

Base Module

**Oracle FLEXCUBE Private Banking**

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## 1.1 Introduction

The objective of the current user manual is to clearly describe and document the functions of the system from the relationship manager, Admin, OPS users perspective for all the below mentioned features, which are part of FLEXCUBE Private Banking BASE module:

- Base Data Management
- RM and Customer Dashboards
- Customer Definition and Onboarding
- Portfolio Management
- Analytics
- Portfolio Aggregation,
- CASA, Deposits and Loans Data Aggregation,
- CRM Features
- Simulation,
- Rebalancing
- Various Entity Reference Data Maintenances
- User Data Maintenances
- Product Master Maintenances
- Survey and Voluntary Corporate Action Maintenances,
- Standard Canned Reports. The current user manual serves the following purpose related to Relationship Manager and Operations and Admin tasks:
  1. It represents the entry point into the system from the end user's angle.
  2. Provides a chronological and complete view of all the information necessary to understand and use the system within the user environment. It thus serves as a hand book that instructs the user how to access the system, run programs, correct mistakes and solve typical problems.
  3. Identifies the tasks which must be carried out by the user, in using the system, the objectives of those tasks and the main deliverables which signify successful completion of each task.
  4. It also describes in detail all system inputs, processes, outputs and controls and provides background reading/reference to supplement training and testing.

## 1.2 Scope

The intention of this user manual is to provide a comprehensive guide to the RM, Administrators and Operations users of the system. It can also be used as a trouble-shooting guide.

## 1.3 Audience

The potential readers of this document include but not limited to

1. The Relationship Manager, Administrator, Operations, Customers and other users of the system.
2. Top and middle management executives.

3. Developers, database designers of the system for their reference.
4. Product and Functional teams

## 1.4 Documentation Accessibility

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

## 1.5 Organization of the Document

The Manual is organized into the following five chapters:

<b>Chapter 1</b>	Introduction - Helps to understand the purpose and scope of the document.
<b>Chapter 2</b>	Customer Management - Helps to understand how to track the essential information about clients and their accounts..
<b>Chapter 3</b>	Portfolio Management - Helps to understand the portfolio management.
<b>Chapter 4</b>	Business Management and Reports - Helps to understand the business management and reports.
<b>Chapter 5</b>	Administration Functions - Helps to understand administration related menus in detail.
<b>Chapter 6</b>	Operations Functions - Helps to understand the operations related menus in detail.
<b>Chapter 7</b>	Accrual Processing - Helps to understand the Accrued Interest Program in FCPB.
<b>Chapter 8</b>	Interface - Helps to understand the FCPB - FCUBS integration.

## 1.6 Conventions Used

This sub-section explains the conventions followed in the preparation of the manual.

<b>Text</b>	<b>Description</b>
Example	Illustration of the concept
Bold Letters	Command buttons or important text The command button titles appear as they appear on the screen.

## 1.7 Abbreviations and Acronyms

Abbreviation	Description
ADMIN	Administration
BOD	Beginning of the Day
CA	Corporate Action
CCY	Currency
CPIS	Customer, Portfolio, Instrument and Sub-Portfolio
EIN	Employer Identification Number
EOD	End of the Day
EQ	Equity
FATCA	Foreign Account Tax Compliance Act
FCPB	FLEXCUBE Private Banking System
FCUBS	FLEXCUBE Universal Banking System
FDAP	Fixed or determinable annual or periodic income
FFI	Foreign Financial Institutions
FIIN	FATCA Individual Identification Number
HIRE	Hiring Incentives to Restore Employment Act
IRS	Internal Revenue Service
KYC	Know Your Customer
NFFE	Non Financial Foreign Entity
OPS	Operations
POA	Power of Attorney
RM	Relationship Manager/Advisor
TIN	Tax Identification Number

## 1.8 System Overview and Capabilities

Wealth Management is one of the fastest growing areas in the banking industry. Wealth Management services typically follow the cycle of financial planning, portfolio construction & execution, portfolio administration, monitoring and on-going management of the overall wealth of the customer.

Wealth Management not only generates strong fee based revenue streams but also excellent cross sell opportunities and results in complete consolidation of customer relationships.

Growing population and increasing disposable incomes have necessitated Banks, Financial Institutions and other Wealth Management Service providers to offer structured wealth management offerings to different customer segments.

With the undeniable growth in the affluent and high-net-worth-segments, financial advisers and institutions offering wealth management services are demanding robust and scalable technology platforms to address the diverse needs of their clients.

The new generation of customers is more investment-savvy and demand personal service, customized portfolios and a spectrum of investment options. This coupled with new regulatory issues have introduced a plethora of complexities in the Wealth Management process. Technology is critical to helping advisors meet the needs of their growing client base and new regulatory responsibilities.

Hence, Wealth Management service providers have a requirement for an integrated technology solution fit that spans customer acquisition, portfolio planning & advice, portfolio execution, portfolio administration and portfolio monitoring & analysis.

**FLEXCUBE Private Banking** is a comprehensive tool which is designed to provide a single platform to **record, track** and **manage** the overall wealth of a customer, across a range of asset classes and instruments.

The system consists of various modules that enable the users like banks, financial institutions and brokerage houses to create, preserve and transfer the customer wealth and help them to maximize their returns.

The User Manual is divided into two parts as below:

- **User Manual (Admin and Operations)** – The Admin and Operations User Manual covers the activities related to the respective roles.  
The Administrator related functions would include reference data maintenance, maintenance of Master Tables, Roles, User creation, authorization of new/modified static and reference data, and Administration reports like Audit Trail.  
The Operations related functions would include End of day processes (EOD), maintenance of prices, exchange rates and MF/SP constituents A, Commission Reconciliation, Transaction file uploads and downloads, and Operational reports.
- **User Manual (RM)** – This manual will focus on the RM related functionality as detailed in the subsequent chapters

## **1.9 General Characteristics**

This section describes the general features of the system which spans the different modules and is common to the entire system.

### **1.9.1 Error Handling**

There are broadly 2 kinds of error messages that the application present to the users –

1. Those that are failing basic validations like missing data that is mandatory, Sale quantity greater than buy quantity, assumption rates entered in financial planning that are outside the allowed range etc. These messages are in red and appear in the top of the screen as soon as the user tabs out of the respective data field. Unless this error is corrected, the user cannot proceed with the operation.
2. Those that are warning messages presented to the user which the users can override and proceed with the operation like Asset Allocation Exceeded beyond the allowed ranges from the recommended allocation, Instrument not part of Recommended list and / or

model portfolio, etc. These appear as pop-up messages with an option for the user to confirm and to proceed or not to proceed.

## **1.9.2 Data Access Rights**

Access to customer data in the system is controlled by the hierarchy maintained for each Relationship manager and each organizational unit.

A relationship manager, following RM hierarchy, has access to data of all customers directly mapped to him/her as well as customers of those RMs who are under the reporting hierarchy. For example, if RM "A", reports to RM "B" who in turn reports to RM "C", then RM "A" will be able to see data of all customers directly mapped to him/her; RM "B" will be able to see data of customers mapped directly to him/her plus all customers of RM "A"; RM "C" will be able to see data of customers mapped directly to him/her plus all customers of RM "A" and of RM "B". This data access hierarchy is irrespective of which branch each RM is mapped to or which Line of business the RM belongs to.

A unit head (eg. Branch head, Area head, Regional Head, Zonal head etc), following Unit hierarchy, has access to data of all customers of the RMs of the same home unit, as well as all of other units under this unit's reporting hierarchy, and those for which the unit head is specifically allowed access. For example, Branch A, Branch B and Branch C report to Area R and Branch A head also has data access to Branch C, then Branch A head will see the data of all customers whose RMs are mapped to branch A including his/her own, as well RMs who are mapped to branch C; Branch B head will see the data of customers of RMs mapped to Branch B, and Branch C head will see data of customers of RMs mapped to Branch C; Area R head will see the data of customers of RMs which are directly mapped to Area A plus all customers of RMs of branches A,B and C.

A 3rd dimension for Data access restriction is the LOB or Line of Business and this applies only to users who follow the unit hierarchy. Each Unit head can have a primary Line of Business, but can also have data access to other LOBs that have been specifically mapped to him/her. Depending on the Line of business access, each user of the system will only be able to see the data of customers of RMs whose primary LOB is part of the LOB access list for the user.

Apart from the above Data access levels, the access to different menus and functions in the system is controlled by the Role to which the user is mapped. Each Role and the set of menu access that it should have can be flexibly defined in the application.

### **1.9.2.1 Behavior of Add, Save and Modify buttons**

The user will come across the display and edit screens many times while going through this user manual.

This screen consists of two sections; the top section is used for the display purpose to show each record with a "Radio" selection button, while the bottom section facilitates addition, modification or deletion of the record. When the user selects any record using the Radio button from the top section, the corresponding information is displayed in the bottom section for modification/deletion.

After entering the new details in the bottom section, the user can save the information by clicking 'Add' button to save multiple child records for each master record (as for example, multiple commission rates for different amount slabs for a single type of commission like Upfront for a mutual fund instrument, click 'Save' button to save all the child records to the main record. You can click 'Clear' button to clear all the details entered in the screen.

Use 'Modify' button to modify any of the existing information. Please note that the modify button will be enabled only on selection of an existing data. The selection of an existing data

will result in the disabling of the 'Add' button. The user also has the option to clear the modified data by clicking on the 'Clear' button. Clicking the clear button again results in disabling of the 'Modify' button and enabling of the 'Add' button.

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**Note**

A similar behavior explained above is depicted by the other User interface screens that are used for data addition and maintenance purpose, as for example the maintenance of Instrument Master data. Only difference here is that there is no summary display section. In these cases, for modifying an existing record, the user can click the search button to retrieve from existing data and then modify the same (instead of a Radio button selection as explained above).

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### 1.9.2.2 **Wild Card Search**

Click 'Search' button provided adjacent to any field, the search pop up window appears.

This pop up window facilitates searching for an entity based on the name or ID. FCPB provides the users with facility for partial name search, with a minimum of 3 characters specified. Any record in the searched entity that has these characters appearing consecutively anywhere in the name / ID will be shown in the search result list.

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**Note**

It is mandatory for the user to enter a minimum of three characters to proceed with search.

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After entering the relevant search criteria and on clicking the 'Search' button, the user is displayed with a list matching the corresponding search criteria. In order to select a record from the list, click on the appropriate hyperlink from the list. On clicking the hyperlink, the user is directed to the main screen and is displayed with the corresponding information in that screen. In order to clear the search criteria click on the 'Reset' button. On clicking 'Close' the search window closes.

---

**Note**

If the 'Search' icon appears next to the Security ID, Scheme Name, Instrument Name fields in Order Management screens of RM login, then on search the system displays only those instruments for which Can Transact field is set to Yes in respective instrument master screens.

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Similarly for Order Management screens of customer login, the system displays only those instruments for which Can Transact Online field is set to Yes in respective instrument master screens.

### 1.9.2.3 **Recommended List and Focused List**

The Recommended List and Focused List icons enable the user to view the recommended and focused instruments respectively while placing the order. These details are obtained by FCPB from external data vendors. These icons are available in the below mentioned screens:

- Order Management – Order Capture (Equity, MF, Insurance, SP and Alternatives, PMS)
- Recommended Portfolio tab of Financial Planning

When the user clicks on the icon, following screen appears listing the corresponding recommended instruments.

## Screen:



Security Name	Recommendation	
<a href="#">Infosys Technologies Limited</a>	Buy	
<a href="#">Reliance Industries Limited</a>	Buy	

***Figure 1.1: Recommended List Window***

The user can select the desired instrument by clicking on the appropriate hyperlink. Similar screen appears to list the focussed instruments also.

### **1.9.2.4 Instrument Analytics**

Investment decisions are based on the risk-return characteristics of individual instruments and also on how these instruments behave when they are part of portfolio. These characteristics are captured in various analytical measures as mentioned below:

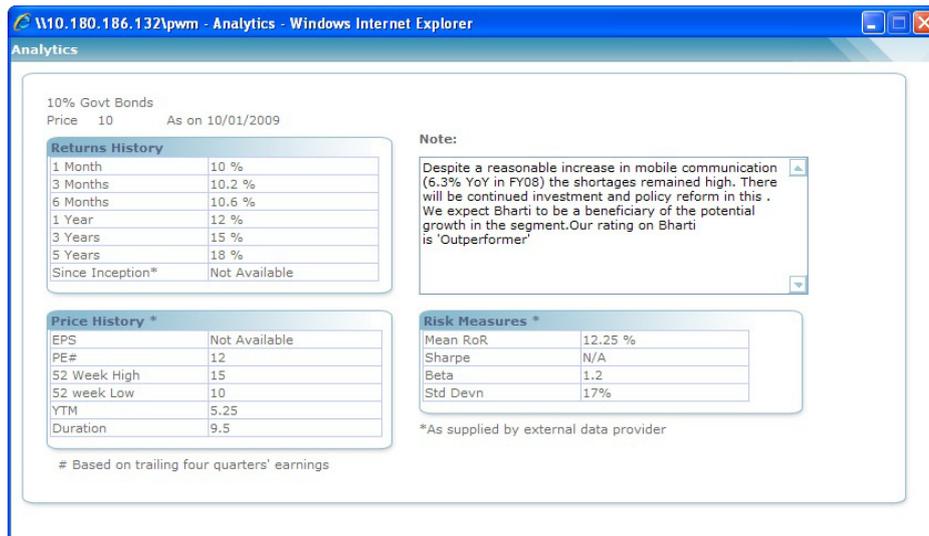
- Standard Deviation
- Beta
- Sharpe ratio
- Price to Earnings multiple etc

In FCPB the above ratios are displayed at instrument level as a part of the functionality 'Instrument Analytics'. The user can view the Instrument Analytics icon in the following screens:

- Bond, Mutual fund, Equity, SP, PMS, Insurance order management screen
- Bond, Mutual fund, Equity, SP, PMS, Insurance Transaction management screen
- Model portfolio
- Portfolio Rebalancing
- Recommended Portfolio tab of Financial Planning

When the user clicks on the 'Analytics' icon, the Analytics screen appears for the corresponding instrument.

## Screen:



**Figure 1.2: Analytics Window**

The Returns History section contains the computed returns based on the price history of the Instrument computed every weekend for the different periods.

Statistics like EPS, PE ratio, 52 week High/Low, YTM and Duration which are supplied by external data providers are displayed under the Price History section.

Note and Risk Measures like Standard Deviation, Beta, Sharpe, Mean ROR are also statistics which are supplied by external data providers.

### 1.9.2.5 Fee Deviation

In FCPB, the fee is applied for all instrument types based on the Instrument Group and Order Type. These are calculated depending on the AUM or Transaction Amount and each of these fees are maintained as a percentage and/or a flat amount.

The system also allows the RM to define exceptional rate for a specific order. This special rate is applicable only for that particular order and not for all orders.

Deviated rate option is available only for RM login. The user can define deviated fee by using clicking on the 'Deviated Fee' icon.

**Screen:**

Actual Fee			
Fee %	Fee Amount	Higher	Fee Total #
3.85	0.00		1817.01

Revised Fee		
Fee %	Fee Amount	Fee Total #
2.00		943.9

# Fee Total excludes tax and surcharge

**Figure 1.3: Fee Deviation Pop up**

The user can enter the revised fee in the Fee Deviation pop up window as shown above. Once the revised fee is added, the system ignores the existing fee applicable and considers the new deviated fee for that order.

The user does not have this option in Customer login.

**1.9.2.6 Optimistic Locking of Order and Transaction Screens**

In the earlier releases, it has been observed that if the order/transaction, Authorize/Execute and Modify screens are opened at two different places at the same time and if the one user tries to approve/execute/cancel the order and the other tries to modify the same order/ transaction, the system allows the user to approve/execute/cancel the order with the modified details.

If the modified order/transaction is approved/executed or cancelled, it is possible that the user is unaware of the fact that the order is not the original order which he/she has wished to approve/execute or cancel but it is the modified one.

To overcome this problem, the Optimistic Locking feature of Order and Transaction screens has been introduced in the system. If such situation occurs, the system displays the appropriate message on click of the Approve/Execute/Cancel button in the order and transaction capture screens enabling the user to open the modified order once again to have a glimpse on it.

**1.9.2.7 Change Customer**

In FCPB, once the customer is chosen through Customer Search screen, the RM user can proceed to any screen across the different menus, without having to select the customer over and over again. After selecting the customer respective screens are populated with customer no. and name. To view the data of any other customer, the RM needs to click on the 'Change Customer' icon available in the screen which again directs the user to the Customer Search screen and facilitates to select the desired customer.

---

**Note**

If the customer search is resulting into a single record, the system automatically launches the requested page with that customer details.

---

### 1.9.2.8 Customer Details

The Customer Detail pop up introduced in the order capture screens facilitates the RM user to view the details of the customer in context in the order capture screen itself without navigating to Profile Maintenance or Dashboard screens. The Customer Details pop up appears if the user clicks on the 'Customer Details' icon.

**Screen:**

The screenshot shows a 'Customer Details' window with the following sections:

- Customer Details Table:**

Customer Name	Alok Nath
Customer External ID	11027
Segment	Private Banking
Risk Score	
Client Acquisition date	01/01/2009
Client CCY	INDIAN RUPEE
Client AUM	342126000
Credit Facility	
- Customer Notes:** A text area containing 'NA'.
- Open Interactions:** A table with columns 'Task Details', 'Date', and 'Mode'. It displays 'NO PENDING TASK FOUND'.
- Alerts:** A section with tabs for 'System Alerts' and 'Portfolio Alerts'. It displays 'NO SYSTEM ALERTS FOUND FOR THE CUSTOMER'.

***Figure 1.4: Customer Details Window***

The pop up gives the basic information of the customer in context. The information includes Customer Name & No. Segment, Risk Score, Client Acquisition Date, Client CCY, Client AUM and Credit facility details.

In addition to this, the system also lists the Customer Notes available if any, the details of the open interactions and the alerts information set up for the customer in context.

---

**Note**

The system displays the pop up in all the order capture screens except bulk orders and also in the transaction capture screens.

---

Other screens where the Customer Details pop up getting displayed are listed below:

- Loans and Pledges
- Line Management
- Financial Planning

- Portfolio Alerts
- Portfolio Rebalancing

### 1.9.2.9 **Help File**

A Help File is topic-oriented reference information delivered through the FCPB to give assistance to the user of the system. Each topic in help file is supposed to describe extensively one state, situation, or feature of FCPB.

The user can view the help files for few important screens by clicking on the 'Help' icon located at the top right corner of the screen. FCPB provides help in HTML format for its users.

FCPB provides help files for the following screens:

#### **RM Login:**

- Portfolio Alerts
- Restriction
- Portfolio Rebalancing
- Order Authorization
- Portfolio Maintenance
- All OMS Screens
- Portfolio Performance
- Risk Metrics

## 1.10 **System Access Procedures**

This section describes the system access procedures for the user.

### 1.10.1 **Login Procedure**

To access the system, the user must enter the appropriate url address, as obtained from the concerned authority in the address bar of the Internet browser, enter a valid user id and password and click the **Sign In** button.

The menu rights allocated by the System Administrator for the role that is mapped to the user will determine access permission to menus and screens.

---

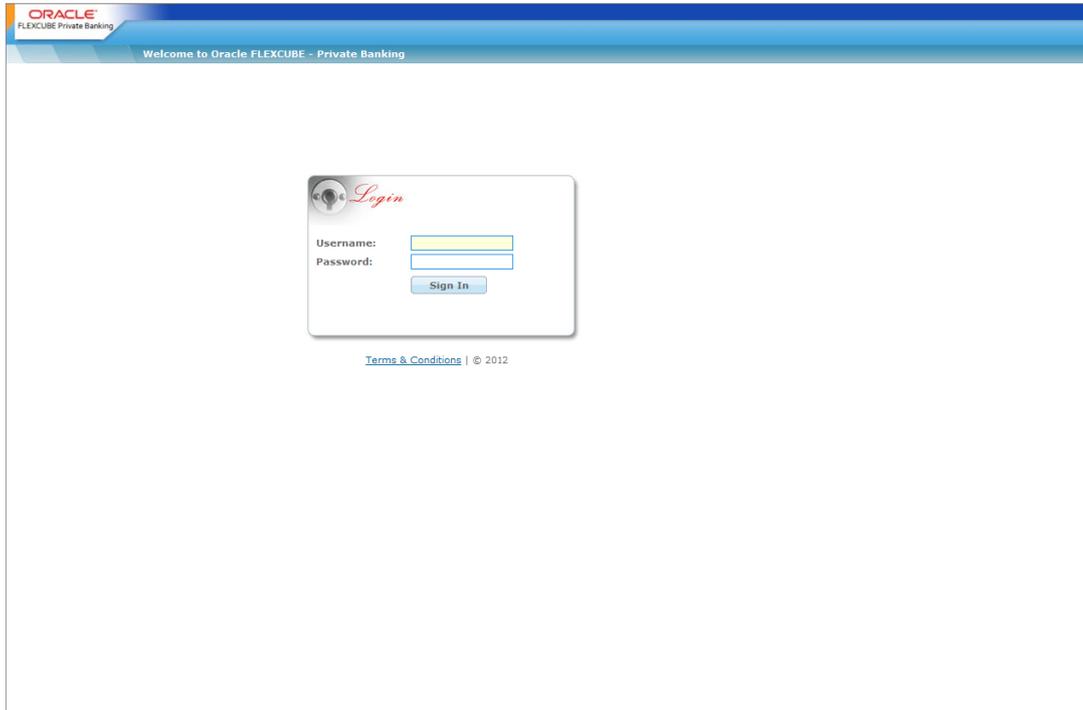
#### **Note**

For user name, password and url name contact your in-house system administrator.

---

## Procedure to Log in to the System:

### Screen:



**Figure 1.5: Initial Login Screen**

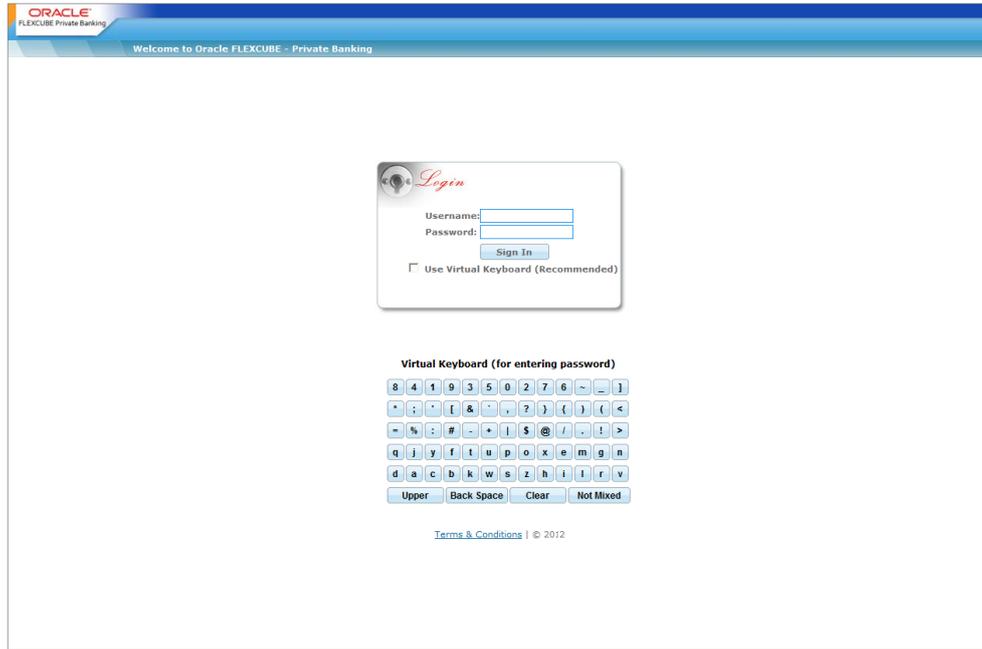
### Step 1:

To login to the FLEXCUBE Private Banking system, enter the appropriate URL in the address bar of the Internet browser. The login screen appears.

The login screens are similar as shown in Figure 1.5 above for all user types except Customer user for whom, the virtual keyboard facility is provided to enter the Password.

The Virtual Keyboard is an on screen keyboard and provides a mouse based alternative to enter the User Name and Password instead of using the actual physical keyboard. It prevents User Name or Password from being stolen while using public computers.

**Screen:**



**Figure 1.6: Initial Login Screen – Customer User**

**Step 2:**

Enter the user name in the User name text box.

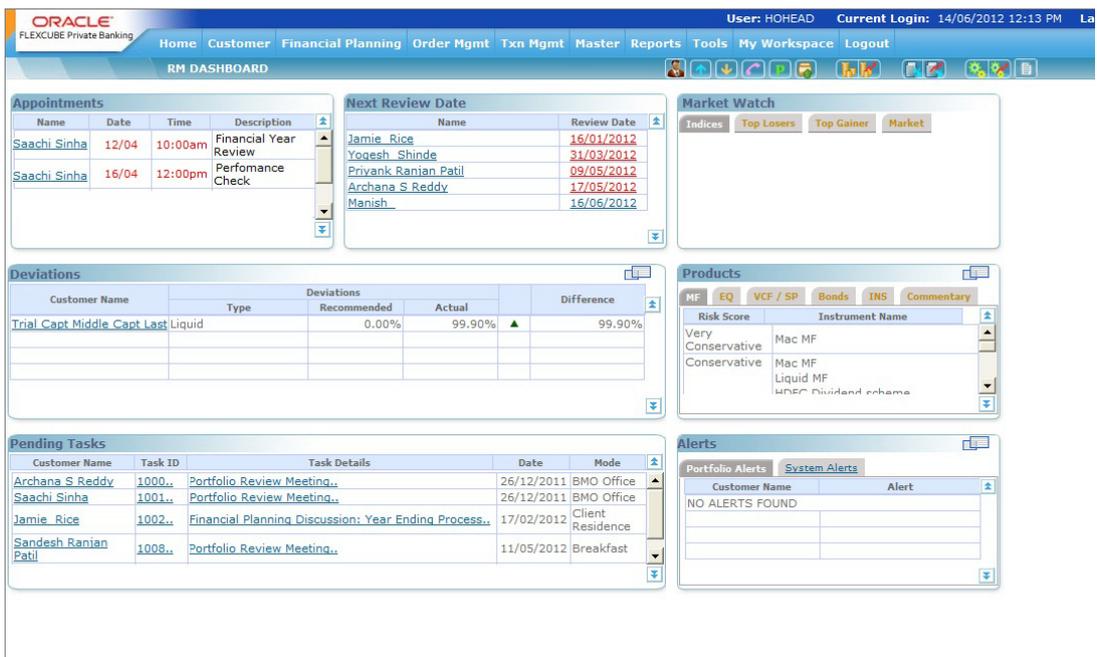
**Step 3:**

Enter the password in the Password text box.

**Step 4:**

Click the ‘Sign In’ button. The FLEXCUBE Private Banking home page appears

**Screen:**



**Figure 1.7: FLEXCUBE Home Page for RM**

## 1.11 System Log-Off Procedures

This section describes the system log-off procedure for the user.

### 1.11.1 Log-Off Procedure

The user has to logout from the system to close the current session. This would prevent any unauthorized user from accessing the system.

**Step 1:**

Click the Logout tab.

**Step 2:**

To exit the windows, the user can click the 'Exit' button at the right corner of the Internet Explorer screen. The screen is closed and the user returns to windows/desktop.

---

**Note**

In case the user closes the application screen as in Step 2 above without specifically logging out, the user is automatically logged out and the user session is killed.

---

---

## 2. Customer Management

### 2.1 Introduction

Customer Management allows Relationship Managers to track essential information about their clients and their accounts. This includes contact information, personal information and account management specifications (trading account and bank account).

#### Source of Data

Client and Account records can be manually entered from the front end or uploaded from an external system that maintains the gold copy of customer data. FLEXCUBE Private Banking (FCPB) facilitates an interface with the core banking system whereby customer and account details can be retrieved and pulled into FCPB using the customer reference number as maintained in the core banking system. However, this data may also require supplemental editing of the records to update the FCPB related attributes like customer segment, assigned RM / Financial Advisor, details of accounts held, personal information like anniversary date, dependent information, their relationship and birthdates, key characteristics about the customer including hobbies, awards/achievements and other interests.

FCPB also facilitates the updating/ modification of personal information of the customer through front end screens like Demographics, Bank details, Trading a/c details, Investment Profile & Additional Information.

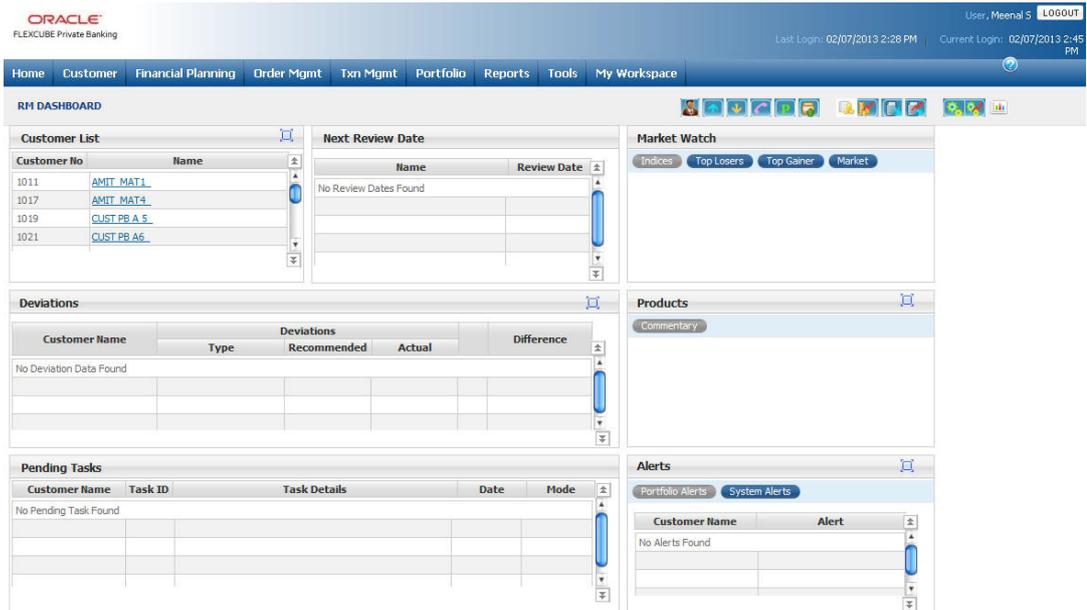
## Key Features

Features	Further Information
Creation and Maintenance of profile	<a href="#">Create Customer Profile, Profile Maintenance - Demographics</a> Sections
Maintaining bank and trade account details	<a href="#">Bank Details, Trading Account Details</a> Sections
Maintaining Investment profile of the customer	<a href="#">Investment Profile</a> Section
Capturing the Customers risk model profile Associating the customer to a model portfolio	<a href="#">Risk Model Profile</a> Section
Maintaining the Investment restrictions of the customer.	<a href="#">Restrictions</a> Section
Associating other customers in order to achieve Household view.	<a href="#">House Hold</a> Section
Change customer functionality	<a href="#">Change Customer</a> Section
Customer Reports	<a href="#">Customer Facing Reports/Portfolio Reports</a> Section
Reporting Repository	<a href="#">Archived Reports</a> Section
Customer Dashboard	<a href="#">Customer Dashboard</a> Section

## 2.2 RM Dashboard

When a Relationship Manager logs into FCPB system the RM dashboard page is launched as shown below, showing data pertaining to all the **direct and indirect** customers of the RM (i.e. not including customers of RMs who may be reporting to this RM)

Screen::



**Figure 2.1: RM Dashboard Screen**

Main tables	Description	Features
Appointments/Customer List	<p>Appointments - If the Appointments option is selected in Bank Parameters UI Related tab, RM Dashboard displays open Appointments.</p> <p>Customer List - If the Customer option is selected in Bank Parameters, RM Dashboard displays Customer List instead of Appointments.</p>	<p>Appointments - Appointments past due &amp; not closed are displayed in red color.</p> <p>Customer List - Customer list is displayed in ascending order by date and time and RM is able to see the list of all active customers directly linked to him.</p>
Next Review Date	<p>Displays customer name &amp; the next portfolio review date (shown as blue coloured date in the above screen) and review date past due (shown as red coloured date in the above screen) sorted by date from nearest to latest.</p>	<p>Frequency of review can be parameterized at customer segment level based on number of days</p> <p>For e.g. HNI -&gt; Every 25 days Mass Affluent &gt; Every 60 days</p>

Main tables	Description	Features
Deviations	<p>Names of the customers whose asset allocation has deviated from the recommended asset allocation; this table shows only the highest deviation if more than one asset class is deviated beyond the tolerance limits for each asset class.</p> <p>If the Asset class Decomposition flag is set to Yes then this tab displays the Asset Class values after considering sub-constituent values.</p> <p>If the flag is set to No then system does not consider sub-constituent values.</p>	<p>Deviations are computed at the end of business day.</p> <p>Asset class which has maximum deviation would be displayed for a particular customer.</p> <p>Computed only for portfolios of type that have been marked for inclusion in Asset Class deviation computations.</p> <p>When the user clicks on the blow up icon located at top right hand side corner, the system displays the Deviation page displaying all the customers linked to RM for all the Asset classes. The list is sorted by Customer name.</p>
Pending Tasks/Target Tracker	<p>Pending Tasks - If the Pending Tasks option is selected in Bank Parameters UI Related tab, the system displays the Pending Tasks for RM with details such as Customer Name, Task Details, Date &amp; Mode, sorted by date.</p> <p>Target Tracker - If the Target Tracker option is selected in Bank Parameters UI Related tab, the system displays the AUM (as of previous business date) and new fund investment (MTD) of the RM sorted by Instrument analysis group.</p>	<p>Pending Tasks - Pending tasks are Interactions with status as "Open".</p> <p>Customer's "Send message" requests are also populated in the Pending Task list</p> <p>Provides an option to define whether the interaction was initiated by the RM, to keep a track of how proactively the RM is servicing the customer.</p> <p>Target Tracker - When the RM clicks on the blow-up icon located at top right hand side corner of the Target Tracker window, the AUM page is displayed.</p>
Alerts	System as well as Portfolio Alerts that have been set as applicable for RM.	<p>System Alerts-&gt; For e.g.-Birth-dates, Anniversary, Product maturity dates, Restriction maturity, Premium due date,</p> <p>Portfolio Alerts-&gt; For e.g. - Portfolio returns exceeding defined levels, exposure to industry breaching a set level etc. Configured for any of the direct and indirect clients of the RM</p>

Main tables	Description	Features
Recommendations	There are six tabs viz. MF, Bonds, SP, INS, PMS, and Commentary.	<p>Provides the bank's in-house "research based" recommendations for investments "for making investment for MF's, Bond's, SP,'s INS's, and PMS instruments's investments",for each score defined in the system.</p> <p>When the user clicks on the blow up icon, the system displays the Recommendations page for the selected Risk Score along with the Fact Sheet and Analytics.</p>
Market Watch / Last Transaction Activity	<p>Market Watch – If the Market Watch option is selected in Bank Parameters, the system displays the levels of various pre-defined market indices, top gainers/losers in equity , a line graph of intraday movements in a chosen default index in Bank Parameters</p> <p>Last Transaction Activity - If the Last Transaction Activity option is selected in Bank Parameters, the system displays the information about the last transaction activity of the customer if it is greater than X days where X is configurable.</p>	<p>Market Watch - For this box to be displayed, there should be an intraday feed from market data provider; if this is not available, the data maybe manually created.</p> <p>Last Transaction Activity - Displays the customer names with the hyperlinks and Last Transaction Date for the customer. When clicking on the hyperlink system directs the user to the corresponding customer dashboard.</p>

### Quick link icons for various reports available on RM Dashboard-

Top xx customers by performance (xx is maintainable in terms of a number in the bank parameters).	The performance displayed is the ROR % since inception till previous business day, earned by a customer  The AUM displayed is as of the previous business day for the customer
Bottom yy customers by performance (yy is maintainable in terms of a number in the bank parameters).	The performance displayed should be since Inception ROR till previous business day  The AUM displayed should be the last AUM of the customer as of previous business day
No RM call for > nn days (nn is maintainable in terms of days in the bank parameters)	For RM call those interactions which have been marked as initiated by RM are considered;  For displaying the last transaction date, transactions of all transaction types are considered.
Pending prospect in last zz days (zz is maintainable in terms of days in the bank parameters)	This will provide a report of all prospects that are acquired in the last zz days and are pending conversion to customer. (i.e. all prospects that are with status open and acquired in last zz days).
Top tt Holdings (tt is maintainable in terms of a number in the bank parameters)	List of the top tt holdings by value (these will include holdings across the direct customer base for the RM ).

### Sample Views:

No RM Call for > 60 Days					TOP 20 customers by Performance			
Date: April 07, 2008					Date: April 07, 2008			
Created By: Madhur Jain					Created By: Madhur Jain			
ID	Name	AUM	Last Transaction Date	Last RM Call	ID	Name	AUM	Performance
5676456	Leon Sean	1,085,000.00	24-Nov-07	1-Mar-08	1021	Pawan Gupta	990,000.00	20.56
34565	Mike Samuel	1,035,000.00	4-Dec-07	10-Apr-08	1223	Rita Rane	972,000.00	18.99
456743	Hitesh Shah	750,000.00	14-Dec-07	2-Oct-07	4312	Rekha Reddy	940,000.00	17.56

Pending prospect in last 60 days			
Date: April 07, 2008			
Generated By : Radha			
Prospect Name	Prospect ID	Financial planning Date	No. of days Pending
Paresh Joshi	1123	23-07-2007	32
Mahi Visar	1245	24-07-2007	45
Kishore Gupte	1567	22-07-2007	55
Pawan Gupta	1890	23-07-2007	56

Top 20 Holdings						BOTTOM 20 customers by Performance			
Date: April 07, 2008						Date: April 07, 2008			
Created By: Madhur Jain						Created By: Madhur Jain			
ID	Name	Sector	Instrument Type	No. of customers	Total Market Value	ID	Name	AUM	Performance
1021	ITC Ltd	Others	EQ	19	1,650,000.00	5676456	Leon Sean	1,010,000.00	10.52
1223	Infosys Technologies Limited	IT	EQ	15	1,590,000.00	34565	Mike Samuel	1,005,000.00	10.99
4312	Wipro Limited	IT	EQ	12	1,585,800.00	456743	Hitesh Shah	756,000.00	11.56
45677	Fedility International Fund	Others	MF	15	1,580,000.00				

### Senior RM / Unit Head - Additional Links on dashboard -

These links provide business performance measures like AUM, Business volumes & Commissions for current month and for past 6 months for the logged in senior RM / unit head. These values not only include the direct customers handled by the RM, but also the total

values under reporting RMs / business units, reflecting the total business managed by the senior RM/Unit head

Screen:



**Figure 2.2: Additional Links on RM Dashboard Screen**

**Link 1: AUM Details**

(for Supervisor RM – following RM hierarchy)

RM name	AUM as of “previous Business day” by Instrument Analysis Groups (in “Bank currency”)				
	LOB	IAG-1	IAG-2	IAG-n	Total
Self-Direct	Priority				
RM-1	BB				
RM-2	BB				
RM-3	BB				
RM-3	Priority				
RM-n	LOBn				
Total					

Note the values show against RM1 would include his/her own AUM based on direct customers, plus the AUM of all subordinate RMs down the hierarchy. This principle will apply for all the quick-link business performance measures.

(for Unit Head – following Unit hierarchy)

Unit Name	AUM as of “previous Business day” by Instrument Analysis Groups (In“INR”)				
	LOB	IAG-1	IAG-2	IAG-n	Total
Self-Direct	BB				
Unit -2	BB				
Unit -2	Priority				

Unit -3	BB				
Unit – n	BB				
Total					

Note the values show against Unit-2 would include the AUM based on direct customers of RMs of the unit, plus the AUM of all subordinate units down the hierarchy. This principle will apply for all the quick-link business performance measures.

**Link 2 : AUM Progression**

(For Supervisor RM)

RM name	Total AUM (in “Bank currency”) As of following dates				
	LOB	Previous Day	Previous Month-end 1	Previous Month-end 2	Previous Month-end 3
Self-Direct					
RM-1					
RM-2					
RM-3					
RM-n					
Total					

(For Unit Head):

Unit Name	Total AUM (in “Bank currency”) As of following dates				
	LOB	Previous Day	Previous Month-end 1	Previous Month-end 2	Previous Month-end 3
Self-Direct					
Unit-1					
Unit -2					
Unit -3					
Unit – n					
Total					

### Commission Links

These links are displayed only for the senior RM or the RM following Unit Hierarchy. The following two links will be shown on Dashboard (Similar to AUM links):

- Commission

Commission by Instrument Analysis G								
Report Date :			31-Mar-2009			Generated By :		
RM Name	LOB Name	Period	Cash	Direct Equity	Diversified Fund	Insurance	Sectoral Fund	Total
90122/Savita	Wealth	This Month	0	0	0	0	0	0
		YTD	0	0	0	0	0	0

- Commission Progression

Commission Progression							
Report Date :		31-Mar-2009		Generated By :		Savita Rokade	
RM Home	LOB	Mar-2009	Feb-2009	Jan-2009	Dec-2008	Nov-2008	Oct-2008
90122/Savita	Wealth	0	0	0	668	0	0
Total		0	0	0	668	0	0
Monthwise Growth		N/A	N/A	N/A	668 %	N/A	N/A

### Business Volume Links

These links are displayed only for the senior RM or the RM following Unit Hierarchy. The following two links will be shown on Dashboard (Similar to AUM links):

- Business Volume
- Business Volume Progression

**Sample Screens:**

Commission by Instrument Analysis Group											
Date: April 07, 2008						Generated By : Madhur Jain					
Unit Name	LOB	Period	Fixed Deposits	MF Equity	MF Debt	MF Liquid	Equity	Structure Products	Private Equity	PMS	Total
Self Direct	Unit	This Month	50,000.00	20,000.00	60,000.00	10,000.00	10,000.00	50,000.00	50,000.00	50,000.00	300,000.00
		YTD	65,000.00	25,000.00	75,000.00	15,000.00	12,000.00	67,800.00	90,000.00	53,000.00	402,800.00
West Zone	BB	This Month	0.00	50,000.00	0.00	0.00	20,000.00	0.00	25,000.00	0.00	95,000.00
		YTD	0.00	78,000.00	0.00	0.00	25,000.00	0.00	56,000.00	0.00	159,000.00
West Zone	Priority	This Month	0.00	35,000.00	15,000.00	0.00	25,000.00	0.00	0.00	60,000.00	135,000.00
		YTD	0.00	36,000.00	12,000.00	0.00	56,000.00	0.00	0.00	65,000.00	169,000.00
Chembur Branch	BB	This Month	20,000.00	15,000.00	0.00	20,000.00	0.00	0.00	45,000.00	0.00	100,000.00
		YTD	40,000.00	18,000.00	0.00	24,000.00	0.00	0.00	50,000.00	0.00	132,000.00

Business Volume by Instrument Analysis Group											
Date: April 07, 2008						Generated By : Madhur Jain					
RM Name	LOB	Period	Fixed Deposits	MF Equity	MF Debt	MF Liquid	Equity	Structure Products	Private Equity	PMS	Total
Self Direct	Priority	This Month	500,000.00	175,000.00	1,500,000.00	8,000,000.00	560,000.00	500,000.00	500,000.00	300,000.00	12,035,000.00
		YTD	750,000.00	262,500.00	3,000,000.00	12,000,000.00	750,000.00	100,000.00	600,000.00	500,000.00	17,962,500.00
Joe Smith	BB	This Month	0.00	300,000.00	0.00	0.00	450,000.00	2,000,000.00	400,000.00	200,000.00	3,350,000.00
		YTD	0.00	450,000.00	0.00	0.00	675,000.00	3,000,000.00	600,000.00	300,000.00	5,025,000.00

Commission Progression by RM							
Date: April 07, 2008				Generated By : Madhur Jain			
RM Name	LOB Name	Apr-08	Mar 08	Feb 08	Jan 08	Dec 07	Nov 07
Self Direct	Priority	40,000	36,000	30,600	27,540	30,294	36,353
Joe Smith	BB	150,000	135,000	114,750	103,275	113,603	136,323
Tom Berry	Priority	600,000	540,000	459,000	413,100	454,410	545,292
Tom Berry	BB	85,000	76,500	65,025	58,523	64,375	77,250
<b>Total Commission</b>		<b>875,000</b>	<b>787,500</b>	<b>669,375</b>	<b>602,438</b>	<b>662,681</b>	<b>795,218</b>
<b>Monthwise Growth</b>		<b>11.11%</b>	<b>17.65%</b>	<b>11.11%</b>	<b>-9.09%</b>	<b>-16.67%</b>	

Business Volume Progression							
Date: April 07, 2008				Generated By : Madhur Jain			
RM Name	LOB Name	Apr-08	Mar 08	Feb 08	Jan 08	Dec 07	Nov 07
Self Direct	Priority	9,996,815	6,997,771	5,598,216	6,158,038	5,542,234	5,819,346
Joe Smith	BB	7,475,130	5,232,591	4,186,073	4,604,680	4,144,212	4,351,423
Tom Berry	Priority	4,313,199	3,019,239	2,415,391	2,656,931	2,391,238	2,510,799
Tom Berry	BB	1,942,453	1,359,717	1,087,774	1,196,551	1,076,896	1,130,741
<b>Total Business Volume</b>		<b>23,727,597</b>	<b>16,609,318</b>	<b>13,287,454</b>	<b>14,616,200</b>	<b>13,154,580</b>	<b>13,812,309</b>
<b>Monthwise Growth</b>		<b>42.86%</b>	<b>25.00%</b>	<b>-9.09%</b>	<b>11.11%</b>	<b>-4.76%</b>	

AUM as on 07 April 2008 by Instrument Analysis Groups For Madhur Jain										
RM Name	LOB	Fixed Deposits	MF Equity	MF Debt	MF Liquid	Equity	Structured Products	Private Equity	PMS	Total
Self Direct	Priority	10,000,000	50,000,000	5,000,000	80,000,000	9,000,000	20,000,000	1,000,000	4,000,000	179,000,000
Joe Smith	BB	7,000,000	5,000,000	2,000,000	50,000,000	5,000,000	40,000,000	3,500,000	5,000,000	105,500,000
Tom Berry	Priority	1,000,000	8,000,000	8,000,000	25,000,000	2,500,000	10,000,000	2,000,000	6,000,000	61,500,000
Tom Berry	BB	500,000	5,000,000	3,000,000	10,000,000	1,750,000	10,000,000	4,500,000	8,000,000	42,750,000
<b>Total</b>		<b>18,500,000</b>	<b>68,000,000</b>	<b>18,000,000</b>	<b>165,000,000</b>	<b>16,500,000</b>	<b>500,000</b>	<b>11,000,000</b>	<b>15,000,000</b>	<b>388,750,000</b>

### Total AUM Progression (in INR) as of Following Dates

RM Name	LOB	7-Apr	31-Mar	28-Feb	31-Jan	31-Dec	30-Nov
Self Direct	Priority	179,000,000.00	161,100,000.00	96,660,000.00	91,827,000.00	101,009,700.00	85,858,245.00
Joe Smith	BB	105,500,000.00	94,950,000.00	56,970,000.00	54,121,500.00	59,533,650.00	50,603,602.50
Tom Berry	Priority	61,500,000.00	55,350,000.00	33,210,000.00	31,549,500.00	34,704,450.00	29,498,782.50
Tom Berry	BB	42,750,000.00	38,475,000.00	23,085,000.00	21,930,750.00	24,123,825.00	20,505,251.25
<b>Total AUM</b>		<b>388,750,000.00</b>	<b>349,875,000.00</b>	<b>209,925,000.00</b>	<b>199,428,750.00</b>	<b>219,371,625.00</b>	<b>186,465,881.25</b>
<b>Month-wise Growth(%)</b>			66.67%	5.26%	-9.09%	17.65%	

### Menu Elements

The various menu options from the RM Dashboard are shown in the following screen-shots. These are mostly self-explanatory. Wherever further explanation is required, these are covered in subsequent sections.

This screenshot shows the Oracle FLEXCUBE Private Banking RM Dashboard. The top navigation bar includes Home, Customer, Financial Planning, Order Mgmt, Txn Mgmt, Reports, Tools, My Workspace, and Logout. The main content area is divided into several sections:
 

- Appointments:** A table with columns Name, Date, and Time. It shows "NO APPOINTMENTS FOUND".
- Next Review Date:** A table with columns Name, Review Date, and a dropdown arrow. It lists review dates for 16/01/2012.
- Market Watch:** A section with tabs for Indices, Top Losers, Top Gainer, and Market.
- Deviations:** A table with columns Customer Name, Type, Deviation, and Difference. It shows "NO DEVIATION DATA FOUND".
- Products:** A table with columns Risk Score and Instrument Name. It lists "Very Conservative" and "Mac MF".

This screenshot shows the Oracle FLEXCUBE Private Banking RM Dashboard. The top navigation bar includes Home, Customer, Financial Planning, Order Mgmt, Txn Mgmt, Reports, Tools, My Workspace, and Logout. The main content area is divided into several sections:
 

- Appointments:** A table with columns Name, Date, Time, and Description. It lists appointments for Niranian on 01/04 at 07:00am with description "chk again".
- Next Review Date:** A table with columns Name, Review Date, and a dropdown arrow. It lists review dates for Shikha Verma (09/04/2009), Preeti Pandit (15/05/2009), Ram Goel (24/06/2009), Gordon Misquith (02/10/2009), and Nitin Sood (03/03/2010).
- Last Transaction Activity (>90 Days):** A table with columns Name and Last Transaction Date. It lists transactions for Divya Rao (07/04/2011), ROR test1 (04/04/2011), Romb Mart (11/04/2011), INUSIND BANK (01/01/2010), Nit Roovv (10/03/2011), and Dima Taron (10/03/2011).

This screenshot shows the Oracle FLEXCUBE Private Banking RM Dashboard. The top navigation bar includes Home, Customer, Financial Planning, Order Mgmt, Txn Mgmt, Reports, Tools, My Workspace, and Logout. The main content area is divided into several sections:
 

- Appointments:** A table with columns Name, Date, Time, and Description. It lists appointments for BRTHREE CUSTRet (01/04, 04:00pm, General Discussion), BRTHREE QNREt (14/04, 10:00am, Financial Planning Discussion), and Niranian (01/04, 07:00am, chk again).
- Next Review Date:** A table with columns Name, Review Date, and a dropdown arrow. It lists review dates for Shikha Verma (09/04/2009), Preeti Pandit (15/05/2009), Ram Goel (24/06/2009), Gordon Misquith (02/10/2009), and Nitin Sood (03/03/2010).
- Last Transaction Activity (>90 Days):** A table with columns Name and Last Transaction Date. It lists transactions for Divya Rao (07/04/2011), ROR test1 (04/04/2011), Romb Mart (11/04/2011), INUSIND BANK (01/01/2010), Nit Roovv (10/03/2011), and Dima Taron (10/03/2011).

This screenshot shows the Oracle FLEXCUBE Private Banking RM Dashboard. The top navigation bar includes Home, Customer, Financial Planning, Order Mgmt, Txn Mgmt, Reports, Tools, My Workspace, and Logout. The main content area is divided into several sections:
 

- Appointments:** A table with columns Name, Date, Time, and Description. It shows "NO APPOINTMENTS FOUND".
- Next Review Date:** A table with columns Name, Review Date, and a dropdown arrow. It lists review dates for Alok Nath (16/01/2012) and Jamie Ric (16/01/2012).
- Market Watch:** A section with tabs for Indices, Top Losers, Top Gainer, and Market.
- Deviations:** A table with columns Customer Name, Type, Deviations, and Difference. It shows "NO DEVIATION DATA FOUND".
- Products:** A table with columns Risk Score and Instrument Name. It lists "Very Conservative" and "Mac MF".

ORACLE FLEXCUBE Private Banking

User: HO HEAD Current Login: 14/09/2011 10:38 AM Last Login: 13/09/2011 4:06 PM

Home Customer Financial Planning Order Mgmt Txn Mgmt Reports Tools My Workspace Logout

RM DASHBOARD

Appointments

Name	Date	Time	Description
BRTHREE CUSTRet	01/04	04:00pm	General Discussion
BRTHREE ONERet	14/04	10:00am	Financial Discussion
Niranjan	01/04	07:00am	chk acain

Review Date

Review Date
09/04/2009
15/05/2009
24/06/2009
02/10/2009
03/03/2010

Last Transaction Activity (>90 Days)

Name	Last Transaction Date
Divya Rao	07/04/2011
ROR test1	04/04/2011
Romb Mart	11/04/2011
INUSIND BANK	01/01/2010
Nit Roovv	10/03/2011
Drina Tera	10/03/2011

ORACLE FLEXCUBE Private Banking

User: HO HEAD Current Login: 14/09/2011 10:38 AM Last Login: 13/09/2011 4:06 PM

Home Customer Financial Planning Order Mgmt Txn Mgmt Reports Tools My Workspace Logout

RM DASHBOARD

Appointments

Name	Date	Time	Description
BRTHREE CUSTRet	01/04	04:00pm	General Discussion
BRTHREE ONERet	14/04	10:00am	Financial Discussion
Niranjan	01/04	07:00am	chk acain

Next Review

Name	Review Date
Shikha Ver	09/04/2009
Praiti Pandit	15/05/2009
Ram Goel	24/06/2009
Gordon Misra	02/10/2009
Nitin Sood	03/03/2010

Last Transaction Activity (>90 Days)

Name	Last Transaction Date
Divya Rao	07/04/2011
ROR test1	04/04/2011
Romb Mart	11/04/2011
INUSIND BANK	01/01/2010
Nit Roovv	10/03/2011
Drina Tera	10/03/2011

Deviations

Products

FLEXCUBE PRIVATE BANKING

User: BRANCH THREE HEAD Current Login: 09/12/2010 8:39 AM Last Login: 24/10/2010 2:29 PM

Home Customer Financial Planning Order Mgmt Txn Mgmt Reports Tools My Workspace Logout

RM DASHBOARD

Appointments

Name	Date	Time	Description
BRTHREE ONERet	07/04	11:00am	Risk Profiler Discussion
BRTHREE ONERet	16/08	04:00pm	Test 1
BRTHREE ONERet	10/10	06:00pm	Test 4

Next Review Date

Name
Maninee

Deviations

Customer Name	Type	Deviations Recommended	Actual
NO DEVIATION DATA FOUND			

Products

FLEXCUBE PRIVATE BANKING

User: BRANCH THREE HEAD Current Login: 09/12/2010 8:39 AM Last Login: 24/10/2010 2:29 PM

Home Customer Financial Planning Order Mgmt Txn Mgmt Reports Tools My Workspace Logout

RM DASHBOARD

Appointments

Name	Date	Time	Description
BRTHREE ONERet	07/04	11:00am	Risk Profiler Discussion
BRTHREE ONERet	16/08	04:00pm	Test 1
BRTHREE ONERet	10/10	06:00pm	Test 4

Next Review Date

Name
Maninee

Deviations

Customer Name	Type	Deviations Recommended	Actual
NO DEVIATION DATA FOUND			

Products

FLEXCUBE PRIVATE BANKING

User: BRANCH THREE HEAD Current Login: 09/12/2010 8:39 AM Last Login: 24/10/2010 2:29 PM

Home Customer Financial Planning Order Mgmt Txn Mgmt Reports Tools My Workspace Logout

RM DASHBOARD

Appointments

Name	Date	Time	Description
BRTHREE ONERet	07/04	11:00am	Risk Profiler Discussion
BRTHREE ONERet	16/08	04:00pm	Test 1
BRTHREE ONERet	10/10	06:00pm	Test 4

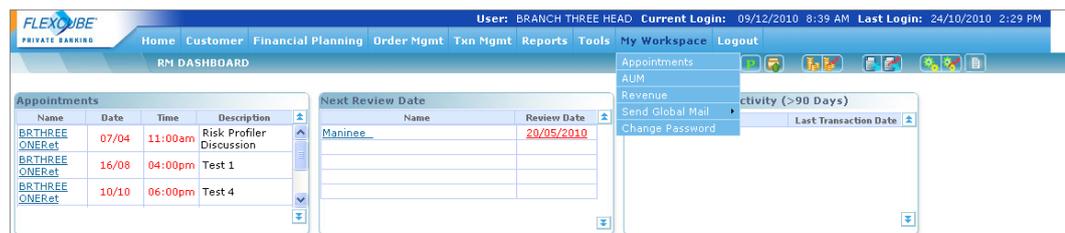
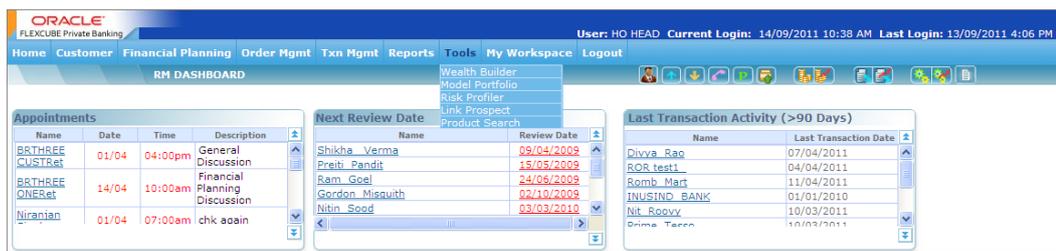
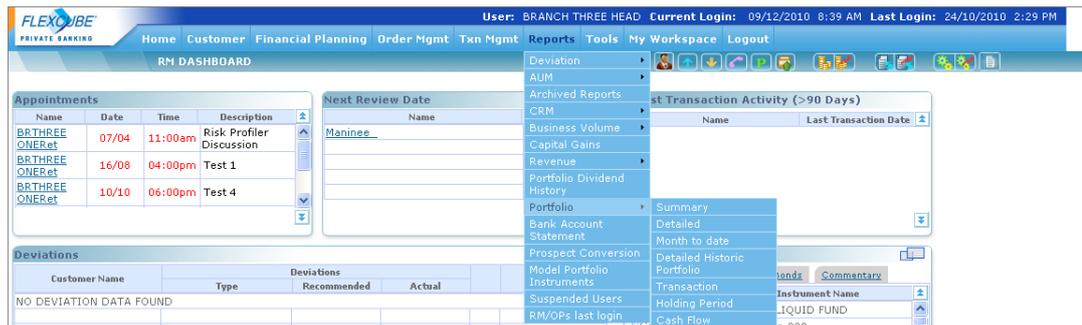
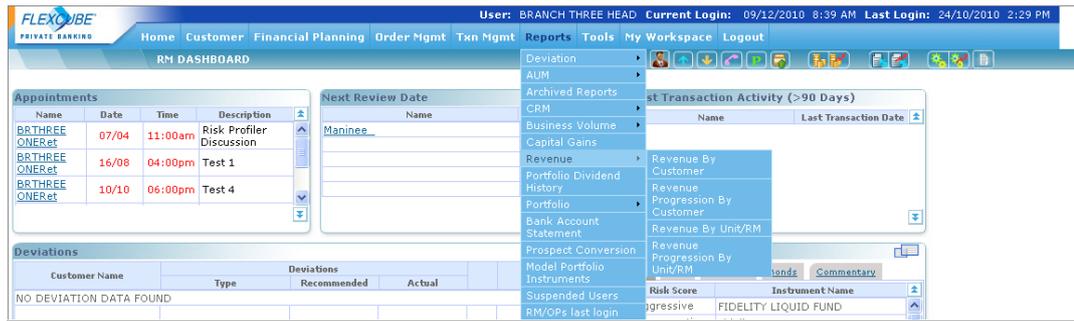
Next Review Date

Name
Maninee

Deviations

Customer Name	Type	Deviations Recommended	Actual
NO DEVIATION DATA FOUND			

Products



**Figure 2.3: Menu Elements Screen**

## 2.3 Customer

### 2.3.1 Create Customer Profile

#### Description:

The profile of an existing bank customer can be retrieved from the bank's database using the Customer reference number. As the retrieved information would be restricted to the extent available in the bank's database, the user will need to supplement additional information in the fields pertaining to FCPB. For the new customers of the bank, the user needs to manually enter all the relevant information.

FCPB supports the creation of customer in two different ways. In the first approach, the system permits only the RMs to create and maintain the customer's profiles and the compliance approval is not required for that. Thus it is mandatory for the customer to approach the RM for any maintenance editing to be done on his profile. The customer can however view his profile, once created, through a non editable screen, provided bank has taken customer module license.

The second approach, which is introduced in FCPB system requires compliance approval for customer creation based on the flag "Compliance approval required Y/N" added in the Bank Parameters.

The Customer creation process when the compliance approval flag is Y consists of three steps:

**Step 1:**

The prospect demographic, personal, financial and background details are captured in the Create Customer screens of FCPB. The necessary risk profiling is also done and the user sends the CIF for compliance approval.

**Step 2:**

The compliance goes through the customer details and either declines or approves the customer through FCPB. Once approved, selected details of the customer are sent to FCUBS for customer account creation.

**Step 3:**

FCUBS sends back a confirmation of account creation and the customer gets activated in FCPB.

In the absence of FCUBS flag, if compliance approval flag is Y, then also customer gets activated in FCPB, once approved by compliance.

**User Access Levels:**

**RM:** can capture the information on the customer's profile.

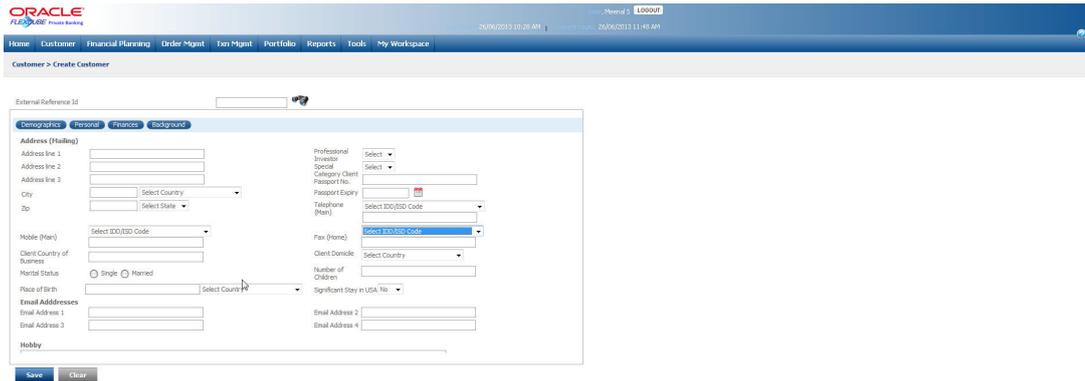
**Customer:** has to approach an RM to create his profile

**Screen:**

**Figure 2.4: Create Customer - Demographics Screen**

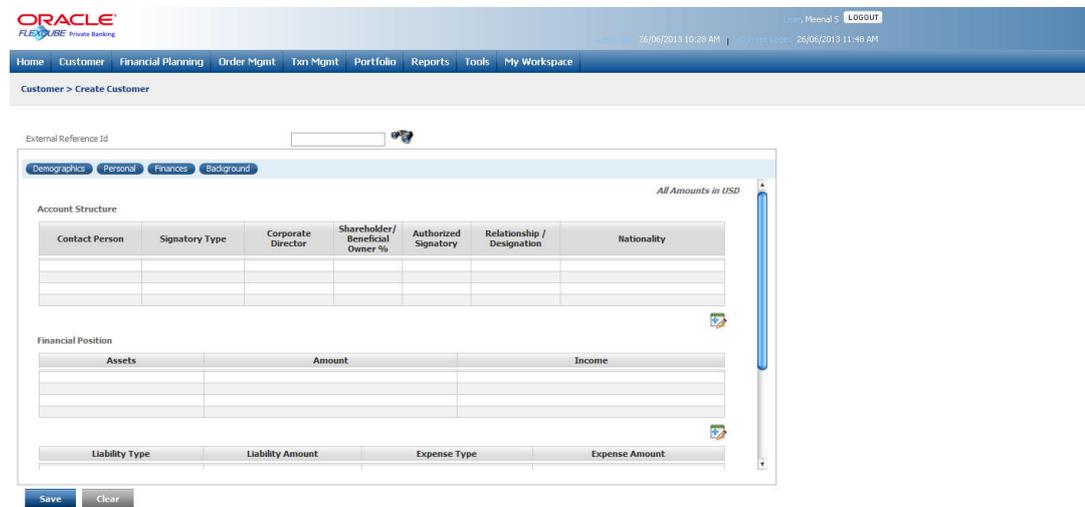
If user clicks on “+” sign to the extreme bottom right of screen, following pop-up window appears:

**Screen:**



**Figure 2.5: Create Customer- Personal Screen**

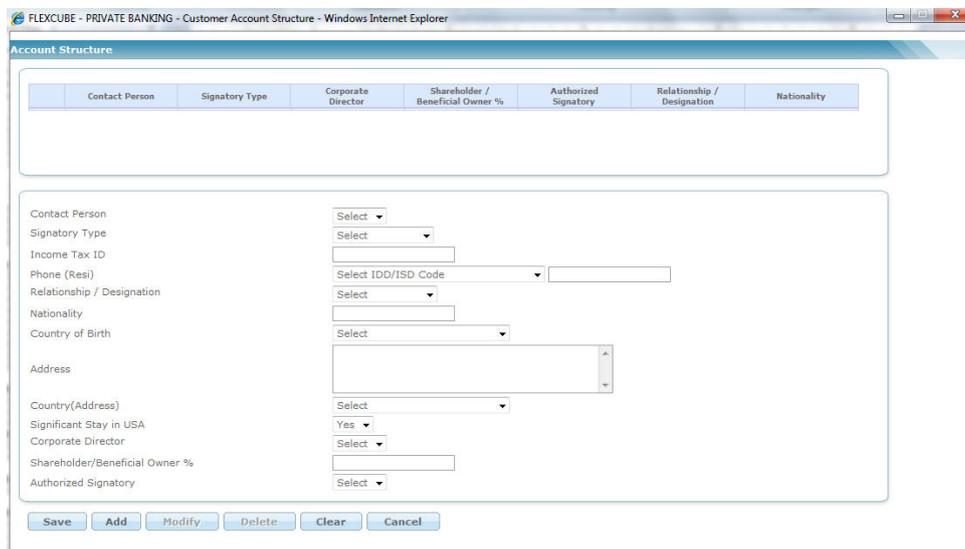
Screen:

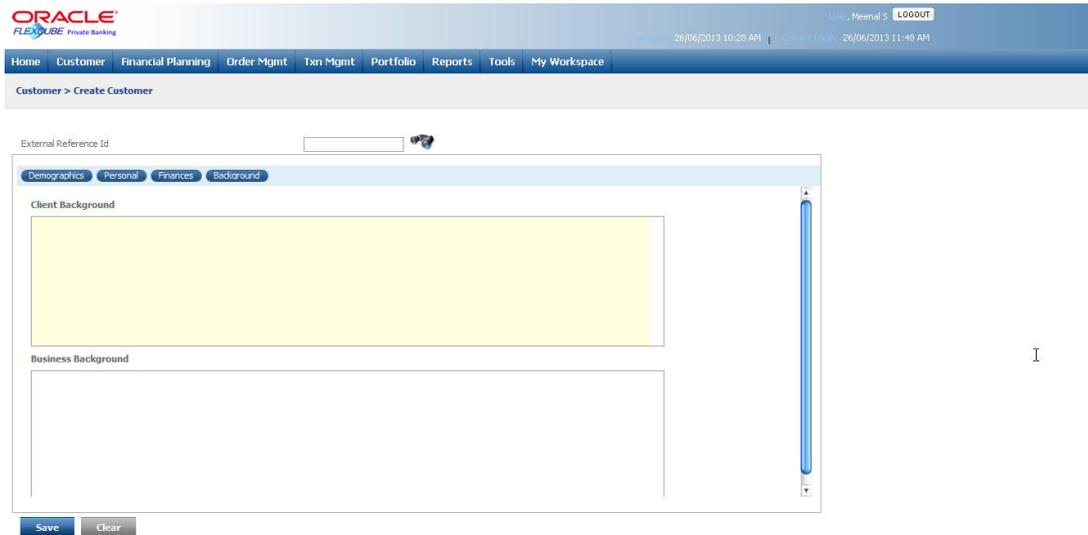


**Figure 2.6: Create Customer- Finances Screen**

If user clicks on “+” sign to the bottom right of Account Structure tab, following pop up window appears:

Screen:





***Figure 2.7: Create Customer- Background Screen***

**Screen Navigation:**

Entry to the screen:

Select the “Customer” option on the main menu

→ Create Profile

**Entering the details of the profile creation screen:**

As seen the screen is divided under four main tabs.

- Demographics
- Personal
- Finances
- Background

The Demographics tab is divided into following sections. Primary holder, Preferences, Introducer’s details & Guardian/authorized signatory. While most of the attributes of the profile can be maintained, there are a few attributes (such as date of birth of the customer, the customer acquisition date and the name of the RM) that cannot be maintained once entered and saved.

Whether a field is mandatory or optional, will be defined in the Field Access Controller screen in Admin Login, which will allow a Bank to configure the mandatory nature of the fields for Create Customer screen.

Enter the data for Personal, Finances and Background tabs and save the details. After all the valid inputs into all the mandatory fields are entered, the profile can be saved by clicking the

 button. The system displays the Select CIF window and enables the user to select the desired CIF.

Click  to clear all the details entered in the screen. To access any other screens please use the top horizontal menu bar.

Most of the fields in this screen are mandatory and non-mandatory based on set-up done in Field Access Controller.

The fields have been briefly described below:

### PRIMARY HOLDER

Field	Description	
External Reference Id	This field serves as the linking attribute between the Core Banking system and the FCPB. The number entered in this field will be used to retrieve the Customer's profile information from the core banking database. The data so retrieved will be populated in the relevant fields.	
Demographics tab		
Salutation	This field provides you with a list of salutations with an option to choose one of the values provided.	
First Name	Please enter the first name of the customer in this field.	
Middle Name	Field is provided to capture the middle name of the customer.	
Last Name	The last name of the customer can be updated in this field.	
Client Type	This field defines whether the customer to be created is a single entity or part of a group.	
Client Entity	This field enables the user to define whether the customer to be created is Prospect, Customer or Contact Person. When the Compliance Approval flag in Bank Parameters is set to Y, the default value for this field is Prospect and becomes editable. When the flag is set to N, the default value for this field is customer and the field is not displayed.	
DOB/DOI	<p>The date of birth or date of incorporation of the individual customer and corporate customer respectively, should be captured in this field. This field is a non maintainable field and hence once saved cannot be modified.</p> <p>The calendar for selecting the date has been provided adjacent to this field. Click on the icon  , in order to open the calendar.</p> <p>System restricts the user from capturing a date greater than the current business date as the date of birth of the customer.</p>	
Gender	Radio button has been provided against each of the options viz., male and female.	

