10 digits. This should allow only ‘+’ as special character, in the first position, and remaining digits will be Numeric. First three digits are the <b>Country Code</b> followed by the <b>Mobile Number</b> .
<b>Email ID</b>	[Mandatory, Alphanumeric, 120] Type the email ID of the customer.
<b>Date of birth</b>	[Mandatory, Search List, dd/mm/yyyy] Type the date of birth of the customer or select it from the Search List.
<b>Gender</b>	[Mandatory, Drop-Down] Select the gender of the customer from the drop-down list. The options are:

- Male
- Female
- Third Gender

**Marital Status**

[Optional, Drop-Down]

Select the marital status of the customer from the drop-down list.

The options are:

- 1- Single
- 2- Married
- 3- Divorced
- 4- Widowed
- 5- Separated
- 6- Wealth\_ADV

**Updated On**

[Display]

This field displays the date on which the customer contact were details updated.

3. Enter the customer ID and press the **Tab / Enter** key.
4. The system displays the customer contact details.
5. Modify the appropriate information.
6. Click **OK**.
7. The system displays the message "Record Modified". Click **OK**.

## 1.12 CIM61 - KYC Details Maintenance

This screen will allow the user to maintain KYC details of customer. It also allows the user to enter birth detail, identification details, company details, tax details etc.


### Definition Prerequisites

- [CIM62- Customer Verification Against Terrorist List](#)
- [CIM08 – Customer Type](#)
- [BAM43 - Census Codes Enquiry](#)

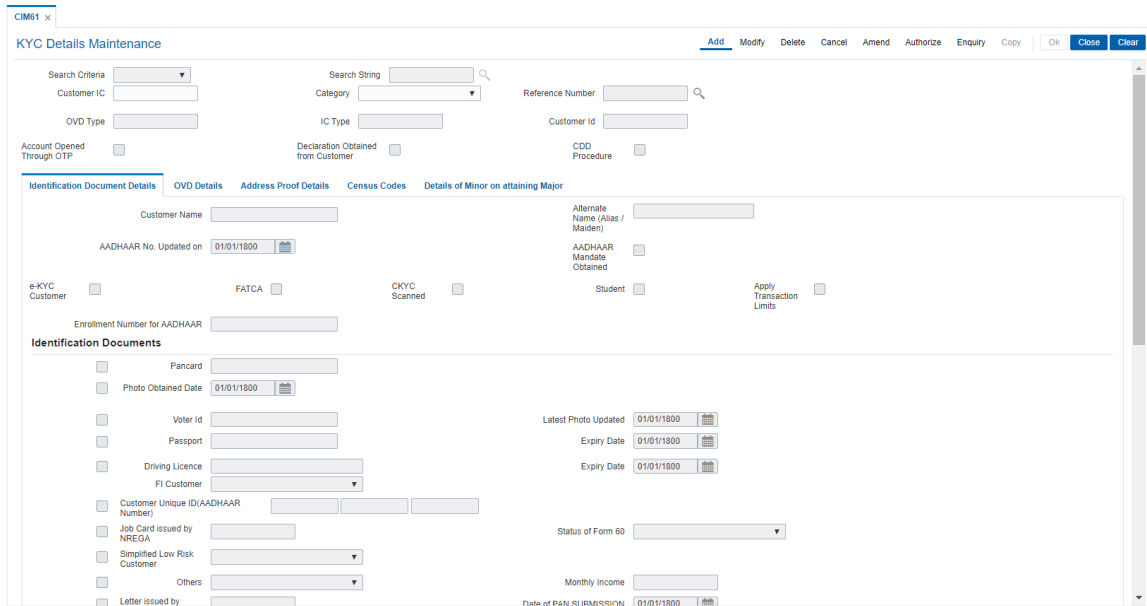
### Modes Available

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

### To add the customer details

1. In the **Dashboard** page, Enter the Task code **CIM61** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > KYC Details Maintenance**.
2. You will be navigated to **CIM61 - Customer KYC Details Maintenance** screen.

### KYC Details Maintenance



### Field Description

<b>Field Name</b>	<b>Description</b>
<b>Search Criteria</b>	<p>[Optional, 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>· Customer IC Identification criteria 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>[Optional, Alphanumeric, 20]</p> <p>Type the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria 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 Search List of all those customers having those letters in their respective criteria. Choose 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 IC</b>	<p>[Mandatory, Alpha numeric, 30]</p> <p>Enter the IC value for the customer for which KYC details has to be maintained.</p>
<b>Category</b>	<p>[Mandatory, Drop-down]</p> <p>Select the customer category maintained from the drop-down list. Customer IC and customer category would be a unique combination for entering the record in the screen.</p> <p>The system will not allow to enter if a record for customer IC and category already exists in the system.</p>
<b>Reference Number</b>	<p>[Display]</p> <p>This field displays the display reference number of the customer.</p>
<b>OVD Type</b>	<p>[Display]</p> <p>This field displays the sub category of the customer type selected in the CIM08 screen.</p>
<b>IC Type</b>	<p>[Display]</p> <p>This will display the IC type of the customer, based on the option selected in the category field.</p>
<b>Customer ID</b>	<p>[Display]</p> <p>In case of existing customers if the customer id is already created for the Customer IC and Category combination then the same will be displayed.</p>

In the other modes it will display the customer id if the same has been created for the Customer IC and the Customer category combination.

**Account Opened through OTP**

[Display]

If any CASA / RD or TD account for the customer is opened through OTP, then this field will be checked. It will be non-editable and can't be updated later at any stage. Data input in this field can only be through API for KYC verification.

**Declaration Obtained from customer**

[Display]

If the declaration is obtained from customer while opening CASA / RD or TD account, then this field will be checked. It will be non-editable and can't be updated later in any stage. Data input in this field can only be through API for KYC verification.

**CDD Procedure**

[Display]

If the Customer Due Diligence(CDD) procedure is completed, this field should be ticked manually by bank.

**Identification Document Details**

**Field Description**



<b>Field Name</b>	<b>Description</b>
<b>Customer Name</b>	[Display] The customer full name will be populated for Reference Number entered.
<b>Alternate Name (Alias / Maiden)</b>	[Optional, Alphanumeric] In Add mode this field will appear blank. In case of existing, if customer has already added the alternate name, it will be displayed. While in other modes it will display the Alternate name , if customer ID has been created for Customer ID and the Customer category combination.
<b>AADHAR No. Updated on</b>	[Display] This field displays the date on which aadhar is updated.
<b>AADHAR Mandate obtained</b>	[Display] This field displays aadhar mandate obtained flag as maintained in CIM62- Customer Verification Against Terrorist List screen .
<b>e-KYC Customer</b>	[Display] This field displays the e-KYC customer flag checked, if customer is created using e-KYC API.
<b>FATCA</b>	[Optional, Checkbox] If customer is FATCA customer, then this flag should be checked.
<b>CKYC Scanned</b>	[Display] This field displays the CKYC scanned flag checked, if customer is scanned using e-KYC API and updated in CKYC application.
<b>Student</b>	[Optional, Check Box] Select this check box, if the customer is student. If the student flag is checked, and the resident flag for selected customer type is N on CIM08 screen then a customer will be treated as NRO student customer. Once the customer is created, student flag cannot be modified on this screen. Even for any existing customer, student flag cannot be checked, if it is not checked at the time of KYC details maintenance.
<b>Apply Transaction Limits</b>	[Optional, Check Box] By default, this check box is selected if local address proof is not submitted for NRO students. Hence, the transaction limits will be applied in absence of local address proof. Once local address proof is submitted, this flag will be automatically unchecked, and these limits will not be applicable for NRO students.
<b>Enrollment Number for AADHAR</b>	[Display] Populated from CIM62- Customer Verification Against Terrorist List.

## Identification Documents

<b>Pancard</b>	[Display]  This field displays the pan card flag as maintained in CIM62- Customer Verification Against Terrorist List screen.
<b>Photo Obtained Date</b>	[Optional, Numeric, 10]  This field will be enabled and would be mandatory if the Photo Obtained check box is ticked. For new customer records the system will allow the current process date only. In modification the system will allow back date but not future date. But the date before creation of the customer KYC record will not be allowed.  If the Photo Obtained check box is unchecked then this date will be cleared if captured.
<b>Voter ID</b>	[Conditional, Alphanumeric, 10]  If the Voter Id check box is ticked then this input field will be enabled and would be mandatory. If the Voter Id check box is not checked then this field will remain disabled. The value captured in this field will be defaulted in the 'Voter No' field of 'Additional Info' tab in 'CIM22' screen.  This field will remain disabled for 'Corporate' customer. If the Voter ID check box is unchecked then this field will be cleared, if captured.  Error message is displayed in case the voter id provided already exists.
<b>Latest Photo Updated</b>	[Optional, Date Picker]  Select the latest photo updated date from the date picker if the latest photo is received.
<b>Passport</b>	[Conditional, Alphanumeric, 10]  If the Passport' check box is ticked then this input field will be enabled and would be mandatory. If the Passport check box is not checked then this field will remain disabled. The value captured in this field will be defaulted in the 'Passport No' field of 'Customer Travel Info' tab in 'CIM22' screen.  This field will remain disabled for 'Corporate' customer. If the Passport check box is unchecked then this field will be cleared, if captured.  If customer provided is under category N, N1, N2, N3, N4, N5, N6 then passport number field will be made mandatory along with other identification criteria in add and modify mode.  Error message is displayed in case the passport provided already exists.
<b>Expiry Date</b>	[Optional, DD/MM/YYYY, 20]  User to select Expiry Date for passport.
<b>Driving License</b>	[Optional, Alphanumeric, 20]  If the 'Driving License' check box is ticked then this input field will be enabled and would be mandatory. If the Driving License check box is

not checked then this field will remain disabled. The value captured

in this field will be defaulted in the 'Driving License' field of 'Additional Info' tab in 'CIM22' screen.

This field will remain disabled for 'Corporate' customer. If the Driving License check box is unchecked then this field will be cleared, if captured.

Error message is displayed in case the driving license provided already exists.

<b>Expiry Date</b>	[Optional, DD/MM/YYYY, 20] User to select Expiry Date for Driving License.
<b>FI customer</b>	[Optional, Drop-down] Select the type of customer from the drop-down list.
<b>Customer Unique ID (AADHAAR Number)</b>	[Output, Text Box] AADHAR NUMBER maintained in CIM62- Customer Verification Against Terrorist List screen will be populated.
<b>Job Card Issued by NREGA</b>	[Optional, Checkbox]The user will tick this field if Job card issued by NREGA is provided.
<b>Status of Form 60</b>	[Output] Populated from CIM62- Customer Verification Against Terrorist List.
<b>Simplified Low Risk Customer</b>	[Optional, Checkbox]The field will be mandatory if the Simplified Low Risk Customer checkbox is selected by the user.  The correct value will be selected by the user from the drop down options: <ul style="list-style-type: none"><li>· Identity card</li><li>· Letter from Gazetted Officer</li></ul>
<b>Others</b>	[Optional, Alphanumeric, 30]  If the 'Others' check box is ticked then this input field will be enabled and would be mandatory. The correct value will be selected by the user from the dropdown:- <ul style="list-style-type: none"><li>· Minor</li><li>· Small value customer</li></ul>
<b>Monthly Income</b>	[Input, Number] User to enter monthly income of the customer.
<b>Photo Obtained</b>	[Optional, checkbox] This field will be applicable for Individual customers only.
<b>Letter issued by National Population Register</b>	[Character ,Check Box ] Reference Number Issued by National Population Register Authority(if

	any) .Identification document option for the customer .
<b>Date of PAN Submission</b>	[Display] The date of PAN submission.
<b>Register</b>	
<b>KYC Documents Obtained date</b>	[Input, Date] This date will be defaulted to current process date. The user can further change this upon receipt of identification documents
<b>KYC Documents Obtained date – PREV</b>	[Output , Date] This field will display the previous date of obtaining the KYC document or previous re-KYC submission date
<b>Re-KYC First Notice Sent on</b>	[Output, Date] The date on which, 1st notice for re-KYC submission is sent to the customer.
<b>Re-KYC Second Notice Sent on</b>	[Output , Date] The date on which 2nd notice for re-KYC submission is sent to the customer.
<b>Monthly Expenditure</b>	[Input, Number] User to enter monthly expenditure of the customer
<b>Re-KYC Due Date</b>	[Output , Date] This field will display the date on which Re-KYC is due based on the risk category and KYC review plan attached. The period will be calculated from the 'KYC documents Obtained Date' or 'KYC Submission date' maintained in the system .
<b>Re-KYC Submission Date</b>	[Output , Date] This field will capture the date on which Re-KYC was done by customer.
<b>Documents Updated for Re-Kyc</b>	[Input ,Dropdown] User will select the document that was updated by customer as part of Re-KYC. Valid Values are: - Passport - Driving License - PAN Card - Voter's ID issued by ECI - Job Card issued by NREGA - ADHAR Card issued by UIAI
<b>Review of Risk Category done on</b>	[Input , Date] User to input the date on which Customer risk category review done.
<b>Customer Risk Category</b>	[Mandatory, Drop down ] The user will have to select the risk profile of the customer from the drop down values. System will not allow upgrade of customer risk category. i. e. High risk to Medium / Low risk or Medium risk to Low risk is not allowed. System will allow downgrade of customer sub category. i.e. Low risk to Medium / High risk or Medium risk to High risk is allowed. This will be applicable for all type of customer.

<b>Annual Income Category</b>	[Mandatory, Drop down ] The user will have to select the annual income category.
<b>Reason for Modification of Risk Category</b>	[Optional, Alphanumeric, 10] The user needs to input the reason for change in risk category of the customer. This field would be mandatory if the risk category is changed.
<b>Mobile Number</b>	[Mandatory, Numeric, 30] Enter the mobile number of the customer.
<b>Date of Mobile number Updation</b>	[Output , Date] System will populate the date when mobile number is added/modified
<b>E-mail Id</b>	[Optional, Alphanumeric, 120] Enter the e-mail id of the customer.
<b>Father's Name</b>	[Optional , Character , 40] Enter the father's name of the customer.  This information is mandatory if valid PAN is not reported. Mandatory field for individual customers.
<b>Mother's Name</b>	[Optional , Character , 40] Enter the mother's name of the customer.  Mandatory field for individual customers.
<b>Spouse Name</b>	[Optional , Character , 40] Enter the Spouse name of the customer.  Mandatory field for individual customers.
<b>Maiden name</b>	[Optional , Character , 40] Enter the Maiden name of the customer.  Mandatory field for individual customers.
<b>Residential Status</b>	[Optional , Drop Down] Choose the Residential Status from the drop down option (Resident Individual, Foreign national, Non Resident Indian, Person of Indian Origin).  Mandatory field for Individual customers.
<b>Address Type for</b>	[Optional , Drop Down]

**mailing address**

Choose the Type of mailing Address from the drop down option.  
Mandatory field for Individual customers.

**Address Type for Permanent Address**

[Optional , Drop Down]  
Choose the Permanent Address from the drop down option.  
Mandatory field for Individual customers.

**CKYC reference No.**

[Display]  
The value for the field will be populated post KYC detail upload to CKYC portal.  
The CKYC reference no. will be received as a response from the portal which will be stored in CBS and the same will be displayed here.

**Address Proof Details**

The screenshot shows a web application interface for 'KYC Details Maintenance'. At the top, there are search and filter options including 'Search Criteria', 'Customer IC', 'Search String', 'Category', 'Reference Number', 'OVD Type', 'IC Type', and 'Customer Id'. Below these are checkboxes for 'Account Opened Through OTP', 'Declaration Obtained from Customer', and 'CDD Procedure'. The main content area is divided into tabs: 'Identification Document Details', 'OVD Details', 'Address Proof Details' (which is selected), 'Census Codes', and 'Details of Minor on attaining Major'. Under the 'Address Proof Details' tab, there are sections for different entity types: 'For Individuals:', 'For Companies:', 'For Partnership Firms:', and 'For Trust and Foundations:'. Each section contains a grid of document types with checkboxes and text input fields for details. For example, under 'For Individuals:', there are checkboxes for 'Telephone Bill', 'Electricity Bill', 'Any Other Document', 'Bank Account Statement', 'Ration Card', 'Same as Id Proof', 'Letter from Recognised Public Authority', and 'Letter from Employer'. Similar structures exist for companies, partnership firms, and trust foundations.

**Filed Description**

Field Name	Description
<b>For Individuals: The check boxes under this will be enabled only for Individual type of customer. For corporate customer these will remain disabled .</b>	
<b>Telephone Bill</b>	[Optional, Check box] If this document is submitted then the user will tick this.
<b>Bank Account Statement</b>	[Optional, Check box] If this document is submitted then the user will tick this.
<b>Letter from Recognized Public Authority</b>	[Optional, Check box] If this document is submitted then the user will tick this.
<b>Electricity Bill</b>	[Optional, Check box] If this document is submitted then the user will tick this.
<b>Ration Card</b>	[Optional, Check box] If this document is submitted then the user will tick this.
<b>Letter from Employer</b>	[Optional, Check box] If this document is submitted then the user will tick this
<b>Letter from Employer</b>	[Optional, Text box] If this document is selected, the corresponding Letter from Employer text box will be enabled. Enter the name of the document that is provided as proof.
<b>Any other document</b>	[Optional, Check box] If this Check box is selected, respective text box field will be enabled. This is applicable for all types of customers mentioned.
<b>Same as ID proof</b>	[Optional, Check box] If this document is submitted then the user will tick this.
<b>For Companies: The check boxes under this will be enabled only for 'Corporate' customers having 'Company' sub category.</b>	
<b>Certificate of Incorporation</b>	[Optional, Check box] If this document is submitted then the user will tick this.
<b>Memorandum of Association</b>	[Optional, Check box] If this document is submitted then the user will tick this.
<b>Articles of Association</b>	[Optional, Check box] If this document is submitted then the user will tick this.
<b>Resolution of Board of Directors</b>	[Optional, Check box] If this document is submitted then the user will tick this.

<b>Documents of Power of Attorney Granted</b>	[Optional, Check box] If this document is submitted then the user will tick this.
<b>Telephone Bill in the name of company</b>	[Optional, Check box] If this document is submitted then the user will tick this.
<b>Telephone Bill in the name of company</b>	[Optional, Text box] If this document is selected, the corresponding Telephone Bill in the name of company text box will be enabled. Enter the name of the document that is provided as proof.
<b>PAN Allotment Letter</b>	[Optional, Check box] If this document is submitted then the user will tick this.
<b>Other valid document</b>	[Optional, Drop down] User will be able to select any one document from the drop down.
<b>For Partnership firms The check boxes under this will be enabled only for 'Corporate' customers having 'Partnership firm' sub category.</b>	
<b>Registration Certificate</b>	[Optional, Check box] If this document is submitted then the user will tick this.
<b>Partnership Deed</b>	[Optional, Check box] If this document is submitted then the user will tick this.
<b>Power of Attorney granted to Partner</b>	[Optional, Check box] If this document is submitted then the user will tick this.
<b>Power of Attorney granted to Partner</b>	[Optional, Text box] If this document is selected, the corresponding Power of Attorney granted to Partner text box will be enabled.
<b>Any officially valid Document</b>	[Optional, Drop down] User will be able to select any one document from the drop down.
<b>Telephone Bill in the name of Partner</b>	[Optional, Check box] If this document is submitted then the user will tick this.
<b>For Trust and foundations</b>	The check boxes under this will be enabled only for 'Corporate' customers having 'Trust and Foundations' sub category.
<b>Registration Certificate, if Required</b>	[Optional, Check box] If this document is submitted then the user will tick this.
<b>Power of Attorney Granted to Partner</b>	[Optional, Check box] If this document is submitted then the user will tick this.



<b>Any officially valid Document</b>	[Optional, Drop down] User will be able to select any one document from the drop down.
<b>Any officially valid Document</b>	[Optional, Text box] If this document is selected, the corresponding any official valid document text box will be enabled. This is applicable for all the types of customers mentioned.
<b>Resolution of the managing Body of the Foundation / Association</b>	[Optional, Check box] If this document is submitted then the user will tick this.
<b>Telephone Bill in the name of Firm /Partner</b>	[Optional, Check box] If this document is submitted then the user will tick this.
<b>For Others: The check boxes under this will be enabled only for 'Corporate' customers having 'Others' sub category.</b>	
<b>Telephone Bill</b>	[Optional, Check box] If this document is submitted then the user will tick this.
<b>Electricity Bill</b>	[Optional, Text box]  If this document is selected, the corresponding electricity text box will be enabled. Enter the name of the document that is provided as proof.
<b>Registration Certificate</b>	[Optional, Check box] If this document is submitted then the user will tick this
<b>Other valid Document</b>	[Optional, Drop down] User will be able to select any one document from the drop down.
<b>For NRO Student</b>	
<b>Letter from Educational Institution</b>	[Mandatory, Checkbox] Field to check if letter is obtained from Education institute. The field is disabled if the customer is not opened under NRO student customer type. The field is mandatory to tick if the customer is opened under NRO Student customer type. Once the customer KYC details are maintained and authorised by the authorizer, the field is disabled in all mode of operation on CIM61 screen.
<b>Local Address Proof</b>	[Conditional, Checkbox] The field is disabled if the customer is not opened under

NRO student customer type. Once the customer KYC details are maintained and the checkbox is checked for this field and authorized by the authorizer, the field will be disabled in all mode of operation on CIM61 screen.

#### **For Simplified Low Risk Customer**

##### **Utility Bill**

[Optional, Check box]

This field will be enabled only if Simplified Low Risk Customer

checkbox is selected under Identification Documents Details tab.

This field will be selected by user only if the Utility Bill is provided as the address proof.

##### **Property or Municipal Tax receipt**

[Optional, Check box]

This field will be enabled only if Simplified Low Risk Customer checkbox is selected under Identification Documents Details tab.

This field will be selected by user only if the Property of Municipal Tax Receipt is provided as the address proof

##### **Bank Account / Post office saving bank account statement**

[Optional, Check box]

This field will be enabled only if Simplified Low Risk Customer

checkbox is selected under Identification Documents Details tab.

This field will be selected by user only if the Bank Account / Post Office Savings bank Account Statement is provided as the address proof.

##### **Pension or family pension payment orders**

[Optional, Check box]

This field will be enabled only if Simplified Low Risk Customer checkbox is selected under Identification Documents Details tab.

This field will be selected by user only if the Pension or Family Pension Payment Orders is provided as the address proof.

##### **Letter of allotment of accommodation**

[Optional, Check box]

This field will be enabled only if Simplified Low Risk Customer checkbox is selected under Identification Documents Details tab.

This field will be selected by user only if the Letter of Allotment of Accommodation is provided as the address proof

**Documents issued by Government Departments/ Foreign Embassy / Mission in India**

[Optional, Check box]

This field will be enabled only if Simplified Low Risk Customer checkbox is selected under Identification Documents Details tab.

This field will be selected by user only if the Documents issued by Government Departments / Foreign Embassy / Mission in India is provided as the address proof.

## Census Codes

The screenshot shows the 'KYC Details Maintenance' form with the 'Census Codes' tab selected. The form includes various input fields and checkboxes for document and address proof details. The 'Census Codes' section contains the following fields:

- State Code
- District Code
- Sub-district Code
- Village Code
- Ward No.
- Block / AC No.

## Field Description

Field Name	Description
<b>State Code</b>	[Mandatory, Pick-List] Select the state code from the pick list.
<b>District Code</b>	[Mandatory, Pick-List] Select the district code from the pick list.
<b>Sub-District Code</b>	[Mandatory, Pick-List] Select the sub district code from the pick list.
<b>Village Code</b>	[Mandatory, Pick-List] Select the village code from the pick list.
<b>Ward No.</b>	[Input , Text box] Enter the Ward number of the region or area of the Customer.
<b>Block / AC No.</b>	[Input , Text box] Enter the Block number of Customer

## Details of Minor on attaining Major

## Field Description

Field Name	Description
Date of obtention of Fresh account Opening Form	[Mandatory, Date Format - DD/MM/YYYY] Enter the date of obtention of Fresh account opening form.  This field will be enabled and mandatory only when Minor account holder attains 18 years of age.
New Photograph Obtained	[Mandatory, Check box] Enter this check box, if new photograph is obtained.
Date of obtention of New Photograph	[Mandatory, Date format - DD/MM/YYYY] Enter the date of obtention of new photograph.
Date of obtention of Fresh Identity Proof	[Mandatory, Date Format - DD/MM/YYYY] Enter the date of obtention of Fresh Identity Proof.
Date of obtention of Fresh Address Proof	[Mandatory, Date format -DD/MM/YYYY] Enter the date of obtention of Fresh Address Proof.

## OVD Details

CIM61 x

### KYC Details Maintenance

Search Criteria  Search String

Customer IC  Category  Reference Number

OVD Type  IC Type  Customer Id

Account Opened Through OTP  Declaration Obtained from Customer  CDD Procedure

Proprietorship Firms	Partnership Firms
<input type="checkbox"/> Registration Certificate <input type="text"/>	<input type="checkbox"/> Registration Certificate <input type="text"/>
<input type="checkbox"/> Certificate / License Issued by Municipal Authorities <input type="text"/>	<input type="checkbox"/> Partnership Deed <input type="text"/>
<input type="checkbox"/> Sales and Income Tax Returns <input type="text"/>	<input type="checkbox"/> KYC document and POA to transact <input type="text"/>
<input type="checkbox"/> CST/VAT Certificate <input type="text"/>	<input type="checkbox"/> PAN of Firm <input type="text"/>
<input type="checkbox"/> Certificate / Registration document issued by Sales Service Profession Tax Authorities <input type="text"/>	<input type="checkbox"/> Copy of GST <input type="text"/>
<input type="checkbox"/> License Issued by Registering Authority <input type="text"/>	
<input type="checkbox"/> Import Exporter Code issued by DGFT <input type="text"/>	
<input type="checkbox"/> Income Tax Return <input type="text"/>	
<input type="checkbox"/> Utility Bills <input type="text"/>	
<input type="checkbox"/> Copy of GST <input type="text"/>	
<input type="checkbox"/> Only one document is sufficient	

**Government Account**

Document Proof of Authorised person to act on behalf of entity

OVD for proof of identity and address of authorised person to act on behalf of entity

Document proof of legal existence of Entity / Judicial person

## Field Description

Field Name	Description
Proprietorship Firms	
Registration Certificate	[Optional, Check box]  This field will be enabled only if Customer Type is Proprietorship Firm. The field will be selected by the user if Registration Certificate is provided as the OVD for Proprietorship Firms.
Registration Certificate	[Optional, Alphanumeric, 20]  Enter the Registration Certificate Reference Number. This field will be enabled and mandatory if Registration Certificate checkbox is selected.
Certificate / License Issued by Muncipal Authorities	[Optional, Check box]  This field will be enabled only if the customer type is Proprietorship Firm. The field will be selected by the user if Certificate / License issued by Muncipal Authorities is provided as the OVD for Proprietorship firms.
Certificate / License Issued by Muncipal Authorities	[Optional, Alphanumeric, 20]  Enter Certificate / License Issued by Muncipal Authorities Reference number. This field will be enabled and mandatory if Certificate / License Issued by Muncipal Authorities is selected.
Sales And Income Tax Return	[Optional, Check box]  This field will be enabled only if the customer type is Proprietorship Firm. This field will be selected by user if Sales and Income Tax Returns is provided as the OVD for Proprietorship Firms.
Sales And Income Tax Return	[Optional, Alphanumeric, 20]  Enter the Sales and Income Tax returns Reference number. This field will be enabled and mandatory if Sales and Income Tax Return checkbox is selected.
CST / VAT Certificate	[Optional, Check box]  This field will be enabled only if the customer type is Proprietorship Firm. This field will be selected by user if CST/ VAT Certificate is provided as OVD for Proprietorship firm.
CST / VAT Certificate	[Optional, Alphanumeric, 20]  Enter the CST / VAT Certificate reference number. This field will be enabled and mandatory if CST / VAT Certificate checkbox is selected.
Certificate / Registration document issued by Sales service Profession Tax Authorities	[Optional, Check box]  This field will be enabled only if customer type is Proprietorship Firm. This field will be selected by user if

	Certificate / Registration document issued by Sales service Profession Tax Authorities is provided as OVD for Proprietorship firm.
Certificate / Registration document issued by Sales service Profession Tax Authorities	[Optional, Alphanumeric, 20] Enter the Certificate / Registration document issued by Sales Service Profession Tax Authorities reference number. This field will be enabled and mandatory if Certificate / Registration document issued by Sales Service Profession Tax Authorities checkbox is selected.
License Issued by Registering Authority	[Optional, Check box] This field will be enabled only if customer type is Proprietorship Firm. This field will be selected by user if License Issued by Registering Authority is provided as OVD for Proprietorship firm.
License Issued by Registering Authority	[Optional, Alphanumeric, 20] Enter the License Issued by Registering Authority reference number. This field will be enabled and mandatory if License Issued by Registering Authority checkbox is selected.
Import Exporter Code issued by DGFT	[Optional, Check box] This field will be enabled only if customer type is Proprietorship Firm. This field will be selected by user if Import Exporter Code issued by DGFT is provided as OVD for Proprietorship firm.
Import Exporter Code issued by DGFT	[Optional, Alphanumeric, 20] Enter the Import Exporter Code issued by DGFT reference number. This field will be enabled and mandatory if Import Exporter Code issued by DGFT checkbox is selected.
Income Tax Return	[Optional, Check box] This field will be enabled only if customer type is Proprietorship Firm. This field will be selected by user if Income Tax Return is provided as OVD for Proprietorship firm.
Income Tax Return	[Optional, Alphanumeric, 20] Enter the Income Tax return reference number. This field will be enabled and mandatory if Income Tax return checkbox is selected.
Utility Bill	[Optional, Check box] This field will be enabled only if customer type is Proprietorship Firm. This field will be selected by user if Utility Bill is provided as OVD for Proprietorship firm.
Utility Bill	[Optional, Alphanumeric, 20] Enter the Utility Bill reference number. This field will be enabled and mandatory if Utility Bill checkbox is selected.

Copy of GST	[Optional, Check box]  This field will be enabled only if customer type is Proprietorship Firm. This field will be selected by user if Copy of GST is provided as OVD for Proprietorship firm.
Copy of GST	[Optional, Alphanumeric, 20]  Enter the Copy of GST reference number. This field will be enabled and mandatory if Copy of GST checkbox is selected.
Only one document is sufficient	[Optional, Check box]  This field will be enabled only if the customer type is Proprietorship Firms. This field will be selected by the user if only OVD document is sufficient for Proprietorship Firms
Company	
Certificate of Incorporation	[Optional, Check box]  This field will be enabled only if customer type is Company. This field will be selected by user if Certificate of Incorporation is provided as OVD for Company.
Certificate of Incorporation	[Optional, Alphanumeric, 20]  Enter the Certificate of Incorporation reference number. This field will be enabled and mandatory if Certificate of Incorporation checkbox is selected.
Memorandum / Article of Association	[Optional, Check box]  This field will be enabled only if customer type is Company. This field will be selected by user if Memorandum / Article of Association is provided as OVD for Company.
Memorandum / Article of Association	[Optional, Alphanumeric, 20]  Enter the Memorandum / Article of Association reference number. This field will be enabled and mandatory if Memorandum / Article of Association checkbox is selected.
Board Resolution / Power of Attorney	[Optional, Check box]  This field will be enabled only if customer type is Company. This field will be selected by user if Board Resolution / Power of Attorney is provided as OVD for Company.
Board Resolution / Power of Attorney	[Optional, Alphanumeric, 20]  Enter the Board Resolution / Power of Attorney reference number. This field will be enabled and mandatory if Board Resolution / Power of Attorney checkbox is selected.
KYC document and POA to transact	[Optional, Check box]  This field will be enabled only if customer type is Company. This field will be selected by user if KYC document and POA to transact will be provided as OVD for Company.



KYC document and POA to transact	[Optional, Alphanumeric, 20] Enter the KYC Document and POA transact reference number. This field will be enabled and mandatory if KYC Document and POA transact checkbox is selected.
PAN of Company	[Optional, Check box] This field will be enabled only if customer type is Company. This field will be selected by user if PAN of Company will be provided as OVD for Company.
PAN of Company	[Optional, Alphanumeric, 20] Enter the PAN of Company reference number. This field will be enabled and mandatory if PAN of Company checkbox is selected.
Copy of GST	[Optional, Check box] This field will be enabled only if Customer type is Company. This field will be selected by user if Copy of GST will be provided as OVD for Company.
Copy of GST	[Optional, Alphanumeric, 20] Enter the Copy of GST reference number. This field will be enabled and mandatory if Copy of GST checkbox is selected.
Partnership Firm Registration Certificate	[Optional, Check box] This field will be enabled only if customer type is Partnership firm. This field will be selected by user if Registration Certificate will be provided as OVD for Partnership Firm.
Registration Certificate	[Optional, Alphanumeric, 20] Enter the Registration Certificate reference number. This field will be enabled and mandatory if Registration Certificate checkbox is selected.
Partnership Deed	[Optional, Check box] This field will be enabled only if customer type is Partnership firm. This field will be selected by user if Partnership Deed will be provided as OVD for Partnership Firm.
Partnership Deed	[Optional, Alphanumeric, 20] Enter the Partnership Deed reference number. This field will be enabled and mandatory if Partnership Deed checkbox is selected.
KYC Document and POA to transact	[Optional, Check box] This field will be enabled only if customer type is Partnership firm. This field will be selected by user if KYC Document and POA to transact will be provided as OVD for Partnership Firm.

KYC Document and POA to transact	[Optional, Alphanumeric, 20] Enter the KYC Document and POA to transact reference number. This field will be enabled and mandatory if KYC Document and POA to transact checkbox is selected.
PAN of Firm	[Optional, Check box] This field will be enabled only if customer type is Partnership firm. This field will be selected by user if PAN of Firm will be provided as OVD for Partnership Firm.
PAN of Firm	[Optional, Alphanumeric, 20] Enter the PAN of firm reference number. This field will be enabled and mandatory if PAN of firm checkbox is selected.
Copy of GST	[Optional, Check box] This field will be enabled only if customer type is Partnership firm. This field will be selected by user if Copy of GST will be provided as OVD for Partnership Firm.
Copy of GST	[Optional, Alphanumeric, 20] Enter the Copy of GST reference number. This field will be enabled and mandatory if Copy of GST checkbox is selected.
Trust Registration Certificate	[Optional, Check box] This field will be enabled only if Customer Type is Trust. This field will be selected by user if Registration Certificate will be provided as OVD for Trust.
Registration Certificate	[Optional, Alphanumeric, 20] Enter the Registration Certificate reference number. This field will be enabled and mandatory if Registration Certificate checkbox is selected.
Trust Deed	[Optional, Check box] This field will be enabled only if Customer Type is Trust. This field will be selected by user if Trust Deed will be provided as OVD for Trust.
Trust Deed	[Optional, Alphanumeric, 20] Enter the Trust Deed reference number. This field will be enabled and mandatory if Trust Deed checkbox is selected.
KYC Document and POA to Transact	[Optional, Check box] This field will be enabled only if Customer Type is Trust. This field will be selected by user if KYC Document and POA to transact will be provided as OVD for Trust.
KYC Document and POA to Transact	[Optional, Alphanumeric, 20]

	Enter the KYC Document and POA to transact reference number. This field will be enabled and mandatory if KYC Document and POA to transact checkbox is selected.
PAN of Trust	[Optional, Check box]  This field will be enabled only if Customer Type is Trust. This field will be selected by user if PAN of Trust will be provided as OVD for Trust.
PAN of Trust	[Optional, Alphanumeric, 20]  Enter the PAN of Trust reference number. This field will be enabled and mandatory if PAN of Trust checkbox is selected.
Unincorporated Association or Body of Individual	
Resolution of Managing Body	[Optional, Check box]  This field will be enabled only if Customer Type is Unincorporated Association or Body of Individual. This field will be selected by user if Resolution of Managing Body will be provided as OVD for Unincorporated Association o Body of Individuals.
Resolution of Managing Body	[Optional, Alphanumeric, 20]  Enter the resolution of Managing body reference number. This field will be enabled and mandatory if resolution of Managing body checkbox is selected.
POA	[Optional, Check box]  This field will be enabled only if Customer Type is Unincorporated Association or Body of Individual. This field will be selected by user if POA will be provided as OVD for Unincorporated Association o Body of Individuals.
POA	[Optional, Alphanumeric, 20]  Enter the POA reference number. This field will be enabled and mandatory if POA checkbox is selected.
KYC Document and POA to transact	[Optional, Check box]  This field will be enabled only if Customer Type is Unincorporated Association or Body of Individual. This field will be selected by user if KYC Document and POA to transact will be provided as OVD for Unincorporated Association or Body of Individuals.
KYC Document and POA to transact	[Optional, Alphanumeric, 20]  Enter the KYC Document and POA to transact reference number. This field will be enabled and mandatory if KYC Document and POA to transact checkbox is selected.
Document Establishing legal Existence	[Optional, Check box]  This field will be enabled only if Customer Type is Unincorporated Association or Body of Individual. This field

	will be selected by user if Document Establishing Legal Existence will be provided as OVD for Unincorporated Association or Body of Individuals.
Document Establishing legal Existence	[Optional, Alphanumeric, 20] Enter the Document Establishing legal Existence reference number. This field will be enabled and mandatory if Document Establishing legal Existence checkbox is selected.
PAN of Unincorporated Association or Body of Individuals	[Optional, Check box] This field will be enabled only if Customer Type is Unincorporated Association or Body of Individuals. This field will be selected by user if PAN is provided as OVD for Unincorporated Association or Body of Individuals.
PAN of Unincorporated Association or Body of Individuals	[Optional, Alphanumeric, 20] Enter the PAN of Unincorporated Association or Body of Individuals reference number. This field will be enabled and mandatory if PAN of Unincorporated Association or Body of Individuals checkbox is selected.
Government Account	
Document Proof of Authorized Person to act on behalf of entity	[Optional, Check box] This field will be enabled only if Customer Type is Government Account. This field will be selected by user if Document Proof of Authorized Person to act on behalf of entity is provided as OVD for Government Account.
Document Proof of Authorized Person to act on behalf of entity	[Optional, Alphanumeric, 20] Enter the Document proof of authorized person to act on behalf of entity reference number. This field will be enabled and mandatory if Document proof of authorized person to act on behalf of entity checkbox is selected.
OVD for proof of identity and address of authorized person to act on behalf of entity	[Optional, Check box] This field will be enabled only if Customer Type is Government Account. This field will be selected by user if OVD for proof of identity and address of authorized person to act on behalf of entity is provided as OVD for Government Account.
OVD for proof of identity and address of authorized person to act on behalf of entity	[Optional, Alphanumeric, 20] Enter the OVD for proof of identity and address of authorized person to act on behalf of entity reference number. This field will be enabled and mandatory if OVD for proof of identity and address of authorized person to act on behalf of entity checkbox is selected.
Document proof of legal Existence of Entity / Judicial person	[Optional, Check box] This field will be enabled only if Customer Type is Government Account. This field will be selected by user if

OVD for proof of identity and address of authorized person to act on behalf of entity is provided as OVD for Government Account.

Document proof of legal Existence of Entity / Judicial person

[Optional, Alphanumeric, 20]

Enter the Document proof of legal Existence of Entity/ Judicial person reference number. This field will be enabled and mandatory if Document proof of legal Existence of Entity/ Judicial person checkbox is selected.

#### **To Add the Customer KYC Details**

1. Select the Add mode.
2. Enter Valid Customer IC and select Category from the drop-down list.
3. Enter the relevant information in both the tabs and click the Ok button.
4. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue".

#### **To Modify the Customer KYC Details**

1. Select the Modify mode.
2. Enter Valid Customer IC and select Category from the drop-down list.
3. Modify the relevant information both the tabs and click the Ok button.
4. The system displays the message "Record Modified...Authorization Pending...Click Ok to Continue".

#### **To Cancel the Customer KYC Details**

1. Select the Cancel mode.
2. Enter Valid Customer IC and select Category from the drop-down list.
3. Click the Ok button.
4. The system displays the message "Record Cancelled...Click Ok to Continue".

#### **To Amend the Customer KYC Details**

1. Select the Amend mode.
2. Enter Valid Customer IC and select Category from the drop-down list.
3. Modify the relevant information and click the Ok button.
4. The system displays the message "Record Amended...Authorization Pending...Click Ok to Continue".

#### **To Authorize the Customer KYC Details**

1. Select the Authorize mode.
2. Enter Valid Customer IC and select Category from the drop-down list.
3. Click the Ok button.
4. The system displays the message "Record Authorized...Click Ok to Continue".

#### **To View the Customer KYC Details**

1. Select the Inquiry mode.
2. Enter Valid Customer IC and select Category from the drop-down list fields.
3. The system displays the Customer KYC Details.

## 1.13 CIM62- Customer Verification Against Terrorist List

Using this screen, users will be able to validate KYC details and verify against terrorists list.


### Definition Prerequisites

NA

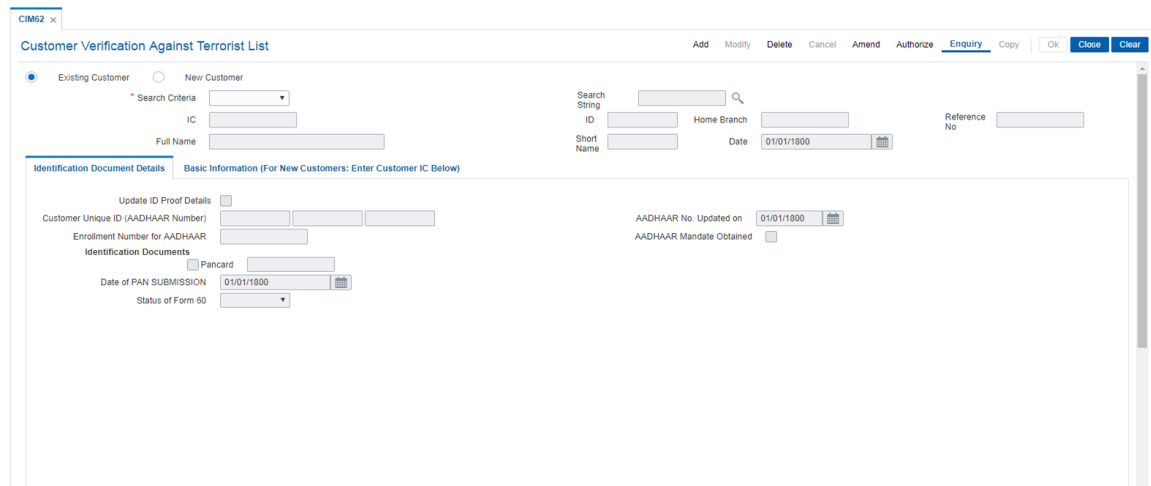
### Modes Available

Add, Delete, Amend, Authorize, Inquiry

### To add a new customer

1. In the **Dashboard** page, Enter the Task code **CIM62** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Verification Against Terrorist List**.
2. You will be navigated to Customer Verification Against Terrorist List screen.

### Customer Verification Against Terrorist List



The screenshot displays the 'Customer Verification Against Terrorist List' interface. At the top, there are action buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, and Clear. Below these are radio buttons for 'Existing Customer' (selected) and 'New Customer'. A search criteria dropdown is present. The search form includes fields for IC, Full Name, Search String, ID, Home Branch, Short Name, Date (01/01/1800), and Reference No. Two tabs are visible: 'Identification Document Details' and 'Basic Information (For New Customers: Enter Customer IC Below)'. The 'Basic Information' tab is active, showing fields for 'Update ID Proof Details', 'Customer Unique ID (AADHAAR Number)', 'Enrollment Number for AADHAAR', 'Identification Documents', 'Pancard', 'Date of PAN SUBMISSION' (01/01/1800), 'Status of Form 60', 'AADHAAR No. Updated on' (01/01/1800), and 'AADHAAR Mandate Obtained'.

### Field Description

Field Name	Description
Existing Customer/New Customer	<p>[Mandatory, Radio Button]</p> <p>Select the required radio button option; to verify the customer against terrorist list.</p>
Search Criteria	<p>[Mandatory, Drop down]</p> <p>The search criteria to search for the customer.</p> <p>The search criteria are as follows:</p> <ul style="list-style-type: none"> <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>
Search String	<p>[Mandatory, Alphanumeric, 20]</p> <p>Type the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>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. Choose 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>
IC	<p>[Display]</p> <p>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>
ID	<p>[Display]</p> <p>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 &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>
Home Branch	<p>[Display]</p> <p>The short name of the branch, where the customers account is opened.</p> <p>The customer signature record along with other customer papers will reside in this branch</p> <p>These short names are maintained in the Branch Master Maintenance</p>

	option.
Reference No	[Display, Picklist] Reference to be selected for cust IC and Category combination generated in CIM62.
Full Name	[Display] The full name of the customer. The full name of the customer is defaulted from the Customer Addition option.
Short Name	[Display] The short name of the customer. The short name of the customer is defaulted from the Customer Addition option. The customer short name can be changed through the Change Customer Name/IC Number option.
Date	[Display] The date on which customer is added.

### Customer Verification Against Terrorist List

The screenshot shows a web-based form titled "Customer Verification Against Terrorist List" within a browser window labeled "CIM62 x". The form has a top navigation bar with buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, Clear. Below the navigation bar, there are two radio buttons: "Existing Customer" (selected) and "New Customer". A "Search Criteria" dropdown menu is present. The form is divided into two main sections: "Identification Document Details" and "Basic Information (For New Customers: Enter Customer IC Below)". The "Identification Document Details" section includes fields for "Customer Unique ID (AADHAAR Number)", "Enrollment Number for AADHAAR", "Date of PAN SUBMISSION" (with a calendar icon), and "Status of Form 60". The "Basic Information" section includes fields for "Search String", "ID", "Home Branch", "Short Name", "Date" (with a calendar icon), and "Reference No". There are also checkboxes for "Update ID Proof Details" and "AADHAAR Mandate Obtained".

### Field Description



Field Name	Description
Update ID proof Details	[Input , Check box] User to the check the box, if Identification document details to be updated.
Customer Unique ID	[Optional, Numeric, 16] The user will enter the unique Id of the customer. The user can modify this field. If the value entered is less than 16 characters then the system will left pad with 'zeroes'. It should be a unique value across customers. Error message is displayed in case the aadhar number provided already exists.
Aadhaar No Updated on	[Display] The date on which aadhar is updated.
Enrollment number for AADHAAR	[Output , Tex Box] Populated from terrorist validation screen.
Aadhaar Mandate Obtained	[Optional, Check box] Select this check box, if user aadhar is obtained from the user.
Enrollment Number for Aadhaar	[Output, Text Box] Populated from CIM62- Customer Verification Against Terrorist List.
Identification Documents	Identification Documents
Pancard	[Conditional, Alphanumeric, 10] If the PAN card check box is ticked then this input field will be enabled and would be mandatory. If the PAN card check box is not checked then this field will remain disabled. The value captured in this field will be defaulted in the 'Income Tax No' field of 'Basic Information' tab in 'CIM09' screen. The value captured in this field will be defaulted in the 'Income Tax Registration No' field of 'Tax Details' tab in 'CIM22' screen. The format of pan card is -First 5 characters as alphabet, next 4 as Nos. and last again an alphabet. In case of 'Company', 'Partnership firm' and 'Trust and foundations' sub categories of Corporate customer this field is mandatory. If the PAN card check box in unchecked then this field will be cleared, if captured. Error message is displayed in case the pan card provided already exists.
Date of PAN Submission	[Display] The date of PAN submission.
Status of Form 60/61	[Conditional, Drop-down]

Select the status of form 60/61 from the drop-down list.

### Basic Information (For New Customers: Enter Customer IC Below)

The screenshot shows a web application window titled "Customer Verification Against Terrorist List". At the top, there are navigation buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, and Clear. Below the title bar, there are radio buttons for "Existing Customer" and "New Customer". The "New Customer" option is selected. There are several input fields for search criteria, including "Search Criteria", "Search String", "IC", "Full Name", "ID", "Home Branch", "Short Name", "Date", and "Reference No.". Below these, there are tabs for "Identification Document Details" and "Basic Information (For New Customers: Enter Customer IC Below)". The "Basic Information" tab is active and contains fields for "Customer IC", "Short Name", "First Name", "Mid Name", "Last Name", "Full Name", "Address", "City", "State", "Country", "Category", "IC Type", "Prefix", "Birth/Reg Date", and "Zip". There are also "Validate", "Accept", and "Reject" buttons. At the bottom, there is a table with the following columns: First Name, Middle Name, Last Name, Full Name, Short Name, Address Line1, Address Line2, Address Line3, City, State, Country, Zip, Date of Birth/Incorporation, % of Match, Error Code, and Error Descr. The table currently displays "No items to display."

### Field Description

<b>Field</b>	<b>Description</b>
Customer IC	[Mandatory, Alphanumeric] Type the Customer IC of the customer.
Category	[Mandatory, Pick-List] Select the category from the pick list.
Short Name	[Mandatory, Alphanumeric] Type the short name of the customer.
IC Type	[Display] The field displays the IC type of the customer.
Prefix	[Mandatory, Drop-down] Select the prefix from the drop-down list.
Birth/Reg Date	[Mandatory, Date] Select the birth date of the customer.
First Name	[Display] The first name of the customer as received from the external system.
Middle Name	[Display] The middle name of the customer as received from the external system.
Last Name	[Display] The last name of the customer as received from the external system.
Full Name	[Display] The full name of the customer.
Address Line 1/2/3	[Display] The address of the customer.
City	[Display] The city in which customer resides.
State	[Display] The state in which customer resides.
Country	[Display] The country in which customer resides.
ZIP	[Mandatory, Alphanumeric] Enter the zip of the area where customer resides.
Field	Description
First Name	[Display]

		The first name of the customer as received from the external system.
Middle Name	[Display]	
		The middle name of the customer as received from the external system.
Last Name	[Display]	
		The last name of the customer as received from the external system.
Full Name	[Display]	
		The full name of the customer.
Short Name	[Display]	
		The Short name of the customer.
Address Line 1/2/3	[Display]	
		The address of the customer.
City	[Display]	
		The city in which customer resides.
State	[Display]	
		The state in which customer resides.
Country	[Display]	
		The country in which customer resides.
Zip	[Display]	
		The pin code of the place where customer resides.
% of match	[Display]	
		Percentage match of input data with data received from external system.
Error Code	[Display]	
		Error code received from external system.
Error Description	[Display]	
		Error description corresponding to the error code.

### **To Verify Customer Verification Against Terrorist List**

1. Select the Add mode.
2. Select the New Customer radio button from the option provided.
3. Select/Enter the details in the respective fields.
4. Click the Validate button.
5. The system displays all the details of the customer.
6. Click the Accept button to accept the customer; else click the Reject button.
7. On clicking the accept button, the reference number is generated.

### **To inquire the Customer Verification Against Terrorist List**

1. Select the Inquiry mode.
2. Select the search criteria option and enter the corresponding value and press <Tab> key out.
3. The system displays all the details of the customer.

**To Delete the Customer Verification Against Terrorist List**

1. Select the Delete mode.
2. Enter the reference number.
3. The system displays all the details of the customer.
4. Modify the details in the respective fields.
5. Click the Validate button.
6. The system displays all the details of the customer.
7. Click the Accept button to accept the customer; else click the reject button.

**To authorize the Customer Verification Against Terrorist List**

1. Select the Authorize mode.
2. Enter the reference number.
3. The system displays all the details of the customer.
4. Click the Validate button.
5. The system displays all the details of the customer.
6. Click the Accept button to accept the customer; else click the reject button.

**To amend the Customer Verification Against Terrorist List**

1. Select the Amend mode.
2. Enter the reference number.
3. The system displays all the details of the customer.
4. Modify the details in the respective fields.
5. Click the Validate button.
6. The system displays all the details of the customer.
7. Click the Accept button to accept the customer; else click the reject button.

## 1.14 TDS05 - Customer Special Tax Code Maintenance

Using this option, you can maintain special tax codes for a specified period at customer level. After changing tax codes, the additional tax 1 and additional tax 2 is applicable as maintained in the **Additional Tax Maintenance** (Task Code: BAM51) option. The new tax codes are updated during BOD after remote authorisation. During account opening, if special tax code exists for the customer, then the special tax code will be applicable for the account.

**Note 1** : If special tax code has to be maintained, then tax waiver should be discontinued. Both cannot coexist.

**Note 2**: You can only delete the special tax codes which have not been activated.


### Definition Prerequisites

- 8053 - Customer Addition
- BAM51 - Additional Tax Maintenance

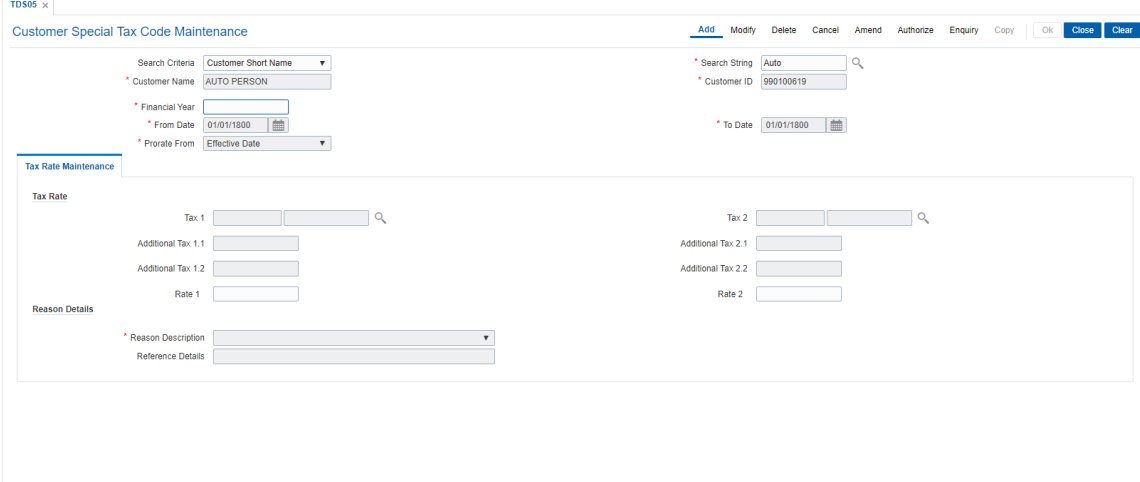
### Modes Available

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

### To maintain customer special tax codes

1. In the **Dashboard** page, Enter the Task Code **TDS05** and then click  or navigate through the menus to **Back Office Transactions > Master > Customer Special Tax Code Maintenance**.
2. You will be navigated to **Customer Special Tax Code Maintenance** screen.

### Customer Special Tax Code Maintenance



The screenshot shows the 'Customer Special Tax Code Maintenance' form. At the top, there are tabs for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', 'Copy', 'Ok', 'Close', and 'Clear'. The form is divided into several sections:

- Search Criteria:** Customer Short Name (dropdown), Customer Name (AUTO PERSON), Financial Year (dropdown), From Date (01/01/1800), Prorate From (Effective Date).
- Search Fields:** Search String (Auto), Customer ID (990100619), To Date (01/01/1800).
- Tax Rate Maintenance:** Tax 1, Tax 2, Additional Tax 1.1, Additional Tax 1.2, Additional Tax 2.1, Additional Tax 2.2, Rate 1, Rate 2.
- Reason Details:** Reason Description (dropdown), Reference Details (text field).

### 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>• <b>Customer IC</b> - Identification criteria (IC) arrived at by the bank during customer addition</li> <li>• <b>Customer ID</b> - 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 <b>Search Criteria</b> field.            If the search criterion is specified as customer's short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the Search 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>
<b>Customer Name</b>	<p>[Display]            This field displays name of the customer.</p>
<b>Customer ID</b>	<p>[Display]            This field displays the ID of the customer.</p>
<b>Financial Year</b>	<p>[Mandatory, Numeric, Four]            Type the financial year for which tax special code has to be maintained. If the tax special code is to be applicable across financial years, then the value should be entered as 2099.</p>
<b>From Date</b>	<p>[Optional, dd/mm/yyyy, Date editor]            Type the date from which special tax code will be applicable or select it from the date editor.            The value should be a future date within the financial year.</p>
<b>To Date</b>	<p>[Optional, dd/mm/yyyy, Date editor]            Type the date upto which the special tax code will be applicable or select it from the Date editor.            The value should be greater than the From Date and within the financial year.</p>
<b>Prorate From</b>	<p>[Mandatory, Drop-Down]            Select the date from which the tax should be computed from the drop-down list.            The options are:</p> <ul style="list-style-type: none"> <li>• <b>Effective Date</b> - If this option is selected, the tax will be computed from the date on which tax code changes</li> <li>• <b>Last Taxable Date</b> - If this option is selected, tax will be computed from the last taxable date</li> </ul>

3. Click **Add**.
4. Select the search criteria from the list.
5. Enter the search string and select the appropriate record from the Search List.
6. Enter the financial year.
7. Type the start and end date or select it from the Search List.
8. Select the date from which the tax should be computed from the list.
9. Enter the relevant details in the **Tax Rate Maintenance** tab.

## Tax Rate Maintenance

TDS95 x

Customer Special Tax Code Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Search Criteria Customer Short Name

\* Customer Name AUTO PERSON

\* Financial Year

\* From Date 01/01/1800

\* Prorate From Effective Date

\* Search String Auto

\* Customer ID 990100619

\* To Date 01/01/1800

**Tax Rate Maintenance**

**Tax Rate**

Tax 1

Additional Tax 1.1

Additional Tax 1.2

Rate 1

Tax 2

Additional Tax 2.1

Additional Tax 2.2

Rate 2

**Reason Details**

\* Reason Description

Reference Details

## Field Description



Field Name	Description
<b>Tax Rate</b>	
<b>Tax 1</b>	[Optional, Search List] Select the tax 1 code from the Search List.
<b>Additional Tax 1.1</b>	[Display] This field displays the additional Tax 1 on Tax 1 code selected in the corresponding field.
<b>Additional Tax 1.2</b>	[Display] This field displays the additional Tax 2 on Tax 1 code selected in the corresponding field.
<b>Tax 2</b>	[Optional, Search List] Select the tax 2 code from the Search List.
<b>Additional Tax 2.1</b>	[Display] This field displays the additional Tax 1 on Tax 2 code selected in the corresponding field.
<b>Additional Tax 2.2</b>	[Display] This field displays the additional Tax 2 on Tax 2 code selected in the corresponding field.
<b>Rate 1</b>	[Optional] Input the TDS rate if it is other than the Index code selected above.
<b>Rate 2</b>	[Optional] Input the TDS rate if it is other than the Index code selected above.
<b>Reason Details</b>	
<b>Reason Description</b>	[Mandatory, Drop-Down] Select the appropriate reason from the drop-down list. The system displays the reason code along with the reason description. The reason codes are maintained using the <b>Reason Codes Maintenance</b> (Task Code: BAM40) option.
<b>Reference Details</b>	[Optional, Alphanumeric, 120] Type the additional details, if any.

10. Click **OK**.
11. The system displays the message "Record Added Authorization Pending". Click **OK**.
12. The customer special tax codes are added once the record is authorised.
13. Click **Close**.

## 2. Customer Image Capture

The system allows the banker to capture the specimen signature and/or the photograph of customer's to facilitate the online verification process for the teller. This feature will replace the manual storage and retrieval of specimen signatures and photographs. A customer can be linked with a maximum of one signature and one photograph. In an offline scenario, these images can be retrieved from the customer's home branch.

The specimen signature and photograph of the customer is scanned and stored as a *.jpeg* or *.jpg* image. The teller can attach the scanned image to an account using the Linking Customer Image option.

## 2.1 CI401 - Customer Image Maintenance

Using this option the photograph and/or specimen signature of the customer can be linked to a **Oracle FLEXCUBE** customer. This feature of capturing signature and identity photograph of the customer is required by the teller to facilitate the online verification process.

This linking can be done in the online mode using the **FLEXCUBE** Customer ID or Customer IC and Customer type combination. A customer can be linked with a maximum of one signature and one photograph.

In an offline scenario, these images can be retrieved from the customer's home branch. The supervisor can authorise the photograph and signatures linked to the customer, using the **Authorise Captured Image** (Task Code: 7104) option. The image can be viewed only after it has been authorised.


### Definition Prerequisites

- 8053 - Customer Addition

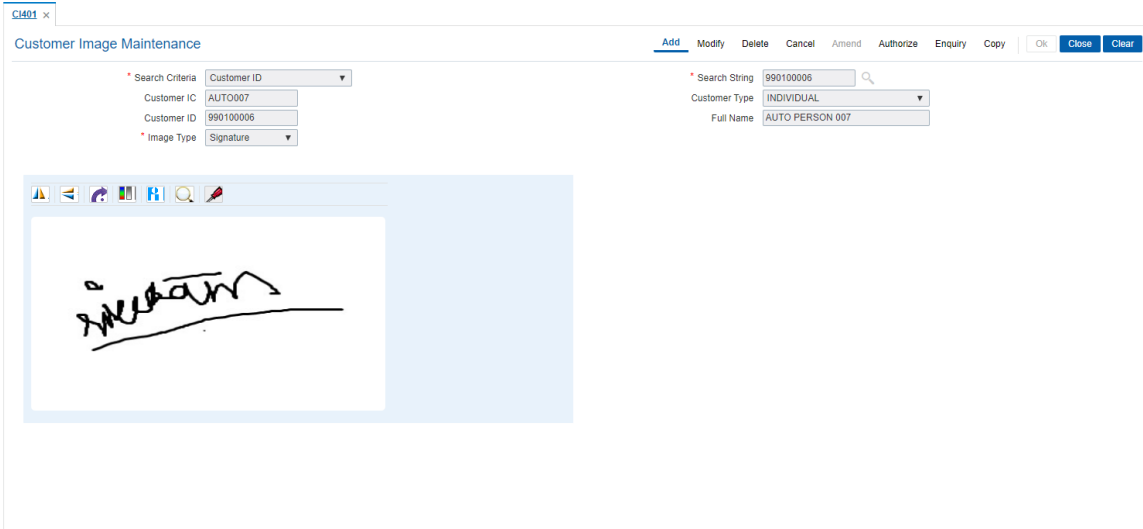
### Modes Available

Add, Modify, Delete, Cancel, Authorize, Enquiry, Copy

### To add the customer image

1. In the **Dashboard** page, Enter the Task Code **CI401** and then click  or navigate through the menus to **Back Office Transactions > Customer Transactions > Customer Image Maintenance**.
2. You will be navigated to **Customer Image Maintenance** screen.

### Customer Image Maintenance



The screenshot displays the 'Customer Image Maintenance' application window. At the top, there are tabs for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', and 'Copy'. Below the tabs, there are search criteria fields: 'Search Criteria' (Customer ID), 'Customer IC' (AUTO007), 'Customer ID' (990100006), and 'Image Type' (Signature). To the right, there are additional search fields: 'Search String' (990100006), 'Customer Type' (INDIVIDUAL), and 'Full Name' (AUTO PERSON 007). The main area of the screen shows a specimen signature, which is a handwritten signature on a white background.

### Field Description

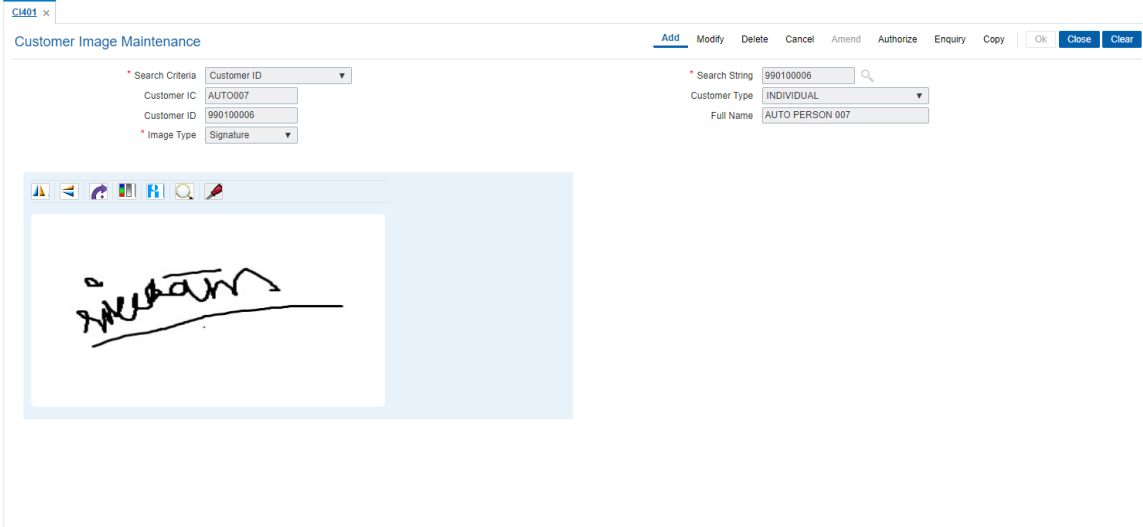
Field Name	Description
<b>Search Criteria</b>	<p>[Mandatory, Drop-Down]            Select the search criteria to search for the customer from the drop-down list.            The options are:</p> <ul style="list-style-type: none"> <li>• Customer IC Identification criteria (IC) arrived at by the bank during customer addition.</li> <li>• Customer ID- Unique identification given by the bank.</li> </ul>
<b>Search String</b>	<p>[Mandatory]            Enter the search string customer IC, ID, Name and then select from the search list.</p>
<b>Customer IC</b>	<p>[Conditional, Alphanumeric, 30]            Type 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 IC and Customer Type, 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.            This field is enabled only if the <b>Customer IC</b> option is selected in the <b>Selection Criteria</b> field.</p>
<b>Customer Type</b>	<p>[Conditional, Drop-Down]            Select the customer type from the drop-down list.            You can choose to set up multiple customer types to segregate the customer's using the <b>Customer Types Maintenance</b> (Task Code: CIM08). Further processing such as tax applicable, Service Charges, etc., are levied based on the customer type.            This field is disabled, if the <b>Customer ID</b> option is selected in the <b>Selection Criteria</b> field.</p>
<b>Customer ID</b>	<p>[Conditional, Alphanumeric, 20]            Type the ID of the customer. The name of the customer is displayed in the adjacent field.            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.            This field is enabled only if the Customer ID is selected in the <b>Selection Criteria</b> field.</p>
<b>Full Name</b>	<p>[Optional]            This field displays Customer Full Name</p>
<b>Image Type</b>	<p>[Mandatory, Drop-Down]            Select the image type from the drop-down list,            It depends on whether you want to link the photograph or the signature of the customer.            By default, the system displays the <b>Signature</b> option.</p>
<b>Screen Description</b>	

The above screen is used to pick a scanned image for the relevant customer. Select the type of image to be picked, i.e. signature or photograph, and enter the customer ID. In the next screen the **Browse** button allows the user to pick the image from the database.

### Example

A pre requisite to this screen is that you require a .jpeg image that is scanned and uploaded on a standalone computer, which can be accessed. Use this screen to select a .jpeg image with a maximum size of 128KB.

### Customer Image Maintenance



6. Click **OK**.
7. Click the **Browse** and select the pre-scanned .bmp file which contains the signature / photograph image. Alternatively the scanned image can be taken from the clipboard.
8. The image can be modified using the **Zoom In**, **Zoom Out**, **Flip H**, **Flip V**, **Gray T**, **Inv** buttons.
9. Click **OK**.
10. The system displays the message "Image Inserted. Authorisation Pending".
11. Click **OK**.
12. Image is linked once it is authorised.

**Note:** Paste the scanned signature on to the clipboard. Alternatively, the system picks up the .bmp file based on your setting specifications for the source of the signature, i.e., whether it is picked up from the .bmp files or from the clipboard.

### 3. Customer Based Transactions

**Oracle FLEXCUBE** provides the comprehensive customer-based information to a user of the financial service provider. The customer-based transaction allows the user to search for all details of the customer. Enquiries related to the account, can be conducted based on the customer search and the name of the customer can be changed on genuine circumstances, etc.

### 3.1 7101 - Customer Name / IC Number Change

Using this option you can change the Customer IC, Short Name, or Full Name.

Due to various reasons, customer's may want to change their name on records; for example, a merger or acquisition may result change of name for a corporate.


#### Definition Prerequisites

- [8053 - Customer Addition](#)

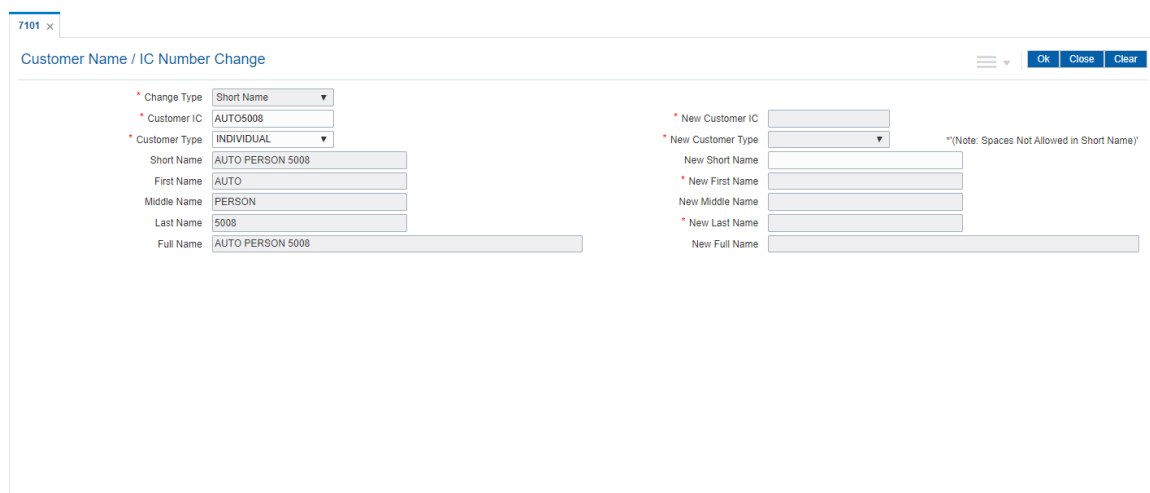
#### Modes Available

Not Applicable

#### To change customer short name or IC number

1. In the **Dashboard** page, Enter the Task Code **7101** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Name / IC Number Change**.
2. You will be navigated to **Customer Name / IC Number Change** screen.

#### Customer Name / IC Number Change



#### Field Description

Field Name	Description
<b>Change Type</b>	[Mandatory, Drop-Down] Select the appropriate attribute you want to change from the drop-down list. The options are: <ul style="list-style-type: none"><li>• Customer IC - Identification given by a central authority</li><li>• Customer Short Name - Short name of the customer.</li><li>• Full Name - Name of the individual customer or the name of the corporate, in case of a corporate customer.</li></ul>
<b>Customer IC</b>	[Mandatory, Alphanumeric, 20] Type 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 IC and Customer Type, 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>New Customer IC</b>	[Conditional, Alphanumeric, 20] Type the new identification code of the customer. This field is enabled only if the <b>Customer IC</b> option is selected in the <b>Change Type</b> field.
<b>Customer Type</b>	[Mandatory, Drop-Down] Select the appropriate customer type or category from the drop-down list. For example, Tax Paying Individual, Church, Foreign Corporate, etc. You can choose to set up multiple customer types to segregate the customers using the <b>Customer Types Maintenance</b> option.
<b>New Customer Type</b>	[Conditional, Drop-Down] Select the new customer type or category from the drop-down list. For example, Individual, Corporate, Local Government, etc. This field is enabled only if the <b>Customer IC</b> option is selected in the <b>Change Type</b> field.
<b>Short 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> (Task Code: 8053) option.
<b>New Short Name</b>	[Conditional, Alphanumeric, 20] Type the new short name of the customer. This field is enabled only if the <b>Short Name</b> option is selected in the <b>Change Type</b> field.
<b>First Name</b>	[Display] This field displays the first name of the customer.
<b>New First Name</b>	[Conditional, Alphanumeric] Specify the new first name of the customer.
<b>Middle Name</b>	[Display] This field displays the middle name of the customer.
<b>New Middle Name</b>	[Conditional, Alphanumeric] Specify the new middle name of the customer.
<b>Last Name</b>	[Display] This field displays the last name of the customer
<b>New Last Name</b>	[Conditional, Alphanumeric] Specify the new last name of the customer.
<b>Full Name</b>	[Conditional, Alphanumeric, 77] Type the full name of the customer.
<b>New Full Name</b>	[Conditional, Alphanumeric, 77] Type the new full name of the customer.
<b>Screen Description</b>	



The above screen is used to change the Customer IC, Short Name, or Full Name. This data can change due to various reasons. If required, a new IC number, or a new full name/short name can be entered. This transaction requires an authorisation.

### **Example**

Change the short name, to view how this transaction can be carried out, for an existing customer ID.

3. Select the change type from the list.
4. Enter the customer IC number and the required customer details.
5. Click **OK**.
6. The system displays the message "Authorisation Required. Do You Want to Continue". Click **OK**.
7. The system displays the **Authorization Reason** screen.
8. Enter the relevant information and click **Grant**.
9. The system displays the message "Update Complete". Click **OK**.

---

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

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## 3.2 7117 - Bulk Authorization / Cancellation of Images

Using this screen you can authorize or cancel the images attached with the customer id. The authorization or cancellation transactions can be done through supervisor login.


### Definition Prerequisites

- 7102 - Link Cust Image
- [7104 - Authorise Customer Image](#)

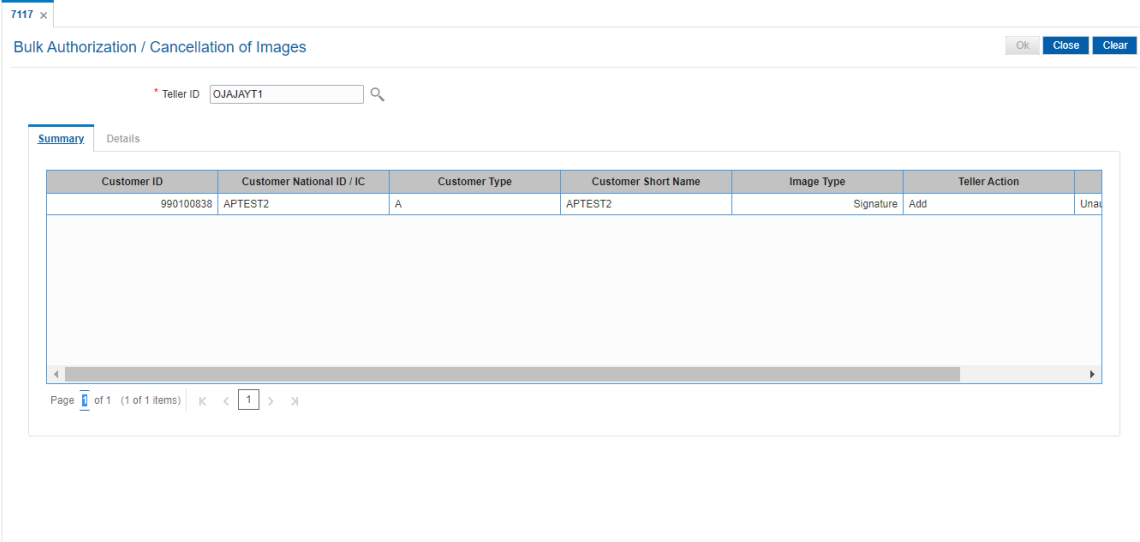
### Modes Available

Not Applicable

### To authorize or cancel the images in bulk

1. In the **Dashboard** page, Enter the Task Code **7117** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Bulk Authorization / Cancellation of Images**.
2. You will be navigated to **Bulk Authorization / Cancellation of Images** screen.

### Bulk Authorization / Cancellation of Images



Customer ID	Customer National ID / IC	Customer Type	Customer Short Name	Image Type	Teller Action
990100838	APTEST2	A	APTEST2	Signature	Add

### Field Description

Field Name	Description
Teller ID	[Mandatory, Search List] Select the teller ID from the Search List.