Occupation	<p>The next field provides with a list of occupations in a drop down list to be selected.</p> <p>Please note though some of the fields in this screen are not mandatory, it is always advisable to capture virtually all the information. As FCPB does not validate the sufficiency of such data prior to the RM's initiating any orders through this system, the orders so initiated could be rejected by the registrar due to insufficiency of data.</p>	
Nationality/Country of Incorporation	Enables the user to select the Nationality or Country of Incorporation for individual customer and corporate customer respectively.	
Income Tax Id	This field has been provided to capture the customer identification number e.g., PAN number for India or SSN for US. The system checks for the duplication of Income Tax Id, therefore will not allow saving Income Tax Id in duplicate.	
Email	This field indicates the email address of the customer	
Phone (Home) / (Office)	<p>The next two fields capture the residential and official contact numbers of the customer. Though it is mandatory for the user to capture the residential contact number, the official contact number is an optional field.</p> <p>Facilitates capture or display of the respective ISD/IDD codes and the contact number of the customer in this field. It will be specified inclusive of area code as prefix, if applicable in the open text box.</p>	
Mobile	Facilitates capture or display of the respective ISD/IDD codes and the contact number of the customer in this field. It will be specified inclusive of area code as prefix, if applicable in the open text box.	
Fax	Indicates the fax number in this field. Again, users should follow the standards mentioned in the preceding fields.	
Address(Resi)/(Work)		
Address 1 – Address 3	The system provides three separate text fields to enter the residential and work address of the customer. All fields are optional .	
City	A field has been provided for capturing for both the residential as well as the official address. This is a free text field.	

State	The list of states provided in this field is based on the Country selected by the user. A field each has been provided for capturing both the residential as well as the official address.	
Zip	The next field has been provided to capture the pin or the zip or any other equivalent area code of the address. Again, a field each has been provided for capturing for both the residential as well as the official address.	
Country	This field is a dropdown field. It is mandatory for the user to select a country from the list of values provided in the list. A field each has been provided for capturing for both the residential as well as the official address.	
Initiation Date	This is a display field. This is the date on which the Customer Creation process is initiated. The system will default this field to current business date.	
Acquisition Date	This is the date on which the Customer account is created and the intimation of the same is received from FCUBS. .	
CIF Status	When the Compliance Approval Required flag is set to Y, the system defaults the status of the customer to Work in Progress And non-editable. When the flag is set to N, the defaults the status to Active and editable.	
Relationship Manager	This field will default the name of the RM who has logged in. The RM can however disengage the customer from the defaulted RM by opting for any other RM. This can be achieved by searching for the new RM by clicking on the  button provided adjacent to this field. Analogous to the age and acquisition date field, this field too is non maintainable field.	
Home Branch	This field is to attach a Home branch to the customer. By clicking on the  button provided adjacent to this field a home branch can be set for the customer.	
Client IT type	The user can select IT type for the customer in this field. Different IT types are displayed in the drop down list in the field. If the user selects "Minor" as Client IT type then the guardian details are mandatory in "Signatories".	

## PREFERENCES

Field	Description	Mandatory
Primary Address: Resi/Work/Mailing	<p>The user can opt for the primary contact address in this field. The screen provides with three radio buttons for each of the options viz., Residential, Work and Mailing.</p> <p>Please ensure while selecting the radio button, to have the information for the corresponding option in the above fields.</p> <p>System takes 'Preferred Address' for all of the below mentioned customer reports:</p> <ul style="list-style-type: none"> <li>• Portfolio Detailed_Individual</li> <li>• Portfolio Detailed_Household</li> <li>• Portfolio Summary_Individual</li> <li>• Portfolio Summary_Household</li> <li>• FP Check Exposure</li> <li>• FP Risk Profile</li> <li>• Holding Period</li> <li>• Portfolio Simulator</li> <li>• Portfolio Transaction</li> <li>• Detailed Historic Portfolio</li> <li>• Cashflow</li> </ul>	Y. On selecting the address viz., work or residential as the primary address, it is mandatory for the user to capture the corresponding data for the opted address. For instance, if the user opts for work address as the primary address, then it is mandatory for the user to capture the work address of the customer.
Client Segment	The user can select the appropriate client segment from the Client Segment drop-down list.	Y
Client Currency	<p>The user can select the customer preferred currency. The currency in this field will be utilized for displaying all the analysis and performance computation of the customer's holdings.</p> <p>The currency once chosen for the customer cannot be modified. The field will default to the bank currency</p>	Y
Client Category	Enables to select appropriate client category from the drop-down list	
Client Classification	Enables to select appropriate client classification from the drop-down list.	

Communication Mode	The next field provides with the option to select the preferred mode of communication. The customer will be communicated for all the further references through the chosen mode.	Y. On selecting a mode from the drop down list, it is mandatory for the user to capture the corresponding data for the opted mode. For instance, if the user opts for email as the mode of communication, then it is mandatory for the user to capture the email address of the customer.
Communication mode for statement	The field enables the user to select the appropriate mode for sending the statements.	
SMS	If the SMS option is selected, the Mobile No. field is mandatory.	
Email	If the Email option is selected, Email field in the Demographics tab and the Email Address 1 field in the Personal tab are mandatory.	
Fax	If the Fax option is selected, the Fax field in the Demographics tab and Fax (Home) field in the Personal tab are mandatory.	
Physical	If the Physical option is selected, the Mailing Address field in Demographics tab and Address (Mailing) field in the Personal tab are mandatory.	
Hold	If the Hold option is selected, the system does not check for SMS, Email, Fax and Mailing addresses and customer will not receive advice/statement.	
Preferred Language for Statement	If the field is made mandatory in Field Access Controller, the user needs to select the appropriate language option from the drop-down list. If the field is non-mandatory, the user can proceed without selecting a particular language option from the drop-down list.	Y
Communication mode for advices:	The field enables the user to select the appropriate mode for sending the advices.	
SMS	If the SMS option is selected, then the Mobile No. field is mandatory.	

Email	If the Email option is selected, then Email field in the Demographics tab and the Email Address 1 field Others tab are mandatory.	
Fax	If the Fax option is selected, then the Fax field in Demographics tab and Fax (Home) field the Others tab are mandatory.	
Physical	If the Physical option is selected, the Mailing Address field in Demographics tab and Address (Mailing) field in the Personal tab are mandatory.	
Hold	If the Hold option is selected, the system does not check for SMS, Email, Fax and Mailing addresses.	

## INTRODUCER DETAILS

Field	Description	Mandatory
Introducer Type - Other/External/Internal	Enables the user to select the appropriate Introducer category	Y
Name	The user has the option to capture the introducer's name in this field	N
Contact No.	Contact number of the introducer can be captured in this field.	N
Introducer Relationship	Relationship of the introducer can be captured in this field.	N
Branch	If Internal or External is selected as the Introducer category, the system auto-populates the Branch associated with the Introducer	
Yrs known to Client	Enables the user to enter the appropriate no. of years in this field. Group Entities popup allows user to select CIFs that will be part of the main group CIF.	
Group Entities	This display table is visible only if the user selects the Client Type as Group.	
Client Id	Enables the user to enter the appropriate individual client ids to create a group.	
Name	Enables the user to enter the names of the group members	
Income Tax ID	Enables the user to enter the appropriate Income Tax Ids of the group members.	
Resi. Address	Enables the user to enter the Resi. Address of the group members.	

## GROUP ENTITIES

This display table is visible only if the user selects the Client Type is selected as Group.

Field	Description	Mandatory
Client Id	Enables the user to enter the appropriate individual client ids to create a group.	
Name	Enables the user to enter the names of the group members	
Income Tax ID	Enables the user to enter the appropriate Income Tax Ids of the group members.	
Resi. Address	Enables the user to enter the Resi. Address of the group members.	

**GUARDIAN/ AUTHORIZED SIGNATORY DETAILS**

Field	Description	Mandatory
	The user can click the icon shown to add the information regarding guardian or authorized signatory. The information can be captured in a pop-up that appears on click of the Icon shown. Following are the fields in the pop-up	N
Signatory Type	The user can select the appropriate Signatory Type as Auth. Signatory, Trustee or Guardian.	
First Name	First name of the Guardian/ Authorized signatory/Trustee	N
Last Name	Last name of the Guardian/ Authorized signatory/Trustee	
DOB	DOB of the Guardian/ Authorized signatory/ Trustee	N
Income Tax ID	Income tax ID of the Guardian/ Authorized signatory/Trustee. If the Client IT type is selected as Minor, the Income Tax ID of the Guardian mandatory is mandatory wherein the Income Tax ID of the minor becomes non mandatory.	N
Contact Info	Facilitates capture or display of the respective ISD/IDD codes and the contact number of the of the Guardian/ Authorized signatory/Trustee in this field. It will be specified inclusive of area code as prefix, if applicable in the open text box.	N
Mobile No.	Facilitates capture or display of the respective ISD/IDD codes and the mobile number of the Guardian/Authorized signatory /Trustee in this field. It will be specified inclusive of area code as prefix, if applicable in the open text box.	
Relationship/ Designation	Relationship of the Guardian with the customer whose profile is being created in case of an individual or Designation of authorized signatory in case of corporate customers	N
Status	Status of the Guardian/ Authorized signatory/ Trustee	Y
Nationality	Specify the nationality of the Guardian/ Authorized signatory/Trustee	

Country of Birth	Specify the country of birth of the Guardian/ Authorized signatory/Trustee	
Domicile Country	Domicile Country of the Guardian/ Authorized Signatory/Trustee	
Category	Category of the Guardian/ Authorized Signatory/Trustee	N
KYC Check Done	Enables the user to determine whether the KYC check is done or not for the Signatories	Y
Significant Stay in USA	Select 'Yes' if the Guardian/ Authorized Signatory/Trustee has significant stay in USA. Select 'No', if Guardian/ Authorized Signatory/ Trustee does not have significant stay in USA.	
Address	Specify the address of the Guardian/ Authorized signatory/Trustee.	
Country Address	Specify the country address of the Guardian/ Authorized signatory/Trustee.	

**Personal Tab**

<b>Field</b>	<b>Description</b>	<b>Mandatory</b>
Address Line 1 – Address Line 3	The system provides three separate text fields to enter the mailing address of the customer	
Professional Investor	Enables the user to specify whether or not the customer to be created is a professional investor.	
Special Category Client	Enables the user to specify whether or not the customer to be created is a special category client.	
City	Enables the user to enter appropriate name in the City text box	
Country	Enables the user to select the appropriate country from drop-down list	
State	Enables the user to select the appropriate State from drop-down list	
Zip	Enables the user to enter appropriate name in the Zip text box	
Passport Number	Enables the user to enter the passport number.	
Passport Expiry	Enables the user to enter the appropriate Passport Expiry date	
Place of Birth	Enables the user to enter the customer birth-place in the Place of Birth text box, followed by selecting the country name from the drop down box.	
Significant Stay in USA	Select 'Yes' to indicate customer's significant stay in USA. Select 'No' to indicate customer does not have significant stay in USA.	
Telephone(Main)	Enables the user to enter telephone no. in the Telephone(Main) text box.  It is advisable to enter the number as per the international practice of starting with the selecting the country code followed by the area code in the first column and then finally by entering the number in the next column..	
Mobile(Main)	Enables the user to enter telephone no. in the Mobile (Main) text box. This field is mandatory if the SMS option is selected for Communication mode for advices field in Demographics tab.  Again, users should follow the standards mentioned in the preceding fields.	

<b>Field</b>	<b>Description</b>	<b>Mandatory</b>
Fax(Home)	Enables the user to enter fax no. in the Fax(Home) text box. This field is mandatory if the Fax option is selected for Communication mode for advices field in Demographics tab.  Again, users should follow the standards mentioned in the preceding fields.	
Client Country of Business	Enables the user to specify client country of business.	
Client Domicile	Enables the user to select the appropriate client country of birth from the drop-down list.	
Marital Status	Enables the user to specify marital status of client.	
Number of Children	Enables the user to specify number of children.	
Email Address 1/2/3/4	Enables the user to enter the Email ids. The user can enter maximum four emails ids in the Email Address fields. The Email Address 1 field is mandatory if the Email option is selected for Communication mode for advices field in Demographics tab.	
Hobby	Enables the user to enter the appropriate information related to hobby.	
Sports	Enables the user to enter the appropriate information related to sports.	
Travel Pattern	Enables the user to enter the appropriate information related to travel pattern.	
Notes	Enables the user to enter the appropriate notes, if any	

**Finances Tab:**

<b>Field</b>	<b>Description</b>	<b>Mandatory</b>
Account Structure		
Contact Person	Displays the name of the contact person for group account.	
Signatory Type	Specify the signatory type of the contact person.	
Income Tax ID	Specify the income tax ID of the contact person.	
Phone (Resi)	Specify the residential contact number of the contact person. It will be specified inclusive of area code as prefix, if applicable in the open text box.	
Relationship/Designation	Specify the relationship or designation of the contact person.	
Nationality	Specify the nationality of the contact person.	
Country of Birth	Specify the country of birth of the contact person.	
Address	Specify the address of the contact person.	
Country (Address)	Specify the country address of the contact person.	
Significant Stay in USA	Select 'Yes' if the contact person has significant stay in USA. Select 'No', if contact person does not have significant stay in USA.	
Corporate Director	Enables the user to specify whether or not the selected contact person is a Corporate Director.	
Shareholder/Beneficial Owner %	Enables the user specify the % share of the contact person.	
Authorized Signatory	Enables the user to specify whether the selected contact person is an authorized signatory. The Contact person dropdown displays the group entities added in the Group Entities popup.	
Financial Position		
Assets	Enables the user to enter the name of the asset.	
Amount	Enables the user to enter the value of the asset.	
Income	Enables the user to enter the amount of income from the asset.	
Liability Type	Enables the user to enter the liability type name	
Amount	Enables the user to enter the amount of liability	

Field	Description	Mandatory
Expense Type	Enables the user to enter the expense type name	
Amount	Enables the user to enter the amount of expense	
Net Assets	It calculates and displays Net Assets as (Total Assets - Total Liabilities)	
Net Income	It calculates and displays Net Income (Total Income Amount - Total Expenses Amount)	
Initial Deposit/Inward Funds	Enables the user to enter the amount of funds brought in as an initial deposit.	
From Bank	Enables the user to enter the bank details for the amount of funds brought in as an initial deposit.	
Source of Wealth	Enables the user to enter the appropriate source of wealth	
Fund Activity	Enables the user to enter the appropriate fund activity	
Annual Frequency	Enables the user to enter the appropriate annual frequency.	
Currencies	Enables the user to enter the appropriate currencies	

#### Background Tab

Field	Description	Mandatory
Client Background	Enables the user to enter the client background details	
Business Background	Enables the user to enter the client business background details.	

---

#### Note

All the reports which are converted to BI Pub will be generated in the language selected at 'Preferred Language for Statement' field.

---

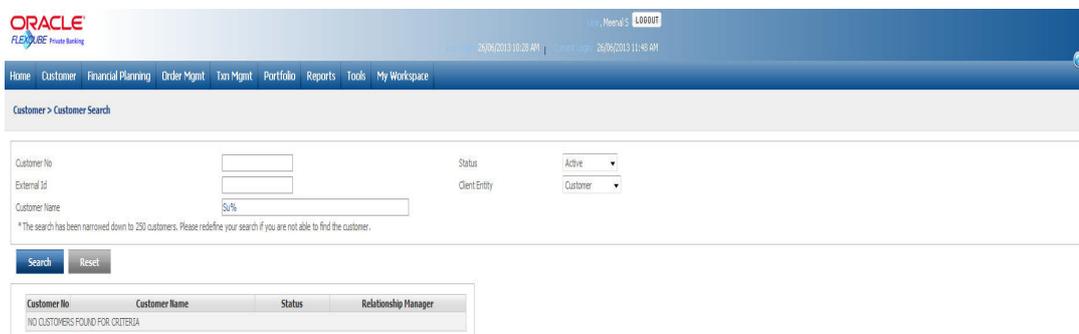
### 2.3.2 Customer Search (Basic Search for a Customer)

#### Description:

This screen will be accessible only for RM login and should be mandatorily mapped to all RM Roles using Admin → User → Role Maintenance screen. To access any of the customer affiliated screens such as portfolio analysis, performance etc., it is mandatory for the RM to foremost select the customer. If the RM proceeds to any of the customer affiliated screens without selecting a customer, the system will force the user to select a customer using this screen before automatically guiding the user back to the selected screen.

Once the customer is chosen, the user can proceed to any of the customer affiliated screens across the different menus, without having to select the customer over and over again. For exploring the holdings of any other customer the RM needs to again pick and choose another customer through this same screen or another customer can be selected by the help of change customer icon . On clicking change customer icon the user is directed to this same Customer Search screen

**Screen:**



**Figure 2.6: Customer Search Screen**

**Screen Navigation:**

Entry to the screen:

Select the “Customer” option on the main menu

→ Customer Search

**Searching a customer:**

The Customer Search screen is divided into two sections. The upper section enables the user to search for the desired customer using Customer No, External Id, Customer Name, Status (The status to be available for display/selection can be set at the table level in the table REF CLIENT STATUS) and Client Entity like Prospect, Customer and Contact Person. The user can use all or any of the Search Criteria to search for the desired customer. Also the user can also make use of wild card search to search for the desired customer.

**2.3.3 Customer List (Search for a Customer using extended Customer Search)**

**Description:**

This screen is an extended version of the basic Customer Search screen as described in section 1.1 above and has many more Filters like Risk Score, Customer Segment, IAG etc to enable the RM to do an advanced search. This screen is called the ‘Customer List’ screen.

Once the customer is chosen by the RM, he can proceed to any of the customer affiliated screens across the different menus, without having to select the customer over and over again. For exploring the holdings of any other customer the RM needs to again pick and

choose another customer through this same screen or through the basic Customer Search screen or another customer can be selected by the help of change customer icon .

On clicking change customer icon the user is directed to Customer List Screen.

## User Access levels:

**RM:** can search for a customer using this screen.

## **Screen:**

Customer No.	External Ref ID	Name	Customer Segment	Status	Phone	Last Transaction Date	Last RM Interaction Date	Relationship Manager
NO CUSTOMERS FOUND FOR CRITERIA								

**Figure 2.7: Customer List Screen**

## Screen Navigation:

Customer → Customer List

**Searching a customer:** The Customer List screen is divided into two sections. The upper section enables the user to search for the desired customer. The user can search for the customer by Customer No., External Reference Id, Customer Name, Customer Segment, Risk Score, Status, Relationship Manager, Assets Under Mgmt and/or Investment in IAG.

After entering the relevant search criteria and on clicking the **Search** button, the system displays the customers found for the selected search criteria in the lower section of the screen. It displays the Customer No. External Ref ID, Name, Customer Segment, Status, Phone, Last Transaction Date, Last RM Interaction Date and the name of the customer's associated Relationship Manager. It is significant to note, that only the customers associated to the logged in RM or the customers falling under his hierarchy will be displayed. In order to select a customer from the list, click on the hyperlink provided under the customer's name. On clicking the hyperlink, the user will be directed to the dashboard of the selected customer.

---

### **Note**

In order to select the All Customers check box to search for the customers, the user first needs to click on the **Clear** button.

---

To access any other screens please use the top horizontal menu bar.

## **2.3.4 Profile Maintenance - Demographics**

### Description:

This screen will also be available only for RM login. It is divided into four tabs: Demographics, Personal, Finances and Background tabs in order to facilitate maintenance of any of the profile related attributes of the customer. The Demographics tab enables the user to save the Primary Holder's contact details as well as Preferences, Introducer, and Guardian/Authorized Signatory/Trustee details. The Others tab allows the user to save the details such as Mailing address, Passport Details, E-mail id's, Finances and other background details etc. As this is

a customer affiliated screen, it is mandatory for the RM to foremost select the customer for whom the profile needs to be maintained.

Whether a field can be modified or not, will be defined in the Field Access Controller screen in Admin Login, which will allow a Bank to configure the modifiable nature of the fields for Demographics Maintenance.

**User Access levels:**

**RM:** can access the screen for maintenance of any attributes of the customer’s profile.

**Demographics Tab**

The screenshot displays the Oracle Flexcube Private Banking Profile Maintenance - Demographics Tab. The form is organized into several sections:

- Primary Holder:** Fields for Customer No. (1000), First Holder (Salutation: MR, First Name: Suresh, Last Name: Shinde, Client Type: Single, DOB/DOI: 29/07/1985, Occupation: SALARIED, Income Tax ID: FSDf321312), External Reference Id, and Client Entity (Customer).
- Personal:** Fields for Gender (Male), Nationality/Country Of Incorporation (INDIA), Email (suresh.shinde@oracle.com), and Phone (Office) (788441244).
- Address (Res.):** Fields for Address line 1 (Fort), City (MUMBAI), and State (INDIA).
- Address (Work):** Fields for Address line 1, City, and State.
- Preferences:** Radio buttons for Res., Work, and Mailing; Client Currency (INDIAN RUPEE); Client Category; Client Classification; Client Segment (Private Banking); Communication Mode (MAIL, SMS, Email, Fax, Physical, Hold); Preferred Language for Statement (English); and Location (Mumbai).
- Introducer Details:** Radio buttons for Other, External, and Internal; Name (Test); Contact No. (9993000392); and Branch.
- Signatories Table:** A table with columns: Signatory Type, Name, DOB, Relationship / Designation, Nationality, and KYC Check Done. It includes an 'Introducer Branch' button below the table.

The interface includes a navigation bar at the top with menu items like Home, Customer, Financial Planning, Order Mgmt, Txn Mgmt, Reports, Tools, My Workspace, and Logout. The user status bar at the top right shows 'User: HOHEAD', 'Current Login: 13/05/2013 1:48 PM', and 'Last Login: 13/05/2013 12:42 PM'. At the bottom, there are 'Save' and 'Reset' buttons.

**Figure 2.8: Profile Maintenance – Demographics Tab**

**Personal Tab:**

Oracle FLEXCUBE Private Banking  
 User: Meenal S | LOGOUT  
 26/06/2013 10:28 AM | Current Login: 26/06/2013 11:48 AM

Home Customer Financial Planning Order Mgmt Txn Mgmt Portfolio Reports Tools My Workspace

Customer > Profile Maintenance > Demographics

Demographics Personal **Finances** Background

Address (Mailing)  
 Address line 1: [MUMBAI]  
 Address line 2: [ ]  
 Address line 3: [ ]  
 City: [ ] INDIA  
 Zip: [ ] Select State

Mobile (Main): [ ] INDIA(+91)  
 Client Country of Business: [ ]  
 Marital Status:  Single  Married  
 Place of Birth: [ ] INDIA

Email Addresses  
 Email Address 1: [ ]  
 Email Address 3: [ ]

Hobby: [ ]

Professional Investor: Select  
 Special Category Client: Select  
 Passport No.: [ ]  
 Passport Expiry: [ ]  
 Telephone (Main): Select ID/ISO Code  
 Fax (Home): Select ID/ISO Code  
 Client Domicile: INDIA  
 Number of Children: [ ]  
 Significant Stay in USA No: [ ]

Save Reset

**Figure 2.9: Profile Maintenance – Demographics: Personal Tab**

**Finances Tab:**

Oracle FLEXCUBE Private Banking  
 User: Meenal S | LOGOUT  
 26/06/2013 10:28 AM | Current Login: 26/06/2013 11:48 AM

Home Customer Financial Planning Order Mgmt Txn Mgmt Portfolio Reports Tools My Workspace

Customer > Profile Maintenance > Demographics

Demographics Personal **Finances** Background

All Amounts in USD

Account Structure

Contact Person	Signatory Type	Corporate Director	Shareholder/ Beneficial Owner %	Authorized Signatory	Relationship / Designation	Nationality

Financial Position

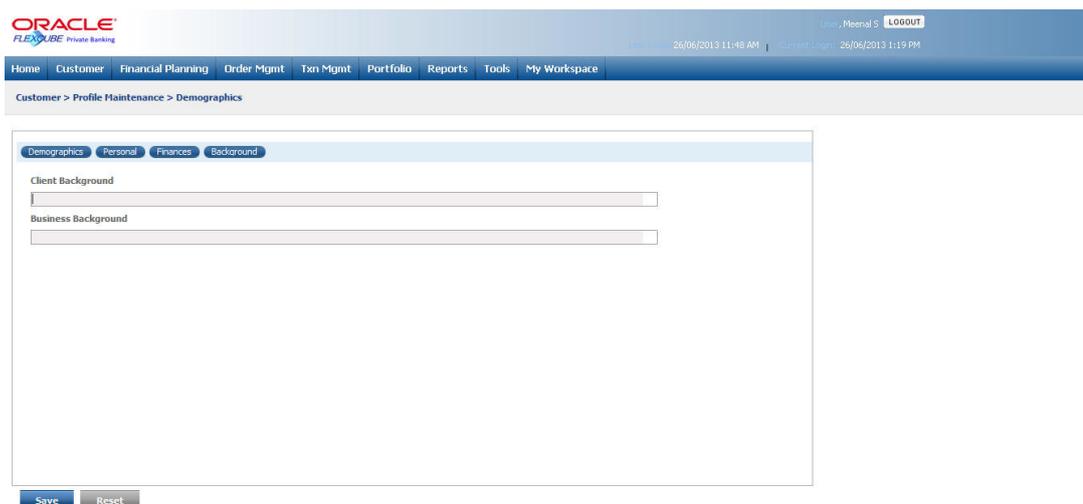
Assets	Amount	Income

Liability Type	Liability Amount	Expense Type	Expense Amount

Save Reset

**Figure 2.10: Profile Maintenance – Demographics: Finances Tab**

## Background Tab:



***Figure 2.11: Profile Maintenance – Demographics: Background Tab***

## Screen Navigation:

Customer → Profile Maintenance → Demographics

**Modifying the profile attributes:** On entry, all the details of the selected customer will be displayed in both the tabs of the screen. After maintaining the relevant profile attributes the

user will have to click on the  button to save the modifications. On clicking the 'Save' button the user will get a confirmation message indicating that the changes have been updated.

In order to clear any of the modifications done click on the  button. To access any other screens please use the top horizontal menu bar.

**Maintaining the profile attributes:** The attributes and their corresponding functionality and validations are analogous to that mentioned in the Profile Creation screen with the exception of the field 'CIF Status'.

The above mentioned field which was defaulting to the status 'Active' for all the customers in the 'Profile Creation' screen can be modified through the 'Demographic' screen. The user has been provided with three options Active, Closed and Suspended in the list of values provided as dropdown, in the field. On opting for the status 'Closed', the user will be presented with an additional field, 'Date' for capturing the date of closure. This field will get displayed only on selection of the status 'closed' and will be a mandatory field for the user. The system will validate and restrict the user from changing the status to 'closed', on presence of any orders (transaction orders initiated through the FCPB) in 'Open' status, if there are non zero client holdings

When the system is setup with Compliance Approval as Yes, any change to customer demographic data will go through the compliance approval process. When changes are made the CIF status changes to WIP and from then on similar to customer creation it goes to compliance and gets approved/ declined by compliance. However since this is just a data change, details are not sent to FCUBS. To ease this process user has a text box available called RM Comments. This can be used to send details of changes made to the Operations team. The Ops team can read these comments in the compliance approval screen (but they cannot edit it) and write their own remarks in The Ops Comments text box that will be visible to the RM.

Any changes to the data of Contact Person would mean that the CIF to which they are attached even if multiple will go through compliance approval. The CIF of the contact person on its own will never be sent o compliance approval alone, it will always be sent as a part of the group CIF.

## 2.3.5 Customer Dashboard

### Description:

Customer dashboard is a snap shot of various details like demographic details, Net worth, Recommended Portfolio, Actual Asset Allocation, Portfolio Summary and Alerts.

Each RM can see dashboards of customers who are directly managed by him or the customers who belong to the RMs mapped under him.

### User Access Levels:

**RM:** After logging in the system as RM, select Customer → Dashboard from the top menu.

### :Screen:

The screenshot shows the Oracle Flexcube Private Banking Customer Dashboard. The top navigation bar includes Home, Customer, Financial Planning, Order Mgmt, Txn Mgmt, Portfolio, Reports, Tools, and My Workspace. The dashboard is divided into several sections:

- Customer Details:** Name: AMIT\_MAT1, CIF No.: 1011, Segment: Segment 01, Review Date, Risk Score, Contact No.
- Recomm. Asset Allocation:** NO RECOMMENDED ASSETS FOUND FOR THE CUSTOMER.
- Actual Asset Allocation:**

Type	Value	%	% Dev.
Debt	2,220.72	0.04	0.04%
Equity	2,035.01	0.04	0.04%
Liquid S Term	5,001,500.00	99.89	99.89%
GBP	5,006,895.73		
- NetWorth:** Portfolio Value: 5,006,916.82
- Portfolio Summary:**

Name	CCY	Buy Cost	Market Value	Settlement Date Positions	Unrealized P/L	P/L %	ROR%
Heldaway	GBP	0.00	0.00	0.00	0.00	0.00	0.00
RM Managed	GBP	5,004,537.66	5,006,916.82	5,006,916.82	2,379.17	0.05	33,760.31
Self Managed	GBP	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>GBP</b>	<b>5,004,537.66...</b>	<b>5,006,916.82...</b>	<b>5,006,916.82...</b>	<b>2,379.17</b>	<b>0.05</b>	<b>33,760.31</b>
- Pending Deals:** (Empty table)
- Portfolio by Instrument Group:** Pie chart showing Currency 99.85%, Equity 0.08%, Structured Products 0.02%, Corporate Bond 0.01%.
- Issues/Tasks:** Pending, Interaction. No Pending Task Found.
- Alerts:** System Alerts, Portfolio Alerts. No System Alerts found for the customer.

**Figure 2.12: Customer Dashboard Screen – RM Login**

### Navigation:

**RM:** After logging in the system as RM, select Customer → Dashboard from the top menu.

**Customer:** The moment customer logs in and if his risk profile is updated in the system he will land on the customer dashboard page, else he can choose the home from the top menu and he can navigate to the dashboard.

Main Tables	Description	Features
Customer Details	Displays customer specific details	The RM has to choose a client to view the details for that client
Recommended Asset Allocation	Displays the asset allocation which is recommended to the client after assessing the risk appetite and assigning the risk score to the client	Option to view the details in the form of graph or table. He can also directly view the simulator screen by clicking the simulator icon there. The user can also view the multi-dimensional model asset allocation recommended to the client.
Actual Asset Allocation	<p>Displays the present asset allocation of the client.</p> <p>If the Asset Class Decomposition flag is set to Yes then this tab displays the Asset Class values after considering sub-constituent values. The deviation percentage (if any) will also include the values of sub-constituents.</p> <p>If the flag is set to No then system does not consider the sub-constituent values.</p>	RM can view all the asset allocation for the selected customer

Main Tables	Description	Features
NetWorth	<p>It displays network details of the client i.e. details to all the accounts held internal to bank . It also displays the network details of the Household members on clicking of the Household icon located below the Sum Insured field.</p> <p>The Portfolio Value hyperlink opens up the Portfolio Maintenance screen (a quicklink to Portfolio Maintenance)</p> <p>The customer dashboard accessed using RM login, displays an addition hyperlink 'Pending Deals' in the Networth section. When the user clicks on this hyperlink, the Pending Orders &amp; Deals popup appears which displays the transaction pending settlements with the deal values in both instrument and customer currencies grouped by buy/sells and sorted by settlement date within each group. In addition to this, popup also displays the details of Confirmed orders – Pending execution.</p> <p>The blow up icon located at the top right hand corner of the Networth portlet opens up the 'Statement of Loans and Liabilities' pop up which gives the detailed statement of Liability type of Banking Products.</p>	<p>Also displays the sum Insured for a client. If the Sum Insured field is hyperlinked and it opens up a pop up on clicking of the hyperlink to display the details of the insurance taken by the client. In case, the policy held by the customer is of type ULIP, Fund value will be hyperlinked. On clicking the hyperlink the user gets to see the details of funds under that particular ULIP.</p>
Portfolio Summary	<p>Displays the summary of the portfolios that the client holds.</p> <p>The system also displays the inventory position based on settlement date under the Settlement datePositions column. If settlement date is blank then system considers the trade date as value date.</p>	<p>Details like portfolio currency, market values, buy cost, Value Date Positions, Unrealized P/L, P/L, and ROR are displayed</p>

Main Tables	Description	Features
Portfolio by Instrument Group	Displays the portfolios aggregated based on Instrument analysis group.	The investor can navigate to Portfolio Analysis screen by clicking the quick link to provided on top right hand side of the section. Also the user has an option to view Portfolio by instrument group in a graphical or tabular form.
Pending tasks and Interactions	Task Details, Date & Mode	<p>Pending tasks are Interactions with status as "Open" and status as "Closed" gets displayed under Interaction tab.</p> <p>Customer's "Send message" request is populated in the Pending Task list</p> <p>Provides an option to define whether the interaction was initiated by the RM, to keep a track of how proactively the RM is servicing the customer.</p>
Alerts	System as well as Portfolio Alerts for both RM & Clients	<p>System Alerts-&gt; For e.g.-Birth-dates, Anniversary, Product maturity dates, Restriction maturity, Premium due date</p> <p>Portfolio Alerts-&gt; For e.g. - Portfolio returns, Deviations from benchmark configured for every client.</p>

### 2.3.6 **Bank Details**

#### **Description:**

This screen will be available only for RM login. This screen has been provided to facilitate maintenance of the bank account information of the customer. It is essential for the RM to maintain the information on bank accounts prior to initiation of any investment transactions through the FCPB. To recap, for all the customer affiliated screens, it is mandatory for the RM to foremost select the customer for the maintenance needs to be done.

#### **User Access levels:**

**RM:** can only access the screen for bank account maintenance.

ORACLE FLEXCUBE Private Banking

User: Meenal S LOGOUT

Last Login: 01/07/2013 5:21 PM | Current Login: 01/07/2013 5:46 PM

Home Customer Financial Planning Order Mgmt Txn Mgmt Portfolio Reports Tools My Workspace

Customer > Profile Maintenance > Bank Details

Customer No:1011 Customer Name:AMIT\_MAT1

View	Bank Name	Branch	A/c No	A/c Type	Currency	A/c Status	Preferred	Trading A/c
	Demo Bank	004	004005999018	Savings Bank AC	GBP	Active		

**Bank Details**

Bank Name: Demo Bank  
 Branch: 004  
 Address line 1: Goregaon  
 Address line 2:   
 Address line 3:   
 City:   
 Zip:   
 Opening Date: 04/01/2011

**Account Details**

A/c No: 004005999018  
 A/c Type: Savings Bank AC  
 Account Description: AMIT\_MAT1  
 Account Subtype: FCUBS Savings Account Type  
 MICR:   
 Currency: GBP  
 A/c Status: Active  
 Preferred:   
 Portfolio Name: RM Managed  
 Closing Date:   
 Allow for Trading:

Add Modify Clear

**Figure 2.13: Bank Details Screen**

**Screen Navigation:**

Customer → Profile Maintenance → Bank Details

**Entering the bank details:**

On entry, the user receives the display and edit screen for bank details. The user can add and modify the data in the screen as explained in the General Characteristics section.

The first tabular grid displays the information of the accounts previously captured by the user wherein the lower form enables the user to capture information of any additional accounts apart from the previously captured accounts.

---

**Note**

Currently the FCPB restricts the user from deleting any account information. Hence once the account information is added into the system, it can only be Modified.

---

On selecting any of the existing accounts in the first table, the corresponding account details will be displayed in the lower form. This facilitates the user to maintain the information of any of the existing accounts. The user will however be allowed to modify only the bank address, status and the preferred option. After maintaining the relevant account attributes the user will

have to click on the  button in order to save the modifications.

---

**Note**

Please note, on selection of any of the existing accounts in the first table, the Add button in the screen will get disabled.

---

The system will validate and display an error message on presence of any orders (transaction orders initiated through the FCPB) in the status 'Open' during the account modification.

---

**Note**

To clear the fields either while maintaining or adding the information of the accounts in the second tab click on the  button. To access any other screens please use the top horizontal menu bar.

---

The fields have been briefly described below:

Field	Description	Mandatory
Customer No. and Name	The chosen customer's number and name are displayed on the screen.	Display
View	This radio button has been provided for the user to select one of the existing accounts for maintenance. On selecting any of the radio buttons the corresponding account details will get displayed in the lower form	N
Bank Name	This field provides with a drop down list of the bank names which can be chosen by the RM. The names of all the banks to be provided in the drop down list are maintained by the administrator in the Bank Master table.	Y
Branch	The user will have to enter the appropriate branch name	N
Address1 – Address 3	This field enables the user to capture the address of the branch where the account is held.	N
City	This is a free text field facilitating the user to capture the city of the branch	N
State	The list of states provided in this drop-down field based on the Country selected by the user.	N
Zip	The next field has been provided to capture the pin or the zip or any other equivalent area code of the address.	N
Country	This field is a dropdown field. Both the list of countries and its corresponding states are maintained by the administrator in the master table	N
A/c No	The user can capture the account number in this free text field.  The system will validate for presence of any duplicate account number in the existing account information.	Y
A/c Type	The user can select the type of account from the drop- down list. The list of Account Types are maintained by Administrator in the Master table.	N
Account Description	The user can enter the account details in the Account Description text box, if any.	

Field	Description	Mandatory
Account Subtype	A drop-down list has been provided to select the appropriate account subtype.	
MICR	A free text box has been provided to capture the MICR details. The user is allowed to enter the numeric data upto 15 digits.	Y
Currency	A drop-down list has been provided to capture the currency of the account.	N
A/c status	An additional facility has been provided to the user to capture the status of the account. The field will however default to the status 'Active'. These values are again maintainable by the administrator in the Master table.	Y
Preferred	<p>The user can opt for a preferred account through which the customer intends to initiate his investments. The preferred account selected will be displayed as a default account in all the order capture screens. The user will however be restricted to capture only one account at a time as a preferred account.</p> <p>Note: In the scenario where the user opts for an account as preferred and there already exists another account of the customer with the preferred flag as enabled, the system will automatically default the preferred flag to the newest chosen account.</p> <p>The system will also restrict the user from opting for an account in closed or dormant status as preferred account.</p>	N
Allow for Trading	If the check box is selected, it means that the corresponding account is available for trading.	Y
Portfolio Name	<p>This field displays the portfolio name to which the bank account is to be created. This is a display only field.</p> <p>This field is to be defaulted only for Asset Products: For internal/Home Bank accounts i.e. for non Held Away accounts, the Portfolio Name is defaulted to the Portfolio within the default Portfolio Type for that respective Instrument Type.</p> <p>For Held Away accounts the Portfolio Name is defaulted to the Portfolio Name under HLD (Held Away) Portfolio Type.</p>	Y – Asset Type N – Liability Type
Opening Date	Enables the user to enter the Opening Date for the corresponding bank account.	Y

Field	Description	Mandatory
Closing Date	Enables the user to enter the Closing Date for the corresponding bank account.	Mandatory - if A/c Status is chosen as Closed

## 2.3.7 Trading Account Details

### Description:

This screen will be available only for RM login. This screen has been provided in order to facilitate maintenance of the trading account information of the customer. It is essential for the RM to maintain the information on trading accounts prior to initiation of any equity transactions through the FCPB. To recap, for all the customer affiliated screens, it is obligatory for the RM to foremost select the customer for whom the trading account information needs to be maintained.

### User Access levels:

**RM:** can only access the screen for trading account maintenance

### Screen:

**Figure 2.14: Trading Account Details Screen**

### Screen Navigation:

Customer → Profile Maintenance → Trading Account Details

### Entering the Trading account details:

On entry, the user receives the display and edit screen for trading A/c details. The user can add and modify the data in the screen as explained in the General Characteristics section.

---

### **Note**

Currently the FCPB restricts the user from deleting any account information. Hence once the account information is added into the system, it can only be maintained.

---

On selecting any of the existing accounts in the first section, the corresponding account details will be displayed in the second section. This enables the user to maintain the

information of any of the existing accounts. Also, the user can modify only the status and the preferred option. After maintaining the relevant account attributes the user will have to click on the  button in order to save the modifications.

---

**Note**

Please note on selection of any of the existing accounts in the first section, the Add button in the screen will get disabled.

---



---

**Note**

The system will validate and display an error message on presence of any orders (transaction orders initiated through the FCPB) in the status 'Open' during the account modification.

---

To clear the fields either while maintaining or adding the information of the accounts in the second tab click on the  button. To access any other screens please use the top horizontal menu bar.

The fields have been briefly described below:

Field	Description	Mandatory
Customer No. and Name	The chosen customer's number and name are displayed on the screen.	Display
View	This radio button has been provided, for the user to select one of the existing accounts for maintenance. On selecting any of the radio buttons the corresponding account details will get displayed in the second tab.	Optional
Depository Name	This field provides with a drop-down list of the depository names which can be chosen by the RM. The names of all the depositories to be provided in the drop down list are maintained by the administrator in the Master table.	Y
DP Id	This is a free text field, facilitating the user to capture the id of the depository participant. The system will validate for presence of any duplicate DP Id in the existing trading account information of the customer.	Y
Customer Account Number	Analogous to the DP id, it is mandatory for the user to capture the account number of the trading account. The system will validate for presence of any duplicate account number in the existing trading account information of the customer.	Y

Field	Description	Mandatory
Status	An additional facility has been provided to the user to capture the status of the account. The field will default to the status 'Active'. These values are again maintainable by the administrator in the Master table.	Optional
Preferred	<p>The user can opt for a preferred account through which the customer intends to initiate his investments. The preferred account selected will be displayed as a default account in the equity order capture screen. The user will however be restricted to capture only one account at a time as a preferred account.</p> <p>Note: In the scenario where the user opts for an account as preferred and there already exists another account of the customer which has the preferred flag as enabled, the system will automatically default the preferred flag to the newest chosen account.</p> <p>The system will also restrict the user from opting for an account in closed or dormant status as preferred account.</p>	Optional

## 2.3.8 Foreign Account Tax Compliance Act (FATCA)

### Introduction

This chapter explains the Foreign Account Tax Compliance (FATCA) regulation. It includes the description about functions that would help FCPB to support FATCA. It helps wealth management firms and banks to claim FATCA compliance related to wealth management operations and processes using FCPB.

### FATCA Act

The US Government enacted Foreign Account Tax Compliance Act (FATCA) as part of the Hiring Incentives to Restore Employment (HIRE) Act, in 2010.

The purpose of FATCA is to help Internal Revenue Service (IRS) to identify and collect tax from US Persons (USP) holding financial assets outside the U.S.

FATCA is an additional document apart from below mentioned documents:

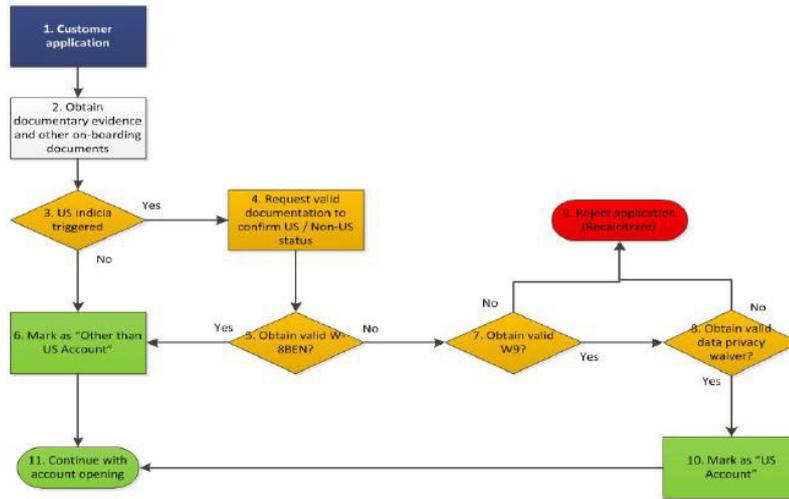
US Documentation, Reporting and Withholding Tax rules applicable to US and Non US person.

### Qualified Intermediary Regime

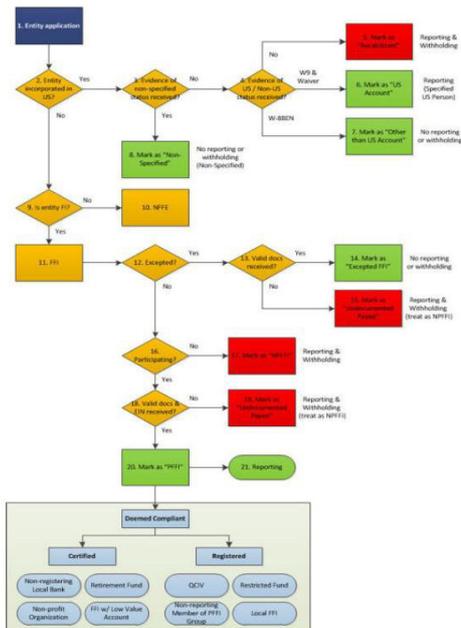
US taxpayers with specified foreign financial assets, that exceed certain thresholds, must report to the IRS, as per existing tax regulations. This report is made on Form 8938, which taxpayers attach to their federal income tax return. However, FATCA require foreign financial institutions to report directly to the IRS about financial accounts held by U.S. taxpayer or foreign entities in which U.S. taxpayers hold a substantial ownership interest.

## Process Flow Diagram

For Individual Customer:



For Corporate Customer:



### 2.3.9 FATCA/Regulation

#### Navigation

RM Login -> Customer -> Profile Maintenance -> FATCA/ Regulation

#### Processing Logic

This processing logic is applicable, if FATCA Compliant Applicable flag = "Y" and Customer On-boarding = "Y" at bank parameters level.

1. US Indicia is required to be set as "Y" (by default the value should be "N") and notified to the user as "Traces of US Indicia found".

2. Select appropriate FATCA classification for each customer for the following scenarios and while pressing save button for customer creation/modification "Traces of US Indicia Modified". User does not have option to modify the 'US Indicia' flag. It is driven based on the modifications done at deciding attributes level in Create Customer screen.
3. FATCA Classifications are factory shipped by default in the system for the respective Client IT type – Individual and Corporate.

**Scenarios for Individual Customer:**

<b>For Individual</b>	<b>Values [Selection/Input]</b>
Nationality (Citizen of)	Country's ISO Country code = US, AS, GU, MP, PR, VI/USA, ASM, GUM, MNP, PRI, VIR
Country of Birth	Country's ISO Country code = US, AS, GU, MP, PR, VI/USA, ASM, GUM, MNP, PRI, VIR
Significant Stay in USA	Yes
Address (Residential – Country)	Country's ISO Country code = US, AS, GU, MP, PR, VI/USA, ASM, GUM, MNP, PRI, VIR
Phone (Residential.), Phone (Office), Mobile and Fax	Country's ISO Country code = US, AS, GU, MP, PR, VI/USA, ASM, GUM, MNP, PRI, VIR
Address (Mailing – Country)	Country's ISO Country code = US, AS, GU, MP, PR, VI/USA, ASM, GUM, MNP, PRI, VIR
Address (Work – Country)	Country's ISO Country code = US, AS, GU, MP, PR, VI/USA, ASM, GUM, MNP, PRI, VIR
Mobile (Additional), Fax (Home)	Country's ISO Country code = US, AS, GU, MP, PR, VI/USA, ASM, GUM, MNP, PRI, VIR
Client Domicile	Country's ISO Country code = US, AS, GU, MP, PR, VI/USA, ASM, GUM, MNP, PRI, VIR
If Customer has a beneficiary, then the following details of POA are needed: Name Address with country Nationality	Any of the beneficiary's Nationality/ Country's ISO Country code = US, AS, GU, MP, PR, VI/USA, ASM, GUM, MNP, PRI, VIR
If Customer has a POA, then the following details of POA holder are needed: Name Address with country Nationality (Citizen of	Any of the POA's Nationality/ Country's ISO Country code = US, AS, GU, MP, PR, VI/USA, ASM, GUM, MNP, PRI, VIR

**Scenarios for Corporate Customer:**

<b>For Corporate</b>	<b>Values [Selection/Input]</b>
Country of Incorporation	Country's ISO Country code = US, AS, GU, MP, PR, VI/USA, ASM, GUM, MNP, PRI, VIR
Country of Birth	Country's ISO Country code = US, AS, GU, MP, PR, VI/USA, ASM, GUM, MNP, PRI, VIR
Significant stay in USA	Yes
Address (Resi – Country)	Country's ISO Country code = US, AS, GU, MP, PR, VI/USA, ASM, GUM, MNP, PRI, VIR
Phone (Resi.), Phone (Office), Mobile and Fax	Country's ISO Country code = US, AS, GU, MP, PR, VI/USA, ASM, GUM, MNP, PRI, VIR
Address (Mailing – Country)	Country's ISO Country code = US, AS, GU, MP, PR, VI/USA, ASM, GUM, MNP, PRI, VIR
Address (Work – Country)	Country's ISO Country code = US, AS, GU, MP, PR, VI/USA, ASM, GUM, MNP, PRI, VIR
Mobile (Additional), Fax (Home)	Country's ISO Country code = US, AS, GU, MP, PR, VI/USA, ASM, GUM, MNP, PRI, VIR
If Corporate Customer has a POA/Authorized Signatory, then following details of POA/Signatory holder are needed:  Name Address with country Nationality Country of Birth Phone (Resi.) Significant Stay in USA	Any of the Authorized Signatory's beneficiary's Nationality/Address –Country/ Phone's Country's ISO Country code =  US, AS, GU, MP, PR, VI/USA, ASM, GUM, MNP, PRI, VIR and if Significant Stay in USA = Yes

**Note**

For Corporate customer, users are needs to specify details of Authorized Signatories/Corporate directors, who hold substantial percentage in the respective corporate.

In case external system does not handed off classification details

4. If US Indicia = 'Y', then requirement is to have Pre-EOD check, notify user, generate a report and message. If FATCA Classification = 'Null', then requirement is to notify user and with the help of generated report respective users can contact appropriate RMs to do FATCA classification. This is required in case of following scenarios:
  - If user ignores to do FATCA classification even after system notifies US indicia trace during customer creation. In case external system does not handed off classification details.
  - If US indicia flag = "N", but user had already done FATCA classification. Generate the report of customer records and classification is done based on manual intervention.
  - External system (apart from FCPB) does not handed off classification details.
- By default Recalcitrant = 'N', while Customer Creation. System automatically changes the status of Recalcitrant to 'Y' if :
  - FATCA Compliant applicable = 'Y' (at bank level)
  - Customer on-boarding is Y (at bank level)
  - US Indicia flag (customer level) = 'Y'
  - FATCA Classification = 'Pending' (customer level)
  - (Current business day +1) is greater than CIF Initiation date (CRM\_CLIENT\_MASTER – INIT\_DATE) + number of days to categorize as recalcitrant.
5. FCPB stores FATCA related details provided from external system and user is not allowed to do any modification. FATCA Regulation screen will be read-only, if FATCA compliant applicable = 'Y' and Customer-on boarding = 'N'.

---

### Note

FATCA Classification is manually driven based on customer documents submitted

---

### Screen

**Figure 2.15: FATCA/Regulation Screen**

The fields have been briefly described below: \_

Field	Description	Mandatory
Customer No	This field describes the number of the customer.	Y

Field	Description	Mandatory
Customer Name	This field describes the name of the customer.	Y
US Indicia	This field is checked by the system and flag status changed to 'Y', if US indicia found. By default, it's status is set to 'No'.	Y
FATCA Classification	Enables the user to select appropriate FATCA classification from the adjoining drop down list, based on the client type.	Y, if US Indicia = 'Y'
FATCA Classification Effective Date	This field describes the date on which FATCA was initiated. Date format is dd/mm/yyyy.	Y, if FATCA Classification is selected
Recalcitrant	<ul style="list-style-type: none"> <li>By default, value for this field is "No" however, it facilitates the user to set the value to "Y", based on identification process in the bank/wealth management firm. This field is set to be 'Y' if: <ul style="list-style-type: none"> <li>US Indicia = 'Yes' and FATCA Classification = 'Pending for FATCA Classification'</li> <li>System automatically sets the flag from "N" to "Y" if: <ul style="list-style-type: none"> <li>Current business date is greater than CIF Initiation date + number of days specified in bank parameters for number of days to categorize recalcitrant</li> </ul> </li> </ul> </li> </ul>	N
Tax/Employee Identification Number (TIN/EIN)	Enable the user to enter TIN or EIN in alphanumeric format. Maximum length is 35.	N
Date of Issue	This field explains the date on which EIN/TIN was issued.	N
Date of Expiry	This field explains the date on which EIN/TIN is getting expired.	N
Global Intermediary Identification Number (GIIN)	Enable the user to enter GIIN in alphanumeric format. Maximum length is 35.	N
Comments/Remarks	This field displays any comment entered by the user.	N

## 2.3.10 Enabling FATCA Classification for Existing Customers

### Processing Logic

1. Bank/Wealth management firm captures required details if not earlier that would enable system to arrive US indicia flag for existing customers.
2. Sample file (Core Upload.rar) to perform bulk upload in case of migration or to upgrade existing customers

In case of migration, bulk upload is done after incorporating the new columns.

In case of upgrading existing customers, bulk upload is done by uploading following files:

- Customer Master Upload
- Related Parties/Authorized Signatories upload
- Customer FATCA details - if required by the bank/entity

---

### Note

Unzip the 'Core Upload.rar' for sample files.

---

## 2.3.11 Reference Data Management – FATCA Classification

This section gives brief description of Reference Data Management in the form of below mentioned database tables:

1. FATCA Setup
2. FATCA Classification

### FATCA Setup

The following table describes FATCA Setup:

ID	FATCA_ID	AMOUNT FROM	AMOUNT TO	EFFECTIVE_DATE	REPORTING	WITHHOLDING	WITHHOLDING %	STATUS	COMMENTS
1	1	0	50000	1-Jan-13	N	Y		0/A	
2	2	0	50000	1-Jan-13	N	N		0/A	
3	3	0	50000	1-Jan-13	N	N		0/A	
4	4	0	50000	1-Jan-13	N	N		0/A	
5	1	50001	999999999	1-Jan-13	Y	N		0/A	
6	2	50001	999999999	1-Jan-13	N	N		0/A	
7	3	50001	999999999	1-Jan-13	Y	Y		0/A	
8	4	50001	999999999	1-Jan-13	N	N		0/A	
9	5	0	250000	1-Jan-13	N	Y		0/A	
10	6	0	250000	1-Jan-13	N	N		0/A	
11	7	0	250000	1-Jan-13	Y	Y		0/A	
12	8	0	250000	1-Jan-13	N	N		0/A	
13	9	0	250000	1-Jan-13	N	N		0/A	
14	10	0	250000	1-Jan-13	N	N		0/A	
15	11	0	250000	1-Jan-13	N	N		0/A	
16	12	0	250000	1-Jan-13	N	N		0/A	
17	13	0	250000	1-Jan-13	N	N		0/A	
18	14	0	250000	1-Jan-13	N	N		0/A	
19	15	0	250000	1-Jan-13	N	N		0/A	
20	5	250001	999999999	1-Jan-13	Y	N		0/A	
21	6	250001	999999999	1-Jan-13	N	N		0/A	
22	7	250001	999999999	1-Jan-13	Y	Y		0/A	
23	8	250001	999999999	1-Jan-13	Y	N		0/A	
24	9	250001	999999999	1-Jan-13	Y	N		0/A	
25	10	250001	999999999	1-Jan-13	N	N		0/A	
26	11	250001	999999999	1-Jan-13	Y	N		0/A	
27	12	250001	999999999	1-Jan-13	N	N		0/A	
28	13	250001	999999999	1-Jan-13	Y	N		0/A	
29	14	250001	999999999	1-Jan-13	N	N		0/A	
30	15	250001	999999999	1-Jan-13	N	N		0/A	

Currently, Amount Slabs, Reporting, Withholding required or not, Withholding % for each FATCA classification are captured for information purpose only.

## FATCA Classification

The following table describes FATCA Classification creation and maintenance

FATCA_ID	FATCA_CLASSIFICATION	CLIENT_IT_TYPE	STATUS	COMMENTS
1	US Person	INDIVIDUAL	A	
2	Non-US Person	INDIVIDUAL	A	
3	Recalcitrant	INDIVIDUAL	A	
4	Pending for FATCA Categorization	INDIVIDUAL	A	
5	US Account	CORPORATE	A	
6	Participating FFI	CORPORATE	A	
7	Non-participating FFI	CORPORATE	A	
8	Registered Deemed-compliant FFI	CORPORATE	A	
9	Certified Deemed-compliant FFI	CORPORATE	A	
10	Exempt Beneficial Owners	CORPORATE	A	
11	Owner-documented FFI	CORPORATE	A	
12	Excepted FFI	CORPORATE	A	
13	Territory Financial Institutions	CORPORATE	A	
14	Non Financial Foreign Entity	CORPORATE	A	
15	Pending for FATCA Categorization	CORPORATE	A	

### 2.3.12 Additional Information

#### Description:

This screen will be available only for RM login. This screen is an auxiliary information screen which information which would assist the RM in providing customer service. As this is an auxiliary information screen, it is not mandatory for the RM to capture information in this screen.

#### User Access levels:

**RM:** can only access the screen for maintenance.

#### Screen:

**Figure 2.16: Additional Information Screen**

#### Screen Navigation:

Customer → Profile Maintenance → Additional Information

The fields have been briefly described below:

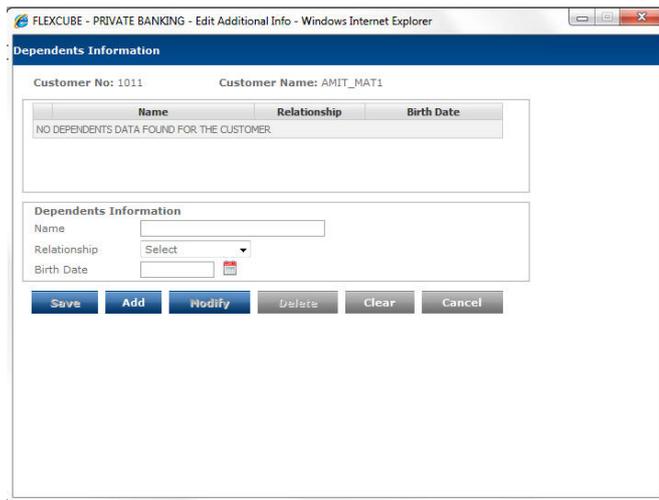
Field	Description	Mandatory
Important Dates Anniversary	Enables the user to select the customer Anniversary date using the calendar icon 	N
Dependents Information	Enables the user to capture the Dependents Information by clicking on the Edit hyperlink provided next to this field.	N
Personal Information		
Awards & Achievements	This is a free text field and enables the user to enter the information related to Achievements & Awards received by customer, if any	N
Hobbies	This free text enables the user to enter the information related to customer hobbies, if any	N
Interests	This free text enables the user to enter the information related to customer interests, if any	N

In the section on dependents information, the name, relationship and the date of birth of the dependent are displayed. In order to edit any of the dependents information, user will have to

click on the hyper link  provided at the bottom right hand side corner of the dependents information display box. The hyper link displays a pop up screen enabling editing and adding any information of the dependents.

The top section displays the information of the previously added dependents and the bottom section facilitates addition or maintenance of the dependents information.

**Screen:**



**Figure 2.17: Dependents Information Screen**

After entering the new details in the screen, the user can save the information by clicking the  or  button. The user can click the  button to clear all the

details entered in the screen. On clicking the clear button will again result in disabling of the 'Modify' button and enabling of the 'Add' button.

The  button can be used to modify any of the existing information. Please note that the modify button will be enabled only on selection of an existing data. The selection of an existing data will result in the disabling of the 'Add' button.

The user has also been provided with the facility to delete any of the dependents information. This can be achieved by selecting the dependent in the first section and clicking the

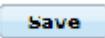
 button. Click on the  button to proceed back to the main screen.

---

#### **Note**

Please note the system will restrict the user from capturing a future date in the birth date field.

---

After maintaining the relevant attributes click on the  button in order to save the modifications. In order to clear the any of the modifications done click on the  button. To access any other screens please use the top horizontal menu bar.

### **2.3.13 Investment Profile**

#### **Description:**

This screen captures the financial profile and investment objective of the customer which in turn will aid the RM in making investment decisions for the customer.

#### **User Access levels:**

**RM:** can only access the screen for maintenance

**Screen:**

**Figure 2.18: Investment Profile Screen**

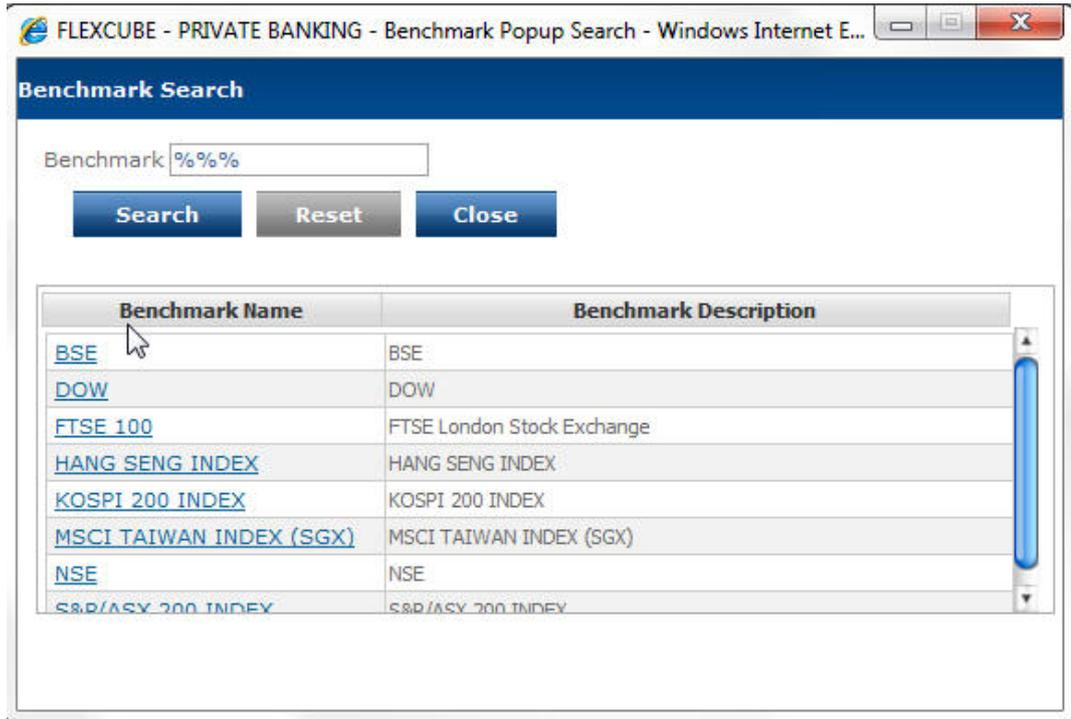
**Screen Navigation:**

Customer → Profile Maintenance → Investment Profile

Field	Description	Mandatory
Customer No. and Name	The chosen customer’s number and name are displayed on the screen.	Y
Investment Horizons	Enables the user to capture the length of time the customer expects to invest money.  The user can opt for any of the time periods viz., 1-4 yrs, 5-10 yrs, 11-15 yrs, 15-20 yrs, >20 yrs.	Y
Finance Profile		
Annual Income	Enables the user to enter the Annual Income amount.	N
Annual Expenditure	Enables the user to enter the Annual Expenditure amount.  Here again, the user is provided with the facility to capture the valuation date using the calendar icon.	N
As on date	Enables the user to select the appropriate date	N
Investment Overview Documentation	Enables the user to select the appropriate option for Investment Overview Documentation	N

Field	Description	Mandatory
RM Power Of Attorney	Enables the user to select the appropriate option for RM Power Of Attorney	N
KYC Check done	Enables the user to select the appropriate option for KYC Check done	N
Insurance Need Analysis	Enables the user to identify if Insurance Need Analysis has been done or not.	Y
Fee Change Maintenance		
Charge Transaction Fee	Enables the user to decide whether to charge the transaction fee to the selected customer based on selected option.	Y
Charge Periodic Fee	Enables the user to decide whether to charge the periodic fee to the selected customer based on selected option.	Y
Available Portfolios for Periodic Fee	This list box is displayed only if the 'Charge Periodic Fee' field is set to Y. If it is set to 'N' then the list box is not displayed. This list box displays the non-heldaway portfolios which should be available for Periodic Fee consideration	N
Exclude Portfolios for Periodic Fee	This list box is displayed only if the 'Charge Periodic Fee' field is set to Y. If it is set to 'N' then the list box is not displayed. This list box displays the list of portfolios for which the system should not charge Periodic Fee.	N
Transaction Fee Mandate	Enables the user to decide whether to give the mandate to charge the fee	Y
Investment Objective		
Primary Goal	Enables the user to enter the details about customer's Primary Goal	N
Tax Sensitivity	Enables the user to enter the details about customer's Tax Sensitivity	N
Preferred Investment Option	Enables the user to enter the details about customer's Preferred Investment Option	N
Benchmark	Enables the user to select the Benchmark for Customer Investments	Y

A search button  has been provided adjacent to the benchmark field. The user can search for the Benchmark using wild card search as explain in the General Characteristics section.



**Figure 2.19: Benchmark Search Screen**

After maintaining the relevant attributes on the 'Investment Profile' screen, click on the **Save** button in order to save the modifications. In order to clear the fields click on the **Clear** button. To access any other screens please use the top horizontal menu bar.

**Note**

Please note that the investment horizon and the benchmark are both obligatory fields in this screen.

**2.3.14 Risk Model Profile**

**Description:**

This screen facilitates in associating a customer to a Portfolio Model based on the risk taking appetite of the customer.

On opting for a risk score for the customer, the screen will display the default model associated for the risk score. The users of FCPB have been provided with flexibility to observe any other model associated with a particular risk score or to opt for any model associated to any other risk score or to even to create an independent model based on the customer's specifications.

**User Access levels:**

**RM:** can only access the screen for maintenance

**Screen:**

**Figure 2.20: Risk Model Profile Screen**

**Screen Navigation:**

Customer → Profile Maintenance → Risk Model Profile

Field	Description	Mandatory
Risk Score	Enables the user to select the appropriate Risk Score from the drop-down list.  It is mandatory for the user to opt for one of the risk type's viz., Conservative, Moderately Conservative, Moderate, Moderately Aggressive or Aggressive.  The types of risk score offered in the drop-down list can be maintained by the administrator in the Master table in the database.	Y
Deviation Check Required	Enables the user to select whether deviation check is required or not.  If selected, then the RM is notified about any deviation of the customer's actual investment portfolio from the model portfolio. The deviation reports of all the customers associated to the RM is displayed on the RM dashboard in the 'Deviations' tab.	N
Risk Profile Date	The day on which the risk profiling was done for the selected customer.  This is linked to the date of risk profiling done either at Financial Planning risk profiling or Risk Profiler under tools menu whichever is the latest and always reflects the latest risk score done date.	
Risk Profile Maturity Date	The date on which the validity of the current risk profile matures.  The system calculates the Risk Profile Maturity Date by adding the number of days mentioned against Next Risk Profiling Review in Client Segment to the current Risk Profiling Date.	

Field	Description	Mandatory
Last Portfolio Review Date	The date on which the customer's last portfolio review was done	
Next Review date	<p>Enables the user to select the next review date.</p> <p>The user needs to capture the next review date only at the beginning while associating the model to the customer. The subsequent reviews dates will be determined by the system based on the time period set by the administrator.</p> <p>For example, suppose the customer falls under the segment 'Mass Affluent' and the first review date has been defined is Jan 23rd 2008. Now consider the administrator has defined the review time period for the segment 'Mass Affluent' as 45 days. This denotes that all the customers falling under the segment 'Mass Affluent' need to have their portfolio reviewed every 45 days. Hence after the lapse of the first review date Jan 23rd, the next review date will be automatically set by the system as March 8th, 2008.</p>	N
Portfolio Review History	Hyperlink to the change of review date screen to view the details of past reviews	
Models	Provides the user with the option to review and associate any other model or create an independent model for the customer based on the customer's specification.	
Model Name	<p>Once the risk score is selected, the field displays the default model associated to the selected risk score and also the corresponding composition of the constituents of the Model is also displayed in the table below the Model Name field.</p> <p>The portfolio models are dependent and mapped not only to the risk profile of the customer but also to the category of segment the customer has been classified during the creation of customer profile.</p> <p>Therefore, based on the customer segment categorized and on the opted risk score, the user will be displayed with the associated model.</p>	Y
Asset Allocation table		
Asset Class	Displays Recommended Asset Class. If the selected asset class belongs to the multi-dimensional model, the user can view the same by clicking on the  icon.	
Best%	Displays the ideal composition of the asset class	Y

Field	Description	Mandatory
Min%	Displays the smallest permissible % of composition for an asset class in the actual investment portfolio of the customer, below which will result in generation of alerts.  However, it is important to note that alerts will be generated only on enabling the deviation check box provided in the main 'Risk Model Profile' screen.	Y
Max%	Displays the maximum permissible % of composition for an asset class in the actual investment portfolio of the customer.	Y

### Portfolio Review History

When the user clicks on the Portfolio Review History hyperlink, the Change of Review Date screen appears as shown below:

#### Screen:

**Figure 2.21: Change of Review Date Screen**

The user can view the past review dates, if any in the Review Dates section below along with the comments.