3. Select the Teller ID from the Search List. The system displays the record in the summary tab.

### Bulk Authorization / Cancellation of Images

7117 x

Bulk Authorization / Cancellation of Images OK Close Clear

\* Teller ID

**Summary** Details

Customer ID	Customer National ID / IC	Customer Type	Customer Short Name	Image Type	Teller Action	
990100838	APTTEST2	A	APTTEST2	Signature	Add	Unau

Page 1 of 1 (1 of 1 Items) | < 1 > |

## Summary

7117 x

Bulk Authorization / Cancellation of Images OK Close Clear

\* Teller ID

**Summary** Details

Customer ID	Customer National ID / IC	Customer Type	Customer Short Name	Image Type	Teller Action	
990100838	APTTEST2	A	APTTEST2	Signature	Add	Unau

Page 1 of 1 (1 of 1 Items) | < 1 > |

## Field Description

Field Name	Description
<b>Customer ID</b>	[Display] This field displays the customer ID.
<b>Customer National ID / IC</b>	[Display] This field displays the customer national ID / IC.
<b>Customer Type</b>	[Display] This field displays the customer type.
<b>Customer Short Name</b>	[Display] This field displays the customer short name.
<b>Image Type</b>	[Display] This field displays the image type.
<b>Teller Action</b>	[Display] This field displays the teller action.
<b>Current Status</b>	[Display] The field displays the current status of the transaction.

- Double - click on the record to view the details.

## Details

- Click **Authorize** to authorize the image. The system displays the "Image Authorization Successful".  
OR  
Click **Cancel** to cancel the image. The system displays the "Image Cancellation Successful".  
OR  
Click **Previous** to go to the previous record.  
OR  
Click **Next** to go to the next record.  
OR  
Click **Back To Summary Tab** to go back to the summary tab.  
**Note:** If the signature/image is not attached to the customer, the "Image not available" error message appears.

### 3.3 CI141 - Customer To Customer Relation

Using this option, you can maintain the records of relationship shared by any particular customer (referred as primary customer) with other customer's of the bank (referred as secondary customers).

The account relationships can be defined in the **Customer Account Relationship Maintenance** (Task Code: CI142) option.

These relations are maintained only for information purposes. No processing is done using these definitions.

**Note:** This transaction is automatically authorised.


#### Definition Prerequisites

- 8053 - Customer Addition

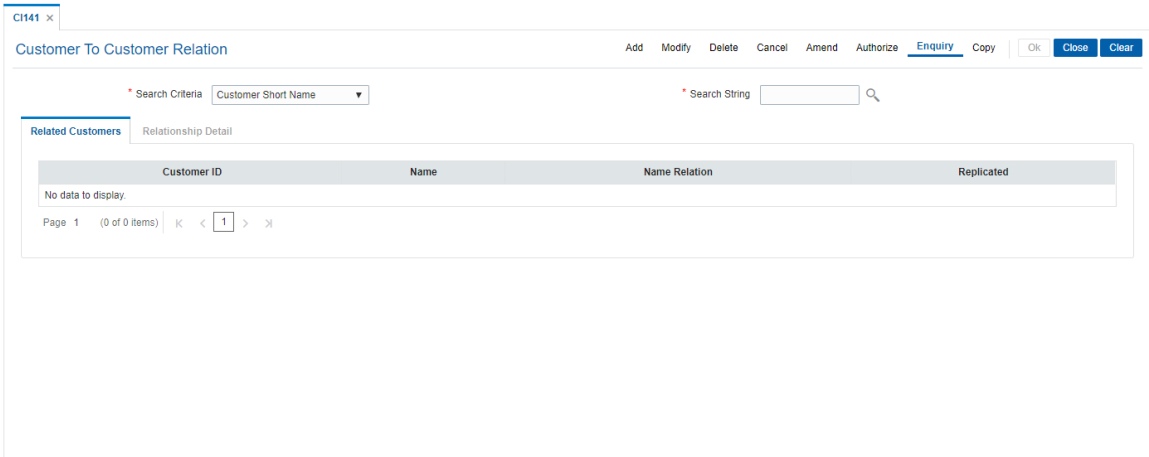
#### Modes Available

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

#### To add the customer relation details

1. In the **Dashboard** page, Enter the Task Code **CI141** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer To Customer Relation**.
2. You will be navigated to **Customer To Customer Relation** screen.

#### Customer To Customer Relation



#### Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are: <ul style="list-style-type: none"><li>• Customer Short Name - Short name of the customer</li><li>• Customer IC - Identification given by a central authority</li><li>• Customer ID - Unique identification given by the bank</li></ul>

## Search String

[Mandatory, Alphanumeric, 20, Search List]

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

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

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

## Screen Description

The above screen is used to define valid relationships.

These relations are maintained only for information purposes. No processing is done using these definitions.

The relationship must be maintained with a customer, with an existing customer ID, or with **FLEXCUBE**. The relationship code e.g., mother, father, brother, etc. must be maintained with the inverse relation too.

## Example

Link an existing customer to another existing customer and mention the relationship.

3. Click **Add**.
4. Select the search criteria from the list.
5. Enter the search string and press the **Tab** or **Enter** key and select the customer from the Search List.

## Customer To Customer Relation

Customer To Customer Relation

Search Criteria: Customer ID

Search String: 990100573

Related Customers

Relationship Detail

Search Criteria: Customer Short Name

Customer ID: 990100573

Related Customer ID: [ ]

Relation Code: [ ]

Inverse Relation Code: [ ]

Share Holding (%): 0.00000

Name: AUTO PERSON1

Name: [ ]

6. Enter the relevant information in the **Relationship Details** tab.

## Relationship Detail

## Field Description

Field Name	Description
<b>Search Criteria</b>	<p>[Mandatory, Drop-Down]            Select the search criteria from the drop-down list.            The options are:</p> <ul style="list-style-type: none"> <li>• Customer Short Name - Short name of the customer.</li> <li>• Customer IC - Identification given by a central authority.</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 <b>Search Criteria</b> field.            If the search criterion is specified as customer's short name or IC then any of the letter(s) of the short name or IC can be entered.            For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the <b>Search String</b> field.            Based on the search string, a list of customer's is generated. Select the secondary customer, for whom you want to add relationship with other customer's of the bank.</p>
<b>Customer ID</b>	<p>[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.</p>
<b>Name</b>	<p>[Display]            This field displays the full name of the primary customer.</p>
<b>Related Customer ID</b>	<p>[Display]            This field displays the ID of the secondary customer.</p>
<b>Name</b>	<p>[Display]            This field displays the full name of the secondary customer.</p>

The full name of the secondary customer is defaulted from the **Customer Addition** (Task Code: 8053) option.

**Relation Code**

[Mandatory, Search List]

Select the appropriate relationship code from the Search List  
Relation code is used to define the relationship of the secondary customer with the primary customer. Each code uniquely identifies a relationship.

**Inverse Relation Code**

[Mandatory, Search List]

Select the Inverse Relation Code from the Search List.  
Inverse relation code is used to define the relationship of the primary customer with the secondary customer. Each code uniquely identifies a relationship.  
The system does not validate that this inverse relation code entered is inverse to the Relation Code selected earlier.

**Share Holding (%)**

[Optional, Numeric, Three, Five]

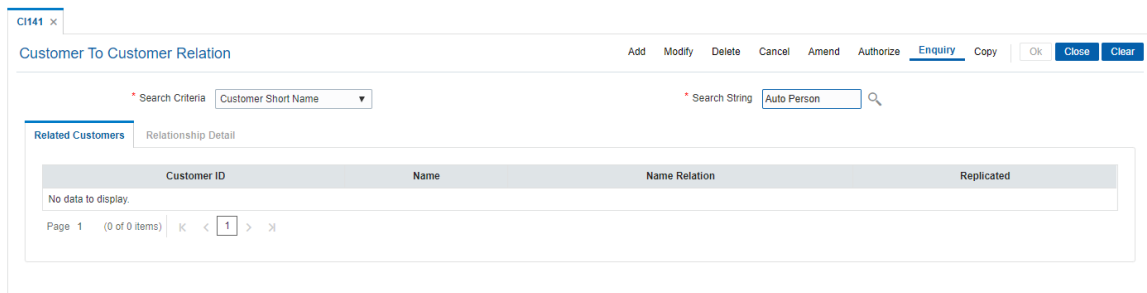
Type the share holding percentage.  
It allows you to set multiple relationships between two customers.  
The share holding percentage depends upon the primary customer, secondary customer and the relation code used to relate the two customers.

7. Click **OK**.
8. The system displays the message "Record Authorized". Click **OK**.

**To view the customer relation details**

1. Click **Enquiry**.
2. Select the search criteria from the list.
3. Enter the search string and press the **Tab or Enter** key and select the customer from the Search List.
4. The data corresponding to the search criteria is displayed in the **Related Customer** tab.

**Related Customers**



**Field Description**

Field Name	Description
Customer ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system



after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

<b>Name</b>	[Display] This field displays the full name of the secondary customer who shares a relationship with the primary customer. The full name of the customer is defaulted from the <b>Customer Addition</b> (Task Code: 8053) option.
<b>Name Relation</b>	[Display] This field displays the relationship name of the secondary customer with the primary customer.
<b>Replicated</b>	[Display] This field displays whether the customer is replicated.

5. Double-click the record to view the relationship details.
6. Click **Close**.

### 3.4 CI162 - Combined Statement Plan

Using this option you can prepare a combined statement of customer accounts. You can maintain instructions for providing a single statement to customers who own multiple accounts. Each combined statement plan must have at least two accounts associated with it.

An account cannot be included in more than one statement plan. A plan number is given to each combination of accounts that are associated with a plan. Closed accounts cannot be included in statement plans. Each account in the combined statement plan will have a flag called Details/Summary.

If the flag is selected as Summary, then only summary will be printed in the combined statement.

The default value for Details/Summary flag will be as follows:

- Details- For CASA with statement (including OD account)
- Summary- For CASA with passbook, Term Deposit

The following account types are available for the combined statement:

- Current account
- Savings account with statement
- Savings account with passbook (can be identified with the passbook flag at the account level)
- Term deposit accounts

Also the bank can decide to have bank level maintenance as ' Automatic combined statement plan generation' during FCR setup. In this case automatic inclusion of accounts in combined statement plan process happens in the end of day process.

#### **For Example:**

If a customer has at least one CASA account with relation as SOW and Non Syariah and is not part of any combined statement plan, opens any new CASA (With relation as SOW), TD account then that account along with existing CASA account will be automatically included in Automatic Combined Statement Plan i.e. Plan No.1.

However, if the customer doesn't want or have a special request for his/her combined statement structure, branch can uncombined the statement of accounts manually. In case the customer opts for more than one combined statement, the user can create separate combined statement plan manually. The address in the combined statement plan will be defaulted with the customer mailing address (at the time of automatic plan generation or manual addition).

By default, customer accounts (under 1 CIF) will be included into one combined statement automatically except joint account (And/Or). If customer requests, the joint accounts will be included in the combined statement manually.

If there is only one account in a combined statement plan, because of closure of other accounts, then combined statement plan will be deleted automatically and only single statement will be printed for the month.

If there are more than one combined statement plan for the customer, then the new accounts will be combined with the high priority plan i.e. the one created first.

The maximum number of combined statement plans which can be created per customer can be 99. Any user generated Combined Statement Plan will start from 2 and will carry on till 99 as plan number 1 is reserved for the system. The maximum number of accounts that can be included in a combined statement plan can be 9999.

---

**Note:** The system automatically authorises this transaction.

---


#### **Definition Prerequisites**

- 8053 - Customer Addition

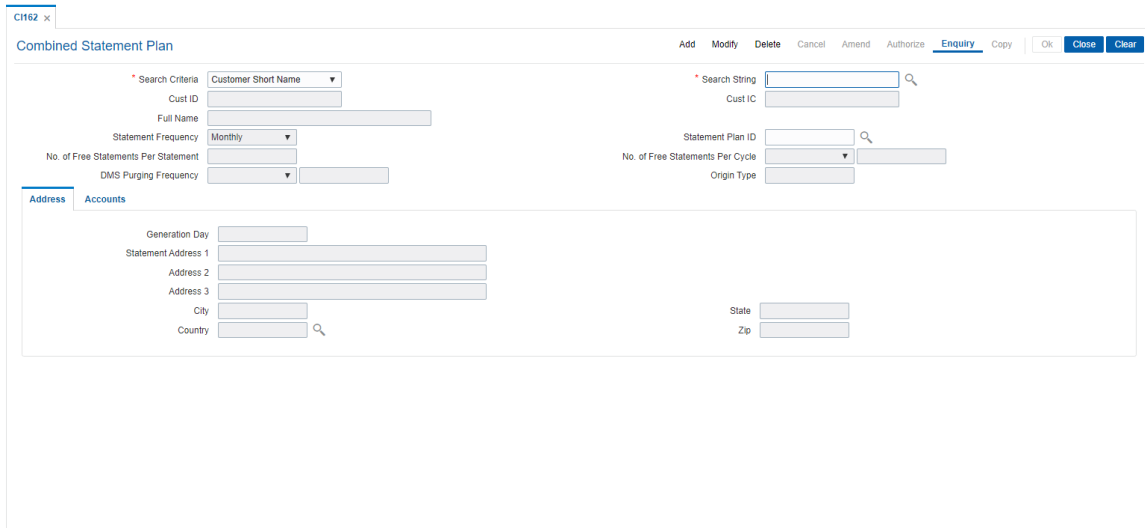
## Modes Available

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

### To add the combined statement

1. In the **Dashboard** page, Enter the Task Code **CI162** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Combined Statement Plan**.
2. You will be navigated to **Combined Statement Plan** screen.

## Combined Statement Plan



## Field Description

Field Name	Description
<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 (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>	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the <b>Search Criteria</b> field. If the search criterion is specified as customer's short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the Search List of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list. For example, The customer's short name is George Abraham. One can

search the above customer by entering 'Geo' in the search string field.

<b>Cust 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>Cust 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>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</b> (Task Code: 8053) option.</p>
<b>Statement Frequency</b>	<p>[Optional, Drop down]</p> <p>Select the Frequency at which periodic statement is generating the account statements.</p> <p>For example, Monthly, Quarterly, Yearly.</p>
<b>Statement Plan ID</b>	<p>[Display]</p> <p>This field displays the statement plan ID, a serial number maintained by the system, to track multiple combined statements that may be maintained by the bank for the same customer.</p>
<b>No. of free statements per statement</b>	<p>[Optional, Numeric, 3]</p> <p>Enter the number of free duplicate periodic statements allowed per statement.</p> <p>If the customer prints more statements than the allowed count, an SC charge will be levied.</p> <p>Default value in this field will be 999.</p>
<b>No. of free statements per cycle</b>	<p>[Optional, Drop down]</p> <p>Enter the number of free duplicate periodic statements per cycle.</p> <p>Cycle can be:</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> <p>If duplicate periodic statements printed by the customer exceeds the number defined in this field, SC will be charged to the customer.</p> <p>Default value in this field will be 999.</p>
<b>DMS Purging Frequency</b>	<p>[Optional, Drop down]</p> <p>Select the Frequency at which periodic statement stored in DMS will</p>

be purged. The options are:

- None
- Days
- Months
- Years

None will be default value. None option will be interpreted as not applicable.

**DMS Purging  
Frequency**

[Optional, Drop down]

Enter the frequency at which the periodic statement stored in DMS will be purged. This period will be counted from the document upload date. If none option is selected, this field will be disabled and blank.

**Origin Type**

[Display]

This field displays the ethnic origin of the customer.

For new combined statement plans being added, the origin type is defaulted to "Stand Alone" and for combined statement plans which are created via customer groups, the value will be "Customer Group".

**Screen Description**

The above screen is used to prepare a combined statement. This screen requires more than a single account under a customer ID and a user can create any number of statement plans. Each statement plan must contain more than one account. An account that exists in one statement plan cannot be added to another statement plan.

The statement generation date can vary from each statement.

**Example**

For a customer ID that has more than one account, select a customer generation date and an address, select the accounts from the **Accounts** tab and select the **Include** field to include the accounts in the statement plan being updated.

3. Click **Add**.
4. Select the search criteria from the list.
5. Enter the search string and press the **Tab or Enter** key and select the customer from the Search List.

## Combined Statement Plan

The screenshot shows the 'Combined Statement Plan' form with the following details:

- Search Criteria:** Customer ID (dropdown), Cust ID (990100454), Full Name (AUTO PERSON1), Statement Frequency (Monthly), No. of Free Statements Per Statement (3), DMS Purging Frequency (Months).
- Search String:** 990100454, Cust IC (71DE7C291FB86603E053).
- Statement Plan ID:** 1, No. of Free Statements Per Cycle (Monthly), Origin Type (Stand Alone).
- Address Tab:** Generation Day (30), Statement Address 1 (ADD1), Address 2, Address 3, City (PUNE), Country (INDIA), State (MAHARASHTRA), Zip (123456).

6. The system displays the address and account details in the tab screens.
7. Enter the required information in the various tabs.

## Address

This screenshot is identical to the one above, showing the 'Address' tab selected in the 'Combined Statement Plan' form. The address details are: Generation Day (30), Statement Address 1 (ADD1), Address 2, Address 3, City (PUNE), Country (INDIA), State (MAHARASHTRA), and Zip (123456).

## Field Description

### Field Name

### Description

#### Generation Date

[Mandatory, Numeric, Two]  
Type the date on which the combined statements should be generated. If the date is specified as 15, then the statements will be generated on the 15th of every month, for the previous month.

#### Statement Address 1,2,3

[Display]  
This field displays the address where the combined statements should be sent. This address can differ from the customer/account address.

- City** [Display]  
This field displays the name of the city.  
This field is part of the Statement Address.
- State** [Display]  
This field displays the name of the state. This field is part of the Statement Address.
- Country** [Display]  
This field displays the country name from the Search List.  
This field is part of the Statement Address.
- Zip** [Display]  
This field displays the zip code.

## Accounts

The screenshot shows the 'Combined Statement Plan' interface. It includes search criteria for Customer ID (990100454), Full Name (AUTO PERSON1), Statement Frequency (Monthly), No. of Free Statements Per Statement (3), and DMS Purging Frequency (Months). A table of accounts is displayed below, with columns for Account No., Include, Type, Plan, and Statement Type.

Account No.	Include	Type	Plan	Statement Type
7010000000006243	N	CH	0	1
7010000000016135	N	CH	0	1
7030000000004483	N	TD	0	1
7030000000009995	N	TD	0	1
7030000000015498	N	TD	0	1
7030000000023744	N	TD	0	1
7040000000001010	N	CH	0	1
7040000000001040	N	CH	0	1
7040000000001350	N	CH	0	1
7040000000002640	N	CH	0	1

## Field Description

- | Field Name         | Description   |
|--------------------|---|
| <b>Account No.</b> | [Display]<br>This field displays the list of all the accounts with which the customer has a primary relationship.   |
| <b>Include</b>     | [Toggle]<br>Click the toggle status to change the value.<br>The options are: <ul style="list-style-type: none"> <li>• Y - If Y is displayed against an account, it indicates that the account is included in the combined statement plan</li> <li>• N - If N is displayed against an account, it indicates that the account is not included in the combined statement plan</li> </ul> <p>You can add or remove an account to/from the combined statement plan by double-clicking the Included column to change the N value to Y and vice-versa.<br/>Closed accounts are displayed in the list of accounts, only for the</p> |

information purpose and the system do not allow a closed account to be added to the plan.

<b>Type</b>	<p>[Display] This field displays the module to which the account belongs. The options are:</p> <ul style="list-style-type: none"><li>• CH - CH indicates that the account is a CASA account</li><li>• TD - TD indicates that the account is a Term Deposit account</li></ul>
<b>Plan</b>	<p>[Display] This field displays the serial number of the plan code to which the account belongs. If the value in the Included column is <b>Y</b>, then the Plan column displays the serial number of the plan code. If you change this value from N to Y, then the system will automatically display the plan code serial number currently used. If the account is not included in any combined statement plan then this column will have a zero value. If the account is included in another statement plan then the value in the Included column will be Y and the Plan column will display the serial number of the plan code.</p>
<b>Statement Type</b>	<p>[Toggle] Double-click on the field to change the statement type. The options are:</p> <ul style="list-style-type: none"><li>• Detail: If this option is selected, then the system will include this account in the combined statement in the detail mode.</li><li>• Summary: If this option is selected, then the system will include this account in the combined statement in the summary mode.</li></ul> <p>For CASA with statement (including OD Account), default value will be Detail. For CASA with passbook and TD Accounts, default value will be Summary. For the system initiated combined statement plans, the default options, based on the conditions above, will be set by the system.</p>

8. Click **OK**.

9. The system displays the message "Record Authorised". Click **OK**.

### Examples for combined statement plan

**Example 1:** When a new customer opens account,

On 01/01/2018, a customer comes to branch and opens one CASA account No.111.

The customer has no other accounts other than the account which is opened during the day. Hence no system initiated combined statement plan will be generated in the EOD.

On 25/01/2018, customer comes to the branch for opening another TD account.

During the EOD, system will check whether any CASA accounts are available for the customer.

In this case, CASA Account No.111 already exists. Hence, in the EOD, a new system initiated combined statement pan (plan NO 1) will be generated and both the CASA account (111) as well as the newly opened TD account will be introduced in that plan.



**Example 2:**

When there are some TD accounts already available for the customer, and customer ZZZ has three TD accounts with the bank. Since there are no CASA accounts, no combined statement will be created for the customer as combined statement plan requires at least one CASA account.

On 25/01/2018, customer ZZZ opens a CASA account with statement (passbook flag not ticked).

In the EOD, system will check whether there is any other account exists for the customer.

In this case, there are three TD accounts available. Hence, system will create a combined statement plan and include the CASA account with statement along with three TD accounts.

### 3.5 CIM12 - Customer Contact / Complaint Log Maintenance

Using this option, you can maintain a log of all contacts that a customer has had at the bank to help maintain continuity of all the discussions between the customer and various bank officers. You can also capture all customer complaints/requests, status of the complaints like whether it has been followed up or not, closed or not, etc.,

This facility is available to Customer/Non Customer (even non-customers can call for some requests or information to the call centre)/ bank staff.

Any fees corresponding to a request will have to be manually handled by the bank.

#### For Example:

Customer calls up the call center and requests for TPIN Activation on 17th Sep 2019, User has to check 'Customer Complaint/Request log' radio button and by default the request date will be captured as 17th Sep 2019.

User can choose:

- Nature of Request - Service
- Criteria of Request - Account Maintenance
- Measurement - E Channel Maintenance
- Detail Measurement - TPIN Activation

On clicking **OK** the request will be added.

If the request is modified on 19th Sep 2019, then the TPIN of the customer will be activated and the request will be closed. User will visit the screen in Modify mode and the date will be defaulted to 19th Sep 2019 and Officer ID will be modified to the current officer doing the modification (which can be modified).

- Status - The user will change as 'Closed'.
- Description - The user modifies the details.

---

**Note:** The system automatically authorises this transaction.

---


#### Definition Prerequisites

- 8053 - Customer Addition

#### Modes Available

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

#### To add the customer contact/complaint log

1. In the **Dashboard** page, Enter the Task Code **CIM12** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Contact / Complaint Log Maintenance**.
2. You will be navigated to **Customer Contact / Complaint Log Maintenance** screen.

## Customer Contact / Complaint log Maintenance

### Field Description

Field Name	Description
<b>Search Criteria</b>	<p>[Conditional, 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>• 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]</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 Search 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 <b>Search String</b> field.</p>
<b>User/Role Indicator</b>	<p>[Input, Dropdown]</p> <p>Select the criteria on which the search needs to be done.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• User</li> <li>• Role</li> </ul>
<b>User/Role ID</b>	<p>[Input, Alphanumeric, 15]</p> <p>Enter the user id or role depending upon indicator selected. You can select the value from the adjoining picklist also.</p>
<b>Customer ID</b>	<p>[Display]</p>

## Conversation Status

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.

[Optional,Dropdown]

Select the status of the conversation that needs to be inquired.

The options are:

- Open-When new conversation is created
- WIP- Updated by the user after the conversation is assigned to him/her
- Pending with Customer- Updated by the user if the conversation is pending with Customer for any reason
- Closed- Updated by the user when the conversation is closed
- Modified- When an open conversation is modified, this status will be updated automatically
- Re-Open- When a closed conversation is reopened, this status will be updated automatically
- Overdue- When bank wants to inquire conversations which are overdue having conversation not yet Closed and closure date is lesser than process date.

Permitted combinations of From and To status :

Conversation status movement should happen only in the below mentioned manner and other modification options will be restricted while modifying conversation status.

From Status:	To Status:
Open	WIP, Pending with Customer, Closed, Overdue (automatic)
WIP	Pending with Customer, Closed, Overdue (automatic)
Pending with Customer	WIP, Closed
Closed	Reopen (from Channel only)
Modified	NA
Re-Open	WIP, Pending with Customer, Closed, Overdue (automatic)
Overdue	Pending with Customer , Closed

## Customer IC

[Display]

This field displays the identification code of the customer.

A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based

on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.

### Conversation ID

[Input,Alphanumeric,20]

Enter the conversation id to be retrieved.

Click on the **Fetch** button after giving the search criteria to get the conversation log details in **Modify** and **Enquiry** mode. Conversation data inquired will be shown in “Log Summary”

3. Click **Add**.
4. Click on the criteria based on which log is to be maintained.
5. Select the search criteria from the drop-down list and enter the search string and press the **Tab** or **Enter** key and select the customer from the Search List.

### Customer Contact / Complaint log Maintenance

Customer Contact / Complaint Log Maintenance

\* Search Criteria  User/Role Indicator  Customer ID  Customer IC  Full Name

\* Search String  User / Role ID  Conversation Status  Conversation ID  **Fetch**

Log Summary | Log Details | Documents

Conversation Id	Conversation Date	Subject	Assigned To	Target Closure Date	Status
No items to display.					

Page 1 (null items) | < 1 >

6. Enter the relevant information in the **Log Details** tab.

## Log Details

## Field Description

Field Name	Description
<b>Customer ID</b>	[Display] Displays the customer ID Customer ID is an identification number, generated by the system after customer addition is completed successfully.
<b>Customer Name</b>	[Display] Displays the customer name associated with the customer ID.
<b>Conversation ID</b>	[Mandatory, Alphanumeric, 20 ] Enter the conversation ID. In case of a conversation created from FCDB, it will be a running serial number.
<b>Conversation Status</b>	[Optional, Drop-Down] Select the status of the conversation from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• <b>Open:</b> When new conversation is created.</li> <li>• <b>WIP:</b> Updated by the user after the conversation is assigned to him/her</li> <li>• <b>Pending With Customer :</b> Updated by the user if the conversation is pending with Customer for any reason.</li> <li>• <b>Closed:</b> Updated by the user when the conversation is closed.</li> <li>• <b>Modified:</b> When an open conversation is modified, this status will be updated automatically.</li> <li>• <b>Re-Open:</b> When a closed conversation is reopened, this status will be updated automatically.</li> </ul>

Permitted combinations of From and To status :

Conversation status movement should happen only in the below

mentioned manner and other modification options will be restricted while modifying conversation status.

From Status:	To Status:
Open	WIP, Pending with Customer, Closed, Overdue (automatic)
WIP	Pending with Customer, Closed, Overdue (automatic)
Pending with Customer	WIP, Closed
Closed	Reopen (from Channel only)
Modified	NA
Re-Open	WIP, Pending with Customer, Closed, Overdue (automatic)
Overdue	Pending with Customer , Closed

<b>Conversation Type</b>	[Input, Dropdown] Select the type of the conversation. The options are: <ul style="list-style-type: none"> <li>• Query</li> <li>• Complaint</li> <li>• Request</li> </ul>
<b>External System User ID</b>	[Display] This field displays the external system user ID.
<b>Direct Access Channel</b>	[Optional, Check Box] Select the <b>Direct Access Channel</b> check box to indicate if the conversation originated from the channel.
<b>Priority</b>	[Conditional, Drop-Down] Select the priority from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• <b>L - Low</b></li> <li>• <b>M – Medium</b></li> <li>• <b>H – High</b></li> </ul>
<b>Reference Account No.</b>	[Optional, Numeric, 20] Enter the reference account number for which the customer contact/complaint log details are to be maintained.
<b>User/Role</b>	[Optional, Drop-Down] Select the user or a role to assign the conversation from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• User</li> <li>• Role</li> </ul>
<b>Target Closure Date</b>	[Optional, Date Picker, dd/mm/yyyy] Select the tentative closure date communicated to the customer from the Date Picker or enter it.

<b>Conversation Category</b>	<p>[Optional, Drop-Down]  Select the conversation category from the drop-down list.  The options are:</p> <ul style="list-style-type: none"> <li>• Customer Interaction</li> <li>• Call Report</li> <li>• Meeting</li> <li>• Service Request</li> <li>• Complaints</li> <li>• Others</li> </ul>
<b>Assigned To</b>	<p>[Optional, Alphanumeric, 15, Search List]  Select the bank user or role in charge of the conversation from the Search List.</p>
<b>Conversation Date</b>	<p>[Optional, Date Picker, dd/mm/yyyy]  Select the date on which the conversation happened can be recorded from the Date Picker or enter it.  This can also be back dated.</p>
<b>Conversation Mode</b>	<p>[Optional, Drop-Down]  Select the conversation mode from the drop-down list.  The options are:</p> <ul style="list-style-type: none"> <li>• Face to Face</li> <li>• Call Report</li> <li>• Meeting</li> <li>• Telephone</li> <li>• IVR</li> <li>• Email</li> <li>• Others</li> </ul>
<b>Venue</b>	<p>[Optional, Drop-Down]  Select the conversation venue from the drop-down list.  The options are:</p> <ul style="list-style-type: none"> <li>• Branch</li> <li>• Bank Office</li> <li>• Client Office</li> <li>• Client Residence</li> <li>• Public Place</li> </ul>
<b>Conversation Time</b>	<p>[Optional, Alphanumeric, Two, Two, Two]  Enter the time at which the conversation happened (in 24 hours format).</p>
<b>Original Request</b>	<p>[Display]  This field displays the initial conversation message.</p>
<b>Subject</b>	<p>[Optional, Drop-Down]  Select the subject of conversation from the drop-down list.  The options are:</p> <ul style="list-style-type: none"> <li>• Deposits Queries</li> <li>• Channels ATM/Internet/Mobile/SMS</li> <li>• Non Resident Account Related</li> <li>• Credit Card</li> </ul>



- Demat Account and Trading
- Other - General Information
- Others Address Change
- Queries related to Charges
- Housing / Vehicle / Personal Loan
- Other Queries
- Demand Draft and Cheques
- Debit Cards
- Funds Transfer NEFT/RTGS/Other

<b>Last Changed On</b>	[Display] This field displays the date and time at which any changes were done in the conversation.
<b>Internal Remarks</b>	[Input] Enter internal details of the conversation. It can also have internal conversations done between bank users. This field will always be blank in modify mode i.e. it will not show earlier internal conversations in screen.
<b>Document Presented</b>	[Optional, Alphanumeric, 255] Enter the free text to capture the documents.
<b>Display Closure Remarks to</b>	[Optional, Check Box] Select the <b>Display Closure Remarks to Customer</b> check box to check if closure remarks should be displayed to customer or not. This will always be Yes if the conversation was initiated from FCDB.
<b>Customer Remarks</b>	[Optional, Alphanumeric, 255] Enter the response sent from bank user to customer. This field will be editable only if flag "Display Customer Remarks to Customer" is selected as "Yes"
<b>Detail Remarks</b>	Click on <b>View</b> button to view all the remarks in a pop up window. [Display] Displays all the trails of conversations both internal and customer responses till now. Click on <b>View</b> button to view all the remarks in a pop up window.

7. Click **OK**.
8. The system displays the message "Record Authorized". Click **OK**.
9. Click **Close**.

#### To modify the customer contact log

1. Click **Modify**.
2. Click the criteria based on which log is to be maintained.
3. Select the search criteria from the drop-down list and enter the search string and press the **Tab** or **Enter** key and select the customer from the Search List. The system displays the appropriate tab.

#### Log Summary

This tab displays all the records for a selected customer. All the conversation pertaining to all the accounts of the selected customer will be displayed along with the date. User can select a record based on the date to check the details.

## Field Description

Field Name	Description
<b>Conversation ID</b>	[Display] This field displays the conversation ID. In case of a conversation created from FCDB, it will be a running serial number.
<b>Conversation Date</b>	[Display] This field displays the date on which the conversation happened.
<b>Subject</b>	[Display] This field displays the subject of conversation.
<b>Assigned To</b>	[Display] This field displays the bank user or role in charge of the conversation..
<b>Target Closure Date</b>	[Display] This field displays the closure date communicated to the customer.
<b>Status</b>	[Display] This field displays the status of the conversation. The status can be: <ul style="list-style-type: none"> <li>• Open</li> <li>• WIP</li> <li>• Pending with Customer</li> <li>• Closed</li> <li>• Modified</li> <li>• Re-Open</li> </ul>

4. Double-click the appropriate record in the **Log ID** column to enable the **Log Details** tab.

5. Modify the relevant information and click **OK**.

6. The system displays the message "Record Authorized". Click **OK**.

## Documents

This tab is used for document processing functionality. User can navigate from "Log Details" tab to "Documents" tab for upload/view of documents. Once processing is done, user can navigate back to 'Log Details' tab from here.

CIM12 x

Customer Contact / Complaint Log Maintenance

\* Search Criteria: Customer ID   
 User/Role Indicator: User   
 Customer ID: 990100350   
 Customer IC: 71DA46B52307588BE953   
 Full Name: AUTO PERSON1

\* Search String: 990100350   
 User / Role ID:   
 Conversation Status:   
 Conversation ID:

Log Summary | Log Details | Documents

Name of Document	Upload Date	Document Reference No.	Upload	View	Delete	Document Reference Number Xref	Statement Name
ID Card	31/12/2018	1245	Upload	View	N	33212	ID

Page 1 of 1 (1 of 1 items) | K < 1 > X

## Field Description

Field Name	Description
<b>Name of the Document</b>	[Display] This field displays the name of the document uploaded.
<b>Upload Date</b>	[Display] This field displays date of upload of the document..
<b>Document Reference No.</b>	[Display] Displays the Unique document reference number of the document generated by DMS.
<b>Upload</b>	[Input] Click on the button to upload documents. When a copy is uploaded, it will over ride the existing one and new document reference number will be received from DMS
<b>View</b>	[Display] Click on the button to view the uploaded copy of the document. Specify the path to download the document after which it can be viewed
<b>Delete</b>	[Display] Click on the button to delete the document.
<b>Document Reference Number Xref</b>	[Display] Displays the document reference number Xref..
<b>Statement Name</b>	[Display] Displays the Statement Name.

7. Click + to add documents to the list.

### 3.6 CIM13 - Customer Memo Maintenance

Using this option, you can maintain a note on preferences or special status of a customer which can help in dealing with the customer appropriately at any point of time. A memo maintained at the customer level is applicable for all accounts held by a customer for which this customer is the primary customer.

Customer Memo is a string attached at the customer level which can be displayed when the teller does transactions on **Oracle FLEXCUBE** branch. If the memo severity is high, the memo is automatically displayed when performing a transaction from branch and the system will enforce an authorisation. In case of a low severity memo, the teller can choose to see the memo and the authorisation requirement is not enforced. However system will not validate the existence of memo in case of batch upload.

**Note:** This transaction is automatically authorised.


#### Definition Prerequisites

- 8053 - Customer Addition
- Customer Account should be opened

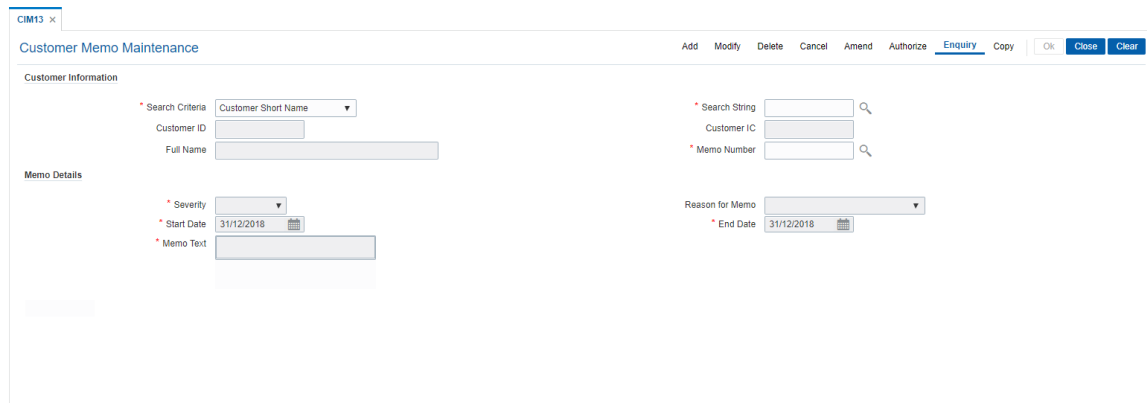
#### Modes Available

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

#### To add customer memo

1. In the **Dashboard** page, Enter the Task Code **CIM13** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Memo**.
2. You will be navigated to **Customer Memo Maintenance** screen.

#### Customer Memo Maintenance



#### Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: <ul style="list-style-type: none"><li>• Customer short name</li></ul>

- Customer IC Identification criteria (IC) arrived at by the bank during customer addition.
- Customer ID- Unique identification given by the bank.

**Search String**

[Mandatory, Alphanumeric, 20, Search List]

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

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

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

**Customer ID**

[Display]

This field displays the ID of the customer.

A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

**Customer IC**

[Display]

This field displays the identification code of the customer.

A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.

**Full Name**

[Display]

This field displays the full name of the customer.

The full name of the customer is defaulted from the **Customer Addition** (Task Code: 8053) option.

**Memo Number**

[Display]

This field displays the serial number of the memos.

The memo number is auto-generated at the time of memo addition. Maximum four memos are allowed at the customer level.

**Memo Details**

**Severity**

[Mandatory, Drop-Down]

Select the severity level from the drop-down list.

A memo can be sent with two types of severity levels.

The options are:

- High - If the high severity memo is attached to the account, all the branch transactions on the account will require authorisation from the supervisor.
- Low - If the low severity memo is attached to the account, it

displays a message on the screen for the Teller.

- Reason For Memo** [Optional, Drop-Down]  
Select the reason code along with the reason description for maintaining the memo on the customer from the drop-down list.
- Start Date** [Mandatory, Date editor, dd/mm/yyyy]  
Select the date from which the memo will be in affect from the date editor.  
The start date should not be less than the system date.
- End Date** [Mandatory, Date editor, dd/mm/yyyy]  
Select the date from which the memo will not be in effect from the date editor.  
The end date must be greater than the start date.  
In Add mode the end date will be defaulted to Posting date. The user will have option to change the end date of memo maintenance.
- Memo Text** [Mandatory, Alphanumeric, 254]  
Type the message that will appear on the screen when transaction related to the customer is performed by the teller.

3. Click **Add**.
4. Select the search criteria from the list.
5. Enter the search string and press the **Tab or Enter** key and select the customer from the list.
6. Enter the memo details.

### Customer Memo Maintenance

7. Click **OK**.
8. The system displays following message "Record Added Authorisation Pending". Click **OK**.
9. The memo is added for the selected customer after the record is authorised.

### Screen Description

The above screen is used to maintain a memo for a customer with severity as High or Low. The reason for the memo can also be maintained. The memo is displayed as a pop-up and depending on the severity, high being authorisation required and low being enforcement of authorisation not required.

### Example

Add a memo for the customer with severity as low and use the free text field to update relevant details for it.

### 3.7 CIM15 - Customer Type Xref

Customer Type Xref for Primary Customer id Change is a maintenance to maintain the cross reference of the From and To Customer Types for allowing Primary Customer id Change.

If the cross reference of From and To Customer types is not available then the primary customer id change will not be allowed. The combination of From and To Customer type will always be unique i.e. duplicate records for the same combination cannot exist.


#### Definition Prerequisites

- 8053 - Customer Addition
- 8051 - CASA Account Opening

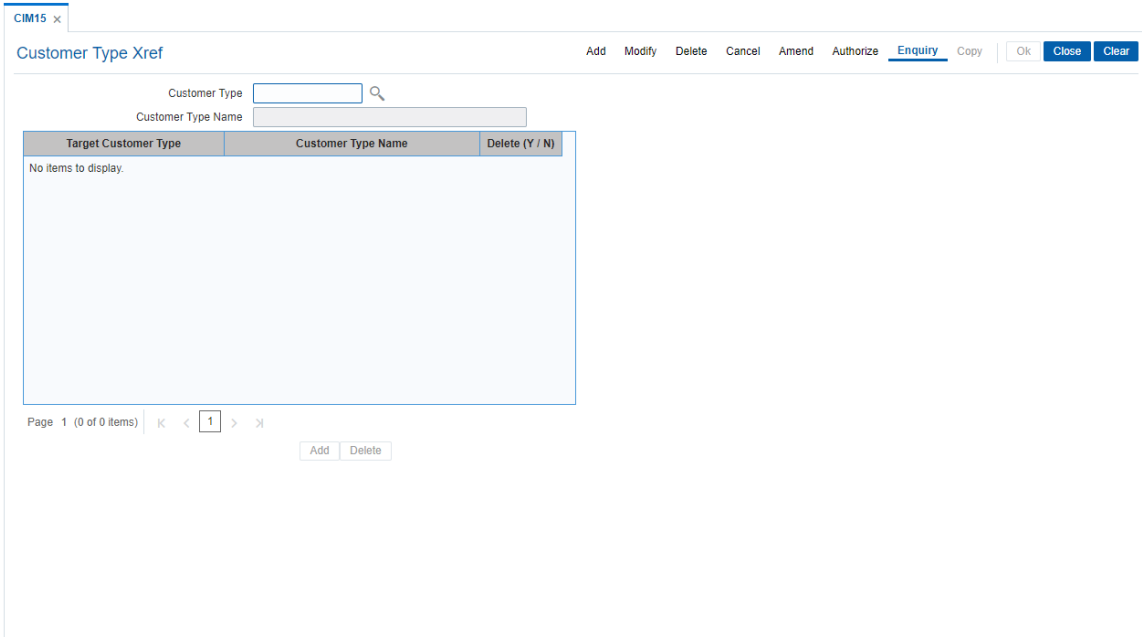
#### Modes Available

Add, Modify, Delete, Cancel, Amend, Enquiry, Authorize

#### To modify customer type xref for primary customer ID change

1. In the **Dashboard** page, Enter the Task Code **CIM15** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Type Xref**.
2. You will be navigated to **Customer Type Xref** screen.

#### Customer Type Xref



The screenshot shows the 'Customer Type Xref' application window. At the top, there are tabs for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', 'Copy', 'OK', 'Close', and 'Clear'. Below the tabs, there are two search fields: 'Customer Type' and 'Customer Type Name'. A table with the following columns is displayed: 'Target Customer Type', 'Customer Type Name', and 'Delete (Y / N)'. The table is currently empty, showing 'No items to display.' At the bottom of the table, there is a pagination control showing 'Page 1 (0 of 0 items)' and navigation buttons for 'Add' and 'Delete'.

#### Field Description

Field Name	Description
<b>Customer Type</b>	[Mandatory, Search List, Alphanumeric, Three] Type the customer type. This will be the “From” Customer type for which the maintenance has to be made.
<b>Customer Type Name</b>	[Display]

Displays the customer type name for the customer type selected.

**Target Customer Type**

[Pick-List]

Select the target customer type. This will be the “To” customer type for which the maintenance has to be made.

**Customer Type Name**

[Display]

Displays the Customer type .name for the customer type selected.

**Delete(Y/N)**

[Mandatory, Toggle]

Select the required value Y or N.

The default value will be N. The delete flag needs to be selected as Y in case of deletion of particular record in Add mode.

3. Click **Modify**.
4. Select the customer type from the Search List.
5. Modify the relevant details in the fields and click **OK**.
6. The system displays the message Record Modified Authorization Pending.
7. Click **OK**.

**Customer Type Xref for Primary Customer ID Change**

The screenshot shows a web application window titled "Customer Type Xref". At the top, there are navigation buttons: Add, Modify (highlighted), Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, and Clear. Below the navigation is a search area with "Customer Type" set to "NRE" and "Customer Type Name" set to "Non Resident Expatriate". A table below shows the search results:

Target Customer Type	Customer Type Name	Delete (Y / N)
1	Individual Tax Paying	N

At the bottom of the table, there is a pagination control showing "Page 1 of 1 (1 of 1 items)" and "Add" and "Delete" buttons.



### 3.8 CIM18 - CBR Details Maintenance

The CBR details are certain user-defined features or attributes, based on which the customer can be grouped or categorized under a common language, location, salary structure, etc. CBR codes are useful for the Central Bank Reporting purposes.

Using this option you can create user defined fields which were not present in the various customer maintenance options which are a part of the standard **FLEXCUBE** Release. The bank can define the labels as well as contents of fields using the **User Defined Fields Maintenance** (Task Code: BA078) option and **CBR PickLists Maintenance** (Task Code: BA080) option.

Defining these categories facilitates generating MIS reports, beyond the standard reports available within **Oracle FLEXCUBE**.


#### Definition Prerequisites

- BA080 - CBR PickLists Maintenance
- BA078 - CBR Label Maintenance
- 8053 - Customer Addition

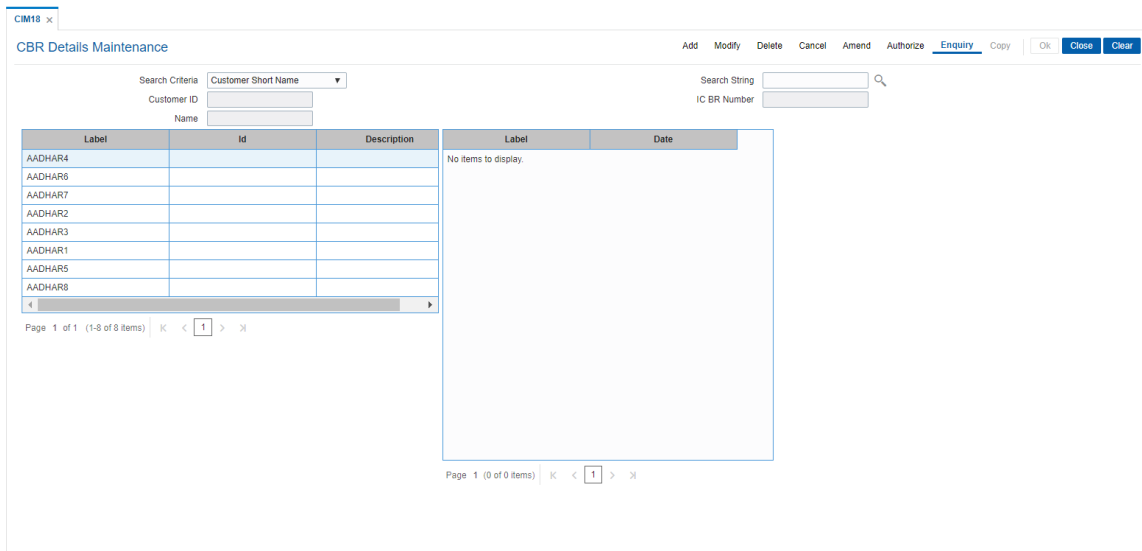
#### Modes Available

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

#### To add the CBR code details

1. In the **Dashboard** page, Enter the Task Code **CIM18** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > CBR Details**.
2. You will be navigated to **CBR Details Maintenance** screen.

#### CBR Details Maintenance



#### Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are:

- Customer short name
- Customer IC Identification criteria (IC) arrived at by the bank during customer addition.
- Customer ID- Unique identification given by the bank.

#### Search String

[Mandatory, Alphanumeric, 20, Picklist]

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

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

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

#### Customer ID

[Display]

This field displays the ID of the customer.

A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

#### IC BR Number

[Display]

This field displays the identification code of the customer.

A customer IC along with the 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.

#### Name

[Display]

This field displays the full name of the customer.

The full name of the customer is defaulted from the **Customer Addition** (Task Code: 8053) option.

### Screen Description

The above screen is used to update the CBR details for the customer, to group customer's, on certain attributes for central bank reporting.

The various tabs in this screen may contain the categories under which this customer details may be used for central bank reporting.

3. Click **Add**.
4. Select the search criteria from the list.
5. Enter the search string and press the **Tab or Enter** key.
6. Select the customer from the Search List.
7. Double-click the ID column to enter the relevant details for the corresponding label.

## CBR Details Maintenance

CIM18 x

CBR Details Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

Search Criteria Customer Short Name

Customer ID

Name

Search String

IC BR Number

Label	Id	Description	Label	Date
AADHAR4			No items to display.	
AADHAR6				
AADHAR7				
AADHAR2				
AADHAR3				
AADHAR1				
AADHAR5				
AADHAR8				

Page 1 of 1 (1-8 of 8 items) | K < 1 > >

Page 1 (0 of 0 items) | K < 1 > >

9. Click **OK**.
10. The system displays the message "Record Added... Authorisation Pending..". Click **OK**.
11. The CBR details are added once the record is authorised.

**Note:** The CBR labels displayed in this screen are defined in the CBR Label Maintenance (Task Code: BA078) option.

### 3.9 CIM19 - Customer Blacklist Details

Using this option, you can maintain information on those customers that are blacklisted for various reasons. The customer to be marked as Blacklisted, has to be an existing customer in **Oracle FLEXCUBE**. The system permits the user to define start date and end date for blacklisting. For blacklisted customers, irrespective of offense level, transactions from ATM, POS will be rejected.

#### Definition Prerequisites

- 8053 - Customer Addition


#### Other Prerequisites

Not Applicable

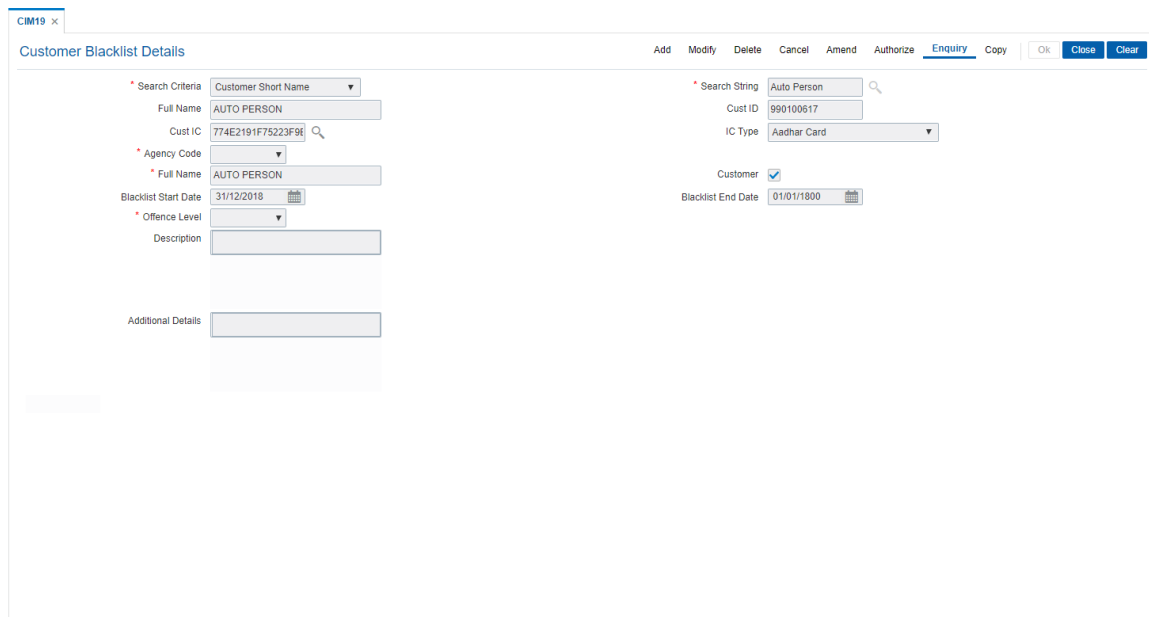
#### Modes Available

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

#### To add the customer blacklist information

1. In the **Dashboard** page, Enter the Task Code **CIM19** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Blacklist Information**.
2. You will be navigated to **Customer Blacklist Details** screen.

#### Customer Blacklist Details



#### Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are:

- Customer short name
- Customer IC Identification criteria (IC) arrived at by the bank during customer addition.
- Customer ID- Unique identification given by the bank.

<b>Search String</b>	<p>[Mandatory, Alphanumeric, 20, Search List]</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 Search 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>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</b> (Task Code: 8053) option.</p>
<b>Cust 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>Cust 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>IC Type</b>	<p>[Display]</p> <p>This field displays the IC type.</p> <p>IC type is internally linked to every customer category/customer type.</p>
<b>Agency Code</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the agency which will rate the customer from the drop-down list.</p> <p>The bank can maintain multiple records for each customer based on the agency code.</p> <p>The agency codes are maintained as part of System Day 0.</p> <p>Agency code obtains data from master table of agency code.</p>
<b>Full Name</b>	<p>[Display]</p> <p>This field displays the full name of the blacklisted customer.</p>
<b>Customer</b>	<p>[Display]</p> <p>This field displays whether the customer is an existing customer.</p> <p>If the check box is selected, the customer is an existing customer.</p>

<b>Blacklist Start Date</b>	[Mandatory, Date editor, dd/mm/yyyy] Select the Blacklist Start Date from the date editor. It is the beginning date from when the customer stands black listed.
<b>Blacklist End Date</b>	[Mandatory, Date editor, dd/mm/yyyy] Select the Blacklist End Date from the Date editor. It is the date till which the customer's blacklisted status is valid.
<b>Offence Level</b>	[Mandatory, Drop-Down] Select the blacklist offence level from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• High - In case of a high offence level blacklisting, all channel transactions are blocked. Branch transactions like customer addition, account opening, loan disbursal, etc., will require supervisor authorisation to proceed.</li> <li>• Low - In case of a low offence level blacklisting, channel transactions are allowed to be performed. All branch transactions will receive a warning message and the transaction is processed without the supervisor authorisation.</li> </ul>
<b>Description</b>	[Optional, Alphanumeric, 120] Type an appropriate reason for black listing the customer.
<b>Additional Details</b>	[Optional, Alphanumeric, 120] Type any additional information for black listing the customer.

### Screen Description

The above screen is used to update the details of a customer on **FLEXCUBE**, if the bank, through various criteria, decides to blacklist that customer. The customer blacklist information can also be available from an external source.

The above screen allows to update the agency through which the information may have come.

The user can also update various blacklist offence levels. The options in the drop-down list are:

- High - In case of a high offence level blacklisting, all channel transactions are blocked. Branch transactions like customer addition, account opening, loan disbursal, etc., will require supervisor authorisation to proceed.
- Low - In case of a low offence level blacklisting, channel transactions are allowed to be performed. All branch transactions will receive a warning message and the transaction is processed without the supervisor authorisation.

The user can also update any other information that has to be added in the **Description** and **Additional Details** field.

### Example

For an existing customer ID, update the black list customer details with a description so that any user doing an Enquiry can refer to the blacklist details.

3. Click **Add**.
4. Select the search criteria from the list.
5. Enter the search string and press the **Tab** or **Enter** key.
6. Select the customer from the Search List.
7. Enter the other relevant details.

## Customer Blacklist Details

CIM19 x

Customer Blacklist Details

[Add](#) [Modify](#) [Delete](#) [Cancel](#) [Amend](#) [Authorize](#) [Enquiry](#) [Copy](#) [OK](#) [Close](#) [Clear](#)

\* Search Criteria Customer Short Name

Full Name AUTO PERSON

Cust IC 774E369692A27FC

\* Agency Code RBI

\* Full Name AUTO PERSON

Blacklist Start Date 31/12/2018

\* Offence Level Low

Description

Additional Details

\* Search String Auto Person

Cust ID 990100619

IC Type Aadhar Card

Customer

Blacklist End Date 30/04/2020

8. Click **OK**.
9. The system displays the message "Record Added Authorisation Pending". Click **OK**.
10. The customer black list details are added successfully once the record is authorised.

### 3.10 CIM21 - Customer Account Restriction / Block

Using this option you can mark a customer as Restricted. When a customer is restricted, all the existing CASA, Term Deposit and the Loan accounts are marked as restricted .

When customer restriction is cleared, all the accounts are cleared from restriction expect those accounts that have an account level restriction.


#### Definition Prerequisites

- SMM01 - Template Profile Maintenance
- 8053 - Customer Addition
- Customer should have an account opened

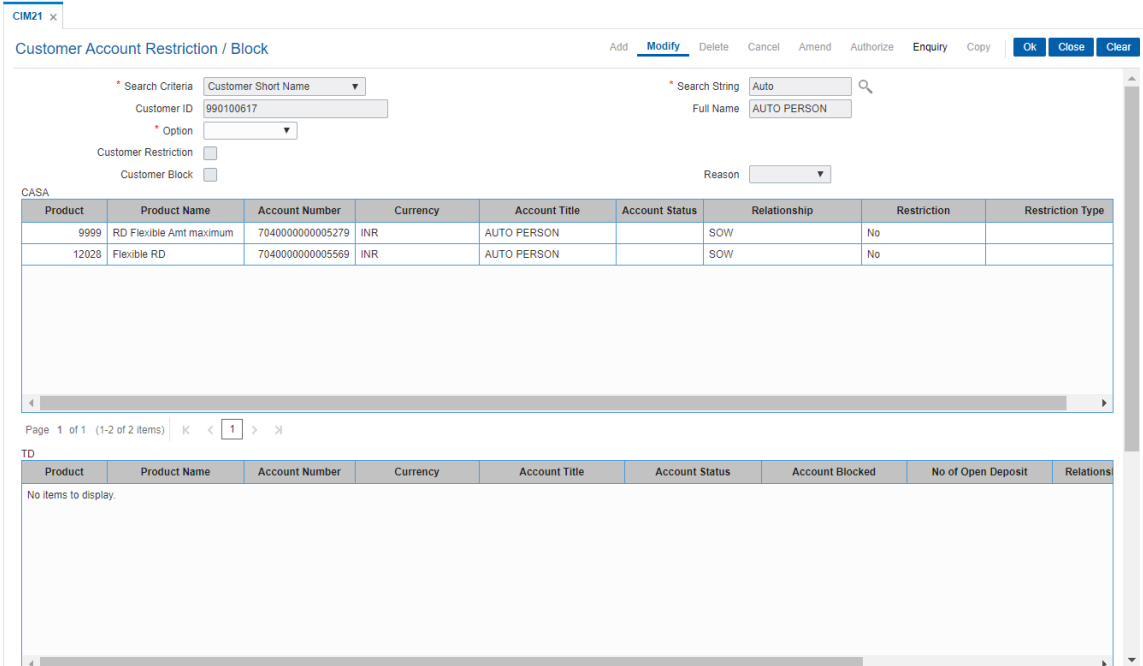
#### Modes Available

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

#### To modify customer account restrictions

1. In the **Dashboard** page, Enter the Task Code **CIM21** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Account Restriction / Block**.
2. You will be navigated to **Customer Account Restriction / Block** screen.

#### Customer Account Restriction/Block



Product	Product Name	Account Number	Currency	Account Title	Account Status	Relationship	Restriction	Restriction Type
9999	RD Flexible Amt maximum	704000000005279	INR	AUTO PERSON		SOW	No	
12028	Flexible RD	704000000005569	INR	AUTO PERSON		SOW	No	

Product	Product Name	Account Number	Currency	Account Title	Account Status	Account Blocked	No of Open Deposit	Relations
No items to display.								

#### Field Description

3. Select the search criteria and type the search criteria and press the **Tab** or **Enter** key.
4. Select the appropriate customer from the list displayed.
5. Select the appropriate option from the list.
6. Enter the other relevant information.



## Customer Account Restriction/Block

CIM21 x

Customer Account Restriction / Block Add Modify Delete Cancel Amend Authorize Enquiry Copy **Ok** **Close** **Clear**

\* Search Criteria Customer Short Name \* Search String

Customer ID  Full Name

\* Option

Customer Restriction  Reason

Customer Block

CASA

Product	Product Name	Account Number	Currency	Account Title	Account Status	Relationship	Restriction	Restriction Type
9999	RD Flexible Amt maximum	7040000000005279	INR	AUTO PERSON		SOW	No	
12028	Flexible RD	7040000000005569	INR	AUTO PERSON		SOW	No	

Page 1 of 1 (1-2 of 2 items) | K < 1 > X

TD

Product	Product Name	Account Number	Currency	Account Title	Account Status	Account Blocked	No of Open Deposit	Relations
No items to display.								

7. Click **OK**.
8. The system displays the message "Authorisation required. Do You Want to continue?". Click **OK**.
9. The system displays the **Authorization Reason** screen.
10. Enter the relevant information and click **OK**.
11. The system displays the message "Record Authorised..". Click **OK**.

## 3.11 CIM25 - Reminder for Customer

This option is used for setting up reminders by bank users on behalf of the customers. A single reminder can be setup having the same reminder date and expiry date. Frequency based reminders can also be defined which will generate as per the frequency specified till the reminder expiry date.

Generation of the reminders will be done in beginning of day process. In case of frequency based reminders, the number of days before which the reminder should be displayed can also be specified.

Reminder will be displayed on the customer's FCDB dashboard. Reminders displayed will have the ability to be dismissed. Once dismissed, it will no longer be displayed on the dashboard.

Reminders due for each day will be generated using a scheduler driven batch program scheduled to run every day. The generated reminders will be stored which will be accessed by external systems for retrieval and display of reminders at their end.

The Reminder instances that are expired or that got dismissed will be archived.

The following information related to Reminders will be captured –

- Reminder Type
- Reminder Date
- Reminder Subject
- Reminder Message
- The user who created the Reminder
- Frequency of Reminder generation
- View days of Reminder


### Definition Prerequisites

- 8053 - Customer Addition

### Modes Available

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

### To set the reminders

1. In the **Dashboard** page, Enter the Task Code **CIM25** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Reminder for Customer**.
2. You will be navigated to **Reminder for Customer** screen.

### Reminder for Customer

## Field Description

Field Name	Description
<b>Search Criteria</b>	<p>[Mandatory, Drop-Down]            Select the search criteria to search the customer from the drop-down list.            The options are:</p> <ul style="list-style-type: none"> <li>• Customer Short Name - Short name of the customer</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, Search List]            Type the search string to search for a customer, corresponding to the search criteria selected in the <b>Search Criteria</b> field.            If the criterion is specified as customer's short name or IC then any of the initial letter(s) of the short name or IC can be entered. The system displays the Search List of all those customers having those letters at the start in their respective criteria. Choose the appropriate customer from the existing customer list. If the criterion is specified as Customer ID, one has to enter the complete customer ID            For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field. Select the customer who shall be the customer of the group.</p>
<b>ID</b>	<p>[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.</p>
<b>IC</b>	<p>[Display]            This field displays the identification code of the customer.</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.

**Full Name**

[Display]

This field displays the full name of the customer.

By default the system displays the name as entered in the **Customer Addition** (Task Code: 8053) option

3. Click **Add**.
4. Select the search criteria from the list.
5. Enter the search string to search for the customer and press the **Tab** or **Enter** key and select the customer from the Search List. The data corresponding to the search is displayed.
6. Double-click the record to display the details in the corresponding fields.
7. Enter the relevant details in the **Reminder Details** section.

**Reminder for Customer**

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Reminder Type</b>	<p>[Optional, Drop-Down]            Select the type of reminder to be maintained from the drop-down list.            The options are:</p> <ul style="list-style-type: none"> <li>• Pay school fees</li> <li>• Pay rent</li> <li>• Pay EMI</li> <li>• Pay credit card bill</li> <li>• Pay electricity bill</li> <li>• Pay landline/mobile bill</li> <li>• Pay insurance premium</li> <li>• Pay 3rd party</li> <li>• Open term deposit</li> <li>• Open recurring deposit</li> <li>• Redeem/Subscribe mutual fund</li> <li>• Birthday</li> <li>• Anniversary</li> <li>• Appointment</li> <li>• Others</li> </ul>
<b>Reminder ID</b>	<p>[Mandatory, Alphanumeric, 20]            Enter the reminder ID.</p>
<b>Reminder Date</b>	<p>[Mandatory, Search List, dd/mm/yyyy]            Select the date of reminder from which the reminder will be effective from date picker or enter it.</p>
<b>Reminder Frequency</b>	<p>[Optional, Drop-Down]            Select the frequency of reminder generation from the drop-down list.            The options are:</p> <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• Monthly</li> <li>• Yearly</li> </ul>
<b>Reminder Expiry Date</b>	<p>[Mandatory, Date editor, dd/mm/yyyy]            Select the end date of reminder, if not modified the generation of reminder will happen till this date.</p>
<b>External System User ID</b>	<p>[Optional, Alphanumeric, 255]            Enter the external system user Id, if the reminder is created by the bank user on behalf of the customer.            This field will display the user of FCDB through which customer has created the reminder.</p>
<b>Reminder Instance View Days</b>	<p>[Optional, Numeric, Three]            Enter the days for which reminder can be viewed.</p>

<b>Reminder Subject</b>	[Mandatory, Alphanumeric, 255] Enter the subject of the reminder message.
<b>Reminder Message</b>	[Optional, Alphanumeric, 255] Enter the message of the reminder.
<b>Source</b>	[Optional, Alphanumeric, 15] This field displays the FCR if reminder created from FCR , name of the external system if reminder created from FCDB
<b>Direct Access Channel</b>	[Optional, Check Box] Click the <b>Direct Access Channel</b> check box to indicate whether the Reminder created from FCDB (or any other direct customer access channel). This will be checked in case originated from FCDB.

8. Click **OK**. The system displays the message "Record Added..Authorization Pending".
9. The Reminder ID will get auto-generated and displayed in the Reminder ID field.

## 3.12 CIM26 - Customer Instruction Maintenance

This option allows the customer to capture multiple instructions. The user creates instructions that are displayed in customer 360 degree view in **Oracle FLEXCUBE** Core Banking and also in FCDB dashboard. These instructions are authorized and any external systems will be given access to display them. The expired instructions can be archived.


### Definition Prerequisites

- 8053 - Customer Addition

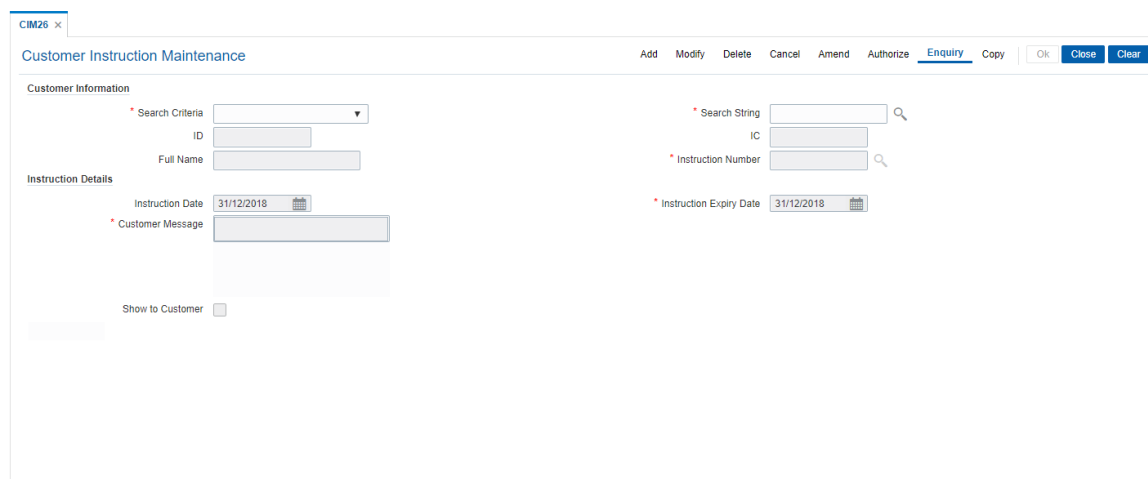
### Modes Available

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

### To create multiple instructions

1. In the **Dashboard** page, Enter the Task Code **CIM26** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Others > Customer Instruction Maintenance**.
2. You will be navigated to **Customer Instruction Maintenance** screen.

### Customer Instruction Maintenance



### Field Description

Field Name	Description
<b>Search Criteria</b>	[Mandatory, Drop-Down] 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 - Short name of the customer</li><li>• <b>Customer IC</b> - 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>	[Mandatory, Alphanumeric, 20, Search List] Type the search string to search for a customer, corresponding to the

search criteria selected in the **Search Criteria** field.

If the criterion is specified as customer's short name or IC then any of the initial letter(s) of the short name or IC can be entered. The system displays the Search List of all those customers having those letters at the start in their respective criteria. Choose the appropriate customer from the existing customer list. If the criterion is specified as Customer ID, one has to enter the complete customer ID

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

<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>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>Full Name</b>	[Display] This field displays the full name of the customer. By default the system displays the name as entered in the <b>Customer Addition</b> (Task Code: 8053) option
<b>Instruction Number</b>	[Mandatory, Numeric, 12] Enter the instruction number. This is a unique identification number for each instructions maintained.

3. Click **Add**.
4. Enter the search string to search for the customer and press the **Tab or Enter** key and select the customer from the Search List.
5. The data corresponding to the search is displayed.
6. Select the instruction date and instruction expiry date from the date editor.
7. In the Customer Message text box, enter the message.

### [Customer Instruction Maintenance](#)



## Field Description

Field Name	Description
<b>Instruction Details</b>	
<b>Instruction Date</b>	[Optional, date editor, dd/mm/yy] Select the date on which the instruction is valid from the date editor or enter it.
<b>Instruction Expiry Date</b>	[Mandatory, date editor, dd/mm/yyyy] Select the last date of instruction from the date editor or enter it.
<b>Customer Message</b>	[Mandatory, Alphanumeric, 4000] Enter the message to be displayed to end customer at FCDB portal when <b>Show to Customer</b> check box is selected.
<b>Show to Customer</b>	[Optional, Check Box] Select the <b>Show to Customer</b> check box to display the message to the customer otherwise message will be displayed only to bank users. By default it is un-selected.

- Click **OK**. The system displays the message "Record Added Authorization Pending".

### 3.13 CIM30 - Customer Maturity Processing Maintenance

Banks have different type of customers like minors, major individuals, corporate customer's, etc and the customer details are added to the customer information database using the **Customer Addition** (Task Code: 8053) option.

Using this option **Oracle FLEXCUBE** allows you to parametrize the customer status change from a minor to major when a minor customer turns major on attaining maturity or make the change through automation. In case the system is parametrized under automated mode, the functionality associated with this option will not be available.


#### Definition Prerequisites

- 8053 - Customer Addition

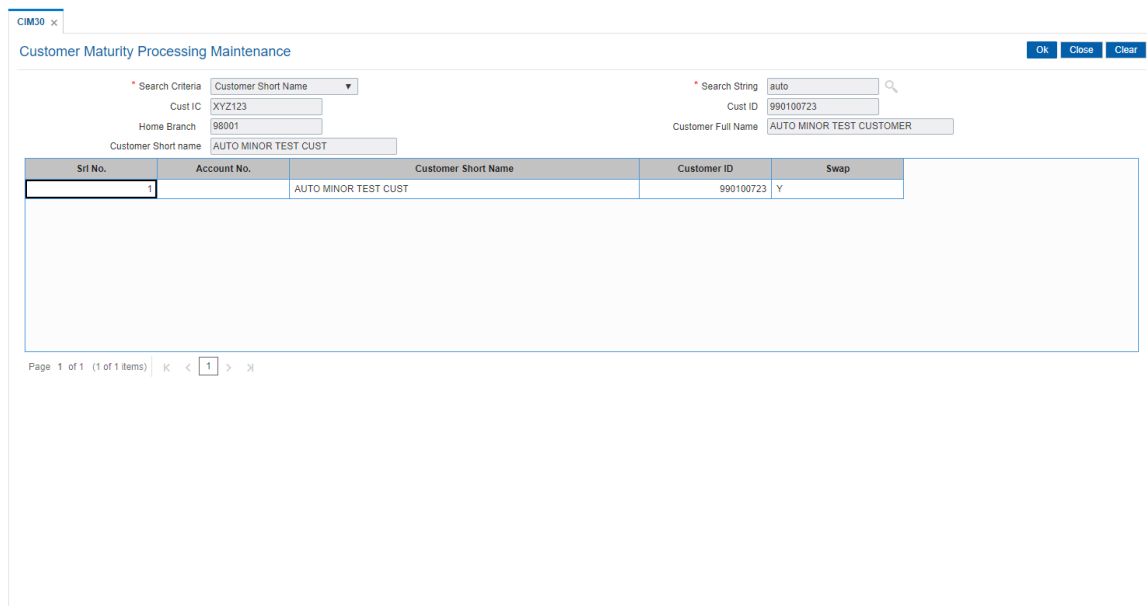
#### Modes Available

Not Applicable

#### To perform the customer maturity processing maintenance

1. In the **Dashboard** page, Enter the Task Code **CIM30** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Maturity Processing**.
2. You will be navigated to **Customer Maturity Processing Maintenance** screen.

#### Customer Maturity Processing Maintenance



Srl No.	Account No.	Customer Short Name	Customer ID	Swap
1	XYZ123	AUTO MINOR TEST CUST	990100723	Y

#### Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] The search criteria are as follows: <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></ul>

- Customer ID- Unique identification given by the bank.

<b>Search String</b>	<p>[Mandatory, Alphanumeric, 20]</p> <p>The search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the search criterion is specified as customer's short name or IC then any of the letter(s) of the letter of the short name or IC can be entered. The system displays the Search List of all those customers having those letters in their respective criteria. Choose 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>Cust IC</b>	<p>[Display]</p> <p>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>Cust ID</b>	<p>[Display]</p> <p>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 &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>
<b>Home Branch</b>	<p>[Display]</p> <p>This field displays the branch, where the minor customer's account is initiated and maintained.</p>
<b>Customer Full Name</b>	<p>[Display]</p> <p>The full name of the customer.</p> <p>The full name of the customer is defaulted from the <b>Customer Addition</b> option.</p>
<b>Customer Short Name</b>	<p>[Display]</p> <p>The short name of the customer.</p> <p>The short name of the customer is defaulted from the <b>Customer Addition</b> option.</p> <p>The customer short name can be changed through the <b>Change Customer Name/IC Number</b> option.</p>

Column Name	Description
<b>Srl No.</b>	[Display] The system generated serial number, which indicates the row items.
<b>Account No.</b>	[Display] The CASA, TD or Loans account number of the minor customer.
<b>Customer Short Name</b>	[Display] The short name of the customer. The short name of the customer is defaulted from the <b>Customer Addition</b> option. The customer short name can be changed through the <b>Change Customer Name/IC Number</b> option.
<b>Customer ID</b>	[Display] 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 & Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
<b>Swap</b>	[Display] The Flag for swapping the Customer from Minor to Major. By default, value Y is displayed and can be changed by Double-click to toggle status.

3. Select the search criteria from the list.
4. Type the search string and press the **Tab or Enter** key and select a minor customer from the Search List.
5. The system displays the account details.
6. Click **Ok**.

## Customer Maturity Processing Maintenance

CIM30 x

Customer Maturity Processing Maintenance Ok Close Clear

\* Search Criteria Customer Short Name \* Search String auto

Cust IC XYZ123 Cust ID 990100723

Home Branch 98001 Customer Full Name AUTO MINOR TEST CUSTOMER

Customer Short name AUTO MINOR TEST CUST

Srl No.	Account No.	Customer Short Name	Customer ID	Swap
1		AUTO MINOR TEST CUST	990100723	Y

Page 1 of 1 (1 of 1 items) | < 1 >

7. The system displays the message "Authorisation required". Click **OK**.
8. The system displays the **Authorization Reason** screen.
9. Enter the relevant information and click **OK**.
10. The system displays the message "This is a Minor Customer". Click **OK**.
11. Click **Close**.

### Screen Description

The above screen is used to update a customer status from minor to major. Selecting the customer, using the search criteria, allows the user to update the maturity instructions.

### Example

Select an account with minor status. Change the status to major and view the updated records.

### 3.14 CIM34 - FATCA / CRS Status Curing Maintenance

Using this option you can maintain Curing document details for customers who are potential FATCA/CRS.