The link 'Suggested Models' displays all the other models associated to the risk profile. The screen shot of the pop-up window is as given below

#### Screen:.

**Figure 2.22: Models Screen for Risk Model Profile**

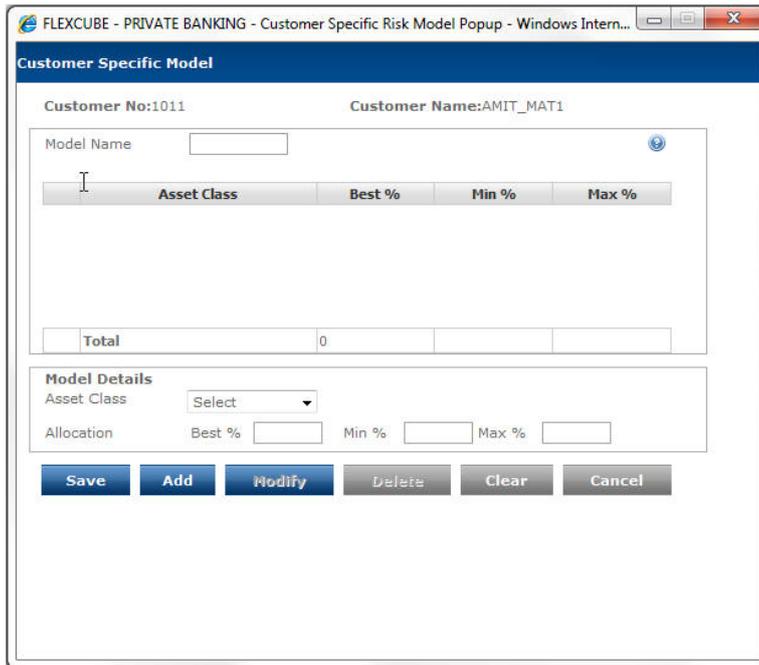
The user will be displayed with the default model on navigating to the pop-up window. The user can opt for any other model associated to the risk score from the list given in the drop-down field 'Model Name'. On selecting a model, its corresponding constituents and their composition will be displayed in the table. Please note the constituents of a model are defined at the asset class level.

Click on the button  , in order to select and associate a particular model to the customer. Click on the  button, in order to return back to the main screen without selecting any model.

The next link in the main 'Risk Model Screen' is the 'View All' link, which facilitates the user to view all the models defined in the system across all the risk scores intended for the particular customer segment. The user is thus not restricted from associating models defined for a particular risk score. The pop up screen displayed on clicking the link is similar to one which appears on clicking the Suggested Model link wherein the user can select a model from the list displayed in the drop down and will result in the display of the composition and constituents of the model.

To recap, what we declared earlier, the link 'Customer Specific' will enable the user to create a new model in accordance to the customer's specification. The screen shot is given below

**Screen:**



**Figure 2.23: Customer Specific Model**

The pop-up screen is similar to all the other display and edit screens, wherein the top section displays the constituents and their corresponding composition whereas the bottom section facilitates addition or maintenance of the constituents and their corresponding composition.

To add a new model, the customer needs to enter the model name in the 'Model Name' field. This is a free text field and is a mandatory field for creating a new model. In order to add new constituents, the user needs to opt for an asset class from the list provided in the field 'Asset Class'.

Successive to picking an asset and defining its margins, the user needs to click on the

**Add**

button in order to add the particulars of an asset. The added asset will be displayed in the first section of the screen. The user can then proceed to add any additional

assets abiding the above rules. Once all the assets are added, click on the

**Save**

button to save the model and to return to the main screen. The system will validate that the sum of best % across all the assets chosen by the user will sum to 100%.

In order to modify any of the components, user will have to click on the radio button provided adjacent to the component. This will result in the display of the selected component in the maintenance tab. It is important for us to note that the user will be restricted from maintaining the asset class field. This implies that only the fields pertaining to the margins can be maintained by the user. While maintaining the fields, the system will again validate the above mentioned rules for the maintained fields.

The user can save, modify and delete the details in the screen as explained in General Characteristics section.

**Cancel**

Click on the button, in order to return back to the main screen without creating any model.

---

#### **Note**

The Suggested Model and Customer Specific hyperlinks will be hidden in Risk Model Profile screen, if the Model Name field is chosen as non-modifiable in Field Access Controller screen. This means that a Bank which wants to use Key Customer Data screen will only be able to choose a different Model Name or change the Asset Composition of Customer Specific models using the Key Customer Data screen and not by using the Risk Model Profile screen.

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To access any other screens please use the top horizontal menu bar.

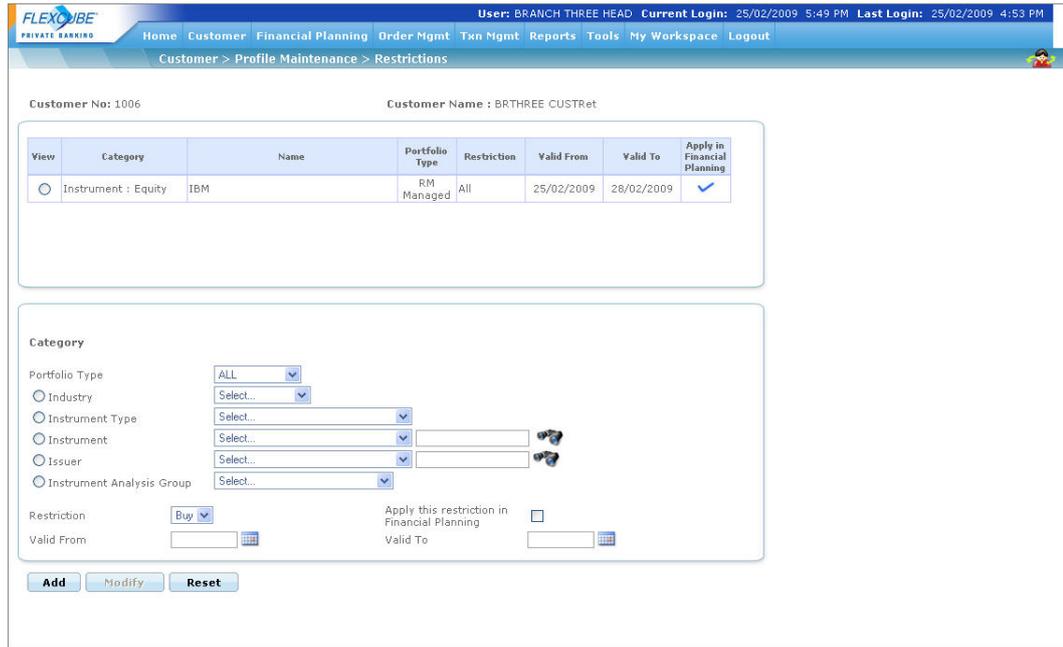
### **2.3.15 Restrictions**

**Description:** This screen has been provided for the RM to capture any restrictions that the customer desires to have in his investments. Any orders initiated for the securities under the instrument type equity will be curtailed by the system. Please note that the restrictions are applicable only for the securities which can be transacted through FCPB.

#### **User Access levels:**

**RM:** can only access the screen for maintenance

**Screen:**



**Figure 2.24: Restrictions Screen**

**Screen Navigation:**

Customer → Profile Maintenance → Restrictions.

Select the appropriate option to apply the desired restrictions.

Field	Description
View	This radio button when selected enables the user to modify the restrictions
Category	Displays the category for which restrictions data is available
Name	Displays the name for the category selected
Portfolio Type	Displays the type of portfolio for which the restrictions would be applicable
Restriction	Displays the type of Restriction selected
Valid From	Displays the date from which the restriction is to be applied
Valid To	Displays the date upto which the restriction would be applicable
Apply to Financial Planning	If the restriction is to applied in Financial Planning then this field displays the <input checked="" type="checkbox"/> icon under this column for corresponding restriction.

Field	Description	Mandatory
Category		

Field	Description	Mandatory
Portfolio Type	Enables the user to select the appropriate portfolio from Portfolio Type drop-down list for which the restrictions would be applicable. By default, the system will consider all portfolio types to apply the restrictions	Y
Industry	Enables the user to select the appropriate Industry from the drop-down list	
Instrument Type	Enables the user to select the appropriate Instrument Type from the drop-down list	
Instrument	Enables the user to select the appropriate Instrument from the drop-down list	
Issuer	Enables the user to select the appropriate instrument type from the drop-down list. On selecting the Instrument type, the search icon appears next to the drop-down list and enables the user to select the issuer to be restricted.	
Instrument Analysis Group	Enables the user to select the appropriate Instrument Analysis Group from the drop-down list.	
Restriction	Enables the user to select the appropriate Restriction from the drop-down list	
Apply this restriction in Financial Planning	Enables the user to apply the restrictions in Financial Planning also.	
Valid From	Enables the user to select the appropriate Valid From date using the calendar icon. The system does not allow the user to modify the Valid From date if it is less than current business date.	
Valid To	Enables the user to select the appropriate Valid To date using the calendar icon. The system does not allow the user to modify the Valid To date if it is less than current business date.	

Entering the information on Restrictions:

This screen is in accordance with all the other display and edit screens, wherein the top tab displays the information of the restrictions captured in the past and the bottom tab facilitates addition or maintenance of the restrictions.

In order to add any new restrictions, the user needs to click on the button . Each of the restriction added has a time period associated to it. After the lapse of the time period, the restrictions will become obsolete.

---

**Note**

Please note, currently the FCPB restricts the user from deleting any of the captured restrictions.

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**Note**

The system will restrict the user from adding a replica restriction for the same time period.

---

The restrictions added will be applicable from the next business day. However, at the time of creation of the restriction the user will be prompted with a warning message on presence of any open order in the transaction module which is associated to the restriction.

It is important for us make a note that FCPB provides the users with the unique feature of setting restrictions not only for instruments (equity or mutual fund) or for a particular security in an instrument but also to set restrictions on certain category of industries which the customer is uninterested to invest.

In order to initiate restrictions for a particular security, the user needs to first select the instrument and then search for the security using the  button (The security search screens for both equity and mutual fund have been dealt in depth in the section on Transaction Management.)

The restrictions instigated on industries or on securities in an instrument will be confirmed not only for the direct investments made through equity instruments but also for the indirect investments made through mutual fund. By the expression 'indirect investments' we are referring to the under lying securities of a mutual funds. Let us comprehend this better with an example. For instance the user raises a restriction on investing in 'Cement' industry. The system will prompt an error message on either initiating an equity transaction on ACC Cement or on initiating a transaction on a Mutual Fund which in turn has ACC as one of its constituents. Take another instance where the user places a restriction on investing in security ACC Cement, analogous to the above validation, the system will verify for both investments made in direct as well as indirect investments in ACC Cement.

The restrictions initiated on either industry or instrument or security can further be curtailed to a particular type of transaction. For instance the user can place a restriction on only buy type of transaction on Cement industry.

The user needs to pick on the validity of the restrictions by entering appropriate dates in the

Valid From and Valid To fields. The calendar  provided adjacent to each of these fields can be used for capturing the dates.

---

**Note**

The system does not allow modification of records of the past dates. i.e. if the Valid From and Valid To dates are less than current business dates.

---

If the Valid From date is less than current business date and To date is greater than or equal to current business date, then the system allows to modify only the Valid To date to either future date or to the past date which is greater than Valid From date and also greater than or equal to previous business date.

If the From Date and To Date both are greater than current business date, the system allows the user to modify the record to the future dates i.e. Valid From date should be greater than CBD and Valid To date should be greater than or equal to Valid From date.

On selecting any of the existing restrictions in the first tab, the corresponding details of the restriction will be displayed in the second tab. Currently, the user is restricted from maintaining all the fields except the validity period. The user can maintain the field 'Valid From' for an existing restriction provided the restriction has been initiated as applicable from the current or future business date. In other words, the user will be restricted for maintaining the field 'Valid From' for all the restrictions initiated as applicable prior to current business date.

Currently FCPB curtails the user from extending the tenure of the restriction. In order to make longer the tenure of the restriction, the user needs to change the existing restriction by modifying the field 'Valid To' till T-1 where T implies the current business date. The user can then initiate another similar restriction as applicable from T i.e., from current business date.

However, to recap what we stated earlier, all the restrictions initiated on a business date will be pertinent only from the next business date. Hence any such extension of tenure would result in a gap of a day where the restriction raised would not be validated for the orders initiated on that business date. The user needs to make a note of this while commencing any modification to any of the existing restrictions.

After maintaining the attributes click on the  button in order to save the modifications

---

#### **Note**

Please note on selection of any of the existing restrictions in the first tab, the Add button in the screen will get disabled.

---

To clear the fields either while maintaining or adding the restrictions in the maintenance tab

user will have to click on the  button. To access any other screens please use the top horizontal menu bar.

## **2.3.16 House Hold**

### **2.3.16.1 Member**

#### **Description:**

This screen facilitates in taking account of other customers of FCPB as members belonging to the chosen customer's Household.

#### **User Access levels:**

**RM:** can only access the screen for maintenance.

**Screen:**

**Figure 2.25: Household Members Screen**

**Screen Navigation:**

Log into the system as RM Login and select Customer → Profile Maintenance → Household → Members

Field	Description	Mandatory
Household Name	Displays the household name	Display
Household Type	Displays the household type	Display
Household Category	Displays the household category	Display
Household Segment	Displays the household segment	Display
View		
Customer No	Displays the Customer No	Display
Name	Displays the Customer Name	Display
Relationship	Displays the relationship of customer with the selected household member	Display
Maintenance Box		
Customer No	Enables the user to select the Customer No	Y
Customer Name	Displays Customer Name once the Customer Name is selected	Y
Relationship	Enables the user to select the relationship of customer with the selected household member from the drop-down list	Y

### Entering the information on Household members:

This screen is divided into two sections, the top display section and the bottom add section. The top section displays the information on the members of household captured in the past and the bottom section facilitates addition of the household members.

In order to add any new members, the user needs to either look up for the desired customer

using the  button or enter the customer number. On entering the customer number the corresponding name of the customer will be displayed in the name field. If the user opts for the second option of searching the customer, then the customer number and name will be displayed on the 'Household' screen, on selection of a customer from the search screen. The user has been provided with a dropdown to capture the relationship of the member with the customer. Subsequent to updating the required information in the fields, the user needs to

click on the button  in order to add the member.

If the member selected for addition does not belong to the same RM, the system does not allow addition of that customer as Household member and displays the message as 'RM of Household primary member is different from the RM of selected customer and hence cannot be added as Household member.'

Also if the selected member is one of the joint members of any portfolio, the system restricts the user from deleting that customer.

---

#### Note

The system will restrict the user from adding replicating any information of the same member.

---

On selecting any of the existing members in the first section, the corresponding details of the member will be displayed in the second tab. To reset the information in the second section click on the  button.

In order to delete information of any member, select the member and click on the  button provided that member is not a part of any group.

If the selected member is a part of any group then the system does not allow deleting that household member and displays the appropriate message.

To access any other screens please use the top horizontal menu bar.

### 2.3.16.2 Group

#### Description:

In the earlier releases, only the Household head was allowed to view the Portfolio details of all household members through Portfolio Analysis screen. Also, each household member was restricted from being part of multiple households.

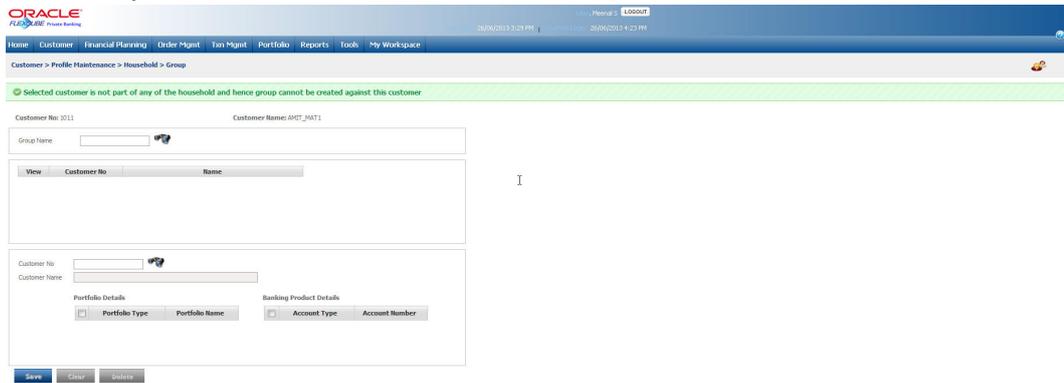
The Group feature introduced in the system enables the user to create various customer-portfolio combinations for the members within household in order to view the portfolios belonging to the specified group. The system also enables the group member to place the orders against the portfolio provided that the group member is a joint holder of the corresponding portfolio.

Whenever a household is created, the system also creates a 'Household' group considering all portfolios of all household members (including Heldaway) and any modifications made to the Household gets reflected in the 'Household' group.

Also, the new feature added in the system enables the household head to view all the groups created amongst the members of the household even if he is not the head of that group.

### **User Access levels:**

**RM:** can only access the screen for maintenance



***Figure 2.26: HouseHold Group Screen***

### **Screen Navigation:**

Log into the system as RM Login and select Customer → Profile Maintenance → HouseHold → Group

<b>Field</b>	<b>Description</b>	<b>Mandatory</b>
Group Name	Enables the user to enter or to select the name of the group	Y
Display Section		
View	Enables the user to select the desired member for modification using radio button	
Customer No	Enables the user to select the appropriate customer as a member of the group using the search icon	
Name	Displays the customer name	
Edit Section		
Customer No	Enables the user to select the existing customer using the search icon	Y
Customer Name	Displays the customer name once the customer no is selected in the above field	
Portfolio Details	Displays all the portfolios of the selected customer	
Portfolio Type	Displays type of portfolio	
Portfolio Name	Displays the name of portfolio	

Field	Description	Mandatory
Banking Product Details	Displays all the liability banking products of selected customer	
Account Type	Displays the account types for Banking Product	
Account Number	Displays the account number for Banking Product	

### **Procedure to add a group**

#### **Step 1:**

Enter the appropriate group name in the Group Name text box.

#### **Step 2:**

Click on the  icon next to the Customer No text box and select the appropriate customer.

Once the user selects the Customer No, the system auto-populates the name of customer in the Customer Name text box.

---

#### **Note**

If the selected customer is not part of any of the household then the system does not allow creation of group against that customer and displays the appropriate message.

---

#### **Step 3:**

Select the appropriate Portfolio Type and Portfolio Name combination to be accessed by the Group Head.

#### **Step 4:**

Select the appropriate Banking Product Details to be accessed by the Group Head.

#### **Step 5:**

Click on the Save button to save the details.

---

#### **Note**

Before saving the record ensure that at least one portfolio or one banking product is selected, else the system would display the message as 'At least one Portfolio or one Banking Product should be selected.'

---



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#### **Note**

In order to delete a group, all the members of the group should be deleted first.

---



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#### **Note**

As CASA is included in Holdings it will appear in the Portfolio Details hence Banking Products available for selection displays only Liability products.

---

## 2.3.17 User Defined Fields

### Description:

The screen enables the RM user to modify the user defined fields details.

### User Access Levels:

**RM:** The person designated as Relationship Manager of the system can access the User Defined Fields screen

### Screen:



**Figure 2.27: User Defined Fields Screen**

For further details on FATCA related fields, please refer to FATCA chapter.

## 2.3.18 Key Customer Data

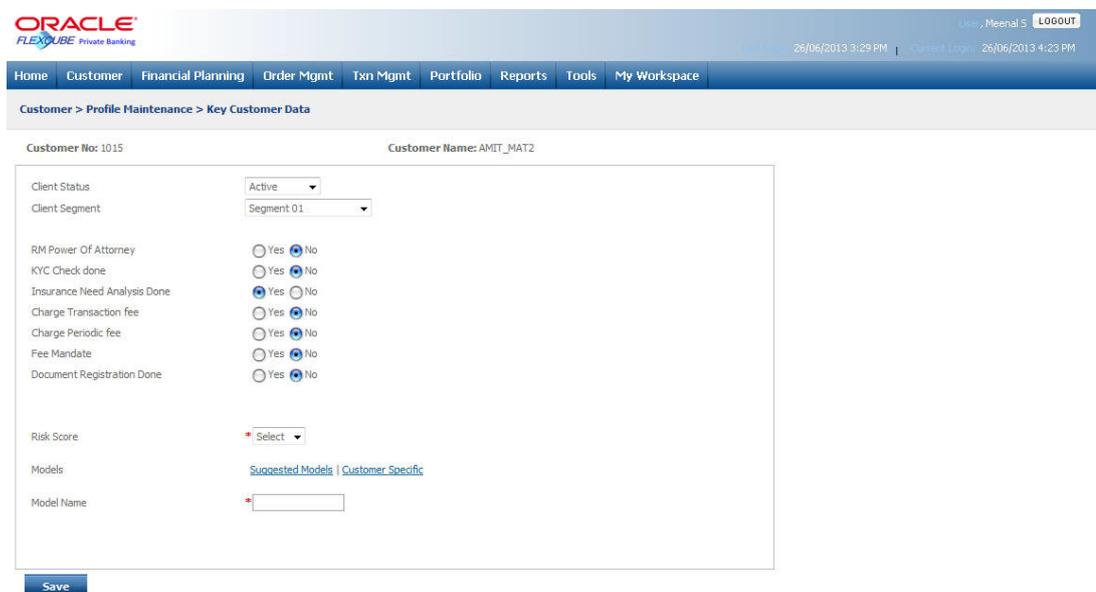
### Description:

The Key Customer Data screen enables the RM user to capture the critical data elements pertaining to the customer that can be changed using only this screen. It is used only when the maker-checker functionality is desired for the selected customer centric fields.

### User Access Levels:

**RM:** The person designated as Relationship Manager of the system can access the Key Customer Data screen.

### Screen:



**Figure 2.28: Key Customer Data**

**Screen Navigation:**

After logging into the system as RM, select Customer → Profile Maintenance → Key Customer Data

<b>Field</b>	<b>Description</b>	<b>Mandatory (Y/N)</b>
Client Status	Enables the user to change the appropriate client status from the drop-down list.	Y
Client Segment	Enables the user to select appropriate client segment for the selected customer.	Y
RM Power of Attorney	Enables the user to indicate the power of attorney to be given to the RM. By default, the 'No' option is selected.	Y
KYC Check Done	Enables the user to select the appropriate option for KYC Check done.	Y
Insurance Need Analysis	Enables the user to identify if Insurance Need Analysis has been done or not.	Y
Charge Transaction Fee	Enables the user to determine whether or not the transaction fees is to be charged.	Y
Charge Periodic Fee	Enables the user to determine whether or not the periodic fees is to be charged.	Y
Fee Mandate	If this flag is set to Y, it is assumed that the client has agreed /signed the mandate to charge the periodic and transaction fee both and if the flag is set to N then no fees will be charged to the customer.	Y
Document Registration Done	The flag is applicable in Customer login for MF order capture and in RM login also for MF order capture if the RM_POA flag is set to 'Y'. If the Documentation Registration Done flag is set to 'Yes' and if the customer clicks on the Buy/Sell menu, then the system allows the user to place the online MF order but if the flag is set to 'No', the system does not allow the user to place the order online and displays appropriate error message.	Y
Available Portfolios for Periodic Fee	This list box is displayed only if the 'Charge Periodic Fee' field is set to Y. If it is set to 'N' then the list box is not displayed. This list box displays the non-held-away portfolios which should be available for Periodic Fee consideration	N
Exclude Portfolios for Periodic Fee	This list box is displayed only if the 'Charge Periodic Fee' field is set to Y. If it is set to 'N' then the list box is not displayed. This list box displays the list of portfolios for which the system should not charge Periodic Fee..	N
Risk Score	Enables the user to select the appropriate risk score from the drop-down list.	Y

Field	Description	Mandatory (Y/N)
Models	Enables the user to select the appropriate Model as per requirement.	Y
Model Name	Displays the name of the model depending on the model selected	Y

All the fields available in key Customer Data (except Client Segment) are also available in other screens like Investment Profile or Risk Model Profile, but in the Disabled Mode.

The Banks those want Key Customer Data Menu and hence Maker-Checker functionality for these fields, may use the Admin → Field Access Controller screen to disable these fields and make Modifiable Checkbox as unchecked. Therefore these fields will not appear in Investment Profile, Risk Model Profile screens and are editable only in the Key Customer Data screen.

### 2.3.18.1 Customer Specific Fee

#### Description:

The Customer Specific Fee screen under the Profile Maintenance submenu displays the special fee applicable as an exception to the selected customer. This special fee structure designed for the particular customer depends on the Customer id, Instrument Analysis Group, Order Type and User Type and is maintained by the Operations or Admin user.

#### User Access Levels:

**RM:** The person designated as Relationship Manager of the system can view the special rates applicable for the selected customer.

#### Screen:

**Figure 2.29: Customer Specific Fee Screen**

#### Screen Navigation:

After logging into the system as RM, select Customer → Profile Maintenance → Customer Specific Fee

Field	Description
Fee Type	Displays the type of fee applicable for the selected customer

Field	Description
Charge Methodology	Displays the Charge Methodology applicable for the selected customer
Portfolio Type	Displays the type of portfolio for which the special fee is to be charged for the selected customer
Order Type	Displays the order type for which the special fee is to be charged for the selected customer
IAG	Displays the IAG type for which the special fee is to be charged for the selected customer
User Type	Displays the IAG type for which the special fee is to be charged for the selected customer
Fee Based on	Displays the base criteria on which the fee is to be charged
Country of Market	Displays the country of market for the selected customer
Fee Charged on	Displays whether the fee is charged on Transaction or Quantity
Fee Description	Displays the description of the corresponding fee type
Frequency	Displays the frequency of the fee applicable if the selected fee type is Periodic
Fee Subtype	Enables the user to select appropriate Fee Subtype
Next Charge Date	Displays the date on which the fee is to be charged next.
Last charge Date	Displays the date on which the last fee was charged.

### 2.3.19 **Profile Maintenance – Customer Documents**

For all the screens under the menu Profile Maintenance, only the associated Relationship Manager can maintain the additional information of that customer.

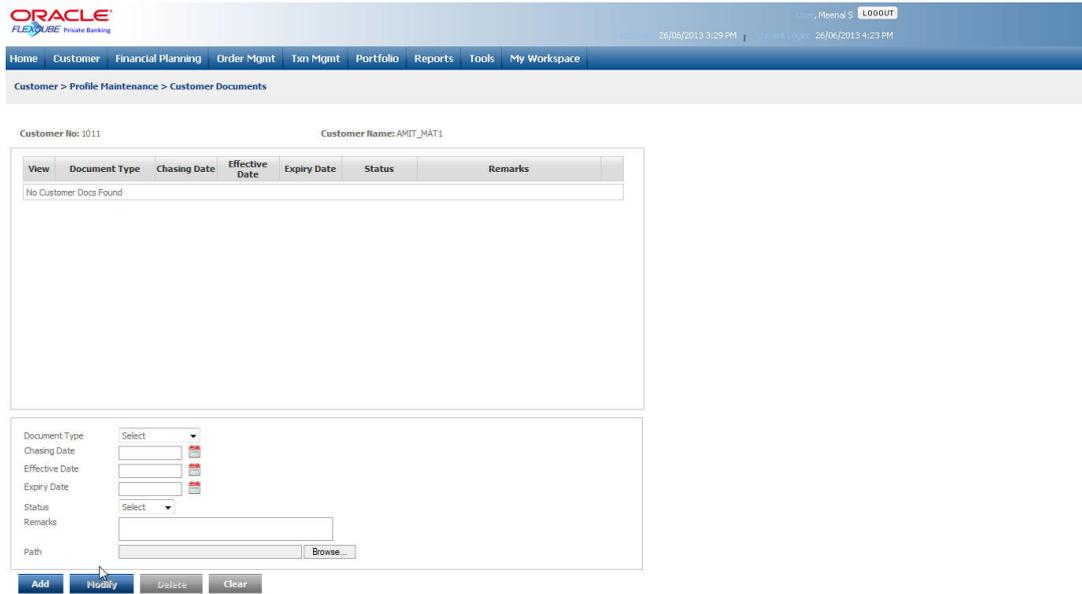
#### **Description:**

The screen is available only for RM login to upload and store certain types of customer documents. The RM can upload the documents like KYC, Pan Card etc. to the specified server using this screen and view them later as and when required. These documents can be stored in Universal Content Management system based on the flag set in Bank Parameters.

#### **User Access levels:**

**RM:** can access the screen to upload the customer documents.

**Screen:**



***Figure 2.30: Profile Maintenance – Customer Documents Screen***

**Screen Navigation:**

**Customer → Profile Maintenance → Customer Documents**

The fields have been briefly described below:

Field	Description	Mandatory
View	Enables the user to select the corresponding document to modify the details	Y
Document Type	Displays the type of document	Y
Chasing Date	Enable the user to specify the chasing date for the document (only future date)	N
Effective Date	Enable the user to specify the effective date for the document, which would be back date (less than current business date)	N
Expiry Date	Enable the user to specify the expiry date for the document (only future date)	N
Status	Enable the user to select status from the adjoining drop down menu as per document stau. It displays following options: <ul style="list-style-type: none"> <li>● Awaiting</li> <li>● Received</li> <li>● Verified</li> <li>● Expired</li> <li>● Rejected</li> </ul>	N
Remarks	Displays the remarks if any	Y

Path	Enables the user to enter the appropriate path to upload the document to the specified server.	Y
------	------------------------------------------------------------------------------------------------	---

To access any other screens please use the top horizontal menu bar.

### **Processing Logic**

- User needs to specify the status manually, while uploading or tracking customer documents.
- User can capture/modify list of documents required for a customer with tentative chasing date, status and comments with the help of ADD and MODIFY buttons. These buttons will facilitate the user to capture and modify details & documents with the help of document selection/hyperlink.
- User will be able to uncheck the document and click on modify to remove the document attached.
- Uncheck already attached document and use browse option in order to attach a new document in place of existing document.

---

#### **Note**

System will not do FATCA classification based on documents's status or insist user to capture list of documents based on FATCA classification.

---

*For further details on FATCA related fields, please refer to FATCA chapter.*

## **2.3.20 Interactions**

### **Description:**

This functionality is used by the logged in RM to maintain the RM-Customer interaction history in order to keep the track of all the interactions happened between the RM and Customer.

The system also displays the details of the global mail sent to customer in the interactions screen with the mode option as Global Mail.

Interaction screen also serves the purpose of capturing various interaction details. The system enables the user to categorize interaction as Call Report, Courtesy Meeting, Financial Planning, Global Mail etc. The Call Report is maintained by the Relationship Manager to document the details of the meeting done with the client on a regular basis. This report is generated only after the customer CIF is created. If the CIF created is at a group level, then a call report needs to be maintained for each individual member of that group. For corporate account, the call report for each individual director needs to be maintained. The start of the year is counted from the time CIF is activated in the system. The call report is not required to be approved by the compliance.

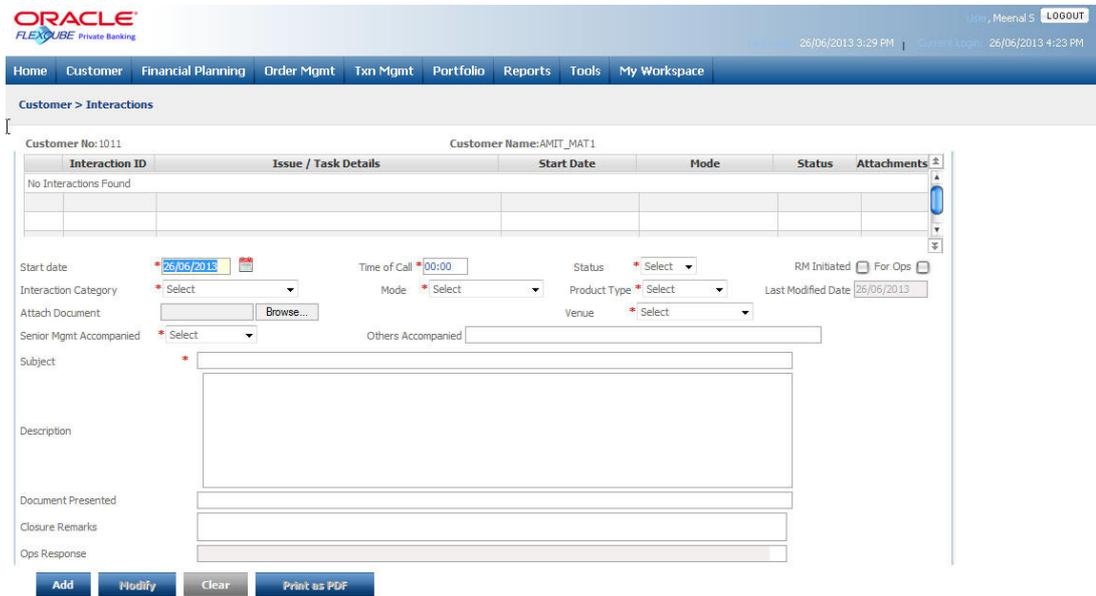
The user first needs to select the appropriate Customer Id before navigating to the Interactions screen. If the user navigates to the screen without selecting the Customer Id, the system forces the user to select the same.

If some action needs to be taken based on the Interaction with the customer, then status of that interaction is selected as Open. All the open interactions are treated as pending tasks and are displayed on the RM dashboard.

**User Access levels:**

**RM:** can access the Interactions screen

**Screen:**



**Figure 2.31: Interactions Screen**

**Screen Navigation:**

RM login: Customer → Interactions

RM login: Customer → Dashboard → Issues Tasks → Interactions

Field	Description	Mandatory
Display Section		
Interaction Id	Displays system generated Interaction Id once the user enters the interaction in the system	
Issue/Task Details	Displays the Issue or Task details	
Start Date	Displays the Start date of interaction	
Mode	Displays the mode of interaction	
Status	Displays the status of interaction	
Add/Modify Section		
Start Date	Enables the user to enter the date	Y

<b>Field</b>	<b>Description</b>	<b>Mandatory</b>
Mode	Enables the user to select the appropriate mode of interaction from the drop-down list	Y
Time of Call	Enables the user to mention the time of call.	Y
Interaction Category	Enables the user to select the appropriate type of interaction category. Interaction can be a Courtesy Meeting, Customer Instruction, Sales Call, Service Issue/Complaint, Referral, Portfolio Review, Financial Planning, Statement,, New Product Global Mail, Call Report and Others.	Y
Status	Enables the user to select the appropriate status from the drop-down list	Y
For Ops	Enables the Ops user to view the corresponding interaction in his/her login.	N
RM Initiated	If this option is selected, it determines the RM initiated interaction. If the option is not selected, it determines the client initiated interaction.	Y
Last Modified Date	Displays the date on which the interaction was last modified	
Product Type	Enables the user to select the appropriate Product Type	Y
Attach Document	If any document needs to be sent to the customer at his request, then the same can also be attached with the interaction as a record, using attached document feature of interaction.	N
Venue	Enables the user to select the appropriate Venue. Venue of the meeting can be Customer Residence, Customer Office, Branch, Common Public Place, NA	Y
Senior Mgmt Accompanied	Enables the user to select the appropriate Accompanied during Interactions. Accompanied can be HRM, Area Head, Regional Head, HO, Other RM/SM, GIS	N
Other Accompanied	Enables the user to enter the Other Accompanied during Interactions	N
Subject	Enables the user to enter the subject of the interaction.	Y
Description	Enables the user to enter the additional details in the Description text box	Y
Document Presented	Enables the user to list the appropriate documents in the text box.	N

Field	Description	Mandatory
Closure Remarks	If the user status selected is Closed in the Status drop-down list, the system enables the user to enter the remarks in the Closure Remarks list box.	N
Ops Response	For RM login, this is display only field and displays the content entered and saved by OPS.  This field is displayed only when the Regular type of Interaction is selected.	N

Once the appropriate details are entered, click on the Add button to add the interaction. The system also facilitates the user to view the interaction report by clicking on the Print as PDF button.

## 2.4 Tools

### 2.4.1 Model Portfolio

#### Description:

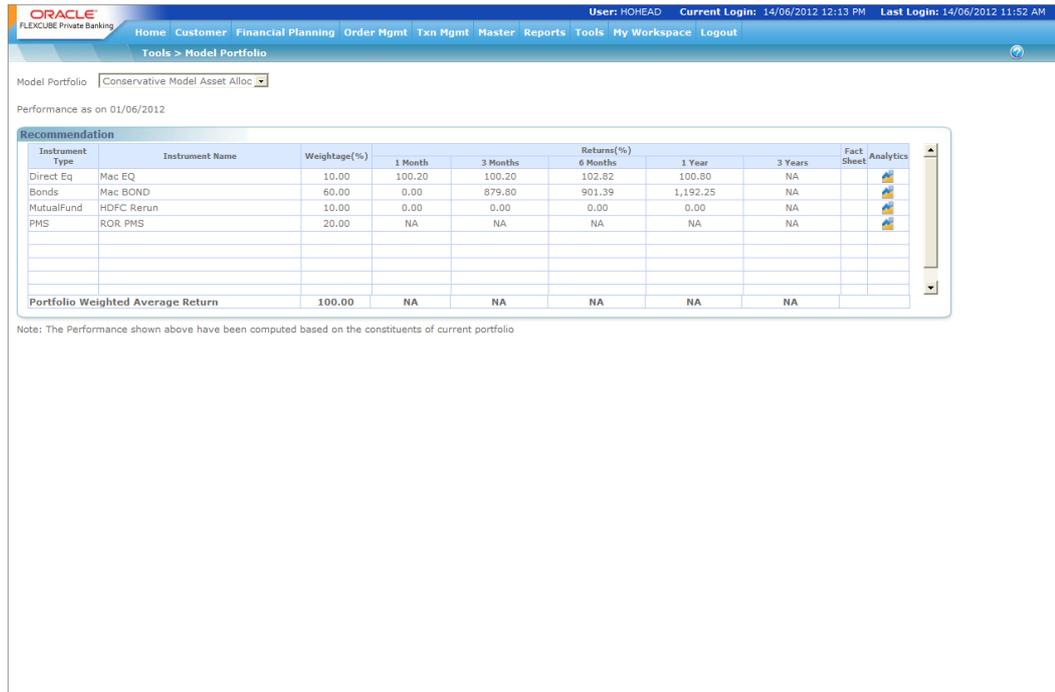
The FCPB system allows the user to create the model portfolio for various risk profiles. The Model Portfolio feature of the system enables the user to track the performances of these model portfolios.

The performance of the model portfolio is computed at the end of each week. The system computes the performance only for the bank specified model portfolios. For customer specific model portfolios, this performance computation is not available. Also, the system presents the user with the performance of the model portfolio for last one year at any point of time.

#### User Access levels:

**RM:** The person designated as Relationship Manager of the system can access the Model Portfolio screen to view the performance

**Screen:**



**Figure 2.32: Model Portfolio Screen**

**Screen Navigation:**

After logging into the system as RM, select Tools → Model Portfolio

Field	Description	Mandatory (Y/N)
Instrument Type	Displays the instrument type for which performance is computed	Y
Instrument Name	Displays the name of the instrument for which the performance is computed	Y
Weightage (%)	Displays the total weightage allocated to corresponding instrument for the selected portfolio for which performance is computed.	Y
Returns (%)		
1 Month	Displays the portfolio performance for the corresponding instrument for the first month	Y
3 Months	Displays the portfolio performance for the corresponding instrument for last 3 months	Y
6 Months	Displays the portfolio performance for the corresponding instrument for last 6 months	Y
1 Year	Displays the portfolio performance for the corresponding instrument for last 1 year	Y
3 Years	Displays the portfolio performance for the corresponding instrument for last 3 years	Y

Field	Description	Mandatory (Y/N)
Fact Sheet	Enables the user to view the fact sheet details by clicking on the Fact Sheet icon	
Analytics	Enables the user to view instrument analytics details by clicking on the Analytics icon	
Portfolio Weighted Average Returns (%)	Displays the weighted average returns of the portfolio for the corresponding time period	

If the returns are not available for any model portfolio constituents, the system displays NA. This will happen in case when a new instrument is added to the portfolio which is just 3 months old. For such instrument, the returns columns beyond 3 months will display NA on performance computation.

Also, weighted average return of the portfolio displays NA if all the instruments in the portfolio do not have the complete price details.

In case of bonds that are a part of the portfolio, the coupon rate is used to compute the returns. However, if the bonds are zero coupon bonds, the system does not compute any returns and displays NA.

Also, if a bonus is issued for an equity share, while calculating the returns the system adjusts the price based on all the bonus ratios of the past.

## 2.4.2 Risk Profiler

### Description:

The Risk Profiler screen under the Tools menu enables the user to do the Risk Profiling of the customer. Based on the Client Segment and Client IT Type, the system displays the particular set of questions and depending on the feedback received from the client, it allocates the particular risk score to the customer.

The system also enables the user to perform the risk profiling for Prospects and Contact Persons once the CIF is created.

After filling in the questionnaire when the user clicks on the Calculate button, the system displays the Risk Profiler screen with Recommended Asset Allocation and performance of the model portfolio associated with the risk score with different set of messages as mentioned below:

Following messages to be displayed when Risk profile is done or updated.

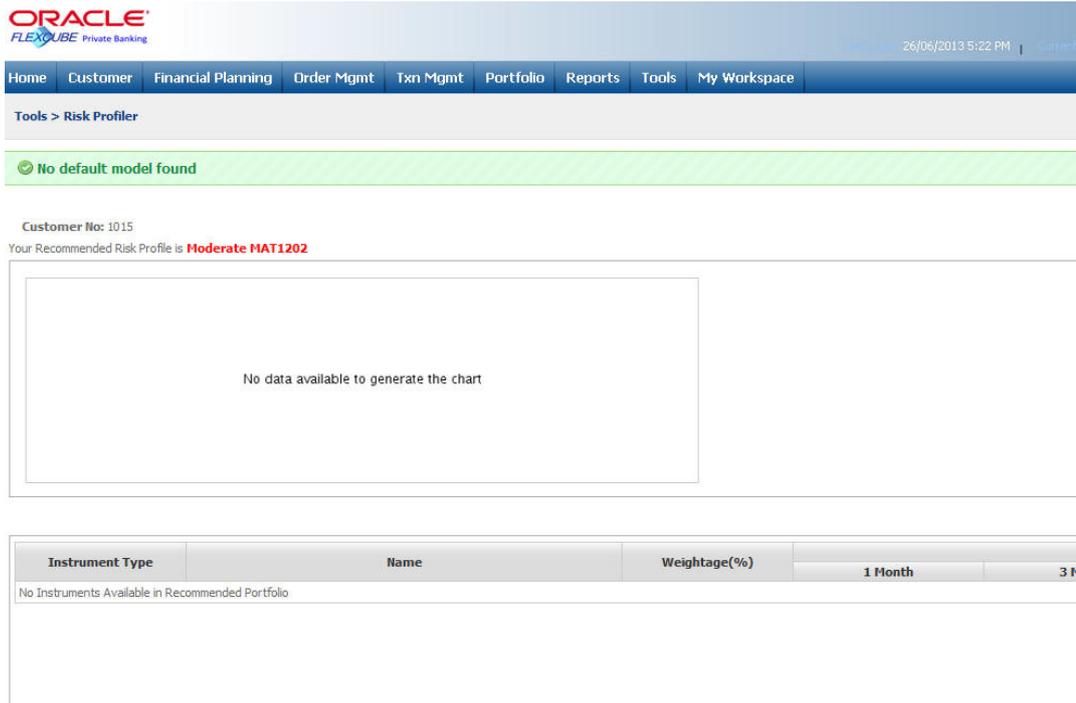
Client Classification	Entity	Action
Single	Prospect	While creating customer - When save button is clicked application will show a popup message "Risk profile data updated. Please send the details for compliance approval". Status will continue to be "WIP".

Client Classification	Entity	Action
Single	Customer	Modification for existing customer risk profile - When save button is clicked application will show a popup message "Risk profile data updated. Please send the details for compliance approval". Status will change from "Active" to "WIP".
Single	Contact Person	Modification of contact person risk profile- When save button is clicked application will show a popup message "Risk profile data updated. Please send the details of following CIF for compliance approval". In the same popup another section will appear and show the CIF number and <First Name, Last Name> of all the parent CIFs where contact person is a linked entity.
Group	Prospect	While creating a group customer - When save button is clicked application will show a popup message "Risk profile data updated. Please send the details for compliance approval". Status will continue to be "WIP".
Group	Customer	Modification for risk profile of group - When save button is clicked application will show a popup message "Risk profile data updated. Please send the details for compliance approval". Group CIF status will change to "WIP", contact persons part of the group will remain in "Active" status.

**User Access levels:**

**RM:** The person designated as Relationship Manager of the system can access the Risk Profiler screen to view the Recommended Asset Allocation and performance.

**Screen:**



**Figure 2.33: Risk Profiler Screen**

If there are instruments for which customers have holdings but no records in the Price table. For such instruments, the system does the following

Check and list the instruments for which there is not even a single price record but customers have holdings

For such instruments system checks for transactions across the customers.

Pick the latest transaction from the above list and assign the transaction price as the instrument price, even if it is across a month.

This price is then used to update the price history table through historization process.

### **2.4.3 Product Search**

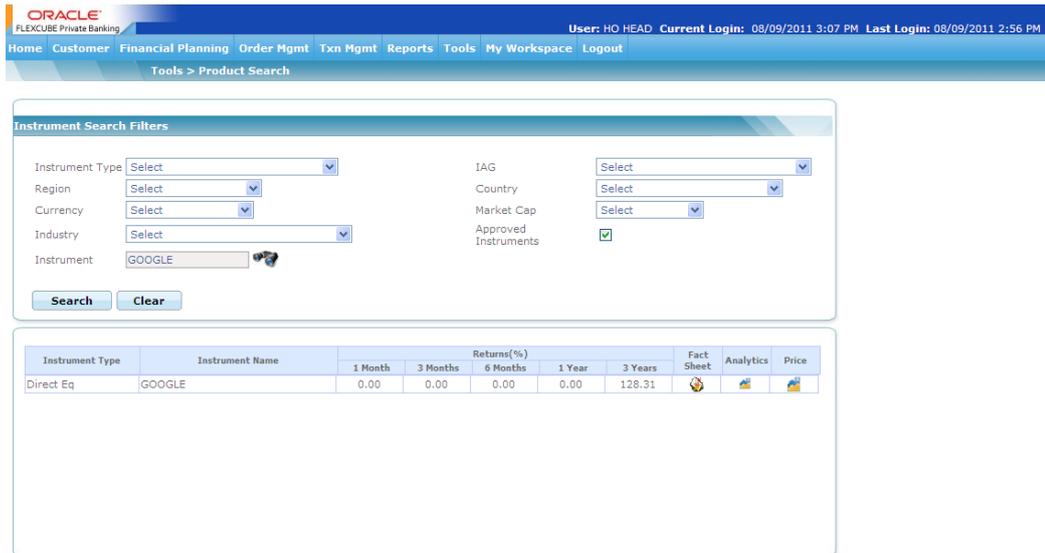
#### **Description:**

The Product Search feature of FCPB enables the user to search for the desired products available in the system using various filters. The search result displays the products qualifying the given search criteria along with the instrument related details like factsheets, analytics data, price movements etc.

#### **User Access Levels:**

**RM:** The person designated as Relationship Manager of the system can access the Product Search screen.

#### **Screen:**



**Figure 2.34: Product Search Screen**

## 2.4.4 User Defined Fields

### Description:

The screen enables the RM user to modify the user defined fields details.

### User Access Levels:

**RM:** The person designated as Relationship Manager of the system can access the User Defined Fields screen.

### Screen:



**Figure 2.35: User Defined Fields Screen**

For further details on FATCA related fields, please refer to FATCA chapter.

---

## 3. Portfolio Management

### 3.1 Introduction

FC-PB portfolio management offers a comprehensive management and administration solution for the customer's entire portfolio. The user has the ability to capture investment details in all major asset classes and customer's portfolio has its own investment mandate reflecting his risk profile and asset allocation.

Portfolio Management provides:

- An account for customer's entire portfolio
- Daily portfolio monitoring and decision making transparency
- Flexibility to adjust customer's portfolio at any time if customer's goals, lifestyle preferences or investment strategies change.
- Regular performance updates and completely transparent portfolio reporting.

#### Key Features

Features
Choice of creating several portfolios for a customer Flexibility of creating multi currency portfolio Choice of associating a benchmark for the portfolio Choice of selecting method of calculation : FIFO or WAC
Online reporting, allowing user to view their portfolio holdings and transactions: For each instrument type Separately in each portfolio
Online analysis based on their composition across different dimensions like asset class, industry, currency, region, market capitalization and instrument type
Daily reports showing for each holding as well as for each portfolio Performance Dividends /Distributions
Facilitates decision making through what-if analysis across multiple dimensions such as asset class, instrument, region, industry and market capitalization
Facilitates to stay informed with custom portfolio alerts.

#### Key Benefits

- **Transparency:** User can view all investments, transactions online, allowing them to track movement in their portfolio.
- **Diversification:** Allows users to have diversified portfolio in many assets.
- **Comprehensive reporting:** Our comprehensive reporting ensures that user is kept informed about the performance. User can view the performance reports either separately by portfolio, by instrument group and by asset class or in aggregate at customer level.

- **Improved Operating Efficiencies:** Enhances portfolio Management decisions by the usage of portfolio analysis, performance and what-if simulations

### **A snapshot of the module**

- **True Multi Currency:** FLEXCUBE Private Banking is a true multi-currency portfolio tracking system that provides the flexibility to capture security, portfolio, customer and bank currency. A specific base currency is not required for currency transactions or holdings, the FCPB will convert the transaction amounts denominated in the security's currency to the portfolio currency as well as to the customer currency using a currency exchange rate.
- **Multi portfolio Creation:**
  - Supports FIFO and weighted average cost basis
  - Online revaluation using current market price
- **Extensive Analysis Reporting Capabilities:** The FLEXCUBE Private Banking is unique in that its analysis capabilities are designed to meet the most demanding requirements. With a click of a button analysis based on the composition of the instruments are reported across different dimensions like Portfolio, Instrument Group, Asset class, Industry, Currency, Region, Market Capitalization and Instrument type.
- **Performance Measurement Tools:** One of the defining factors in selection of a portfolio management system is the degree it enables a manager to set and meet performance goals. FLEXCUBE Private Banking provides return analytics based on 'True Time Weighted' rate of return. Returns are calculated net of fees, using the trade date accounting and with accrued interest receivable.
- **Simulation:** Simulation is a powerful tool allowing you to review how specific change in holdings will affect a portfolio's position before any trades are executed. Several holdings position can be reviewed simultaneously.

**Portfolio Alerts:** The alerts facilitate by providing the customer or the Relationship Manager a round-up of all the relevant information about their investments.

### **Weighted Average Cost**

As mentioned in the Admin & Ops User Manual, FCPB supports both the calculation methods FIFO (First In First Out) and WAC (Weighted Average Cost). The user can decide on the method of calculation based on the flag set at the Bank Parameters. If it is set as 'F', it uses FIFO method and if set as 'W', uses WAC method.

In WAC, for any new buy transaction, the system adds the buy cost of new transaction to the previous holding buy cost to arrive at new holding buy cost and then divides the total cost by the holding quantity to arrive at Weighted Average Buy Cost – WAC.

On the other hand, in case of sell transaction, system reduces the holding buy cost by the amount received after multiplying Sell Quantity with Weighted Average Buy Cost and then calculates the new weighted average cost by dividing the new total cost by the holding quantity.

### **Weighted Average Cost for back dated transaction**

The FCPB system also calculates WAC for back-dated transactions. In this case, the system calculates revised WAC based on the back-dated 'Buy' transaction and for all subsequent 'Buy' transactions. The system also takes care of realized P & L, short term/long term capital gain/loss for all subsequent sale transactions.

While doing back dated transaction calculation, the system checks the date and time of transaction and accordingly calculates the revised WAC. If transaction time is not available it

assumes that the back-dated transaction as the last transaction for the day (transaction date) and accordingly calculates revised WAC, realized gain/loss and short term/long term capital gain/loss on subsequent sale transactions. In case of back-dated transaction, system re-computes AUM and Commission also.

### **3.1.1 Portfolio Creation and Maintenance**

#### **Description:**

A portfolio is required to manage and record all the holdings of a customer. FLEXCUBE Private Banking allows the user to maintain the holdings in a portfolio across a range of asset classes as defined in the system. The RM user can create several portfolios for his/her customer under different portfolio types, different currencies or different benchmarks, based on the needs of your customer. Creating portfolios of different currencies permit the user to track investments denominated in more than one currency, with the valuations converted to the portfolio base currency of user's choice.

#### **Important Comprehension:**

Before proceeding to understand about the portfolio maintenance, analysis, performance. It is important for us to understand the concept of currency in the FLEXCUBE Private Banking.

FCPB permits the user to track investments denominated in more than one currency, with the purchase amounts and valuations converted to the portfolio currency as well as to the customer preferred currency. Thus the FLEXCUBE Private Banking accomplishes multi currency portfolio management by accounting for transactions in Security, portfolio as well as a customer currency.

The term security currency refers to the currency in which a given security is purchased and sold and in which it receives corporate benefits (such as dividend).

In multi currency portfolios, transaction amounts denominated in the security's currency are converted to the portfolio currency using a currency exchange rate. Thus at the portfolio level, the portfolio is valued and profits are computed in the portfolio currency. The portfolio currency must be specified for a portfolio at the time the portfolio is created.

In addition to converting transactions and valuations from a security currency denomination to a portfolio currency denomination, FCPB permits the user to maintain and generate analysis and reports in a third currency 'the customer currency'. At the customer level, all the transaction amounts denominated in the security's currency are converted to the customer currency using a currency exchange rate. This customer currency must be specified at the time the customer is created.

Please note that the closing exchange rate/s on the corresponding transaction dates is used for converting the transactions into their corresponding values in the portfolio and customer currency. However, the Market values displayed in the portfolio and customer currency across all the portfolio maintenance/analysis/simulation screens are computed and displayed utilizing the online exchange rate.

#### **User Access levels:**

**RM:** can add and modify all types of portfolios (RM Managed, Self Managed, Held Away and Discretionary)

### 3.1.1.1 Portfolio Creation

ORACLE  
FLEXCUBE Private Banking

User: HO HEAD Current Login: 05/03/2012 2:07 PM Last Login: 05/03/2012 1:53

Home Customer Financial Planning Order Mgmt Txn Mgmt Master Reports Tools My Workspace Logout

Customer > Portfolio Maintenance > Add Portfolio

Customer No: 10884 Customer Name: Nit Roovy

**Add Portfolio**

Portfolio Type \*Select Default

Portfolio Name \*

Portfolio Currency \*Select

Portfolio Benchmark \*

Model Name Select

Portfolio Description

Mode of Operation \*Single

1st Joint Holder Allow Order Placement

2nd Joint Holder Allow Order Placement

3rd Joint Holder Allow Order Placement

**Nomination**

1st Nominee Relationship Select Ownership%

2nd Nominee Relationship Select Ownership%

3rd Nominee Relationship Select Ownership%

Save Cancel

**Figure 3.1: Portfolio Creation Screen**

#### Screen Navigation:

1. After you login, select a customer by navigating through the Customer → Customer List from the top menu.
2. Once the customer has been selected, the portfolio creation screen can be accessed through the Portfolio and Maintenance sub menu.
3. Click on the **Add Portfolio** button in the Portfolio Maintenance screen.

---

#### Note

If the user proceeds to the Maintenance screen without selecting a customer, the system will force the user to select a customer in the customer selection screen before automatically guiding you back to the Portfolio Maintenance screen.

---

**Entering the details of the portfolio creation screen:** As seen the screen is divided under three main categories: - Portfolio addition, joint holder details and nomination. While some of the attributes (for instance the benchmark) can be changed while maintaining a portfolio, there are some attributes (such as portfolio type and currency) that cannot be changed once entered and saved. Enter all the valid inputs into all the mandatory fields in order to save the portfolio.

Screen:

ORACLE FLEXCUBE Private Banking

Home Customer Financial Planning Order Mgmt Txn Mgmt Master Reports Tools My Workspace Logout

User: HO HEAD Current Login: 05/03/2012 2:07 PM Last Login: 05/03/2012 1:53 PM

Customer > Portfolio Maintenance > Add Portfolio

Customer No: 10884 Customer Name: Nit Roovy

**Add Portfolio**

Portfolio Type \*Discretionary Default

Portfolio Name \*Discretionary

Portfolio Currency \*Singapore Dollar

Portfolio Benchmark KOTAK Composite Bond

Model Name Aggressive1\_Pvt Aggressive

Bank Account No \*

Portfolio Description

Mode of Operation \*Joint

1st Joint Holder Jack Sparrow Allow Order Placement

2nd Joint Holder Allow Order Placement

3rd Joint Holder Allow Order Placement

**Nomination**

1st Nominee Arpita Relationship Daughter Ownership% 100

2nd Nominee Relationship Select Ownership%

3rd Nominee Relationship Select Ownership%

Save Cancel

**Figure 3.2: Portfolio Creation Screen with Details**

After entering the details, save the portfolio by clicking the **Save** button. Click the **Cancel** button to go back to portfolio maintenance screen. To access any other screens please use the top horizontal menu bar.

The fields have been briefly described below:

## Portfolio Maintenance

Field	Description	Mandatory
Portfolio Name	Enables the user to enter appropriate portfolio name.	Y
Portfolio Type	<p>The user can choose a valid portfolio type from the list of values that are available. The list of values will change in accordance to the user logged in. When a user logs in as a customer into the FCPB, only the Self Managed and Held Away Portfolio will be displayed in the list of values, whereas when logs in as a RM, RM Managed and Discretionary types of portfolios will also be displayed in the list along with the other types of portfolios mentioned above.</p> <p>The self-managed group will contain portfolios whose assets are captured through the bank but managed independently by customer.</p>	Y
	<p>RM Managed group will contain those portfolios that are constructed based on advice from the RM.</p> <p>Discretionary portfolios are those which are fully managed by the bank or affiliated entity, under a mandate from the customer.</p> <p>Held Away portfolios are those which are owned and managed by the customer but not processed through the bank.</p>	
Default	When the user selects this check box, the current portfolio is selected as Default portfolio for the selected portfolio type. If this is the only single portfolio for the Portfolio type, it is automatically selected as default portfolio	Y
Portfolio Currency	<p>The user can use the drop-down list to select the currency from the several currencies displayed in the list. The Portfolio Currency is the currency in which the portfolio is valued, in which realized Gain/Loss are computed and reported.</p> <p>Note: Once the Portfolio Base Currency is selected for a portfolio, you cannot change it later to another currency. The reason for this restriction is that all exchange rates would have to be changed for all transactions and valuations in the portfolio, if the Portfolio Currency is changed.</p>	Y

Field	Description	Mandatory
Portfolio Benchmark	<p>Click  and choose a benchmark from the list of benchmarks available. Benchmark allows the user to compare performance of the portfolio versus performance of selected benchmark indices. The indices displayed in the search screen are market indices (eg: S&amp;P 500) which are maintained by the administrator.</p> <p>Note: The user can choose the Composite Benchmark while adding new portfolio.</p>	Y
Model Name	Enables the user to select the appropriate asset allocation model from the drop-down list for the portfolio in context. The drop-down displays the list of the model portfolios that belongs to the same client segment as that of the customer in context.	N
Bank Account No.	This field appears only if the discretionary portfolio is selected and enables the user to enter the appropriate bank account no. of CASA holdings. The bank account currency in this case will be the portfolio currency of the discretionary portfolio in context.	Y for discretionary portfolio
Portfolio Description	Multi line text box where you can enter the objective of the portfolio.	N
Mode Of Operation	The user can set up each portfolio by choosing a valid mode of operation from the list of values available. Portfolios can be single or jointly held or could be operated by either or survivor. If the account is singly held, the user cannot specify the Joint Holder Details as the fields will get disabled. However, if the mode of operation is joint or either or survivor as the mode of operation, selection of joint holder details is mandatory.	
	The mode of operation and the nominee details would also be useful while entering orders for buying/selling instruments for such portfolios through the FCPB Order Capture screens. This information regarding the mode of operation and nominee details would be passed along with the orders through an interface to an external order management system for execution. (Details of which are discussed in the section on Order Management)	Y

---

#### Note

If the user creates a new Portfolio of a Portfolio Type for which there is an earlier existing portfolio, the system displays a message 'One Default portfolio exists for this type, check Default check box to make this portfolio default'. If the user clicks on the Default Checkbox,

the newly created Portfolio becomes Default Portfolio for that type; while the earlier one no longer remains the default

### Joint Holder Details

#### Note

On selection of any other mode of operation, apart from Single held, it is mandatory for you to capture the details of the secondary holder

Field	Description	Mandatory
1st Joint Holder 2nd Joint Holder 3rd Joint Holder	RM needs to select the existing customer as a joint holder from the drop-down list. RM can select maximum of three joint holders to any portfolio which are existing customers in FCPB.	N
Allow Order Placement	Enables the user to grant the rights to place the Order for selected portfolio	N

#### NOMINEE

Field	Description	Mandatory
1st Nominee 2nd Nominee 3rd Nominee	The text box fields have been provided to capture the nominee details. RM can add maximum of three nominees to the selected portfolio.	N
Relationship	Three drop-down lists have been provided for capturing the relationship of each nominee with the account holder.	Mandatory if a nominee name is entered
Ownership%	Three text box fields have been provided for capturing ownership % of each nominee for the selected portfolio.	Mandatory if a nominee name is entered

### 3.1.1.2 Portfolio Maintenance - Modify/Delete

#### Screen Navigation:

1. After you login, select a customer by navigating through the Customer → Customer List from the top menu.
2. Once the customer has been selected, the portfolio creation screen can be accessed through the Portfolio and Maintenance sub menu. Select the portfolio you want to maintain by checking the radio button.

3. Click on the  button in the Portfolio Maintenance screen.

---

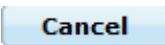
**Note**

A customer attempting to maintain a RM managed or discretionary portfolio will get an alert message stating that he is not authorized to modify or delete the portfolio.

---

**Entering the details for portfolio modification/deletion:** On selection of a portfolio and clicking the modify button in the portfolio maintenance screen, screen defaults all the details of the selected portfolio in the corresponding fields in the maintenance screen. As observed the screen is similar to the portfolio creation screen. Hence all the field validations applicable to the portfolio creation screen are also applicable to this screen. However, unlike the portfolio creation screen some fields in the maintenance screen (portfolio name, type and currency) cannot be modified.

Click the  button to save the modifications you have specified. If there are any mandatory fields that you have not supplied, the system will not save your modification, but prompt you to specify the same before you click the modify button again.

Click  to clear all the modifications entered in the screen and the user will be directed back to the Maintenance screen. By selecting the cancel button, all the modifications done will be lost and the system will replenish the field attributes as existed prior to your initiation of the current modification request. To access any other screens please use the top horizontal menu bar.

The user can also delete a portfolio by using the  button. The system prompts you to confirm the deletion before finally deleting the portfolio.

If the portfolio selected for deletion is Default portfolio, the system will not allow the user to delete the same until some other portfolio is selected as Default.

---

**Note**

The user is permitted to delete a portfolio only if there are no holdings in the portfolio and if there are no orders in open status (orders waiting for confirmation from the external interface) in the portfolio.

---

The fields have been briefly described below:

## Portfolio Maintenance

Field	Description	Mandatory
Portfolio Name	The portfolio name is displayed here	Display only
Portfolio Type	The type of portfolio is available as a non-editable field	Display only
Default	The selected check box reveals that portfolio is a default portfolio	Display only
Portfolio Currency	The currency of the portfolio is available as a display field.	Display only
Portfolio Benchmark	 Click and select any other benchmark from the list of benchmarks available. As mentioned earlier, Benchmark is used for comparing performance.  Note: As performance is computed during the End of Day process (refer to the section on performance for further details); the altered benchmark and its associated performance can be seen in the screen only after the End Of day process is completed.	N
Portfolio Description	The user can change the objective of the portfolio entered earlier.	N
Mode Of Operation	The user can modify the mode of operation.  If the user had opted earlier for single held portfolio and wants to modify it either to a joint or either or survivor mode of operation, the system will force the user to capture the secondary holder details.  In case of a vice versa scenario where in the user had earlier opted for the secondary or the either or survivor mode of operation and now wants to change it to singly held portfolio, then the secondary holder details captured earlier will no longer be applicable and the corresponding fields for the secondary holder will get disabled.  The system also allows the user to modify the nominee details.  Note: The change in the mode of operation will be applicable only to the orders which will be placed subsequent to the modification. The change will not impact the orders which are in open status (orders waiting for confirmation from the external interface).	Y

## Secondary Holder

All the validations applicable at the time of portfolio creation are applicable during modification. Similar to the mode of operation any modification done to the joint holder details

will be applicable only to the orders that will be placed post the modification. The change will not be updated to any of the orders which are in open status.

### **Nominee**

Modified nominee details will only be applicable to the orders that will be placed hence forth, post the modification and will not update the orders which are in open status.

<b>Field</b>	<b>Description</b>	<b>Mandatory</b>
1st Nominee 2nd Nominee 3rd Nominee	Enables the user to modify the nominee names	N
Relationship	Enables the user to modify the nominee relationships	N
Ownership%	Enables the user to modify the ownership % of the nominees.	N

### **3.1.2 Portfolio Valuation**

#### **Description:**

The portfolio valuation option offers an expanded, detailed overview of all portfolios at a glance. Portfolio valuation maintains a record of the current market value of the different types of instruments in a portfolio. Each valuation record further represents the security holdings and their associated values as of the valuation date. A list of all the security transactions can be seen by clicking on the security holdings. These are clearly listed in terms of execution details and transaction type (purchase or sale).

The Portfolio Valuation feature of FCPB system is further enhanced to value Customer and Proprietary Portfolios at different instrument prices. The system identifies the Proprietary Portfolio by the Client Id of Proprietor set at bank parameter level and treats all the portfolios linked to this client id as Proprietary Portfolios.

To accomplish this, FCPB stores two set of prices for a single instrument with Bid, Mid & Ask price separately. And the valuation is done based on the respective Bid Prices of proprietary and customer portfolios.

#### **RM**

RM can view the valuations in different instrument type across all the portfolios

**Screen:**

**Portfolio Summary Rucha S**

Name	Description	Type	CCY	Amount	% of Total
C Heldaway		Heldaway	INR	0.000	0.00%
C RM Managed		RM Managed	INR	579,634,773....	98.00%
C RM1		RM Managed	INR	1,618,282.199	0.27%
<b>Total</b>			<b>INR</b>	<b>591,443,291....</b>	<b>100.00%</b>

**Portfolio: RM Managed**

Instrument Type	Amount	% of Total
Bonds	112,200	0.019%
CASA	11,498,812	1.984%
Commodity	17,000	0.003%
Direct Eq	208,177,345	0.036%
<b>Total (INR)</b>	<b>579,634,773.445</b>	<b>100%</b>

**Equity Details: RM Managed**

Name	DP ID	CCY	Stk CCY	Buy Price*	Qty	Total Buy Cost	Market Price	Market Value	Value Date	Quick Launch
EQ-TOYOTA	ASD-475	INR	INR	20	150	3,000	17.5	2,625	16/02/2012	Buy/CA Sell/CA
EQ-TOYOTA	1-6700	INR	INR	10	6,000	60,000	17.5	105,000	16/02/2012	Buy/CA Sell/CA
Mac EQ	ASD-475	INR	INR	1,037	100	103,700	1,005....	100,552,345	17/05/2012 15:31:16 PM	Buy/CA Sell/CA
<b>Total (INR)</b>								<b>166,700</b>		<b>208,177,345</b>

Note: \*Calculated by FIFO method

**Figure 3.3: Portfolio Valuation Screen**

**Screen Navigation:**

1. After you login, select a customer by navigating through the Customer → Customer List from the top menu.
2. Once the customer has been selected, the portfolio creation screen can be accessed through the Portfolio and Maintenance sub menu.
3. If the user wants to see the maintenance screen for some other customer, he/she can do so by clicking . Clicking change customer icon would lead to Customer List menu. Once the customer has been selected, the portfolio creation screen can be accessed through the Portfolio and Maintenance sub menu.

**Note**

If the user proceeds to the Maintenance screen without selecting a customer, the system will stop the user to select a customer in the customer selection screen before automatically guiding you back to the Portfolio Maintenance screen.

**How to read the screen:**

1. The screen displays a single tab when the user reaches the screen.
2. This tab, on the top left corner of the screen displays the record of all portfolios along with their market value. All the records of the portfolio are presented in their corresponding portfolio currency. This tab also comprises of the buttons to add/modify/delete a portfolio, the procedure and information of which are elucidated in the preceding section.
3. The valuation of a particular portfolio can be viewed by clicking on the hyperlink provided beneath each name of all the portfolios, results in display of an additional tab. This tab displays the market value for the different types of instruments. These instruments encompass the complete holdings of the selected customer in the particular portfolio being evaluated.

The system does not display the portfolios with zero buy cost and zero market value that exceeds the number of days specified in the bank parameters and also the portfolios with no transactions for no. of days mentioned in the bank parameters.

At this stage let us comprehend the conception of security and instrument type as capitalized in FLEXCUBE Private Banking. 'Security' in FCPB denotes the holdings which are categorized into different instrument types. The different instrument types to be used by the bank can be identified and maintained by the administrator in the Reference Master Table.

Currently the following instrument types are supported by FCPB; namely equity, mutual fund, structured product, commodities, bonds, PMS, insurance, derivatives such as futures and options, CASA and Time Deposits. The current and savings accounts will be categorized under an instrument type 'CASA' whereas the term deposit will fall under the instrument type 'TD'.

All the miscellaneous securities which cannot be categorized into any of the above defined instrument types can be classified into the instrument category 'others'.

Unless defined otherwise, the units or quantity of a security are dependent on a direct transaction. However for the purpose of portfolio analysis and simulation (elucidated in detail in the subsequent sections) the units of a security may also include units derived as underlying securities of one or more instruments. For instance, you can hold shares in ACC Cement either as an outcome of a direct purchase or as an indirect holding due to purchase of a Mutual Fund which in turn has ACC as one of its constituents. However, please note that the concept of holding underlying securities is applicable only for the instruments types Mutual Fund, PMS and Structured products.

Analogous to a Mutual Fund or a Structured product, for a PMS scheme, its constituents or sub constituents will be considered for the purpose of analysis. By referring 'sub constituents' we are indicating the constituents arising due to the scheme having a Mutual Fund as its constituents. Let us understand this with an example

A customer invests in a 'Portfolio Management Scheme', 'XYZ'. Consider the constituents of the scheme to be Reliance Industries, Infosys Technologies and Franklin India Mutual Fund. Thus, along with the holdings in Reliance Industries and Infosys Technologies, the sub constituents of the Franklin Mutual Fund will also be considered for the purpose of analysis.

Every new security, in FCPB needs to be added to the Instrument Master Table before it may be used in the portfolio records. The instrument master table contains the various related data for the security such as the instrument type, currency, region, industry and asset class.

4. On selection of a particular instrument type, by means of clicking on the hyper link provided under each instrument, displays a third tab which illustrates the valuation of each security held in the selected instrument.

**Screen:**

CCY	Date	Transaction Type	Transaction Narration / Desc	Quantity	Price	Amount	Settle Currency / Alternate Currency	Exchange Rate	Fees in Settle Currency	Settlement Amount	View Advice	Transaction Slip
USD	25/10/2010	Buy	txn slip	33.00	330.0000	10,890.00	SGD	1.00000000		10,890.00		
USD	31/08/2010	Buy	krina testing	20.00	423.5000	8,470.00	SGD	1.00000000	346.50	8,852.19	<a href="#">View Advice</a>	
USD	31/08/2010	Buy	test	55.00	423.5000	23,292.50	SGD	1.00000000	952.88	24,343.52	<a href="#">View Advice</a>	
USD	31/08/2010	Buy	test	25.00	423.5000	10,587.50	SGD	1.00000000	433.13	11,065.24	<a href="#">View Advice</a>	
USD	02/02/2009	Buy	Buy	100.00	400.0000	40,000.00	SGD	1.00000000		40,000.00		
USD	08/01/2009	Sell	Sell	35.00	441.0000	15,435.00	SGD	1.00000000		15,435.00		
USD	02/01/2009	Buy	Buy	100.00	435.0000	43,500.00	SGD	1.00000000		43,500.00		
USD	05/01/2006	Buy	Buy	35.00	325.0000	11,375.00	SGD	1.00000000		11,375.00		

**Figure 3.4: Equity Transaction Details Window**

The FCPB also enables the user to view the advice for each of the transaction entered into the system by clicking on the View Advice hyperlink in the pop-up that appears on click of respective instrument type hyperlink. These advices are sent either through fax or through e-mail communication mode.

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**Note**

The advices are getting generated for all types of instruments. The system does not generate the advices for proprietary portfolio.

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**Note**

If any modification is done to the existing transaction then the system generates the revised advice with revised values.

---

Please note that every time user accesses the portfolio maintenance screen through the main menu, it will result in renewal of the valuation with the current market price of the securities. This would consequently display renewed valuation for the instrument as well as that for the portfolio.

This tab also facilitates in the initiation of transactions for all the holdings across all the instrument type. Before proceeding to understand on the subject of 'Order Management' as delineated in FCPB, it is necessary for us to summarize our understanding on the different types of portfolios defined in the system. The customer has the option of creating multiple portfolios under the type Self Managed and Held Away. Whereas as an RM can create multiple portfolios under the category 'RM Managed', 'Held away' and 'Self Managed'. Since the 'RM Managed' managed portfolio is managed by the RM, customer does not have any access to it. On the other hand, though the Self Managed portfolio is supposed to be managed by the customer independently; as an RM, you can create as well as transact on behalf of the customer in his 'Self Managed' portfolio. The Held Away portfolio facilitates in capturing the holdings which are held away from the bank. With the addition of held away assets you can have a single consolidated view of your customer's entire holdings. There is another type of portfolio defined in FCPB, the 'Discretionary Portfolio'. The Discretionary portfolios are those which are fully managed by the bank but the transaction are not processed through the

system. The holdings data in the Discretionary portfolio are not manually updated in the system but can be directly imported.

The FCPB currently facilitates trade order management only for the securities under the instrument type Mutual Fund, Insurance Equity, Bonds, Structured Products, F&O and FX. For all the other securities classified under various other instrument types, the user can capture the post trade transactions into the relevant portfolios. Please note that user has also been provided with the facility to capture the post trade transactions for those securities under the instrument type Equity and Mutual Fund which have been transaction outside the purview of FLEXCUBE Private Banking.

The trade affiliated orders for the securities under the instrument types Equity and Mutual Fund can be initiated either through the Order Management screen (can be navigated from the main menu and is explained in detail in the section on Transaction Management) or through the current screen. However, for all the other instrument types, the user can capture the post trade Buy & Sell transaction related data through the Transaction Management screen and needs to capture other instrument specific transactions like CA or modify in the market values through the current Portfolio Maintenance screen.

For the securities under the instrument type equity, mutual fund, structured products & alternatives and PMS, this 'Portfolio Management' screen restricts the user to the extent of initiating transactions only for the securities already existing in portfolio. For a new security to be included in the portfolio, the user has to navigate through the Order Management screen. The transactions entered in both the screens interface to an external order management system for execution. All the corporate action related data for the RM Managed, Self Managed and Held Away portfolios can be updated through the hyperlink provided in portfolio maintenance.

5. As the instrument price keeps on changing frequently, FCPB also enables the user to set up alerts to keep the track of changing market price associated with an instrument. These alerts can be set up by clicking on the hyperlink associated with Market Price which directs the user to Portfolio Alerts screen. The Portfolio Alerts screen would be defaulted to Instrument Price tab in this case.

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**Note**

If the selected client id is Proprietor Client Id, then system displays different instrument prices in this field as explain earlier in this section.

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6. Additional assistance is provided to the user by making available an option to view the transaction history of each security. This can be done by clicking on the hyperlink provided under each security.

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**Note**

Securities, whose complete holdings are sold, will not be displayed in the tab. The same principle holds good for the instruments and portfolios. Instruments and portfolios with null holding will not be displayed in the tab.

---

The fields of each tab have been briefly described below:

## PORTFOLIO SUMMARY

Field	Description	Mandatory
Name	All the portfolios of the selected customer are displayed. Each of the portfolio name is displayed with hyperlink. Click on the hyper link to view a tab which displays the valuation of all the instrument types encompassing the complete holdings of the customer in the selected portfolio. The details of this tab have been detailed later in this section.	Display only
Description	Displays the description entered during the creation of the portfolio.	Display only
Type	Displays the type of portfolio which was opted during its creation. A user logging in as customer will be able to view the RM Managed portfolio in addition to the Self Managed and Held Away Portfolios. The user logging in as a RM will also be able to view all types of portfolios.	Display only
CCY	All the figures associated to the portfolio are displayed in the portfolio currency. For all the securities in the portfolio, the system converts and stores all the transaction amounts to their corresponding portfolio currency.	Display only
Sttl CCY	This field displays the settlement currency for the selected instrument.  If the instrument currency and settlement currency are different the system displays the settlement currency with hyperlink. When the user clicks on this hyperlink, the system displays the pop-up showing corresponding settlement currency details.	Display only
Amount	The market value at the portfolio level represents the sum of the market values of all the securities across all the instrument types in the portfolio, denominated in the portfolio currency. Market value at the security level is computed as a product of quantity and market price.  The market price for securities defined under the instrument type equity, mutual fund, traded bonds, structured product, commodities, Spl Product, CASA, TD and PMS scheme will be received as external downloads or imports. The most recent manually updated price by the user will be considered for the securities under the instrument type insurance, others and non traded bonds.  The surrender value would be considered as market price for the securities under the instrument type insurance.	Display only

Field	Description	Mandatory
	<p>Note: In the absence of market price, for the securities requiring market price to be manually updated, the system considers the acquisition price as the market price.</p> <p>Note: The system does the valuation of Proprietary Portfolios at different instrument prices maintain in the system. If the instrument price for proprietary portfolio valuation is not available (price is not available for any day) then system considers the price available for customer portfolio valuation.</p>	
% of Total	<p>Is the percentage composition of the portfolio under consideration with respect to all the portfolios.</p> <p>This figure is computed as</p> <p>Market value of the portfolio under consideration (in customer preferred currency)/ total market value of all the portfolios (in customer preferred currency)</p> <p>The sum of the percentages across all the portfolios would sum up to 100%.</p>	Display only

At the end of the tab, the last row displays the sum of all the above fields in the customer preferred currency (computed as explained in the earlier section).

The system also provides the hyperlink to the Total Market Value on click of which following pop-up window appears.

Name	Inst.CCY	Account No	Average Exchange Rate	Acquisition Cost in Portfolio CCY	Market Exchange Rate	Market Value in Portfolio CCY	Unrealized Gain/Loss in Portfolio CCY	Unrealized Gain/Loss due to CCY Impact	Unrealized Gain/Loss to price In
A SONIC AEROSPACE LIMITED	SGD	EQ256	36.66	549,900.00	36.66	219.96	-549,680.04	0.00	-549,680.00
ACA CONSULTANCY	INR	IN100452-0010321	1.00	2,175,000.00	1.00	1,705,000.00	-470,000.00	0.00	-470,000.00
CADBURY INDIA	INR	IN100452-12345	1.00	100.00	1.00	100.00	0.00	0.00	0.00
CADBURY INDIA	INR	IN100452-0010321	1.00	10,273,100.00	1.00	20,547,220.00	10,274,120.00	0.00	10,274,120.00
CADBURY INDIA	INR	IN100452-10321	1.00	1,000.00	1.00	1,000.00	0.00	0.00	0.00
GOOGLE	USD	EQ256	46.40	2,366,400.00	49.0957	2,356,593.60	-9,806.40	137,480.70	-147,287.00
TOBLEROMS INDIA	INR	IN100452-0010321	1.00	1,500,000.00	1.00	1,500,000.00	0.00	0.00	0.00
YES BANK STAT I	USD	EQ256	46.40	58,000,000,000.00	49.0957	61,369,625,000.00	3,369,625,000.00	3,369,625,000.00	0.00

**Figure 3.5: Gain Loss Summary in Portfolio Currency Pop up**

The pop-up displays the acquisition cost, market value and unrealized gain/loss in portfolio currency, In addition, the system also provides the details of unrealized gain/loss due to currency and price impacts.

As explained earlier, on clicking the name of any of the portfolios of the customer, in the earlier tab, displays a tab, representing a detailed valuation of the portfolio at the instrument level.

Field	Description	Mandatory
Instrument Type	All instrument types encompassing total holdings in the chosen portfolio of the customer are displayed. Each type of instrument in the tab has a hyper link. Click on the hyper link to view a tab displaying detailed valuation of all the securities in the selected instrument type. The details of this tab have been detailed in the next table.	Display only
Amount	The market value at the instrument level represents the sum of the market values of all the securities in the particular instrument type denominated in the portfolio currency.	Display only
% of Total	It is the percentage composition of the type of instrument under consideration with respect to the total value of all the instrument types.	Display only

Again, at the end of the tab, the last row displays the sum of all the above fields in the customer preferred currency (computed as explained in the earlier section).

As explained earlier, on clicking any of the instrument types, in the earlier tab, displays a tab, representing a detailed valuation of all the securities in the selected instrument. The attributes displayed in the table correspond to the type of instrument selected. Please study through the subsequent tables to comprehend the valuation attributes associated with every instrument type:

## Equity

Equity represents ownership in a corporation and entitling the holder to a share of the company's success through dividends and/ or capital appreciation.

### **Screen:**

Name	DP ID	CCY	Std CCY	Buy Price*	Qty	Total Buy Cost	Market Price	Market Value	Value Date	Quick Launch
GOOGLE	SG21345-SG21345	USD	USD	240.00	2,200.00	528,000.00	481.99	1,060,378.00	12/03/2009 00:00:00 AM	<a href="#">Buy/Sell/CA</a>
<b>Total (USD)</b>						528,000.00		1,060,378.00		

Note: \*Buy price is calculated based on FIFO method

**Figure 3.4: Equity: Valuation Screen**

Field	Description	Mandatory
Name	All the securities in the chosen instrument type 'equity' and portfolio are displayed. Each security in the tab is displayed with a hyperlink. Click on the hyper link to view all the transaction executed in the security.	Display only

Field	Description	Mandatory
DP ID	This field will display the trading account information. The rationale for introduction of this field is to support the new functionality of accounting independently for each trading account through which the customer transacted.	Display only
CCY	This field displays the security currency.	Display only
Sttl CCY	<p>This field displays the settlement currency for the selected instrument.</p> <p>If the instrument currency and settlement currency are different the system displays the settlement currency with hyperlink. When the user clicks on this hyperlink, the system displays the pop-up showing corresponding settlement currency details.</p>	Display only
Buy Price	<p>The buy price is determined at by using the weighted average cost methodology for each trading account. However, the important point to be noted is that the weighted average cost methodology is pertinent only for the remaining purchase transactions in the portfolio, subsequent to application of the first-in, first-out (FIFO) rule for all the sale transactions in the particular trading account of the portfolio.</p> <p>The average cost requires you to determine the average cost per share – total amount invested divided by the total number of shares held.</p> <p>Let's say you have bought the following shares</p> <p>01/01/2007 100 yahoo shares at 10\$ each</p> <p>02/01/2007 100 yahoo shares at 20\$ each</p> <p>The average price in this case would be 200 yahoo shares at 15\$ each</p>	Display only

Field	Description	Mandatory
	<p>A FIFO rule is an accounting methodology wherein if the user holds a security of the same class which has been acquired on different dates, the security acquired at the earlier time is deemed to be disposed off first. In other words, it is assumed that for the securities of the same class, the securities purchased first are sold first.</p> <p>For example:</p> <p>Jan 15th bought 1,000 Nestle shares for €1.27 per share  Jan28th bought 200 Nestle shares for €1.90 per share  Feb 2nd bought 500 Nestle shares for €2.54 per share  Feb 15th sold 1,500 Nestle shares for €3.81 per share.</p> <p>Sold 1,500 shares for €5715.00</p> <p>As per FIFO</p> <p>1,000 @ €1.27 €1270.00  200 @ €1.90 €380.00  300 @ €2.54 €762.00 will be adjusted against the sale.</p> <p>Hence the buy price would be of balance shares: 200 acquired on Feb 2nd @ €2.54 per share.</p> <p>Now, if on Feb 28th additional 500 shares were purchased @ 3.06</p>	
	<p>The buy price, using the weighted average price, would now be computed as</p> $((200 \times 2.54) + (500 \times 3.06)) / 700$ <p>Note: Cash corporate actions (dividend) will not be considered while computing buy price.</p> <p>The stock corporate actions viz. bonus stock dividends are deemed to have been acquired on the record date and at a nil price. The treatment for shares acquired under a rights issue is the same as for a bonus issue except that an allowance has to be made for the amount paid to acquire the additional shares.</p>	
Qty	<p>As mentioned earlier, the units will be calculated after the application of the FIFO accounting rule for each trading account.</p> <p>In addition to the units purchased, additional units received due to stock corporate actions will also be considered while determining the units.</p> <p>The orders entered for purchase /sale of securities through the FCPB Order Management System and which are in open status will not be considered while determining the quantity.</p>	Display only

Field	Description	Mandatory
Total Buy Cost	Buy Cost is the product of the buy price and quantity (mentioned above).	Display only
Market Price	<p>The market price for securities will be received as online update from external data vendors.</p> <p>In a scenario where market price is not received/ updated in the system at end of day then system will consider the previous day or previous received price for valuation and analysis.</p> <p>The Market Price is hyperlinked, on click of which the system directs the user to Portfolio Alerts screen to set up the alerts as per requirement.</p> <p>The system does the valuation of Proprietary Portfolios at different instrument prices maintain in the system. If the instrument price for proprietary portfolio valuation is not available (price is not available for any day) then system considers the price available for customer portfolio valuation.</p>	Display only
Market Value	Market value is the product of the market price and quantity.	Display only
Value Date	<p>Displays the date on which the price was received for determining the market value.</p> <p>The system also displays the time at which the last price was received for determining the market value.</p>	
Quick Launch	<p>This field displays the links to Buy, Sell the securities. The links are available for all the equity securities in this tab. The field also displays an additional link 'CA' for including corporate action related data for portfolios.</p> <p>On selection of any of the above links, the user is directed to the corresponding screens with pre-filled information of the selected security.</p> <p>The screens associated to these links have been explained in depth in the section on Transaction Management.</p>	The action buttons will be disabled for a Customer viewing the securities held in a RM Managed portfolio

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**Note**

This feature will be available, if user has license for Order Management module.

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**Mutual Fund**

It is a professionally managed form of collective investments that pools money from investors and invests it in stocks, bonds, short term money market instruments and / or other securities.

**Screen:**

MF Details: RM Managed											
Name	Folio ID	Links	CCY	Sttl CCY	Buy Price	Qty	Total Buy Cost	Current NAV	Market Value	Value Date	Quick Launch
<a href="#">Fidelity Euro Growth Fund</a>	12345432		EUR	EUR	1.0000	208,765.00	208,765.00	<a href="#">12.0000</a>	2,505,180.00	08/02/2009	<a href="#">Subscribe/Redeem/STP/CA</a>
<a href="#">HDFC Top 200 Fund - Growth</a>	2343		INR	INR	50.0000	100.00	5,000.00	<a href="#">180.4600</a>	18,046.00	01/01/2010	<a href="#">Subscribe/Redeem/STP/CA</a>
<a href="#">IT India Fund</a>	109238		INR	INR	1.0000	12.00	12.00	<a href="#">12.0000</a>	144.00	30/01/2009	<a href="#">Subscribe/Redeem/STP/CA</a>
<a href="#">JPMC Highly Leveraged Fund</a>	7567576		SGD	SGD	98.0000	100.00	9,800.00	<a href="#">53.2100</a>	5,321.00	18/11/2010	<a href="#">Subscribe/Redeem/STP/CA</a>
<a href="#">New India Infra Fund</a>	456		INR	INR	11,11...	1.00	11,112.00	<a href="#">95.0000</a>	95.00	08/02/2009	<a href="#">Subscribe/Redeem/STP/CA</a>
Total (SGD)							429,835.00		5,068,581.60		<a href="#">Subscribe/</a>

**Figure 3.5: MF: Valuation Screen**

Field	Description	Mandatory
Name	All the securities in the chosen instrument type 'mutual-fund' and portfolio are displayed. Each security name in the tab is displayed with a hyperlink. Click on the hyper link to view all the transaction executed in the security.	Display only
Folio ID	This field displays the Folio ID.	Display Only
CCY	This field displays the security currency.	Display only
Sttl CCY	This field displays the settlement currency for the selected instrument.  If the instrument currency and settlement currency are different the system displays the settlement currency with hyperlink. When the user clicks on this hyperlink, the system displays the pop-up showing corresponding settlement currency details.	Display only

Buy Price	<p>The buy price is determined at by using the weighted average cost methodology for each folio number. Please note, that the weighted average cost methodology is pertinent only for the remaining purchase transactions in the portfolio, subsequent to application of the first-in, first-out (FIFO) rule for all the sale transactions in the particular folio number of the portfolio.</p> <p>The average cost requires you to determine the average cost per unit – total amount invested divided by the total number of units held.</p> <p>A FIFO rule is an accounting methodology wherein if you hold a security of the same class which has been acquired on different dates, the security acquired at the earlier time is deemed to be disposed off first.</p> <p>For further details on weighted average and FIFO computation please refer to the table on 'Equity'.</p> <p>Note: Cash corporate actions (dividend payout) will not be considered while computing buy price.</p> <p>Similar to the stock dividend in case of equity, dividend reinvest option in case of mutual funds is deemed to have been acquired on the record date and at nil price</p>	Display only
Qty	<p>The units will be calculated after the application of the FIFO accounting rule for each folio number.</p> <p>In addition to the units purchased, additional units received due to stock corporate actions will also be considered while determining the units.</p> <p>The orders entered for subscription/redemption of securities through the FCPB Order Management System and which are in open status will not be considered while determining the quantity.</p>	Display only
Total Buy Cost	Buy Cost is the product of the buy price and quantity (mentioned above).	Display only

Current NAV	<p>The Net asset value, or NAV, is the current market value of a fund's holdings. The NAV is calculated based on the total value of the fund divided by the number of shares currently issued or outstanding. The market price for the funds will be received as online update from external data vendors.</p> <p>In a scenario where NAV is not received/ updated in the system at end of day then system will consider the previous day or previous received NAV for valuation and analysis.</p> <p>The Current NAV is hyperlinked, on click of which the system directs the user to Portfolio Alerts screen to set up the alerts as per requirement.</p> <p>The system does the valuation of Proprietary Portfolios at different instrument prices maintain in the system. If the instrument price for proprietary portfolio valuation is not available (price is not available for any day) then system considers the price available for customer portfolio valuation.</p>	Display only
Market Value	Market value is the product of the NAV and quantity.	Display only
Value Date	<p>Displays the date on which the NAV was received for determining the market value.</p> <p>The system also displays the time at which the last NAV was received for determining the market value.</p>	Display only
Quick Launch	<p>This field displays the links to Subscribe/ Redeem/STP. The links are available for all the securities in this tab. The field also displays an additional link 'CA' for including corporate action related data</p> <p>On selection of any of the above links, the system directs the user to the corresponding screens with pre-filled information of the selected security.</p> <p>The screens associated to these links have been explained in depth in the section on Transaction Management.</p>	The action buttons will be disabled for a Customer viewing the securities held in a RM Managed portfolio

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**Note**

This feature will be available, if user has license for Order Management module.

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**Bond**

A bond is a debt security in which the authorized issuer owes the holders a debt and is obliged to repay the principal and interest (coupon). Though the bonds cannot be transacted

(purchased or sold) directly through the System, the system computes the accrued interest for the bonds (details of which are explained in the section on Transaction Management).

Screen:

Bond Details: RM Managed														
Name	CCY	Sttl CCY	Nominal Amount	Cap Factor%	Buy Price	Units	Total Buy Cost	Coupon Rate	Maturity Date	Market Price	Accrued Interest	Market Value	Value Date	Quick Launch
<a href="#">Alpha Growth</a>	INR	INR	12,...	100.00	25.0000	125.00	3,127.00	10.00	25/02/2020	<a href="#">105.0000</a>	11,31...	13,125.00	27/04/2010 15:00:01 PM	<a href="#">Buy / Sell / CA</a>
<a href="#">CRBOND</a>	INR	INR	15,...	100.00	105.0000	150.00	15,750.00	12.00	01/01/2025	<a href="#">105.0000</a>	900.00	15,750.00	09/05/2009 01:50:46 AM	<a href="#">Buy / Sell / CA</a>
<a href="#">NABARD Bonds</a>	INR	INR	5,0...	100.00	101.0000	50.00	5,050.00	0.00	21/04/2025	<a href="#">53.2100</a>	0.00	2,660.50	01/01/2010	<a href="#">Buy / Sell / CA</a>
<a href="#">SW Corporate Bond</a>	INR	INR	169...	100.00	124.9975	1,1...	212,495.13	5.00	13/11/2010	<a href="#">107.0000</a>	2,074...	121,266.31	01/07/2010 11:22:05 AM	<a href="#">Buy / Sell / CA</a>
<a href="#">SW High Yield Bond</a>	INR	INR	4,9...	100.00	102.0000	33.33	5,099.00	5.00	01/01/2025	<a href="#">106.0200</a>	471.43	3,533.65	08/02/2009	<a href="#">Buy / Sell / CA</a>
<b>Total (SGD)</b>							<b>30,345.72</b>					<b>4,690.06</b>		

**Figure 3.6: Bond: Valuation Screen**

Field	Description	Mandatory
Name	All the securities in the chosen instrument type 'Bonds' and portfolio are displayed. Each security in the tab is displayed with a hyperlink. Click on the hyper link to view all the transaction executed in the security.	Display only
CCY	This field displays the security currency.	Display only
Sttl CCY	This field displays the settlement currency for the selected instrument.  If the instrument currency and settlement currency are different the system displays the settlement currency with hyperlink. When the user clicks on this hyperlink, the system displays the pop-up showing corresponding settlement currency details.	Display only
Buy Price	Buy price is the purchase price per unit of the bond purchased.	Display only
Units	The total balance units as of the current business day are displayed here. The balance units are derived by netting the purchase and sale transactions.	Display only
Total Buy Cost	Buy Cost is the product of the buy price and quantity (mentioned above).	Display only
Coupon Rate	The coupon rate of the bonds is displayed in this field. Coupon is the interest rate that the issuer pays to the bond holders. The coupon rates are maintained by the administrator in the Bond Master Table. For the variable coupon bonds, the prevalent rate for the current coupon period is displayed.	

Field	Description	Mandatory
Maturity Date	Displays the maturity date of the bond. The Maturity date is the date on which the issuer repays the principal amount.	Display only
Todays Unit Price	<p>This field displays the current prevailing price of the bond. To recap, FCPB supports the holdings of both traded and non traded bonds.</p> <p>The traded bonds will receive the current market price as a data feed from external data vendors.</p> <p>Note: FCPB assumes that the prices quoted for the bonds in all the markets are clean price. Clean price is the basic price of the security and excludes accrued interest.</p> <p>For the non traded bonds the user can manually update the price of the bond by utilizing the 'Modify' hyperlink provided in this tab. The most recent manually updated price will be considered for the purpose of valuation/Analysis/Simulation. Please note, that the 'Modify' hyperlink will be enabled only for the non-traded bonds.</p> <p>Note: In the absence of the user providing any information on the market price, the system will consider the acquisition price as the market price.</p> <p>The system does the valuation of Proprietary Portfolios at different instrument prices maintain in the system. If the instrument price for proprietary portfolio valuation is not available (price is not available for any day) then system considers the price available for customer portfolio valuation.</p> <p>The Todays Unit Price is hyperlinked, on click of which the system directs the user to Portfolio Alerts screen to set up the alerts as per requirement.</p>	Display only
Accrued Interest	This field displays the accrued interest for the bond. Accrued interest is the interest accumulated since the principal investment or already existing previous interest payment.	Display only
Market value	Market value is the product of the current unit price and quantity.	Display only

Field	Description	Mandatory
Value Date	<p>Displays the date on which the current unit price was received or manually updated for determining the market value.</p> <p>The system also displays the time at which the last unit price was received for determining the market value.</p>	Display only
Quick Launch	<p>This field displays the links as M/CA/S to modify, capture Corporate Action and Sell the securities. The links are available for all the securities in this tab.</p> <p>As mentioned earlier, the Modify link will be enabled only for the non traded bonds and facilitates the user to update the prevailing market price of the bond.</p> <p>To recap, the hyperlink for updating the Corporate Action related data is available for RM Managed portfolios. Once the user updates the holdings for a bond in FCPB, system initiates the computation of the accrued interest for the current interest payment period. At the end of the interest period, the system automatically credits the accrued interest as realized interest. All the earlier realized interest, prior to the entry of the bond's holdings in the system, needs to be captured by the user through the Corporate Action screen.</p> <p>Through the link for sell the user can initiate multiple transactions for the particular security to the extent of its holdings.</p> <p>On selection of any of the above links, system takes you to the corresponding screens with pre-filled information of the selected security.</p>	The action buttons will be disabled for a Customer viewing the securities held in a RM Managed portfolio.

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**Note**

This feature will be available, if user has license for Order Management module.

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**Insurance**

Insurance is defined as the equitable transfer of the risk of a loss from one entity to another in exchange for a premium. The company that sells the insurance is called the insurer.

**Screen:**



Field	Description	Mandatory
Surrender Value	This is the cash value due to the policy holder if he terminates his/her policy on the given date. The surrender value would be considered as market price for the purpose of valuation/Analysis/ Simulation. Only financial type of policies has Surrender Value.	Display only
Value Date	Displays the valuation date of the surrender value. The system also displays the valuation time of the surrender value.	Display only
Quick Launch	The column displays a hyperlink called – Details. On clicking this hyperlink the user gets to see the funds actually held by the customer for the specific ULIP and further clicking on the fund name, the user gets to see the actual sub holdings of that fund.	

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### Note

This feature will be available, if user has license for Order Management module.

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### Others

The holdings in the securities which cannot be classified into any of the instrument types defined in the instrument master can be updated in 'Others'

### Screen:

Others RM Managed						
Name	CCY	Asset Class	Buy Price	Market Value	Value Date	Quick Launch
Paintings	SGD	Alternatives	70,000.00	70,000.00	29/01/2009 00:00:00 AM	<a href="#">Sell /Modify</a>
Total (USD)			48,311.20	48,311.20		

**Figure 3.8: Others: Valuation Screen**

<b>Field</b>	<b>Description</b>	<b>Mandatory</b>
Name	All the securities in the chosen instrument type 'Others' and portfolio are displayed. Each security in the tab has a hyper link. Click on the hyper link to view all the transaction executed in the security.	Display only
CCY	This field displays the security currency.	Display only
Asset Class	<p>We have seen the classification of securities into the various instrument types. Now let us proceed to comprehend the classification of the securities into a range of asset classes. The different asset classes to be used by the bank can be identified and maintained by the administrator in the Reference Master Table.</p> <p>Currently the following asset classes are defined in FCPB; namely equity, debt, art, real estate, gems, metals, cash, commodities and insurance. All the securities which cannot be categorized into any of the above defined asset classes can be classified into the category 'others'. It is interesting to note that though the mutual funds, Portfolio Management Schemes and structured products are itself classified into the asset category others, the assets class of the underlying securities are considered for the purpose of portfolio analysis and simulation.</p> <p>This table displays all the securities categorized under the instrument type others and asset class real estate, art, gems, metals and others.</p>	Display only
Buy Price	<p>Buy price is the purchase price of the security. The system defaults the units of the securities in the instrument type 'others' to 1. The system does not currently support for capturing the additional purchase data. Hence any such additional purchase transactions need to be captured as separate security-holding or first time purchase.</p> <p>Thus the concept of weighted average price and FIFO are not applicable.</p>	Display only
Market Value	Market value is the current price of the security. The latest market price updated by the user is displayed here.	Display only
Value Date	<p>Displays the valuation date of the market value.</p> <p>The system also displays the valuation time of the market value.</p>	Display only

Field	Description	Mandatory
Quick Launch	<p>This field displays the links to Modify/Sell securities. The links are available for all the securities in the instrument type 'others' in this tab.</p> <p>The screen Modify enables the user to update the market price of the security. The latest market price provided by the user will be utilized for the purpose of valuation. In the absence of the user providing any information on the market price, the system will consider the acquisition price as the market price.</p> <p>The field also displays a link 'Sell' for capturing all the sell transactions of the securities.</p> <p>On selection of any of the above links, the system takes the user to the corresponding screens with pre-filled information of the selected security.</p>	The action buttons will be disabled for a Customer viewing the securities held in a RM Managed portfolio

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#### Note

This feature will be available, if user has license for Order Management module.

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### Structured Product

Structured Products are synthetic investments specially created to meet specific needs that cannot be met from the standardized financial instruments available in the markets. A structured product is generally a pre-packaged investment strategy which is based on derivatives but which features protection of principal if held to maturity

#### Screen:

Name	CCY	Stt CCY	Nominal Amount	Buy Price	Qty	Total Buy Cost	Market Price	Accrued Interest	Market Value	Commitment Amount	Value Date	Quick Launch
<a href="#">StructProd-2</a>	INR	INR	10,000.00	10.7706	1,000.00	10,771.00	<a href="#">840.0000</a>	0.00	84,000.00	N/A	20/05/2011 15:06:44 PM	<a href="#">Buy/Sell/CA</a>
<a href="#">StructProd-4</a>	INR	INR	10,000.01	103.7500	66.67	10,375.01	<a href="#">104.0000</a>	0.00	10,400.01	N/A	04/04/2011	<a href="#">Buy/CA</a>
Total (USD)						26,001.55			94,400.01			

**Figure 3.9: Structured Products: Valuation Screen**

<b>Field</b>	<b>Description</b>	<b>Mandatory</b>
Name	All the securities in the chosen instrument type 'Structured Product' and portfolio are displayed. Each security in the tab is displayed with a hyperlink. Click on the hyper link to view all the transaction executed in the security.	Display only
CCY (Currency)	This field displays the security currency.	Display only
Sttl CCY	This field displays the settlement currency for the selected instrument.  If the instrument currency and settlement currency are different the system displays the settlement currency with hyperlink. When the user clicks on this hyperlink, the system displays the pop-up showing corresponding settlement currency details.	Display only
Nominal Amount	The stated value of an issued security that remains fixed.	Display only
Buy Price	Buy price is the purchase price of the security.	Display only
Qty	The total balance units as of the current business day are displayed here. The balance units are derived by netting the purchase and sale transactions.	Display only
Total Buy Cost	Buy Cost is the product of the buy price and quantity (mentioned above).	Display only
Market Price	The market price for securities will be received as online update from external data vendors.  In the absence of reception of market price on a business day, the system will consider the preceding received price for the function of valuation and analysis.  The system does the valuation of Proprietary Portfolios at different instrument prices maintain in the system. If the instrument price for proprietary portfolio valuation is not available (price is not available for any day) then system considers the price available for customer portfolio valuation.  The Market Price is hyperlinked, on click of which the system directs the user to Portfolio Alerts screen to set up the alerts as per requirement.	Display only
Accrued Interest	It displays the accrued interest for the instrument	Display only



<b>Field</b>	<b>Description</b>	<b>Mandatory</b>
Name	All the securities in the chosen instrument type 'Commodities' of the chosen portfolio are displayed. Each security is displayed with a hyperlink. Click on the hyperlink to view all the transaction executed in the security.	Display only
(CCY) Currency	This field displays the security currency.	Display only
Sttl CCY	This field displays the settlement currency for the corresponding instrument.  If the instrument currency and settlement currency are different the system displays the settlement currency with hyperlink. When the user clicks on this hyperlink, the system displays the pop-up showing corresponding settlement currency details.	Display only
Units	The denotation of the quantity is indicated in this field.	Display only
Qty	The total balance units as of the current business day are displayed here. The balance units are derived by netting the purchase and sale transactions.	Display only
Buy Price*	The buy price is determined at by using the average cost methodology. Please note, that the average cost methodology is pertinent only for the remaining purchase transactions in the portfolio, subsequent to application of the first-in, first-out (FIFO) rule for all the sale transactions in the portfolio.  The average cost requires you to determine the average cost per security of a class – total amount invested divided by the total number of commodities held.  A FIFO rule is an accounting methodology wherein if you hold a security of the same class which has been acquired on different dates, the security acquired at the earlier time is deemed to be disposed off first.	Display only
Total Buy Cost	Buy Cost is the product of the buy price and quantity. .	Display only

Field	Description	Mandatory
Market Price	<p>The market price for securities will be received as online update from external data vendors.</p> <p>In the absence of reception of market price on a business day, the system will consider the preceding received price for the function of valuation and analysis.</p> <p>The system does the valuation of Proprietary Portfolios at different instrument prices maintain in the system. If the instrument price for proprietary portfolio valuation is not available (price is not available for any day) then system considers the price available for customer portfolio valuation.</p> <p>The Market Price is hyperlinked, on click of which the system directs the user to Portfolio Alerts screen to set up the alerts as per requirement.</p>	Display only
Market Value	Market value is the product of the market price and quantity.	Display only
Value Date	<p>Displays the valuation date of the market value.</p> <p>The system also displays the valuation time of the market value.</p>	Display only
Quick Launch	<p>This field displays the links to Sell/Buy. The links are available for all the securities in this tab.</p> <p>On selection of any of the above links, escorts you to the corresponding screens with pre-filled information of the selected security.</p> <p>The screens associated to these links have been explained in depth in the section on Transaction Management.</p> <p>The action buttons will be disabled for a Customer viewing the securities held in a RM Managed Portfolio.</p>	

---

**Note**

This feature will be available, if user has license for Order Management module.

---

**PMS**

Portfolio Management Services (PMS) are similar to Mutual Funds and offer customized solutions to the high net worth investors and invests on their behalf in both the equity and debt markets. There are mainly two kinds of portfolio management services, namely Discretionary Portfolio Management and Non-discretionary Portfolio Management. Discretionary Portfolio Management is where the fund manager has the liberty to invest the funds at his discretion without consulting the client. The fund manager independently manages the funds of each client subject to the overall mandate as given by the client and can be compared with a mutual fund scheme, while in the case of a non-discretionary fund management service, all investment decisions are carried out after consultation with the client.



Field	Description	Mandatory
Name	All the securities in the chosen instrument type 'Portfolio Management Scheme' of the chosen portfolio are displayed. Each security is displayed with a hyperlink. Click on the hyperlink to view all the transaction executed in the security.	Display only
CCY	This field displays the security currency.	Display only
Account number	This is a unique customer account number	Display only
Investment amount	This field indicates the total amount invested by the customer in the particular scheme. This amount will be received as a feed from external source. System will not roll up the transaction to compute the holding details in PMS, all the information regarding buy cost, market value and transaction details will come as a feed from external source	Display only
Market Value	Market value indicates the value of the scheme as of the given valuation date and will be received as a feed from external source..	Display only
Value Date	Indicates the latest date of reception of the market price feed. The system also displays the time at which last market value was received.	Display only
View	This field displays the links to Details and CA. The links are available for all the securities in this tab.  The link 'Details' enables the user to view the constituents of the scheme. The screen shot of this screen and its fields have been elucidated below.  The link 'CA' directs the user to Corporate Action screen to set the details for CA.  The action buttons will be disabled for a Customer viewing the securities held in a RM Managed Portfolio	

At the end of the tab, the last row displays the sum of all the above fields in the portfolio preferred currency.

On clicking the link 'Details' will result in the opening of a pop-up window displaying the constituents of the scheme.

Instrument Name	Instrument Type	Currency	Qty	Buy Price	Total Buy Cost	Market Price	Market Value	Unrealized Gain/Loss	Value Date
Reliance	Equity	INR	1000	1625	1625000	2489	2489000	864000	20/01/2008
TISCO	Equity	INR	1500	525	787500	680	1020000	232500	20/01/2008
SBI	Equity	INR	500	1985	992500	2285	1142500	150000	20/01/2008
HDFC Bank	Equity	INR	450	950	427500	1492	671400	243900	20/01/2008
Reliance Growth Fund	MF	INR	5000	225	1125000	302	1510000	385000	20/01/2008
Total									

**Figure 3.12: Scheme Details Screen**

Field	Description	Mandatory
Instrument Name	All the names of the constituents of the scheme are displayed in this field. These constituents will be received as an external data feed.	Display only
Currency	This field displays the constituent's currency.	Display only
Quantity	Along with the constituents, the external data feed is also assumed to constitute the magnitude of investment in each constituent. It is also assumed, that this holding information received from time to time as data from external data feed will also constitute the units received as corporate action.	Display only
Buy Cost	This field indicates the total amount invested by the customer in each constituent.	Display only
Market Value	Market value indicates the value of the constituent as of the given valuation date. Please note, that the updating of the market price of all the constituents falling under the category of equity, mutual funds and traded bonds will be similar to the other direct holdings of the customer in these instruments.	Display only
Value Date	Indicates the latest date of reception of the market price feed.	Display only

As explained earlier, on clicking on any of the securities in this tab, displays the entire transaction details of the security in a pop up screen. This option is however unavailable for the accounts held under the instrument type 'CASA' and 'TD'.

---

**Note**

This feature will be available, if user has license for Order Management module.

---

**Generic Instrument**

The Others instrument type has few drawbacks and it does not support Partial Sale of units. It is only used for non-unitized instruments that are bought and sold in amounts rather than

units, e.g. PMS, Art /collectibles, Property etc, To overcome this problem, the new instrument type called 'Generic' is introduced. These instruments are unitized (i.e. which are traded in the market at a per-unit price) and are not of type direct equity, mutual funds, Insurance, structured product & Alternatives, bond, commodity.

**Screen:**

Name	CCY	STD CCY	Buy Price*	Qty	Total Buy Cost	Market Price	Market Value	Value Date AM	Action
					65.09		65.09		
Total (SGD)					65.09		65.09		

**Figure 3.13: Generic Instrument: Valuation Screen**

Field	Description	Mandatory
Name	Name of the Generic Instrument is displayed with a hyperlink, When the hyperlink is clicked, a pop-up window appears showing transaction history.	Display only
Instrument Currency	Displays the currency in which transaction took place	Display only
Settlement Currency	Displays the currency in which transaction settlement took place	Display Only
Buy Price	Displays weighted averaged buy price	Display only
Qty	Displays the quantity of transaction	Display only
Total Buy Cost	Displays the total buy cost obtained by multiplying Buy Price with Qty	Display only
Market Price	Displays the last updated market price of the underlying security	Display only
Market Value	Market value indicates the value of the constituent as of the given valuation date. It is calculated as Market Price * Qty	Display only
Value Date	Indicates the latest date and time of reception of the market price feed.	Display only
Action	This field displays the links to Sell/Buy. The links are available for all the securities in this tab.	Display only





## TD:

Time deposits (TD) are deposits that are with the bank for a fixed period and earn a rate of interest during the tenure of investment. Standalone TD's are classified as debt and the interest computation is like any other debt instrument such as bonds, debentures etc.

In FCPB, Time deposit will be mapped to instrument type 'Time Deposit'. For each currency there will be only one instrument maintained in the Instrument Master Mst\_Instrument, with any suitable identifiable name like 'TD in HKD' or 'Time Deposit in USD' etc. The FCPB system also supports the user to place the orders for Dual Currency deposits. A Dual Currency deposit (DCD) is a Structured product which combines a term deposit with a currency option to provide a higher yield than that is available for a standard deposit. 'TD' Instrument can also be Call Deposits and these would have the 'Callable' flag set to 'Y' in the Admin->Product Master screen. Such 'Call Deposit' type of 'TD' Instruments can be given any suitable name like 'Call Deposit in HKD', 'Call Deposit in USD' etc.

Once the TD transactions are uploaded from the core banking system, the same will reflect in the Portfolio Maintenance screen under the Time Deposit instrument type classification. Once the user clicks on further drill down of the TD instrument type, details of each TD should be displayed in a view table. Details such as TD number, Inception date, Maturity date and interest rate, compounding frequency, principal value, interest accrued and paid, Last interest paid date will be shown. Interest accruals will be calculated in FCPBS on a daily basis. However, the actual interest paid to the customer will be a data field received from the core banking system, which will be stored in the Interest/Dividend field. Interest paid on any partial & premature withdrawal will also be received as a data field from the core banking system. Accrued interest will also be received from the Core Banking System.

The TD transactions will be uploaded as a batch considering previous day transactions

### **Screen:**

Time Deposit : RM USD											
Account Type	Account/ TD No.	CCY	Booking Date	Tenor	Principal	Maturity Date	Interest Rate	Accrued Interest	Interest Paid	As on Date	Quick Launch
TimeDeposit-USD :DCD	TDD3	USD	27/12/2011	111 Day (s)	1,111	16/04/2012	2	0	0	27/12/2011	<a href="#">CA</a>
TimeDeposit-USD :DCD	TD4	USD	27/12/2011	111 Day (s)	7,777	16/04/2012	3	0	0	27/12/2011	<a href="#">CA</a>
TimeDeposit-USD	NITK21122011	USD	21/12/2011	180 Day (s)	10,000	18/06/2012	1.7	0	0	21/12/2011	<a href="#">CA</a>
TimeDeposit-USD :DCD	MAC26122011	USD	26/12/2011	112 Day (s)	11,000	16/04/2012	8	0	0	26/12/2011	<a href="#">CA</a>
TimeDeposit-USD :DCD	DUAL2	USD	26/12/2011	112 Day (s)	9,000	16/04/2012	11	2.75	0	26/12/2011	<a href="#">CA</a>
TimeDeposit-USD :DCD	DUAL1	USD	26/12/2011	112 Day (s)	11,000	16/04/2012	8	2.44	0	26/12/2011	<a href="#">CA</a>
Total (USD)					49,888			5.19	0		

**Figure 3.16: TD Screen**

Field	Description	Mandatory
Account Type	Displays the name of the Time Deposit instrument. If the TD is of type Dual Currency, the instrument name is concatenated with the text 'DCD'.	Y
Account /TD No.	As the name suggests this field displays the Term Deposit account number. Please note that each TD will be represented separately in this tab.	Display only
CCY	This field displays the currency of the deposit.	Display only
Booking Date	The creation date of the deposit is displayed in this field.	Display only



Field	Description	Mandatory
Name	The field displays the Futures Instrument type	Display only
Exp Date	The field displays the Exp Date of the Futures contract	Display only
Instrument Currency	The field displays the instrument currency	Display only
Settlement Currency	The field displays the currency in which settlement took place.	Display only
Account Number	The field displays the Account Number for the future	Display only
Price Buy/(-Sell)	The field displays the price of the future	Display only
No. of open contracts Long/(-Short)	The field displays number of the open future contracts	Display only
Margin Amount	The field displays margin amount to be paid	Display only
Market Price	Market Price of future	Display only
Market Value	Market Value of future	Display only
Value Date	Indicates the latest date of reception of the market price feed	Display only
Actions	This field displays the links to Sell/Buy. The links are available for all the securities in this tab.	Display only

---

**Note**

This feature will be available, if user has license for Alternative Investments module.

---

**Options**

An Option is a contract which gives the right, but no obligation to buy or sell the asset at a stated date and at a stated price.

Options are of two types - Call and Put:

The 'Call' option type gives the buyer, the right to buy a given quantity of the underlying asset, at a given price on or before a given future date. On the other hand, 'Put' gives the buyer, the right to sell a given quantity of underlying asset at a given price on or before a given future date. There is no obligation for Call and Put options and are settled in cash

**Screen:**

Instrument Name	Exp Date	Opt Type	Stk Price	Currency	Settle Currency	Account Number	Premium /Unit Paid/(-Recd)	No of Open Contracts Long/(-Short)	Buy Cost Premium/Net Margin Paid	Market Price	Market Value	Value date	View
NIFTY	29JAN09	CA	3000	INR		2356892534	30	20	6000	3100	6100	12/01/2009	Buy / Sell
RELIANCE	29JAN09	PUT	1200	INR		562897335	60	-50	26000	1200	26500	12/01/2009	Buy / Sell
Total (INR)										32000	32600		

**Figure 3.18: Options: Valuation Screen**

Field	Description	Mandatory
Instrument Name	The field displays the Futures Instrument type	Display only
Exp Date	The field displays the Exp Date of the Futures contract	Display only
Opt Type	The field displays the appropriate option type.	Display only
Stk Price(Strike Price)	The field displays the price defined at instrument creation level . This price is displayed in instrument currency.	Display only
Instrument Currency	The field displays the instrument currency	Display only
Settlement Currency	The field displays the currency in which settlement took place.	Display only
Account Number	The field displays the Account Number for the option	Display only
Premium/Unit Paid/ Recd	The field displays the premium amount in multiples of tick size	Display only
No. of open contracts Long/(-Short)	The field displays number of the open future contracts	Display only
Buy Cost Premium/ Net Margin Paid	The field displays the price of the option	Display only
Market Price	Market Price of the option	Display only
Margin Amount	The field displays margin amount to be paid	Display only
Market Value	Market Value of future	Display only
Value Date	Indicates the latest date of reception of the market price feed	Display only

Field	Description	Mandatory
Actions	This field displays the links to Buy/Sell/Exercise/Close. Exercise hyperlink is displayed when there is some holding in the portfolio; it is not displayed for zero holding. 'Close' hyperlink is enabled only on and after the maturity date. The links are available for all the securities in this tab. If the option type is 'European', the system displays the Exercise link on the contract expiry date. For American option type, the hyperlink is enabled all the time till the contract expiry date. Exercise hyperlink is enabled if the underlying security instrument type is 'Equity' or 'Bond'.	Display only

### Note

This feature will be available, if user has license for Alternative Investments module.

## Forex

FCPB provides the facility to input Forex deal details through the front end using the Forex Trxn Management screen or by upload through interface. Transaction Processing of a Forex deal is done similar to Futures instrument type processing, with a few specific changes done to accommodate the fact that unlike a Futures instrument, which has predefined and fixed maturity dates, standard contract amounts and is exchange traded, a Forex instrument is an OTC product (i.e. not exchange traded), and hence could have any currency pair, any amount and for any maturity date as required by the customer.

### Screen:

ForexRM Managed										
Instrument Name	FX Forward Date	Comm CCY	Terms CCY	FX Rate	Net Open Position Long/(-Short)	Amount	Market Price	Market Value	Value Date	Quick Launch
HKD-INR	NDF_07/06...	HKD	INR	44.12	0	0	46	0	17/06/2010	Buy/ Sell
USD-INR	NDF_21/04...	USD	INR	40	100	1,200	47.5437	70,767.74	21/04/2011	Buy/ Sell
<b>Total (SGD)</b>						1,200		70,767.74		

Note: \*Sub Portfolio ID will be taken as the FX Fwd Date.

**Figure 3.19: Forex: Valuation Screen**

### Note

This feature will be available, if user has license for Alternative Investments module.

## Fee

The FCPB system calculates and stores the Periodic Fee based on the Client Segment, Portfolio Type and IAG combination. At a pre defined frequency; these fees are charged for each applicable customer portfolio either as Percentage, Flat, combination or Higher and displayed in Portfolio Maintenance screen.

In Portfolio Maintenance screen, Fee appears as an instrument with a hyperlink where the Buy Cost, Qty and Market value etc is displayed as zero. When the user clicks on the hyperlink, the Fee Transaction Details the pop-up is displayed showing the Fee history i.e. the various fees charged to the customer with the date of charge for that particular portfolio type

**Screen:**

Currency	Date	Transaction Type	Transaction Narration / Desc	Quantity	Price	Amount	Settle Currency	Exchange Rate	Fees in Settle Currency	Settlement Amount	View Advice
INR	30/01/2009	FEE	semi annual			49,592.51					
INR	28/02/2009	FEE	semi annual			49,590.33					
INR	12/03/2009	FEE	semi annual			63,475.62					
INR	12/03/2009	FEE	DD			221.50					
INR	10/02/2009	FEE	semi annual			49,702.50					
INR	12/02/2009	FEE	semi annual			49,590.33					
INR	11/03/2009	FEE	Custodian			0.00					
INR	11/03/2009	FEE	DD			221.50					
INR	13/03/2009	FEE	Custodian			0.00					
INR	31/03/2009	FEE	DD			221.50					
INR	31/03/2009	FEE	semi annual			63,475.63					
INR	31/03/2009	FEE	Periodic			358.97					
INR	10/02/2009	FEE	Custodian			3.04					
INR	11/03/2009	FEE	semi annual			63,475.62					
INR	11/03/2009	FEE	Periodic			358.96					
INR	11/02/2009	FEE	Custodian			0.00					
INR	13/03/2009	FEE	semi annual			63,475.62					
INR	09/02/2009	FEE	semi annual			49,590.33					

**Figure 3.20: Fee: Transaction Details Pop up**

Field	Description	Mandatory
Currency	Displays the currency of the corresponding fee instrument.	
Date	Displays the date on which corresponding Fee was charged.	
Transaction Type	Displays the type of transaction i.e. Fee	
Transaction Narration/Desc	Displays the description for the corresponding transaction	
Amount	Displays the total fee amount charged for the corresponding transaction type	

### 3.1.3 Portfolio Analysis

#### Description:

Portfolio analysis delivers insight into the factors that make the user portfolio move and illustrate how the investment decisions affect portfolio performance. FLEXCUBE Private Banking, provides expanded information about the user portfolio by

- Giving both graphical and holdings views of your portfolio
- Presenting the holdings across the different portfolios in different dimensions like asset class, industry, currency region, market capitalization and instrument type. These different dimensions in turn, can help the user to investigate the recent trading history of customer portfolio constituents.

- FCPB captures the detailed security level composition of different products or instrument types which is utilized in displaying the aforementioned views of the portfolio. This exhaustive classification allows for higher accuracy in aligning portfolios to pre-decided investment objectives of the customer.
- Shows household view of the portfolios
- Detailed Section of every item within each portfolio

### Note

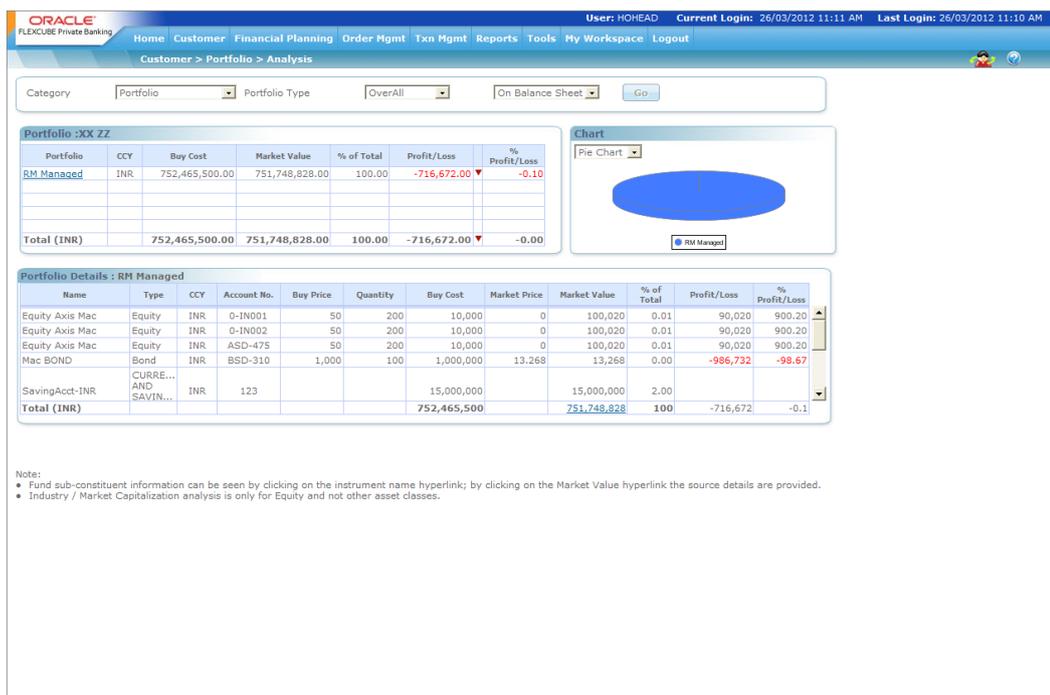
In case, the user attempts to proceed to any screen under Portfolio submenu, without selecting a customer, the system will force the user to select a customer in the customer selection screen before automatically guiding back to the respective screen.

### User Access levels:

RM can view the holdings in different dimensions (portfolio, instrument group, asset class, industry, currency, region, market capitalization and instrument type).

### 3.1.3.1 View Portfolio Analysis – By Portfolio

#### Screen:



**Figure 3.21: Portfolio Analysis – By Portfolio Screen**

#### Screen Navigation:

1. After you login, select a customer by navigating through the Customer → Customer List from the top menu.
2. Once the customer has been selected, the portfolio analysis screen can be accessed through the Portfolio and Analysis sub menu.

---

**Note**

In case, you attempt to proceed to the Analysis screen without selecting a customer, the system will force you to select a customer in the customer selection screen before automatically guiding you back to the Analysis screen.

---

**How to read the screen:**

3. The analysis screen displays four tabs when you arrive at the screen: Category, Household, Portfolio Type and On Balance Sheet/Contingent.
4. The first tab, on the top left corner of the screen is a drop-down list displaying the list of different types of views of the holdings available to you.

---

**Note**

Default value will be 'Portfolio'.

---

The second tab is a drop down list displaying the list of household members as well as self and also option to have various views at Household level. This field will be displayed for only those customers who have household attached to them.

---

**Note**

Default value will be Self or household head name

---

The third tab is a drop-down list which displays the list of portfolio types i.e Overall, Managed by RM & Managed by Client.

---

**Note**

Default value will be **overall**.

---

The final and fourth tab enables the user to view the On Balance Sheet details or Contingent details if applicable.

The user has an option of selecting various combinations and click on  button will display the information on the screen.

- The three dropdown could be used to select different combinations to extract the specific information. Examples are as follows
  - **Combination 1**- Portfolio, Self, Overall: this selection will display the information about all the portfolios of the selected customer, portfolio wise. The Table name displayed should be "Portfolio : customer name"
  - **Combination 2** – Asset class, household member, managed by client: this selection will display the information regarding the chosen household members client managed portfolio holdings, asset class wise. The Table name displayed should be "Asset Class : household member name"
  - **Combination 3** – Instrument type, Household, overall: This selection will display the information regarding the holdings of all the members in RM managed portfolios, instrument type wise. The Table name displayed should be "Instrument Type : customer name (Household)"
- The Columns displayed after selecting the category dropdown depends on the value of the parameter INSTRU\_DECOMP\_ASSET\_CLASS in REF\_BANK\_PARAMS:

- If INSTRU\_DECOMP\_ASSET\_CLASS = N, then the columns shown for different category selection are as follows:
    - šPortfolio, Instrument Type, Asset Class : Buy Cost, Market Value, Profit/Loss, %Profit/Loss, % of Total
    - šRegion, Currency, Industry, Market Capitalization : Market Value, % of Total
  - If INSTRU\_DECOMP\_ASSET\_CLASS = Y, then the columns shown for different category selection are as follows:
    - šPortfolio: Currency, Buy Cost, Market Value, Profit/Loss, %Profit/Loss, % of Total
    - šInstrument Type: Buy Cost, Market Value, Profit/Loss, %Profit/Loss, % of Total
    - šAsset Class, Region, Currency, Industry, Market Capitalization : Market Value, % of Total
5. The user can view the details in the first table based on the selection. For example if customer has selected View by portfolio for self in overall portfolio, user will be able to view all the portfolios and their respective currency, buy cost, market value, % of total, profit/loss. Indicator, % profit/loss. This table will display the aggregated value at portfolio level
  6. Adjacent to the first table is a tab displaying the graphical depiction of the type of view user have selected. The user has been provided with the flexibility to view the graph either as a pie chart or as a bar chart. This can be done by selecting the appropriate type of graph from the drop box provided in this tab.

In the bar chart, the y axis represents the % of total i.e % composition of a portfolio in comparison to the total composition of the customer's holdings across all his portfolios. This % is arrived at by calculating the portfolio values in the customer preferred currency. The x axis represents the names of the various portfolio held by the customer.

---

**Note**

Buy Price, QTY and Market Price columns remains blank for CASA and TD instrument types.

---



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**Note**

Every access of the screen through the main menu will result in renewal of the analysis with the current market price of the securities.

---

**Understanding the screen:** Irrespective of the type of login (customer or RM), the system facilitates to analyze the holdings across all the portfolios. Portfolios which currently do not have any holdings will not be displayed in the screen. If the customer does not have any holdings across any of the portfolios, then the system will display blank tabs. This system behavior is applicable to all the screens under Portfolio submenu.

## PORTFOLIO

Field	Description	Mandatory
Portfolio	All the portfolios of the selected customer are displayed. Each of the portfolios is displayed with a hyperlink. Click on the hyperlink to view a tab which displays the analysis of all the securities in the portfolio. The details of this tab have been detailed later in this section.	Display only
Currency	All the figures associated to the portfolio are displayed in the portfolio currency. For all the securities in the portfolio, the system converts and stores all the transaction amounts from the security currency to the portfolio currency.	Display only
Buy Cost	This is the sum of the buy costs of all the securities, across all the instrument types, in the portfolio, denominated in the portfolio currency.	Display only
Market value	<p>Similar to the buy cost, the market value at the portfolio level represent the sum of the market values for all the securities across all the instrument types in the portfolio, denominated in the portfolio currency. Market value at the security level is computed as a product of quantity and market price.</p> <p>The surrender value would be considered as market price for the securities under the instrument type insurance.</p> <p>Note: In the absence of market price, for the securities requiring market price to be manually updated, the system considers the acquisition price as the market price.</p>	Display only
% of Total	<p>Percentage composition of the portfolio under consideration with respect to all the portfolios.</p> <p>This figure is computed as</p> <p>Market value of the portfolio under consideration (in customer preferred currency)/ total market value of all the portfolios (in customer preferred currency)</p> <p>The sum of the percentages across all the portfolios would sum up to 100%.</p>	Display only

Field	Description	Mandatory
Profit/Loss	<p>Profit /loss at the portfolio level, is again the sum of the profit /loss of all the securities across all instrument types in the portfolio, in the portfolio currency. The profit/loss at the security level is computed as the difference between the Market value and the buy cost (market value and buy cost are computed as explained above).</p> <p>Loss figures are displayed in RED color and are prefixed with a minus (-) sign.</p>	Display only
% Profit/Loss	<p>The % of the above computed profit/loss is displayed here. This is computed by dividing the profit/loss by the buy cost and then multiplying it by 100.</p> <p>Loss % is also displayed in RED color and are prefixed with a minus (-) sign.</p>	Display only

At the end of the tab, the last row displays the sum of all the above fields in the customer preferred currency (computed as explained in the earlier section).

As explained earlier, on clicking the name of any of the portfolios of the customer, in the earlier tab, displays a tab, representing a detailed analysis of all the securities in the selected portfolio.

## PORTFOLIO DETAILS

Field	Description	Mandatory
Name	Displays the names of all the securities across all the instrument types in the portfolio.	Display only
Type	Displays the instrument type for each of the securities in the portfolio.	Display only
Currency	Security currency is displayed. Again, the currency displayed is, as captured in the instrument master table.	Display only.
Account No.	Displays the account no. of the customer for the respective securities.	Display only
Buy Price	<p>Buy price for the security is computed by using the weighted average price methodology.</p> <p>The weighted average price for a security is computed as <math>\frac{\sum Q_i \sum P_i}{\sum Q_i}</math>, where <math>Q_i</math> is the units bought in each transaction and <math>P_i</math> is the buy price of that transaction.</p> <p>Cash corporate actions for all the types of instrument will not be considered while computing buy price.</p>	Display only
	<p>The stock corporate actions for equity viz. bonus stock dividends are deemed to have been acquired on the record date and at a nil price. The treatment for shares acquired under a rights issue is the same as for a bonus issue except that an allowance has to be made for the amount paid to acquire the additional shares. In case of Mutual funds, the dividend reinvest option is deemed to have been acquired on the record date and at nil price.</p> <p>For securities under the instrument class insurance, the premiums paid are considered as acquisition price for the policy.</p>	
Quantity	<p>As mentioned earlier, the units considered for, are after the application of the FIFO accounting rule.</p> <p>In addition to the units purchased, additional units received due to stock corporate actions are also taken into consideration while determining the units.</p> <p>For the securities purchased under the instrument type insurance, PMS, SPL Product, CASA, TD and others, units are not displayed by the system.</p> <p>The orders entered for purchase /sale of securities through the System Order Management System and which are in open status for the instrument type equity and mutual funds will not be considered.</p>	Display only

Field	Description	Mandatory
Buy Cost	Buy Cost is the product of the buy price and quantity (mentioned above).	Display only
Market price	<p>The market price for securities defined under the instrument type equity, mutual fund, traded bonds, PMS, commodity, SPL Product, CASA, TD and structured product will come from external feed. For the securities under the instrument type insurance, others and non traded bonds the price is as per the last manual update.</p> <p>The surrender value would be considered as market price for the securities under the instrument type insurance.</p> <p>The system does the valuation of Proprietary Portfolios at different instrument prices maintain in the system. If the instrument price for proprietary portfolio valuation is not available (price is not available for any day) then system considers the price available for customer portfolio valuation and displays the same</p>	Display only
Market value	Market value is the product of the market price and quantity. The system also provides the hyperlink to the Total Market Value on click of which it displays the pop up giving Unrealized Realized Gain/Loss summary in Portfolio and Client Currency against each instrument with break-up between Price and Currency impact. The system does not provide this price and currency impact break-up for amount based, FEE and Futures and Options instrument types.	Display only
% of Total	Is the percentage composition of the market value of a security in the portfolio as compared to total market value of the portfolio.	Display only
Profit/Loss	<p>Is computed as the difference between the buy cost and market value.</p> <p>Loss figures are displayed in RED color and are prefixed with a minus (-) sign.</p>	Display only
% Profit Loss	Is the percentage of the profit/loss computed above.	Display only

At the end of the tab, the last row displays the sum of all the above fields in the customer preferred currency.

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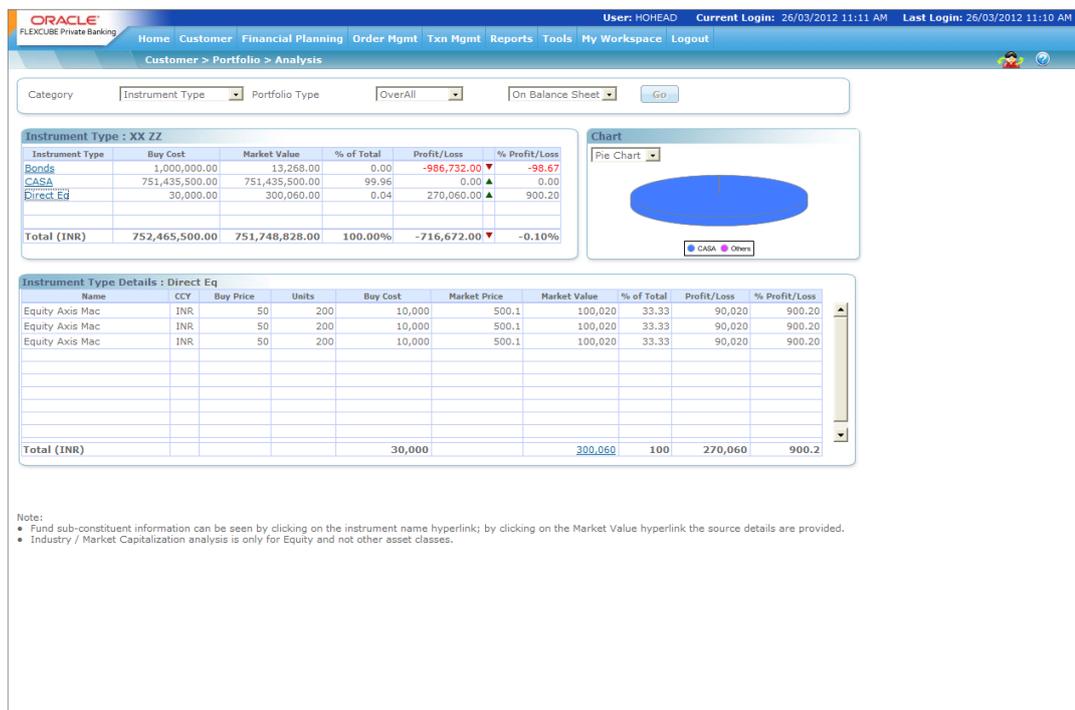
**Note**

If the Category is selected as Portfolio then the system displays the details in the portfolio currency in the Gain Loss Summary pop up as explained in the Portfolio Maintenance section.

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### 3.1.3.2 View Portfolio Analysis – By Instrument Type

#### Screen:



**Figure 3.22: Portfolio Analysis – By Instrument Type Screen**

#### Screen Navigation:

In Portfolio Analysis screen, select the Instrument Type option from the Category drop-down list.

#### How to read the screen:

1. The second table on the left side displays the analysis for the different instruments types, held by the customer you have selected, across all his portfolios.

The different instrument types to be used by the bank are identified and maintained by the administrator in the Reference Master Table.

Similarly every new security, in the FLEXCUBE Private Banking system needs to be added to the Instrument Master Table before it can be used in the portfolio records. The instrument master table contains the various related data for the security such as the instrument type, instrument group, currency, region, industry and asset class.

Now, when the user selects the option 'By instrument type' for analysis, all the holdings of the customer get organized in accordance to the different instrument types and are displayed in the customer preferred currency. This sorting of the holdings is done across all the portfolios of the customer.

Let us understand this better with an example:

Suppose user have 2 portfolios, RM Managed and Self Managed and securities held under each portfolio are as given below:

**RM Managed**

Security	Instrument type	Units
IBM	Equity	200
HSBC Global Opportunity Fund	Mutual Fund	500

**Self Managed**

Security	Instrument type	Units
Walmart	Equity	200
HSBC Global Opportunity Fund	Mutual Fund	500

When you select the option 'By Instrument type', the holdings data gets sorted and displayed as

Instrument Type	Units
Mutual Fund	1000
Equity	400

Currently the following instrument types are supported by the system

- Equity
- Mutual Fund
- Insurance
- Commodities
- Bonds
- Generic
- Portfolio Management Schemes
- CASA
- TD
- Others
- Structured Product
- Derivatives-Futures and Options

**Note**

The above mentioned instrument types are available to the user depending upon the user's license.

2. Adjacent to the first table is a tab displaying the graphical depiction of the type of view selected by the user. The user has been provided with the flexibility to view the graph either as a pie chart or as a bar chart. This can be done by selecting the appropriate type of graph from the drop-down list provided in this tab.

In the bar chart, the y axis represents the % of total i.e % composition of an instrument type in comparison to the total composition of the customer's holdings across all the types of instruments across all his portfolios. This % is arrived at by calculating all the associated amounts in the customer preferred currency. The x axis names the different instrument types held by the customer.

- For further analysis of the holdings in each instrument type, you can click on the linked instrument name in the table. An additional table will appear below the first table, which will provide further information and analysis about the securities held in the selected type of instrument.

In the above example, on selecting the instrument type 'mutual fund' the holdings in the HSBC Global Opportunity Fund in both the portfolios will be collectively displayed as 1000 units.

**Understanding the screen:**

Both the screens on Analysis 'By Portfolio' and 'By Instrument Type' are similar and so are the fields in both the screens. As the screens differ only in some of the validations, please refer to the description in the section on 'By Portfolio' for the common features and computation methodology. The distinctive field features are indicated below

**Instrument Type**

Field	Description	Mandatory
Instrument Type	All the types of instruments encompassing all his holdings across all the portfolios of the selected customer are displayed. Each type of instrument in the tab has a hyper link. Click on the hyper link to view a tab displaying additional analysis of all the securities in the portfolio. The details of this tab have been detailed in the next table.	Display only

At the end of the tab, the last row displays the sum of all the above fields in the customer preferred currency (computed as explained in section 1.1.2).

As explained earlier, on clicking any of the instrument types, in the earlier tab, displays a tab, representing a detailed analysis of all the securities in the selected instrument.