#### Definition Prerequisites

- [8053 - Customer Addition](#)

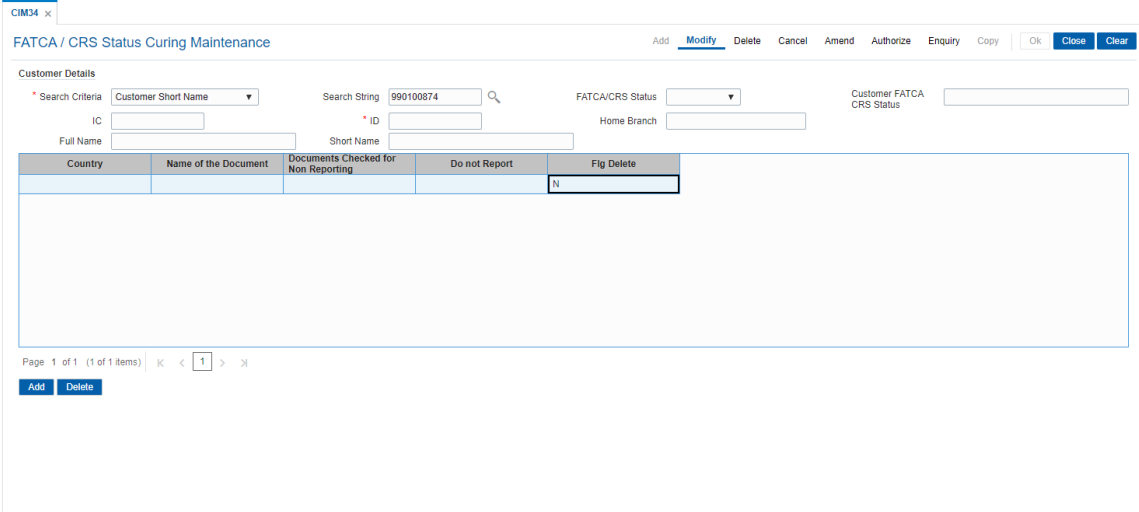
#### Modes Available

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

#### To modify the FATCA/CRS Status Curing details

1. In the **Dashboard** page, Enter the Task Code **CIM34** and click  or navigate through the menus to **Front Office Transactions > Customer Transactions > FATCA / CRS Status Curing Maintenance**.
2. The system displays the **FATCA / CRS Status Curing Maintenance** screen.

#### FATCA / CRS Status Curing Maintenance



#### Field Description

Field Name	Description
<b>Search Criteria</b>	[Mandatory, Drop-Down] The search criteria are as follows: <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>	[Mandatory, Alphanumeric, 20] The search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field. If the search criterion is specified as customer's short name or IC then any of the letter(s) of the letter of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their

respective criteria. Choose the appropriate customer from the existing customer list.

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

**FATCA/CRS Status**

[Optional, Drop-Down]

Click the status from the list:

- FATCA
- CRS

**Customer FATCA/CRS Status**

[Display]

This field displays the FATCA or CRS status for the customer id.

**IC**

[Display]

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.

**ID**

[Display]

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 & Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

**Home Branch**

[Display]

This field displays the branch, where the minor customer's account is initiated and maintained.

**Full Name**

[Display]

The full name of the customer.

The full name of the customer is defaulted from the **Customer Addition (Fast Path: 8053)** option.

**Short Name**

[Display]

The short name of the customer.

The short name of the customer is defaulted from the **Customer Addition (Fast Path: 8053)** option.

The customer short name can be changed through the **Change Customer Name/IC Number (Fast path: 7101)** option.

Column Name	Description
<b>Country</b>	[Display] This field displays the Country for which customer's FATCA/ CRS is updated.
<b>Name of the Document</b>	[Optional, Alphanumeric, 40] Enter the name of the document as received
<b>Documents Checked for Non Reporting</b>	[Conditional, Drop-Down] Select if documents are checked for non reporting, from the drop down. The field is enabled only for FATCA/ CRS status which can be cured. The options are: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• NA</li> </ul>
<b>Do not Report</b>	[Conditional, Drop-Down] Select a value, from the drop down. The field is enabled only for FATCA/ CRS status which can be cured. The options are: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Flg Delete</b>	[Toggle] Click the toggle status to Y to delete. The default value is N

3. Click **Modify**.
4. Select the search criteria from the drop-down list.
5. Type the search string and press the **<Tab>** or **<Enter>** key and select the customer from the pick list.
6. Enter the required information.

### FATCA / CRS Status Curing Maintenance

The screenshot displays the 'FATCA / CRS Status Curing Maintenance' application window. At the top, there are navigation buttons: Add, **Modify**, Delete, Cancel, Amend, Authorize, Enquiry, Copy, and buttons for OK, Close, and Clear. Below this is the 'Customer Details' section with various input fields: Search Criteria (Customer Short Name), Search String (990100874), FATCA/CRS Status, Customer FATCA/CRS Status, IC, Full Name, \* ID, Short Name, and Home Branch. A table below shows the search results with the following columns: Country, Name of the Document, Documents Checked for Non Reporting, Do not Report, and Flg Delete. The Flg Delete column contains the value 'N'. At the bottom, there is a pagination bar showing 'Page 1 of 1 (1 of 1 items)' and 'Add' and 'Delete' buttons.

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



## 3.15 CIM35 - Beneficial Owners Details

Using this option you can maintain beneficial owners details for customers.


### Definition Prerequisites

- [8053 - Customer Addition](#)

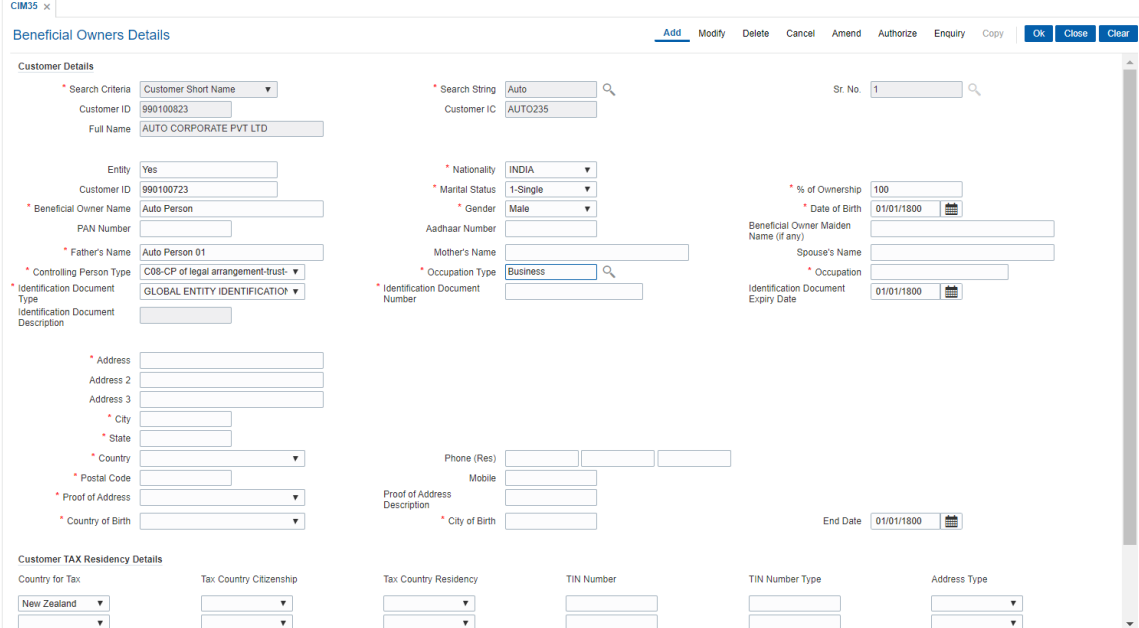
### Modes Available

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

### To add the Beneficial Owners details

1. In the **Dashboard** page, Enter the Task Code **CIM35** and click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Beneficial Owners Details**.
2. The system displays the **Beneficial Owners Details** screen.

### Beneficial Owners Details



### Field Description

3. Click **Add**.
4. Select the search criteria from the drop-down list.
5. Type the search string and press the **<Tab>** or **<Enter>** key and select the customer from the pick list.

### Beneficial Owners Details

CIM35 x

**Beneficial Owners Details** Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

**Customer Details**

\* Search Criteria  \* Search String  Sr. No.   
 Customer ID  Customer IC

Full Name

Entity

\* Beneficial Owner Name  \* Nationality   
 PAN Number  \* Marital Status   
 \* Father's Name  \* Gender   
 \* Controlling Person Type  Aadhaar Number   
 \* Identification Document Type  Mother's Name   
 Identification Document Description  \* Occupation Type   
 \* Address  \* Identification Document Number   
 Address 2  \* % of Ownership   
 Address 3  \* Date of Birth   
 \* City  Beneficial Owner Maiden Name (if any)   
 \* State  Spouse's Name   
 \* Country  \* Occupation   
 \* Postal Code  Identification Document Expiry Date   
 \* Proof of Address  Phone (Res)   
 \* Country of Birth  Mobile   
 Proof of Address Description  \* City of Birth   
 End Date

**Customer TAX Residency Details**

Country for Tax	Tax Country Citizenship	Tax Country Residency	TIN Number	TIN Number Type	Address Type
<input type="text" value="New Zealand"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

6. Enter the required information.

**Field Description**

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

## 3.16 CIM39 - Customer ID Change Maintenance

Using this option, you can change the Primary Customer ID linked to an account. You can replace the primary customer ID with another customer ID with the same relationship. Primary customer id change will only be allowed if the cross reference between From and To customer type is maintained in screen CIM15.

The new customer is linked to the accounts in the same relationships as that of the previous customer. If the new customer is applicable for combined statement either through Combined Statement plan or through Customer grouping then the account for which primary customer change is initiated will be a part of combined statement of the new customer.

If the old customer is applicable for combined statement either through Combined Statement plan or through Customer grouping then the account for which primary customer change is initiated will be delinked from combined statement of the old customer. Amount based operating instruction if any for the old customer will be deleted on primary customer change.

**For a primary customer ID change for BSBDA accounts, following validations will be done:**

- Primary Customer ID change will be allowed if the new customer has an existing CASA Account as a primary holder but an advice is generated to the customer indicating that such CASA accounts should be closed within 30 days. This advice will be sent on the EOD of the Customer ID change.
- After 30 days, if the CASA account is still open, the CASA account will be operationally closed by the bank and alert is sent to the customer to close the existing CASA.
- New primary customer should not have a BSBDA Small account in primary ownership.

**For a primary customer ID change for BSBDA small accounts, following validations will be done:**

- New primary customer should not have any CASA, TD, RD, Goal, SDB, Account in primary relationship.
- New primary customer should not have a BSBDA account or a BSBDA Small account in primary relationship.

**For a primary customer ID change for CASA accounts, following validations will be done:**

- New primary customer should not have a BSBDA account in primary relationship or BSBDA Small account in primary ownership


### Definition Prerequisites

- 8053 - Customer Addition
- 8051 - CASA Account Opening
- CIM15 - Customer Type Xref

### Modes Available

Modify, Cancel, Amend, Authorize

### To change the customer ID

1. In the Dashboard page, Enter the Task Code **CIM39** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer ID Change Maintenance**.
2. You will be navigated to **Customer ID Change Maintenance** screen.

## Customer ID Change Maintenance

## Field Description

Field Name	Description
<b>Search Criteria</b>	<p>[Mandatory, Drop-Down]            Select the search criteria, to search for a 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, Search List]            Type the search string, to search for a customer, corresponding to the search criteria selected in the <b>Search Criteria</b> field or select it from the Search List.            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 Search 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>
<b>Cust IC</b>	<p>[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</p>

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.

**Cust ID**

[Display]

This field displays the ID of the customer.

A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

**Full Name**

[Display]

This field displays the full name of the customer.

The full name of the primary customer is defaulted from the **Customer Addition** (Task Code: 8053) option.

3. Select the search criteria from the list.
4. Enter the search string and press the **Tab or Enter** key. Select the customer from the Search List.
5. The system displays the account details.

**Screen Description**

The above screen is used to delink one customer and link another customer to all accounts which were linked to the earlier delinked customer. The new customer is linked to accounts in the same relationships as that of the previous customer.

**Example**

Use this screen to change the ID for a customer. Select the account that requires to be transferred to the other ID.

**[Customer ID Change Maintenance](#)**

CIM39 x

Customer ID Change Maintenance Add **Modify** Delete Cancel Amend Authorize Enquiry Copy

\* Search Criteria  \* Search String

Cust IC  \* Cust ID

Full Name

**Accounts** Account Details

Srl No.	Account No.	Old Customer ID	Relationship	Account Status	New Customer ID	New Customer Name	Line No.
1	7040000000005279	0	SOW	Account Open Regular	0		
2	7040000000005569	0	SOW	Account Opened Today	0		

Page 1 of 1 (1-2 of 2 items) | <  > | X

6. The **Accounts** tab is displayed.

## Accounts

CIM39 x

Customer ID Change Maintenance Add **Modify** Delete Cancel Amend Authorize Enquiry Copy

\* Search Criteria  \* Search String

Cust IC  \* Cust ID

Full Name

**Accounts** Account Details

Srl No.	Account No.	Old Customer ID	Relationship	Account Status	New Customer ID	New Customer Name	Line No.
1	7040000000005279	0	SOW	Account Open Regular	0		
2	7040000000005569	0	SOW	Account Opened Today	0		

Page 1 of 1 (1-2 of 2 items) | <  > | X

## Field Description

Column Name	Description
Srl No.	[Display] This column displays the serial numbers.

<b>Account No.</b>	[Display] This column displays the CASA or TD account numbers of all the accounts held by the selected customer.
<b>Old Customer ID</b>	[Display] This column displays the old primary customer ID.
<b>Relationship</b>	[Display] This field displays the relationship of the customer with all the accounts held by the customer. 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.
<b>Account Status</b>	[Display] This field displays the current status of the account.
<b>New Customer ID</b>	[Display] This field displays the new primary customer ID only if the primary customer is changed using the <b>Account Details</b> tab.
<b>New Customer Name</b>	[Display] This field displays the name of the new primary customer, only if the primary customer is changed using the <b>Account Details</b> tab.
<b>Line No.</b>	[Display] This field displays the line number of the customer.

### Screen Description

The above tab screen allows the user to de link one customer and link another customer to all accounts which were linked to the earlier delinked customer. The new customer is linked to accounts in the same relationships as that of the previous customer.

### Example

Use this screen to change the ID for a customer. Select the account that requires to be transferred to the other ID.

7. Double-click the appropriate record.
8. The system displays the **Account Details** tab.
9. Enter the relevant information.

### Account Details

This screen enables the user to find the new customer ID which is replacing the existing customer ID.

The screenshot shows the 'Customer ID Change Maintenance' interface. At the top, there are tabs for 'Accounts' and 'Account Details'. The search section includes fields for 'Search Criteria' (set to 'Customer Short Name'), 'Cust IC' (774E2191F75223F9E053), 'Full Name' (AUTO PERSON), 'Search String' (Auto Person), and 'Cust ID' (990100617). Below this, there are fields for 'Old Account Number' (7040000000005279), 'Relationship' (SOW), and 'Account Status' (Account Open Regular). A table titled 'All Customer Based Image Display' shows one entry with Customer ID 990100617, Customer Name AUTO PERSON, Birth/Reg Date 01/01/1980, Customer IC No. 774E2191F75223F9E053, and Income Tax No. NA. Below the table is a 'Customer Memo Details' section with a table that currently has no data to display.

## Field Description

### Field Name

### Description

#### Search Criteria

[Mandatory, Drop-Down]

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

The options are:

- Customer short name
- Customer IC Identification criteria (IC) arrived at by the bank during customer addition.
- Customer ID- Unique identification given by the bank.

#### Search String

[Mandatory, Alphanumeric, 20]

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

If the search criterion is specified as customer's short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the Search 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.

#### Old Account Number

[Display]

This field displays the CASA or TD account number for which the primary customer ID is being changed.

#### New Cust ID

[Display]

This field displays the new customer ID.



A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC 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>Relationship</b>	[Display] This field displays the old primary customer's relationship with the account.
<b>Customer Name</b>	[Display] This field displays the name of the new primary customer.
<b>Account Status</b>	[Display] This field displays the current status of the account.

#### **All Customer Based Image Display**

<b>Customer ID</b>	[Display] This field displays the customer id.
<b>Customer Name</b>	[Display] This field displays the customer name.
<b>Birth/ Reg Date</b>	[Display] This field displays the birth date in case of the individual customer or the registration date in case of a corporate customer.
<b>Customer IC No.</b>	[Display] This field displays the customer IC number.
<b>Income Tax No.</b>	[Display] This field displays the income tax number (pan number).

#### **Customer Memo Details**

<b>Memo Number</b>	[Display] This field displays the memo number.
<b>Severity</b>	[Display] This field displays the severity.
<b>Memo Text</b>	[Display] This field displays the memo text.
<b>Memo Description</b>	[Display] This field displays the memo description.
<b>Memo Start Date</b>	[Display] This field displays the memo start date.
<b>Memo End Date</b>	[Display] This field displays the memo end start.
<b>Reason</b>	[Display] This field displays the reason for memo.

**Memo Date**

[Display]

This field displays the memo date.

10. Click **OK**.
11. The system displays the **Accounts** tab.
12. Click **OK**.
13. The system displays the message "Record Modified Authorisation Pending". Click **OK**.

**Example**

Use this screen to change the ID for a customer. Select the account that requires to be transferred to the other ID.

### 3.17 CIM24 - Customer Details

This transaction enables user to store MIS related information to be used by bank for processing. FLEXCUBE does not use data in this transaction for any processing. This enables information stored at customer level and enables capturing of data related to personal information, loan details and other details such as internet access, credit card details, family relationship with the bank etc. which bank can use externally.


#### Definition Prerequisites

- 8053 - Customer Addition

#### Modes Available

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

#### To add the customer MIS details

1. In the **Dashboard** page, Enter the Task Code **CIM24** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Details**.
2. You will be navigated to **Customer Details** screen.

#### Customer MIS Details

#### Field Description

Field Name	Description
<b>Search Criteria</b>	[Mandatory, Drop down] Select the search criteria on which search is going to be performed.
<b>Search String</b>	[Mandatory, Alphanumeric, 10, Search List] Type the search string to search for a customer, corresponding to the search criteria in the <b>Search Criteria</b> field. If the criterion is specified as customer’s short name or IC then any of the initial letter(s) of the short name or IC can be entered. The system displays the Search List of all those customers having those letters at

the start in their respective criteria. Choose the appropriate customer from the existing customer list. If the criterion is specified as Customer ID, one has to enter the complete customer ID  
For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field. Select the customer who shall be the customer of the group.

<b>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>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>Home Branch</b>	[Display] This field displays the code of the branch, where the customer account is opened. These short names are maintained in the <b>Branch Master Maintenance</b> (Task Code: BAM03) option.
<b>Full Name</b>	Display] This field displays the full name of the customer. By default the system displays the name as entered in the <b>Customer Addition</b> (Task Code: 8053) option
<b>Short Name</b>	[Display] This field displays the short name of the customer. By default the system displays the name as entered in the <b>Customer Addition</b> (Task Code: 8053) option.

3. Click **Add**.
4. Enter the search string to search for the customer and press the **Tab** or **Enter** key and select the customer from the Search List.
5. The data corresponding to the search is displayed.
6. Double-click the record to view the details.

### [Customer MIS Details](#)

CIM24 x

Customer Details Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

Search Criteria: Customer Short Name

IC: 774E2191F75223F9E ID: 990100617

Search String: Auto Person

Home Branch: 9999

Full Name: AUTO PERSON Short Name: AUTO PERSON

**Personal Information** | Loan Details | Other Details

Phone Office: [ ] [ ] [ ] [ ]

Residence: [ ] [ ] [ ] [ ]

DOB: 01/01/1980

Gender: Male

Marital Status: Single

Anniversary: 01/01/1800

Education: BASIC

Occupation: DOCTOR

Company Type: Proprietorship

Residence: Rented

No. Of Children: [ ]

Spouse Employment: No

DOB First Child: 01/01/1800

DOB Second Child: 01/01/1800

Influencing Channel: Promotion

Advisory: Single

Vehicle: Owned

Vehicle Type: [ ]

Year Of Purchase: [ ]

Group ID: [ ]

Campaign Name: [ ]

Campaign Description 1: [ ]

Campaign Description 2: [ ]

Campaign Description 3: [ ]

Campaign Description 4: [ ]

Campaign Description 5: [ ]

7. Enter the relevant details in the **Personal Information** tab.

## Personal Information

CIM24 x

Customer Details Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

Search Criteria: Customer Short Name

IC: 774E2191F75223F9E ID: 990100617

Search String: Auto Person

Home Branch: 9999

Full Name: AUTO PERSON Short Name: AUTO PERSON

**Personal Information** | Loan Details | Other Details

Phone Office: [ ] [ ] [ ] [ ]

Residence: [ ] [ ] [ ] [ ]

DOB: 01/01/1980

Gender: Male

Marital Status: Single

Anniversary: 01/01/1800

Education: BASIC

Occupation: DOCTOR

Company Type: Proprietorship

Residence: Rented

No. Of Children: [ ]

Spouse Employment: No

DOB First Child: 01/01/1800

DOB Second Child: 01/01/1800

Influencing Channel: Promotion

Advisory: Single

Vehicle: Owned

Vehicle Type: [ ]

Year Of Purchase: [ ]

Group ID: [ ]

Campaign Name: [ ]

Campaign Description 1: [ ]

Campaign Description 2: [ ]

Campaign Description 3: [ ]

Campaign Description 4: [ ]

Campaign Description 5: [ ]

## Field Description

Field Name	Description
<b>Phone Office</b>	<p>[Optional, Alphanumeric, Three, Five, 15, Five] Type the official phone number of the customer.</p> <p><b>Note:</b> System allows to enter the special characters except “ @ &amp; ^ &gt; &lt; !.</p>
<b>Residence</b>	<p>[Optional, Alphanumeric, Three, Five, 15] Type the residence phone number of the customer.</p> <p><b>Note:</b> System allows to enter the special characters except “ @ &amp; ^ &gt; &lt; !.</p>
<b>DOB</b>	<p>[Optional, Search List, mm/dd/yyyy] Select the date of birth of the customer from the Search List.</p>
<b>Gender</b>	<p>[Optional, Drop-Down] Select the gender of the customer from the drop-down list. The options are:</p> <ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> </ul>
<b>Marital Status</b>	<p>[Optional, Drop-Down] Select the marital status of the customer from the drop-down list. The options are:</p> <ul style="list-style-type: none"> <li>• Single</li> <li>• Married</li> <li>• Divorced</li> <li>• Widowed</li> <li>• Separated</li> </ul>
<b>Anniversary</b>	<p>[Optional, Search List, mm/dd/yyyy] Select the anniversary date from the Search List.</p>
<b>Education</b>	<p>[Optional, Drop-Down] Select the education of the customer from the drop-down list. The options are:</p> <ul style="list-style-type: none"> <li>• Undergraduate</li> <li>• Graduate</li> <li>• Postgraduate</li> <li>• Doctorate</li> <li>• Professional</li> <li>• Others</li> </ul>
<b>Occupation</b>	<p>[Optional, Drop-Down] Select the occupation of the customer from the drop-down list. The options are:</p> <ul style="list-style-type: none"> <li>• Salaried</li> <li>• Business</li> </ul>

- Doctor
- Engineer
- Lawyer
- Retired
- Student
- Others
- None

**Company Type**

[Optional, Drop-Down]

Select the company type of the customer from the drop-down list.  
The options are:

- Proprietorship
- Partnership
- Public- Ltd
- Private- Ltd.
- Govt. Sectors
- Others

**Residence**

[Optional, Drop-Down]

Select the resident type of the customer from the drop-down list.  
The options are:

- Rented
- Self-Owned
- Company Provided
- Parents
- Purchased against Loan
- Others

**Note:** System allows to enter the special characters except “ @ & ^ > < ~ .

**No. Of Children**

[Optional, Numeric, Two]

Type the number of children the customer have.

**Spouse Employment**

[Optional, Drop-Down]

Select whether the spouse of the customer is employed or not from the drop-down list.

The options are:

- No
- Yes- Part Time
- Yes- Full Time

**DOB First Child**

[Optional, Search List, mm/dd/yyyy]

Select the date of birth of the first child of the customer from the Search List.

**DOB Second Child**

[Optional, Search List, mm/dd/yyyy]

Select the date of birth of the second child of the customer from the

	Search List.
<b>Influencing Channel</b>	<p>[Optional, Drop-Down]  Select the channel through which the customer is influenced from the drop-down list.  The options are:</p> <ul style="list-style-type: none"> <li>• None</li> <li>• Bank rep/Telemarketing</li> <li>• Family/Friends</li> <li>• Promotion</li> <li>• Advertisement</li> <li>• Direct Mailer</li> <li>• Website</li> <li>• Salary Account</li> <li>• Others</li> </ul>
<b>Advisory</b>	<p>[Optional, Drop-Down]  Select the advisory of the customer from the drop-down list.  The options are:</p> <ul style="list-style-type: none"> <li>• Single</li> <li>• Married</li> <li>• Widowed</li> <li>• Divorced</li> <li>• Separated</li> </ul>
<b>Vehicle</b>	<p>[Optional, Drop-Down]  Select the type of vehicle of the customer from the drop-down list.  The options are:</p> <ul style="list-style-type: none"> <li>• None</li> <li>• Owned</li> <li>• Company-Provided</li> <li>• Parents</li> <li>• Pur with Loan</li> </ul>
<b>Vehicle Type</b>	<p>[Optional, Drop-Down]  Select the type of vehicle the customer have from the drop-down list.  The options are:</p> <ul style="list-style-type: none"> <li>• None</li> <li>• 2-Wheeler</li> <li>• 4-Wheeler</li> <li>• 2&amp;4-Wheeler</li> <li>• Others</li> </ul>
<b>Year of Purchase</b>	<p>[Optional, Numeric, Four, mm/dd/yyyy]  Type the year of purchase of the vehicle.</p>
<b>Group ID</b>	<p>[Optional, Alphanumeric, 20]</p>



Type the Group Id of the customer.

**Campaign Name** [Optional, Alphanumeric, 40]  
Type the campaign name.

**Campaign Description 1-5** [Optional, Alphanumeric, 40]  
Type the description of the campaign.

8. Click the **Loan Details** tab and enter the relevant details.

## Loan Details

The screenshot shows the Oracle Customer Details form with the Loan Details tab selected. The form includes search criteria and search strings at the top, followed by tabs for Personal Information, Loan Details, and Other Details. The Loan Details section contains fields for Loan Availed (Vehicle, Personal, Credit Card, Housing, Comm. Vehicle, Loan Against Shares, Insurance Policy, Business Loan), Loan Source, and Year. Below this is the Interest In Products section with three rows for Interested Products and Date.

Loan Availed	Loan Source	Year
Vehicle		
Personal		
Credit Card		
Housing		
Comm. Vehicle		
Loan Against Shares		
Insurance Policy		
Business Loan		

Interested Products	Date
1. [Dropdown]	01/01/1800 [Calendar]
2. [Dropdown]	01/01/1800 [Calendar]
3. [Dropdown]	01/01/1800 [Calendar]

## Field Description

Field Name	Description
<b>Loan Details</b>	
<b>Loan Availed Loan Source Year</b>	
<b>Vehicle</b>	<p>[Optional, Drop-Down, Numeric, Four]  Select the bank from which the vehicle loan has been issued from the drop-down list. Type the year of loan issue.  The options are:</p> <ul style="list-style-type: none"> <li>• NA</li> <li>• None</li> <li>• HDFC</li> <li>• ICICI</li> <li>• CITI</li> <li>• STANCHART</li> <li>• Others</li> </ul>
<b>Personal</b>	<p>[Optional, Drop-Down, Numeric, Four]  Select the bank from which the personal loan has been issued from the drop-down list. Type the year of loan issue.  The options are:</p> <ul style="list-style-type: none"> <li>• NA</li> <li>• None</li> <li>• HDFC</li> <li>• ICICI</li> <li>• CITI</li> <li>• STANCHART</li> <li>• Others</li> </ul>
<b>Credit Card</b>	<p>[Optional, Drop-Down, Numeric, Four]  Select the bank from which the credit card loan has been issued from the drop-down list. Type the year of loan issue.  The options are:</p> <ul style="list-style-type: none"> <li>• NA</li> <li>• None</li> <li>• HDFC</li> <li>• ICICI</li> <li>• CITI</li> <li>• STANCHART</li> <li>• Others</li> </ul>
<b>Housing</b>	<p>[Optional, Drop-Down, Numeric, Four]  Select the bank from which the housing loan has been issued from the drop-down list. Type the year of loan issue.  The options are:</p> <ul style="list-style-type: none"> <li>• NA</li> </ul>

- None
- HDFC
- ICICI
- CITI
- STANCHART
- Others

**Comm. Vehicle**

[Optional, Drop-Down, Numeric, Four]

Select the bank from which the vehicle loan has been issued from the drop-down list. Type the year of loan issue.

The options are:

- NA
- None
- HDFC
- ICICI
- CITI
- STANCHART
- Others

**Loan Against Shares**

[Optional, Drop-Down, Numeric, Four]

Select the bank from which the loan against shares has been issued from the drop-down list. Type the year of loan issue.

The options are:

- NA
- None
- HDFC
- ICICI
- CITI
- STANCHART
- Others

**Insurance Policy**

[Optional, Drop-Down, Numeric, Four]

Select the bank from which the insurance policy has been issued from the drop-down list. Type the year of loan issue.

The options are:

- NA
- None
- HDFC
- ICICI
- CITI
- STANCHART
- Others

**Business Loan**

[Optional, Drop-Down, Numeric, Four]

Select the bank from which the loan for the business has been issued

from the drop-down list. Type the year of loan issue.

The options are:

- NA
- None
- HDFC
- ICICI
- CITI
- STANCHART
- Others

### Interested In Products

#### Interested Products 1 2 3

[Optional, Drop-Down]

Select the products in which the customer is interested from the drop-down list.

The options are:

- NA
- None
- Housing
- Personal
- CD/PC
- Com Vehicle
- LAS
- Credit Card
- Insurance Policy
- OD
- SB
- CA
- TD

#### Date

[Optional, Date Editor]

Select the date of the interested product from the Date Editor.

9. Click **Other Details** tab and enter the relevant details.

### Other Details

CIM24 x

Customer Details Add Modify Delete Cancel Amend Authorize Enquiry Copy

\* Search Criteria Customer Short Name   
 IC 774E2191F75223F9E ID 990100617 \* Search String Auto Person   
 Home Branch 9999   
 Full Name AUTO PERSON Short Name AUTO PERSON

Personal Information Loan Details **Other Details**

**Other Details**

Access To Internet Office   
 Main Transaction Bank Nationalised Bank   
 Credit Card Type Master Gold   
 Credit Card No.   
 Consumer Durable Ownership           
 Credit Card Bank Others

**Self / Family Relationship with Bank / Group**

Saving Acct <input checked="" type="checkbox"/>	Consumer Loan <input checked="" type="checkbox"/>
Personal Loans <input checked="" type="checkbox"/>	Insurance <input checked="" type="checkbox"/>
Car Loan <input checked="" type="checkbox"/>	Housing Loan <input checked="" type="checkbox"/>
Mutual Fund <input checked="" type="checkbox"/>	Current Acct <input checked="" type="checkbox"/>
E-Broking Acct <input checked="" type="checkbox"/>	Demat Acct <input checked="" type="checkbox"/>
Fixed Deposit <input checked="" type="checkbox"/>	Loan Against Shares <input checked="" type="checkbox"/>
Credit Cards <input checked="" type="checkbox"/>	

**Field Description**

Field Name	Description
<b>Access to Internet</b>	<p>[Optional, Drop-Down]            Select the source of Internet access of the customer from the drop-down list.            The options are:</p> <ul style="list-style-type: none"> <li>• NA</li> <li>• No</li> <li>• Home</li> <li>• Office</li> <li>• Cybercafe</li> <li>• Home &amp; Office</li> <li>• Home &amp; Cyber</li> <li>• Home Off Cyber</li> <li>• Office &amp; Cyber</li> <li>• Others</li> </ul>
<b>Consumer Durable Ownership</b>	<p>[Optional, Check Box]            Select the <b>Consumer Durable Ownership</b> check box to determine durability of the consumer ownership.</p>
<b>Main Transaction Bank</b>	<p>[Optional, Drop-Down]            Select the main transaction bank of the customer from the drop-down list.            The options are:</p> <ul style="list-style-type: none"> <li>• NA</li> <li>• None</li> <li>• Private Sector Bank</li> <li>• Nationalized Bank</li> <li>• Foreign Bank</li> </ul>
<b>Credit Card Type</b>	<p>[Optional, Drop-Down]            Select the type of credit card the customer have from the drop-down list.            The options are:</p> <ul style="list-style-type: none"> <li>• NA</li> <li>• None</li> <li>• Visa Gold</li> <li>• Master Gold</li> <li>• Amex Gold</li> <li>• Visa Silver/ Classic</li> <li>• Master Silver/ Classic</li> <li>• Amex Silver/ Classic</li> <li>• Visa Blue/ Executive</li> <li>• Master Blue/ Executive</li> </ul>

- Amex Blue/ Executive

**Credit Card Bank** [Optional, Drop-Down]  
Select the bank from which the credit card of the customer has been issued from the drop-down list.

The options are:

- NA
- None
- HDFC
- ICICI
- CITI
- STANCHART
- Others

**Credit Card No.** [Optional]  
Type the Credit Card number.

**Self / Family Relationship with Bank / Group**

**Saving Acct** [Optional, Check Box]  
Select the **Saving Acct** check box if the customer or its family have savings account in HDFC bank.

**Personal Loans** [Optional, Check Box]  
Select the **Personal Loans** check box if the customer or its family have availed personal loans from HDFC bank.

**Consumer Loans** [Optional, Check Box]  
Select the **Consumer Loan** check box to determine durability of the consumer ownership.

**Car Loan** [Optional, Check Box]  
Select the **Car Loan** check box if the customer or its family have savings account in HDFC bank.

**Insurance** [Optional, Check Box]  
Select the **Insurance** check box if the customer or its family have savings account in HDFC bank.

**Mutual Fund** [Optional, Check Box]  
Select the **Mutual Fund** check box if the customer or its family have savings account in HDFC bank.

**Housing Loan** [Optional, Check Box]  
Select the **Housing Loan** check box if the customer or its family have savings account in HDFC bank.

**E-Broking A/C** [Optional, Check Box]  
Select the **E-Broking** check box if the customer or its family have savings account in HDFC bank..

**Current Acct** [Optional, Check Box]  
Select the **Current A/C** check box if the customer or its family have

current account in HDFC bank.

**Fixed Deposit**

[Optional, Check Box]

Select the **Fixed Acct** check box if the customer or its family has fixed account in HDFC bank.

**Demat Acct**

[Optional, Check Box]

Select the **Demat Acct** check box if the customer or its family has demat account in HDFC bank.

**Credit Cards**

[Optional, Check Box]

Select the **Credit Cards** check box if the customer or its family have credit card of HDFC bank.

**Loan Against Shares**

[Optional, Check Box]

Select the **Loan Against Shares** check box if the customer or its family have availed loan against shares from HDFC bank.

10. Click **OK**. The system displays the message "Record Added.....Authorization Pending".



### 3.18 ETM01 - Customer Alerts Registration

Alerts can be categorized as bank initiated, CASA account level and customer level alerts. The bank initiated alert is sent to all the customers as and when the underlying event occurs while the customer registered and CASA account level alerts are sent to the customers who have registered for the same.

Using this option you can register for alerts and maintain various details required to provide the alert message service to customers. The alert message can be sent either through SMS or Email or both. You can also mark a time period for a customer within which no SMS alert messages will be sent. This flexibility is provided for customers who do not wish to be disturbed during their office hours or early morning etc. The SMS alerts queued during the do not disturb time range are sent to the customer after the end of set time range.

The alerts can be registered at customer level or at account level. Customer is required to specify which all type of transactions and events have to be intimated through alert. The transaction/ event triggers the alert generation. For the specified event or transaction, the system sends an alert message to the customer.


#### Definition Prerequisites

- 8053 - Customer Addition
- Availability of customer accounts

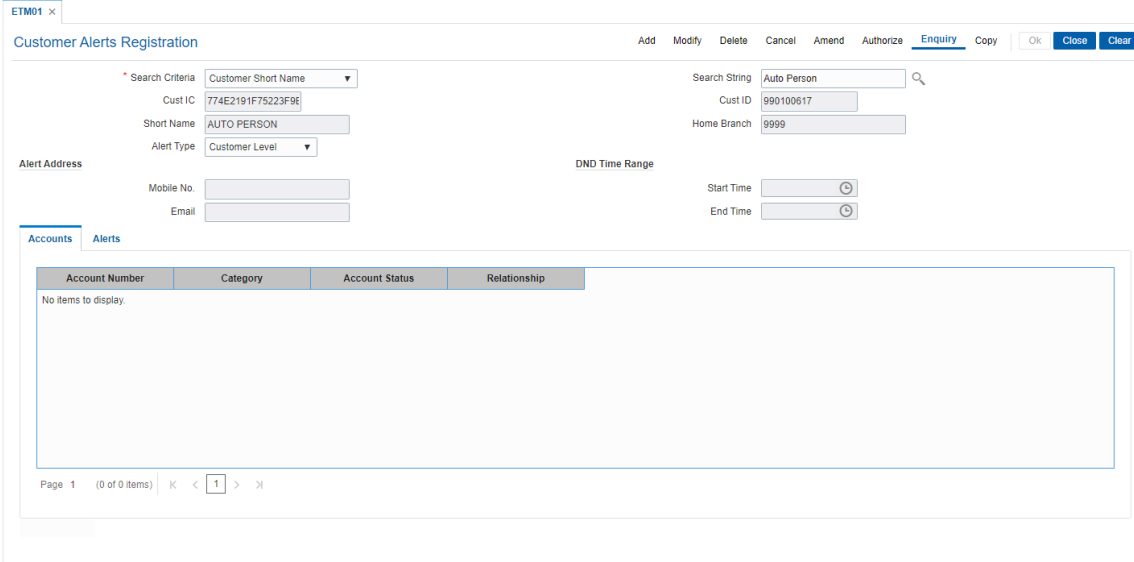
#### Modes Available

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

#### To register customer alerts

1. In the **Dashboard** page, Enter the Task Code **ETM01** and then click  or navigate through the menus to **Back Office Transactions > Customer > Customer Alerts Registration**.
2. You will be navigated to **Customer Alerts Registration** screen.

#### Customer Alerts Registration



ETM01 x

Customer Alerts Registration

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Search Criteria: Customer Short Name

Search String: Auto Person

Cust IC: 774E2191F75223F9E

Cust ID: 990100617

Short Name: AUTO PERSON

Home Branch: 9999

Alert Type: Customer Level

Alert Address

DND Time Range

Mobile No. Start Time

Email End Time

Accounts Alerts

Account Number	Category	Account Status	Relationship
No items to display			

Page 1 (0 of 0 items) K < 1 > X

#### Field Description

Field Name	Description
<b>Search Criteria</b>	<p>[Mandatory, Drop-Down]            Select the search criteria from the drop-down list.            The options are:</p> <ul style="list-style-type: none"> <li>• Customer short name</li> <li>• Customer IC</li> <li>• Customer ID</li> </ul>
<b>Search String</b>	<p>[Mandatory, Alphanumeric, 20]            Type the search string, to search for a customer, corresponding to the criteria selected in the <b>Customer Search</b> field.            If the search criterion is specified as customer's short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the Search 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>
<b>Cust IC</b>	<p>[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.</p>
<b>Cust ID</b>	<p>[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.</p>
<b>Short Name</b>	<p>[Display]            This field displays the short name of the customer.            By default the system displays the name as entered in the <b>Customer Addition</b> (Task Code: 8053) option.</p>
<b>Home Branch</b>	<p>[Display]            This field displays the code of the branch, where the customer account is opened.            These short names are maintained in the <b>Branch Parameters Maintenance</b> (Task Code: STDBRNCH) option in the Corporate module.</p>
<b>Alert Type</b>	<p>[Mandatory, Drop-Down]            Select the alert type from the drop-down list.            The options are:</p> <ul style="list-style-type: none"> <li>• Customer level - This option is selected for registering alerts for a specific customer.</li> </ul>

- Account level - This option is selected for registering alerts for a specific account.

### Alert Address

**Mobile No.** [Display]  
This field displays the mobile number of the customer as maintained in the **Customer Information Maintenance** (Task Code: CIM09) option.

**Email** [Display]  
This field displays the email ID of the customer as maintained in the **Customer Information Maintenance** (Task Code: CIM09) option.

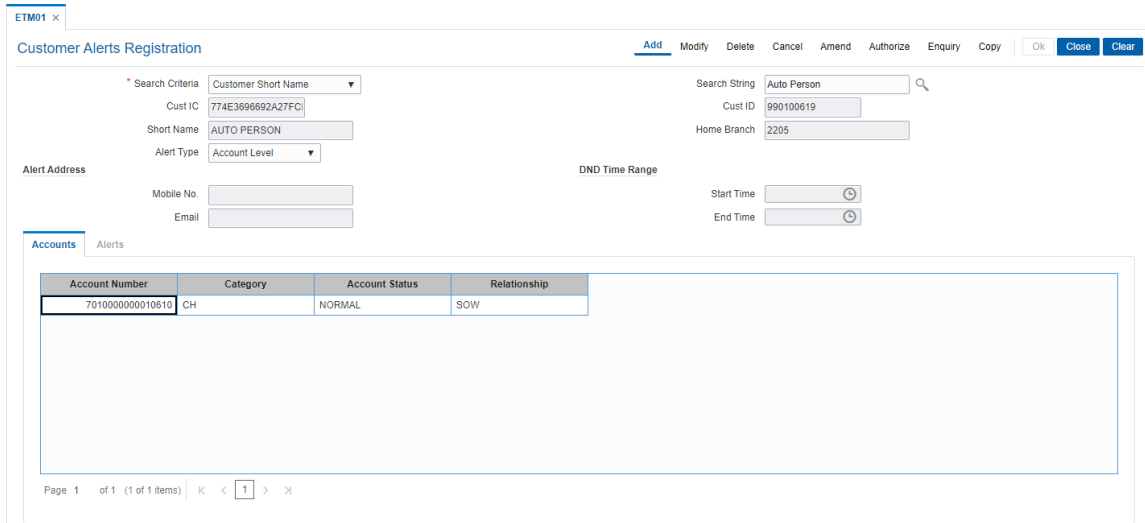
### DND Time Range

**Start Time** [Optional, hh:mm:ss]  
Type the start time for the do not disturb period.

**End Time** [Optional, hh:mm:ss]  
Type the end time for the do not disturb period.

3. Click **Add**.
4. Select the search criteria from the list.
5. Type the search string and select the relevant record from the Search List. The system displays the customer details.

## Customer Alerts Registration



Customer Alerts Registration

Search Criteria: Customer Short Name

Search String: Auto Person

Cust IC: 774E369692A27FC

Short Name: AUTO PERSON

Home Branch: 2205

Alert Type: Account Level

Alert Address: Mobile No., Email

DND Time Range: Start Time, End Time

Account Number	Category	Account Status	Relationship
701000000010610	CH	NORMAL	SOW

Page 1 of 1 (1 of 1 items)

6. Select the alert type from the list. The system displays the details of various accounts for the selected customer.

## Accounts

This tab is enabled if the **Account level** option is selected in the **Alert Type** list.

ETM01 x

Customer Alerts Registration Add Modify Delete Cancel Amend Authorize Enquiry Copy

Search Criteria: Customer Short Name (dropdown) Search String: Auto Person (input)

Cust IC: 774E389692A27FCI (input) Cust ID: 990100619 (input)

Short Name: AUTO PERSON (input) Home Branch: 2205 (input)

Alert Type: Account Level (dropdown)

Alert Address: Mobile No. (input) Email (input) DND Time Range: Start Time (input), End Time (input)

**Accounts** Alerts

Account Number	Category	Account Status	Relationship
701000000010610	CH	NORMAL	SOW

Page 1 of 1 (1 of 1 items) < 1 >

## Field Description

Field Name	Description
<b>Account Number</b>	[Display] This column displays the account number. Based on the search criterion selected, all related CASA accounts of the customer are displayed.
<b>Category</b>	[Display] This column displays the category of the CASA account.
<b>Account Status</b>	[Display] This column displays the account status.
<b>Relationship</b>	[Display] This column displays the relationship by which the customer is linked to the account.

7. Double-click a particular record in the **Accounts** tab to view the alerts registered under the **Alerts** tab.
8. Enter the relevant details in the **Alerts** tab.

## Alerts

This tab displays the alerts for which the customer/ account is registered. If the **Customer level** option is selected in the **Alert Type** list, then all customer level alerts are displayed.

ETM01 x

Customer Alerts Registration Add Modify Delete Cancel Amend Authorize Enquiry Copy

Search Criteria: Customer Short Name (dropdown)  
 Cust IC: 774E2191F75223F9E  
 Short Name: AUTO PERSON  
 Alert Type: Customer Level (dropdown)

Search String: Auto Person  
 Cust ID: 990100617  
 Home Branch: 9999

Alert Address: Mobile No. (input), Email (input)  
 DND Time Range: Start Time: 12:00 AM (dropdown), End Time: 12:00 AM (dropdown)

Accounts Alerts

Account No. (input) Account Title (input)

Alert	Threshold Amount	Threshold Days	Frequency	Alert Mode	Registered
TD Maturity Notification		5			N
TD Redemption Notification		0			N
Utility Payment Refresh Alert		0			N
Alert Suppression		0			N
Conversation is logged		0			N
Conversation marked in WIP		0			N
Conversation marked Pending		0			N
Conversation marked in CLOSED		0			N
Bill Pay Alert		0			N

Page 1 of 1 (1-23 of 23 items) | < 1 > x

## Field Description

Field Name	Description
<b>Account No.</b>	[Display] This field displays the account number selected from the accounts tab. For customer level alerts, this field is blank.
<b>Account Title</b>	[Display] This field displays the account title.
<b>Alert</b>	[Display] This column displays the alert name. Based on the <b>Alert Type</b> selected, it displays the account level or customer level alerts.
<b>Threshold Amount</b>	[Conditional, Numeric, 15] Type the threshold amount. This field is enabled for debit and credit alerts. If the transaction amount is greater than or equal to the threshold amount then an alert message is sent to the customer.
<b>Threshold Days</b>	[Display] This field displays the number of threshold days. It is the number of days before the event when the alert has to be sent to the customer.
<b>Frequency</b>	[Conditional, Drop-Down] Select the frequency at which the alert has to be sent to the customer 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> </ul>

- Bi-Monthly
- Quarterly

This field is enabled for the alerts which are frequency dependent.

#### **Alert Mode**

[Conditional, Drop-Down]

Select the mode through which alert message has to be sent to the customer from the drop-down list.

The options are:

- SMS: This option can be selected if the **Mobile No** field is not blank.
- E-mail: This option can be selected if the **Email** field is not blank.
- Both: This option can be selected if the **Mobile No** and **Email** fields are not blank.

It is mandatory to select the alert mode if you want to register alerts for the corresponding transaction/event.

#### **Registered**

[Optional, Check Box]

Select the **Registered** check box corresponding to the transaction/event for which alerts are to be sent to the customer.

9. Click **OK**.
10. The system displays the message "Record Added Authorisation Pending". Click **OK**.
11. The alerts are successfully registered once the record is authorised.

### 3.19 CIM45- Group Master Maintenance

This maintenance is used for defining & maintaining various default features for the various customer and Account groups in the system.


#### Definition Prerequisites

- CIM46- RM Master Maintenance

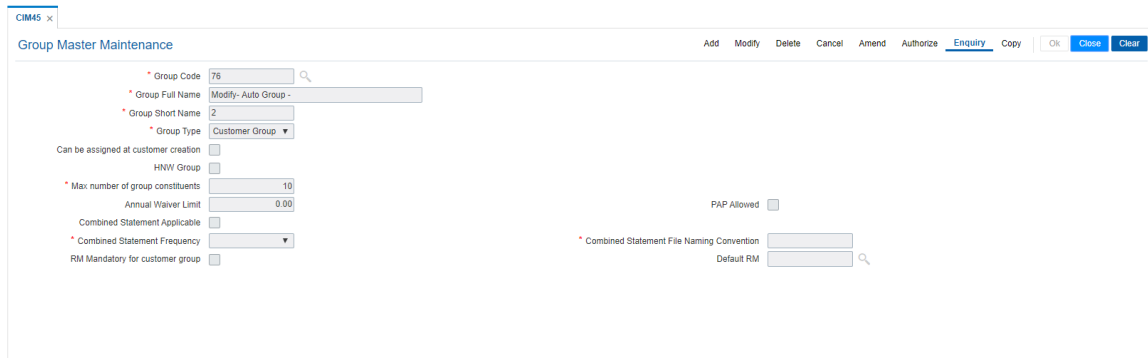
#### Modes Available

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

#### To maintain the group master

1. In the **Dashboard** page, Enter the Task Code **CIM45** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Group Master Maintenance**.
2. You will be navigated to **Group Master Maintenance** screen.

#### Group Master Maintenance



#### Field Description

Field Name	Description
<b>Group Code</b>	[Mandatory, Alphanumeric, Three] Type the group code. This is the master of different groups used by the bank.
<b>Group Full Name</b>	[Mandatory, Alphanumeric, 20] Type the full name of the group.
<b>Group Short Name</b>	[Mandatory, Alphanumeric, 10] Type the group short name.
<b>Group Type</b>	[Mandatory, Drop-Down] Select the group type from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Customer Group - Used for Combined Statement plan and linking an RM</li> <li>• Account Group - Used for extracts to external system</li> </ul>
<b>Can be assigned at</b>	[Conditional, Check Box]

<b>customer creation</b>	Select the <b>Can be assigned at customer creation</b> check box to assign the group to a customer at the time of customer creation. This field is enabled if <b>Customer Group</b> option is selected from <b>Group Type</b> drop-down list.
<b>HNW Group</b>	[Conditional, Check Box] Select the <b>HNW Group</b> check box to assign the group as HNW group. This is not used in any processing. When defining or maintaining customer / account group, system will validate against this limit.
<b>Max number of group constituents</b>	[Mandatory, Numeric, Four] Type the value for the maximum number of customers / accounts who can participate in a group of this group code. This field must accept the values greater than '0', and once assigned cannot be decreased.
<b>Annual Waiver Limit</b>	[Mandatory, Numeric, 13, Two] Type the annual waiver limit for the account/ customer group. This is not used for any processing
<b>PAP Allowed</b>	[Optional, Check Box] Select the <b>PAP Allowed</b> check box to allow payable at par. This is the value to be defaulted in PAP flag when defining the members in the customer group.
<b>Combined Statement Applicable</b>	[Conditional, Check Box] Select the <b>Combined Statement Applicable</b> check box if combined statement is applicable for the customer group. This field is enabled if <b>Customer Group</b> option is selected from <b>Group Type</b> drop-down list.
<b>Combined Statement Frequency</b>	[Conditional, Drop-Down] Select the combined statement frequency from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Monthly</li> <li>• Quarterly</li> <li>• Half Yearly</li> <li>• Yearly</li> </ul> This field is enabled if <b>Combined Statement Applicable</b> check box is selected.
<b>Combined Statement File Naming Convention</b>	[Conditional, Alphanumeric, Two] Type the file naming convention for the combined statement for identifying the file containing the customer's statement. When the combined statements get generated, system will create the file in the <b>FLEXCUBE</b> reports folder with this file extension. This field is enabled if <b>Combined Statement Applicable</b> check box is selected.
<b>RM Mandatory for customer group</b>	[Optional, Check Box] Select the <b>RM Mandatory for customer group</b> check box if the relationship manager is mandatory for the customer group. This field will be enabled only in modify mode.
<b>Default RM</b>	[Display]



This field displays the default relationship manager of the group. This field will be enabled only in modify mode. This is validated with the RM master

A RM belongs to a particular branch and can service a number of customer groups, he can be the RM for customers belonging to different branches as well.

3. Click **Add**.
4. Enter the group code, group full name and group short name and press **Tab** or **Enter** key.
5. Select the group type from the list.
6. Enter the maximum number of group constituents.
7. Enter the other relevant details according to the group type selected.

### Group Master Maintenance

The screenshot shows the 'Group Master Maintenance' form with the following fields and options:

- Group Code: 76
- Group Full Name: Modify- Auto Group
- Group Short Name: 2
- Group Type: Customer Group
- Can be assigned at customer creation:
- HNW Group:
- Max number of group constituents: 10
- Annual Waiver Limit: 0.00
- Combined Statement Applicable:
- Combined Statement Frequency: [Dropdown]
- RM Mandatory for customer group:
- PAP Allowed:
- Combined Statement File Naming Convention: [Text]
- Default RM: [Text]

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

## 3.20 CIM46- RM Master Maintenance

RM (Relationship Manager) is a logical entity belonging to a particular branch servicing a group of customers who may or may not belong to different branches. RM codes defined in this maintenance are used in Customer group definition.


### Definition Prerequisites

- CIM45- Group Master Maintenance

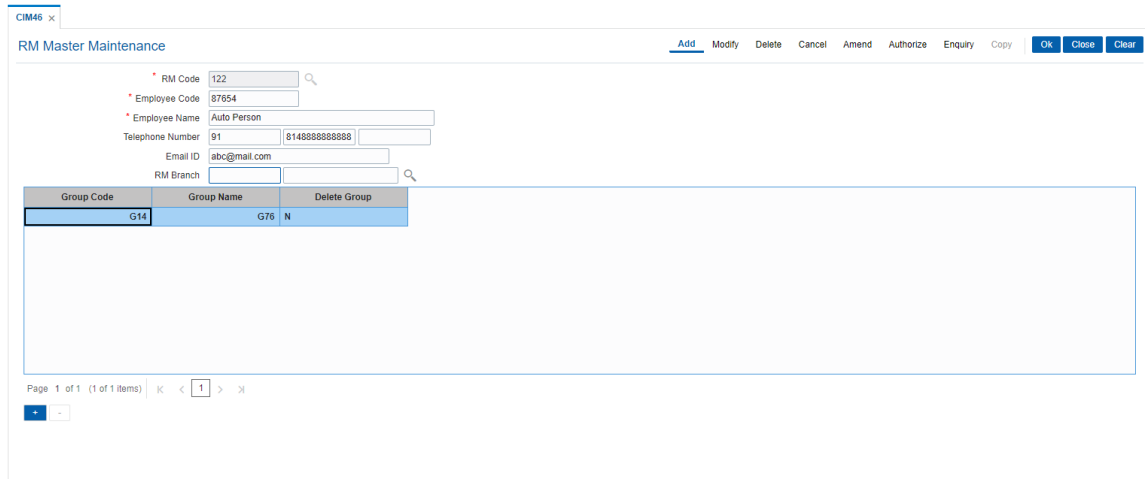
### Modes Available

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

### To maintain the RM master

1. In the **Dashboard** page, Enter the Task Code **CIM46** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > RM Master Maintenance**.
2. You will be navigated to **RM Master Maintenance** screen.

### RM Master Maintenance



Group Code	Group Name	Delete Group
G14	G76	N

### Field Description

Field Name	Description
<b>RM Code</b>	[Mandatory, Alphanumeric, 10] Type the RM code to uniquely identify the logical RM entity.
<b>Employee Code</b>	[Mandatory, Alphanumeric, 10] Type the employee code.
<b>Employee Name</b>	[Mandatory, Alphanumeric, 30] Type the employee name.
<b>Telephone Number</b>	[Optional, Alphanumeric, Three, Five, 15] Type the telephone number. It contains country code, area / city code and phone number.
<b>Email ID</b>	[Optional, Alphanumeric, 30] Type the email ID of the customer.

**RM Branch** [Mandatory, Numeric, Four, Search List]  
 Type the RM branch code of the customer or select it from the Search List. The system displays the RM branch name of the selected RM code.  
 This would be one of the authorized branches in the system

Column Name	Description
<b>Group Code</b>	[Mandatory, Alphanumeric, 16, Search List] Type the group code or select it from the Search List. This is the master of different groups used by the bank. System will allow only customer group codes
<b>Group Name</b>	[Display] This column displays the group name of the selected group code.
<b>Delete Group</b>	[Display] This column displays the status to Y to delete the group.

3. Click **Add**.
4. Enter the RM code, employee code, employee name, telephone number and email Id of the employee and press **Tab /Enter** key.
5. Select the RM branch from the Search List.
6. Click **Add** on the screen to add the records in the group. The system displays the group name and deletes group status.
7. Double-click and select the group code from the Search List.
8. Click **Add** to add more records in the group if required.

### RM Master Maintenance

9. Click **OK**. The system displays the "Record Added...Authorisation Pending".

## 3.21 CIM47 - Customer Group Maintenance

The Customer Group Maintenance allows for creation and maintenance of a collection of customers (may or may not be related to each other) grouped together and associated with a group code of type customer group. Each group is identified by a group id which is the customer id of the primary customer of the group. Each instance of a customer group is assigned a group code (of group type customer group) and a RM (RM can belong to any group code / branch). The instance of customer group inherits the attributes of the associated group code and whether combined statement is applicable and the annual waiver limit can be modified at each customer level within the customer group level.


### Definition Prerequisites

- 8053 - Customer Addition
- CIM45- Group Master Maintenance
- CIM46- RM Master Maintenance

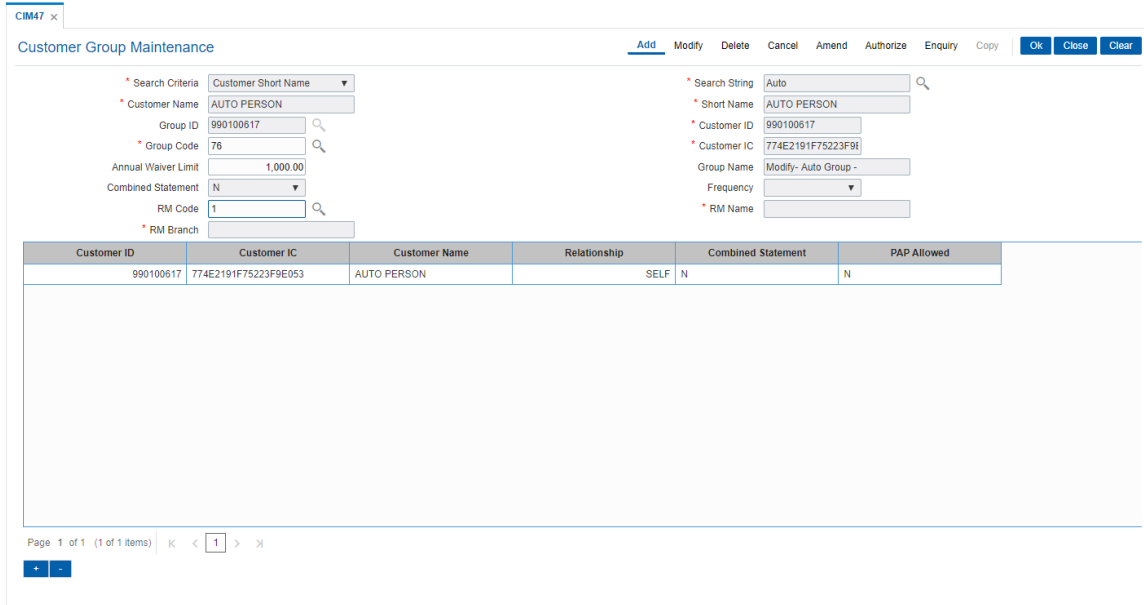
### Modes Available

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

### To maintain the customer group

1. In the **Dashboard** page, Enter the Task Code **CIM47** and then click  or navigate through the menus to **Back Office Transactions > Customer > Customer Group Maintenance**.
2. You will be navigated to **Customer Group Maintenance** screen.

### Customer Group Maintenance



Customer Group Maintenance

Search Criteria: Customer Short Name

Customer Name: AUTO PERSON

Group ID: 990100617

Group Code: 76

Annual Waiver Limit: 1,000.00

Combined Statement: N

RM Code: 1

RM Branch:

Search String: Auto

Short Name: AUTO PERSON

Customer ID: 990100617

Customer IC: 774E2191F75223F9E

Group Name: Modify- Auto Group -

Frequency:

RM Name:

Customer ID	Customer IC	Customer Name	Relationship	Combined Statement	PAP Allowed
990100617	774E2191F75223F9E053	AUTO PERSON	SELF	N	N

Page 1 of 1 (1 of 1 items)

### Field Description

#### Field Name

#### Description

#### Search Criteria

[Mandatory, Drop-Down]  
Select the search criteria from the drop-down list.  
The options are:

- Customer Short Name - Short name of the customer
- Customer IC - Identification given by a central authority
- Customer ID - Unique identification given by the bank

<b>Search String</b>	<p>[Mandatory, Alphanumeric, 20, Search List]</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 criterion is specified as customer's short name or IC then any of the first few letter(s) of the short name or IC can be entered. The system displays the Search List of all those customers having those letters at the start in their respective criteria. Choose the appropriate customer from the existing customer list.</p> <p>If the criterion is specified as Customer ID, one has to enter the complete customer ID.</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. Select the Primary Customer of the group from the CIF search screen.</p>
<b>Customer Name</b>	<p>[Display]</p> <p>This field displays the full name of the customer.</p>
<b>Short Name</b>	<p>[Display]</p> <p>This field displays the short name of the customer.</p>
<b>Group ID</b>	<p>[Display]</p> <p>This field displays the ID of the group. This is the primary customer ID of the group.</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>Group Code</b>	<p>[Mandatory, Alphanumeric, 3, Search List]</p> <p>Type the group code or select it from the Search List. This is the master of different groups used by the bank. Only Customer group codes shall be allowed.</p>
<b>Customer IC</b>	<p>[Display]</p> <p>This field displays the identification code of the customer.</p>
<b>Annual Waiver Limit</b>	<p>[Optional, Numeric, 13, Two]</p> <p>Type the annual waiver limit for the customer group. This is defaulted from Group Master.</p>
<b>Group Name</b>	<p>[Display]</p> <p>This field displays the group name of the selected group code.</p>
<b>Combined Statement</b>	<p>[Display]</p> <p>This field displays the combined statement status as Y or N. This is defaulted from Group Master.</p>
<b>Frequency</b>	<p>[Display]</p>

	This field displays the frequency of the customer group.
<b>RM Code</b>	[Optional, Alphanumeric, 16, Search List] Type the RM code or select it from the Search List. This is defaulted from Group Master but can be changed.
<b>RM Name</b>	[Display] This field displays the name of the relationship manager according to the selected RM code. A RM belongs to a particular branch and can service a number of customer groups, he can be the RM for customers belonging to different branches as well.
<b>RM Branch</b>	[Display] This field displays the RM branch of the selected RM code.

Column Name	Description
<b>Customer ID</b>	[Mandatory, Numeric, 10, Search List] Type the ID of the customer or select it from Search List which is to be added to the customer group.
<b>Customer IC</b>	[Display] This field displays the identification code of the customer.
<b>Customer Name</b>	[Display] This column displays the name of the customer..
<b>Relationship</b>	[Mandatory, Drop-Down] Select the relationship of the customer with the group customer from the drop-down list. The primary customer has a relationship of 'SELF'. Other relationships can be selected from Search List. The relationships
<b>Combined Statement</b>	[Display] This field displays the combined statement status as Y or N.
<b>PAP Allowed</b>	[Display] This column displays the status Y if PAP is allowed and N, if PAP is not allowed.

3. Click **Add**.
4. Select the search criteria from the list.
5. Type the string, press the **Tab /Enter** key.
6. The system displays a list of customer's that match the search criterion.
7. Select the customer from the Search List. The customer details are displayed in the screen.

### Customer Group Maintenance

CIM47 x

Customer Group Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy

\* Search Criteria Customer Short Name

\* Customer Name AUTO PERSON

Group ID 990100617

\* Group Code 76

Annual Waiver Limit 1,000.00

Combined Statement N

RM Code 1

\* RM Branch

\* Search String Auto

\* Short Name AUTO PERSON

\* Customer ID 990100617

\* Customer IC 774E2191F75223F9E

Group Name Modify- Auto Group -

Frequency

\* RM Name

Customer ID	Customer IC	Customer Name	Relationship	Combined Statement	PAP Allowed
990100617	774E2191F75223F9E053	AUTO PERSON	SELF	N	N

Page 1 of 1 (1 of 1 items) | < 1 >

8. Select the group code from the Search List. The system displays the group name, annual waiver limits and other details.
9. Click **Add** on the screen to add the records in the group.
10. Double-click and select the customer Id from the Search List.
11. Select the relationship of the customer with the customer group from the drop-down list.
12. Click **Add** to add more records in the customer group if required.

## Customer Group Maintenance

CIM47 x

Customer Group Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy

\* Search Criteria Customer Short Name

\* Customer Name AUTO PERSON

Group ID 990100617

\* Group Code 76

Annual Waiver Limit 1,000.00

Combined Statement N

RM Code 1

\* RM Branch

\* Search String Auto

\* Short Name AUTO PERSON

\* Customer ID 990100617

\* Customer IC 774E2191F75223F9E

Group Name Modify- Auto Group -

Frequency

\* RM Name

Customer ID	Customer IC	Customer Name	Relationship	Combined Statement	PAP Allowed
990100617	774E2191F75223F9E053	AUTO PERSON	SELF	N	N

Page 1 of 1 (1 of 1 items) | < 1 >

13. Click **OK**. The system displays the "Records Added...Authorisation Pending".

## 3.22 CIM48 - Account Group Maintenance

Account Group Maintenance is used for maintenance of a collection of accounts (across different customers) grouped together and associated with a group code of type account group. Each group is identified by a group id (which is the customer id of the primary customer of the parent account of the group) and a running serial number (the same primary customer can have multiple account groups – for each the serial number will increment by 1). Each instance of an account group is assigned a group code (of group type account group). The instance of account group inherits the attributes of the associated group code and only the annual waiver limit can be modified at the account group level. Combined statements not supported for account group.


### Definition Prerequisites

- 8053 - Customer Addition
- CIM45- Group Master Maintenance

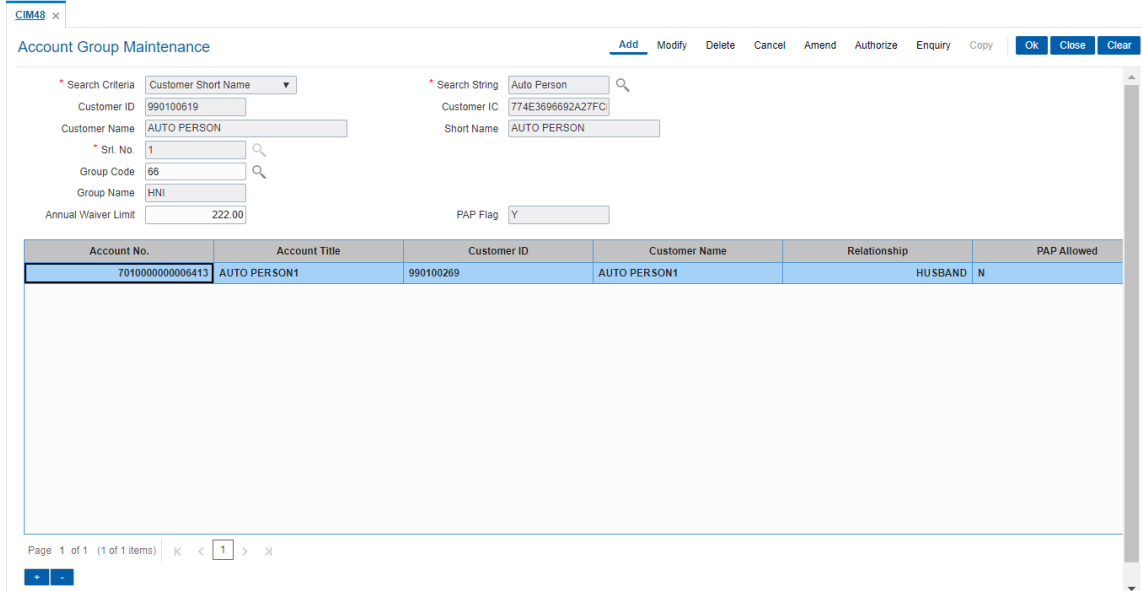
### Modes Available

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

### To maintain the account group

1. In the **Dashboard** page, Enter the Task Code **CIM48** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Account Group Maintenance**.
2. You will be navigated to **Account Group Maintenance** screen.

### Account Group Maintenance



The screenshot displays the 'Account Group Maintenance' interface. At the top, there are tabs for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', and 'Copy'. Below the tabs, there are search criteria and search string fields. The search criteria include 'Customer Short Name' (dropdown), 'Customer ID' (990100619), 'Customer Name' (AUTO PERSON), 'Sri No.' (1), 'Group Code' (66), 'Group Name' (HNI), 'Annual Waiver Limit' (222.00), and 'PAP Flag' (Y). The search string is 'Auto Person'. Below the search fields, there is a table with the following data:

Account No.	Account Title	Customer ID	Customer Name	Relationship	PAP Allowed
7010000000006413	AUTO PERSON1	990100269	AUTO PERSON1	HUSBAND	N

At the bottom of the screen, there is a pagination control showing 'Page 1 of 1 (1 of 1 items)' and navigation buttons.

### Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are:



- Customer Short Name- Short name of the customer.
- Customer IC- Identification given by a central authority.
- Customer ID- Unique identification given by the bank.

<b>Search String</b>	[Mandatory, Alphanumeric, 20, Search List] Type the search string to search for a customer, corresponding to the search criteria selected in the <b>Search Criteria</b> field. If the criterion is specified as customer's short name or IC then any of the initial letter(s) of the short name or IC can be entered. The system displays the Search List of all those customers having those letters at the start in their respective criteria. Choose the appropriate customer from the existing customer list. If the criterion is specified as Customer ID, one has to enter the complete customer ID For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field. Select the customer who shall be the customer of the group.
<b>Customer ID</b>	[Display] This field displays the ID of the customer. This will be the customer of the group.
<b>Customer IC</b>	[Display] This field displays the identification code of the customer.
<b>Customer Name</b>	[Display] This field displays the full name of the customer.
<b>Short Name</b>	[Display] This field displays the short name of the customer.
<b>Srl. No.</b>	[Display] This field displays the serial number.
<b>Group Code</b>	[Mandatory, Alphanumeric, 3, Search List] Type the group code or select it from the Search List. This is the master of different groups used by the bank. This should be one of the Account groups defined in group master.
<b>Group Name</b>	[Display] This field displays the group name of the selected group code.
<b>Annual Waiver Limit</b>	[Mandatory, Numeric, 13, Two] Type the annual waiver limit for the account group. This is defaulted from the Group code selected and can be modified.
<b>PAP Flag</b>	[Display] This field displays the PAP flag as Y or N. This is defaulted from the Group code selected and can be modified

Column Name	Description
<b>Account No.</b>	[Mandatory, Numeric, 16] Type the CASA account number. This account should be linked to the customer in a primary customer account relationship namely SOW, JAF, JOF.
<b>Account Title</b>	[Display] This column displays the account title.
<b>Customer ID</b>	[Display] This column displays the ID of the customer.
<b>Customer Name</b>	[Display] This column displays the name of the customer..
<b>Relationship</b>	[Optional, Drop-Down] Select the relationship of the customer with the account group customer from the drop-down list.
<b>PAP Allowed</b>	[Display] This column displays the status Y if PAP is allowed and N, if PAP is not allowed.
<b>Delete</b>	[Display] This column displays the status to Y to delete the record.

3. Click **Add**.
4. Select the search criteria from the list.
5. Type the string, press the **Tab/Enter** key.
6. The system displays a list of customer's that match the search criterion.
7. Select the customer from the Search List. The customer details are displayed in the screen.

### Account Group Maintenance

Account Group Maintenance

Search Criteria: Customer Short Name  
 Customer ID: 990100619  
 Customer Name: AUTO PERSON  
 Srt. No.: 1  
 Group Code: 66  
 Group Name: HNI  
 Annual Waiver Limit: 222.00

Search String: Auto Person  
 Customer IC: 774E3696692A27FC  
 Short Name: AUTO PERSON

Account No.	Account Title	Customer ID	Customer Name	Relationship	PAP Allowed
701000000006413	AUTO PERSON1	990100269	AUTO PERSON1	HUSBAND	N

Page 1 of 1 (1 of 1 items)

8. Click **Add** on the screen to add the records in the group.
9. Double-click and enter the account number of the customer's group.
10. Click **Add** to enter the account numbers of other customers of the group.

## Account Group Maintenance- Group

CIM48 x
Account Group Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

\* Search Criteria Customer Short Name ▼

Customer ID

Customer Name

\* Srt. No.

Group Code

Group Name

Annual Waiver Limit

\* Search String

Customer IC

Short Name

PAP Flag

Account No.	Account Title	Customer ID	Customer Name	Relationship	PAP Allowed
70100000006413	AUTO PERSON1	990100269	AUTO PERSON1	HUSBAND	N

Page 1 of 1 (1 of 1 items) | < 1 > |

11. Click **OK**. The system displays the "Records Added...Authorisation Pending".

### 3.23 BA079 - TD Product Transfer Auto Customer Type Update

The TD Product Master - Auto Customer Type Update option is used to map the old and new TD products for updating the new TD product code in renewal or sweep out or standing instruction during auto updation of customer type. The product for which product code is updated can viewed in BA777 (Non financial txn audit trail) as well as all the unauthorized records can be viewed in BA001 report.

#### Definition Prerequisites

- Customer Type Maintenance


#### Other Prerequisites

Not Applicable

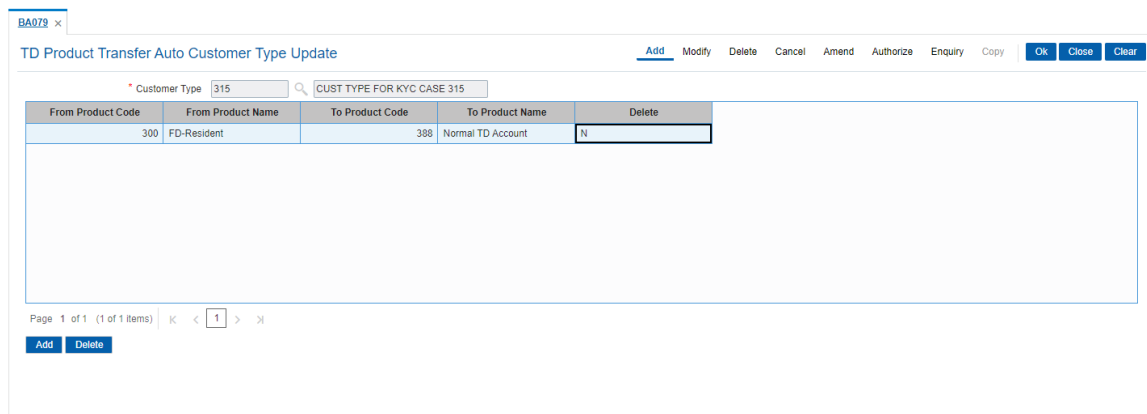
#### Modes Available

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

#### To add TD product master - Auto customer Type update

1. In the **Dashboard** page, Enter the Task Code **BA079** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > TD Product Transfer Auto Customer Type Update**.
2. You will be navigated to **TD Product Transfer Auto Customer Type Update** screen.

#### TD Product Transfer Auto Customer Type Update



From Product Code	From Product Name	To Product Code	To Product Name	Delete
300	FD-Resident	388	Normal TD Account	N

#### Field Description

Field Name	Description
<b>Customer Type</b>	[Mandatory, Search List] Select the required customer type from the Search List. The adjacent text field shows the customer type name after selection of customer type from the Search List.
<b>From Product Code</b>	[Mandatory, Pick - List] Select the required from product code from the Search List. The TD product code displays all the authorized TD products which are part of TD product master.
<b>From Product Name</b>	[Display]

This field displays the product name.  
After selecting the product code, product code is auto populated.

**To Product Code** [Mandatory, Pick - List]  
Select the required product code from the Search List.

**To Product Name** [Display]  
This field displays the product name.

**Delete (Y/N)** [Toggle]  
By default, the toggle value is set 'N'. To delete the records set the value as 'Y'.

3. Click **Add**.
4. Select the customer type from the Search List.
5. Click **Add**.
6. Select the required details in all the fields (From Product Code , To Product Code and so on).
7. Click **OK**.
8. The system displays the message "Record Added...Authorization Pending..". Click **OK**.