### Instrument Type Details

Field	Description	Mandatory
Name	Displays the names of all the securities in the selected instrument type.	Display only
Currency	Security currency is displayed. The currency displayed is, as captured in the instrument master table in the database.	Display only.
Buy Price	<p>Buy price for the security is computed by using the weighted average price methodology.</p> <p>The weighted average price for a security is computed as <math>\frac{\sum Q_i \sum P_i}{\sum Q_i}</math>, where <math>Q_i</math> is the units bought in each transaction and <math>P_i</math> is the buy price of that transaction.</p> <p>For the securities under the instrument type CASA and TD the current balances in the accounts will be considered as their buy price</p> <p>For the holdings in the instrument type PMS &amp; SPL Product, the value captured in the field 'Total Investment' will be considered for the purpose of analysis.</p>	Display only
Units	<p>As mentioned earlier, the units considered for, are after the application of the FIFO accounting rule.</p> <p>In addition to the units purchased, additional units received due to stock corporate actions are also taken into consideration while determining the units.</p> <p>For the securities purchased under the instrument type insurance, PMS, SPL Product, CASA, TD, others, Futures, and Options, the units are not displayed by the system.</p>	Display only
Buy Cost	Buy Cost is the product of the buy price and quantity (mentioned above).	Display only
Market price	<p>The market price for securities defined under the instrument type equity, mutual fund, traded bonds, PMS, SPL Product and structured product will come as a feed from external source.</p> <p>For the securities under the instrument type insurance, others and non traded bonds the price is as per the last manual update.</p> <p>For the securities under the instrument type CASA and TD the current balances in the accounts will be considered as their market price.</p>	Display only

Field	Description	Mandatory
Market value	Market value is the product of the market price and quantity. The system also provides the hyperlink to the Total Market Value giving the details of Unrealized Realized Gain/Loss summary in Portfolio and Client Currency against each instrument with break-up between Price and Currency impact.	Display only
% of Total	Is the percentage composition of the market value of a security in the instrument as compared to total market value of the instrument. Please note the values are computed in the customer preferred currency.	Display only
Profit/Loss	Is computed as the difference between the buy cost and market value.  Loss figures are displayed in RED color and are prefixed with a minus (-) sign.	Display only
% Profit Loss	Is the percentage of the profit/loss computed above.	Display only

**Note**

Buy Price, QTY and Market Price columns remains blank for CASA and TD instrument types.

At the end of the tab, the last row displays the sum of all the above fields in the customer preferred currency.

**Note**

If the Category is selected as Instrument Type then the system displays the details in the customer preferred currency in the Gain Loss Summary pop up as shown below:

**Screen:**

Name	Inst.CCY	Account No	Average Exchange Rate	Acquisition Cost in Client CCY	Market Exchange Rate	Market Value in Client CCY	Unrealized Gain/Loss in Client CCY	Unrealized Gain/Loss due to CCY Impact	Unrealized Gain/Loss due to price Impact
BBG Testing 1	INR	ASD-475	66.66667	27.00	66.66667	28.12	1.12	0.00	1.12
Mac EQ	INR	ASD-475	54.28675	1,012.03	66.66667	829.12	-182.91	-187.93	5.03
Mac EQ	INR	ASD-475	66.66667	450.00	66.66667	452.25	2.25	0.00	2.25
Mac EQ	INR	ASD-475	66.66667	373.12	66.66667	376.88	3.75	0.00	3.75
<b>Total (USD)</b>				<b>1,862.16</b>		<b>1,686.38</b>	<b>-175.78</b>	<b>-187.93</b>	<b>12.15</b>

**Figure 3.23: Gain Loss Summary in Client Currency**

## Sub Constituent View of Instrument Type: MF & SP

If Instrument type - MF or Structured Product is selected then the sub constituent details of the scheme/instrument will be displayed as a pop up by clicking on that scheme/instrument name hyperlink. Should be available to both views – Individual as well as Household

### Screen:

Instrument Name	Instrument Type	Composition %
JSW Steel Limited	Equity	7.6%
Divis Laboratories Limited	Equity	5.6%
Jindal Saw Limited	Equity	5.9%
Reliance Industries Limited	Equity	5.9%
Bharat Earth Movers Limited	Equity	5.9%
JaiPrakash Associates Limited	Equity	4.3%
Lupin Limited	Equity	4.6%
Total		100.00%

**Figure 3.24: Instrument Source Details Window**

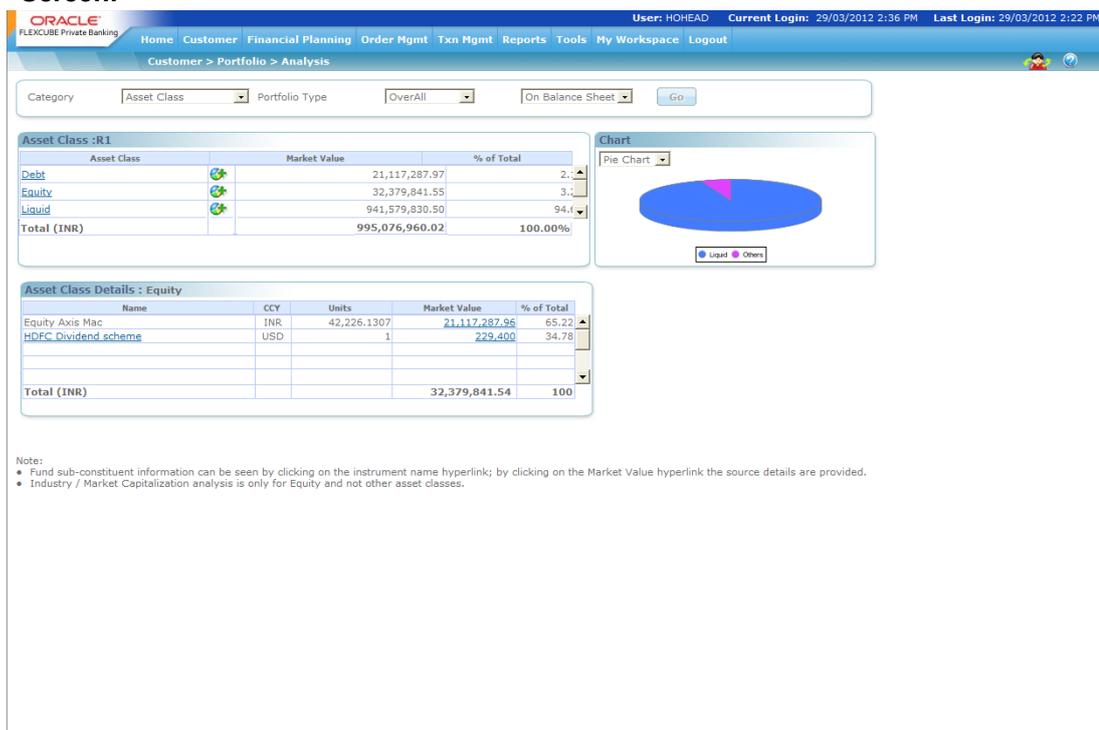
Attribute	Description
Header	Displays the Scheme/ Instrument name
Instrument Name	Displays the instrument name which are part of the sub constituents of the MF scheme or Structured Product. Information regarding sub instrument name to be picked from INST_ASSET_ALLOC_PATTERN table
Instrument Type	Displays the instrument type. Information to be picked from Mst_Instrument
Composition %	Displays the % allocation of the corresponding Instrument to the total holding. Information to be picked from INST_ASSET_ALLOC_PATTERN table Decimal % up to 2 decimal point
Total	Displays the total percentage allocation. It should always add up to 100%

### Note

If Instrument Type MF is Fund of Fund then sub constituent of such scheme will again have exposure to another Fund and the decomposition view of the same will be available by clicking on that scheme name and the pop up page will refresh and will display sub constituent details of that scheme and so on.

### 3.1.3.3 View Portfolio Analysis – By Asset Class

#### Screen:



**Figure 3.25: Portfolio Analysis – By Asset Class Screen**

#### Screen Navigation:

To view the analysis for 'Asset Class' please ensure that the Asset Class option has been selected from the list of views.

1. The second tab on the left side displays the analysis for the different asset classes, spanning across the entire holdings of the customer selected, across all portfolios.

The different asset classes to be used by the bank are identified and maintained by the administrator in the Reference Master Table.

Now, when the user selects the option 'By asset class' for your analysis, all the holdings of the customer get organized in accordance to the different asset classes and are displayed in the customer preferred currency.

This sorting of the holdings is done across all the portfolios of the customer.

- 

The system also enables the user to analyze the multidimensional view for his/her assets by clicking on the  icon as explained in this section later.

2. The tab adjacent to the second tab displays the graphical depiction of the type of view you have selected. The user can view the graphs either as a pie chart or as a bar chart as explained earlier.
3. For further analysis of the holdings in each asset class, you can click on the hyper link under each asset class in the second tab. An additional tab will appear below the second tab, which will provide further information and analysis about the securities held in the selected asset class.

**Understanding the screen:** Irrespective of the type of login (customer or RM), the system facilitates to analyze the holdings across all the portfolios. An asset class which currently does not have any holdings will not be displayed in the screen. If the customer does not have any holdings across any of the asset class, then the system will display blank tabs.

The detailed descriptions of fields are given below:

## ASSET CLASS

Field	Description	Mandatory
Asset class	<p>All the asset classes of all the holdings across all the portfolios of the selected customer are displayed. Each asset class in the tab has a hyper link. Click on the hyper link to view a tab displaying additional analysis of all the securities in the asset class. The details of this tab have been detailed in the next table.</p> <p>If the Asset Class Decomposition flag is set to Yes, then the system displays the Asset Class values after considering decomposed components.</p> <p>Further on click of any instrument hyperlink under 'Asset Class' tab, system displays the source for the decomposed values.</p> <p>If the flag is set as 'No' then system would not consider decomposed values.</p>	Display only
Market value	<p>Market value is the product of the market price and quantity.</p> <p>It is stated in the above section that the different asset classes to be used by the bank are identified and maintained by the administrator in the Reference Master Table and that every new security added to the Instrument Master Table contains the various related data for the security such as the instrument type, currency, region, and industry and asset class. We also stated earlier that FCPB captures the detailed security level composition of Mutual funds, PMS and Structured products which are utilized in displaying the various views of the customer's holdings. The asset class analysis is one of these which utilizes the constituents of these instruments for displaying the holdings.</p> <p>The methodology of capturing this data and handling them for the securities under the instrument type Mutual Fund and Structured Products varies to some extent from that of the securities held under the instrument type PMS. While adding the securities under the instrument type Mutual Fund or Structured Products, the constituents under these instruments will be either received as external data feeds or can be manually put in by the administrator as distinctive securities in the Instrument Master Table. For the securities held under the instrument type PMS, the constituents of the scheme will be received as external data feed from the issuer of the PMS and will be specific to each customer account. However, depending on the instrument type of the constituents, they will be analyzed further for their sub-constituents. Consider the case where the customer has a holding in a PMS scheme for which the constituents are IBM, Microsoft and Franklin Templeton Mutual Fund. While analyzing the holdings of the PMS the system will consider IBM, Microsoft and the sub constituents of the Mutual Fund.</p>	Display only

Field	Description	Mandatory
	<p>Consequently, on selection of the asset class type of analysis, you are provided with the details of not only the direct investments but also the indirect investments in the different asset classes. The indirect investments are on account of the holdings in mutual funds, PMS and structured products types of instrument (constituents of mutual fund, PMS and structured product).</p> <p>This is explained with examples given below:</p> <p>1. AIM Japan Report has provided the following information on its constituents</p> <p><b>Name</b>  <b>Asset Class</b>  <b>% Holding</b></p> <p>Tokyo Motor  Equity  69.81%</p> <p>Cash  Cash  30.19%</p> <p>And Kotak Gilt has declared 100% holding in Treasury Bill which is classified under the Asset class debt.</p> <p>Now if the customer you have selected holds both these instruments, then on opting for the asset class analysis, the user will be displayed with all the analysis on all the three asset classes, namely equity, debt and cash.</p> <p>2. Take the second instance where the customer holds Tokyo Motor (direct investment) and AIM Japan report as his/her holdings. Now on selecting the asset level analysis you will be presented with the analysis on equity (comprising both direct and indirect holding) and cash.</p> <p>3. Take the third instance where the customer holds Tokyo Motor, AIM Japan report and a PM Scheme as his holding. The PM Scheme has AIM Japan report as its constituent. On opting for the asset level analysis, the analysis will be presented as</p> <p>Tokyo Motor (Direct)  + Tokyo Motor (Indirect)  + cash (indirect)  + Tokyo Motor (Indirect due to PMS)  + cash (Indirect due to PMS)</p>	

Field	Description	Mandatory
	<p>Typically the PM Schemes generally constitute of securities under the instrument type equity, debt or Mutual Fund. The constituents of the PMS are customer specific and will be received as an external data feed from the issuer of the scheme. Whereas the sub constituents of securities under the instrument type Mutual Fund will be reinstated as elucidated below. The system also assumes that any restructuring in the constituents of the PM Scheme will be updated on continual basis through a data feed.</p> <p>The details of the composition of the constituents of the Mutual Fund or the Structured product are published by the fund house or the issuer of the Structured Product. Ideally the composition of the Structured product does not change till its maturity. However in the case of Mutual Fund, the constituents are constantly restructured and published in Fact sheets. Fact sheets provide handy information on the current price of the instrument (NAV – Net Asset Value), repurchase/sale price and the break up of the instruments constituents.</p> <p>Some Fund Houses and the issuers of the Structured product confine the constituent’s information by revealing partial information. For instance the fact sheet providing only the asset class information on the constituents and its composition. For such scenarios, the administrator will categorize the constituent as ‘others’ and suffix the asset class name to it. Such securities would be clubbed into their corresponding asset class as specified by the administrator. For instance, others-equity would be club into asset class equity whereas as others –debt would fall into asset class debt.</p> <p>Note: Note that the currency for any security in the Instrument Master including the security denoted under the category others, cannot be classified as ‘others’. In such cases the relevant instrument currency is indicated as the currency of the security. The basis for this is, in order to accomplish multi currency accounting at Security, portfolio as well as at the customer currency, the relevant exchange rates are required between all the three levels. By defining the currency as others, the currency conversion would be abridged.</p>	

Field	Description	Mandatory
	<p>Note: The ability and frequency to provide updated information on the constituents of the mutual fund are dependent upon the providers of data. Hence any delay of data would result in display of obsolete figures by the system.</p> <p>Lets understand this further with the following example:</p> <p>AIM Japan Report fact sheet has provided the information on 60% holdings information in its constituents; Tokyo Motor and cash. The administrator is required to classify the balance 40% under the category others.</p> <p>Name Asset Class % Holding</p> <p>Tokyo Motor Equity 49.81%</p> <p>Cash Cash 10.19%</p> <p>Others Others 40%</p> <p>Now consider, the fact sheet has provided additional information that equity asset class constitutes 80% of the above fund's composition. The instrument master will be updated as</p> <p>Name Asset Class % Holding</p> <p>Tokyo Motor Equity 49.81%</p> <p>Cash Cash 10.19%</p>	Display only

Field	Description	Mandatory
	<p>Enhancing our comprehension on PM Schemes, the actual units held in the constituents in all the instruments types except Mutual Fund will be considered for the purpose of analysis.</p> <p>The deduction of the units in the instrument type Mutual Fund and Structured Products for the purpose of analysis has been elucidated below. Please note that the methodology is the same for both, holdings held directly in these instrument types or through the PM Schemes.</p> <p>With the exception of securities under the asset class – equity &amp; debt, for the securities under the other asset classes, the holdings composition, denominated as 'number of units' will be defaulted to Null.</p> <p>In case of equity &amp; debt, the number of units held in each security will be computed based on the percentage composition of each security, as provided in the fact sheet.</p> <p>This is explained with an example given below:</p> <p>If the customer holds 100 units HSBC Opportunities fund and the fund has ACC as one of its constituents. The fact sheet has reported 25% investment of the total fund value of Rs. 1,00,000.00 in ACC. The number of units for ACC (indirect holding) would be computed as:</p> <p>Assume current NAV = 11.00</p> <p>Indirect holding in ACC = 25% of 100 units = 25 units</p> <p>Value of the customers ACC holding in the MF = 25*11 = 275</p> <p>In case of direct holdings, for the securities under the asset class equity and bonds, commodities the units include the purchased and additional units received on account of stock corporate actions.</p> <p>Similar to the indirect holdings, for the direct holdings under asset class like insurance, metal, real estate, gems, cash and others, the units are defaulted to null by the system.</p> <p>Under the equity instrument type, for a security of the same class, the indirect holdings of the customer would be combined with the direct holdings (if any).</p>	

Field	Description	Mandatory
	<p>In the above example if the customer already holds 100 shares (direct holdings), then the entire holdings of the customer in ACC would be displayed as 125 units.</p> <p>Let us understand how to calculate the market value at the asset level.</p> <p>The market value at the asset level represents the sum of the market values for all the direct and indirect held securities, in the particular asset denominated in the customer preferred currency.</p> <p>For the securities held as direct holdings and falling under the asset type equity, commodities and traded bonds the market price will be as received from external data vendors. For the other securities under the asset class insurance, others, metals, gems, real estate and non traded bonds the price will be as per the last manual update. For the accounts held under the instrument type CASA and TD, which are categorized under the asset class cash, the most recent updated cash balance from these accounts will be considered as the market price.</p> <p>Analogous, to the direct holdings, the indirect holdings in equity and traded bonds will also receive price feeds from the external data vendors.</p> <p>However, for the other indirect holdings falling under the asset class debt, real estate, cash and others, the market value would be based on % of the asset value on the total value of the fund. The number of units, as mentioned earlier, will be defaulted to null.</p> <p>Consider the example, wherein the fund has invested 2% of the total fund value of 100000 in ICICI Infrastructure Bond. The market value of the bond would be displayed as = <math>0.02 \times 100000 \times 1 = 2000</math>.</p>	
% of Total	<p>This is the percentage composition of the asset under consideration with respect to the total value of all the assets.</p> <p>The sum of the percentages across all the asset class would sum up to 100%.</p>	Display Only

At the end of the tab, the last row displays the sum of all the above fields in the customer preferred currency.

As explained earlier, on clicking any of the assets, in the earlier tab, displays a tab, representing a detailed analysis of all the securities in the selected asset category.

## Asset Details

Field	Description	Mandatory
Name	Displays the names of all the securities (direct and indirect) in the selected asset class.	Display only
Currency	The currency of the security displayed is, as captured in the instrument master table in the database.	Display only.
Units	<p>Units are computed for the indirect holdings in the equity asset class as described in the previous table. For the indirect holding in other securities under the other asset classes, the holdings are defaulted to 1.</p> <p>In case of direct holdings for the securities under the asset class equity, commodities and bonds, the units include the purchased and additional units received on account of stock corporate actions.</p> <p>For the direct holdings under asset class like insurance, metal, real estate, cash, gems, and others, the units are defaulted to null by the system.</p> <p>For the holdings in the PM Scheme, the constituents will be regarded as Direct holdings and the procedure of computation will be analogous as mentioned above. The sub constituents of the holdings in the PM Scheme will be considered as Indirect holdings and will be computed as elucidated above.</p>	Display only
Market value	<p>Market value is the product of the market price and quantity.</p> <p>For the accounts held under the instrument type CASA and TD, which are categorized under the asset class cash, the most recent updated cash balance from these accounts will be considered as the market price.</p> <p>Similar to the direct holdings, the indirect holdings in equity and traded bonds will also receive price feeds from the external data vendors.</p> <p>However, for the other indirect holdings falling under the asset class debt, real estate, cash and others, the market value would be based on % of the asset value on the total value of the fund.</p> <p>The system also provides the hyperlink to the Total Market Value giving the details of Unrealized Realized Gain/Loss summary in Portfolio and Client Currency against each instrument with break-up between Price and Currency impact.</p>	Display only
% of Total	This is the percentage composition of the market value of a security in an asset, as compared to the total market value of the asset. Please note the values are computed in the customer preferred currency.	Display only

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### Note

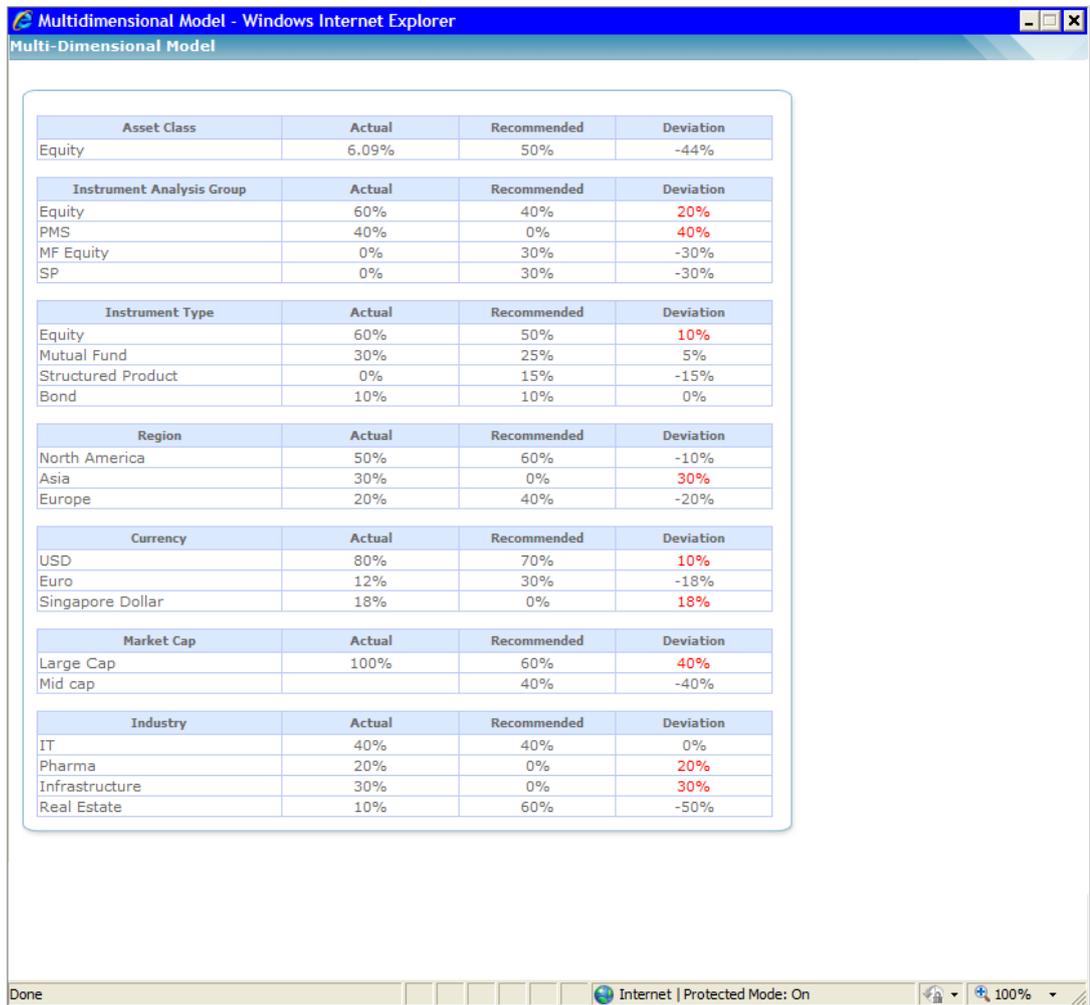
Buy Price, QTY and Market Price columns remains blank for CASA and TD instrument types.

When the user clicks on the  icon next to the asset class, the Multi-Dimensional Model pop up appears as shown in the screenshot below. This Multi-dimensional model displays the recommended dimension wise allocation based on the selected asset class. In addition, it also displays the comparison between the actual vs recommended. The system displays the Actual value of different dimensions based on the flag 'Asset Decomp' flag maintained at bank parameters level.

**Note**

The Multi-dimensional icon is also displayed for Household and Group members.

**Screen:**



Asset Class	Actual	Recommended	Deviation
Equity	6.09%	50%	-44%

Instrument Analysis Group	Actual	Recommended	Deviation
Equity	60%	40%	20%
PMS	40%	0%	40%
MF Equity	0%	30%	-30%
SP	0%	30%	-30%

Instrument Type	Actual	Recommended	Deviation
Equity	60%	50%	10%
Mutual Fund	30%	25%	5%
Structured Product	0%	15%	-15%
Bond	10%	10%	0%

Region	Actual	Recommended	Deviation
North America	50%	60%	-10%
Asia	30%	0%	30%
Europe	20%	40%	-20%

Currency	Actual	Recommended	Deviation
USD	80%	70%	10%
Euro	12%	30%	-18%
Singapore Dollar	18%	0%	18%

Market Cap	Actual	Recommended	Deviation
Large Cap	100%	60%	40%
Mid cap		40%	-40%

Industry	Actual	Recommended	Deviation
IT	40%	40%	0%
Pharma	20%	0%	20%
Infrastructure	30%	0%	30%
Real Estate	10%	60%	-50%

**Figure 3.26: Portfolio Analysis – Multi-Dimensional pop up**

At the end of the tab, the last row displays the sum of all the above fields in the customer preferred currency.

---

**Note**

If the Category is selected as Asset Class then in the Gain Loss Summary pop up, the system displays the details in the customer preferred currency.

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**View of Direct and Indirect holding in an Instrument in Portfolio Analysis Screen**

- View of direct and indirect holding details in a particular instrument will be available for Instrument Type – Equity, Bonds and Commodity.
- The user can view the direct and indirect holding details in a particular instrument when selects a category as Asset Class, Region, Currency, Industry and Market Capitalization; note that for Industry and Market Cap, only Equity instruments are considered.
- Cases where indirect holding is because of MF Type Fund of Fund then only parent instrument name would be displayed under the source name and not the sub constituent scheme name; though the number of units, market value and composition % would be based on the complete recursive decomposition.
- The user on clicking the instrument name hyper link can view the direct and indirect holding details. Following pop up will be displayed:

**Screen:**

Source	No.Of Units	Market Value	Composition%
Direct Investment	0.000	0.00	0.00
Reliance Growth - Growth	1.756	1,457.40	100.00
<b>Total</b>	<b>1.756</b>	<b>1,457.40</b>	<b>100.00</b>

**Figure 3.27: Instrument Source Details Window**

Attribute	Description
Header	Displays following: "Instrument Source Details: <i>Instrument Name</i> "
Source	For direct investment, system should display source name as Direct and for indirect holding display source name as the parent instrument name for e.g.; if by investing in Fidelity equity fund, customer has indirect holding in IBM then under source name Fidelity equity fund name is displayed
No. of Units	Total number of units held in that instrument under that source
Market Value	Market value which will be Price * Units

Attribute	Description
Composition %	% holding of that source wrt total holdings in that instrument

### 3.1.3.4 View Portfolio Analysis – By Region

#### Screen:

**Region :Niranjan Singh**

Region	Market Value	% of Total
NORTHERN AMERICA	773,408.60	97.25
SOUTH ASIA (India)	21,864.14	2.75
<b>Total (SGD)</b>	<b>795,272.74</b>	<b>100.00%</b>

**Chart**

Pie Chart

Legend: NORTHERN AMERICA, Others

**Region Details : NORTHERN AMERICA**

Name	CCY	Units	Market Value	% of Total
GOOGLE	USD	1,131.00	533,775.45	100.00
<b>Total (SGD)</b>			<b>773,408.60</b>	<b>100.00</b>

Note:

- Fund sub-constituent information can be seen by clicking on the instrument name hyperlink; by clicking on the Market Value hyperlink the source details are provided.
- Industry / Market Capitalization analysis is only for Equity and not other asset classes.

**Figure 3.28: Portfolio Analysis – By Region Screen**

#### Screen Navigation:

To view the analysis for 'Region' please ensure that the Region option has been selected from the Category drop-down list.

Now, when the user selects the option 'By region' for your analysis, all the holdings of the customer get organized in accordance to the different regions and are displayed in the customer preferred currency.

Adjacent to the second tab is a tab displaying the graphical depiction of the type of view selected.

For further analysis of the holdings in each region, the user can click on the hyper link under each region in the second tab. An additional tab will appear below the second tab, which will provide further information and analysis about the securities held in the selected region.

The detailed descriptions of fields are given below:

## Region

Field	Description	Mandatory
Region	All the regions in which the holdings of the selected customer span across are displayed. Each region is displayed with a hyperlink. Click on the hyperlink to view a tab displaying additional analysis of all the securities in the selected region.	Display only
Market value	This is computed as mentioned in the 'Asset' class analysis.	Display only
% of Total	This is the percentage composition of the holdings in a region under consideration with respect to the total value of all the holdings across all the regions.  The sum of the percentages across all the regions would sum up to 100%.	Display Only

At the end of the tab, the last row displays the sum of all the above fields in the customer preferred currency.

As explained earlier, on clicking any of the regions, in the earlier tab, displays a tab, representing a detailed analysis of all the securities in the selected region.

## Region Details

Field	Description	Mandatory
Name	Displays the names of all the securities (direct and indirect) in the selected region.	Display only
Currency	The currency of the security displayed is, as captured in the instrument master table in the database.	Display only.
Units	Units are computed for the indirect holdings in the equity instrument type as described in the previous table	Display only
Market value	Market value is the product of the market price and quantity.	Display only
% of Total	This is the percentage composition of the market value of a security in a region, as compared to the total market value of the region. The values are computed in the customer preferred currency.	Display only

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### Note

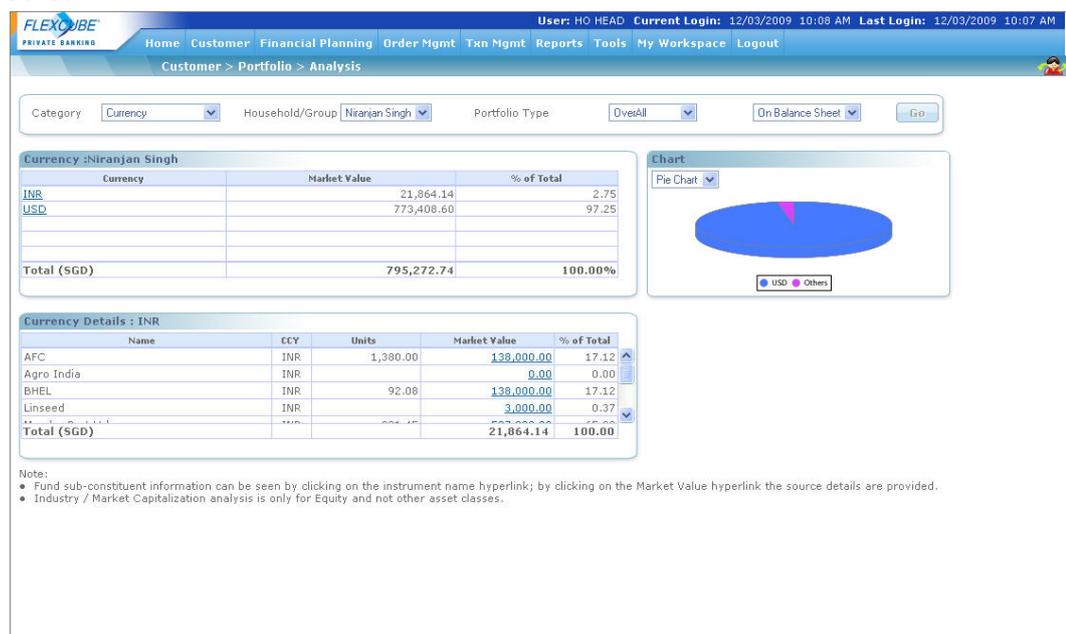
Units field remains blank for CASA and TD instrument types.

---

At the end of the tab, the last row displays the sum of all the above fields in the customer preferred currency.

### 3.1.3.5 View Portfolio Analysis – By Currency

#### Screen:



**Figure 3.29: Portfolio Analysis – By Currency Screen**

#### Screen Navigation:

To view the analysis for 'Currency' please ensure that the Currency option has been selected from the Category drop-down list.

The second tab on the left side displays the analysis for the holdings across different currencies, for the selected customer. The holdings span across all his/her portfolios.

The different currencies are maintained by the administrator in the Reference Master Table.

Now, when the 'Currency' option is selected for analysis, all the holdings of the customer get organized in accordance to the different currencies. Note that values are however displayed in the customer preferred currency.

1. The tab adjacent to the second tab displays the graphical depiction of the type of view selected. The user has been provided with the flexibility to view the graph either as a pie chart or as a bar chart. This can be done by selecting the appropriate type of graph from the drop-down list provided in this tab.

In the bar chart, the y axis represents the % of total i.e % composition of holdings in a currency in comparison to the total composition of the customer's holdings across all the currencies. This % is arrived at by calculating all the associated amounts in the customer preferred currency. The x axis names the different currencies across which the holdings of the customer span.

2. For further analysis of the holdings in each currency, you can click on the hyper link under each region in the second tab. An additional tab will appear below the second tab, which will provide further information and analysis about the securities held in the selected currency.

**Understanding the screen:** Irrespective of the type of login (customer or RM), the system facilitates to analyze the holdings across all the portfolios. A currency in which the customer does not have any holdings will not be displayed in the screen. Blank tabs will be displayed if the customer is yet to make any investments.

The detailed descriptions of fields are given below:

**Currency**

<b>Field</b>	<b>Description</b>	<b>Mandatory</b>
Currency	All the currencies in which the holdings of the selected customer span across are displayed. Each currency in the tab has a hyper link. Click on the hyper link to view a tab displaying additional analysis of all the securities in the selected currency.	Display only
Market value	This is computed as mentioned in the 'Asset' class analysis.  The market value for a particular currency represents the sum of the market values for all the direct and indirect held securities, in the particular currency denominated in the customer preferred currency.	Display only
% of Total	This is the percentage composition of the holdings in a currency under consideration with respect to the total value of all the holdings across all the currencies.  The sum of the percentages across all the currencies would sum up to 100%.	Display only

At the end of the tab, the last row displays the sum of all the above fields in the customer preferred currency.

As explained earlier, on clicking any of the regions, in the earlier tab, displays a tab, representing a detailed analysis of all the securities in the selected currency.

**Region Details**

<b>Field</b>	<b>Description</b>	<b>Mandatory</b>
Name	Displays the names of all the securities (direct and indirect) in the selected currency.	Display only
Currency	The currency of the security displayed is, as captured in the instrument master table in the database.	Display only.
Units	Units are computed for the indirect holdings in the equity & debt asset class as described in the previous table and in the section on asset class analysis. For the indirect holding in other securities under the other asset classes, the holdings are not displayed.	Display only
Market value	Market value is the product of the market price and quantity.	Display only
% of Total	This is the percentage composition of the market value of a security in a currency, as compared to the total market value across all the holdings in that currency. Please note the values are computed in the customer preferred currency.	Display only

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**Note**

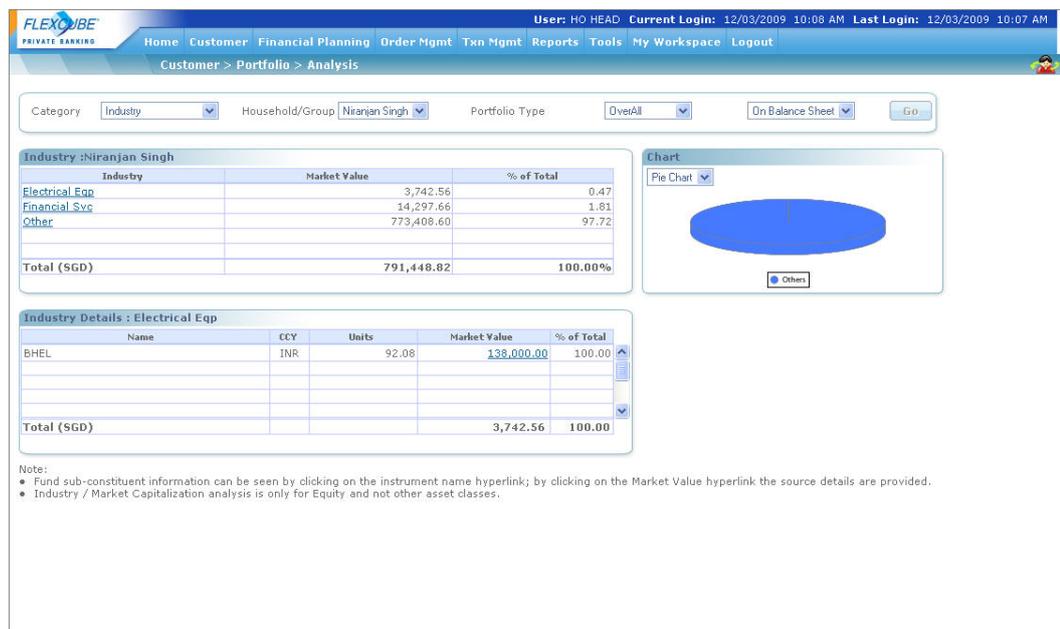
Units field remains blank for CASA and TD instrument types.

---

At the end of the tab, the last row displays the sum of all the above fields in the customer preferred currency.

### 3.1.3.6 View Portfolio Analysis – By Industry

#### Screen:



**Figure 3.30: Portfolio Analysis – By Industry Screen**

#### Screen Navigation:

To view the analysis for 'Industry' please ensure that the Industry option has been selected from the Category drop-down list of views.

The first table on the left side displays the analysis for the different industries for the selected customer. As we understand, the industry analysis is applicable only to the holdings in equity instrument type which includes both direct and indirect holdings across all the portfolios.

The different industries to be used by the bank are identified and maintained by the administrator in the Reference Master Table.

Now, when the user selects the option 'By Industry' for your analysis, all the holdings, in equity get organized in accordance to the different industries and are displayed in the customer preferred currency. This sorting of the holdings is done across all the portfolios of the customer.

1. The tab adjacent to the second tab is a tab displaying the graphical depiction of the selected type.. The user has been provided with the flexibility to view the graph either as a pie chart or as a bar chart. This can be done by selecting the appropriate type of graph from the drop-down list provided.

In the bar chart, the y axis represents the % of total i.e % composition of an industry in comparison to the total composition of the customer's holdings in equity across all the industries. This % is arrived at by calculating all the associated amounts in the customer preferred currency. The x axis names the different industries in which the customer has invested for his equity holding.

2. For further analysis of the holdings in each industry, you can click on the hyper link under industry in the first table. An additional table will appear below, which will provide further information and analysis about the securities held in the selected industry.

The detailed descriptions of fields are given below:

**Industry**

<b>Field</b>	<b>Description</b>	<b>Mandatory</b>
Industry	All the industries in which the equity holdings of the selected customer span across are displayed. Each industry is displayed with a hyperlink. Click on the hyperlink to view a tab displaying additional analysis of all the securities in the selected industry.	Display only
Market value	This is computed as mentioned in the 'Asset' class analysis. However, only the securities within the category of equity instrument type are considered for computation.	Display only
% of Total	This is the percentage composition of the industry under consideration with respect to the total value of all the industries.  The sum of the percentages across all the industries would sum up to 100%.	Display only

At the end of the tab, the last row displays the sum of all the above fields in the customer preferred currency.

As explained earlier, on clicking any of the industry, in the earlier tab, displays a tab, representing a detailed analysis of all the securities in the selected industry.

**Industry Details**

<b>Field</b>	<b>Description</b>	<b>Mandatory</b>
Name	Displays the names of all the securities in equity (direct and indirect) in the selected industry.	Display only
Currency	The currency of the security displayed is, as captured in the instrument master table in the database.	Display only.
Units	Units are computed for the indirect holdings as described in the previous table.  In case of direct holdings the units include the purchased and additional units received on account of stock corporate actions.	Display only
Market value	Market value is the product of the market price and quantity.  The market price will be as received from external data vendors.	Display only
% of Total	This is the percentage composition of the market value of a security in an industry, as compared to the total market value of all the securities in the industry. Please note the values are computed in the customer preferred currency.	Display only

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**Note**

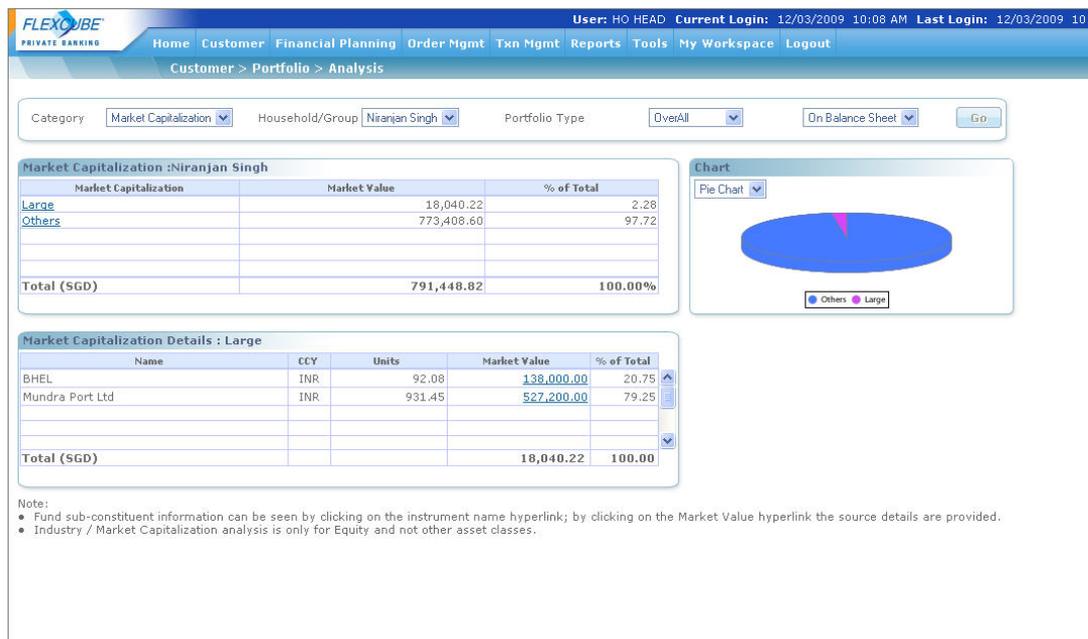
This section displays the details at Customer level across all portfolio holdings grouped by Industry. Only the instruments of Asset Class 'EQ' are considered and are displayed in this section. Since CASA and TD instruments are not classified as Asset Class 'Equity' and they represents some appropriate Asset Class like Cash or Liquid etc, these Instrument types are not displayed in this section.

---

At the end of the tab, the last row displays the sum of all the above fields in the customer preferred currency.

### 3.1.3.7 View Portfolio Analysis – By Market Capitalization

#### Screen:



**Figure 3.31: Portfolio Analysis – By Market Capitalization Screen**

#### Screen Navigation:

To view the analysis for 'Market Capitalization' please ensure that the Market Capitalization option has been selected from the Category drop-down list.

The first table on the left side displays the analysis for the different segments of the market capitalization for the selected customer. Similar to the industry analysis, the analysis on market capitalization is also applicable only to the holdings in equity instrument type which includes both direct and indirect holdings across all the portfolios.

The different segments of market capitalization to be used by the bank are identified and maintained by the administrator in the Reference Master Table.

Now, when the user selects the option 'By Market Capitalization' for analysis, all the holdings, in equity get organized in accordance to the different segments of market capitalization and are displayed in the customer preferred currency. This sorting of the holdings is done across all the portfolios of the customer.

- The tab adjacent to first table is a tab displays the graphical depiction of the type of view selected by the user. The user has been provided with the flexibility to view the graph either as a pie chart or as a bar chart. This can be done by selecting the appropriate type of graph from the drop box provided in this tab.

In the bar chart, the y axis represents the % of total i.e % composition of a segment in market capital as compared to the total composition of the market capital across the customer's holdings in equity. This % is arrived at by calculating all the associated amounts in the customer preferred currency. The x axis names the different segments in the market capital in which the customer has invested for his equity holding.

- For further analysis of the holdings in each segment of market capital, you can click on the hyper link under each segment in the first table. An additional tab will appear below , which will provide further information and analysis about the securities held in the selected market capital.

The screens on Analysis 'By Industry' and 'By Market Capitalization' are similar and so are the fields in all the three screens.

The detailed descriptions of fields are given below:

**Market Capitalization**

<b>Field</b>	<b>Description</b>	<b>Mandatory</b>
Market Capital	All the segments of the market capital in which the equity holdings of the selected customer span across are displayed. Each segment in the tab has a hyper link. Click on the hyper link to view a tab displaying additional analysis of all the securities in the selected segment.	Display only
Market value	Is computed as mentioned in the 'Asset' class analysis. However, only the securities within the category of equity instrument type are considered for computation.	Display only
% of Total	Is the percentage composition of the segment of market capital under consideration with respect to the total value of all the segments.  The sum of the percentages across all the segments would sum up to 100%.	Display only

At the end of the tab, the last row displays the sum of all the above fields in the customer preferred currency.

As explained earlier, on clicking any of the segments in market capital, in the earlier tab, displays a tab, representing a detailed analysis of all the securities in the selected segment.

### Market Cap details

Field	Description	Mandatory
Name	Displays the names of all the securities in equity (direct and indirect) in the selected segment.	Display only
Currency	The currency of the security displayed is, as captured in the instrument master table in the database.	Display only.
Units	Units are computed for the indirect holdings as described in the previous table.  In case of direct holdings the units include the purchased and additional units received on account of stock corporate actions.	Display only
Market value	Market value is the product of the market price and quantity.  The market price will be as received from external data vendors.	Display only
% of Total	Is the percentage composition of the market value of a security in a segment of market capital, as compared to the total market value of all the securities in the segment. Please note the values are computed in the customer preferred currency.	Display only

---

#### Note

This section displays the details at Customer level across all portfolio holdings grouped by Market Cap. Only the instruments of Asset Class 'EQ' are considered and are displayed in this section. Since CASA and TD instruments are not classified as Asset Class 'Equity' and they represent some appropriate Asset Class like Cash or Liquid etc, these Instrument types are not displayed in this section.

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At the end of the tab, the last row displays the sum of all the above fields in the customer preferred currency.

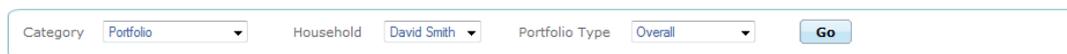
#### Introduction of Household Concept

An important aspect of Wealth Management is the ability for the user to track the holdings across the various members of the household in a single window. Likewise it is also essential for user to view the analysis of the household holdings in different dimensions in a single window. This feature of viewing the analysis of the holdings across the household members was introduced in the Release 1.3. The user can thus view the analysis for the customer or for any individual member of his household or can even observe a consolidated analysis across all the members including the customer.

As per Release 1.2, all the analysis dimensions considered the consolidated holdings of the customer across his/her portfolios, excluding the analysis dimension, 'Portfolio', which considered the holdings of the customer in individual portfolios. The Release 1.3 has introduced additional flexibility to the user, enabling him/her to view the various analysis dimensions for each individual portfolio.

Let us now proceed to understand the modifications done to the screen in order to accommodate the new functionalities. As per our understanding to this point, in the existing screen it was essential for the user to opt for a category/dimension of analysis before proceeding to drill into the analysis. This first tab in the screen providing the facility to opt for the category of analysis has been modified in Release 1.3 to include two additional fields 'Household' and 'Portfolio Type'. The screen shot of the tab is as given below

Screen:



The screenshot shows a search bar with four main sections: 'Category' with a dropdown menu showing 'Portfolio', 'Household' with a dropdown menu showing 'David Smith', 'Portfolio Type' with a dropdown menu showing 'Overall', and a 'Go' button on the right.

**Figure 3.32: Household screen**

The field 'Category' provides the various dimensions of analysis as a list of values in the drop down field. The field will default to the analysis dimension 'Portfolio'.

The field household will display the names of each household member including that of the customer. The names of the household member will be retrieved as captured in the screen 'Household'. By selecting a member from this list the user will be able to examine the chosen dimension of analysis for that particular member. In addition to the names of the members and the customer, the field will also provide an option 'Household'. The user can opt for this particular alternative to view the chosen dimension of analysis of the holdings spanning across the entire household.

The third field facilitates the user to select the type of portfolio for which he desires to view the chosen dimension of analysis. This drop down field will display three options to the users as a list of values viz., RM Managed, Self Managed and Overall. The RM Managed portfolios include the holdings in the RM Managed and Discretionary portfolios whereas the Self Managed portfolio indicates and includes the holdings in both the Self Managed and Held Away portfolios. By opting for the option 'Overall', the user will indicate his preference of viewing the chosen dimension of analysis for the chosen member across the portfolios. This field will default to the option 'Overall'.

These three fields can be used in various permutations to suit the needs of the user.

### **3.1.4 Simulator**

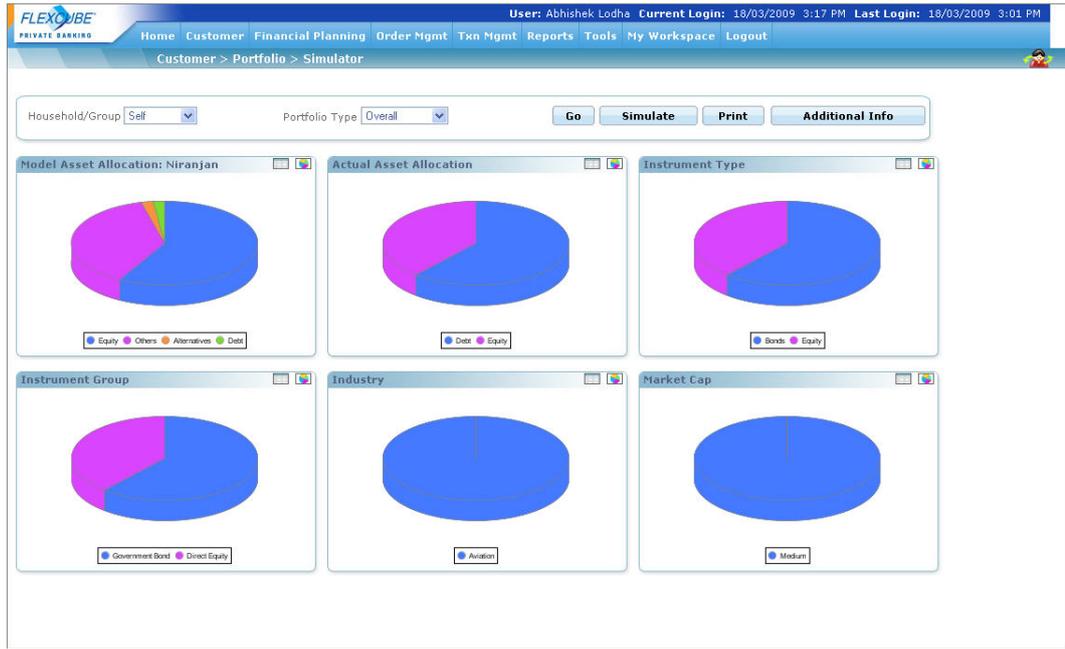
**Description:** The simulator is a scenario planning module which helps Relationship Managers to accurately assist their customers in analyzing their portfolio by evaluating, comparing and illustrating. It facilitates mock investments on their portfolios and immediately views the results. This offers tremendous advantage as customer can test the efficiency of all investment choices made without actually making the investments.

FCPB Simulator provides scenario management and simulation technology enabling the user to:

- Visualize, analyze and optimize portfolio at individual family member as well as at household level
- Predict the future portfolio
- Visualize overall portfolio or Managed by RM or Managed by Client

**RM and Customer:** Individually RM and the customer can simulate the holdings across all the portfolios. The customer even has the flexibility to simulate holdings for the RM Managed Portfolios.

**Screen 1** (Display screen – graphical view)



**Figure 3.33: Simulator Screen - Graphical View**

**Screen 2 (Display screen – tabular view)**

The tabular view displays six data tables corresponding to the graphical charts:

Model Asset Allocation: Niranjn		
Asset	Annual ROR %	% of Total
Alternatives	6.00 %	2.00 %
Debt	6.00 %	2.00 %
Equity	6.00 %	58.00 %
Others	6.00 %	38.00 %
Total (SGD)		100.00%
Projected ROR %		6.00 %

Actual Asset Allocation			
Asset Class	Market Value	% of Total	Annual ROR %
Debt	6,300.00	61.22 %	8.00 %
Equity	3,990.00	38.78 %	8.00 %
Total (SGD)		10,290.00	
Projected ROR %			8.00 %

Instrument Type		
Instrument Type	Market Value	% of Total
Bonds	6,300.00	61.22 %
Equity	3,990.00	38.78 %
Total (SGD)		10,290.00
		100.00%

Instrument Group		
Instrument Group	Market Value	% of Total
Direct Equity	3,990.00	38.78 %
Government Bond	6,300.00	61.22 %
Total (SGD)		10,290.00
		100.00%

Industry		
Industry	Market Value	% of Total
Aviation	3,990.00	100.00 %
Total (SGD)		3,990.00
		100.00%

Market Cap		
Market Cap	Market Value	% of Total
Medium	3,990.00	100.00 %
Total (SGD)		3,990.00
		100.00%

**Figure 3.34: Simulator Screen: Tabular View**

**Screen 3 (Additional Info)**

To view the additional information, click the Additional Info button.

ASSET ALLOCATION					
Portfolios	Asset Class				
	Real Estate	Debt	Arts	Equity	Cash
<b>Recommended Allocation</b>	<b>30.00%</b>	<b>10.00%</b>	<b>5.00%</b>	<b>50.00%</b>	<b>5.00%</b>
Core RM	0 %	8.04%	0 %	91.95%	0.01%
Damien Self	0 %	0 %	0 %	100.00%	0 %

GEOGRAPHICAL EXPOSURE					
Region	Asset Class				
	Real Estate	Debt	Arts	Equity	Cash
Australia and NZ	0 %	7.47%	0 %	75.40%	0.01%
Europe	0 %	0 %	0 %	9.94%	0 %
North America	0 %	0.56%	0 %	6.62%	0 %

CURRENCY EXPOSURE					
Currency	Asset Class				
	Real Estate	Debt	Arts	Equity	Cash
AUD	0 %	7.47%	0 %	75.40%	0.01%
CAD	0 %	0 %	0 %	6.10%	0 %
EUR	0 %	0 %	0 %	9.94%	0 %
USD	0 %	0.56%	0 %	0.52%	0 %

**Figure 3.35: Asset Allocation Screen**

**Screen 3 (Simulate Holdings screen)**



**Figure 3.36: Simulate Holdings Screen**

**Screen:**



**Figure 3.37: Model Portfolio Screen**

**Screen Navigation:**

1. After you login, select a customer by navigating through the Customer → Customer List from the top menu.
2. Once the customer has been selected, the portfolio creation screen can be accessed through the Portfolio and Simulator sub menu.

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**Note**

If you proceed to the Simulator screen without selecting a customer, the system forces the user to select a customer in the customer selection screen and thereafter automatically guiding you back to the Simulator screen.

---

**How to read the screen:**

- On reaching the screen the user can view multiple graphs.
- These graphs depict consolidated holdings of the portfolios in different dimensions like asset class, industry, instrument group, market capitalization and instrument type. The computation and analysis of these different dimensions have been discussed in depth in the section on Portfolio Analysis. To recap, this exhaustive classification allows for higher accuracy in aligning portfolios to pre-decided investment objectives of the customer. The user has a flexibility of having different views of his/her investments depending on the selection. Various combinations supported by the system are:
  - Household/Group – to be shown only if the client is the household/group head
    - §Self (Default)
    - §Household
  - Portfolio Type
    - §Overall (Default)
    - §Managed by RM
    - §Managed by Client

For example, if the user selects Household and Managed by RM, the information shown will be for only the portfolios managed by RM of all the household members. Also if group is selected then all simulator views are displayed considering selected portfolios of the group.

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**Note**

Every access of the screen through the main menu will result in renewal of the analysis with the current market price of the securities. To recapitulate, the market price for the securities in the instrument type equity, traded bonds, mutual funds, PMS, specialized product, CASA, TD and structured products are received as data feed from external data

vendors. Whereas all the securities under the remaining instrument types require manual updation of the market price.

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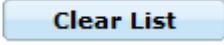
Along with the analysis of the holdings in different dimensions the screen also displays the Model portfolio associated with the customer (explained in detail in the section on Customer Management).

Though all the analysis dimensions are represented graphically, the user has been provided with the flexibility to alter each depiction to a tabular view. Thus you can flip between the

graphical and tabular view by clicking on the  and  buttons respectively for any of the above mentioned dimensions (displayed above in the second screen shot of screen 1)

The analysis tabs will be represented blank for those customers who are yet to make/provide investment details. Similarly, the corresponding Model tab will be blank for those customers who are not associated to any model portfolio.

3. The second (simulator) screen for simulating the holdings can be reached by clicking on the

 button provided at the bottom of the first screen. The 'Simulator' screen displays the holdings in all instrument types across all the portfolios along with their current market value. The user has the option to simulate by adding new holdings which is attainable by clicking the  button. The user also has the flexibility to either modify or delete any of the current holdings by clicking on the buttons  or . You can wipe off the entire current holdings of the customer by clicking the  button and simulate with completely new holdings. After modifying/deleting/adding the new holdings click on the  button, in order to scrutinize the impact of the changes on the holdings. This button leads you back to the screen1, displaying the analysis of the entire holdings which is inclusive of the simulated holdings. Thus allowing you to gauge the impact of the simulations on the various analysis dimensions and evaluate with the model portfolio.

After analyzing the simulated holdings if you revisit the simulator screen again by clicking on the  button, you will be displayed with the entire holdings inclusive of the earlier simulated values. This provides the user with the benefit of executing multiple levels of simulations simultaneously by moving to and forth between the two screens. In order to simulate the holdings afresh, the user needs to access the screen 1 again through the main menu. The user can also view the Simulator report by clicking on the  button.

The simulator report shows the details of the transactions of the simulated portfolio along with its STCG and LTCG at run-time. It also gives the breakup of the simulated portfolio based on Asset Class, Market Cap and Top 10 Industries Exposure.

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#### Note

The system does provide with the option to save the simulated holdings. Hence, on every access of the main screen (screen1) through the main menu, the system will refresh the screen and display the analysis based on the actual holdings of the customer.

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**Note**

Please note that user can simulate holdings even for those customers who currently do not have any investment information nor have any holdings by means of investments made through the FLEXCUBE Private Banking. However this is achievable under the condition that the customer has at least a portfolio created and associated to his/her Customer Id.

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**Note**

The holdings of only the customers in active status can be simulated.

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The fields of each tab have been briefly described below:

**Screen 1**

For simplicity, we have abridged the explanation of this screen into three sections. The first table clarifies the fields on the Model portfolio and the second table elucidates on the fields for the holdings decomposition.

To recap, the user has the option to flip between the graphical and tabular view. In the tables given below, the fields pertaining to the tabular view have been described. Additionally, the corresponding figures from the tabular views have been used for generating the graphs.

**Model Portfolio:**

<b>Field</b>	<b>Description</b>	<b>Mandatory</b>
Asset	The assets defined in the particular model (recommended asset allocation as per customer risk profile) are displayed in this field.	Display only
% of Asset	This field defines the proportion allocated to each asset in the model.	Display only
Total	The total weight assigned to all the asset class would at all times sum up to 100%	Display only

Holdings Decomposition: The reader of this section needs to understand the concept of 'decomposition of holdings' as envisaged in the FLEXCUBE Private Banking in order to interpret this screen. However, for thorough understanding of the computation methodologies of the fields please refer to the section on Portfolio Analysis for further details.

### Actual Asset Allocation

Field	Description	Mandatory
Asset Class	<p>Asset class classification of holdings at customer or household level is displayed.</p> <p>If the Asset Class Decomposition flag is set to Yes, the Actual Asset Allocation tab displays the Asset Class values after considering sub-constituent values.</p> <p>The graph will also consider decomposed values.</p> <p>If the flag is set to No, the system does not consider decomposed values</p>	Display only
Market Value	<p>Market value is the product of the market price and quantity.</p> <p>The asset class type of analysis comprises of the direct investments and the indirect investments in the different asset classes. The indirect investments are on account of the holdings in mutual funds, PMS and structured products types of instrument (constituents of mutual fund, PMS and structured product).</p> <p><b>Quantity:</b></p> <p>Direct: In case of direct holdings, for the securities under the asset class equity and bonds, the units include the purchased and additional units received on account of stock corporate actions.</p> <p>For the direct holdings under asset class like insurance, metal, real estate, gems, and others, the units are defaulted to null by the system.</p> <p>Indirect: With the exception of securities under the asset class –equity &amp; debt, for the securities under the other asset classes, the holdings composition, denominated as ‘number of units’ will be defaulted to null.</p> <p>In case of equity, the number of units held in each security will be computed based on the percentage composition of each security, as provided in the fact sheet.</p> <p>Under the equity asset class, for a security of the same class, the indirect holdings of the customer would be combined with the direct holdings (if any).</p>	Display only

Field	Description	Mandatory
	<p>Let us understand how to calculate the market value at the asset level.</p> <p>The market value at the asset level represents the sum of the market values for all the direct and indirect held securities, in the particular asset denominated in the customer preferred currency.</p> <p>For the securities held as direct holdings and falling under the asset type equity, and traded bonds the market price will be as received from external data vendors. For the other securities under the asset class insurance, others, metals, gems, real estate and non traded bonds the price will be as per the last manual update.</p> <p>Analogous, to the direct holdings, the indirect holdings in equity and traded bonds will also receive price feeds from the external data vendors.</p> <p>However, for the other indirect holdings falling under the asset class debt, real estate, cash and others, the market value would be based on % of the asset value on the total value of the fund. The number of units, as mentioned earlier, will be defaulted to 1.</p>	
% of total	<p>This is the percentage composition of the asset under consideration with respect to the total value of all the assets.</p> <p>The sum of the percentages across all the asset class would sum up to 100%.</p>	Display only
Annual ROR%	<p>The performance figures computed using Linked Modified Dietz methodology are displayed here. The returns computed from the first funding date of the asset class (since inception) are displayed here.</p>	

**Instrument Type**

<b>Field</b>	<b>Description</b>	<b>Mandatory</b>
Instrument Type	Instrument type classification of the holdings at customer or household level is displayed here	Display only
Market Value	The market value for a particular instrument type represents the sum of the market values for all the direct and indirect held securities, in customer preferred currency.	Display only
% of total	This is the percentage composition of the holdings in an instrument type under consideration with respect to the total value of all the holdings across all the instrument types.  The sum of the percentages across all the instrument type would sum up to 100%.	Display only

**Instrument Group**

<b>Field</b>	<b>Description</b>	<b>Mandatory</b>
Instrument Group	Instrument group classification of the holdings at customer or household level is displayed here	Display only
Market Value	The market value for a particular instrument group represents the sum of the market values for all the direct and indirect held securities, denominated in the customer preferred currency.  The computation methodology is similar to that explained in the previous table on asset class analysis.	Display only
% of total	This is the percentage composition of the holdings in a instrument group under consideration with respect to the total value of all the holdings across all the instrument groups.  The sum of the percentages across all the instrument group would sum up to 100%.	Display only

**Industry**

<b>Field</b>	<b>Description</b>	<b>Mandatory</b>
Industry	All the industries in which the equity holdings of the selected customer span across are displayed.	Display only
Market Value	Only the securities within the category of equity instrument type are considered for computation.  The market value is denominated in customer preferred currency.	Display only

% of total	This is the percentage composition of the industry under consideration with respect to the total value of all the industries.  The sum of the percentages across all the industries would sum up to 100%.	Display only
------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------

**Market Cap**

Field	Description	Mandatory
Asset Class	All the segments of the market capital in which the equity holdings of the selected customer span across are displayed.	Display only
Market Value	Only the securities within the category of equity instrument type are considered for computation.  The market value is denominated in customer preferred currency.	Display only
% of total	This is the percentage composition of the segment of market capital under consideration with respect to the total value of all the segments.  The sum of the percentages across all the segments would sum up to 100%.	Display only

**TAB 1: Displaying the holdings**

Field	Description	Mandatory
Selection Radio Button	This button enables the user to opt for a particular holding. On selecting the holding, the corresponding data of the security gets displayed in the second tab in the screen. This facilitates for the modification or deletion of the selected holding.  Note: When the CASA/TD or amount based instruments are selected for addition or modification, the system enables the Amount option and disables the Units option in the lower maintenance section.	Display only
Portfolio Name	All the portfolios encompassing all the holdings of the selected customer are displayed.  Note: Portfolios which do not have any holding are not displayed in this screen.	Display only
Instrument type	Displays the instrument type for each of the securities across all the portfolios. The instrument type is displayed as per the data captured in the instrument master table in the database.	Display only
Name	Displays the names of all the securities across all the instrument types and portfolios.	Display only
Market value	Market value is the product of the market price and quantity denominated in the security currency.	Display only

**TAB 2: Modification Tab**

The functionality of each of the buttons at the bottom of the screen has been explained below

- Add: In order to simulate by adding a new holding, enter the appropriate security particulars in this tab and click the button 'Add'
- Delete: Pick the holding to be deleted in the first tab on this screen. This results in the display of the corresponding security details in the second tab. Proceed to click the button 'delete'.
- Modify: Select the holding to be modified in the first tab on this screen. Modify the quantity /market value of the selected holding. Click the button 'modify' in order to update the changes made.
- Clear: This button assists in undoing the changes made to a selected holding prior to clicking on the 'modify' button.
- Clear List: This button aids in clearing the complete holdings of the selected customer.
- Return: The impact of the changes on the holdings can be analyzed by clicking this button. This button will lead you back to the first screen of the Simulator

Field	Description	Mandatory
Portfolio	The dropdown list displays all the portfolios of the customer including those which are without any holdings.	Yes
Instrument Type	All the instrument types as defined in the Reference Table of the database are displayed in the drop down list.	Yes
Name	This field will be converted into a display field on selection of the instrument types equity, mutual fund, bonds, insurance, commodity or structured product. For the securities under such instrument types, the field will display the name of the security acquired by means of the look up button displayed adjacent to this field.  For the securities classified under the instrument type others, PMS, CASA, TD & specialized product this field will be changed into a user enterable field.	Yes
Look Up	Based on the instrument type selected by the user, the search button will be enabled or disabled.  On clicking the look up button a pop up window will appear. This pop up window aids in searching the securities under the selected instrument type. The detailed explanation of this security look up screen can be obtained from the section on Miscellaneous functionality.	N/A

Field	Description	Mandatory
Units	<p>To recap, market value is the product of quantity and market price. FCPB provides you the flexibility to simulate with either of the constituents (quantity or price) of the market value.</p> <p>There are two radio buttons in this tab, one adjacent to this field and one adjoining the amount field. Selection of either of the radio button flips the opposite field into disabled or display status. In other words, on selection of the radio button adjacent to this field and entering relevant the units triggers the system to compute the appropriate market value for the units and display it in the amount field. Please note, the system will compute the market value based on the current market price available. Similarly, on selection of the radio button adjacent to the amount field will alter the unit field into a display field.</p> <p>However this principle of flipping the status of the two field's amount and units is available only for the securities under the instrument type Equity, bonds, structured product, commodities and Mutual Fund.</p> <p>This field will be disabled for all the securities under the other instrument types.</p>	Yes
Amount	<p>This price allows the user to simulate with the market price of the existing or new holdings. As mentioned in the details for the preceding field, this field has a radio button adjacent to it. Contrast to the unit's field, this field however is accessible for all the securities under all the types of instrument. However, for the securities under the instrument type Equity, bonds, structured product, commodities and Mutual Fund, on entering the amount, the corresponding value will be displayed in the units field.</p>	Yes
Currency	<p>Similar to the name field, this field also flips between being enabled or disabled depending upon the type of instrument selected. It will be enabled for the securities under the instrument type others. And will be disabled and available as a display field for the securities under other instruments types.</p>	Yes
Region	<p>This field performs in similar manner to the currency field.</p>	Yes
Asset Class	<p>Asset Class field also behaves in similar manner to the currency field..</p>	Yes

Field	Description	Mandatory
Industry	The field 'industry' is pertinent only for securities under the instrument type Equity. This field will display the corresponding industry for the selected security.	Display only
Market Cap	Analogous to the field 'Industry' this field is also pertinent only for securities under the instrument type Equity and will display the corresponding market cap for the selected security.	Display only

### **Screen 3**

#### **Additional Information**

Additional information pop-up facilitates the user to view consolidated holdings of the investments in different dimensions i.e. portfolio exposure asset class wise, currency exposure by asset class and geographical exposure by asset class.

Field	Description	Mandatory
Asset Allocation		
Portfolio Name	Displays all the portfolio name of the customer. First row should have recommended asset allocation at customer level and that should be Titled as Recommended Asset Allocation, and all portfolio name to be displayed subsequently	Yes
Asset Class	Displays all the asset classes where customer has some holdings at customer level i.e., if customer has equity holdings in Portfolio A but not in Portfolio B then equity should be shown as asset class, but if customer does not have real estate in any of the portfolio then Real estate should not be displayed as asset class  All the values should be displayed in %	Yes
Display %	Displays % of asset class to total holding in that portfolio. Suppose customer holding in Portfolio A is 10,000 and he has 5000 in equity, 2000 in debt and 2000 in Insurance and 1000 in Gems then % to be displayed will be Equity 50%, Debt 20%, Insurance 20% and Gems 10% under portfolio A.  Formula to be used will be (Asset class holding / total holding)*100	Yes
Geographical Exposure		
Region	Displays all the region name where customer has holdings	Yes

Field	Description	Mandatory
Asset Class	Displays all the asset class where customer has some holdings at customer level i.e., if customer has Equity holdings in Middle east but does not have debt in that region, even then equity should be displayed but if customer does not have real estate holdings in any region then it should not be displayed	Yes
Display %	Displays % of asset class to total holding in that region. Suppose customer holding in Middle East is 20,000 and he/she has 10000 in equity, 4000 in debt and 4000 in Insurance and 2000 in Gems then % to be displayed will be Equity 50%, Debt 20%, Insurance 20% and Gems 10% under Middle east region.  Formula to be used will be (Asset class holding / total holding)*100	Yes
Currency Exposure		
Currency	Displays all the currency name where customer has holdings	Yes
Asset Class	Displays all the asset class where customer has some holdings at customer level i.e., if customer has Equity holdings in Euro but does not have debt in that currency, even then equity should be displayed but if customer does not have real estate holdings in any currency then it should not be displayed	Yes
Display %	Displays % of asset class to total holding in that currency. Suppose customer holding in USD currency is \$20,000 and he/she has \$10000 in equity, \$4000 in debt and \$4000 in Insurance and \$2000 in Gems then % to be displayed will be Equity 50%, Debt 20%, Insurance 20% and Gems 10% under USD currency  Formula to be used will be (Asset class holding / total holding)*100	Yes

The user can print a simulation report in PDF format. Report will provide details about the holding details and analysis of simulated portfolio.

#### Model Portfolio Icon

#### Screen 4:

Attribute	Description	Input/ Selectable/ Display	Object Type	Mandatory Y/N	Data Type/ Size	Field Validation	Default Values

 Icon	Model Portfolio Icon	Display	Icon	Y		Display model portfolio icon. Read only pop up window	
Instrument Type	Displays the instrument type for which performance is computed	Display		Y		For a given CLIENT_ID and MODEL_ID combination - Display value from PMS_MODEL_PORTFOLIO.INSTRUMENT_TYP	
Name	Displays the name of the instrument for which the performance is computed	Display		Y		For a given CLIENT_ID and MODEL_ID combination - Display value from MST_INSTRUMENT.INSTRUMENT_NAME.	

Weight- age%	Dis- plays the total weight- age allo- cated to corre- spond- ing instru- ment for the selected portfolio for which perfor- mance is com- puted.	Display		Y		For a given CLIENT _ID and MODEL _ID combi- nation - Display value from PMS_M ODEL_ PORT- FOLIO. COM- POSI- TION	
Return%							
1 Months	Dis- plays the portfolio perfor- mance for the corre- spond- ing instru- ment for the first month	Display		Y		For a given Instru- ment Name, display value from INSTRU MENT_ ANA- LYT- ICS. RETUR NS_FIR ST_MO NTH	
3 Months	Dis- plays the portfolio perfor- mance for the corre- spond- ing instru- ment for last 3 months			Y		For a given Instru- ment Name, display value from INSTRU MENT_ ANA- LYT- ICS. RETUR NS_THI RD_MO NTH	

6 Months	Displays the portfolio performance for the corresponding instrument for last 6 months			Y		For a given Instrument Name, display value from INSTRUMENT_ANALYTICS.RETURNS_SIXTH_MONTH	
1 Year	Displays the portfolio performance for the corresponding instrument for last 1 year			Y		For a given Instrument Name, display value from INSTRUMENT_ANALYTICS.RETURNS_FIRST_YEAR	
3 Year	Displays the portfolio performance for the corresponding instrument for last 3 years			Y		For a given Instrument Name, display value from INSTRUMENT_ANALYTICS.RETURNS_THIRD_YEAR	

Fact Sheet	Enables the user to view the fact sheet details by clicking on the Fact Sheet icon	Icon		Y		Instrument Fact sheet	
Analytics	Enables the user to view instrument analytics details by clicking on the Analytics icon	Icon		Y		Instrument Analytics Icon	
Portfolio Weighted Average Returns (%)	Displays the weighted average returns of the portfolio for the corresponding time period						

The above screen enables you to view model portfolio of the customer and to analyze the impact of simulation. On clicking  icon, read only pop up screen displays the model portfolio associated with the risk score and Client IT type of the selected customer.

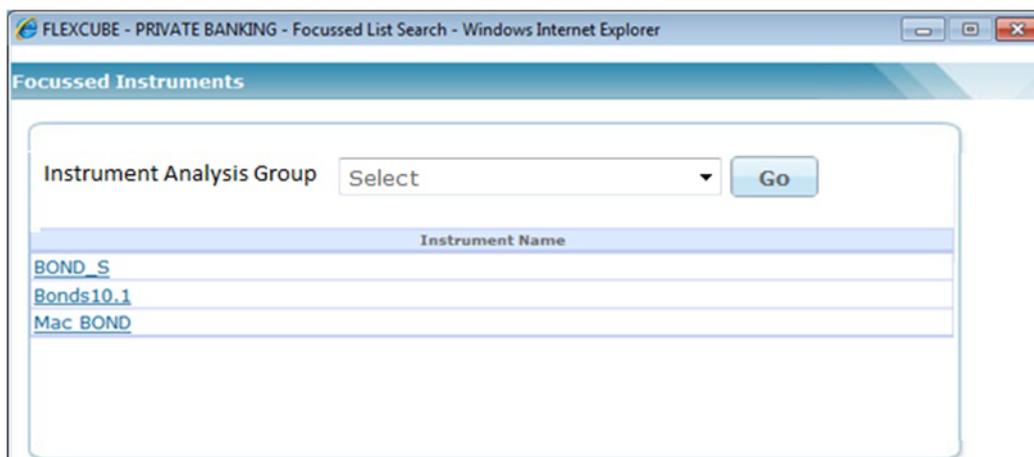
If the returns are not available for any of the model portfolios, then the system displays NA.. Model Portfolio displays only the bank specific model portfolio of Instruments and not customer specific model portfolios.

If there are no bank specified model portfolios, then the system displays the error message as 'Selected customer does not have bank specified model portfolio'

### 3.1.5 Focussed List PoPU

Click  icon, the system displays the following pop up screen:

**Screen:**



**Figure 3.38: Focussed Instruments PopUp Screen**

### Field Description

Field	Description	Mandatory
Instrument Analysis Group	Enables you to select 'IAG' descriptions where instruments are defined under banks' focused list.	Y

- If you select 'Select + GO' combination value, then the system displays the message as 'Instrument Analysis Group'.
- If you select any particular 'IAG + GO' combination value, then the system displays relevant focused list of instruments applicable for the selected IAG on the screen.

Focused list of Instruments is applicable for the Instrument types applicable only for RM Login. The list is provided below;

- Equity
- Mutual Funds)
- Bonds
- Commodity
- Structured Products
- Insurance
- PMS
- Futures
- Options
- Simulator Screen

### 3.1.6 Portfolio Alerts

#### Description:

The alerts facilitate by providing the customer or the Relationship Manager a round-up of all the relevant information about their investments. When the Relationship Manager or the customer creates an alert, the system runs automatic, predefined searches on the portfolio or the instrument or the exposure or the instrument price they specify. The alerts so set up will be notified either through an email or on their dashboard depending on the notification mode opted by the user.

## User Access levels:

**RM:** The RM has the flexibility to create and maintain alerts across all associated customers. RM can create and maintain alerts across all the portfolios of customer including self managed and held away portfolios. The RM has also been provided with the authority to maintain the alerts created by the customer

## Screen:

View	Alert Type	Alert Criteria	Expiry
<input type="radio"/>	Absolute portfolio	Return <= 0%	20/06/2009

Note: 1. Highlighted Alert is about to expire, Please click on the hyperlink to renew it.  
2. Clicking on All Customer Check Box will allow you to only view the Alerts

Portfolio Performance

Alert Type \* Select

Portfolio Name \* Select

Returns % \* Select

Delivery Mode \* Select

Applicability \* Select

Add Modify Clear Delete

**Figure 3.39: Portfolio Alerts Screen**

## Screen Navigation:

1. After you login, the portfolio alerts screen can be accessed through the Portfolio and Portfolio Alerts sub menu.
2. The screen is also accessible through the Portfolio Maintenance screen. The Portfolio Maintenance screen displays the Market Price with a hyperlink for various instrument types. The system navigates the user to the Portfolio Alerts screen by clicking on this hyperlink. The alerts screen accessed in such a manner is defaulted to the Instrument Price tab.

## How to read the screen:

1. The screen displays three sections when you arrive at the screen. The first section is the display tab, displaying the list of all the existing alerts which are currently in force. For an RM login, this tab has an additional column displaying the customer name. The alerts will be displayed in the descending order of their expiry i.e. the alert which is likely to expire earliest, will be displayed at the top. In the event of multiple alerts being displayed on the same date, the system will sort the alerts by the Customer name. This table also displays the type of alert and the criteria for triggering the alert. The user can select an alert by clicking on the radio button provided against the corresponding alert.
2. The RM has been provided with the facility to create and maintain alerts across all associated customers. This particular tab enables the RM to search for customers while adding an alert.
3. The third tab has been embedded with multiple tabs within itself. Currently the system facilitates the users to set up the following categories of alerts, namely, Portfolio, Instrument, and Exposure, Instrument price and Reminder alert. Each of the multiple sub-

tabs facilitates in defining a particular alert category. In other words, the user can set up alerts for the various categories by picking the corresponding sub-tab..

On accessing the screen the user will be defaulted to the first sub-tab 'Portfolio'. On selection of any of the existing alerts, depending on the type of alert, the corresponding sub-tab of the alert will be displayed along with the other information of the selected alert.

#### **Understanding the screen:**

The alerts get triggered on realization of certain pre defined criteria's by the user. To start with, let us first understand how alerts are defined in the system. In the Admin module, the system administrator will predefine the validity and the frequency of running the alerts. This is the foremost step required to be done to configure the alerts. The validity of the alert indicates the time period for which the alert will remain in force and will be computed from the date it is triggered. The period will always be denoted in 'days'. The administrator has been provided with the flexibility to schedule the frequency of running the validations for each type of alert. The system will verify and validate for the alerts depending on the frequency opted by the administrator for the particular alert. Currently the following options are available to the administrator viz., daily, weekly, fortnightly, monthly and quarterly. The system will process the alerts on the last business day of the respective periods.

The alerts will be processed as part of the EOD (End of Day calculation) process. The alerts processing will be initiated after all the daily feeds / files are uploaded and the entire process of performance computations are completed.

The user can set up alerts for the customer provided the customer has at least a holding in respective portfolio. The users of the system viz., the RM and the customer have no restriction on the quantity of alerts maintained by them and hence can set up unlimited number of alerts. Once the alert criteria or condition is met, the alert will be displayed either on the dashboard of the user or sent as an email, depending on the option opted by the user.

Each alert has a validity associated to it. Five days prior to the expiry of the alert, a message indicating the expiry of the alert will be presented on the dashboard of the user. Please note that the expiry will be displayed as a system alert. Such expiry messages will have a hyperlink beneath the message. On clicking the hyperlink the user will be automatically guided to the alert maintenance screen. In the alert maintenance screen, all the alerts which are due to expire will have the expiry date in the column 'Expiry' of the first display tab highlighted in red color. The expiry date is displayed with the hyperlink. The user can renew the alert by clicking on the hyperlink, when selected the alert will be renewed for an additional validity period as defined by the administrator for the corresponding type of alert. The screen will get refreshed and new expiry date for the alert will be displayed.

Failure to renew the alert will result in the deletion of the alert from the system after the expiry date.

Let us now proceed to understand each field displayed in the screen. For ease of the readers each tab on the screen has been elucidated one by one.

The table below describes the fields displayed in the first tab.

<b>Field</b>	<b>Description</b>	<b>Mandatory</b>
All Customer	If this check box is selected, it enables the user to view all the alerts set customer wise and for entire hierarchy	N

Customer No and Name	If the RM selects the single customer to view the portfolio alerts then system displays the Customer No & Name at the top of the Portfolio Alerts screen.	Display only
Alert Type	The various categories under which the alerts have been characterized are displayed in this column.	Display only
Alert Criteria	The condition opted by the customer to trigger the alert will be displayed in this column.	Display only
Expiry	This field displays the expiry date of the alert. Each category of alert has validity depending on the period defined by the administrator. Five days prior to expiry an expiry notification message is displayed to the user and at the same time the expiry date in this column will be highlighted in red color. The date is also displayed with hyperlink facilitating the user to renew the date on click of the hyperlink. When the user clicks on the renewal hyperlink, the screen is refreshed and the new expiry date is displayed.  Failure to renew an alert, will result in the expiry of the alert and the alert will be deleted from the system in the EOD cycle run on the expiry date.	Display/ link for the alerts which are due to expire

There is a message displayed below the table informing the users about the expiry of the highlighted alerts and requesting them to click on the hyperlink in order to renew the alert.

**Portfolio:**

Let us now proceed to understand each of the multiple sub tabs displayed in the third tab. The first of them and the default one being 'Portfolio'

**Screen:**

The screenshot displays the 'Portfolio Alerts - Portfolio Screen'. At the top, there is a navigation bar with five tabs: 'Portfolio', 'Instrument', 'Exposure', 'Instrument Price', and 'Reminder'. Below the navigation bar, the 'Portfolio Performance' section is visible. It contains five configuration fields: 'Alert Type' set to 'Absolute', 'Portfolio Name' set to 'ST Rebal 3', 'Returns %' set to '>=' with a value of '10', 'Delivery Mode' set to 'Dashboard', and 'Applicability' set to 'Both'. At the bottom of the form, there are four buttons: 'Add', 'Modify', 'Clear', and 'Delete'.

**Figure 3.40: Portfolio Alerts – Portfolio Screen**

The alert defined in this category assists in tracking the performance of the individual portfolios of the customer or of the customer itself. The fields displayed in the tab have been elaborately discussed in the table below

Field	Description	Mandatory
Alert Type	<p>Each category of alert has further various types of alerts defined under them. The Portfolio performance currently has two types of alerts viz., relative performance and absolute performance. These types of alerts are displayed as a list of drop down values. The screen defaults to absolute type of alert.</p> <p>Absolute: Alert will be generated if the inception to date performance of the portfolio or overall client performance meets criterion defined in the alert.</p> <p>Relative: This type of alert compares the inception to date portfolio performance or overall customer performance relative to the defined respective benchmark, and if this difference (Actual – Benchmark) meets the criterion defined, the alert is generated.</p>	Y
Portfolio Name	<p>The list of all the portfolios associated to the customer will be displayed in this field. The list will be available as drop down value for choosing. Apart from the portfolios, the user, irrespective of whether RM or Customer will be displayed with an additional value 'Aggregate Portfolio' in the drop down list. Opting for this option will result in setting of an alert for the consolidated performance across all the portfolios of the customer.</p>	Y
Returns %	<p>This field captures the trigger criteria for the opted category and type of alert. There are two field displayed against this field.</p> <p>The first field has been provided to opt for the various mathematical conditions viz., less than '&lt;', less than equal to '&lt;=', greater than '&gt;', greater than equal to "&gt;=" and equal '='. All these options have been provided as list of drop down values for the user to opt.</p> <p>The next field has been provided for the user to enter values. Please note that the values denote in percentage. The value captured in this field denotes the threshold limit for triggering the alert.</p> <p>Let us understand this field with an example</p> <p>In the condition field the user opts for '&lt;' and captures the value 15 in the percentage field. Hence for the defined alert, a performance of less than 15% will trigger the alert.</p>	Y

Field	Description	Mandatory
Delivery Mode	The Private Banking offers its customers with flexibility to opt for various modes of receiving the alerts. The user can either opt for email intimation, or an alert on the dashboard or even opt for both. All the three options are available to the user as list of values in the drop down field. The email mode will however be displayed as a default value on accessing the screen.	Y
Applicability	Enables the user to select the appropriate recipients for the alerts using the option from the drop-down list.	Y

#### Instrument:

The second tab 'Instrument' enables the user to define performance alerts at an instrument level. The various fields displayed in this tab have been elucidated in the table given below:

The screenshot shows the 'Instrument Performance' tab in the Oracle Private Banking interface. The form contains the following fields and values:

- Instrument Name: Infotech Limited
- Portfolio Name: ST Rebal
- Returns %: > 0
- Delivery Mode: All
- Applicability: Both

Buttons at the bottom include Add, Modify, Clear, and Delete.

**Figure 3.41: Portfolio Alerts – Instrument Screen**

Field	Description	Mandatory
Instrument Name	All the list of customers holdings across all his portfolios are displayed in this field.	Y
Portfolio Name	On selection of a particular instrument, the portfolio in which the holding is held will be displayed in this field. In case the same holding is held by the customer in multiple portfolios, the list of the multiple portfolios will be displayed as a drop down list. The user can opt for the relevant portfolio for which he/she intends to set the alert.	Y
Returns %	This field is analogous to the one described for the tab 'Portfolio'.	Y
Delivery Mode	There are three types of Delivery Mode as explained above in Portfolio tab, i.e. dashboard, e-mail, and both.	Y
Applicability	Enables the user to select the appropriate recipients for the alerts using the option from the drop-down list	Y

#### Exposure:

The third tab has been provided to delineate alerts on exposures. These alerts can be set and tracked on different dimensions of the customer's holdings viz., industry, currency region, market capitalization and instrument type. The alert for a particular exposure will be triggered

when the percentage of holdings in a particular subordinate dimension meets the set criteria. To recap, the percentage of holding in a particular subordinate dimension can be deduced by dividing the market value of a particular subordinate dimension under consideration, with the total market value of the dimension and then multiplying the value with 100. For example the exposure of the customer's holdings in pharmaceutical industry can be determined by dividing the market value of the holdings in pharmaceutical industry with the total market value of the holdings across all the industries. The screen shot of the tab 'Exposure' is as given below:

**Figure 3.42: Portfolio Alerts – Exposure Screen**

The various fields displayed in this tab have been elucidated in the table given below

Field	Description	Mandatory
Exposure Type	<p>There are two selectable fields provided for opting for the exposure type. The first field enables to opt for the various dimensions of holdings. The list of values displays industry, currency, region, market capitalization and instrument. These values will be displayed as drop down list.</p> <p>On opting for a particular dimension, the list of values in the adjacent field will get updated to display the corresponding subordinate dimensions. However, the subordinate dimensions so displayed will encompass across the current holdings of the customer. In other words, only those subordinate dimensions in which the customer has holdings will be displayed in this field. All the values will be displayed as a drop down list for the customer to opt.</p>	Y

Field	Description	Mandatory
Exposure %	<p>This field is analogous to the one described for the tab 'Portfolio'.</p> <p>This field captures the trigger criteria for the opted category and type of exposure. There are two field displayed against this field.</p> <p>The first field has been provided to opt for the various mathematical conditions viz., less than '&lt;', less than equal to '&lt;=', greater than '&gt;', greater than equal to '&gt;=' and equal '='. All these options have been provided as list of drop down values for the user to opt.</p> <p>The next field has been provided for the user to enter values. Please note that the values denote in percentage. The value captured in this field denotes the threshold limit for triggering the alert.</p> <p>Let us understand this field with an example</p> <p>In the condition field the user opts for '&lt;' and captures the value 15 in the percentage field. Hence for the defined alert, an exposure of less than 15% will trigger the alert.</p>	Y
Delivery Mode	There are three types of Delivery Mode as explained above in Portfolio tab, i.e. dashboard, e-mail, and both.	Y
Applicability	Enables the user to select the appropriate recipients for the alerts using the option from the drop-down list	Y

#### Instrument Price:

The fourth tab of Portfolio Alerts is provided to set the alerts for Instrument Price. The alerts defined in this category assist the user to track the instrument market price variation on day to day basis

#### Screen:

The screenshot displays the 'Instrument Price' tab within the Portfolio Alerts interface. At the top, there are navigation tabs: Portfolio, Instrument, Exposure, Instrument Price (selected), and Reminder. The form contains the following elements:

- Alert Type:** A dropdown menu set to 'Price %'.
- Instrument Name:** A text input field containing 'Dr Reddy'S Laboratories Limited'.
- Price Percentage:** A dropdown menu set to 'INCREASED BY' followed by a text input field containing '10'. A note in parentheses says '(For e.g. 10%, enter value 10)'. To the right, there is a 'Last Traded Price' field with the value '200'.
- Delivery Mode:** A dropdown menu set to 'Dashboard'.
- Applicability:** A dropdown menu set to 'Both'.

At the bottom of the form, there are four buttons: 'Add', 'Modify', 'Clear', and 'Delete'.

**Figure 3.43: Portfolio Alerts – Instrument Screen**

If the Portfolio Alerts screen is accessed through the Portfolio Maintenance screen, it displays the existing alerts of the selected customer with Instrument Price as the default tab. In this case, system displays the same instrument name in the Instrument Name field as in the Portfolio Maintenance screen whose market price was clicked.

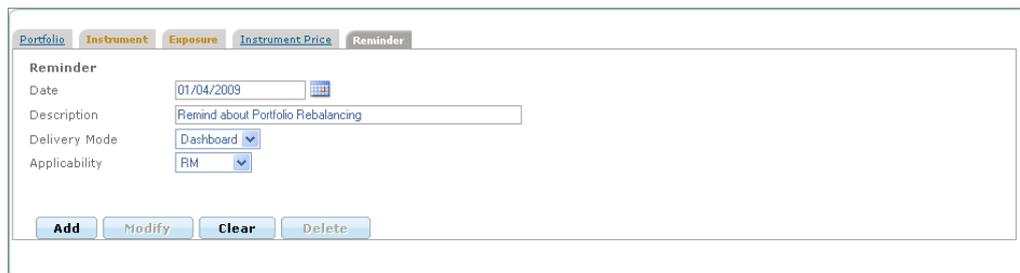
The fields displayed in the tab have been inscribed in the table below:

Field	Description	Mandatory
Alert Type	Enables the user to track the instrument price in terms of percentage and amount by using the appropriate option from the Alert Type drop-down list.	Y
Instrument Name	Enables the user to select the appropriate instrument name using the search icon for which alert is to be set.	Y
Price Percentage	Enables the user to select the appropriate option from the list to set the alerts. The alerts can be set for increase or decrease in price percentage.	Y
Last Traded Price	Once the user selects the instrument name, the system auto-populates the last traded price for that instrument	Y
Delivery Mode	Enables the user to select the appropriate delivery mode for Instrument Price alerts	Y
Applicability	Enables the user to select the appropriate recipients for the alerts using the option from the drop-down list	Y

**Reminder:**

The last and final tab of Portfolio Alerts is Reminder. For Reminder alert in view table 'Expiry' column details would be displayed blank

**Screen:**



***Figure 3.44: Portfolio Alerts – Reminder Screen***

The fields displayed in the tab have been inscribed in the table below:

Field	Description	Mandatory
Date	Enables the user to select the appropriate date using the calendar icon till which the alerts are required to be generated	Y
Description	Enable the user to enter the appropriate description of the alert to be set in the Description text box	Y

Field	Description	Mandatory
Delivery Mode	Enables the user to select the appropriate delivery mode for Reminder alerts	Y
Applicability	Enables the user to select the appropriate recipients for the alerts using the option in the drop-down list	Y

### 3.1.7 Portfolio Rebalancing

#### Description:

Portfolio rebalancing is a powerful risk-control strategy. The Risk and Return characteristics of a portfolio are determined by the asset allocation. As different asset classes produce different returns, the portfolio's asset allocation and risk-return characteristics change accordingly. In order to reinstate the original asset allocation, portfolio is required to be rebalanced.

Rebalancing is always done either against a chosen model allocation or an advisor will devise a custom portfolio rebalancing strategy and select the individual instruments for rebalancing.

While rebalancing against a model, the system compares the existing portfolio against the model and draw up a list of trades to be executed to realign the portfolio. In case of custom rebalancing, the advisor looks at the portfolio and decides the rebalancing strategy.

However, the current functionality is limited to generating a rebalancing report and does not support rebalancing for order generation.

#### User Access levels:

**RM:** Only the RM has the facility to view & maintain the Portfolio Rebalancing details

#### Screen:

**Figure 3.45: Portfolio Rebalancing Screen**

**Screen Navigation:**

After you login as an RM user, select Customer → Portfolio → Portfolio Rebalancing.

The fields have been briefly described below:

Field	Description	Mandatory
Customer No	Displays the customer number of the customer selected for rebalancing. The system also displays the Customer Details icon next to this field.	Y
Customer Name	Displays customer name	Y
Choose Portfolio Name	Displays the portfolio name along with portfolio type for which rebalancing is to be done	
Choose Model Portfolio	This drop-down list displays the list of all the model portfolios available. The drop-down list will be defaulted to the model selected by the user while doing Risk Model Profiling.	Y
Increase/Decrease Portfolio to	Enables the user to enter the amount to which the rebalancing is required to be done in order to invest additional funds or withdraw funds from the portfolio. This field will be defaulted to the current market value of the selected portfolio.	Y
Rebalance	This button is inactive when the customer navigates to the screen and will get activated once the user changes the choice of either 'Choose Portfolio Name' or 'Choose Model Portfolio' from their respective drop-down lists.	
Rebalancing Display Grid		
Select	Enables the user to select the record for modification using the radio button	
Instrument	Displays the instrument name which is a part of rebalancing	
Qty Held	Displays the quantity held for the instrument	
CCY	Displays the instrument currency	
Mkt Price	Displays the last available market price of the instrument	
Market Value in (portfolio currency)	Displays the market value of the instrument in portfolio currency based on last market price and qty held	
% of Portfolio	Displays the instruments holdings as a % of portfolio	

Field	Description	Mandatory
Rebalancing Qty	Quantity to be sold/bought to bring the instrument's weight back to the model portfolio's weight	
New Qty	Quantity remaining after rebalancing	
New Market Value in (portfolio currency)	Market value of the new qty at the last market price in portfolio currency	
New Weightage	New quantity weight as a % of portfolio. The sum of the New Weightage column should always add up to 100%. If the total is not equal to 100%, system displays an error message while clicking on the 'Check exposure' or 'Print Orders' button saying "The New Weightage Column must add up to 100%".	
STCG in (portfolio currency)	STCG(Short Term Capital Gain) for the selected instrument arising out of rebalancing transaction	
LTCG in (portfolio currency)	LTCG(Long Term Capital Gain) for the selected instrument arising out of rebalancing transaction	
<b>Rebalancing Modification &amp; New entries form</b>		
Instrument Type	Enables the user to select the appropriate Instrument Type from the drop-down list	
Name	Enables the user to select the instrument name using the search icon	
Transaction	Enables the user to select the transaction type from the list	Y
Units	Enables the user to enter the units for the transaction	Y
Amount	Once the user selects the units, the system auto-populates the amount field. In case of instruments for which transaction is not possible in units, enables the user to enter the appropriate amount of transaction. For eg. Insurance instrument type.	Y
Inst Currency	Once the user selects the instrument, system auto-populates this field.	Y
Asset Class	Once the user selects the instrument, system auto-populates this field.	Y
Exchange Rate	Displays the exchange rate for instrument currency to portfolio currency conversion	Y

Field	Description	Mandatory
Market Cap	Once the user selects the instrument, system auto-populates this field.	Y
Industry	Once the user selects the instrument, system auto-populates this field.	Y
Region	Once the user selects the instrument, system auto-populates this field.	Y

When the user selects Portfolio Rebalancing submenu option, the system first forces the user to select the appropriate customer by displaying the Customer List screen if it is not selected earlier. Once the user selects the customer, the Portfolio Rebalancing screen appears.

The Portfolio Screen is divided into three sections. The first section displays the details such as customer no, name, default portfolio name and amount, and the default model portfolio.

The second section is also a display section and displays the rebalancing transactions of the default portfolio against default model for the selected customer's risk score. The user can also change the portfolio from the Choose Portfolio Name and/or model portfolio from the Choose Model Portfolio to rebalance. After selecting the appropriate portfolios from the first

section, the user can click on the  button to view the new rebalancing details for the corresponding portfolios.

The FCPB system also supports the Portfolio Rebalancing for the portfolio having instruments in multiple currencies as well as against the model having multicurrency instruments.

#### **STCG & LTCC:**

The hyperlinks under STCG and LTCC columns display the pop-up windows while clicking on them and give the STCG & LTCC computation details for the selected orders.

The sell orders for rebalancing are generated based on FIFO method. Therefore if a sell quantity spans multiple buys, the STCG/LTCC hyperlinks will display gains/loss computation for each buy transaction separately and displays the market value in instrument currency wherein the main rebalancing screen displays the market value in portfolio currency. The figure displayed in the main orders screen is the net gains/loss figure.

Rebalancing is also done only for the unitized instruments, not for Amount based instruments like Others, PMS, Insurance etc. Also instrument types Futures & Options are not considered as a part of rebalancing.

#### **Screen:**

Instrument Name: BHEL

Buy Date	Buy Qty	Buy Price	Current Price	Market Value	Holding Period (Days)	STCG/L
04/02/2009	1,000.00	500.00	100.00	100,000.00	79	400,000.00

**Figure 3.46: Short Term Capital Gain/Losses Screen**

The third and final section of the screen enables the user to add/modify/delete the rebalancing orders and the system recalculates all the rebalancing details for these newly entered orders.

The **Check Exposure** button enables the user to analyze the holdings in terms of asset class, instrument type, instrument group, industry, and market capitalization. Also,

the rebalancing report can be viewed by clicking on the **Print** button.

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**Note**

If the customer has placed Buy/Sell restrictions on any of the instruments in the portfolio then the system does not allow the user to do any transaction for those instruments while rebalancing the portfolio.

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**Note**

The system does not allow the user to rebalance a portfolio against a model with higher risk ranking than the current one.

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**Note**

Rebalancing is done only for unitized instruments and not for the amount based instruments like Others, PMS, Insurance, TD, CASA etc. Also instrument types Futures & Options are not considered for rebalancing

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## 4. Business Management and Reports

### 4.1 Introduction

Business Management comprises of all the MIS-specific features in FCPB. This includes, setup, computation and display/reporting of Distribution commissions earned by the wealth management service provider from the various product manufacturers (eg.Asset Management Companies, Insurance companies, Brokerages etc) . The other business performance measures that are computed and reported are New business volumes & AUM by Instrument Group, customer , RM and business unit for different periods. All other analytical canned reports like Deviation / Exception reports, Customer portfolio summary & detailed reports, are also covered in this chapter.

The system will provide for on-demand and also end-of-day batch report generation. Reports can be generated for a date or for a historical range, applying various filters, in PDF and excel format, as applicable.

#### 4.1.1 Customer Facing Reports/Portfolio Reports

Apart from providing on-screen views and analysis, FLEXCUBE Private Banking also generates industry standard reports covering the customer's individual portfolio and also household portfolio. Summary reports showing the overall Net-worth, Holdings, exposure analyses and returns as well as detailed reports covering in addition to the above, the details of transactions, corporate actions and tax classification of gains for a defined date range are also provided.

Transaction reports provide details of transactions under each portfolio for various user defined criteria.

Following are the formats of the list of reports available at individual level (Portfolio Summary and Detailed Reports are available at Household level also:

- Summary Portfolio Report
- Detailed Portfolio Report
- Transaction Report
- Detailed Historic Portfolio Report
- Cash Flow Report
- Holding Period Report
- Compliance Report

## Summary Portfolio Report

<b>Customer Name</b>	Jerney THAKUR
<b>Address</b>	MUMBAI MUMBAI MUMBAI ,MUMBAI, Maharashtra, 400001
<b>Relationship Manager</b>	Abhishek Lodha
<b>Home Phone</b>	
<b>Work Home</b>	
<b>Mobile Phone</b>	
<b>Email Id</b>	rupa.kolhar@oracle.com

Summary Portfolio Report generated as on 10 August 2012

Networth Summary				
Particulars	Currency	Amount	Exchange Rate	Amt in USD
<b>Portfolio Details</b>				
Commodity linked	INR	15,000.00	0.02	309.27
Corpus Analysis group	INR	2,985,100.00	0.02	61,546.79
Currency	INR	15,000,000.00	0.02	309,270.00
Currency	INR	15,025,000.00	0.02	309,785.45
Debt	INR	10,401,926.58	0.02	214,466.92
Debt	MXN	1,054.06	0.07	76.02
Direct Equity	INR	195,100.00	0.02	4,022.57
EQUITY	INR	175,287.00	0.02	3,614.07
EQUITY	USD	114,700.00	1.00	114,700.00
Global Funds	INR	21,000.00	0.02	432.98

## Detailed Portfolio Report

<b>Customer Name</b>	Pravash 123 Sahoo
<b>Address</b>	, , Karnataka,
<b>Relationship Manager</b>	Deba Nayak
<b>Home Phone</b>	2644722
<b>Work Home</b>	66562270
<b>Mobile Phone</b>	985326541
<b>Email Id</b>	debabrata.nayak@oracle.com

Detailed Report generated as on 23 August 2012

Networth Summary				
Particulars	Currency	Amount	Exchange Rate	Amt in INR
<b>Portfolio Details</b>				
Debt	INR	1,171,666.67	1.00	1,171,666.67
ELSS	USD	2,886.90	48.50	140,014.65
Global Funds	INR	25,000.00	1.00	25,000.00
Others	USD	9,001.00	48.50	436,548.50
MIP Fund	USD	7,000.00	48.50	339,500.00
Currency	INR	30,000,000.00	1.00	30,000,000.00
Currency	USD	15,000,000.00	48.50	727,500,000.00

## Transaction Report

Transaction Date	Transaction ID	Unit	Customer Number	Customer Name	Portfolio	Instrument Type	Instrument Name	Instrument CCY	Folio / Account No.	Transaction Type	Quantity	Unit Price	Transaction Amount	Fee Amount	Transaction Tax	STT
11/11/2011	24634	Head Office	1050	Maheesh Shah		EQ	Google	INR	1287845886	Buy	200	100	20000	200	2	20
11/11/2011	24633	Head Office	10989	Namita Sen		EQ	Tinklen	USD	12876445	Buy	100	500	50000	500	1	50
Total no. of records:																2

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### Note

Transaction report is also mapped to OPS role.

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### Note

Transaction Report will not get generate at Household level.

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## Detailed Historic Portfolio

Customer Name Alok Sharma  
 Address Juhu  
 Mumbai Maharashtra, 415236  
 Your Relationship Deb Nayak  
 Mobile No. 6323263  
 Office No. 23521633  
 RM email-id pwmadmin@identity.com



### Historic Portfolio Detailed Statement

For the period 01/01/2009 to 30/11/2009

Customer Holdings*											
Instrument Name	Folio/Account	Quantity	Avg. Buy Price	Total Cost	NAV Date	Market Price	Market Value	Unrealized Gain/Loss	Realized Gain Loss	Dividend	Return (%)
<b>Corporate Bond</b>											
Hyundai Corp. Bond	1120	110.00	17.00	3,815.66	30/11/2009	16.00	3,591.21	-224.45	0.00	0.00	42.64
<b>Direct Equity</b>											
GOOGLE	4512265-	48.00	191.00	13,283.88	30/11/2009	120.00	8,345.89	-4,937.99	0.00	0.00	255.47
TOYOTA	4512265-	210.00	72.00	21,907.97	30/11/2009	70.00	21,299.42	-608.55	0.00	0.00	5.06
<b>Equity Funds</b>											
Infosys	4512265-	325.00	50.00	524.22	30/11/2009	42.00	440.35	-83.88	0.00	0.00	4.90
<b>Hedge Funds MF</b>											
JPMC Highly	123	25.00	15.00	375.00	30/11/2009	12.00	300.00	-75.00	0.00	0.00	0.00
<b>Private Equity Structured Product</b>											
CITI Bank Private	123	50.00	25.00	40.32	30/11/2009	34.00	54.84	14.52	0.00	0.00	78.02
<b>Real Estate Investment Trust</b>											
New India Infra Fund	32699	60.00	80.00	154.85	30/11/2009	92.00	178.08	23.23	0.00	0.00	23.12
Reliance MF	74123698	345.00	35.00	389.54	30/11/2009	35.00	389.54	0.00	0.00	0.00	32.16
Reliance MF	4523698	150.00	35.00	169.36	30/11/2009	35.00	169.36	0.00	0.00	0.00	32.50
SAIZEN REAL	4789635-56	320.00	15.00	4,800.00	30/11/2009	2.50	800.00	-4,000.00	0.00	0.00	0.00

## Cash Flow

Cash Flow Report												
Period 01/Jan/2009 to 31/Dec/2009												
Report Type : Future Cash Flow Report Generation Date : 01/ Jan / 2009												
Customer Name : Sneha Nair												
Sr. No.	Asset	Holding	Instrument Currency	Activity	January- 09	February- 09	March- 09	April - 09	May- 09	June- 09	July- 09	
01.	Banco do Brasil 8% Due 31st December 2010 ISIN XS1234567890 - Currency EUR	500	EUR	Coupon	15/01/2009	3000.00		15/04/2009	3250.00		15/07/2009	3500.00
				Redemption		15/02/2009	5000.00		15/05/2009	7500.00		
				Settlement	03/01/2009	(5000.00)						
02.												
03.												
04.												
05.												
Total ( In Customer Currency)			USD		(95700.00)	239250.00		376875.00			179375.00	

## Holding Period

Customer Name: PWM First Name PWM  
Middle Name PWM Last  
Name

Address: 787 454 454 , Bangal ,  
Karnataka, 4555

**Holding Period Report**  
As on August 14, 2012

Holding Period Report										
Instrument Name	Instrument Group	Portfolio Name	Folio / Account No	Instrument Currency	Original Buy Qty	Remaining Qty	Date of Purchase	Holding Period (in days)	Buy Price	Market Value
BBG Bond Test 1	Debt	Discretionary1	B5D-310	INR	1.00	1.00	16-MAY-2012	90	100.00	150.32
CA1	EQUITY	RM Managed	ASD-475	INR	100.00	100.00	10-JUN-2012	65	10.00	255.00
CA2	EQUITY	RM Managed	ASD-475	INR	100.00	100.00	10-JUN-2012	65	10.00	1,000.00
CA3	EQUITY	RM Managed	ASD-475	INR	100.00	100.00	10-JUN-2012	65	10.00	1,000.00
CA4	EQUITY	RM Managed	ASD-475	INR	100.00	100.00	10-JUN-2012	65	10.00	1,000.00
CA4	EQUITY	RM Managed	ASD-475	INR	500.00	500.00	14-JUN-2012	61	0.00	5,000.00
CA5	EQUITY	RM Managed	ASD-475	INR	500.00	500.00	10-JUN-2012	65	2.00	1,025.00
EQ Test1	EQUITY	Self Managed	ASD-475	INR	1,000.00	1,000.00	02-JUN-2012	73	20.00	12,000.00

## Compliance Report

The image displays a 3x3 grid of sample compliance reports. Each report is a screenshot of a web application interface. The reports are for different clients, with some fields redacted or filled with placeholder text. The reports include sections for Client Information, Account Details, and Risk Profile. The risk profile section typically shows a scale from 1 (Very Conservative) to 4 (Very Aggressive). The reports are numbered 1 through 9 in the bottom right corner of each page.

### 4.1.2 AUM Reports

Following reports are available for both RM login as well as Ops login. Sample reports of the same have been enclosed for reference.

- AUM Progression report
- AUM report by Unit/RM
- AUM report by Customer
- AUM Progression by Customer
- AUM report by Unit Hierarchy

#### Note

The above mentioned reports are also mapped to ADMIN or OPS role.

### Total AUM Progression (in INR) as of Following Dates

RM Name	LOB	22nd Feb	31st Jan	31st Dec	30th Nov
Self Direct	Priority	1,671,000.00	51,000.00	20,000.00	60,000.00
Joe Smith	BB	95,000.00	10,000.00	50,000.00	
Tom Berry	Priority	135,000.00	135,000.00	35,000.00	15,000.00
Tom Berry	BB	100,000.00	100,000.00	15,000.00	
<b>Total</b>		<b>1,981,000.00</b>	<b>296,000.00</b>	<b>120,000.00</b>	<b>75,000.00</b>

### AUM Report by Customer

AUM report as on :08-APR-2008

**M :** ALL  
**urrency:** INR  
**port Date:** 09 April 2008  
**Primary LOB:** ALL  
**Home Unit:** ALL  
**Generated by:** Abraham

RM Id/ Name	Home Unit	Primary LOB	Customer Id/ Name	Basket Linked Notes	Cash	Debt Fund	Direct Equity	Diversified Fund	Ilfty Linked Debentures	Others	Sector Fund
80010/ Thomas Masack	Chembur Branch	Branch Banking	70010/ Gary Bnen	0	11625	1530	900000	0	21160	0	0
80013/ Williams	Wealth Area	Wealth	70013/ Ranjan	0	11625	1530	900000	0	21160	0	0
80014/ Tahesh Das	Chembur Branch	Wealth	70014/ Zenab Amin Khan	0	0	0	900000	0	0	0	0
80015/ Girish Deol	Chembur Branch	Wealth	70015/ David Smith	0	0	1530	900000	0	21160	30000	1500000.004
9993/ Krina Shah	Chembur Branch	Branch Banking	1063/ Britney Spears	0	566500	0	2621362.5	0	0	2431.25	0
			1095/ Rohit Garg	0	757250	1003315	1687500	270000	0	0	0
			1118/ Keyur Shah	250000	0	0	22500	0	0	0	0
			1119/ Padma Saluja	0	0	18920	22500	0	0	0	0
9997/ /kas Singh	Chembur Branch	Branch Banking	20001/ NIRANT RAUT	0	0	0	2002	0	0	0	0
9999/ hruti Sinha	Chembur Branch	Branch Banking	1121/ Deepak Joshi	0	743500	754800	0	270000	0	0	0

Summary AUM Progression Report - By Customer								
<b>RM:</b> ALL			<b>Instrument Type :</b> ALL					
<b>Currency :</b> INR			<b>Home Unit:</b> West Zone					
<b>Date(of Reporting):</b> 02-Apr-08			<b>Primary LOB:</b> ALL					
			<b>Generated by:</b> Rohit Verma					
RM Id/ Name	Primary Lob	Customer Id/ Name	Current Month					
			Apr-08	Mar 08	Feb 08	Jan 08	Dec 08	Nov 08
80001/ Rohit Verma	Branch Banking	70001/ Vinod Sharma	9,996,815	8,997,134	7,647,563	6,882,807	7,571,088	9,085,305
9996/ Namrata P	Branch Banking	1137/ Mathew Thomas	74,751,309	67,276,178	57,184,751	51,466,276	56,612,904	67,935,484
		1138/ Sara Thomas	43,131,991	38,818,792	32,995,973	29,696,376	32,666,013	39,199,216
		1139/ Jan Thomas	19,424,530	17,482,077	14,859,766	13,373,789	14,711,168	17,653,401
<b>Total AUM</b>			<b>147,304,644</b>	<b>132,574,180</b>	<b>112,688,053</b>	<b>101,419,248</b>	<b>111,561,172</b>	<b>133,873,407</b>
<b>Monthwise Growth</b>			<b>11.11%</b>	<b>17.65%</b>	<b>11.11%</b>	<b>-9.09%</b>	<b>-16.67%</b>	

Summary AUM Progression Report - By Unit							
<b>RM:</b> All			<b>Instrument Type :</b> ALL				
<b>Currency :</b> INR			<b>Home Unit:</b> West Zone				
<b>Date(of Reporting):</b> 7-Apr-08			<b>Primary LOB:</b> ALL				
			<b>Generated by:</b> Rohit Verma				
RM Id/ Name	Primary Lob	Current Month					
		Apr-08	Mar 08	Feb 08	Jan 08	Dec 08	Nov 08
80001/ Rohit Verma	Branch Banking	9,996,815	8,997,134	7,647,563	6,882,807	7,571,088	9,085,305
9996/ Namrata P	Branch Banking	74,751,309	67,276,178	57,184,751	51,466,276	56,612,904	67,935,484
8004/ Rupesh J	Priority	43,131,991	38,818,792	32,995,973	29,696,376	32,666,013	39,199,216
7777/ Sameer P	Priority	19,424,530	17,482,077	14,859,766	13,373,789	14,711,168	17,653,401
<b>Total AUM</b>		<b>147,304,644</b>	<b>132,574,180</b>	<b>112,688,053</b>	<b>101,419,248</b>	<b>111,561,172</b>	<b>133,873,407</b>
<b>Monthwise Growth</b>		<b>11.11%</b>	<b>17.65%</b>	<b>11.11%</b>	<b>-9.09%</b>	<b>-16.67%</b>	

Detailed AUM Report by Unit								
Detailed AUM Report by Region as of 01/04/2008								
Currency : INR			AUM Aggregation Level : Region					
Date of Reporting : 01/04/2008			Unit : ALL					
			Report Date : 01/04/2008					
Reporting Unit Name	Unit Name	Cash	Debt Fund	Direct Equity	FXED DEPOSIT	Nifty Linked Debentures	Others	Total
General Region	General Area	31,625.00	1,530.00	10,800,000.00	70,000.00	21,160.00	30,000.00	10,954,315.00
	General Region	31,625.00	1,530.00	10,800,000.00	70,000.00	21,160.00	30,000.00	10,954,315.00
	<b>Total of General Region</b>	63,250.00	3,060.00	21,600,000.00	140,000.00	42,320.00	60,000.00	21,908,630.00
Retail Region	BB Area	31,625.00	0	900,000.00	70,000.00	21,160.00	30,000.00	1,052,785.00
	Priority Area	31,625.00	0	900,000.00	70,000.00	21,160.00	30,000.00	1,052,785.00
	Retail Region	31,625.00	1,530.00	900,000.00	70,000.00	21,160.00	30,000.00	1,054,315.00
	<b>Total of Retail Region</b>	94,875.00	1,530.00	2,700,000.00	210,000.00	63,480.00	90,000.00	3,159,885.00

### 4.1.3 Deviation Reports

Following reports are available under deviation reports.

- Deviation from Approved Instrument
- Deviation from Recommended Instrument
- Deviation from Model Asset Allocation
- Deviation from Model Portfolio Instruments

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#### Note

Deviation from Approved Instrument, Deviation from Model Asset Allocation, Deviation from Model Portfolio Instruments reports are also mapped to ADMIN or OPS role.

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Sample reports are shown as below:

## Deviation from Approved Instrument

 <b>Deviation from Approved Instrument Report</b>								
<b>Portfolio Type:</b>		RM Managed			<b>Unit:</b>		All	
<b>RM:</b>		All			<b>LOB:</b>		All	
<b>Date(of Reporting):</b>		29/05/2009			<b>LOB:</b>		All	
<b>Instr Analysis Grp</b>		All						
RM	Unit	Cust ID	Cust Name	LOB Name	Instrument Currency	Instr Analysis Grp	Instrument Name	Current Market Value(Rs)
Moumita Deb	North Area 1	6018	Archana Nair	Private Banking	INR	Basket Linked Notes	DSP CCPI ser1	120
Moumita Deb	North Area 1	10315	Darshel Zafry	Private Banking	AUD	Arbitrage Fund	Test PMS	2500
Moumita Deb	North Area 1	10368	Lionel Messi	Private Banking	INR	Direct Equity	Reliance Capital Limited	5000
Moumita Deb	North Area 1	10368	Lionel Messi	Private Banking	INR	Real Estate Fund	Row House	1000000
Moumita Deb	North Area 1	10299	Mahesh Bhatt	Private Banking	AUD	Arbitrage Fund	Test PMS	1000
Moumita Deb	North Area 1	6033	Nanita Lahiri	Private Banking	AUD	Arbitrage Fund	Test PMS	1600
Moumita Deb	North Area 1	10317	Preity Zinta	Private Banking	AUD	Arbitrage Fund	Test PMS	10000

## Deviation from Recommended Instrument

 <b>Deviation from Recommended Instrument Report</b>								
<b>Portfolio Type:</b>		RM Managed						
<b>RM:</b>		All						
<b>Date(of Reporting):</b>		03/04/2008			<b>LOB:</b>		All	
<b>Instr Analysis Grp :</b>		All						
RM	Unit	Cust ID	Cust Name	LOB Name	Instrument Currency	Instr Analysis Grp	Instrument Name	Current Market Value(Rs)
Daniel Regional	General Region	70002	CustMeenal Joshi C	Branch Banking	INR	Direct Equity	Reliance Industries Limited	7200000
Daniel Regional	General Region	70002	CustMeenal Joshi C	Branch Banking	INR	Cash	Life Term Plan	20000
Daniel Regional	General Region	70002	CustMeenal Joshi C	Branch Banking	INR	FIXED DEPOSIT	Time Deposit	70000

## Deviation from Model Asset Allocation

 <b>Deviation of Model Asset Allocation Report</b>						
Deviation of actual asset allocation from Model Asset Allocation by 5%						
LOB: Branch Banking				Asset Class::Equity		
Date of Reporting: 07/04/2008				Generated By: DWestZone		
Home Unit	RM ID/Name	Customer ID/Name	Customer Currency	% as per Model Portfolio	% as per Actual Portfolio	Deviation(%)
Chembur Branch						
	9994/ Kaushik Vora	1136/ Ankur Ratan	INR	90	0	-90
		1094/ Gangar Optics	INR	90	0	-90
	9993/ Krina Shah	1063/ Britney Spears				

## Deviation from Model Portfolio Instruments

 <b>Deviation from Model Portfolio Instruments Report</b>									
Portfolio Type : Managed By RM									
Date & Time(of Reporting) :			4/15/08 1:22 PM			Primary Lob :			ALL
Generated by :			Anand Natesan			Instrument Type :			ALL
Home Unit	Primary Lob	RM Name	Customer Id	Customer Name	Instrument Currency	Instrument Analysis Group	Instrument Name	Current Market Value (Rs)	
Vile Parle Branch	Branch Banking	Vipin Shirke	1077	Yogesh Rao	INR	Cash	SAVINGS ACCOUNT	85000.00	
			1077	Yogesh Rao	USD	Cash	Fixed Deposit(USD)	1500.00	
			1077	Yogesh Rao	USD	Cash	Savings Account (USD)	85000.00	
			1083	Abhishek Gupta	INR	Cash	CURRENT ACCOUNT	6500585.25	
			1083	Abhishek Gupta	INR	Cash	SAVINGS ACCOUNT	25658.23	
			1083	Abhishek Gupta	USD	Cash	Fixed Deposit(USD)	1750.00	
			1083	Abhishek Gupta	INR	FIXED DEPOSIT	Time Deposit	100000.00	
			1083	Abhishek Gupta	INR	FIXED DEPOSIT	Time Deposit	10000000.00	
			1083	Abhishek Gupta	INR	Cash	SAVINGS ACCOUNT	50656.35	
			1083	Abhishek Gupta	INR	Cash	CURRENT ACCOUNT	-10000.00	
			1084	Aditya Gole	USD	Cash	Savings Account (USD)	1250.00	

### 4.1.4 CRM Reports

Following reports are available under CRM reports

- Review date past due report
- Next review date report
- Customer search based on investment in a particular industry
- Customer search by Hobby/Interest
- Customer search by Instrument amount

- Customers not logged in for 'X' no. of days

---

**Note**

The above mentioned reports are also mapped to ADMIN or OPS role.

---

Sample reports / screenshots are shown as below:.

**Review Date Past Due Report**

Review Date Past Due Report			
LOB: Branch Banking			
Date of Reporting: 07/04/2008			
Generated By: Abraham			
RM ID/Name	Home Unit	Customer ID/Name	Review Date Past Due
80010/ Thomas Masack	Chembur Branch	70010/ Gary Brien	29/02/2008
9994/ Kaushik Vora	Chembur Branch	1136/ Ankur Ratan	31/03/2008
9994/ Kaushik Vora	Chembur Branch	1094/ Gangar Optics	15/02/2008
9993/ Krina Shah	Chembur Branch	1065/ Jamie Lynn	31/03/2008
9993/ Krina Shah	Chembur Branch	1056/ Ravi Dhavale	31/03/2008
9993/ Krina Shah	Chembur Branch	1063/ Britney Spears	31/03/2008
9993/ Krina Shah	Chembur Branch	1095/ Rohit Garg	31/03/2008
9993/ Krina Shah	Chembur Branch	1118/ Keyur Shah	31/03/2008
9993/ Krina Shah	Chembur Branch	1119/ Padma Saluja	31/03/2008
9998/ Mohammed Shahir	Chembur Branch	1002/ Mohan Krishnan	29/02/2008

**Next Review Date Report**

Next Review Date Report			
Customer Review dates between '04/04/2007' & '02/04/2008'			
LOB: Branch Banking			
RM: All			
Customer Segment: Private Banking			
Date of Reporting: 07/04/2008			
Generated By: Abraham			
RM ID/Name	Home Unit	Customer ID/Name	Next Review Date
80010/ Thomas Masack	Chembur Branch	70010/ Gary Brien	29/02/2008
1058/ Tom Smith	Chembur Branch	1097/ Gary1 Brien	29/02/2008

**Customer Search based on Investment in a Particular Industry**

Customer Exposure Report - By Industry			
Customers with more than 10 exposure in Banking			
<b>Date:</b> April 07, 2008	<b>Generated By :</b> Radha		
RM Name	Customer Id	Customer Name	Exposure (%)
Shruti Sinha	1207	Arun Akshay	12.92
Shruti Sinha	1202	David Brown	49.2
Shruti Sinha	1121	Deepak Joshi	18.51
Krina Shah	1095	Rohit Garg	14.32

### Customer Search by Hobby/Interest

A	B	C	E	F	G	H	I	J
<b>Group Report based on common Hobby/Interest</b>								
Customers with Hobby/Interest as Cricket								
LOB: All								
RM: All								
Date of Reporting: 31/03/2008								
Generated By: DeepakOPS								
RM ID/Name	Home Unit	Primary Lob	Customer ID/Name	Address	Phone (Home)	Email	Mobile	Total Networth (Currency)
9992/Sridhar Madhavrao	Fort Branch	Priority	6002/Aabhas Joshi	Flat X, Floor 99, Block A, XXXXX Building,BANGALO	802659833	<a href="mailto:pwmcustomer@identity.com">pwmcustomer@identity.com</a>	9988662564	0( )
5003/Dharmesh Patel	Fort Branch	Branch Banking	6042/Chintan Black	Flat X, Floor 99, Block A, XXXXX Building,BANGALO	1-201-386-0066	<a href="mailto:pwmcustomer@identity.com">pwmcustomer@identity.com</a>	1-917-9746366	0( )
9992/Sridhar Madhavrao	Fort Branch	Priority	6032/Joyti Mehta	Flat X, Floor 99, Block A, XXXXX Building,BANGALO	020-25673423	<a href="mailto:pwmcustomer@identity.com">pwmcustomer@identity.com</a>	91-987654321	0( )
5003/Dharmesh Patel	Fort Branch	Branch Banking	6012/Kishor Ghosh	Flat X, Floor 99, Block A, XXXXX Building,BANGALO	022-28563456	<a href="mailto:pwmcustomer@identity.com">pwmcustomer@identity.com</a>	91-9826542322	9999900 INR(INR)
5005/Ragini Maggon	Fort Branch	Branch Banking	6037/Mery Jha	Flat X, Floor 99, Block A, XXXXX Building,MUMBAL	022-28563456	<a href="mailto:pwmcustomer@identity.com">pwmcustomer@identity.com</a>	91-9826542322	398700 INR(INR)
9992/Sridhar Madhavrao	Fort Branch	Priority	6017/Natasha Smith	Flat X, Floor 99, Block A, XXXXX Building,MUMBAL	1-201-386-0066	<a href="mailto:pwmcustomer@identity.com">pwmcustomer@identity.com</a>	1-917-9746366	0( )
5003/Dharmesh Patel	Fort Branch	Branch Banking	6027/Neelam Brown	Flat X, Floor 99, Block A, XXXXX Building,DELHI	1-201-386-0054	<a href="mailto:pwmcustomer@identity.com">pwmcustomer@identity.com</a>	1-917-9746255	0( )
5005/Ragini Maggon	Fort Branch	Branch Banking	6022/Sachin Lahiri	Flat X, Floor 99, Block A, XXXXX Building,BANGALO	802659833	<a href="mailto:pwmcustomer@identity.com">pwmcustomer@identity.com</a>	9988662564	6605414 INR(INR)
5005/Ragini Maggon	Fort Branch	Branch Banking	6007/Sneha Nair	Flat X, Floor 99, Block A, XXXXX Building,HIMACHAL	1-201-386-0066	<a href="mailto:pwmcustomer@identity.com">pwmcustomer@identity.com</a>	91-9926225598	437400 INR(INR)

### Customer Search by Instrument Amount

### Customers not Logged in for 'X' no. of Days

Customer Logging Status Report			
Customer not logged in for 1000 Days			
Date of Reporting: 2013-02-28			
User Name	Customer Name	Total Network	Last Login Date
Mac	Nirant	500000	1/1/2007

#### 4.1.5 Capital Gains Report

The Capital Gains report displays the capital gains for the selected customer in the selected time period. The default report displays the net capital gain for each instrument.

If the customer selects the appropriate options to view the desired details then the capital gains for each transaction is displayed in below the summary in chronological order.

Capital Gains - Detailed Report												
Customer No. 6007												
Customer Name: Sneha Nair												
Period: 07/04/2007 To 07/04/2009												
Instrument Name	Folio/Account No	Currency	Buy Price	Buy Qty	Buy Cost	Buy Date	Qty Sold	Sale Price	Sale Proceed	Sale Date	STCG/L	LTCG/L
Birla Corporation	IN100452-456123	INR	337.50	100.00	33,750.00	09-01-2007	100.00	337.50	33,750.00	09-15-2007	0	-
Bank Of Baroda	12569-23654	INR	50.00	500.00	25,000.00	10-01-2007	500.00	60.00	30,000.00	12-01-2008	-	5,000.00
Bharat Petroleum Corporation Limited	12569-23654	INR	3.00	1,000.00	3,000.00	12-04-2007	1,000.00	3.00	3,000.00	12-20-2008	-	0
Bharat Petroleum Corporation Limited	12569-23654	INR	3.00	2,500.00	7,500.00	12-04-2007	2,500.00	3.00	7,500.00	01-01-2008	0	-
RaginiEQ	12569-23654	INR	10.00	3,000.00	30,000.00	04-30-2008	3,000.00	14.00	42,000.00	09-24-2008	12,000.00	-
RaginiSP	98090	SGD	12.00	670.00	8,040.00	08-13-2008	670.00	65.00	43,550.00	11-01-2008	35,510.00	-
RaginiSP	98090	SGD	50.00	2,330.00	116,500.00	09-01-2008	2,330.00	65.00	151,450.00	11-01-2008	34,950.00	-
RaginiSP	98090	SGD	50.00	1,000.00	50,000.00	09-01-2008	1,000.00	70.00	70,000.00	11-21-2008	20,000.00	-
ICICI Bank Ltd.	12569-23654	INR	45.00	750.00	33,750.00	10-01-2008	750.00	60.00	45,000.00	10-15-2008	11,250.00	-
ICICI Bank Ltd.	12569-23654	INR	45.00	250.00	11,250.00	10-01-2008	250.00	70.00	17,500.00	10-20-2008	6,250.00	-
ICICI Bank Ltd.	12569-23654	INR	50.00	550.00	27,500.00	10-10-2008	550.00	70.00	38,500.00	10-20-2008	11,000.00	-
MFMastercard	894589	INR	76.00	500.00	38,000.00	01-15-2009	500.00	75.00	37,500.00	01-15-2009	-500.00	-
MFTest	345234	INR	33.00	200.00	6,600.00	09-05-2008	200.00	5,600.00	1,120,000.00	03-01-2009	1,113,400.00	-
Hedge Fund	9999	INR	102.00	20.00	2,040.00	01-22-2009	20.00	112.00	2,240.00	02-06-2009	200.00	-
Hedge Fund	9999	SGD	102.00	400.00	40,800.00	01-22-2009	400.00	106.25	42,500.00	03-23-2009	1,700.00	-
RagGI	9999	SGD	8.00	400.00	3,200.00	01-06-2009	400.00	20.00	8,000.00	03-23-2009	4,800.00	-
RagGI	1109	SGD	8.00	400.00	3,200.00	01-06-2009	400.00	20.00	8,000.00	03-23-2009	4,800.00	-
Haresh MF	444	INR	34.00	10.00	340.00	07-09-2008	10.00	12.00	120.00	04-01-2009	-220.00	-
MFTest	54	INR	23.00	10.00	230.00	03-01-2009	10.00	12.00	120.00	04-01-2009	-110.00	-
<b>Total</b>		INR			<b>440,700.00</b>				<b>1,700,730.00</b>		<b>1,255,030.00</b>	<b>5,000.00</b>

#### 4.1.6 Archived Reports

##### Note

These reports are also mapped to OPS Role.

The Archived Reports can be viewed through Reports menu of both RM and Customer login. The Financial Planning and customer reports are available through RM login and the Portfolio Reports are available through customer login.

The archived financial planning reports will be available only if the Archive FP Report field is set to Yes in FP Related tab of Bank Parameters Master. If the field is set to No, then no archived reports will be available.

Archived Reports:

- Transaction Advices
- Financial Planning Report
- Portfolio Reports

- Transactions Reports
- End of Day Repots (same format as Portfolio Reports)

Refer to section [Customer Facing Reports/Portfolio Reports](#) for portfolio and transaction reports.

Sample reports are shown below:

The image displays four screenshots of financial reports from a software interface:

- 9. Key Assumptions:** Shows client information like name, age, and investment goals, along with a table of asset classes and their percentages.
- 9. Current Financials:** Displays 'Details of Assets' with a table of asset classes, market values, and annual cash flows, and two pie charts for 'Current Asset Allocation' and 'Current Investment Breakdown'.
- 11. Recommendations for Goal Fulfillment:** Features a 'Recommended Asset Allocation' pie chart and a 'Cashflow Projections (Recommended)' table showing future income and expenses.
- 14. Answers to Risk Profiling Sheet:** A questionnaire with multiple-choice answers regarding risk tolerance and investment preferences.

**Note**

If you select any other preferred language , menu items for Reports will be shown in corresponding preferred language.

**4.1.7 Business Volume Reports**

**Note**

Business Volume Reports are also mapped to OPS Role.

The Business Volume Reports can be viewed through Reports menu of both RM and OPS login.

- **Business Volume by Customer -**

This report displays Business Volume details, at IAG level, of customers who are directly linked to a particular RM.

Business Volume Summary by Customer												
Unit Name : ALL						LOB Name : ALL						
Customer Name ALL						RM Name : ALL						
From Date : 13-Jun-12						To Date : 17-Jul-12						
Date of Reporting 2013-03-06						Generated By : OPSONE						
LOB	Unit Name	Banker ID / Name	Manager	Customer ID / Name	BONDS FIXED INTEREST RATE	BONDS ZERO COUPON	Debt	Direct Equity	EQUITY	FUNDS	Others	Total
				1001/Yogesh Shinde	0	0	0	0	656	0	0	656
				1005/Archana Reddy	0	0	0	80830	29311	0	0	110141
				1007/Alok Nath	0	0	0	1600	2350	0	0	3950
				1009/Jamie Rice	0	0	0	0	300	0	0	300
				1046/Anuj Sawant	0	0	0	0	1000	0	0	1000
				1047/Piyush Sawant	0	0	0	0	550522	0	0	550522
				1082/Gautam Sukhla	1200	505	0	0	1500	0	0	3205
				1100/SWATI ANAND	0	0	0	2875	0	0	0	2875
				1171/Vijaykanth	0	0	82500	50500	0	0	0	133000
Business Banking	HO	1001/HOHEAD		1178/FX	0	0	0	0	19000	0	0	19000

- **Business Volume Progression by Customer -**

This report displays month wise Business Volume progression of customers who are directly linked to a particular RM or all RM as per the criteria selected.

Business Volume Progression by Customer											
Instrument Analysis Group : ALL						Unit Name : ALL					
Date of Reporting : 3/6/2013						RM : OPSONE					
						LOB Name : ALL					
LOB	Unit Name	Banker ID / Name	Customer ID / Name	Jul-12	Jun-12	May-12	Apr-12	Mar-12	Feb-12	Total	
	Jaipur	1078/Nipul Shah	1109/Shaillesh Gaglani	507.86	0	0	0	0	0	507.86	
	Rajasthan region	1077/Harsh Goenka	1108/Sanjay	0	1,511.56	0	0	0	0	1,511.56	
			1012/Saachi Sinha	0	0	2,435.06	2,992.19	0	18,125.00	23,552.25	
			1013/Siddharth Sinha	0	1,250.62	2,725.91	0	906.25	0	4,882.78	
		1011/Moumita Deb	1188/Jay W	23.79	0	0	0	0	0	23.79	
			1015/Shikha Verma	90.62	935,506.25	1,286,164.33	36,855.69	308.12	5,437.50	2,264,362.53	
			1042/Test Customer	0	0	0	4,531.25	0	0	4,531.25	
			1048/Rakesh Sharma	0	0	9,062.50	0	0	0	9,062.50	
			1054/Report Testing	0	0	2,850.77	0	0	0	2,850.77	
			1060/Mahesh Jethmalani	0	0	2,310.94	0	0	0	2,310.94	
			1078/Mohan Patnaik	0	0	102,555.71	0	0	0	102,555.71	
			1079/Vijaya Ram	0	0	18.49	0	0	0	18.49	
			1080/Sushil Sharma	0	0	268,505.06	0	0	0	268,505.06	
			1083/Report Client	0	0	2,218.50	0	0	0	2,218.50	
			1084/Vinit Bitchu	0	0	22,822.82	0	0	0	22,822.82	
		1015/Mahesh Olekar	1134/Kiran Kumar	0	231,012.40	0	0	0	0	231,012.40	

- **Business Volume by Unit/RM -**

This report displays IAG wise business volume details and Target with the Primary LOB mentioned against each RM. This Report also gives details of all RM based on the selected criteria.

Business Volume Report By Unit/RM as on JUL/ 2012												
RM name : ALL									Date Of Reporting :06/03/2013			
Currency: USD									Unit:ALL			
Generated By: OPSONE									LOB :ALL			
Unit Name	Primary Lob of RM	RM code/Name	Manager	Balanced	Debt	Debt Short Term	Direct Equity	Equity Sectoral/Thematic	ELSS	EQUITY	Real Estate	Total
Ajmer	Retail Banking	1079 / Rakesh Singh	Target	0	0	0	0	0	0	0	0	0
		1001 / HOHEAD	Target	0	0	0	0	21,624.95	5,409.94	755.5	0	27,790.39
		1016 / Abhishek Lodha	Target	0	0	0	0	0	0	0	0	0
		1017 / GeetaG	Target	0	28,153.41	0	1,553.00	0	0	8.75	0	29,715.16
		1021 / Mahesh Olekar	Target	0	0	0	0	0	0	0	0	0
		1032 / ritwick	Target	0	0	0	0	0	0	0	0	0
		1043 / Sweta Sinha	Target	0	0	0	0	0	0	0	0	0
		1093 / rajesh	Target	0	0	0	0	0	0	0	0	0
		1097 / Shree H	Target	0	0	0	0	0	0	0	0	0
HO	Private Banking	1001 / HOHEAD	Target	0	0	0	0	0	0	0	0	0
		1016 / Abhishek Lodha	Target	410.68	20,000.00	0	0	0	0	3,000.00	0	23,410.68
		1021 / Mahesh Olekar	Target	0	0	0	0	0	0	0	0	0
		1032 / ritwick	Target	0	0	0	0	0	0	0	400,000.00	400,000.00
		1043 / Sweta Sinha	Target	0	0	0	0	0	0	0	0	0
		1093 / rajesh	Target	0	0	0	0	0	0	0	0	0
		1097 / Shree H	Target	0	0	0	0	0	0	0	0	0
		1001 / HOHEAD	Target	0	0	0	0	0	0	0	0	0
		1016 / Abhishek Lodha	Target	0	0	0	0	0	0	0	0	0
		1021 / Mahesh Olekar	Target	0	0	0	0	0	0	0	0	0
		1032 / ritwick	Target	0	0	0	0	0	0	0	0	0
		1043 / Sweta Sinha	Target	0	0	0	0	0	0	0	0	0
		1093 / rajesh	Target	0	0	0	0	0	0	0	0	0
		1097 / Shree H	Target	0	0	0	0	0	0	0	0	0

- **Business Volume Progression by Unit/RM -**

This report displays month wise business volume progression of customer who is directly linked to a particular RM. Report displays business volume of customers mapped directly to any of the RMs that are a part of the reporting line headed by the selected RM.

Business Volume Progression By RM/Unit										
RM:		IAG :ALL			LOB Name : ALL					
Date(of Reporting): 06/03/2013				Generated by: OPSONE						
HOME UNIT	PRIMARY LOB	RM ID NAME	MANAGER	Jul-12	Jun-12	May-12	Apr-12	Mar-12	Feb-12	
Ajmer	Retail Banking	1079/Rakesh Singh		0	0	0	0	0	0	0
Bangalore Branch	Private Banking	1081/ritwick four		0	0	0	0	0	0	0
		1056/hitesh kumar	Sridhar Madhavarao	0	0	0	0	0	0	0
		1057/nitesh ksdfd		0	0	0	0	0	0	0
Branch1	Private Banking	1112/tag tag		0	0	0	0	0	0	0
		1000/AdminThree		0	0	0	0	0	0	0
		1001/HOHEAD		27790	3814206	1415369158	88875064	0	0	0
		1002/AdminFive		0	0	0	0	0	0	0
		1003/OPSONE		0	0	0	0	0	0	0
		1004/OPSTWO		0	0	0	0	0	0	0
		1007/HOTWOW		0	0	0	0	0	0	0
		1021/Mahesh Olekar		400000	600000	1555225	10050	0	0	0
		1023/Sridhar Madhavarao	nitesh ksdfd	0	0	0	0	0	0	0

#### 4.1.8 Revenue Reports

Revenue reports are available for different Fee/Commission Types like Upfront, Trail/Spread Accrued, Transaction Fees and Periodic Fees.

Following revenue reports are available for both RM and OPS login:

- Revenue by Customer
- Revenue Progression by Customer
- Revenue by Unit/RM
- Revenue Progression by Unit/RM

Sample reports of same have been enclosed here for reference.