### TD Product Transfer Auto Customer Type Update

Customer Type 315

CUST TYPE FOR KYC CASE 315

From Product Code	From Product Name	To Product Code	To Product Name	Delete
300	FD-Resident	388	Normal TD Account	N

Page 1 of 1 (1 of 1 Items) | 1

Add Delete

## 3.24 CI050 - AML Maintenance

Using this screen, user can identify suspicious customer and tag them as STR (Suspicious Transaction Report) at customer level and mark their risk category accordingly.

User can capture STR details in this screen. Only Head Office user can operate this screen and restricted to branch user. On identifying the suspicious customer by Bank user, bank may enable the checkbox of STR customer. Once Customer is tagged as STR, STR number and STR filed date would be mandatory. User may also disable the STR customer by unticking the checkbox of STR customer. Once customer is tagged as non-STR customer, STR number & STR Filed date would reset to null by default. As per the maintenance of Risk category in the CI050 screen, KYC Detail Maintenance screen will also be updated for field risk category. STR Flag removal- Upon removing the flag, STR alert checkbox and number become disabled. Also STR risk category becomes NON mandatory. Even though we change the Risk category, the existing risk category will continue to be displayed for the non-STR tagged customer.

### Definition Prerequisites

[8053 - Customer Addition](#)


[8051 - CASA Account opening](#)

Modes Available

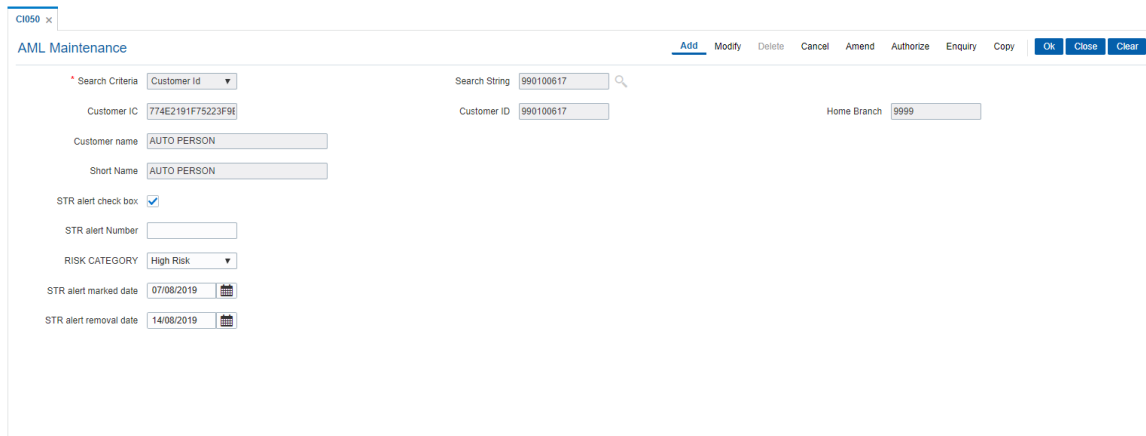
Add, Modify, Cancel, Amend, Authorize, Inquiry

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

### To Maintain details of STR

1. In the Dashboard page, Enter the Task Code **CI050** and then click  or navigate through the menus to **Back Office Transactions > Clearing > AML Maintenance**.
2. You will be navigated to AML Maintenance screen.

### CI050 - AML Maintenance



### Field Description

Field Name	Description
	<p>[Mandatory, Drop-down]</p> <p>Select the search criteria, to search for the customer, from the drop-down list.</p>
Search Criteria	<p>The options are:</p> <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>
	<p>[Optional, Alphanumeric]</p> <p>Type the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p>
Search String	<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 Search List of all those customers having those letters in their respective criteria. Choose 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>
	<p>[Input, Numeric, 10]</p>
Customer IC	<p>Enter the Customer Id for maintaining the record. Customer ID is selected in the search criteria. This field will be enabled if Customer ID is selected in the search criteria</p>
	<p>[Input, Numeric, 10]</p>
Customer ID	<p>Enter the Customer IC for maintaining the record. Customer ID is selected in the search criteria. This field will be enabled if Customer IC is selected in the search criteria</p>
	<p>[Display]</p>
Home Branch	<p>This field displays the branch, where the customer's account is maintained.</p>
	<p>[Display]</p>
Customer Name	<p>This field displays the full name of the customer.</p>
	<p>[Display]</p>
Short Name	<p>This field displays the short name of the customer.</p>
	<p>[Checkbox]</p>
STR Alert	<p>User needs to select this checkbox to mark customer as STR customer.</p>
	<p>[Alphanumeric, Input, 15]</p>
STR Alert Number	<p>This is conditional mandatory field if STR Field checkbox is ticked</p>

	[Drop-down, Input]
Risk Category	User needs to select the value from drop-down field. Select the risk category. The values are: <ul style="list-style-type: none"> <li>• High</li> <li>• Medium</li> <li>• Low</li> </ul>
STR Alert Marked date	[Date, Input, DD/MM/YYYY] This is conditional mandatory field if STR Field checkbox is ticked. User can change it using Date picker. It should not be future date.
STR Alert Removal Date	[Date, Input, DD/MM/YYYY] STR alert Removal date is mandatory when STR alert flag is unchecked.

#### **To Add the details**

1. Select add mode.
2. Enter valid customer ID or customer IC.
3. System displays customer home branch, customer name and customer short name.
4. Tick STR alert check box.
5. Enter required details.
6. Click Ok button.
7. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue".

#### **To Modify the details**

1. Select modify mode.
2. Enter valid customer ID or customer IC.
3. The system displays all the details in the respective fields.
4. Modify required details and click OK button.
5. The system displays the message "Record Modified...Authorisation Pending...Click OK to Continue"

#### **To Cancel the details**

1. Select cancel mode.
2. Enter valid customer ID or customer IC.
3. The system displays all the details in the respective fields.
4. Click OK button.
5. The system displays the message "Record Cancelled...Authorisation Pending...Click OK to Continue"

#### **To Amend the details**

1. Select amend mode.
2. Enter valid customer ID or customer IC.



3. The system displays all the details in the respective fields.
4. Modify required details and click OK button.
5. Click OK button.
6. The system displays the message "Record Amended...Authorisation Pending...Click OK to Continue"

**To Authorize the details**

1. Select authorize mode.
2. Enter valid customer ID or customer IC.
3. The system displays all the details in the respective fields.
4. Click OK button.
5. The system displays the message "Record Authorized".

**To View the details**

1. Select the inquiry mode.
2. Enter valid customer ID or customer IC.
3. The system displays all the details in the respective fields.

## 3.25 CIM71 - Customer Short Name / IC Number Change

Using this option you can change the Customer IC, Short Name, or Full Name online.

Due to various reasons, customer's may want to change their name on records; for example, a merger or acquisition may result change of name for a corporate.


### Definition Prerequisites

- [8053 - Customer Addition](#)
- CIM62 - Customer Verification Against Terrorist List

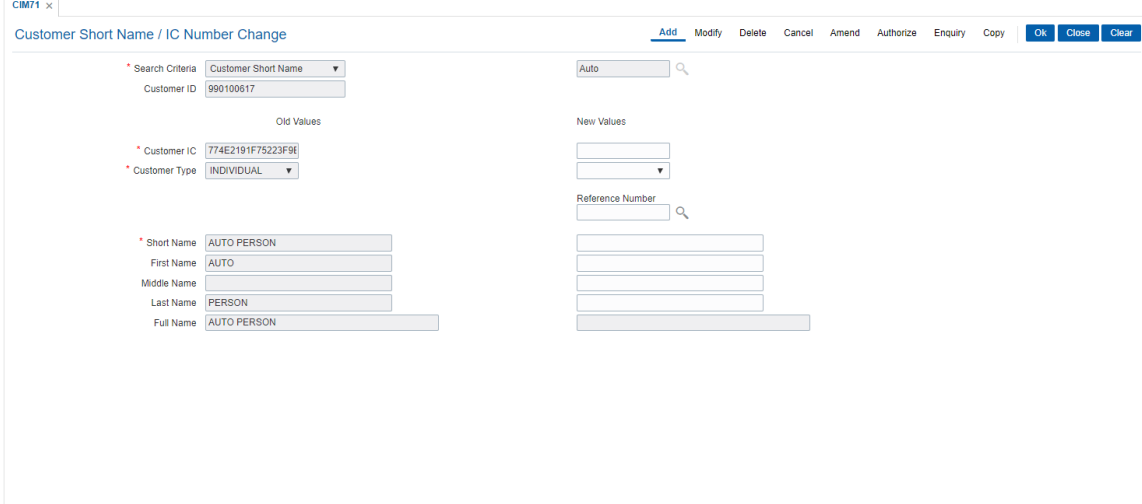
### Modes Available

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

### To change customer short name or IC number

1. In the **Dashboard** page, Enter the Task Code **CIM71** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Short Name / IC Number Change**.
2. You will be navigated to the **Customer Short Name / IC Number Change** screen.

### Customer Short Name / IC Number Change



### Field Description

Field Name	Description
Search Criteria	[Optional, 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>

<b>Search String</b>	[Optional, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the <b>Search Criteria</b> field. If the search criterion is specified as customer's short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
<b>Customer ID</b>	[Display] This field displays the ID of the customer.
<b>Old Values</b>	
<b>Customer IC</b>	[Display] This field displays the identification code of the customer.
<b>Customer Type</b>	[Display] This field displays the customer type of the customer. For example, Tax Paying Individual, Church, Foreign Corporate, etc.
<b>Short 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.
<b>First Name</b>	[Display] This field displays the first name of the customer.
<b>Middle Name</b>	[Display] This field displays the middle name of the customer.
<b>Last Name</b>	[Display] This field displays the last name of the customer
<b>Full Name</b>	[Display] This field displays the full name of the customer.
<b>Reference Number</b>	[Mandatory, Pick list]  The Reference number field will be a mandatory field for the following change type <ul style="list-style-type: none"> <li>• Customer Short Name</li> <li>• Customer Full Name.</li> </ul>
<b>New Values</b>	
<b>New Customer IC</b>	[Conditional, Alphanumeric, 20] Type the new identification code of the customer.
<b>New Customer Type</b>	[Conditional, Drop-Down] Select the new customer type or category from the drop-down list. For example, Individual, Corporate, Local Government, etc.
<b>New Short Name</b>	[Conditional, Alphanumeric, 20]

	Type the new short name of the customer.
<b>New First Name</b>	[Conditional, Alphanumeric] Specify the new first name of the customer.
<b>New Middle Name</b>	[Conditional, Alphanumeric] Specify the new middle name of the customer.
<b>New Last Name</b>	[Conditional, Alphanumeric] Specify the new last name of the customer.
<b>New Full Name</b>	[Conditional, Alphanumeric, 77] Type the new full name of the customer.

### Screen Description

The above screen is used to change the Customer IC, Short Name, or Full Name. This data can change due to various reasons. If required, a new IC number, or a new full name/short name can be entered. This transaction requires an authorisation.

### Example

Change the short name, to view how this transaction can be carried out, for an existing customer ID.

3. Enter the customer IC number and the required customer details.
4. Click the **Ok** button.
5. The system displays the message "Record Added...Authorisation Pending..". Click the Ok button.

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

## 3.26 CIM79 - Eligibility Criteria Maintenance for Customer Type Updation

The **Eligibility Criteria Maintenance for Customer Type Updation** option is used to maintain the parameters for automatic upgrade of Customer Type. This option allows to maintain same Source Customer Type and Target Customer Type. After updating the parameters the records can be viewed in BA777 (Non financial txn audit trail) as well as all the unauthorized records can be viewed in BA001 report.

### Definition Prerequisites

- Customer Type Maintenance (CIM08)
- TDS Enquiry (TDS11)


### Other Prerequisites

Not Applicable

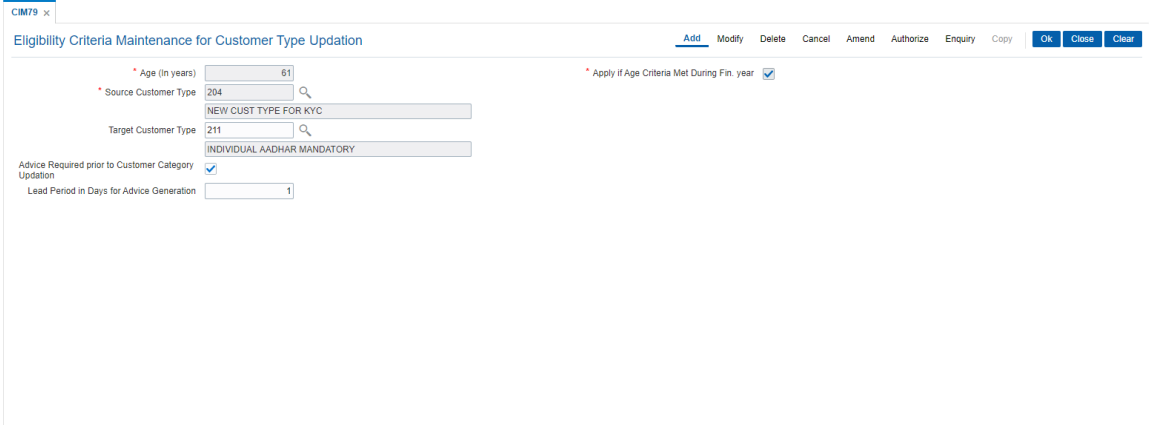
### Modes Available

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

### To add eligibility criteria maintenance for customer type updation

1. In the **Dashboard** page, Enter the Task Code **CIM79** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Eligibility Criteria Maintenance for Customer Type Updation**.
2. You will be navigated to **Eligibility Criteria Maintenance for Customer Type Updation** screen.

### Eligibility Criteria Maintenance for Customer Type Updation



### Field Description

Field Name	Description
<b>Age (in years)</b>	[Mandatory, Numeric, three] Type the age which will specify when the auto updation of customer type should happen and for which customer type.
<b>Apply if Age Criteria Met During Fin. year</b>	[Mandatory, Checkbox]

This field is a checkbox with default unchecked. This field if checked will change the customer type in the beginning of the financial year and not from the date of birth of the customer.

**Source Customer Type**

[Mandatory, Pick - List]  
Select the source customer type from the Search List.

**Target Customer Type**

[Mandatory, Pick-List]  
Select the target customer type from the Search List.

**Advice Required prior to Customer Category Updation**

[Optional, Checkbox]  
Select the **Advice Required prior to Customer Category Updation** checkbox if advice has to be sent to customers on prior to category change.

**Lead Period in days for Advice Generation**

[Optional, Numeric, Three]  
Type the lead period for advice generation.  
This field is enabled only if **Advice Required prior to Customer Category Updation** check box is selected.

3. Click **Add**.
4. Enter the relevant information.
5. Click **OK**.
6. The system displays the message "Record Added...Authorization Pending...". Click **OK**.

**Eligibility Criteria Maintenance for Customer Type Updation**

The screenshot shows a web application window titled "Eligibility Criteria Maintenance for Customer Type Updation". The window has a menu bar with the following options: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, Clear. The form contains the following fields and values:

- Age (In years): 61
- Source Customer Type: 204
- Target Customer Type: 211
- Advice Required prior to Customer Category Updation:
- Lead Period in Days for Advice Generation: 1
- Apply if Age Criteria Met During Fin. year:

## 3.27 CI145 - Customer / Account Group Movement Details

This screen shows the movement across customer and account groups.


### Definition Prerequisites

- 8053 - Customer Addition
- 8051 - CASA Account Opening
- CIM47-Customer Group Maintenance
- CIM48-Account Group Maintenance
- BA452 - File Upload (GEFU ++)

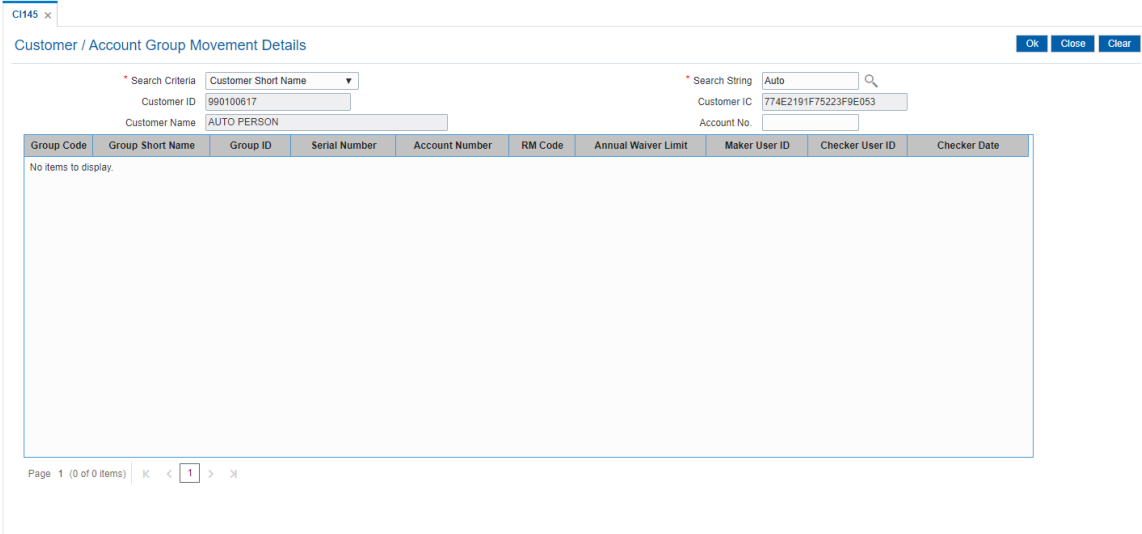
### Modes Available

Not Applicable

To maintain the customer / account group movement details.

1. In the **Dashboard** page, Enter the Task Code **CI145** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer / Account Group Movement Details**.
2. You will be navigated to **Customer / Account Group Movement Details** screen.

### Customer / Account Group Movement Details



### Field Description

Field Name	Description
Search Criteria	<p>[Mandatory, Drop-Down]            Select the search criteria from the drop-down list.            The options are:</p> <ul style="list-style-type: none"> <li>• Customer Short Name- Short name of the customer.</li> <li>• Customer IC- Identification given by a central authority.</li> <li>• Customer ID- Unique identification given by the bank.</li> </ul>

<b>Search String</b>	[Mandatory, Alphanumeric, 20, Search List] Type the search string to search for a customer, corresponding to the search criteria selected in the <b>Search Criteria</b> field. If the 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 Search List of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list. However in case of Customer ID, the complete ID needs to be entered. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
<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.
<b>Customer Name</b>	[Display] This field displays the name of the customer.
<b>Account No.</b>	[Optional, Numeric, 14] Type the CASA account number.

<b>Column Name</b>	<b>Description</b>
<b>Group Code</b>	[Display] This column displays the group code.
<b>Group Short Name</b>	[Display] This column displays the group short name.
<b>Group ID</b>	[Display] This column displays the ID of the group.
<b>Serial Number</b>	[Display] This column displays the serial number.
<b>Account Number</b>	[Display] This column displays the CASA account number. This is used in case of account group
<b>RM Code</b>	[Display] This column displays the code of the relationship manager of the group.
<b>Annual Waiver Limit</b>	[Display] This column displays the annual waiver limit for the account/ customer group.
<b>Maker User ID</b>	[Display] This column displays the ID of the maker.
<b>Checker User ID</b>	[Display] This column displays the ID of the checker.
<b>Checker Date</b>	[Display] This column displays the checker date.



3. Select the search criteria from the drop-down list.
4. Type the string, press the **Tab** or **Enter** key.
5. The system displays a list of customer's that match the search criterion.

### Customer / Account Group Movement Details

Customer / Account Group Movement Details

Search Criteria: Customer Short Name (dropdown)  
 Customer ID: 990100617  
 Customer Name: AUTO PERSON

Search String: Auto  
 Customer IC: 774E2191F75223F9E053  
 Account No.:

Group Code	Group Short Name	Group ID	Serial Number	Account Number	RM Code	Annual Waiver Limit	Maker User ID	Checker User ID	Checker Date
No items to display.									

Page 1 (0 of 0 items) | K < 1 > X

6. Select the customer from the list. The customer details are displayed in the screen.
7. Click **OK**. The system displays the details of the customer.

## 3.28 CIM68- Customer Defined Tags

This option allows to view all the tags which are defined by customer. Customer can link these tags to transactions both debit/credit for the purpose of analysis This is useful for viewing such tagged transactions at any point of time for any analysis purpose such as –

- To identify the rental income for tax filing
- To identify the donations made (debits) to avail tax benefits
- To identify the total interest earned in a particular period
- To identify the Aadhaar subsidy amount received from the government


### Definition Prerequisites

- BAM22- Tag Definition

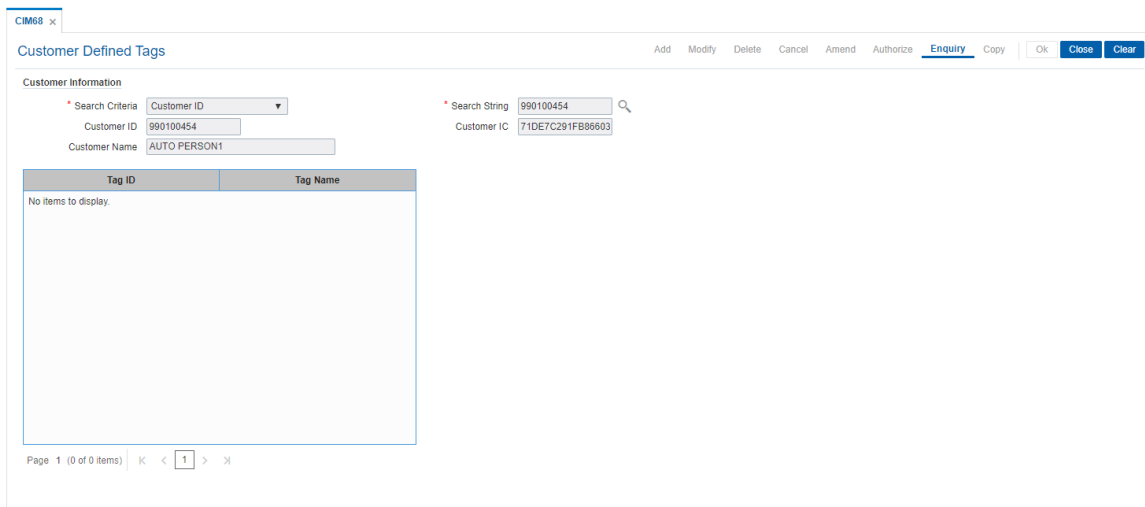
### Modes Available

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

### To view queue allocation details

1. In the **Dashboard** page, Enter the Task Code **CIM68** and then click  or navigate through the menus to **Back Office Transactions > Customer > Customer Defined Tags**.
2. You will be navigated to **Customer Defined Tags** screen.

### Customer Defined Tags



### Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop down] Select the search criteria, to search for the customer, from the drop-down list. The options are: <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>	[Mandatory, Varchar2,20] Type the search string corresponding to the search criteria selected in the Search Criteria field.
<b>Customer ID</b>	[Display] Displays the ID of the customer.
<b>Customer IC</b>	[Display] Displays the identification code of the customer.
<b>Customer Name</b>	"[Display] Displays the full name of the customer."
<b>Tag ID</b>	[Display] Displays the tag ID defined by the customer.
<b>Tag Name</b>	[Display] Displays the tag name defined by the customer against a tag ID.

3. Click **Enquiry**.
4. Select the Search string from the Search List.
5. Click **Ok**.

## 3.29 LNM95 - Subsidy Details Maintenance

Using this screen users will be allowed to maintain the Subsidy Details pertaining to loan Accounts.


### Definition Prerequisites

- [AL057-Agri Loan Direct Account Opening](#)
- [LN057 - Loan Direct Account Opening](#)

### Modes Available


Add, Modify, Delete, Cancel, Amend, Authorize

### To add Subsidy details

1. In the **Dashboard** page, Enter the Task Code **LNM95** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Subsidy Details Maintenance**.
2. You will be navigated to **Subsidy Details Maintenance** screen.

### Subsidy Details Maintenance Images

The screenshot displays the 'Subsidy Details Maintenance' interface. At the top, there are navigation buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, and Clear. The form contains the following fields:

- Account No:
- Customer Name:
- Subsidy Type:
- Subsidy Lock in Period Expiry Date:  
- Rate Of Interest:
- Scheme Name:
- Front End/Back End Subsidy:
- Subsidy Amount:
- Margin Amount:
- Agency/Dept/Institution:

Below the form is a table with the following columns: TD Account, Deposit Number, Primary Account Holder, and Customer Id. The table content is empty, showing 'No items to display.' At the bottom left, there is a pagination control: Page 1 (0 of 0 items) with navigation arrows and a page number input field. Below the pagination are 'Add' and 'Delete' buttons.

### Field Description

<b>Field Name</b>	<b>Description</b>
<b>Account No.</b>	[Mandatory, Numeric, 16] User will input Account Number for which Subsidy details is being maintained.
<b>Customer Name</b>	[Display] This field will display the Name of the Account holder.
<b>Front End/Back End Subsidy</b>	[Mandatory, Alphanumeric, Picklist] User will select the Front end/Back end from drop down.
<b>Subsidy Amount</b>	[Mandatory, Numeric, Text Box] User will input the subsidy amount for the Loan account Number.
<b>Subsidy Type</b>	[Mandatory, Alphanumeric, Dropdown] User will select whether Subsidy Type is Back End or Front End.
<b>Subsidy Lock In Period Expiry Date</b>	[Mandatory, Numeric, Date] User will input the expiry date for lock in period.
<b>Rate of interest</b>	[Display] This field will display the Rate of Interest. The Net product rate should come by default as it is maintained in LN057.
<b>Margin Amount</b>	[Mandatory, Numeric, Text Box] User will Input the Margin Amount.
<b>Scheme Name</b>	[Mandatory, Alphanumeric, Text Box] User will input the name of subsidy scheme.
<b>Agency/Dept/Institution</b>	[Mandatory, Alphanumeric, Text Box] Enter the Agency / Dept / Institution name for subsidy detail Maintenance.
<b>Grid</b>	
<b>TD Account</b>	[Optional, Numeric] Enter the TD Account Number which will be linked to Loan Account Number for Back end subsidies only. For front end subsidies, this field will remain disabled.
<b>Deposit Number</b>	[Optional, Picklist] Select the Deposit Number for TD entered above. For Front-end subsidies the deposit number will be disabled.
<b>Primary Account Number</b>	[Optional, Numeric] Enter the primary Account Number for which Subsidy details is being maintained.
<b>Customer ID</b>	[Optional, Numeric]

Enter the unique Customer Identification number. This will be enable for front-end subsidies only.

#### **To Add the details**

1. Select add mode.
2. Enter valid Account Number for which Subsidy details is being maintained.
3. Enter required details.
4. Click OK button.
5. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue".

#### **To Modify the details**

1. Select modify mode.
2. Enter valid Account Number for which Subsidy details is being maintained.
3. The system displays all the details in the respective fields.
4. Modify required details and click OK button.
5. The system displays the message "Record Modified...Authorisation Pending...Click OK to Continue".

#### **To Cancel the details**

1. Select cancel mode.
2. Enter valid Account Number for which Subsidy details is being maintained.
3. The system displays all the details in the respective fields.
4. Click OK button.
5. The system displays the message "Record Cancelled...Authorisation Pending...Click OK to Continue"

#### **To Amend the details**

1. Select amend mode.
2. Enter valid Account Number for which Subsidy details is being maintained.
3. The system displays all the details in the respective fields.
4. Modify required details and click OK button.
5. Click OK button.
6. The system displays the message "Record Amended...Authorisation Pending...Click OK to Continue".

#### **To Authorize the details**

1. Select authorize mode.
2. Enter valid Account Number for which Subsidy details is being maintained.
3. The system displays all the details in the respective fields.
4. Click OK button.
5. The system displays the message "Record Authorized".

#### **To Enquiry the details**

1. Select the Enquiry mode.
2. Enter valid Enter valid Account Number for which Subsidy details is being maintained..
3. The system displays all the details in the respective fields.

## 4. Customer Enquiry

## 4.1 7004 - Account based Customer Details Enquiry

Using this option you can inquire about a customer's personal details such as name and address of all customers linked to the account. You have to key in an account number (CASA, Loans or Term Deposit) to display the customer name and address along with IC and the customer's relation to the account.

A maximum of 3 customer details can be displayed using this option. If there are more than three then they have to be looked into individually using the **Customer Account Relationship Maintenance** (Task Code: C1142) option and the **Customer Master Maintenance** (Task Code: CIM09) option.


### Definition Prerequisites

- 8053 - Customer Addition

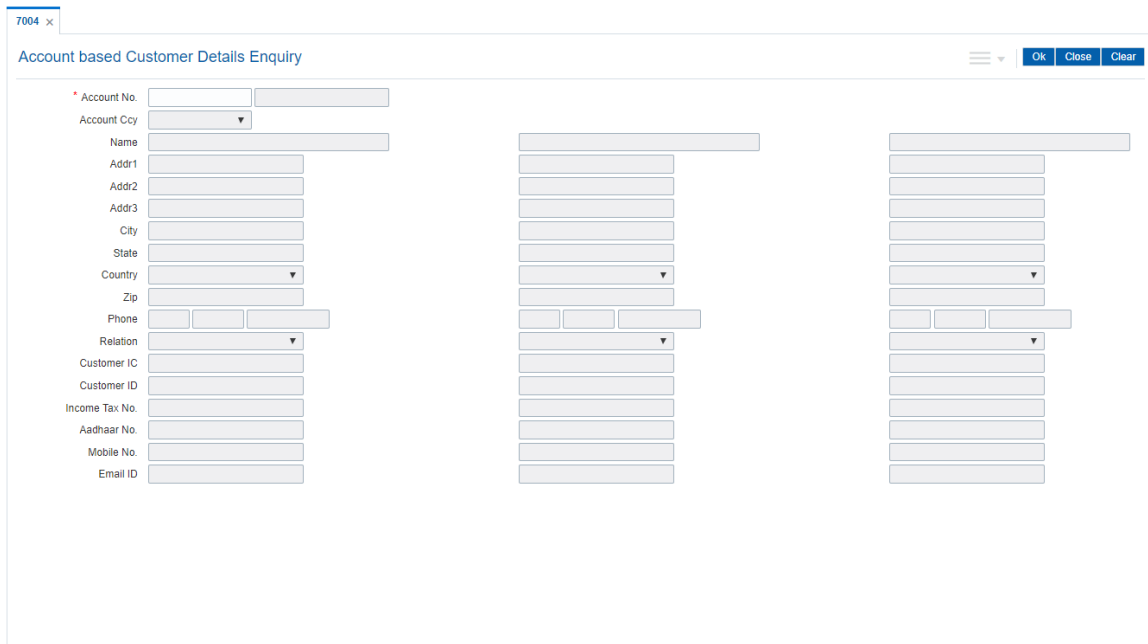
### Modes Available

Not Applicable

### To view account based customer details

1. In the **Dashboard** page, Enter the Task Code **7004** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Account based Customer Details Enquiry**.
2. You will be navigated to **Account based Customer Details Enquiry** screen.

### Account based Customer Details Enquiry



### Field Description

Field Name	Description
<b>Account No.</b>	[Mandatory, Alphanumeric, 16] Type the account number, for which the customer details Enquiry, needs to be performed. The short name of the primary customer linked to the account is



populated adjacent to the account number.

<b>Account Ccy</b>	<p>[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
<b>Name</b>	<p>[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the <b>Customer Addition</b> (Task Code: 8053) option.</p>
<b>Address 1,2,3</b>	<p>[Display] This field displays the mailing address of the customer.</p>
<b>City</b>	<p>[Display] This field displays the name of the city.</p>
<b>State</b>	<p>[Display] This field displays the name of the state.</p>
<b>Country</b>	<p>[Display] This field displays the name of the country.</p>
<b>Zip</b>	<p>[Display] This field displays the zip code.</p>
<b>Phone</b>	<p>[Display] This field displays the customer's office contact number. It is split into 3 parts Country code, Area Code, and Phone Number.</p>
<b>Relation</b>	<p>[Display] This field displays the relationship of the customer with the account. Some of the relationships defined internal to <b>FLEXCUBE Retail</b> are :</p> <ul style="list-style-type: none"><li>• SOW</li><li>• JAF</li><li>• JOF</li><li>• JAO</li><li>• JOO</li><li>• GUA - Guarantors</li><li>• NOM - Nominee</li><li>• TRU – Trustee</li></ul>
<b>Customer IC</b>	<p>[Display] This field displays the identification code of the customer. A customer IC along with customer type is a unique method of</p>

customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer 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 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>Income Tax No.</b>	[Display] This field displays the identification number of the customer provided by the Income Tax Department for the purpose of tracking tax liabilities.
<b>Aadhaar No.</b>	[Display] This field displays the Aadhaar number of the customer.
<b>Mobile No.</b>	[Display] This field displays the mobile number of the customer.
<b>Email ID</b>	[Display] This field displays the email address of the customer.

3. Enter the account number and press the **Tab** or **Enter** key.
4. Click **OK**.
5. You can view customer details.

#### [Account based Customer Details Enquiry](#)

7004 x

Account based Customer Details Enquiry Ok Close Clear

* Account No.	700000000310816	R CORPORATION
Account Ccy	INR	
Name	R CORPORATION	AUTO PERSON1
Addr1	SAME	ADD1
Addr2		
Addr3		
City	BANGALORE	PUNE
State	KARNATAKA	MAHARASHTRA
Country	INDIA	INDIA
Zip	560037	123456
Phone		
Relation	Joint And First	Joint And Other
Customer IC	4321	71DA46B52307588BE053
Customer ID	990100562	990100350
Income Tax No.		
Aadhaar No.		
Mobile No.		
Email ID		
		A B C
		i
		i
		i
		MUMBAI
		MAHARASHTRA
		INDIA
		500002
		Joint And Other
		ABC2
		990100571

6. Click **Close**.

### Screen Description

The above screen is used to update the addresses of the joint account holder's. A maximum of three addresses can be maintained.

### Example

For a jointly held CASA account, enter the addresses for the other two joint account holders.

## 4.2 7100 - Accounts Balances Enquiry

Using this option you can view account details of all types, such as Current and Savings Account; Time Deposit Account; Loan Account; etc., held by a customer. Each account type contains numerous products under which the customer has an account.

You can search and locate a customer, based on various search criteria such as IC number or short name or customer ID, and view the customer account balances across products.

This Enquiry provides the customer centric view to all retail products.


### Definition Prerequisites

- 8053 - Customer Addition
- Customer should be an account holder

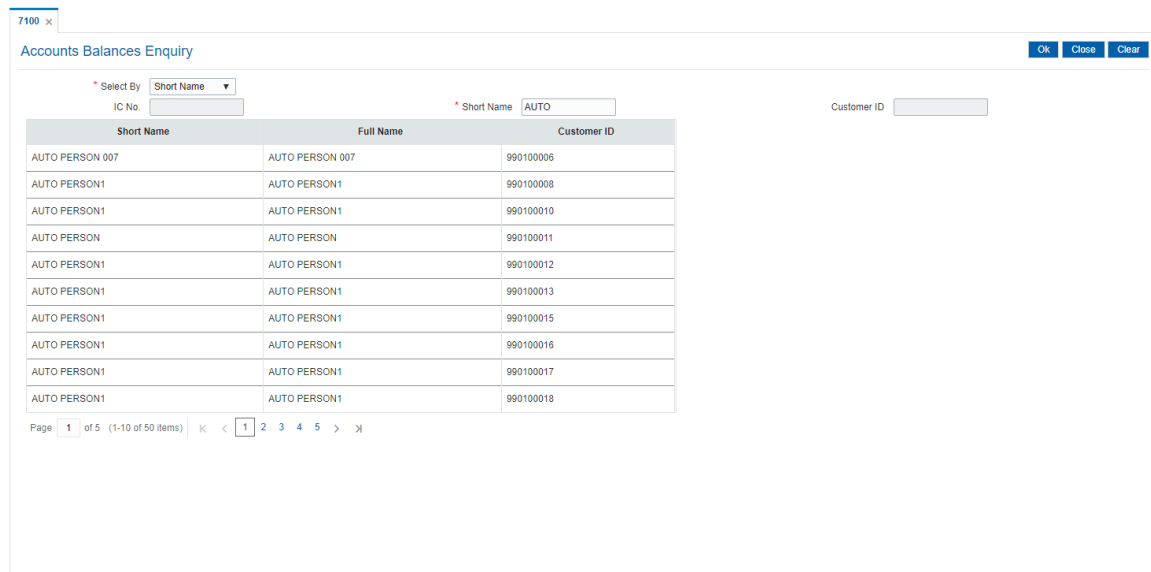
### Modes Available

Not Applicable

### To inquire the account balance

1. In the **Dashboard** page, Enter the Task Code **7100** and then click  or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Enquiries > Accounts Balances Enquiry**.
2. You will be navigated to **Accounts Balances Enquiry** screen.

### Accounts Balances Enquiry



Short Name	Full Name	Customer ID
AUTO PERSON 007	AUTO PERSON 007	990100006
AUTO PERSON1	AUTO PERSON1	990100008
AUTO PERSON1	AUTO PERSON1	990100010
AUTO PERSON	AUTO PERSON	990100011
AUTO PERSON1	AUTO PERSON1	990100012
AUTO PERSON1	AUTO PERSON1	990100013
AUTO PERSON1	AUTO PERSON1	990100015
AUTO PERSON1	AUTO PERSON1	990100016
AUTO PERSON1	AUTO PERSON1	990100017
AUTO PERSON1	AUTO PERSON1	990100018

### Field Description

Field Name	Description
<b>Select By</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></ul>

- Customer IC - Identification criteria (IC) arrived at by the bank during customer addition.
- Customer ID- Unique identification given by the bank.

**IC No.** [Conditional, Alphanumeric, 30]  
 Type 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. This field is enabled only if the **Customer IC** option is selected from the **Select By** field.

**Short Name** [Conditional, Alphanumeric, 40]  
 Type the short name of the customer whose balance is to be viewed. This field is enabled only if the **Customer Short Name** option is selected from the **Select By** field.

**Customer ID** [Conditional, Numeric, 10]  
 Type 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. This field is enabled only if the **Customer ID**, **NLS Name**, or **NLS Name Like** option is selected from the **Select By** field.