## Revenue by Customer

generateRevenueByCustomerReportUsingBIP.action [Read-Only]

UNIT	LOB	RM	CLST	Risk Profiling Done	Investment Overview Doc Received	Customer created in Core Banking	Others	Total
Region1	Private Banking	Mac	2017/18	YES	NO	YES	26334	26,534.23
<b>Total:</b>								26334

## Revenue Progression by Customer

generateRevenueProgByCustomerReportUsingBIP.action [Read-Only]

RM	Home Unit	Primary LOB	Customer Id/Name	2012JAN	2011DEC	2011NOV	2011OCT	2011SEP	2011AUG	Total
<b>Total</b>				32000	25000	0	5000	0	0	0
<b>Growth %</b>				0	0	0	0	0	0	0

## Revenue by Unit/RM

Commission Report by RM/Unit.xls [Read-Only] [Compatibility Mode] - Microsoft Excel

Unit Name	LOB Name	RMC Code / Name	Manager	Cash	Debt Fund	Direct Equity	FIXED DEPOSIT	Nifty Linked Debentures	Others	Total
Chembur Branch	Branch Banking	80010/ Rahul Joshi	-	31625	1530	900000	70000	21160	30000	1054315
	Priority	80009/ Swati Jain	Priya Shastri	74875	0	0	70000	21160	30000	196035
		<b>Target</b>		<b>25000</b>	<b>15000</b>	<b>58000</b>	<b>65000</b>	<b>25000</b>	<b>21000</b>	<b>209000</b>
	Wealth	80014/ Priya Shastri	Rahul Joshi	31625	1530	900000	70000	21160	30000	1054315
		80014/ Mahesh Das	Rahul Joshi	20000	0	900000	35000	5290	30000	990290
		<b>Target</b>		<b>35000</b>	<b>65000</b>	<b>65000</b>	<b>65000</b>	<b>25000</b>	<b>21000</b>	<b>276000</b>
		80015/ Girish Deol	Mahesh Das	0	1530	900000	70000	21160	30000	1022800
		<b>Target</b>		<b>45000</b>	<b>15000</b>	<b>58000</b>	<b>65000</b>	<b>25000</b>	<b>21000</b>	<b>229000</b>
Vile Parle Branch	Branch Banking	80007/ Pratik Shah	Priya Shastri	0	0	10800000	0	0	0	10800000
		<b>Target</b>		<b>85000</b>	<b>58700</b>	<b>65000</b>	<b>65000</b>	<b>25000</b>	<b>21000</b>	<b>319700</b>
<b>Grand Total Revenue Actual(SGD)</b>				158125	4590	14400000	315000	89930	150000	1531790

## Revenue Progression report by Unit/RM

RM ID / Name	Home Unit	Primary Lob	Current Month	Apr-08	Mar-08	Feb-08	Jan-08	Dec-08	Nov-08
900077	Branch Banking_Name	Branch Banking	9,996,813	8,997,134	7,647,503	6,882,807	7,571,088	9,085,303	
900092	Branch Banking_Name	Branch Banking	74,791,809	67,276,178	57,184,751	51,466,276	56,612,904	67,935,484	
900047	Branch Banking_Name	Priority	43,131,991	36,816,792	32,995,973	29,696,376	32,666,013	39,199,216	
900077	Branch Banking_Name	Priority	19,424,930	17,462,577	14,899,760	13,373,789	14,711,168	17,623,401	
<b>Total Revenue</b>			<b>147,384,644</b>	<b>132,572,380</b>	<b>112,688,013</b>	<b>101,419,248</b>	<b>111,561,172</b>	<b>133,873,407</b>	
<b>Monthwise Growth</b>				<b>17.65%</b>	<b>11.11%</b>	<b>-9.09%</b>	<b>-16.67%</b>		

## 4.2 Workspace

### 4.2.1 AUM & Business Volume

The relationship manager's performance is measured essentially on 3 parameters – the Assets Under Management (AUM), the business volume generated for the customers that are mapped to the relationship manager and the commissions earned. These measures are currently computed at EOD and hence on any day they are available as of the previous business day. The MTD (month-to-previous business date) values as of any date and the values as of every month end are stored to support progression and time series analysis. All these parameters are measured in the "Bank" currency. AUM includes all investment holdings of the customers, across all portfolios EXCLUDING the held away portfolios maintained by the customer that were not transacted through the bank. If a retail banking product like Savings A/C is included in portfolio, the balances in these accounts held with the bank will also count towards AUM. Else, Retail banking product balances are not considered for AUM.

All the above measures are computed and reported at different levels of the organizational hierarchy depending on the current RM and unit hierarchy maintenance, i.e. at RM, senior RM, unit head and various other levels of the hierarchy as specified.

The summary view (launched through the AUM sub-menu from the RM login under the My Workspace menu option) shows the AUM across all customers directly handled by the RM for each Instrument Analysis Group as of previous day, and the previous two quarter ends. New Business volumes are displayed for the current month, previous month and YTD. RM can also view these measures classified under the overall portfolio, those managed by RM and those managed by Client separately.

For a user who is a supervisor (with subordinate RMs) or a Unit head, there will be additional links called AUM details and AUM progression provided on the dashboard. As explained above, on clicking of these links, a supervisor RM can see the AUM related information for all his/her direct customers plus the total AUM controlled by each of the subordinates. A unit head can see the AUM information for all reporting units immediately under the home unit for which he/she is head, as well as other specific units for which he/she has been given data access in the "Employee" maintenance in Admin login.

The AUM figures for each of the direct subordinate RMs will include the AUM for all customers managed by themselves as well as their subordinates down the tree structure. Hence the total will represent the overall AUM managed by the supervisor RM. Similarly the AUM for the immediately subordinate unit will include the AUM of all other units down the tree structure for the same line of business (LOB).

## OVERALL

### Screen:

Assets Under Mgmt	Target	Previous Day Closed	Preceding Quarter 1	Preceding Quarter 2
Balanced Fund	0.00	0.00	0.00	0.00
Collectables Art	0.00	0.00	0.00	0.00
Collectables Jewelry	0.00	0.00	0.00	0.00
Commodity Hard	0.00	249,942.15	0.00	0.00
Commodity Soft	0.00	0.00	0.00	0.00
Corporate Bond	0.00	0.00	0.00	0.00
Corpus Analysis group	0.00	0.00	0.00	0.00
Debt Funds	0.00	0.00	0.00	0.00
Direct Equity	0.00	1,606,424.10	698,374.59	0.00
EQ	0.00	0.00	0.00	0.00
Equity Funds	0.00	0.00	0.00	0.00
Exchange Traded Fund	0.00	0.00	0.00	0.00
FUTURES	0.00	0.00	0.00	0.00
Government Bond	0.00	25,200.00	0.00	0.00
Hedge Funds MF	0.00	0.00	0.00	0.00
Insurance Endowment	0.00	0.00	0.00	0.00
Insurance Unit Linked	0.00	0.00	0.00	0.00
OPTIONS	0.00	0.00	0.00	0.00
Others	0.00	310,000.00	0.00	0.00
Private Equity Structured Product	0.00	66,071.66	54,926.42	0.00

New Investments	Target	Current Month	Last Month	YTD
Balanced Fund	0.00	0.00	0.00	0
Collectables Art	0.00	0.00	0.00	0
Collectables Jewelry	0.00	0.00	0.00	0
Commodity Hard	0.00	0.00	260,809.20	510,751
Commodity Soft	0.00	0.00	0.00	0
Corporate Bond	0.00	0.00	0.00	0
Corpus Analysis group	0.00	0.00	0.00	0
Debt Funds	0.00	0.00	0.00	0
Direct Equity	0.00	0.00	69,549.12	974,138
EQ	0.00	0.00	0.00	0
Equity Funds	0.00	0.00	0.00	0
Exchange Traded Fund	0.00	0.00	0.00	0
FUTURES	0.00	0.00	0.00	0
Government Bond	0.00	0.00	24,000.00	24,000
Hedge Funds MF	0.00	0.00	0.00	0
Insurance Endowment	0.00	0.00	0.00	0
Insurance Unit Linked	0.00	0.00	0.00	0
OPTIONS	0.00	0.00	0.00	306
Others	0.00	0.00	0.00	0
Private Equity Structured Product	0.00	0.00	0.00	57,957

**Figure 4.1: AUM Screen**

### Screen Navigation:

After logging in the system as RM select Workspace → AUM

Attribute	Field Validations
<b>COLUMN S</b>	
Assets Under Management	Market Value of holdings in bank currency. Investments in Held away portfolio and core banking product balances that are not part of portfolio will be excluded.
Target	The Target column in this AUM section displays the targets for RM in the form of Assets Under Management (AUM) or revenue The targets for individual RM is captured through file upload.
Previous Day Closed	Displays IAG wise AUM for previous business date.
Preceding Quarter 1	Quarters as defined in the bank master table. Displays IAG wise AUM for previous business date.
Preceding Quarter 2	Quarters as defined in the bank master table. Displays IAG wise AUM for previous business date.
New Investments	Will be displayed in bank currency
Target	The Target column in this New Investments section displays the targets for RM in the form of New Investments. The targets for individual RM is captured through file upload.
Current Month	Value for the current month – till previous business date.

<b>Attribute</b>	<b>Field Validations</b>
Last Month	Value for the previous month.
YTD	Value for the bank's current financial year –till previous business date.
ROWS	All the orders in open status will not be considered for computing. All the values displayed will be in bank currency.
Instrument Analysis Group	Includes investments in all IAG's across RM managed and Self managed portfolio.
Total	Grand Total

#### **RM Managed**

- Displays value of holdings for discretionary and RM managed portfolio in bank currency.

#### **Client Managed**

- Displays value of holdings for self managed portfolio in bank currency. Held Away portfolio will not be included.

#### **Business Validation:**

- The net purchase value will be considered for computing the new investment value for all instrument analysis groups.
- The values will be computed during the EOD process.
- The values will be displayed in the bank's currency. Decimals values should be according to the currency master.
- The Total values in 'overall' screen should tally with the sum of values of the 'RM managed' and 'Client managed' screens.

In all reports, the AUM is computed based on RM Home branch (i.e. the AUM for a branch is the total holdings excluding held away of all customers mapped to RMs whose home branch is the selected one).

### **4.2.2 Revenue Summary**

Revenue is the fee paid by fund houses/Asset Management Companies or insurance companies to the brokers/distributors for mobilizing the business. Whenever the relationship manager sells a particular instrument, revenue is earned by the relationship manager. The MTD values are stored as of each End of Day and as of every month end to support progression and time series analysis. These values are stored in the "Bank" currency. Revenue is currently computed on the following instrument types, though the Generic commission structure can support any new instrument type also for Upfront and trail type of commissions:

- Mutual Fund (Upfront, Trail, Incentive, SIP, NFO, Switch/Transfer)
- Structured Product (Upfront on Commitment / Drawdown)
- Portfolio Management Schemes (Upfront , Trail)
- Insurance (yearly commissions on premium amounts paid)

Revenue computation is considered across all portfolios EXCLUDING the held away portfolios maintained by the customer that were not transacted through the bank.

There is a separated section for commission on pending orders, which displays the commission for the orders which are still to be fulfilled (in cases of NFO, PMS and SP wherein there could be considerable time gap between placement of order and its fulfillment).

The summary view (launched from Revenue submenu in the RM login under the My Workspace menu option) shows the revenue earned across all customers directly handled by the RM for each Instrument Analysis Group - both MTD (month to previous business date), and YTD values. The transaction (upfront) and trail commission are displayed separately.

For a user who is a supervisor or a Unit head, there will be additional links called Commission details and commission progression provided on the dashboard, as well as the Revenue summary screen. On clicking of these links, a supervisor RM can see the revenue related information for all his/her direct customers plus the total commission earned by each of the subordinates. A unit head can see the commission information for all reporting units immediately under the home unit for which he/she is head, as well as other specific units for which he/she has been given data access in the "Banker" maintenance in Admin login.

The revenue figures for each of the direct subordinate RMs will include the commission for all customers managed by themselves as well as their subordinates down the tree structure. Hence the total will represent the overall revenue earned by the supervisor RM. Similarly the revenue for the immediately subordinate unit will include the revenue of all other units down the tree structure for the same line of business (LOB)

**Role:**

**RM** – The option of viewing the details is available only through the RM login

**Screen:**

Instrument Group	This Month (MTD)				YTD			
	Upfront	Trail/Spread-Accrued	Fees	Total	Upfront	Trail/Spread-Accrued	Fees	Total
Debt Funds	0.00	0.00	0.00	0.00	0.00	1.36	0.00	1.36
Hedge Funds MF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FUTURES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Real Estate Investment Trust	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Commodity Hard	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EQ	0.00	0.00	0.00	0.00	0.00	16.09	0.00	16.09
Others	0.00	0.00	0.00	0.00	0.00	0.00	12,276.35	12,276.35
Direct Equity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bond	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity Funds	0.00	0.00	0.00	0.00	0.00	0.00	17,415.11	17,415.11

Order Types	Current Month	Previous Month
NFO	0.00	0.00
PMS	0.00	0.00
SP & Alternatives	0.00	0.00

**Figure 4.2: Commission On Booked Transaction Screen**

**Screen Navigation:**

After logging in the system as RM, select Workspace → Revenue.

## 5. Administration Functions

### 5.1 Master Screen

FLEXCUBE Private Banking contains a number of tables that are used internally and are intended to be accessed only by select staff having Admin roles. All the data that is entered through the master screens populate the master tables.

In this section of the document, we shall understand the Master Screens currently existing in the system. Master Tables are grouped into four sub menus: Instrument Master, CRM Related, Portfolio Related and Bank Related.

#### 5.1.1 Instrument Master

As the name suggests, Instrument master consists of all the sub menus that are related to instruments. The various sub menus are explained below:

##### 5.1.1.1 MF Type

**Description:** The MF type screen enables the user to maintain the types of mutual fund defined by external service provider for Mutual Fund Instrument type.

**User Access Levels:**

**Administrator:** only the person designated as an administrator of the system can access and maintain this table

**Screen:**



**Figure 5.1: MF Type Screen**

**Screen Navigation:** After you login as Admin, Select Master -> Instrument Masters-> MF Type from the top menu.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
MF Type	Enables the user to select or add new MF types as defined by external data provider for Mutual Funds Instrument type.	Y
Description	Enables the user to capture a description for the MF type.	Y

#### 5.1.1.2 Instrument Issuer Master

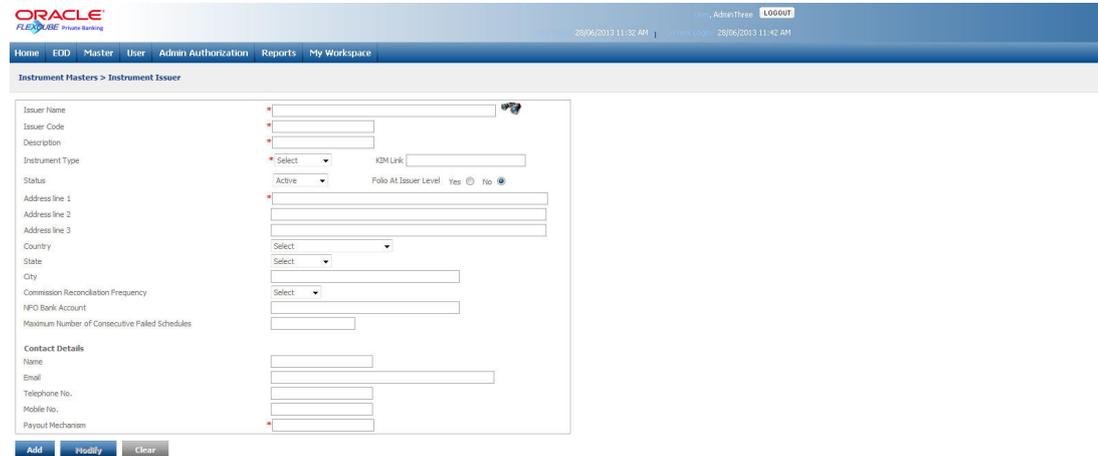
**Description:** As the name suggests the screen assists in capturing the details of the issuers of the securities. Along with the address of the issuer the screen also facilitates in capturing

the contact details of the representative of the Issuer. This information shall be required to obtain the details of the issue/security.

**User Access levels:**

**Administrator:** only the person designated as an administrator of the system can access and maintain this table.

**Screen:**



**Figure 5.2: Instrument Issuer Master Screen**

**Screen Navigation:** After you login as an Admin user, select Master → Instrument → Instrument Issuer Master from the top menu.

The fields have been briefly described below:

Field	Description	Mandatory
Issuer Name	<p>This field shall be essentially used by the administrator to enter the Issuer’s Name upto 100 characters alphanumeric.</p> <p>The field accepts alphanumeric value. The special characters such as space, comma, dot, &amp;, and “-“ are allowed.</p> <p>In order to maintain the details of an existing Issuer, the administrator can either opt to search for the Issuer, by using the search button provided adjacent to this field or simply enter the Issuer Name in this field.</p> <p>On clicking the  button, a pop up window shall be displayed enabling searching of the Issuer’s. This pop up window has been elucidated below.</p> <p>System enables the user to enter the Issuer Code first and then Issuer Name, thus it restricts the user from generating duplicate Issuer Code and in turn Issuer Name.</p>	Y

Field	Description	Mandatory
Issuer Code	This is to enter a code used by the market participants to identify the issuer. For example it could be the Asset Management Company code given by the registrar. It is can take upto 10 alphanumeric characters.  If the user enters the duplicate Issuer Code, system displays the appropriate error message, restricting the user from generating duplicate Issuer Code.	Y
Description	This is a free text field of upto 50 characters and the administrator can use this to add any description like AMC / NBFC, Bank etc.	Y
Instrument Type	The various types of instruments are displayed as a drop down list. Please note that the process of capturing/updating the instrument types has been elucidated in a subsequent section.	Y
KIM Link	Enables the user to enter the path where the Key Information Memorandum for issuers is stored.  While placing the order in customer login, the customer needs to click on the KIM checkbox located at the bottom of the screen which means that the customer has read the KIM document and agrees to the contents of KIM and other details of Mutual Fund scheme including Disclaimers, Terms and Conditions for online Mutual Fund transactions.	Y
AMC Pool Account No.	This field appears only if instrument type selected is Mutual Fund (MF). When a customer places an MF order, his bank account gets debited and the same amount is credited to AMC pool account and the amount from here then gets transferred to the AMCs.	Y if instrument type is MF
AMC Pool Account No. Bank Id	This field appears only if instrument type selected is Mutual Fund. This field captures the bank Id for the account number captured above.	Y if instrument type is MF
AMC Pool Account No. Branch Id	This field appears only if instrument type selected is Mutual Fund. This field captures the branch Id for the account number captured above.	Y if instrument type is MF

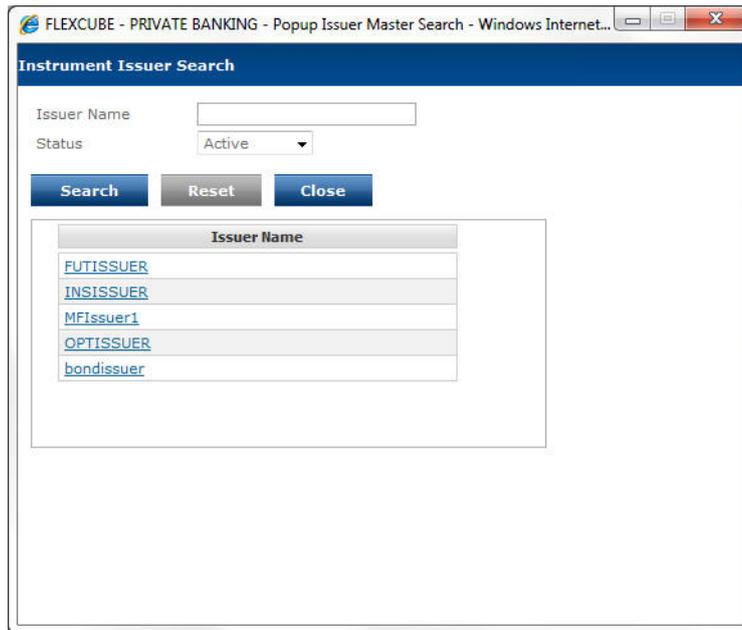
Field	Description	Mandatory
Status	<p>This is a drop down field providing the options of 'Active', 'Suspended' and 'Closed' in the list of values. On selecting an Issuer, the status of the Issuer as currently exists in the system shall be displayed in this field. By default the status is selected as "Active".</p> <p>The administrator shall be unable to add any instrument issues associated to the issuer if the administrator converts the status of the Issuer to suspended or closed. In other words the corresponding Issuer shall be excluded from being selection while maintaining the Instrument Master screens of FLEXCUBE Private Banking. Once suspended, the administrator can reinstate the status to Active; however once closed, the record cannot be reinstated to any other status. This behaviour is common across the system for all maintenances.</p>	Y
Folio at Issuer Level	This field enables the user to select the folio while placing MF transaction or order if the user has holdings for the same issuer but in a different instrument.	N
Address	This is a free text field and the administrator can update the address of the issuer in this field, upto a max of 150 characters.	Y
Country	This field is a dropdown field. It is obligatory for the administrator to select a country from the list of values provided in the list.	Y
State	The list of states provided in this field is based on the Country selected by the user administrator. It is again obligatory for the administrator to select a state from the list.	Y
City	The list of Cities in the drop down field shall be displayed depending on the State opted by the administrator.	Y
Commission Reconciliation Frequency	This is used to indicate the frequency of the Trail commission Reconciliation File that is being sent by the issuer to FCPB. This is a drop-down list. The user can either select Monthly or Quarterly option. Depending on this selection, the trail fee computed by the system will be compared with the trail fee data received from the Issuer.	Y
NFO Bank Account	This field enables the user to enter the New Fund Offer Bank Account number in the NFO Bank Account text box.	
Maximum Number of Consecutive Failed Schedules	This field determines the maximum number of consecutive SIP/SWP/STP failures after which this systematic plan gets aborted by system.	Y

**Contact Details**

Field	Description	Mandatory
Name	The Name of the representative of the Issuer can be captured in this field upto 20 characters long	Y
Email	Textbox for capturing the representative's mail id upto 100 characters.	Y
Telephone No.	The administrator can capture the phone number of the representative of the Issuer in this field	Y
Mobile No.	The administrator can capture the mobile number of the representative of the Issuer in this field	Y
Payout Mechanism	This field enables the user to enter the details of payout mechanism	

On clicking the  button provided adjacent to the field 'Issuer Name', the following pop up window appears to search for the appropriate Issuer name.

**Screen:**



***Figure 5.3: Instrument Issuer Search Window***

In order to select an Issuer from the list, click on the hyperlink provided under the Issuer Name. On clicking the hyperlink, the user is directed to the main screen and is displayed with the corresponding information of the Issuer in that screen.

Click the  button to close the search window.

The user can add and modify the details in the Instrument Issuer Master screen by using Add/Modify buttons as explained in General Characteristics section. The new added or modified Instrument Issuer is then sent for authorization.

To access any other screens please use the top horizontal menu bar.

### 5.1.1.3 Broker Maintenance

Description: The Broker submenu of FCPB system enables the user to create brokers in the system and map customer alternate IDs in order to recognize customer records in transaction files sent by brokers who has executed the respective customer's order/ transaction.

#### User Access levels:

Administrator: only the person designated as an administrator of the system can create and modify the brokers in the system.

#### Screen:

The screenshot shows the Oracle FLEXCUBE Private Banking interface. The breadcrumb trail is: Master > Instrument Masters > Broker. The 'Broker Details' form contains the following fields: Name (text), Broker Code (text), SWIFT Address (text), Address line 1 (text), Address line 2 (text), Address line 3 (text), City (text with 'Select Country' dropdown), Zip (text with 'Select State' dropdown), Telephone No. 1 (text), Telephone No. 2 (text), Telephone No. 3 (text), and Email (text). At the bottom of the form are three buttons: Add, Modify, and Clear.

**Figure 5.4: Broker Screen**

#### Screen Navigation:

After logging in the system as Admin, select Master → Instrument Master → Broker from the top menu.

The fields have been briefly described below:

Field	Description	Mandatory
Name	Enables the user to enter the broker name	Y
Broker Code	Enables the user to enter the broker code. It is unique code for each broker and system restricts the user from entering the duplicate broker codes.	Y
SWIFT Address	Enables the user to enter the SWIFT address. The SWIFT address is also unique and system does not allow the user to enter the duplicate SWIFT address.	
Address line 1- Address line 3	Enables the user to enter the broker's address	
City	Enables the user to enter the broker's city	
Zip	Enables the user to enter the zip	
Telephone No. 1 - Telephone No. 3	Enables the user to enter broker's contact no. The system allows the user to enter maximum three contact nos.	

Field	Description	Mandatory
Email	Enables the user to enter email id of the broker	

To access any other screens please use the top horizontal menu bar.

#### 5.1.1.4 **Benchmark**

Description: Benchmark in FLEXCUBE Private Banking is a standard against which the performance of the portfolio or customer can be measured.

The Benchmark submenu enables the user to add new benchmarks and to maintain the status of the various existing benchmark indices. This submenu is further divided into two categories as Regular Benchmark and Composite Benchmark. The methodology of associating the indices to the portfolio/customer/securities has been explained in the corresponding sections on portfolio/customer/securities.

#### **User Access levels:**

Administrator: Only the person designated as an administrator of the system can access and maintain this table.

#### **Regular Benchmark**

Regular benchmarks are standard benchmarks and represent a single asset class

#### **Screen:**

The screenshot displays the Oracle FLEXCUBE Private Banking interface. The top navigation bar includes 'Home', 'EOD', 'Master', 'User', 'Admin Authorization', 'Reports', 'My Workspace', and 'Logout'. The breadcrumb trail is 'Master > Instrument Master > Benchmark > Regular Benchmark'. The main form contains fields for 'Benchmark Name', 'Description', 'Status' (set to 'Active'), and 'Alternate Id'. Below these fields are 'Add', 'Modify', and 'Clear' buttons. A 'Multi Lingual Text Capture' dialog box is overlaid, featuring a table with 'Language' and 'Text' columns, a 'Language' dropdown menu, and 'Save', 'Add', 'Modify', 'Clear', and 'Cancel' buttons.

**Figure 5.5: Regular Benchmark Screen**

#### **Screen Navigation:**

After you login as an Admin, select Master → Instrument Master → Benchmark → Regular Benchmark from the top menu.

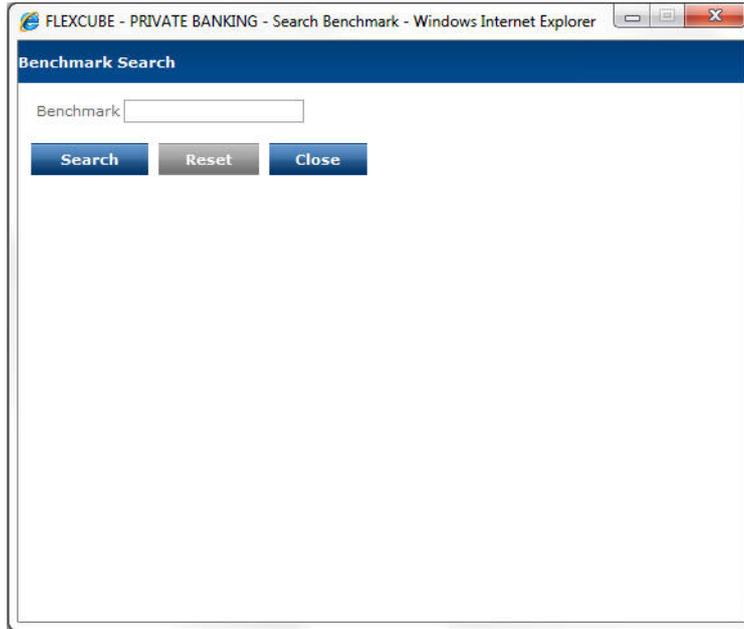
The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Benchmark Name	<p>This field indicates the benchmark name in short form. A maximum of 10 characters can be entered. Letters (a-z) or numbers (0-9) only, can be entered. No special characters are allowed.</p> <p>In order to maintain the details of an existing benchmark, the administrator can either opt to search for the index, by using the search button provided adjacent to this field or enter the name of the index in this field. On clicking the  button, a pop up window shall be displayed enabling searching of the benchmark. This pop up window has been explained below.</p>	Y
Description	<p>This field shall be essentially used by the administrator to enter a benchmark index details. While adding the details of a new benchmark index, the administrator should enter the required description in this field. A max of 50 characters can be used.</p>	Y
Status	<p>This is a drop down field providing the options of 'Active' and 'Closed' in the list of values. On selecting a benchmark in the above field, the current status of the benchmark shall be displayed in this field.</p> <p>If the administrator opts to maintain the status of a benchmark as closed, the corresponding benchmark shall be excluded from being displayed in any of the search screens of the benchmark.</p>	Y
Alternate Id	Hyperlink for Alternate Id for the Regular Benchmark	N

The user can add and modify the details in the Regular Benchmark screen by using Add/Modify buttons as explained in General Characteristics section. To modify the existing

benchmark details the user needs to click on the  button adjacent to the 'Description' field to open the following pop-up window.

**Screen:**



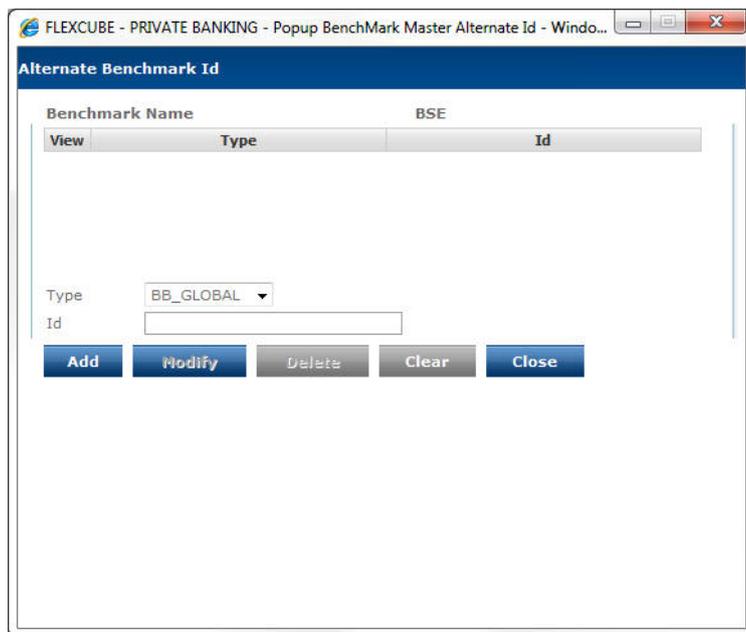
***Figure 5.6: Benchmark Search Window***

Select the appropriate benchmark by using wild card search. The new added or modified Regular Benchmark is then sent for authorization.

**Alternate Id**

The Alternate Id hyperlink enables the user to assign the alternate id to the particular benchmark. When the user clicks on this Alternate Id hyperlink, the following pop up window appears.

**Screen:**



***Figure 5.7: Alternate Benchmark Id Window***

The fields have been briefly described below:

The user can add the alternate id's for one or more file types as per requirement.

Field	Description	Mandatory (Y/N)
Benchmark Name	Displays the benchmark name for which the Alternate Id is to be added	Display
View	This is a Radio button. When selected, displays the Alternate Id details for the corresponding file type.	Display
Type	Displays file type for the corresponding id in the first table and enables the user to select the appropriate file type from the Type drop-down list	Y
Id	Displays the id for the corresponding file type in the first table and enables the user to enter the appropriate id in the second table	Y

### Composite Benchmark:

As the name suggests, the composite benchmark consists of more than one asset class or instrument analysis group. It is observed that the investment portfolios usually consist of more than one asset class. Therefore, if a single asset class benchmark is used to assess the performance of a multi-asset class portfolio then the chances of getting inadequate results are more.

In order to overcome this problem, Composite Benchmark feature is introduced in the FCPB system. The composite benchmark is an aggregate of indices/benchmarks and the user can assign the desired weightages to each of them. All the indices/benchmarks that are part of composite benchmark needs to be maintained in FCPB

### Screen:

**Figure 5.8: Composite Benchmark Screen**

### Screen Navigation:

After you login as an Admin, select Master → Instrument Master → Benchmark → Composite Benchmark from the top menu.

The additional fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Composite Benchmark Name	This field indicates the composite benchmark name in short form. A maximum of 10 characters can be entered. Letters (a-z) or numbers (0-9) only, can be entered. No special characters are allowed.	Y
Description	This field shall be essentially used by the administrator to enter a benchmark index details. While adding the details of a new benchmark index, the administrator should enter the required description in this field. A max of 50 characters can be used.	Y
Status	This is a drop down field providing the options of 'Active' and 'Closed' in the list of values. On selecting a benchmark in the above field, the current status of the benchmark shall be displayed in this field.  If the administrator opts to maintain the status of a benchmark as closed, the corresponding benchmark shall be excluded from being displayed in any of the search screens of the benchmark.	Y
Benchmark	Enables the user to select the sub-constituent benchmark from the drop-down list which will be the part of composite benchmark.	Y
Weightage	Enables the user to assign the weightage for the selected constituent benchmark	Y

Procedure to add Composite Benchmark

**Step 1:**

Enter the appropriate name in the Composite Benchmark Name text box.

**Step 2:**

Enter the appropriate description in the Description text box.

**Step 3:**

From the Status drop-down list, select the appropriate status.

**Step 4:**

From the Benchmark drop-down list, select the desired benchmark.

**Step 5:**

Enter the appropriate weightage in the Weightage text box.

**Step 6:**

Click the Add button.

The user can add multiple benchmarks to form a composite benchmark as per requirement. The user can make use of Add button to add multiple records one by one. Once all the constituents are added, the user can click on the save button to save the new Composite Benchmark.

---

**Note**

The sub-constituent weightage should add upto 100% to save the record.

---

**Step 7:**

Click the Save button.

---

**Note**

If a benchmark/index which is part of the composite benchmark is discontinued, the system displays the message asking the user to choose another active benchmark to add the weightage to 100%.

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### 5.1.1.5 **Product Master**

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**Note**

Product Master is a generic menu used to capture products under the Mutual Fund and Insurance, Traded Securities and Alternative Investments modules. Corresponding features for products will be relevant depending upon the licensed module.

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Description: As the name suggests, the screen assists the user to create new instruments of any instrument type in more systematic way by navigating to this screen. The screen also enables the user to create a new instrument having identical features as that of an existing instrument by using the Copy Instrument feature. The basic purpose of designing this generic instrument master screen is to provide more flexibility in order to incorporate more instrument types in future.

The banks sometimes earn revenue from Non financial services, for ex. Offshore Trust Revenue, Credit Card - Amex Fee, Rental Locker – Revenue etc and needs such revenue to be tagged to the RM. To accomplish this, the system allows the user to maintain a new fee type i.e. Generic Fee. The user can maintain the generic fee instrument in Product master for each of non financial services under the instrument type 'Fee'.

The screen is divided into 10 main tabs as explained below:

**User Access levels:**

Administrator: only the person designated as an administrator of the system can access and maintain this table.

## Main

**Figure 5.9: Instrument Master – Main tab**

Screen Navigation: After logging in the system as Admin, select Master → Instrument Masters → Product Master. The screen will default to the Main tab

Screen:

**Figure 5.10: Instrument Master – Instrument Search**

Screen Navigation: Click on the Instrument Search icon.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Instrument Name	Enables the user to enter the name of the instrument	Y

<b>Field</b>	<b>Description</b>	<b>Mandatory (Y/N)</b>
Instrument Search icon	Enables the user to search for an existing instrument by clicking on the Instrument Search icon.	Y
Copy Instrument	Enables the user to create a new instrument by clicking on this hyperlink and using the Copy Instrument feature.	Y
Instrument Type	Enables the user to enter the appropriate instrument type	Y
Instrument Analysis Group	Enables the user to select the instrument analysis group to which the instrument belongs	Y
Instrument Status	Enables the user to select the status of the instrument from the drop-down list i.e. 'Active', 'Closed' and 'Suspended'.	Y
Security Type	Enables the user to select the appropriate classification from the drop-down list. This classification is received from the external data provider. For eg. Equity, Fixed Income, Money Market etc.	N
Security Sub Type	Enables the user to further classify the instrument. For eg. Exchange Traded Fund, Preferred Stock, Commercial Paper, Certificate of Deposit etc.	N
Unit / Amount Based	Enables the user to select the appropriate option for the instrument to be created i.e. either unit based or amount based.	Y
Asset Liability ID	Enables the user to select the asset class the instrument belongs to; even though the system provides the capability to look at the asset class of the individual sub-constituent instruments of the fund, it is advisable to maintain a default asset class here; in the event the sub-constituent information is not available, the application will refer to this field to classify the exposure to the fund into an asset class.	Y
Country of Risk	Enables the user to select the country to which the instrument belongs.	Y
Country of Domicile	It refers to the country where the security is incorporated.	N
Country of Market	It refers to the country of the exchange where the security is traded.	N
Region	Enables the user to select the region to which the instrument belongs.	Y

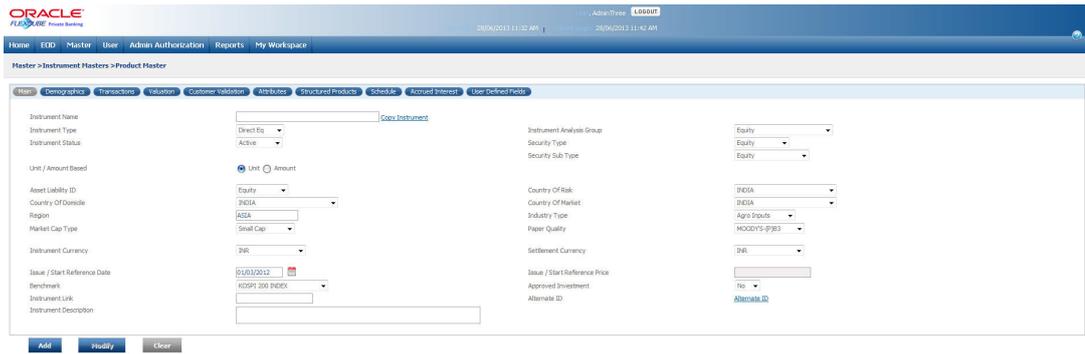
Field	Description	Mandatory (Y/N)
Industry Type	Enables the user to select the industry to which this instrument belongs.	Y
Market Cap Type	Enables the user to select market type (i.e. Large / mid / small etc)	Y
Paper Quality	This refers to the credit rating of the bond to be selected from a drop-down selection. The system also displays agency name along with the paper rating.	Y
Instrument Currency	Enables the user to select the currency in which the instrument is issued.	Y
Settlement Currency	Enables the user to select the settlement currency from the drop-down list, if it is different from instrument currency.	Y
Issue/Start Reference Date	Enables the user to select the issue/start reference date.	
Issue/Start Reference Price	Enables the user to enter the issue/start reference date.	
Benchmark	Enables the user to select the index against which the instrument is benchmarked.	Y
Approved Instrument	If this check box is selected, it denotes that instrument is approved by the bank for investment.	
Instrument Link	This is the URL which can be displayed to download or view prospectus or any other information related to the selected instrument.	N
Alternate ID	Displays the hyperlink which enables the user to enter the appropriate Alternate Id for the Instrument. The system also supports to change the existing Alt Id of an instrument using the file upload process.	N
Instrument Description	Enables the user to enter the description of the selected instrument.	

### **Copy Instrument**

The copy Instrument feature of FCPB system introduced in the system facilitates the user to create a new instrument having identical features as that of an existing instrument thereby saving the time to insert the same details again.

While copying the details of an existing instrument, the system allows the user to copy all the Instrument master fields of an existing instrument to a new instrument except the Instrument Name and Instrument alt id. The user can then enter the instrument name, instrument alternate id and save it in the database. The system does not allow to save the instrument in the database without entering the Instrument Name.

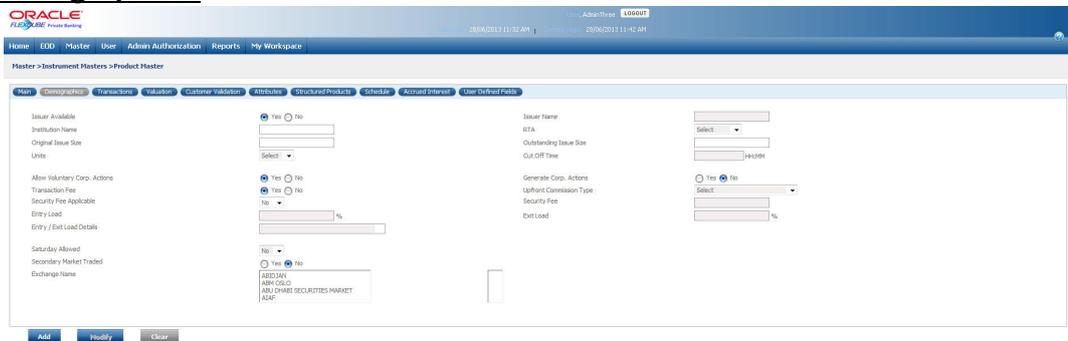
**Screen:**



**Figure 5.11: Instrument Master – Copy Instrument**

Screen Navigation: Click on the Copy Instrument hyperlink

**Demographics**



**Figure 5.12: Instrument Master – Demographics tab**

Screen Navigation: After logging in the system as Admin, select Master → Instrument Masters → Product Master. Click on the Demographics tab.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Issuer Available	Enables the user to determine whether or not the issuer is available for the selected instrument type.	
Issuer Name	Enables the user to enter the new issuer name or to select the existing one from the list of issuers maintained in the system.	
Institution Name	It is the name of the institution that is offering the instrument for purchase/sale; eg ABN Amro or Bank of Nova Scotia for Gold, etc	
RTA	Name of the registrar and transfer agents.	
Original Issue Size	Enables the user to enter the original issue size	

<b>Field</b>	<b>Description</b>	<b>Mandatory (Y/N)</b>
Outstanding Issue Size	Enables the user to enter the outstanding issue size	
Units	Enables the user to select appropriate unit from the drop-down list for the selected instrument type	
Cut Off Time	Cut off time for Investment or Transaction time for a particular day. After Cut off time the investment or transaction is considered for next business date. Entered as hh:mm.	
Allow Voluntary Corp. Action	If the Yes option is selected, it determines that the Voluntary Corporate Action is available for the selected instrument. The No option determines that the Voluntary Corporate Action is not available for the selected instrument.	
Generate Corp. Actions	If the Yes option is selected, the system generates the Corporate Action for the selected instrument. It does not generate the Corporate Action if No option is selected.	
Transaction Fee	If the Yes option is selected, transaction fee is applicable for the selected instrument type. The No option determines that Transaction Fee is not applicable for the selected instrument type.	
Upfront Commission	Enables the user to select whether Upfront on Draw-down Amount, or Upfront on Commitment Amount or on Both	
Security Fee Applicable	Enables the user to select the appropriate option. The options provided are Yes and No. By default, the No option should be selected.	Y
Security Fee	Enables the user to enter the appropriate Security Fee. If the Security Fee Applicable is selected as Yes, then the Security Fee is mandatory. If the No option is selected, this field should be disabled.	
Entry Load	One time charge levied while entering into scheme	N
Exit Load	One time charge levied while exiting from scheme before maturity of the scheme	N
Entry/Exit Load Details	Enables the user to enter the entry or exit load details if any, in the text box provided	
Secondary Market Traded	Enables the user to define whether or not the instrument to be created is traded in the secondary market.	
Exchange Name	Enables the user to select appropriate Exchange Name if the instrument is traded in secondary market	

## Transactions

The screenshot displays the Oracle Flexcube Private Banking Instrument Master - Transactions tab. The interface includes a navigation menu at the top with options like Home, EOD, Master, User, Admin Authorization, Reports, and My Workspace. Below the navigation, there are tabs for Main, Demographics, Transactions (selected), Valuation, Customer Validation, Attributes, Structured Products, Schedule, Accrued Interest, and User Defined Fields. The main area contains various configuration fields for transactions, including 'Can Buy', 'Can Sell', 'Can Transfer', 'Investment Specialist Required', 'Transaction in', 'Minimum Qty For Buy', 'Minimum Qty for Sell', 'Minimum Qty for Switch-Out', 'Minimum First Purchase Amount', 'Minimum Amount for Buy', 'Maximum Amount for Buy', 'Minimum Amount for Sell', 'Maximum Amount for Sell', 'Minimum Amount for Switch-Out', 'Maximum Amount for Switch-Out', 'Tick Size', 'Can Buy Online', 'Can Sell Online', 'Can Transfer Online', 'Bulk Buy', 'Bulk Sell', 'Tradable On', 'Increment in multiples of', 'Open / Closed', 'Cont. Start Date', 'New Issue Start Date', 'Repurchase Start Date', 'Cont. End Date', 'New Issue End Date', and 'Repurchase End Date'. The 'Can Buy' field is currently set to 'Yes'.

**Figure 5.13: Instrument Master – Transactions tab**

Screen Navigation: After logging in the system as Admin, select Master → Instrument Masters → Product Master. Click on the Transactions tab.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Can Buy	If this flag is set to 'No' then in the RM login, the user is not allowed to place the buy order for that Instrument and the system displays the message as 'You cannot place the buy order for this Instrument' and The user would not find Particular instrument for which Can Buy option is selected as No in the Instrument search screen. If the user already has some instrument in portfolio and its set as Can Buy 'No' now. It would display a message saying 'You cannot place buy order for this instrument' when tried to buy the instrument in Order capture screen.	

<b>Field</b>	<b>Description</b>	<b>Mandatory (Y/N)</b>
Can Buy Online	If this flag set to 'No' then in Customer login, the user is not allowed to place the buy order for the same and the system displays the message as 'You cannot place the buy order for this Instrument. Please contact your Relationship Manager' and the user would not find particular instrument for which Can Buy Online option is selected as No in the Instrument search screen. If the user already has some instrument in portfolio and its set as Can Buy Online 'No' now. It would display a message saying 'You cannot place the buy order for this instrument' when tried to buy the instrument in order capture screen.	
Can Sell	If this flag is set to 'No' then in the RM login, the user is not allowed to place the sell order for that Instrument and the system displays the message as 'You cannot place the sell order for this instrument' and the user would not find particular instrument for which Can Sell option is selected as No in the Instrument search screen.	
Can Sell Online	If this flag set to 'No' then in Customer login, the user is not allowed to place the sell order for the same and the system displays the message as 'You cannot place the sell order for this Instrument. Please contact your Relationship Manager' and the user would not find particular instrument for which Can Sell Online option is selected as No in the Instrument search screen.	
Can Transfer	If this flag is set to 'No' then in the RM login, the user is not allowed to transfer the security and the system displays the message as 'You cannot Transfer this security' and the user would not find particular instrument for which Can Transfer option is selected as No in the Instrument search screen.	
Can Transfer Online	If this flag set to 'No' then in Customer login, the user is not allowed to transfer the security and the system displays the message as 'You cannot transfer this security. Please contact your Relationship Manager' and the user would not find particular instrument for which Can Transfer Online option is selected as No in the Instrument search screen.	
Investment Specialist Required	The Yes option determines that the selected instrument needs the investment specialist for executing the orders..	
Bulk Buy	Enables the user to define whether or not bulk buy orders can be placed for the instrument	

<b>Field</b>	<b>Description</b>	<b>Mandatory (Y/N)</b>
Min Amt	Enables the user to specify the minimum amount for bulk buy.	
Bulk Sell	Enables the user to define whether or not bulk sell orders can be placed for the instrument	
Min Amt	Enables the user to specify the minimum amount for bulk sell.	
Transaction in	Enables the user to select the appropriate option from the Transaction in drop-down list in order to allow the transaction in units, amount or in both.	
Minimum Qty for Buy	Enables the user to enter the minimum quantity for buy transaction.	
Increment in multiples of	Enables the user to enter the value for increment in multiples of buy quantity.	
Minimum Qty for Sell	Enables the user to enter the minimum quantity for buy transaction.	
Increment in multiples of	Enables the user to enter the value for increment in multiples of sell quantity.	
Minimum Qty for Switch-Out	Enables the user to enter the minimum quantity for switch out transaction for 'From scheme'. The quantity during transfer is validated against the units mentioned here at the time of order capture. While placing the order, the system does not allow the user to enter the quantity less than the quantity mentioned in the field.	Based on FAC
Minimum First Purchase Amount	Enables the user to enter the minimum first purchase amount	
Increment in multiples of	Enables the user to enter the value for increment in multiples of purchase amount.	
Minimum Amount for Buy	Enables the user to enter the minimum buy amount	
Maximum Amount for Buy	Enables the user to enter the maximum Buy amount. The purchase amount is validated against this field value at the time of order capture. While placing the order, the system does not allow the user to enter the purchase amount greater than the amount mentioned in the field.	Based on FAC
Increment in multiples of	Enables the user to enter the value for increment in multiples of minimum buy amount.	
Minimum Amount for Sell	Enables the user to enter the minimum quantity for sell transaction.	

<b>Field</b>	<b>Description</b>	<b>Mandatory (Y/N)</b>
Maximum Amount for Sell	Enables the user to enter the maximum Sell amount. The redemption amount is validated against this field value at the time of order capture. While placing the order, the system does not allow the user to enter the redemption amount greater than the amount mentioned in the field.	Based on FAC
Increment in multiples of	Enables the user to enter the value for increment in multiples of minimum amount for sell.	
Minimum Amount for Switch-Out	Enables the user to enter the minimum amount for switch out transaction for 'From scheme'. The transfer amount is validated against this field value at the time of order capture. While placing the order, the system does not allow the user to enter the transfer amount less than the amount mentioned in the field.	Based on FAC
Maximum Amount for Switch-Out	Enables the user to enter the maximum amount for switch out transaction for 'From scheme'. The transfer amount is validated against this field value at the time of order capture. While placing the order, the system does not allow the user to enter the transfer amount greater than the amount mentioned in the field.	Based on FAC
Tick Size	Enables the user to enter the tick size for the selected instrument.	
Continuous Offer Date Applicable	Enables the user to select the Continuous Offer Date Applicable.	
Cont. Start Date	The start date from when continuous offer starts, for fund scheme with Closed Ended option this field is disabled; mandatory for open ended funds	
Cont. End Date	Enables the user to select the Cont. End Date	
New Issue Date Applicable	Enables the user to select New Issue Date Applicable	
New Issue Start Date	Enables the user to select New Issue Start Date	
New Issue End Date	Enables the user to select New Issue End Date	
Repurchase Date Applicable	Enables the user to select Repurchase Date Applicable.	
Repurchase Start Date	The date from when the repurchase is allowed - compulsory for a closed ended fund	

Field	Description	Mandatory (Y/N)
Repurchase End Date	The date till when the repurchase is allowed - compulsory for a closed ended fund	

## Valuation

**Figure 5.14: Instrument Master – Valuation tab**

Screen Navigation: After logging in the system as Admin, select Master → Instrument Masters → Product Master. Click on the Valuation tab.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Valuation	Enables the user to select whether or not valuation is to be done for the instrument by selecting the Yes or No options.	
Valuation Frequency	Enables the user to select the valuation frequency.	
Convert Dirty Price	Enables the user to select whether or not to convert dirty price	
Convert % Price	Enables the user to select whether or not to convert % price	Y
Valuation Price	Enables the user to select the appropriate valuation price from the drop-down list. The drop-down options available are LTP, Bid Price, Mid Price, Ask Price and Exchange Closing Price. The system performs the valuation based on the option selected in the Valuation Price drop-down list.	
Internal Portfolio Price	Enables the user to select the appropriate internal portfolio price from the drop-down list	

Field	Description	Mandatory (Y/N)
Valuation Formula	Enables the user to select the appropriate valuation formula from the drop-down list. By default, the system displays the Valuation Formula as <b>Unit * Price</b> for unit based instruments and for amount based instruments it displays the formula as <b>Buy Cost</b> .	
Valuation Amount	Enables the user to select appropriate valuation amount option from the drop-down list.	
Loan To Value %	It refers to the % of market value (i.e. % of settled quantity * market price) of the security that can be lent to the client/holder as a loan.  By default, the system displays '0' value for this field. The user can enter the appropriate LTV percentage for the selected instrument by navigating to this screen and this value should not exceed the 100%.	Y
Sub Constituents Allowed	Enables the user to decide whether or not the sub constituents are allowed for valuation.	
Quotation Method	Enables the user to select the appropriate quotation method from the drop-down list to determine whether Bond is traded on units or nominal.  For e.g. if the quotation method defined for the Bond is Nominal then the Nominal Value field becomes editable and Units field becomes disabled and vice versa.	
Sub Constituents	Enables the user to decide whether or not the instrument sub-constituents to be considered.	

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**Note**

If 'Convert % Price' field value is 'No', then the system considers incoming price from external system as absolute value. So conversion of % age value in to absolute terms is not required.

---

## Customer Validation

**Figure 5.15: Instrument Master – Customer Validation tab**

Screen Navigation: After logging in the system as Admin, select Master → Instrument Masters → Product Master. Click on the Customer Validation tab.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Check Age	If the Yes option is selected, the customer age is taken into consideration while transacting for the selected instrument. If the No option is selected, the customer age is not considered.	
Age	If the Yes option is selected for Check Age field above then the system allows the user to enter the minimum and maximum age limits into the given text boxes.	
Do not Allow Country of Residence	Enables the user to select certain countries from the list, the customers of which are not supposed to be allowed to transact for the selected instrument.	N

The system validates these restrictions only for fresh Buy orders, first SIP order and during the modification of fresh orders for all instruments.

---

### Note

The system also validates these restrictions while placing the MF – Transfer orders and also during Portfolio Rebalancing.

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## Attributes

The screenshot displays the 'Attributes' tab within the 'Product Master' section of the Oracle FLEXCUBE Private Banking system. The interface is organized into a grid of input fields and dropdown menus. Key fields include:

- Face Value:** Text box with value '1000'.
- Capitalization Factor:** Text box.
- Fund Option:** Dropdown menu.
- Early Redemption:** Radio buttons for 'Yes' and 'No'.
- Redemption Type:** Dropdown menu with 'None/Sinkable' selected.
- Stock Option:** Dropdown menu with 'Non Cumulative' selected.
- Fee Subtype:** Dropdown menu.
- Insurance Product:** Radio buttons for 'Yes' and 'No'.
- Scheme Type:** Dropdown menu.
- Minimum Premium Paying Period:** Text box with 'Years' unit.
- Minimum Policy Tenor:** Text box with 'Years' unit.
- F & O Type:** Dropdown menu.
- Option Type:** Dropdown menu with 'American' selected.
- Settlement Date Applicable:** Radio buttons for 'Yes' and 'No'.
- Contract Value:** Text box.
- Margin Applicable:** Radio buttons for 'Yes' and 'No'.
- Margin %:** Text box.
- Contingent Type:** Dropdown menu.
- Alternate Currency:** Dropdown menu.
- Current Face Value:** Text box.
- Lock-in Period:** Text box.
- Maturity Date:** Text box.
- Fund Option Sub Type:** Dropdown menu.
- Convertible:** Radio buttons for 'Yes' and 'No'.
- Include in Portfolio Duration / YTM Analysis:** Radio buttons for 'Yes' and 'No'.
- FATCA Compliance:** Radio buttons for 'Yes' and 'No'.
- Employer Identification Number:** Text box.
- Minimum Risk Cover:** Text box.
- Maximum Premium Paying Period:** Text box with 'Years' unit.
- Maximum Policy Tenor:** Text box with 'Years' unit.
- Underlying Type:** Dropdown menu.
- Underlying Selection:** Text box.
- Settlement Date:** Text box.
- Strike Price:** Text box.
- Units Per Contract:** Text box.
- Margin Per Contract:** Text box with '10' entered.
- FX Based:** Radio buttons for 'Yes' and 'No'.
- Call Notice period:** Text box with '0' entered.

At the bottom of the form, there are buttons for 'Add', 'Modify', and 'Clear'.

**Figure 5.16: Instrument Master – Attributes tab**

Screen Navigation: After logging in the system as Admin, select Master → Instrument Masters → Product Master. Click on the Attributes tab.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Face Value	The face value of the instrument. By default, the system displays the Face Value as 1 for amount based instruments.	
Current Face Value	This field enables the user to capture the current face value of the selected instrument.	
Capitalization Factor	This text box enables the user to store current Capitalization factor of the selected instrument.	
Lock in Period	The Period in days for which investment in the Fund has to be held for a minimum to avail of tax advantages.	
Open/Closed	It describes if the instrument is an open ended or closed ended fund	
Maturity Date	Enables the user to select the appropriate maturity date.	
Fund Option	The various options could be Growth, Dividend, Bonus.	
Fund Option Sub Type	Enables the user to select various fund option sub types as Payout, Reinvest or both.	
Early Redemption	Enables the user to select the appropriate option as Yes or No. By default, 'No' option is selected. If the 'No' option is selected then 'Maturity Date' field is not mandatory.	

<b>Field</b>	<b>Description</b>	<b>Mandatory (Y/N)</b>
Redemption Type	<p>This field is used only for Term Deposits and Bonds instruments. The drop-down list has the values Select, Callable, Puttable, Callable or Puttable and None or Sinkable.</p> <p>The Callable option for Term Deposits determines that it is a Call type of deposit and if the None/Sinkable option is selected, it determines the Time deposit.</p> <p>For Bonds instruments, it determines whether the issuer has the right to call back the bond at any time and repay the proceeds to the lender.</p>	
Convertible	<p>Enables the user to select the appropriate convertible option as 'Yes' &amp; 'No'.</p> <p>If the Yes option is selected then it determines that the instrument is convertible whereas the No option determines that the instrument is non-convertible. For e.g. Some issuers provides the facility to convert the Bond into Equity.</p>	
Stock Option	Enables the user to select appropriate Stock option from the drop-down list.	N
Fee Subtype	Enables the user to select appropriate option from the drop-down list.	N
Include in Portfolio Duration/YTM Analysis	Enables the user to select the appropriate option from the drop-down list. It denotes which all instruments to be considered while deriving portfolio level Duration. If the Yes option is selected, instrument is considered for Portfolio Duration/YTM Analysis. By default, the No option is selected.	N
FATCA Compliance	Enables the user to select whether the instrument for instrument types (Mutual Fund and Insurance) is FATCA compliant or not.	Y, if bank entity is FATCA compliant
Insurance Product	If the Yes option is selected it determines that it is an insurance product. The No option determines that it is not an insurance product.	

<b>Field</b>	<b>Description</b>	<b>Mandatory (Y/N)</b>
Employer Identification Number (EIN)	System validates against available EIN value stored in the system in user defined value at instrument level..	Y, if FATCA compliant applicable flag is Y at bank par-ams level and FATCA Compliant flag is Y for the respective instrument
Scheme Type	Enables the user to select the appropriate scheme type from the drop-down list.	
Minimum Risk Cover	Enables the user to enter the appropriate minimum risk cover.	
Minimum Premium Paying Period	It is the minimum period for which the investor has to pay the premium amount at the specified frequency.	
Maximum Premium Paying Period	It is the maximum period for which the investor has to pay the premium amount at the specified frequency.	
Minimum Policy Tenor	Enables the user to enter the minimum policy tenor for the selected instrument	
Maximum Policy Tenor	Enables the user to enter the maximum policy tenor for the selected instrument	
F & O Type	Enables the user to select the appropriate F&O type from the drop-down list.	
Underlying Type	Enables the user to select the appropriate underlying from the drop-down list.	
Underlying Selection	This field displays the underlying selected in the pop up. The system allows the user to search for the Underlying based on the Underlying Type selected.	
Option Type	This field has the values - European and American. Based on the Option Type selected in this tab, the options get exercised. A European option is exercised only at the expiry date of the option, i.e. at a single pre-defined point in time.  On the other hand, an American option can be exercised at any time before the expiry date.	
Settlement Date Applicable	Enables the user to select the appropriate option whether the settlement date is applicable or not.	

<b>Field</b>	<b>Description</b>	<b>Mandatory (Y/N)</b>
Settlement Date	If the Yes option is selected for Settlement Date Applicable field then the system allows the user to select the appropriate Settlement Date using the calendar icon else this field is disabled.	
Contract Value	Enables the user to enter the appropriate contract value.	
Strike Price	Enables the user to enter the appropriate price in the text box and is displayed in instrument currency.	
Margin Applicable	If the Yes option is selected it determines that the margin is applicable for F & O selected. The No option determines that the margin is not applicable.	
Units Per Contract	Enables the user to enter the appropriate units per contract.	
Margin%	Enables the user to enter the appropriate margin percentage in the text box.	
Margin per Contract	Enables the user to enter the appropriate Margin per Contract value.	
FX Based	Decides whether the F&O is a FX based like currency futures and options.	
Alternate Currency	Enables the user to select the appropriate currency from the drop-down list.	
Contingent Type	If the Yes option is selected, the instruments of type F & O for which Contingent option is set are displayed in Portfolio Analysis screen. If the No option is selected, these instruments are not displayed in Portfolio Analysis screen.	

## Structured Products

The screenshot shows the Oracle Flexcube Private Banking interface. At the top, there is a navigation menu with options: Home, EOD, Master, User, Admin Authorization, Reports, My Workspace. Below this is a breadcrumb trail: Master > Instrument Masters > Product Master. The main content area has several tabs: Main, Demographics, Transactions, Valuation, Customer Validation, Attributes, **Structured Products**, Schedule, Accrued Interest, and User Defined Fields. The 'Structured Product' field is set to 'No'. Below this is the 'Underlying Asset' section, which contains a table with columns: Type, Price Code, Name, Reference Price, Upper Strike Price, Lower Strike Price, Discount on Market Price%, and Lifecycle Event Description. The table is currently empty. Below the table are several form fields: Alert Name (dropdown menu with 'SP Alert 1' selected), Observation Date Applicable (dropdown menu with 'No' selected), Early Termination Allowed (dropdown menu with 'No' selected), Pay Out Details (text input field), and Terms and Conditions (text input field with 'sdf' entered). At the bottom of the form are three buttons: Add, Modify, and Clear.

**Figure 5.17: – Structured Products tab**

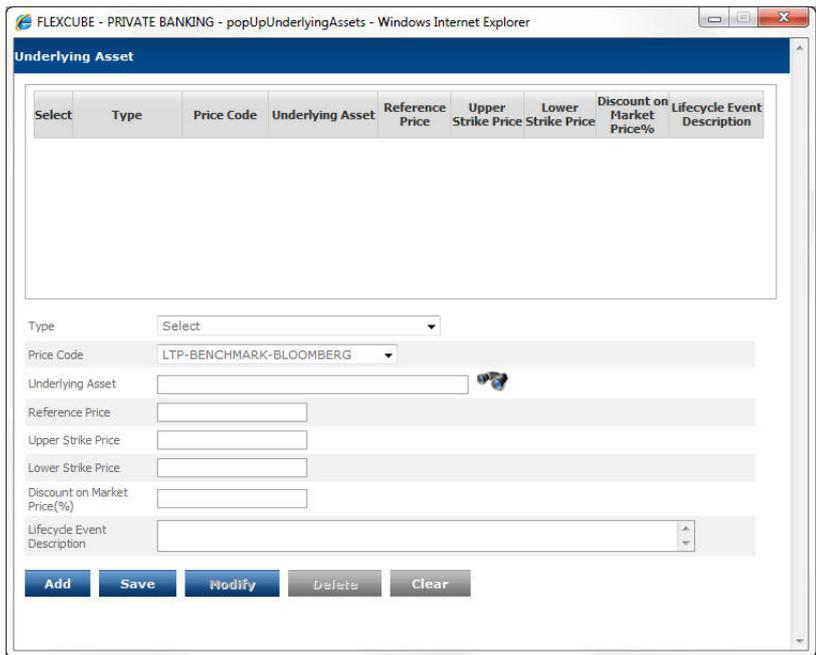
Screen Navigation: After logging in the system as Admin, select Master → Instrument Masters → Product Master. Click on the Structured Products tab.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Structured Product	Enables the user to select whether the selected instrument is Structured Product.	
Underlying Asset Display Grid	Enables the user to enter the appropriate underlying assets for the selected instrument	
Type	Displays the type of underlying asset. For eg. Currency, Instrument Interest Rate or Benchmark	
Price Code	Displays the selected Price Code. If the alert is to be generated for Structured Products price updates, the system uses the Price Codes stored here for each underlying Asset i.e. Instrument, Benchmark, Currency and Interest Rate. The price codes are displayed in concatenated form in the drop-down list. The Price Code is concatenated with Price Code Description which is further concatenated with Alt id type	Y
Name	Displays the name of the corresponding underlying asset	
Reference Price	Displays the Reference Price	
Upper Strike Price	Displays the Upper Strike Price	

Field	Description	Mandatory (Y/N)
Lower Strike Price	Displays the Lower Strike Price	
Discount on Market Price %	Displays the discount offered on market price in percentage	
Life Cycle Event Description	Displays the Life Cycle Event Description	

**Screen:**



**Figure 5.18: Structured Products tab – Underlying Assets Window**

**Underlying Asset Pop up**

Field	Description
Type	Enables the user to select the appropriate underlying asset type from the Type drop-down list. The underlying asset options available are Currency, Instrument, Interest Rate and Benchmark.
Price Code	Enables the user to select the appropriate Price Code from the drop-down list.
Underlying Asset	Enables the user to select the appropriate underlying asset by using the search icon.
Reference Price	Enables the user to enter the appropriate reference price.
Upper Strike Price	Enables the user to enter the appropriate upper strike price.
Lower Strike Price	Enables the user to enter the appropriate lower strike price. The lower strike price is always less than upper strike price.

Field	Description
Discount on Market Price (%)	Enables the user to enter the appropriate discount on Market Price
Lifecycle Event Description	Enables the user to enter the Lifecycle Event Description
Alert Name	Enables the user to select the appropriate Alert Name from the drop-down list. The system displays only those alerts in the Alert Name drop-down list for which the Show Alert in Product Master flag in the Alert Maintenance screen is set to Yes.
Observation Date Applicable	Enables to select the whether or not Observation Date is Applicable
Observation Dates	Enables the user to select the Observation Dates
Underlying Asset	Enables the user to select the appropriate underlying asset from the drop-down list.
Date	Enables the user to select the appropriate date using the calendar icon.
Values on Observation Dates	Enables the user to enter the values on Observation Dates
Early Termination Allowed	Enables the user to select the appropriate option, if the Early Termination is allowed or not.
Pay Out Details	Enables the user to enter the Pay Out Details in the text box provided
Terms and Conditions	Enables the user to enter the appropriate Terms and Conditions in the text box provided.

### Underlying Asset

When the user clicks on the  icon located at the right hand side bottom of the Underlying Asset table, the Underlying Asset pop up window appears.

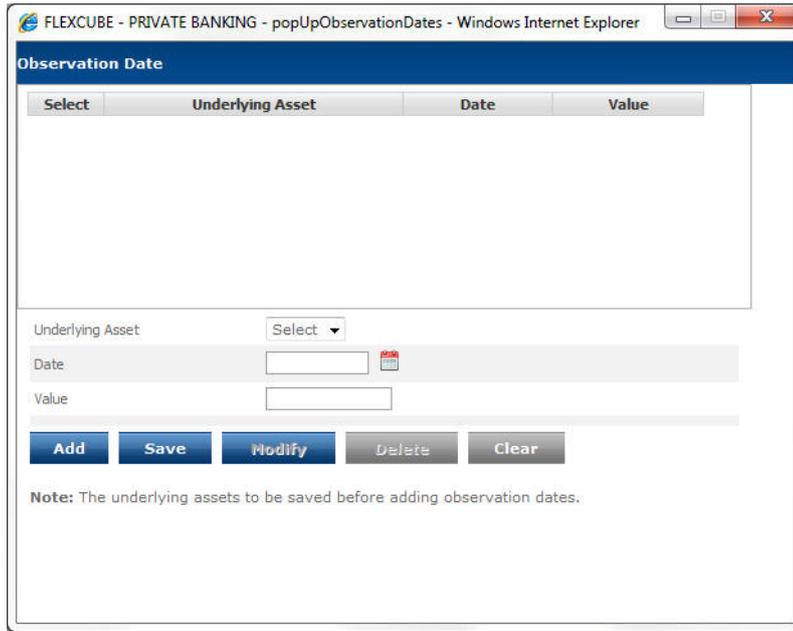
The user can add, modify and delete the underlying details as explained in General Characteristics section.

### Observation Dates

Once the underlying assets are saved in the system, it allows the user to add the Observation Dates for those assets by clicking on the Observation Dates hyperlink. The system does not allow the user to add the Observation Dates unless and until that asset is saved in the system.

Once the assets are saved, the Underlying Asset drop-down list in the Observation Date pop up displays the list of all added underlyings. The user can select the assets one by one from the drop-down and add the Observation Dates. The system allows the user to add only the current business date or future date as Observation date

**Screen:**



**Figure 5.19: Structured Products tab – Observation Date Window**

If the Observation date is equal to the Current Business date, then the system populates the value column with today's price.

The system compares this Value field with Upper Strike Price and Lower Strike Price and if this value breaches the Upper Strike Price and Lower Strike Price, the system generates the alert.

The user can add, modify and delete the observation dates details as explained in General Characteristics section.

## Schedule



**Figure 5.19: Instrument Master – Schedule tab**

Screen Navigation: After logging in the system as Admin, select Master → Instrument Masters → Product Master. Click on the Schedule tab.

The fields have been briefly described below:

<b>Field</b>	<b>Description</b>	<b>Mandatory (Y/N)</b>
SIP Allowed	If the Yes option is selected, it determines that SIP is allowed for selected instrument type. If the No option is selected, it determines that SIP is not allowed for selected instrument type.	
SIP Details	Enables the user to enter the appropriate SIP details by clicking on the hyperlink which includes amount and frequency	
SWP Allowed	If the Yes option is selected, it determines that SWP is allowed for selected instrument type. If the No option is selected, it determines that SWP is not allowed for selected instrument type.	
SWP Details	Enables the user to enter the appropriate SWP details by clicking on the hyperlink which includes amount and frequency	
STP Allowed	If the Yes option is selected, it determines that STP is allowed for selected instrument type. If the No option is selected, it determines that STP is not allowed for selected instrument type.	
STP Details	Enables the user to enter the appropriate STP details by clicking on the hyperlink which includes amount and frequency.	
Payment Type	Enables the user to select the appropriate payment type from the drop-down list. The options available are One Time, Installment Based – On Call, Installment Based – Scheduled. If the payment type option is selected as One Time or Installment Based-On Call, the system disables the Payment Schedule hyperlink.	
Payment Schedule	Enables the user to enter the appropriate payment schedule details by clicking on the hyperlink.	
Payment Schedule (Hyperlink)	Enables the user to enter the appropriate payment schedule details by clicking on the hyperlink.	
Commitment Amount Applicable	Enables the user to select the appropriate option. If the Yes option is selected, the user can add the details of Event Date and % to be Paid. If the No option is selected, the user can add the details – Event Date and Flat Amount. If the Payment Type selected is One Time, the system should default the Commitment Amount Applicable field to No.	
Redemption Schedule	Enables the user to select whether the Redemption Schedule is allowed or not.	

Field	Description	Mandatory (Y/N)
Redemption Schedule (Hyperlink)	Enables the user to enter the appropriate redemption schedule details by clicking on the hyperlink.	
Redemption Date	Enables the user to select the date on which redemption is done. The system does not allow the user to exceed the redemption percentage across all the records more than the Capitalization Factor where the Redemption date is greater than or equal to Current Business date. The system enables the user to enter multiple records for the same redemption date.	Y
% to be Redeemed	% of Face Value that will be redeemed on the due date. The system does not allow the user to enter the total redemption percentage more than 100% across all the records for which the Called checkbox is selected.	Y – If Called field is selected.
Price	Enables the user to enter the price at which redemption is done	Y
Exchange Rate Fixing Date	Enables the user to select the date of which exchange rate is used to pay coupon if instrument and redemption payment currency is different.	N
Exchange Rate	Exchange Rate that is used if instrument and redemption payment currency is different.	N
Called	Determines whether the selected instrument is called. This field is enabled and selected/unselected if the Redemption Type is Callable or Callable/Puttable wherein the field is disabled and unselected if the Redemption type is Puttable or None/Sinkable.  If the Called field is selected, the % to be Redeemed field is mandatory.  If the Called field is not selected, the % to be Redeemed field becomes blank and disabled.	