Column Name	Description
<b>Short Name</b>	[Display] This column displays the short name of the customer.
<b>Full Name</b>	[Display] This column displays the full name of the customer. The full name of the customer is defaulted from the <b>Customer Addition</b> (Task Code: 8053) option.
<b>Customer ID</b>	[Display] This column 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.

**Screen Description**

The above screen displays the various accounts under a customer ID. This is only an Enquiry screen and selecting an account will not display individual account details as in the **Customer Search Enquiry** screen.

## Example

Use this screen to view the various accounts and the balances in each account for a customer with existing accounts.

3. Select the search criteria from the **Search By** list.
4. Enter the relevant information corresponding to the search criterion, and press the **Tab** or **Enter** key.
5. The system displays the customer details with short name, full name and customer ID.

## Accounts Balances Enquiry

The screenshot shows a web application window titled "Accounts Balances Enquiry". At the top right, there are buttons for "Ok", "Close", and "Clear". Below the title bar, there are search filters: "Select By" with a dropdown menu set to "Short Name", "IC No." with an input field, "Short Name" with an input field containing "AUTO", and "Customer ID" with an input field. The main content area contains a table with three columns: "Short Name", "Full Name", and "Customer ID". The table lists ten rows of data, all with "AUTO PERSON1" as the Short Name and "AUTO PERSON" as the Full Name, and various Customer IDs ranging from 990100006 to 990100018. At the bottom of the table, there is a pagination control showing "Page 1 of 5 (1-10 of 50 items)" and navigation buttons for "1", "2", "3", "4", "5", and "X".

Short Name	Full Name	Customer ID
AUTO PERSON 007	AUTO PERSON 007	990100006
AUTO PERSON1	AUTO PERSON1	990100008
AUTO PERSON1	AUTO PERSON1	990100010
AUTO PERSON	AUTO PERSON	990100011
AUTO PERSON1	AUTO PERSON1	990100012
AUTO PERSON1	AUTO PERSON1	990100013
AUTO PERSON1	AUTO PERSON1	990100015
AUTO PERSON1	AUTO PERSON1	990100016
AUTO PERSON1	AUTO PERSON1	990100017
AUTO PERSON1	AUTO PERSON1	990100018

6. Click the appropriate record to view the account details.
7. The system displays the details of the accounts held by the customer across products, with the bank.

## Accounts Balances Enquiry

Select the customer to view all the accounts for which he is a primary customer.

7199 x

Accounts Balances Enquiry Ok Close Clear

Customer ID: 990100561 Full Name: AUTO PERSON 270  
 National ID: 1234 Category: INDIVIDUAL  
 Customer Combined Total Withdrawal Balance: 54,00,577.57

Current And Savings Account

Product Name	Account No.	Status	Acct Rel.	Acct Ccy	Avl Bal	Avl Bal (Lcy)	Combined Total Withdrawal Balance (ACY)	Combined Total Withdrawal Balance (LCY)
10005-Savings Account - Liability	7010000000011043	ACCOUNT OPEN REGULAR	JAO	INR	0.00	0.00	0.00	0.0
2-MIN BAL SC CASA ASSET	7020000000000271	ACCOUNT OPENED TODAY	SOW	INR	0.00	0.00	0.00	0.0
2-MIN BAL SC CASA ASSET	7020000000000281	ACCOUNT OPENED TODAY	GUR	INR	0.00	0.00	0.00	0.0
2-MIN BAL SC CASA ASSET	7020000000000291	ACCOUNT OPENED TODAY	SOW	INR	0.00	0.00	0.00	0.0
5-Savings Account - Liabilities	70100000000009822	ACCOUNT OPEN REGULAR	SOW	INR	8,568.00	8,568.00	8,568.00	8,568.0
1111-Savings Account - Asset	70100000000009912	ACCOUNT OPEN REGULAR	SOW	INR	1,525,392.57	1,525,392.57	1,525,392.57	1,525,392.5
		Total	INR		1,533,960.57	1,533,960.57		

Page 1 of 1 (1-7 of 7 Items) | < 1 >

TD Details | TD Linkage Details

Product Name	Account No.	Status	Acct Rel.	Acct Ccy	Princ Bal	Princ Bal (Lcy)	TD Linkage
300-FD-Resident	70300000000020348	ACCOUNT OPEN REGULAR	SOW	INR	10,000.00	10,000.00	N
300-FD-Resident	70300000000020348	ACCOUNT OPEN REGULAR	SOW	INR	1,000.00	1,000.00	N
300-FD-Resident	70300000000020348	ACCOUNT OPEN REGULAR	SOW	INR	2,500.00	2,500.00	N
300-FD-Resident	70300000000020348	ACCOUNT OPEN REGULAR	SOW	INR	200.00	200.00	N
300-FD-Resident	70300000000020488	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N
300-FD-Resident	70300000000026290	ACCOUNT OPENED TODAY	JOO	INR	0.00	0.00	N
301-FD-Resident	70300000000018814	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N
301-FD-Resident	70300000000018814	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N
301-FD-Resident	70300000000018814	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N

Page 1 of 97 (1-9 of 871 Items) | < 1 2 3 4 5 ... 97 >

Loan Account

## Field Description

Field Name	Description
<b>Customer ID</b>	[Display] This field displays the customer ID.
<b>Full Name</b>	[Display] This field displays the full name of the customer.
<b>National ID</b>	[Display] This field displays the national ID.
<b>Category</b>	[Display] This field displays the category of the customer.
<b>Customer Combined Total Withdrawal Balance</b>	[Display] This field displays the combined total withdrawal balance for the selected customer ID (CASA + Unblocked TD accounts).

**Note:** For better readability / understanding the screen shots are provided in separate rows. While working in **Oracle FLEXCUBE** you have to use the horizontal scroll bar to view all the fields.

## Accounts Balances Enquiry - CASA

Accounts Balances Enquiry

Ok Close Clear

Customer ID 990100561

Full Name AUTO PERSON 270

National ID 1234

Category INDIVIDUAL

Customer Combined Total Withdrawal Balance 54,00,577.57

Current And Savings Account

Product Name	Account No.	Status	Acct Rel.	Acct Ccy	Avl Bal	Avl Bal (Lcy)	Combined Total Withdrawal Balance (ACY)	Combined Total Withdrawal Balance (LCY)
10005-Savings Account - Liability	7010000000011043	ACCOUNT OPEN REGULAR	JAO	INR	0.00	0.00	0.00	0.00
2-MIN BAL SC CASA ASSET	7020000000000271	ACCOUNT OPENED TODAY	SOW	INR	0.00	0.00	0.00	0.00
2-MIN BAL SC CASA ASSET	7020000000000281	ACCOUNT OPENED TODAY	GUR	INR	0.00	0.00	0.00	0.00
2-MIN BAL SC CASA ASSET	7020000000000291	ACCOUNT OPENED TODAY	SOW	INR	0.00	0.00	0.00	0.00
5-Savings Account - Liabilities	70100000000009822	ACCOUNT OPEN REGULAR	SOW	INR	8,568.00	8,568.00	8,568.00	8,568.00
1111-Savings Account - Asset	70100000000009912	ACCOUNT OPEN REGULAR	SOW	INR	1,525,392.57	1,525,392.57	1,525,392.57	1,525,392.57
<b>Total</b>			<b>INR</b>		<b>1,533,960.57</b>	<b>1,533,960.57</b>		

Page 1 of 1 (1-7 of 7 items) < 1 >

TD Details TD Linkage Details

Product Name	Account No.	Status	Acct Rel.	Acct Ccy	Princ Bal	Princ Bal (Lcy)	TD Linkage
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	10,000.00	10,000.00	N
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	1,000.00	1,000.00	N
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	2,500.00	2,500.00	N
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	200.00	200.00	N
300-FD-Resident	7030000000020488	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N
300-FD-Resident	7030000000026290	ACCOUNT OPENED TODAY	JOO	INR	0.00	0.00	N
301-FD-Resident	7030000000018814	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N
301-FD-Resident	7030000000018814	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N
301-FD-Resident	7030000000018814	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N

Page 1 of 97 (1-9 of 871 items) < 1 2 3 4 5 ... 97 >

Loan Account

**Field Description**



Column Name	Description
<b>Product Name</b>	[Display] This column displays the name of the product under which the customer has an account.
<b>Account No.</b>	[Display] This column displays the account number of the customer.
<b>Status</b>	[Display] This column displays the current status of the account.
<b>Acct Rel.</b>	[Display] This column displays the relationship of the customer with the account.
<b>Acct Ccy</b>	[Display] This column displays the currency assigned to product 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.
<b>Avl Bal</b>	[Display] This column displays the available balance in the account in the account currency.
<b>Avl Bal (Lcy)</b>	[Display] This column displays the available balance in the account in the local currency of the bank. This balance is the amount available in the account to the customer for withdrawal including the hold funds and minimum balance but excluding the uncleared funds.
<b>Combined Total Withdrawal Balance (Acy)</b>	[Display] This column displays the combined total balance of the amount which can be withdrawn in the account currency.  <i>Combined Total Withdrawal Balance = Total Balance of a CASA account + Linked CASA Sweep In Bal + Linked TD Sweep In Bal + Linked 2-Way TD Sweep In Bal.</i> <i>Total Balance of a CASA account = Available Balance – Min. Bal. Required – Hold Balance + Sweep In Amount (Lien) + Drawing Power+ Adv against unclrd funds Limit + Confirmation Amount.</i> If a TD account is linked to a CASA account as Sweep In Provider and also as 2-Way Sweep In provider, then the balance of such TD account will be considered only once. The balance of such CASA/TD accounts will be considered as Linked 2-Way TD Sweep In balance. The sweep in provider CASA and TD account should have a valid account status.
<b>Combined Total Withdrawal Balance (Lcy)</b>	[Display] This column displays the combined total withdrawal balance in the account in the local currency of the bank.

[Accounts Balances Enquiry - TD Details](#)

Accounts Balances Enquiry

Ok Close Clear

Page 1 of 1 (1-7 of 7 items) | K < 1 > X

TD Details TD Linkage Details

Product Name	Account No.	Status	Acct Rel.	Acct Ccy	Princ Bal	Princ Bal (Lcy)	TD Linkage
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	10,000.00	10,000.00	N
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	1,000.00	1,000.00	N
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	2,500.00	2,500.00	N
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	200.00	200.00	N
300-FD-Resident	7030000000020488	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N
300-FD-Resident	7030000000026290	ACCOUNT OPENED TODAY	JOO	INR	0.00	0.00	N
301-FD-Resident	7030000000018814	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N
301-FD-Resident	7030000000018814	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N
301-FD-Resident	7030000000018814	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N

Page 1 of 97 (1-9 of 871 items) | K < 1 2 3 4 5 ... 97 > X

Loan Account

Product Name	Account No.	Status	Acct Rel.	Acct Ccy	O/S Bal	O/S Bal (Lcy)
70002-Interest Subvention	7000000000309425	ACCOUNT OPEN REGULAR	SOW	INR	100,000.00	100,000.00
70002-Interest Subvention	7000000000309435	ACCOUNT OPEN REGULAR	SOW	INR	98,898.70	98,898.70
70002-Interest Subvention	7000000000311939	ACCOUNT OPEN REGULAR	SOW	INR	100,459.90	100,459.90
70002-Interest Subvention	7000000000312452	ACCOUNT OPEN REGULAR	SOW	INR	100,459.90	100,459.90
		<b>Total</b>	<b>INR</b>		<b>399,818.50</b>	<b>399,818.50</b>
70000-Retail Loans	7000000000308622	ACCOUNT WRITTEN OFF CLOSED	PAR	INR	0.00	0.00
70001-Retail Loans Asset Classification	7000000000309415	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00
70001-Retail Loans Asset Classification	7000000000309645	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00

Page 1 of 4 (1-8 of 27 items) | K < 1 2 3 4 > X

Back

**Field Description**

<b>Column Name</b>	<b>Description</b>
<b>Product Name</b>	[Display] This column displays the name of the product under which the customer has an account.
<b>Account No.</b>	[Display] This column displays the account number of the customer.
<b>Status</b>	[Display] This column displays the current status of the account.
<b>Acct Rel.</b>	[Display] This column displays the relationship of the customer with the account.
<b>Acct Ccy</b>	[Display] This column displays the currency assigned to product under which the account is opened.
<b>Princ Bal</b>	[Display] This column displays the principal balance in the account in the account currency. The principal balance is the original amount of the term deposit including the lien amount.
<b>Princ Bal (Lcy)</b>	[Display] This column displays the principal balance in the account, in the local currency of the bank. The principal balance is the original amount of the term deposit including the lien amount.
<b>TD Linkage</b>	[Display] This column displays the status of TD account linkage with the CASA account as sweep in provider. If this column displays <b>Y</b> , then the account is linked to the beneficiary account.

#### Accounts Balances Enquiry - TD Linkage

This tab is enabled if you double click on the **TD Linkage** column in the **TD Details** tab.

7100 x

Accounts Balances Enquiry Ok Close Clear

Customer ID: 990100561 Full Name: AUTO PERSON 270  
 National ID: 1234 Category: INDIVIDUAL  
 Customer Combined Total Withdrawal Balance: 54,00,577.57  
 Current And Savings Account

Product Name	Account No.	Status	Acct Rel.	Acct Ccy	Avl Bal	Avl Bal (Lcy)	Combined Total Withdrawal Balance (ACY)	Combined Total Balance (LCY)
10005-Savings Account - Liability	7010000000011043	ACCOUNT OPEN REGULAR	JAO	INR	0.00	0.00	0.00	
2-MIN BAL SC CASA ASSET	7020000000000271	ACCOUNT OPENED TODAY	SOW	INR	0.00	0.00	0.00	
2-MIN BAL SC CASA ASSET	7020000000000281	ACCOUNT OPENED TODAY	GUR	INR	0.00	0.00	0.00	
2-MIN BAL SC CASA ASSET	7020000000000291	ACCOUNT OPENED TODAY	SOW	INR	0.00	0.00	0.00	
5-Savings Account - Liabilities	70100000000009822	ACCOUNT OPEN REGULAR	SOW	INR	8,568.00	8,568.00	8,568.00	
1111-Savings Account - Asset	70100000000009912	ACCOUNT OPEN REGULAR	SOW	INR	1,525,392.57	1,525,392.57	1,525,392.57	
<b>Total</b>			<b>INR</b>		<b>1,533,960.57</b>	<b>1,533,960.57</b>		

Page 1 of 1 (1-7 of 7 items) | K < 1 > X

TD Details | TD Linkage Details

CASA benef.Account No.	SweepIn Linkage
No items to display.	

Page 1 (0 items) | K < 1 > X

## Field Description

Column Name	Description
-------------	-------------

The details in the following fields are displayed if the status in the **TD Linkage** column is **Y** in the **TD Details** tab.

<b>CASA benef. Account No.</b>	[Display] This column displays the beneficiary account number linked to the TD account.
--------------------------------	--

<b>SweepIn Linkage</b>	[Display] This column displays the details of the sweep in linkage.
------------------------	--

## Accounts Balances Enquiry - Loan Account

7192 x

Accounts Balances Enquiry Ok Close Clear

Page 1 of 1 (1-7 of 7 items) | K < 1 > X

TD Details | TD Linkage Details

Product Name	Account No.	Status	Acct Rel.	Acct Ccy	Princ Bal	Princ Bal (Lcy)	TD Linkage
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	10,000.00	10,000.00	N
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	1,000.00	1,000.00	N
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	2,500.00	2,500.00	N
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	200.00	200.00	N
300-FD-Resident	7030000000020488	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N
300-FD-Resident	7030000000026290	ACCOUNT OPENED TODAY	JOO	INR	0.00	0.00	N
301-FD-Resident	7030000000018814	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N
301-FD-Resident	7030000000018814	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N
301-FD-Resident	7030000000018814	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N

Page 1 of 97 (1-9 of 871 items) | K < 1 2 3 4 5 ... 97 > X

Loan Account

Product Name	Account No.	Status	Acct Rel.	Acct Ccy	O/S Bal	O/S Bal (Lcy)
70002-Interest Subvention	7000000000309425	ACCOUNT OPEN REGULAR	SOW	INR	100,000.00	100,000.00
70002-Interest Subvention	7000000000309435	ACCOUNT OPEN REGULAR	SOW	INR	98,898.70	98,898.70
70002-Interest Subvention	7000000000311939	ACCOUNT OPEN REGULAR	SOW	INR	100,459.90	100,459.90
70002-Interest Subvention	7000000000312452	ACCOUNT OPEN REGULAR	SOW	INR	100,459.90	100,459.90
		Total	INR		399,818.50	399,818.50
70000-Retail Loans	7000000000308622	ACCOUNT WRITTEN OFF CLOSED	PAR	INR	0.00	0.00
70001-Retail Loans Asset Classification	7000000000309415	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00
70001-Retail Loans Asset Classification	7000000000309645	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00

Page 1 of 4 (1-8 of 27 items) | K < 1 2 3 4 > X

[Back](#)

## Field Description

### Column Name

### Description

#### Product Name

[Display]

This column displays the name of the product under which the customer has an account.

#### Account No.

[Display]

This column displays the account number of the customer.

#### Status

[Display]

This column displays the current status of the account.

#### Acct Rel.

[Display]

This column displays the relationship of the customer with the account.

#### Acct Ccy

[Display]

This column displays the currency assigned to product under which the account is opened.

#### O/S Bal

[Display]

This column displays the outstanding balance in the loan account in the account currency.

#### O/S Bal (Lcy)

[Display]

This column displays the outstanding balance in the loan account in the local currency of the bank.

8. Click the **Back** button. The system displays the transaction screen.

9. Click **Close** to exit.

## Screen Description

The above screen displays all the account balances for the customer. It also displays the status of the account along with the available balance for CASA accounts and Outstanding balance for loan accounts.

**Example**

For a customer that already has account can use this screen to view the various accounts for a customer and the balances in each account.

## 4.3 CI999 - Customer Account Relation Enquiry - Zoom Enquiry

Using this option you can view the details on Asset Liability position and Profitability of the customer for all accounts with which the customer is related.


### Definition Prerequisites

- 8053 - Customer Addition

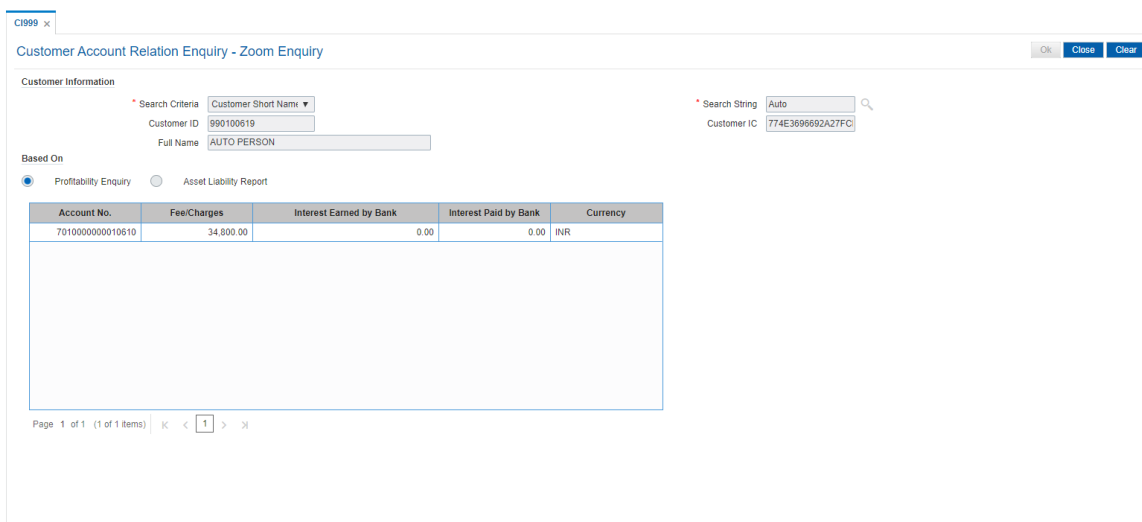
### Modes Available

Not Applicable

### To view the customer account relation

1. In the **Dashboard** page, Enter the Task Code **CI999** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Profitability Enquiry**.
2. You will be navigated to **Customer Account Relation Enquiry - Zoom Enquiry** screen.

### Customer Account Relation Enquiry - Zoom Enquiry



Customer Account Relation Enquiry - Zoom Enquiry

Customer Information

Search Criteria: Customer Short Name (dropdown), Customer ID: 990100619, Full Name: AUTO PERSON

Search String: Auto, Customer IC: 774E369692A2TFC

Based On: Profitability Enquiry (selected), Asset Liability Report

Account No.	Fee/Charges	Interest Earned by Bank	Interest Paid by Bank	Currency
701000000010610	34,800.00	0.00	0.00	INR

Page 1 of 1 (1 of 1 items)

### Field Description

Field Name	Description
<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 (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>	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the <b>Search Criteria</b> field. If the search criterion is specified as customer's short name or IC then any of the letter(s) of the short name or IC can be entered. The system

displays the Search List of all those customers having those letters in their respective criteria. Select the appropriate customer from the existing customer list.

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

**Customer ID**

[Display]

This field displays the ID of the customer.

A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

**Customer IC**

[Display]

This field displays the identification code of the customer.

A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.

**Full Name**

[Display]

This field displays the full name of the customer.

The full name of the customer is defaulted from the **Customer Addition** (Task Code: 8053) option.

**Based On**

[Mandatory, Radio Button]

Click on the appropriate option based on which the customer account relation Enquiry is to be made.

The options are:

- Profitability Enquiry
- Asset Liability Report

**Screen Description**

The above screen is used to view the profitability of a customer. This is only an enquiry screen. It provides a break up of the assets and liabilities of the customer.

**Example**

Enter the search string for a particular customer and view its details.

3. Select the search criteria from the list.
4. Enter the search string and press the **Tab or Enter** key.
5. Select the customer from the Search List.



## Customer Account Relation Enquiry - Zoom Enquiry

Customer Information

Search Criteria: Customer Short Name  
 Customer ID: 990100619  
 Full Name: AUTO PERSON

Search String: Auto  
 Customer IC: 774E3695692A27FC

Based On:  
 Profitability Enquiry  
 Asset Liability Report

Account No.	Fee/Charges	Interest Earned by Bank	Interest Paid by Bank	Currency
701000000010610	34,800.00	0.00	0.00	INR

Page 1 of 1 (1 of 1 items) | < 1 >

6. Click **Profitability Enquiry** to view the profitability details and click **OK**.
7. The system displays the interest earned, interest paid and charges details.

## Profitability Enquiry

The **Profitability Enquiry** option displays the fees/charges levied on each account, interest earned and paid.

Customer Information

Search Criteria: Customer Short Name  
 Customer ID: 990100619  
 Full Name: AUTO PERSON

Search String: Auto  
 Customer IC: 774E3695692A27FC

Based On:  
 Profitability Enquiry  
 Asset Liability Report

Account No.	Fee/Charges	Interest Earned by Bank	Interest Paid by Bank	Currency
701000000010610	34,800.00	0.00	0.00	INR

Page 1 of 1 (1 of 1 items) | < 1 >

## Field Description

Column Name	Description
<b>Account No.</b>	[Display] This column displays all the accounts held by the customer.
<b>Fees/Charges</b>	[Display] This column displays the total fees and various charges levied on each account from the date of the account opening.
<b>Interest Earned by Bank</b>	[Display] This column displays the total debit interest, i.e. the interest earned by the bank against the account. This interest is an income for the bank.

**Interest Paid by Bank**

[Display]

This column displays the total credit interest, i.e. the interest earned by the customer. This interest is expenditure for the bank.

**Currency**

[Display]

This column displays the currency assigned to the product under which the account is opened.

**Screen Description**

The above tab screen depicts the profitability of the customer to the bank. The income earned by the bank through this customer will be displayed here.

- 8. Click **Asset Liability Report** to view the asset liability report and click **OK**.

**Asset Liability Report**

The **Asset Liability Report** option provides details of product wise assets, liabilities and the totals.

Customer Account Relation Enquiry - Zoom Enquiry

Customer Information

\* Search Criteria: Customer Short Name (dropdown)  
 Customer ID (text field)  
 Full Name (text field)

\* Search String (text field) [Search icon]  
 Customer IC (text field)

Based On  
 Profitability Enquiry  Asset Liability Report

Total Asset | Product Details

Total Assets	Total Liabilities
No items to display.	

Page 1 (0 of 0 items) | < 1 >

Customer Account Relation Enquiry - Zoom Enquiry

Customer Information

\* Search Criteria: Customer Short Name (dropdown)  
 Customer ID (text field)  
 Full Name (text field)

\* Search String (text field) [Search icon]  
 Customer IC (text field)

Based On  
 Profitability Enquiry  Asset Liability Report

Total Asset | Product Details

Product Name	Customer Assets	Customer Liabilities
No items to display.		

Page 1 (0 of 0 items) | < 1 >

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Total Assets</b>	[Display] This column displays the net worth of the total assets held by the customer.
<b>Total Liabilities</b>	[Display] This column displays the net worth of the total liabilities of the customer.

<b>Column Name</b>	<b>Description</b>
<b>Product Name</b>	[Display] This column displays the product name under which the customer account was opened.
<b>Customer Assets</b>	[Display] This column displays the net worth of the total assets of the customer for the product.
<b>Customer Liabilities</b>	[Display] This column displays the net worth of the total liabilities of the customer for the product.

### Screen Description

The above tab screen depicts the assets and liabilities for a customer and the total net worth of the customer.

9. The system displays the asset and liability details.
10. Click **Close**.

## 4.4 BA008 - Old New Customer Enquiry

Using this screen, you can Enquiry the details of the customer who are migrated from one bank to other bank and then to other, it will have two old customer ids of Bank 1 and of Bank 2. For such accounts if Bank 2's customer id (Finacle customer id) is searched upon, system should fetch the 1st customer id (Bank1 customer id) in Old account number, and Bank 2 customer id will be displayed in Finacle customer id.

**Note:** On entering of a customer id in the old customer id , that is not migrated, **FLEXCUBE** will give a message 'Customer not found. For NRE/NRO search with Finacle cust id suffixed with 'N' or 'O'.


### Definition Prerequisites

Not Applicable

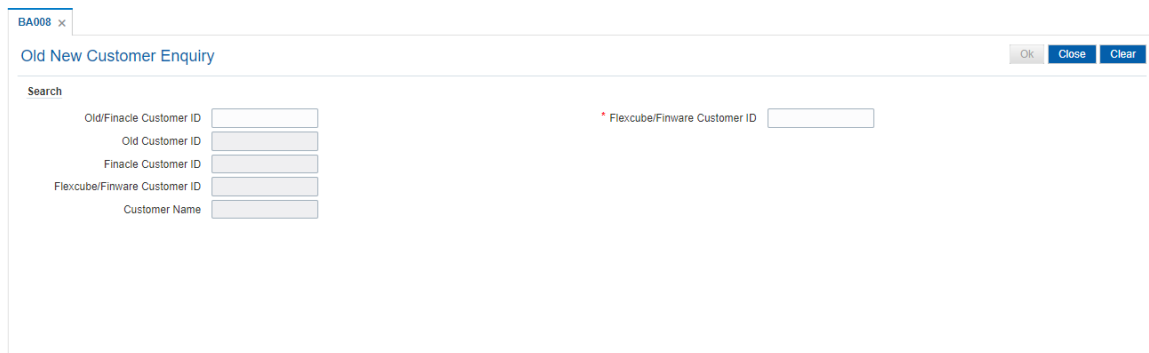
### Modes Available

Not Applicable

### To Enquire about the migrated customer

1. In the **Dashboard** page, Enter the Task Code **BA008** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Others > Old New Customer Enquiry**.
2. You will be navigated to **Old New Customer Enquiry** screen.

### Old New Customer Enquiry



### Field Description

Field Name	Description
<b>Search</b>	
<b>Note :</b> At least one of the two input should be provided (Old/Finacle Customer ID or <b>FLEXCUBE</b> /Finware Customer ID)	
<b>Old/Finacle Customer ID</b>	[Optional, Alphanumeric, 42] Type the Old/Finacle customer ID.
<b>FLEXCUBE/Finware Customer ID</b>	[Optional, Numeric, 10] Type the FLEXCUBE/Finware customer ID.
<b>Old Customer ID</b>	[Display] This field displays the old customer ID.

**Finacle Customer ID** [Display]  
This field displays the Finacle customer ID.

**FLEXCUBE/Finware Customer ID** [Display]  
This field displays the **FLEXCUBE**/Finware customer ID.

**Customer Name** [Display]  
This field displays the Finacle customer name.

3. Enter Old/Finacle Customer Id and then press **Tab**. The system displays the details of old as well as new customer id.

### Old New Customer Enquiry

BA008 x

Old New Customer Enquiry Ok Close Clear

Search

Old/Finacle Customer ID  \* Flexcube/Finware Customer ID

Old Customer ID

Finacle Customer ID

Flexcube/Finware Customer ID

Customer Name

4. Click **Close**.

## 4.5 CI041-KYC Verification Status Enquiry

This option allows to inquire about the KYC verification status of the customers. The Enquiry can be done on the basis of branch code, customer type and/or verification status along with date range. On clicking export to excel option a new dialogue box will open which will allow the inquired data to be saved in excel.


### Definition Prerequisites

NA

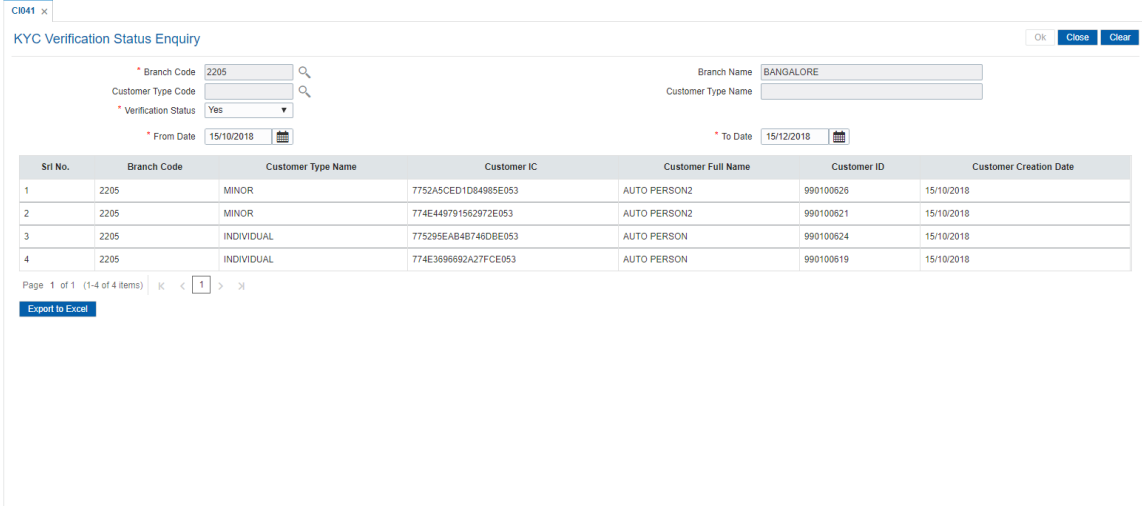
### Modes Available

Not Applicable

### To perform KYC verification status Enquiry

1. In the **Dashboard** page, Enter the Task Code **CI041** and then click  or navigate through the menus to **Front Office Transactions > KYC Operations > KYC Verification Status Enquiry**.
2. You will be navigated to **KYC Verification Status Enquiry** screen.

### Verification Status Enquiry



Srt No.	Branch Code	Customer Type Name	Customer IC	Customer Full Name	Customer ID	Customer Creation Date
1	2205	MINOR	7752A5CED1D84985E053	AUTO PERSON2	990100626	15/10/2018
2	2205	MINOR	774E449791562972E053	AUTO PERSON2	990100621	15/10/2018
3	2205	INDIVIDUAL	775295EAB48746DBE053	AUTO PERSON	990100624	15/10/2018
4	2205	INDIVIDUAL	774E3696692A27FCE053	AUTO PERSON	990100619	15/10/2018

### Field Description

Field Name	Description
<b>Branch Code</b>	[Mandatory, Search List] Select the branch code from Search List.
<b>Branch Name</b>	[Display] Displays the name of the branch which is selected.
<b>Customer Type Code</b>	[Optional, Search list] Select the customer type code from Search List
<b>Customer Type Name</b>	[Display] Displays the name of the customer type which is selected.
<b>Verification Status</b>	"[Mandatory, Dropdown]

Select the verification status from dropdown.  
The options are:

- Yes
- No

**From Date** [Mandatory, Date]  
Enter the 'From date'. The date can be less than the process date.

**To Date** [Mandatory, Date]  
Enter the 'To date'. The date cannot be less than from date but can be less than process date.

<b>Column Name</b>	<b>Description</b>
<b>Serial No.</b>	[Display] Displays the serial number.
<b>Branch Code</b>	[Display] Displays the branch code .
<b>Customer Type Name</b>	[Display] Displays the name of the customer type.
<b>Customer IC</b>	[Display] Displays the Customer IC.
<b>Customer Full Name</b>	[Display] Displays the name of the customer.
<b>Customer ID</b>	[Display] Displays the Unique Customer ID.
<b>Customer Creation Date</b>	[Display] Displays the date on which the customer was created.

3. Enter the relevant values.

4. Click **OK** to view the results.

5. Click **Export to Excel** link to transfer the search result into an excel sheet.

## 4.6 CIM44 - Customer Dedupe

Using this option, you can perform customer search. The search is performed on the stored customer data.


### Definition Prerequisites

N A

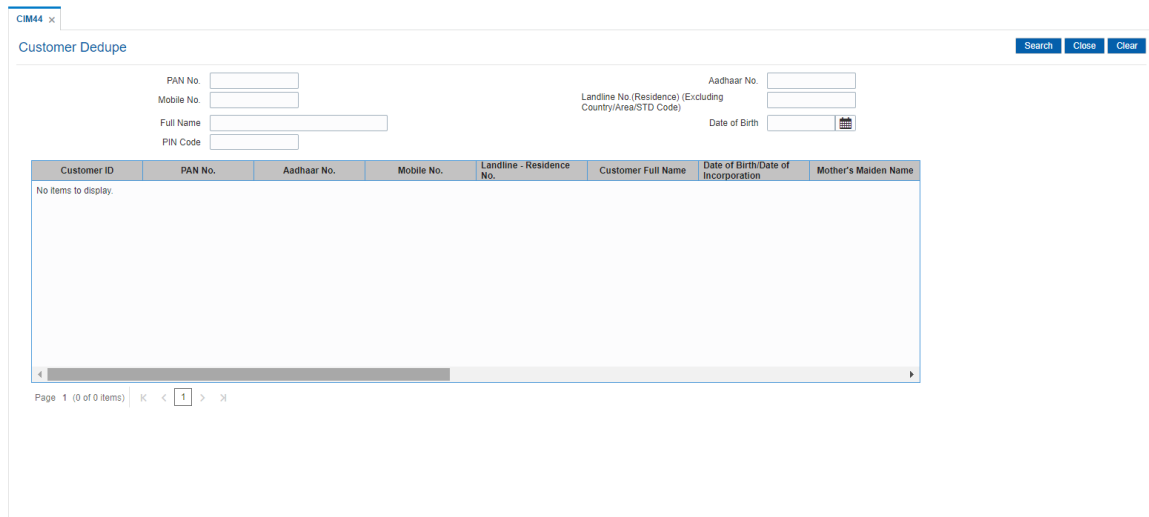
### Modes Available

Not Available

#### To search for a customer

1. In the **Dashboard** page, Enter the Task code **CIM44** and click  or navigate through the menus to **Front Office Transactions > KYC Operations > Customer Dedupe**.
2. The system displays the **Customer Dedupe** Screen.

### Customer Dedupe



Customer Dedupe

PAN No.  Aadhaar No.

Mobile No.  Landline No (Residence) (Excluding Country/Area/STD Code)

Full Name  Date of Birth

PIN Code

Customer ID	PAN No.	Aadhaar No.	Mobile No.	Landline - Residence No.	Customer Full Name	Date of Birth/Date of Incorporation	Mother's Maiden Name
No items to display.							

Page 1 (0 of 0 items) | K < 1 > X

### Field Description

Field Name	Description
<b>PAN No.</b>	[Input, Alphanumeric, 10] Type the PAN number of the customer. The PAN number should be entered in the 'AAAAAnnnnA' format, where 'A' is the alphabetic part and n is the numeric part.
<b>Aadhaar No.</b>	[Input, Alphanumeric] Type the Aadhaar number of the customer.
<b>Mobile No.</b>	[Input, Alphanumeric] Type the Mobile number of the customer.
<b>Landline No. (Residence) (Excluding Country/Area/STD Code)</b>	[Input, Alphanumeric] Type the landline number of the customer excluding the country/area/STD code.



<b>Full Name</b>	[Input, Alphanumeric] Type the Full name of the customer.
<b>Date of Birth</b>	[Date] Type the date of birth of the customer.
<b>PIN Code</b>	[Input, Numeric] Type the PIN Code.
<b>Search Results</b>	
<b>Customer ID</b>	[Display] Displays the customer ID.
<b>PAN No.</b>	[Display] Displays the PAN number of the customer.
<b>Aadhaar No.</b>	[Display] Displays the aadhaar number of the customer.
<b>Mobile No.</b>	[Display] Displays the mobile number of the customer.
<b>Landline-Residence No.</b>	[Display] Displays the residence landline number of the customer.
<b>Customer Full Name</b>	[Display] Displays the full name of the customer.
<b>Date of Birth/Date of Incorporation</b>	[Display] Displays the date of birth of the customer.
<b>Mother's Maiden Name</b>	[Display] Displays the mother's maiden name of the customer.
<b>Address1/2/3</b>	[Display] Displays the address of the customer.
<b>City</b>	[Display] Displays the name of the city of the customer.
<b>State</b>	[Display] Displays the name of the state of the customer..
<b>PIN/ZIP Code</b>	[Display] Displays the PIN/ZIP code of the customer.
<b>Country</b>	[Display] Displays the country of the customer.
<b>Block Status</b>	[Display] Displays the block status of the customer.
<b>Block Reason</b>	[Display] Displays the reason for block for the customer if any.

3. Enter the search criteria.
4. Click the **Search** button to view the search results in the '**Search Results**' section.
5. Click on **Clear** button to clear the search results.