**SIP hyperlink:**

The Systematic Investment Plan i.e. SIP hyperlink appears in the Schedule screen of Product Master menu only if the Yes option is selected for SIP Allowed field. When the user clicks on this hyperlink, the Systematic Investment Plan window appears as shown below

**Screen:**

FLEXCUBE - PRIVATE BANKING - popUpSystematicPlan - Windows Internet Explorer

**Systematic Investment Plan**

Instrument Name:

Select	Minimum Amount	Maximum Amount	Frequency	InvestmentDates	Minimum No of Transfer	Entry Load %	Exit Load %
--------	----------------	----------------	-----------	-----------------	------------------------	--------------	-------------

Minimum Amount:

Maximum Amount:

Frequency:

InvestmentDates:

Minimum No of Transfer:

Entry Load %:

Exit Load %:

**Figure 5.20: Systematic Investment Plan Popup**

The user can add, modify and delete the details in the Systematic Investment Plan pop up as explained in General Characteristics section.

---

**Note**

The Investment Dates field is mandatory if the frequency is selected as Weekly and if no option is selected in the select box. This is also applicable in case of SWP and STP investment dates.

---

**SWP hyperlink:**

The Systematic Withdrawl Plan i.e. SWP hyperlink appears in the Schedule screen of Product Master menu only if the Yes option is selected for SWP Allowed field. When the user clicks on this hyperlink, the Systematic Withdrawl Plan window appears as shown below.

**Screen:**

Instrument Name:

Select	Minimum Quantity	Minimum Amount	Maximum Amount	Frequency	InvestmentDates	Minimum No of Transfer	Entry Load %	Exit Load %
--------	------------------	----------------	----------------	-----------	-----------------	------------------------	--------------	-------------

Minimum Quantity:

Minimum Amount:

Maximum Amount:

Frequency:

InvestmentDates:

Minimum No of Transfer:

Entry Load %:

Exit Load %:

***Figure 5.21: Systematic Withdrawal Plan Popup***

The user can add, modify and delete the details in the Systematic Withdrawal Plan pop up as explained in General Characteristics section.

**STP hyperlink:**

The Systematic Transfer Plan i.e. STP hyperlink appears in the Schedule screen of Product Master menu only if the Yes option is selected for STP Allowed field. When the user clicks on this hyperlink, the Systematic Transfer Plan window appears as shown below.

**Screen:**

Instrument Name:

Select	Minimum Quantity	Minimum Amount	Maximum Amount	Frequency	InvestmentDates	Minimum No of Transfer	Entry Load %	Exit Load %
				Select				

Minimum Quantity:

Minimum Amount:

Maximum Amount:

Frequency:

InvestmentDates:

Minimum No of Transfer:

Entry Load %:

Exit Load %:

**Figure 5.22: Systematic Transfer Plan Pop-up**

The user can add, modify and delete the details in the Systematic Transfer Plan pop up as explained in General Characteristics section.

**Payment Schedule**

The Payment Schedule hyperlink enables the user to enter the appropriate payment details depending on the selected Payment Type. If the Commitment Amount Applicable field is set to Y, then in the Payment Schedule pop-up shown below the user should enter only the Event Date and % to be Paid. If the flag is set to No, the user should enter only the Flat Amount. The system displays the message at bottom of the Payment Schedule pop up indicating the same.

**Screen:**

***Figure 5.23: Payment Schedule Popup***

For Auto generation of orders for instrument type SP, if the Commitment Amount Applicable is set to Y in the Schedule tab, then the system refers to the % to be Paid field for auto generation of orders. But if the commitment Amount Applicable is set to No in then the system refers to Flat Amount.

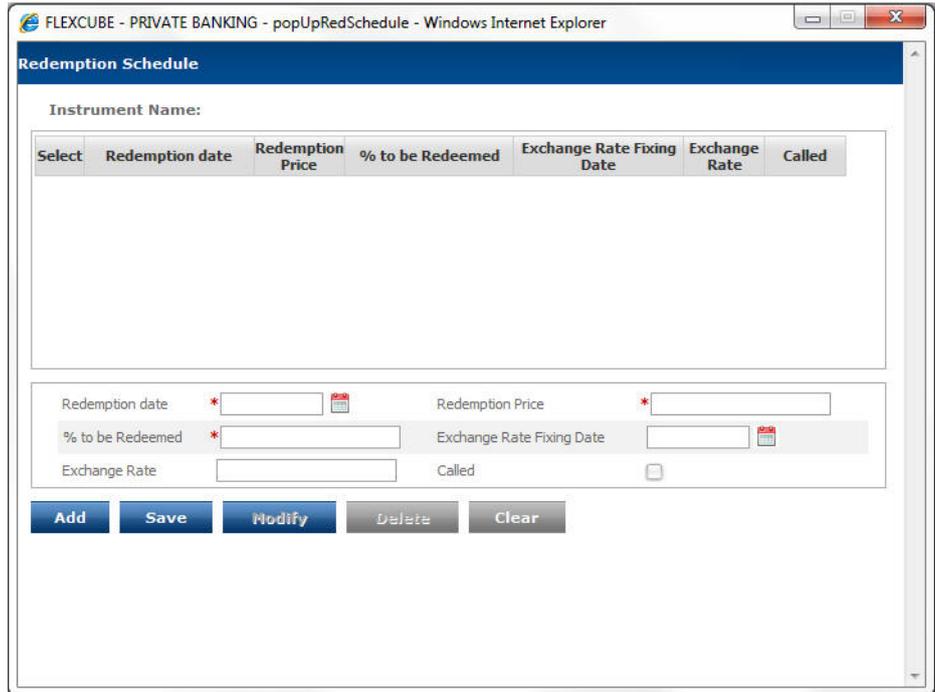
The user can add, modify and delete the details in the Payment schedule pop up as explained in General Characteristics section.

#### Redemption Schedule

When the user clicks on the Redemption Schedule hyperlink, the pop-up window appears as shown in figure below. Redemption Schedule is defined to capture redemption date, % of redemption, redemption price etc.

The details of various fields available in the pop-up are explained in the Field Description table. The user can add, modify and delete the details in the window as explained in General Characteristics section.

**Screen:**



**Figure 5.24: Redemption Schedule pop up**

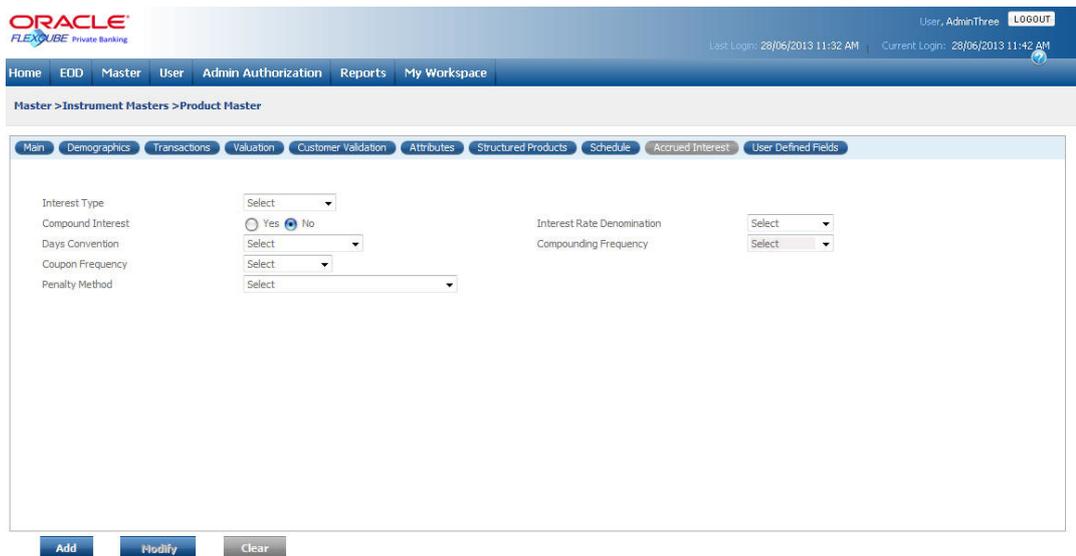
---

**Note**

The system takes redemption price as absolute value, if 'Convert % Price = No'. redemption transaction gets posted at the same price as maintained in the redemption schedule for the instrument.

---

**Accrued Interest**



**Figure 5.25: Instrument Master – Accrued Interest tab**

Screen Navigation: After logging in the system as Admin, select Master → Instrument Masters → Instrument Master. Click on the Accrued Interest tab.

The fields have been briefly described below:

<b>Field</b>	<b>Description</b>	<b>Mandatory (Y/N)</b>
Interest Type	Enables the user to select the appropriate Interest type from the drop-down list.	
Reference Benchmark	Enables the user to select the appropriate benchmarks like LIBOR, CIBOR, CDI etc. This field is enabled only if the selected interest type is Float Type.	
Period of Reference Benchmark	Enables the user to select the periodicity of the Reference Benchmark. This field is enabled only if the selected interest type is Float Type.	
Floater Type	Enables the user to select the appropriate Floater Type. The options available are Direct and Inverse. This field is enabled only if the selected interest type is Float Type.	Y only if Interest Type is Float
Float Spread (Bps)	Enables the user to enter the appropriate Float Spread value. This field is enabled only if the selected interest type is Float Type. If the Inverse Floater Type is selected, then Float Spread value cannot be negative. Negative Float Spread is allowed only for Direct Floater Type.	N
Interest Rate Definition	Enables the user to enter the interest rate details by clicking on the Interest Rate Definition hyperlink.	
Interest Rate Denomination	Rate Denomination Basis, such as annual, Quarterly, monthly, Semi Annually. For e.g. if Coupon rate is entered as 8% and Interest Rate Denomination basis is selected as "Semi Annually" then it would take Rate as 8% for six months	
Compound Interest	Enables the user to select whether or not to go for Compound Interest	
Compounding Frequency	Enables the user to select the Compounding Frequency	
Coupon Frequency	Enables the user to select the appropriate Coupon frequency	
Days Convention	The convention followed by each instrument to calculate accrued interest. The options available are Business Days/252 Actual / 360, or Actual / 365 or 30/360 etc.	
Coupon Schedule	Enables the user to enter the details by clicking on the Coupon Schedule hyperlink	

If the selected Interest Type is Variable and Compound Interest is set to Yes then the system should display the Compounding Frequency Field in the disabled mode.

## Coupon Schedule

When the user clicks on the Coupon Schedule hyperlink, the Coupon Schedule pop-up window appears as shown in figure below. Coupon schedule is basically defined to pass Interest transaction on the 'Coupon Payment Date' based on the Interest Rate applicable from the Interest Revision schedule.

Screen:

The screenshot shows a web browser window titled "FLEXCUBE - PRIVATE BANKING - popUpCouponSchedule - Windows Internet Explorer". The main content area has a blue header "Coupon Schedule". Below it is a form with the following elements:

- Instrument Name: [Text Field]
- Table with columns: Select, Coupon Payment Date, Exchange Rate Fixing Date, Record Date, Exchange Rate.
- Form fields: Coupon Payment Date (with a red asterisk and calendar icon), Exchange Rate Fixing Date (with a calendar icon), Record Date (with a calendar icon), and Exchange Rate.
- Buttons: Add, Save, Modify, Delete, Clear.

**Figure 5.26: Coupon Schedule Popup**

The details of various fields available in the pop-up are explained in the Field Description table. The user can add, modify and delete the details in the window as explained in General Characteristics section.

## User Defined Fields

The screenshot shows the Oracle FLEXCUBE Private Banking interface. The breadcrumb trail is "Master > Instrument Masters > Product Master". The "User Defined Fields" tab is selected, displaying a table with the following columns: Field Name, Type, Value, Use in Order Entry, and Display Order. The table is currently empty. Below the table are buttons for "Add", "Modify", and "Clear".

**Figure 5.27: Instrument Master – User Defined Fields tab**

Screen Navigation: After logging in the system as Admin, select Master → Instrument Masters → Instrument Master. Click on the User Defined Fields tab.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Field ID	Enables the user to enter the field ID	
Field Name	Enables the user to enter the Field Name to be configured	
Type	Enables the user to enter the field type to be configured	
Value	Enables the user to enter the value of the selected field to be configured	
Use in Order Entry	Enables the user to decide whether or not to use the selected field in Order Entry.	

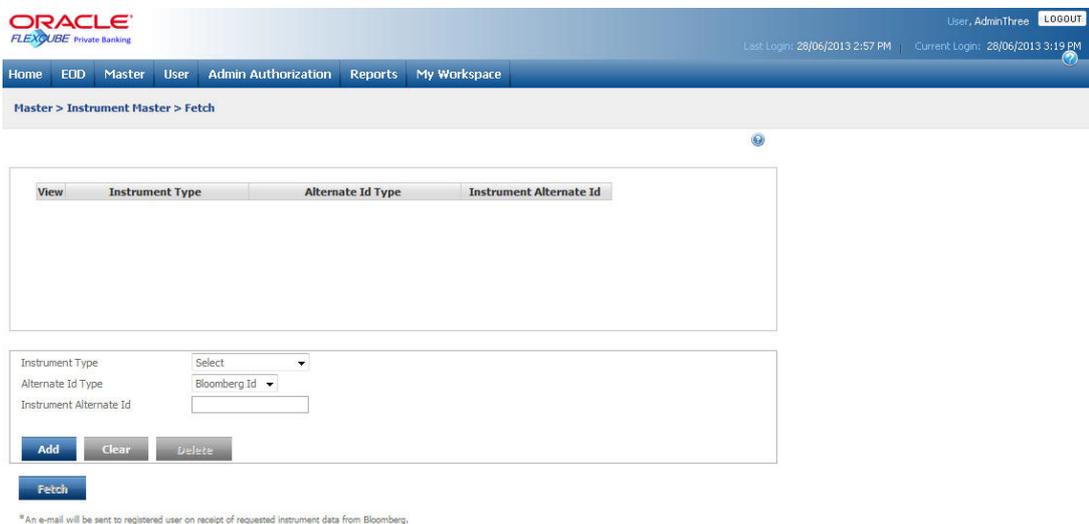
### 5.1.1.6 Fetch

Description: The Fetch screen of Instrument Masters menu is primarily designed to build an interface to fetch the Bloomberg instrument master details for traded instruments like Equity, Bond and Mutual Funds and also to fetch the prices data which will in turn enable the user to create or modify the traded instruments in the FCPB product master.

#### User Access levels:

Administrator: only the person designated as an administrator of the system can access the screen to fetch the desired data.

#### Screen:



**Figure 5.28: Instrument Master – Fetch**

Screen Navigation: After logging in the system as Admin, select Master → Instrument Masters → Fetch.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Instrument Type	Enables the user to enter the appropriate instrument type from the drop-down list for which the data is to be fetched.	
Alternate Id Type	Enables the user to select the appropriate Alternate Id Type from the drop-down list to search for the desired instrument.	
Instrument Alternate Id	Enables the user to enter the appropriate Alternate Id to search for the instrument.	
Buttons		
Add	Once the Add button is clicked, the system first makes an attempt to search for the instrument in the FCPB database for the selected criteria and if the instrument is found for selected criteria, the system displays the message on the screen as "Following Alternate Id exists in FCPB" else system adds the new record in the above display grid.	
Clear	Enables the user to clear the data entered in the below edit section.	
Delete	Enables the user to delete the selected record.	
Fetch	Once the Fetch button is clicked, the system first makes an attempt to search and fetch for the selected list of instruments details from Bloomberg and on success displays the instrument details in all the GIMs tabs.	

The fetch screen enables the user to send a single request with maximum 10 Bloomberg Instrument Ids. The process takes place as mentioned below:

1. Once the user clicks on Fetch button, the request is sent to Bloomberg and also gets saved in the FCPB database. This time, the system displays the message on the screen as "Instrument Request Sent to BBG, await BBG response."
2. If the requested instrument is already present in the FCPB database, the system displays the message as "Following Alt id exists in FCPB".
3. If the request is not sent successfully due to some reason like invoking Web service, the system displays the message on screen as "Request not sent, try again."
4. If the request is sent successfully, Bloomberg returns an initial response code which also gets saved against each request Id in the database.
5. If out of all 10 request ids, few ids are wrong then the system generates the log report saying "Following Alt Ids are not found in Bloomberg database."

Then the initial response code from BBG saved in the database is used by the specified polling program for subsequent attempts to retrieve data.

Once the polling program successfully retrieves the data, it saves the response XML and updates the Bloomberg status (like Good, Failed etc) against each instrument request in the database.

1. The program also triggers processing of XML and saves the untransformed details into a staging table.
2. If an error occurs in transforming the details, the record is marked as 'R' and an optional e-mail is sent to registered users indicating failure, reasons and suggested action.
3. A separate polling program polls the staging table & if unprocessed records are found, performs transformations and posts the data in the instrument master table with status 'Suspended' and marks the staging record as 'Processed'.
4. An e-mail is to be sent to registered user about receipt of requested instrument data from BBG along with FCPB instrument Ids.

The user then retrieves the details of the requested instrument in the GIMs screen using Instrument Id, modifies the status and other attributes as necessary and submits it for authorization.

1. The user can then add the details of the mandatory fields, saves it and sends the same for authorization.
2. The instrument then goes through the maker checker process for authorization.
3. Once approved by checker, the instrument status is marked as 'Inactive' and it is sent to FCUBS through the FCUBS interface.
4. Once message is received from UBS saying "Instrument Id (No.) details updated in FCUBS", the instrument status is marked as 'Active' in FCPB.

---

**Note**

Also, there are certain fields in the Product Master which need to be refreshed on a daily basis based on the data received from the external data provider like Bloomberg for the instrument types Equity, MF, Bonds and Options.

---

The fields to be refreshed are mentioned below for each instrument type:

- Equity – Instrument Name, Institution Name, Alt Id (ISIN, Ticker and BBG), Current Face Value
- MF - Instrument Name, Issuer Name, Alt Id (ISIN, Ticker and BBG), Current Face Value
- Bonds - Instrument Name, Issuer Name, Alt Id (ISIN, Ticker and BBG), Paper Quality
- Options - Instrument Name, Issuer Name, Alt Id (ISIN, Ticker and BBG)

## **5.1.2 CRM Related**

As the name suggests, CRM Related menu consists of all the sub menus that are related to Customer data maintenance. The various sub menus are explained below:

### **5.1.2.1 Depositories**

Description: As the name suggests this screen captures the details of depository participants or DP Id's. It is essential for the user to capture the trading account information of the customer prior to initiation of any transaction through the FLEXCUBE Private Banking. The DP Id's captured in this screen shall be displayed as a list in the drop down field 'DP Id' in the screen 'Trading Account Details'.

## User Access Levels:

Administrator: only the person designated as an administrator of the system can access and maintain this table

## Screen:

**Figure 5.29: List of Depositories Screen**

Screen Navigation: After you login as an Admin, select Master → CRM Related → Depository from the top menu.

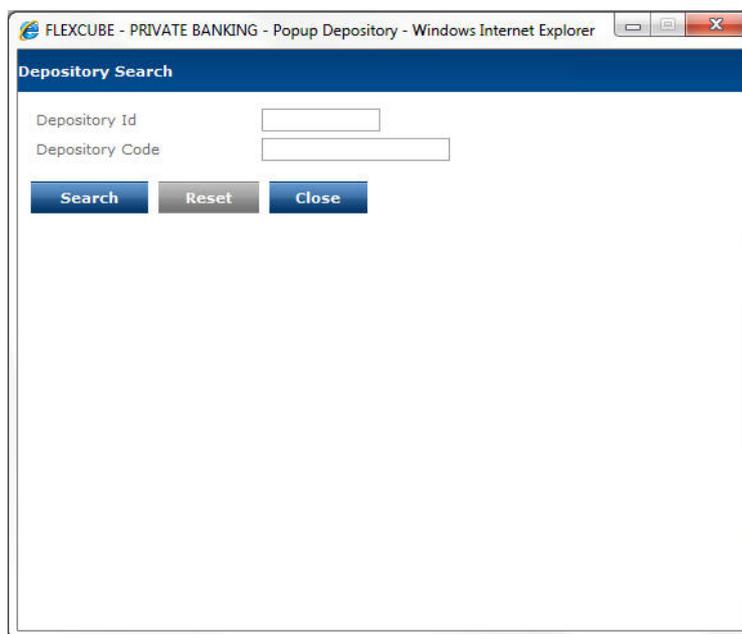
The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
DP Id	This is the Depository Participant ID as recognized in the marketplace.  In order to modify the details of an existing DP, the administrator can either opt to search for the DP, by using the search button provided adjacent to this field or simply enter the DP Id in this field.  On clicking the  button, a pop up window shall be displayed enabling searching of the various DP's. This pop up window has been elucidated below.	Y
DP Code	This field has been provided to capture the unique DP code of the Depository Participant.	Y
Name	Name of the Depository	
Address	This is a free text field and the administrator can enter the address of the DP in this field.	Y
Country	This field is a dropdown field to select from.	Y
State	The list of states provided in this field is based on the Country selected by the user administrator.	Y
City	The list of Cities in the drop down field will be displayed depending on the State chosen.	Y

Field	Description	Mandatory (Y/N)
Status	This is a drop down field providing the options of 'Active' and 'Closed' in the list of values. On selecting a DP, the status of the DP as currently exists in the system will be displayed in this field.  If the administrator opts to maintain the status of a DP as closed, the corresponding DP shall be excluded from being displayed in any of the screens of the system.	Y

On clicking the  button provided adjacent to the field 'DP Id', the following pop up window shall be displayed.

#### Screen:



***Figure 5.30: Depository Search Window***

This pop up window facilitates search for DP Ids/ DP Codes in the system. The administrator can opt to search by utilizing either of these fields using wild card search.

Please note that though the administrator can opt to search by either of these fields, the search result would give the details of DP ID and DP Code. In order to select a category from the list, click on the hyperlink provided under either the DP ID/Code. On clicking the hyperlink, the user is directed to the main screen and the corresponding information of the DP is displayed on that screen.

Click the  button to close the window.

The user can add and modify the details in the Depository screen by using Add/Modify buttons as explained in General Characteristics section. The new added or modified depository details are then sent for authorization.

### **5.1.2.2 Bank Maintenance**

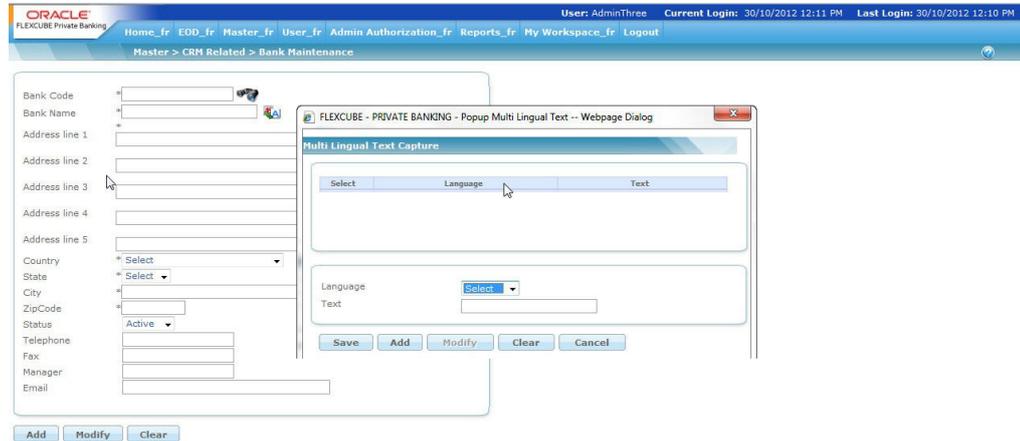
Description: As the name suggests this screen is used for capturing the list of external banks. It is essential for the user to capture the bank account information of the customer prior to

initiation of any transaction through the FLEXCUBE Private Banking. The banks captured in this screen shall be displayed as a list in the drop down field 'Bank Name' in the screen 'Bank Details'.

**User Access levels:**

Administrator: only the person designated as an administrator of the system can access and maintain this table

**Screen:**



**Figure 5.31: Bank Maintenance Screen**

Screen Navigation: After you login as an Admin, select Master → CRM Related → Bank Maintenance from the top menu.

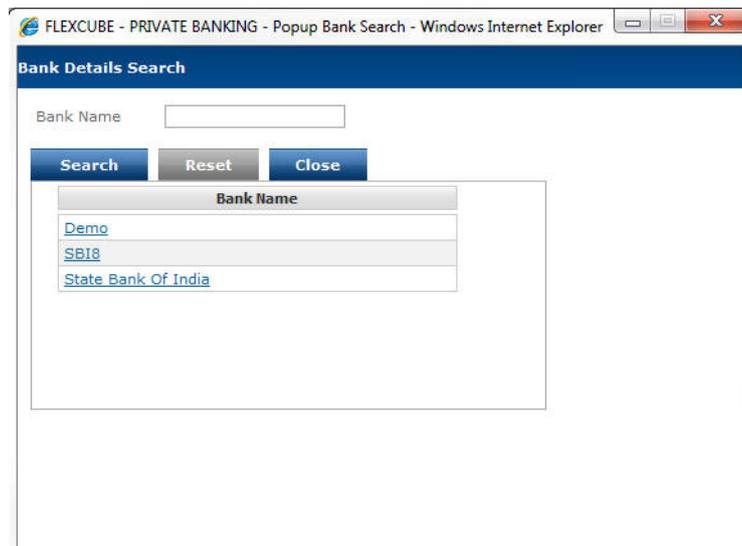
The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Bank Code	This field is used to associate a code to each bank. A maximum of 20 characters can be used. The system restricts the administrator from generating duplicate Banks Codes.	Y
Bank Name	This field is used by the administrator to enter a Bank Name. The system restricts the administrator from generating duplicate Banks having same Bank Code.  In order to modify the details of an existing Bank, the administrator can either opt to search for the Bank, by using the search button provided adjacent to this field or simply enter the Bank Name in this field and press tab.  On clicking the  button, a pop up window shall be displayed enabling searching of the various Banks	Y
Address line 1- Address line 5	These are free text fields and the administrator can enter the address of the bank in this field.	Y
Country	This field is a dropdown field to select from.	Y

Field	Description	Mandatory (Y/N)
State	The list of states provided in this field is based on the Country selected by the user administrator.	Y
City	This text field is used to enter the city name for the selected Country and State.	Y
Zip Code	The next field has been provided to capture the Pin or the Zip or any other equivalent area code of the address.	Y
Status	This is a drop down field providing the options of 'Active' and 'Closed' in the list of values. On selecting a Bank, the status of the Bank as currently exists in the system shall be displayed in this field.  If the administrator opts to maintain the status of a Bank as closed, the corresponding Bank shall be excluded from being displayed in any of the screens of the system.	Y
Telephone	This text field is used to enter the telephone no. of the bank	N
Fax	This text field is used to enter the fax no. of the bank	N
Manager	This text field is used to enter the bank manager details	N
Email	This text field is used to enter the email id	N

On clicking the  button provided adjacent to the field 'Bank Name', the following pop up window appears.

**Screen:**



***Figure 5.32: Bank Details Search Window***

The user can select the appropriate Bank Name by using wild card search.

The user can add and modify the details in the Bank Maintenance screen by using Add/Modify buttons as explained in General Characteristics section. The new added or modified bank details are then sent for authorization.

To access any other screens please use the top.

### 5.1.2.3 Client Segment

Description: Banks generally have their own approach of identifying and classifying their customers into different segments. In other words this classification of customers is more specific to a bank and hence shall vary from bank to bank. The different customer segments identified and maintained by the bank in this screen shall be presented to the user as a list of drop down values in the customer creation screen.

Customer segment plays a significant role and has many dependent elements associated to it. For instance, the portfolio models are mapped to a customer depending upon his risk profile and customer segment. The frequency of portfolio reviews, types of system alerts to be published and the frequency of performance ROR computation runs are also dependent on the customer segment.

#### User Access Levels:

Administrator: only the person designated as an administrator of the system can access and maintain this table.

#### Screen:

The screenshot displays the Oracle Client Segment configuration screen. The breadcrumb trail is 'Master > CRM Related > Client Segment'. The form is titled 'Client Segment' and shows the following configuration:

- Client Segment: \*PLATINUM
- Description: \*Platinum Customer
- Performance Frequency: Daily
- Next Portfolio Review: \*90
- Next Risk Profiling review: \*90
- Customer Specific Models Facility:  Yes  No
- Financial Planning Report: Short Version  Yes  No; Long Version  Yes  No
- Allow Version:  Yes  No
- Sections 1-17: Each section has 'Yes' and 'No' radio buttons, all of which are currently set to 'Yes'.

Buttons at the bottom: Add, Modify, Clear.

**Figure 5.33: Client Segment Screen**

Screen Navigation: After you login as an Admin, select Master → CRM Related → Client Segment from the top menu.

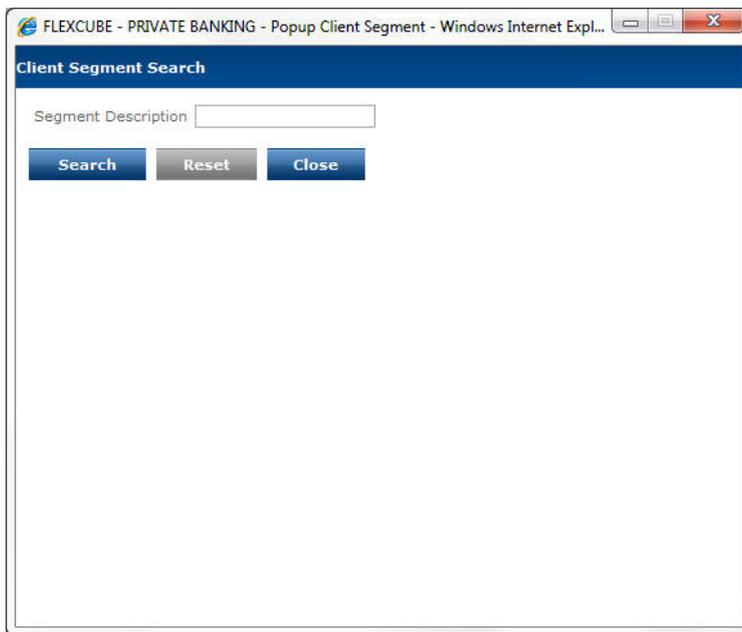
The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Client Segment	<p>This field is used by the administrator to enter the customer segment upto 20 characters long. The system shall restrict the user from entering duplicate records.</p> <p>In order to modify the details of an existing segment, the administrator can either opt to search for the segment, by using the search button provided adjacent to this field or simply enter the segment in this field and press the tab button.</p> <p>On clicking the  button, a pop up window shall be displayed enabling searching of the various customer segments. This pop up window has been elucidated below.</p>	Y
Description	This is a free text field and the administrator can provide the description of the segment as he desires upto 100 characters.	Y
Performance Frequency	This is a dropdown field providing the various options 'Daily', 'Weekly', 'Monthly' and 'None' as a list of values. Opting for a certain value from this field shall define the frequency of computation of performance for that particular customer segment. The value 'None' shall denote that the performance shall not be computed for that particular segment.	Y
Next Portfolio Review	The numerical values input in this field shall denote the time line between each review of the portfolios, for the particular opted customer segment. The values entered in this field shall indicate the time line in 'days' between portfolio reviews. The application will automatically roll over the next portfolio review date as this number of days will get added to the date when a portfolio review is done to calculate the date of next portfolio review. .	Y
Next Risk Profiling Review	It displays the frequency of "Risk Profile" review for the selected client segment. This is nothing but the number of days after which the customer has to again go through the risk profiling. This number of days will get added to the date when a risk profile review is done to calculate the date of next risk profile review.	Y
Customer Specific Models Facility	<p>If the 'Y' option is selected, then user can create the Model Asset Allocation for a specific client.</p> <p>If the 'N' option is selected, the user is not allowed to create a customer specific model, but has to use the standard models defined by the bank for the various risk scores.</p>	Y

Field	Description	Mandatory (Y/N)
Default Version Short Version/Long Version	It indicates the default Proposal Version for the selected customer segment, i.e. Long Version or Short Version. By default, the system selects the Long Version for the proposal.	N
Allow Version	This option determines whether the user gets to choose the FP Proposal Version at the Financial Planning Update Status tab while creating or modifying the FP Proposal.	N
Section 1- Section 17	If the flag is set to Yes then only the respective section will be included in the FP proposal document. This is applicable to both short & long version.	N

On clicking the  button provided adjacent to the field 'Client Segment', the following pop up window appears.

**Screen:**



**Figure 5.34: Client Segment Search Screen**

The user can select the appropriate Segment Description by using wild card search.

The user can add and modify the details in the Client Segment screen by using Add/Modify buttons as explained in General Characteristics section. The new added or modified Client Segment details are then sent for authorization.

To access any other screens please use the top.

**5.1.2.4 Client Category**

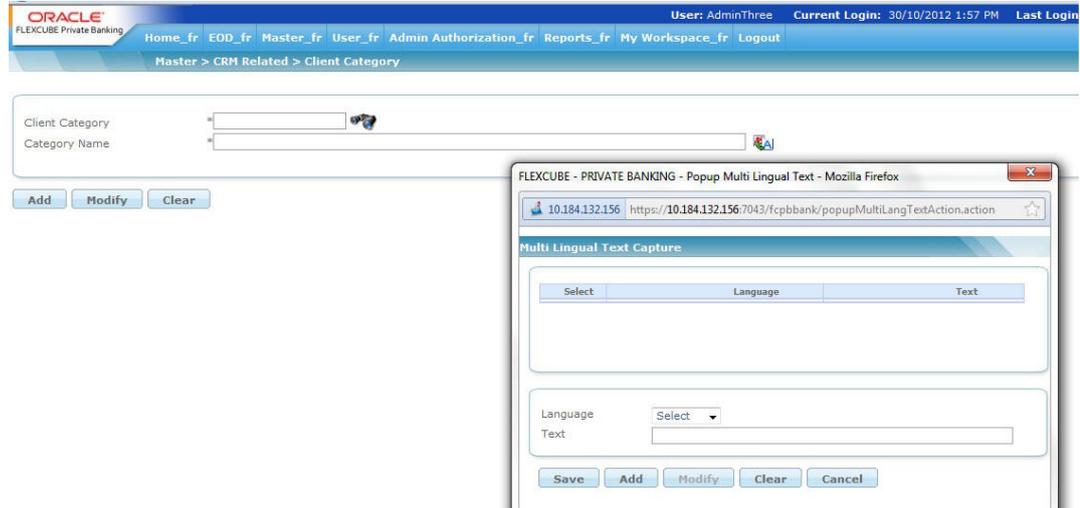
Description: As the name suggests this screen facilitates in adding and maintaining the various customer categories. The user shall associate a customer category during the creation of a customer in the system. The categories created and maintained by the administrator in this screen shall be presented to the user in the customer creation screen as

a drop down list. It is imperative to associate a customer to a category as this information is essential for the investments initiated through the FLEXCUBE Private Banking.

**User Access Levels:**

Administrator: only the person designated as an administrator of the system can access and maintain this table.

**Screen:**



**Figure 5.35: Client Category Screen**

Screen Navigation: After you login as an Admin, select Master → CRM Related → Client Category from the top menu.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Client Category	<p>This field is used by the administrator to enter the customer category (upto a max length of 20 characters). The system shall also restrict the user from adding duplicate records.</p> <p>In order to maintain the details of an existing category, the administrator can either opt to search for the category, by using the search button provided adjacent to this field or simply by entering category in this field and pressing Tab.</p> <p>On clicking the  button, a pop up window shall be displayed enabling searching of the categories.</p>	Y
Category Description	<p>This is a free text field and the administrator can enter the description of the category for reference upto 100 characters.</p>	Y

To access any other screens please use the top horizontal menu bar.

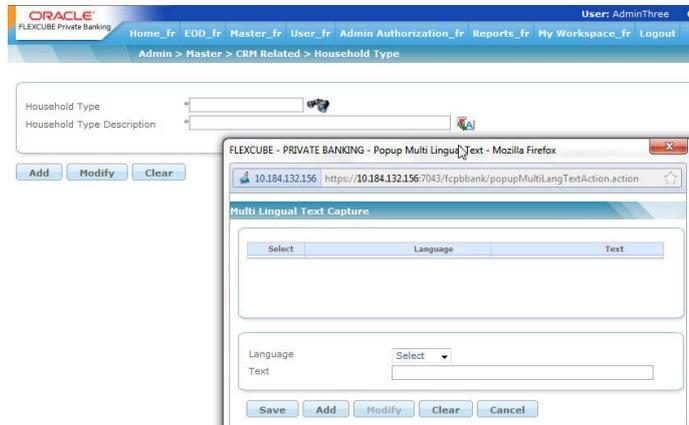
**5.1.2.5 Household Type**

Description: The Household Type screen enables the user to add the details of household type.

### User Access levels:

Administrator: only the person designated as an administrator of the system can access and maintain this table

### Screen:.



**Figure 5.36: Household Type Screen**

Screen Navigation: After you login as an Admin, select Master → CRM Related → Household Type from the top menu.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Household Type	Enables the user to enter the household type or the user can also select the existing household type for modification by using the search icon	Y
Household Type Description	Enables the user to enter the appropriate description for household type or displays the existing description on selection of household type.	Y

To access any other screens please use the top horizontal menu bar.

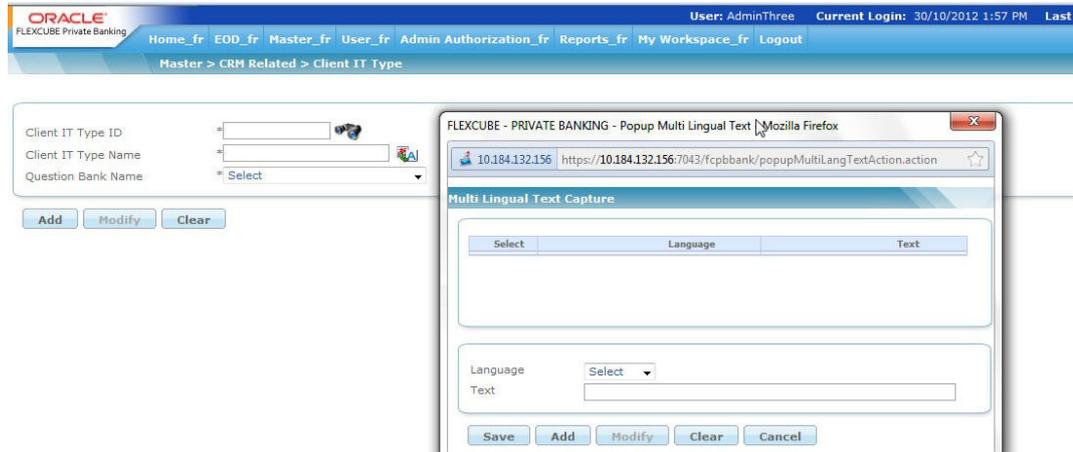
#### 5.1.2.6 Client IT Type

Description: This screen is utilized by the admin with appropriate privileges to add/modify the details of the Client IT Type.

### User Access levels:

Administrator: only the person designated as an administrator of the system can access and maintain this table

**Screen:**



**Figure 5.37: Client IT Type Screen**

Screen Navigation: After you login as an Admin, select Master → CRM Related → Client IT Type from the top menu.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Client IT Type ID	Enables the user to add new Client IT type id or to search for the existing one using search icon.  The system restricts the user from entering the duplicate entries and displays the appropriate message. If an IT type is available in unauthorized mode then also it displays the message as 'Unauthorized record of Client IT Type XXX already exists'.	Y
Client IT Type Name	Enables the user to enter new Client IT Type Name else auto-populates this field if Client IT Type is selected	Y
Question Bank Name	Enables the user to select the appropriate question bank from the drop-down list	Y

To access any other screens please use the top horizontal menu bar.

**5.1.2.7 Portfolio Alerts Parameters**

Description: This facility would help the Relationship Managers and the Customers to stay updated on investments done. It will help user in efficiently managing, controlling and monitoring the portfolio by being able to trigger alerts when certain rules are satisfied, for example the rate of return crossing certain thresholds etc. For an RM, the alert screen will display Alerts with the customer name and details of the alert. The customer will be able to see the alerts in own user login.

The alerts have been broadly classified into Portfolio, Instrument, Exposure, Instrument Price and Reminder alerts, each of which will be shown in a separate tab, with options within each tab to configure different types of alerts.

## User Access Levels:

Administrator: only the person designated as an administrator of the system can access and maintain this table.

## Screen:

View	Alert Type	Alert Name	Validity(Days)	Frequency	Expiry Notification (Days)
<input checked="" type="radio"/>	PORTFOLIO	Absolute	30	Monthly	15
<input type="radio"/>	PORTFOLIO	Relative	30	Daily	15
<input type="radio"/>	INSTRUMENT	Instrument.ROR	30	Daily	15

Alert Type	<input type="text" value="PORTFOLIO"/>
Alert Name	<input type="text" value="Absolute"/>
Days Validity	<input type="text" value="30"/>
Frequency	<input type="text" value="Monthly"/>
Expiry Notification (Days)	<input type="text" value="15"/>

**Figure 5.38: Portfolio Alerts Parameters Screen**

Screen Navigation: After logging in the system as Admin, select Master → CRM Related → Portfolio Alerts from the top menu.

The fields have been briefly described below:

Field	Description
Alert Type	Type of alert
Alert Name	Name of the alert
Days Validity	No. of days the alert should remain active in the system from the date of setting up a particular alert, if the conditions are not triggered.
Frequency	How frequently the alerts processing should be run
Expiry Notification (Days)	How many days before the expiry of the alert should a notification to be made to the RM/Customer to renew the alert if needed.

### Procedure to modify Portfolio Alerts details:

#### Step 1:

Select the appropriate Alert Type to modify by selecting the corresponding radio button.

Once the user selects the Alert Type, the details of the corresponding alert appear in the data grid below.

#### Step 2:

Edit the desired details.

#### Step 3:

Click the modify button.

The administrator also has the option to clear the modified data by clicking on the 'Clear'

button. The administrator can click the **clear** button to clear all the details entered in the screen.

To access any other screens please use the top horizontal menu bar.

### 5.1.2.8 Alert Maintenance

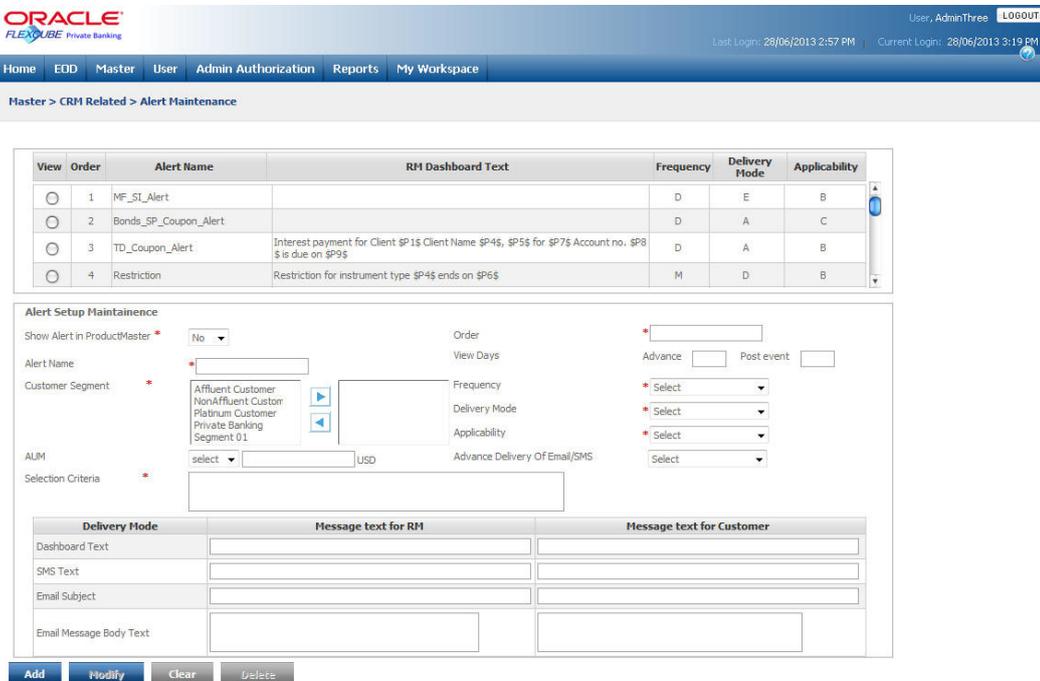
Description: The System Alert Maintenance screen is used by the Admin user with appropriate privileges to add/modify the System alerts for the customers satisfying particular criteria.

The information generated by alerts management system will be shown to RM and customer in form of alerts in their respective dashboards (home- page) as per the applicability.

#### User Access Levels

Administrator: Only the person designated as an administrator of the system can add, modify the System Alerts

#### Screen:



**Figure 5.39: System Alerts Maintenance Screen**

Screen Navigation: After logging into the system as Admin, select Master → CRM Related → System Alert Maintenance

The fields have been briefly described below:

Field	Description
Show Alert in Product Master	Enables the user to select the appropriate option from the drop-down list i.e. Yes or No. If the Yes option is selected, the system displays the selected Alert Name in the Alert Name drop-down list of Structured Products tab of the Product Master. By default, the No option is selected.

<b>Field</b>	<b>Description</b>
Order	Order is nothing but the display priority that ranks the alerts for display on the dashboard. Hence if there are 5 different system alerts maturing on the same day, order will decide which alert should be proceeding for display on the dashboard.
Alert Name	Displays the description of the alert message.
RM Dashboard Text	The text directly visible in the alerts section of RM with the positional parameters replaced with actual values to display meaningful alert message.
Frequency	Decides for time interval for running the alert process. Typically frequency is classified as Daily, Weekly, Monthly, and Fortnightly.
Delivery Mode	Determines how the alert is to be displayed. The available options are Email, SMS, and All.
Applicability	Decides whether the alert is to be sent to RM, Customer or both

## Alert Setup Maintenance

Field	Description
Alert Name	Enables the user to enter the appropriate alert name.
Order	Enables the user to enter the appropriate order to display the alert on the dashboard.
View Days – Advance/ Post Event	Enables the user to enter the appropriate days in advance and also post event for which the alert should get displayed on the dashboard.
Customer Segment	Enables the user to select the appropriate Client Segments for which the selected alert should get displayed.
Frequency	Enables the user to select the appropriate frequency from the Frequency drop-down list.
Delivery Mode	Enables the user to select the appropriate delivery mode from the Delivery Mode drop-down list.
Applicability	Enables the user to select the appropriate option from the Applicability drop-down list to determine whether the alert is to be sent to RM, Customer or both.
Advance Delivery of Email/SMS	Enables the user to select the appropriate option to determine whether the advance delivery of e-mail or sms is to be sent to RM, Customer or Both.
Selection Criteria	Enables the user to enter the appropriate selection criteria in the Selection Criteria text box. It enables user to enter selection criteria for multiple days.
Delivery Mode	Displays the delivery mode options for alert messages.
Message Text for RM	Enables the user to enter the appropriate alert message which is to be displayed for RM
Message Text for Customer	Enables the user to enter the appropriate alert message which is to be displayed for Customer.

### Procedure for adding System Alert:

#### Step 1:

Enter the appropriate alert name in the Alert Name text box.

#### Step 2:

Enter the appropriate order of event (for display priority in relation to other alerts) in the Order text box.

#### Step 3:

For the View Days category, select the appropriate Advance and Post event options. Advance days indicate number of days ahead of the event date when the alert will be shown to the user. Post event days indicate the number of days post the event that the alert will remain on the dashboard.

---

**Note**

The view days can be set for all system alerts. For every alert the user can define advance days and post event days for the alerts to be generated and populated in the dashboard. In case the Advance/ post days are not selected the alerts will be displayed only on the event day.

---

**Step 4:**

From the Customer Segment list box, select the appropriate customer segments.

**Step 5:**

From the Frequency drop-down list, select the appropriate frequency for alert generation.

The options available here are Daily, Weekly, Monthly, Fortnightly.

**Step 6:**

From the Delivery drop-down list, select the appropriate delivery mode.

The options available here are Dashboard, E-mail, SMS, and All.

**Step 7:**

From the Applicability drop-down list, select the appropriate applicability.

The Applicability option decides whether this alert is to be sent to RM, Customer, or Both.

**Step 8:**

From the Advance Delivery of Email/SMS drop-down list, select the appropriate option.

The Advance Delivery of Email/SMS option determines whether this email or sms is to be sent in advance to RM, Customer, or Both.

**Step 9:**

From the AUM drop-down list, select the appropriate AUM operator and enter the appropriate amount in the text box.

The options available here are <, <=, =, >, >=.

**Step 10:**

Enter the selection criteria if any, in the Selection Criteria field.

---

**Note**

The user will have to define an SQL statement here, in case a new alert needs to be setup. The application comes pre-configured with 8 important alerts already.

---

**Step 11:**

Enter the appropriate message in the Message text for RM text box for the corresponding delivery modes for RM...

**Step 12:**

Enter the appropriate message in the Message text for Customer text box for the corresponding delivery modes for Customer.

**Step 13:**

Click the Add button.

To modify the Alert, select the appropriate alert from the table. Edit the details and click the Modify button.

To delete the Alert, select the appropriate alert from the table and click the Delete button.

The application has 3 pre-configured alerts for SI (either for SIP/STP/SWP) due for MF instruments and interest / coupon payment due for bonds/term deposits/structured products.

The query at Selection Criteria is able to capture multiple day preferences.

If bank's needs to send 3 alerts to the client and his RM on 3 scheduled dates before the SI. e.g 15 days, 7 days and 1 day before the SI order date, a single query gets alerts generated for all 3 days.

Alerts are not generated for the following scenarios:

1. The SI is cancelled or rejected
2. The bond/structured product holdings has market value and quantity equal to zero
3. The term deposit status is closed and holdings is zero

Alerts for events like SI/Interest due, falling on holidays are handled like other existing alerts. Alerts for TD, Bonds and Structured Products gets generated for all interest and coupon payments, i.e even maturity interest and coupon payments.

#### **5.1.2.9 Customer Mapping**

---

**Note**

This feature is available only if user has license for Alternative module.

---

Description: The Customer Mapping submenu under the Masters menu enables the operations user with appropriate privileges to add the Alternate Ids for Customers in FCPB. This is used for Structured Products and PMS because normally the issuer does not have a unique id like a folio or account number for the instruments held by the clients, and each AMC/ issuer identifies a customer with a different unique number.

This screen helps to add, modify Alternate Ids for Customers and also to map them to FCPB ID.

**User Access Levels:**

---

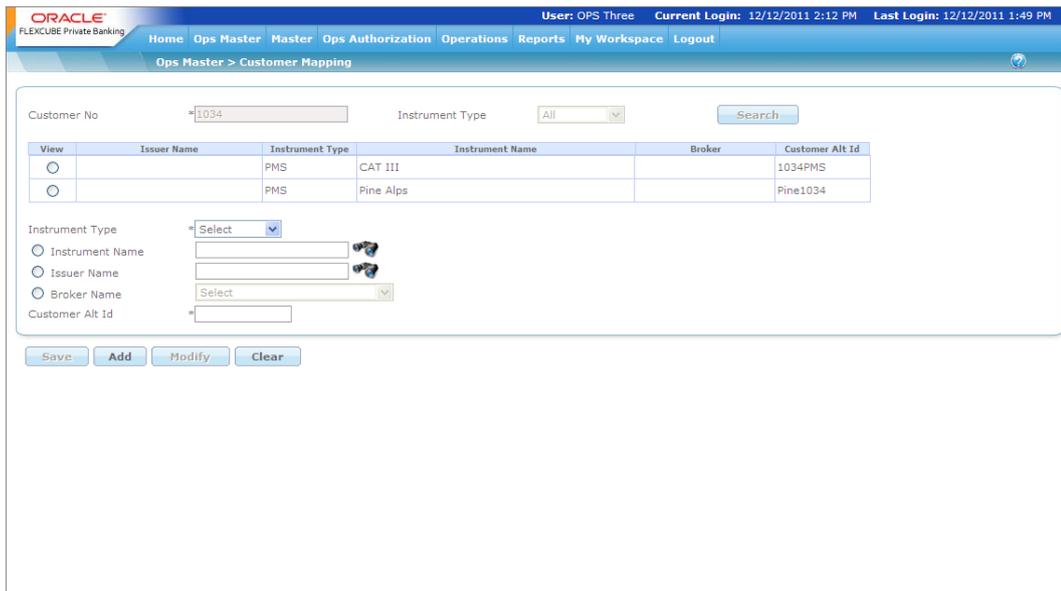
**Note**

This function can be mapped to either operations role or admin role as per the implementation bank's preference.

---

Operations: Only the person designated as operations user of the system can add Alternate Ids for customers and map them to FCPB ID

**Screen:**



**Figure 5.40: Customer Mapping Screen**

Screen Navigation: After logging into the system as Operations user, select Ops Master → Customer Mapping from the main menu.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Customer No	Enables the user to enter the Customer No, i.e. the unique customer ID created in FCPB.	Y
Instrument Type	Enables the user to select the Instrument type from the drop-down list, with an option to select "All".	Y
Issuer Name	Displays the Issuer Name for the selected Instrument	Y
Instrument Name	Enables the user to enter or to select the Instrument Name	Y
Broker Name	Enables the user to select the appropriate broker from the drop-down list next to the Broker Name.	Y
Customer Alt ID	Enables the user to enter the Alternate Id. Here, the user can enter alphanumeric values and special characters are also allowed.	Y

**Procedure to add the details in Customer Mapping Screen:**

**Step 1:**

Click on the  icon next to the Customer No field.

When the user clicks on the  icon, the customer search window appears. Enter the appropriate search criteria in the respective fields to search for the customer no. Select the desired customer from the list.

**Step 2:**

From the Instrument Type drop-down list, select the appropriate Instrument type.

**Step 3:**

Click on Search button to retrieve existing mappings for selected Customer and Instrument Type. For an existing customer-mapping, user can click on the radio button if he wants to modify the mapping. The lower part of the screen gets populated with relevant data for Customer Alt Id, Issuer Name/Instrument Name/Broker Name for the row selected.

**Step 4:**

To insert new mapping, user will select the radio button for Instrument Name field and click on the  icon next to it to search for the Instrument Name.

When the user clicks on the  button, Instrument Search window appears. Enter the appropriate search criteria in the Instrument Name field to search for the Instrument name. Select the desired Instrument Name from the list.

---

**Note**

The user can either select Instrument Name, Issuer Name or Broker Name option at a time. The system does not allow the user to select all three options at the same time.

---

**Step 5:**

Enter the appropriate alternate customer id in the Customer Alt Id text box.

**Step 6:**

Click the Add button.

When the user clicks on the Add button, the Instrument details appear in the data grid.

---

**Note**

To add other alternate id for different instrument repeat the same procedure and click the Add button.

---

**Step 7:**

Click the  button.

When the user clicks on the  button, the system displays the “Record successfully sent for Authorization” message.

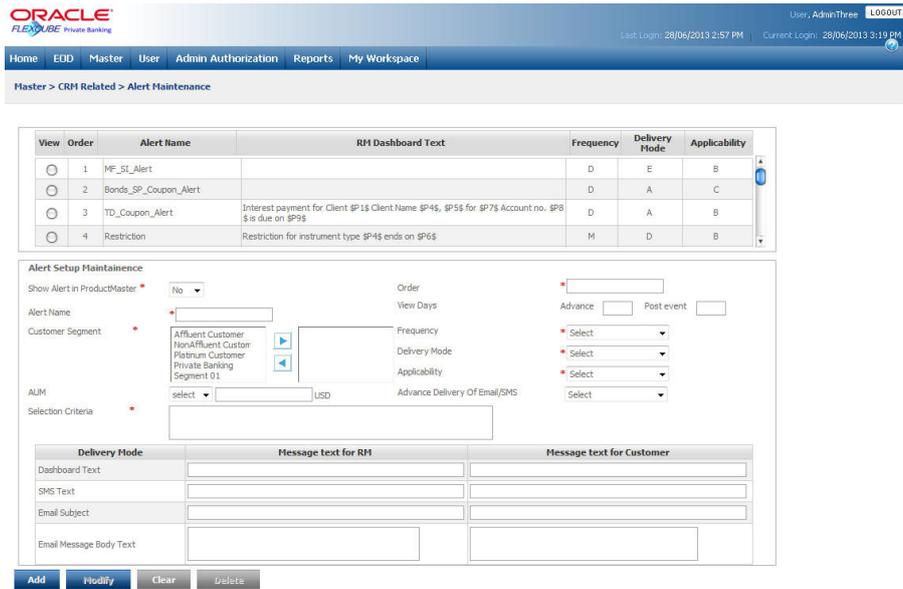
### **5.1.2.10 Survey Maintenance**

Description: The Survey Maintenance screen enables the admin user with appropriate privileges to add/modify/delete the surveys.

**User Access Levels:**

Administrator: Only the person designated as an administrator of the system can maintain the details in the Survey Maintenance screen.

**Screen:**



**Figure 5.41: System Alerts Maintenance Screen**

Screen Navigation: After logging in the system as Admin, select Master → CRM Related → Survey Maintenance from the top menu.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Survey Name	Enables the user to add the survey name or to select the existing survey using search icon	Y
Question Bank Name	Enables the user to select the appropriate question bank from the Question Bank Name drop-down list	Y
Client IT Type	Enables the user to select the appropriate Client IT types to send the survey	N
Customer Acquisition From days-To Days	This field provides the no. of days since customer was acquired by the bank	N
Client Segment	Enables the user to select the appropriate Client Segments to send the survey	N
AUM	Enables the user to enter the appropriate AUM criteria in the AUM text box to send the questionnaire	N
Last Transaction Date	Enables the user to enter the last transaction date criteria in the Last Transaction Date field to send the questionnaire	N
Start Date	Enables the user to select the date on which survey will start using the calendar icon	Y

Field	Description	Mandatory (Y/N)
Expiry Date	Enables the user to select the date on which the survey will end using the calendar icon	Y
Recurring Survey to include new customers	If this option is selected, the system again searches for the new customers satisfying selected criteria by running special EOW job and sends them e-mail alert.  By default, this field is not selected.	Y
Response Completed by...Days	It indicates the maximum no. of days till which the customer can see the survey in My Work-space menu. Once the no. of days are crossed, the customer will not be able to see the survey questionnaire.	Y
Send Alert	If this option is selected, the alert is sent on the survey start date to all customers satisfying the criteria.	N
Post Event Days	Enables the user to enter the no. of days for which the alert should remain on the customer dashboard.	N
Send Email	If this option is selected, an e-mail is sent on the survey start date to all the customers satisfying the criteria.	N

---

**Note**

The user can delete or modify all the fields in the screen only before the survey start date. Once the survey is started and not yet expired then the user can only modify the Expiry date of survey.

---

### 5.1.2.11 Score Maintenance

Description: This screen is used to set up the scores for different types to question banks stored in the system. In FCPB, currently there are two types of question banks: Risk Profiler and General Feedback.

The risk category for a particular customer is determined based on the answers opted by the customer in the risk profiler questionnaire. Every question in the profiler is assigned a risk score. The total risk score of the customer is deduced by clubbing all the individual risk scores for each question in this questionnaire. Further, this total risk score is categorized into a risk category depending on the score band defined for the particular category.

However, the General Feedback questionnaire score is used for the survey purpose which is then analyzed in order to offer best services to the customers.

**User Access Levels:**

Administrator: only the person designated as an administrator of the system can access and maintain this table

**Screen:**

**Figure 5.42: Score Maintenance Screen**

**Screen Navigation:**

After you login as an Admin, select Master → CRM Related → Score Maintenance from the top menu.

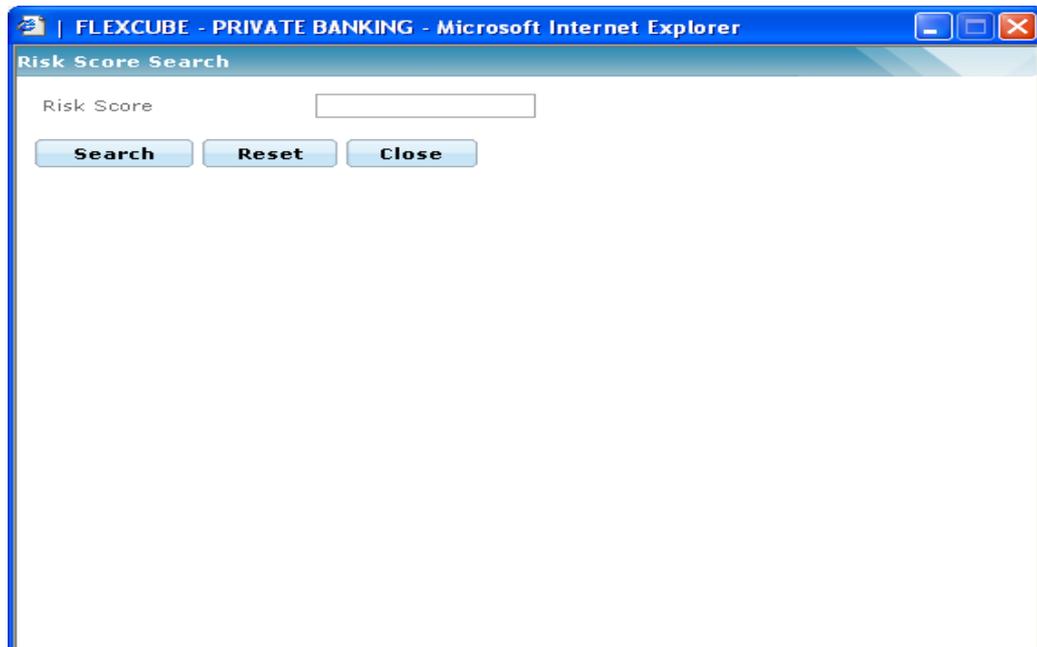
The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Question Bank Type	Enables the user to select the appropriate question bank type from the Question Bank Type drop-down list.	
Question Bank Name	Enables the user to select the appropriate question bank using search icon.	
Score Description	<p>This field is used by the administrator to enter the description of the score. The system restricts the administrator from capturing duplicate score descriptions.</p> <p>In order to maintain the details of an existing score, the administrator can either opt to search for the score description by using the search button provided adjacent to this field or enter the score description in this field.</p> <p>On clicking the  button, a pop up window shall be displayed enabling searching of the various score descriptions. This pop up window has been elucidated below.</p>	
Low Band	This is a numeric field wherein the administrator can define the minimum score of the range to be included in a defined score description. The score arrived from the questionnaires is sorted by a score description depending on the score bandwidth defined for that particular category.	Y
Score Ranking	Enables the user to select the appropriate score ranking from the drop-down list.	

Field	Description	Mandatory (Y/N)
View all Rankings	Displays the details of the all available rankings in the system	
High Band	This field is used by the administrator to define the maximum score of the range to be included in a defined score description. This field is also a numeric field.	Y
Score Status	Enables the user to select the status of the score.	
Score Definition	This is a free text field and the administrator can enter the details of the score description	

On clicking the  button provided adjacent to the field 'Score Description', the following pop up window is displayed.

**Screen:**



**Figure 5.43: Risk Score Search Window**

The user can select the appropriate score by using wild card search.

On selecting the score description, the user is directed to the main screen and the corresponding details of the score appears on the screen.

The user can add and modify the details in the Score Maintenance screen by using Add/Modify buttons as explained in General Characteristics section. The new added or modified score is then sent for authorization.

To access any other screens please use the top horizontal menu bar.

## 5.1.2.12 Voluntary Corporate Action Maintenance

### Note

This feature is available only if user has license for Traded Securities or Mutual Funds and Insurance module.

Description: The screen is used by the Admin user with appropriate privileges to maintain Voluntary Corporate Action details for a particular instrument for which voluntary corporate action has been declared. .

The screen enables the user to define the record, trigger and closure dates and other relevant details and facilitates to create desired questions and to define the answer options for those questions.

### User Access Levels:

Administrator: Only the person designated as an administrator of the system can maintain the details in the Voluntary Corporate Action Maintenance screen.

### Screen:

The screenshot displays the Oracle Flexcube Private Banking interface for the Voluntary Corporate Action Maintenance screen. The top navigation bar includes 'Home', 'EOD', 'Master', 'User', 'Admin Authorization', 'Reports', and 'My Workspace'. The breadcrumb trail indicates the path: 'Master > CRM Related > Voluntary CA Maintenance'. The main form area contains search fields for 'Instrument Type' (a dropdown menu) and 'Instrument Name'. Below the search fields is a table with columns: 'View', 'Type of Voluntary CA', 'Record Date', 'Trigger Date', and 'Closure Date'. The table is currently empty. Below the table, there is a detailed form for editing or adding a record. This form includes fields for 'Instrument Type' (set to 'Direct Eq'), 'Instrument Name' (set to 'Equity A'), 'Type of Voluntary CA' (set to 'Type 121'), and 'CA Mailer Text' (with a note: 'Type 121 corporate action of Type 121 is available'). It also has checkboxes for 'Record Date Relevant', 'Record Date' (03/06/2013), 'Trigger Date' (01/06/2013), 'Closure Date' (28/06/2013), 'Send Alert' (checked), 'Post Event Days' (26), and 'Send Email' (checked). At the bottom of the form are buttons for 'Save', 'Add', 'Modify', 'Delete', and 'Clear'.

**Figure 5.44: Voluntary CA Maintenance Screen**

Screen Navigation: After logging in the system as Admin, select Master → CRM Related → Voluntary Corporate Action Maintenance from the top menu.

The fields have been briefly described below:

**Top Section**

Field	Description	Mandatory (Y/N)
Instrument Type	Enables the user to select the appropriate instrument type to search for the existing Corporate Action if any for that instrument type. It also enables the user to add the new questions or modify the questions in the existing questionnaire.	Y
Instrument Name	Enables the user to select the Instrument name to search for the existing questionnaire if any for that instrument. It also enables the user to add the new questions or modify the questions in the existing questionnaire.	N

**Middle Grid Section**

Field	Description	Mandatory (Y/N)
View	Enables the user to select any of the desired Corporate Action	Display
Type of Voluntary CA	Displays the name of the Voluntary Corporate Action	Display
Record Date	Enables the user to select the record date of Voluntary Corporate Action	Display
Trigger Date	Enables the user to select the trigger date of Voluntary Corporate Action	Display
Closure Date	Enables the user to select the closure date of Voluntary Corporate Action	Display

**Bottom Section**

Field	Description	Mandatory (Y/N)
Instrument Type	Enables the user to select the appropriate instrument type from the drop-down list for new corporate action. If the Voluntary CA is selected from the top section and search button in the top section is clicked then this field displays the selected Instrument Type and is a display only field.	Y
Instrument Name	Enables the user to select the appropriate instrument name using the search icon. If it is selected from top section and search button in the top section is clicked then this field displays the selected Instrument Name and is a display only field.	Y
Type of Voluntary CA	Enables the user to enter the name and type of Voluntary CA.	Y

Field	Description	Mandatory (Y/N)
CA Mailer Text	Enables the user to enter the CA Mailer Text which is to be sent out to customers via email or alert	Y
Record Date Relevant	If the option is selected it determines that the record date is relevant for the selected Voluntary Corporate Action. If selected, it is required to select the record date else the system displays the error message.	
Record Date	Enables the user to select the Record Date for the Voluntary Corporate Action. It is mandatory to select Record Date if Record Date Relevant option is selected. If the record date is not selected for particular VCA, the system computes the customer holdings as of current business date and sends out emails and/or alerts to the eligible customers requesting them to fill the Voluntary Corporate Action Questionnaire	N
Trigger Date	Enables the user to select the trigger date for the Voluntary Corporate Action. On trigger date, system sends out the email and/or alerts to the eligible customers asking them to fill the Voluntary Corporate Action Questionnaire. The trigger date is always greater than or equal to the record date.	Y
Closure Date	Enables the user to select the closure date for the Voluntary Corporate Action.	Y
Send Alert	If this option is selected, the system sends the alerts to all the customers on the trigger date satisfying the selection criteria	N
Post Event Days	It indicates the number of days for which alert should persist on customer dashboard.	N
Send Email	If this option is selected, system sends the alerts to all the customers satisfying the selection criteria.	N

**Procedure for adding Voluntary Corporate Action:**

**Step 1:**

From the Instrument Type drop-down list, select the appropriate instrument type.

**Step 2:**

Click on the icon and select the appropriate Instrument Name.

**Step 3:**

Enter the appropriate VCA name in the Type of Voluntary CA text box.

**Step 4:**

Click on the Questions hyperlink. The Voluntary CA Questions pop up window appears.

## Screen:

The screenshot displays a web application window titled "FLEXCUBE - PRIVATE BANKING - Voluntary CA Questions -- Webpage Dialog". The main content area is titled "Voluntary CA Questions" and features a "Select" button and a "Question" text box. Below this, there is a message: "NO QUESTIONS FOUND FOR SELECTED VCA". The form below contains several fields: "Question ID" (value: 1), "Question Description" (value: You hold), "Append" (dropdown: Quantity), "Append Description 2" (value: Do you want to proceed), "Choice Based Answers" (radio buttons: Yes selected, No), "No. of Answers" (dropdown: 2), and six "Answer" fields (values: yes, no, and five empty). At the bottom of the form are buttons for "Add", "Modify", "Delete", "Clear", and "Close". The browser address bar shows "https://10.184.133.21:8021/fcpbbank/popupVCAAddQuestionsAction.action" and the status bar shows "Local intranet | Protected Mode: Off".

**Figure 5.45: Voluntary CA Questions Screen**

### Step 5:

Enter the appropriate question id in the Question ID text box.

### Step 6:

Enter the appropriate question description in the Description 1 text box.

The user can enter the single question only in the Description 1 text box or can also split single question using the three fields, Description 1, Append and Append Description 2 fields as per requirement.

### Step 7:

From the Append drop-down list, select the appropriate option to complete the question.

The Append field enables the user to define the question appended with an entity like Holding Quantity, Amount etc.

### Step 8:

Enter the remaining part of the question in the Append Description 2 text box depending on the option selected from the Append drop-down list.

If the 'NONE' option selected from the Append drop-down list, the question does not have 'Append Description 2' text.

For descriptive questions, the user can either enter a text or can also define the text appended with an entity like Holding Quantity, Amount etc.

### Step 9:

Select the appropriate option for the Choice Based Answers field.

If the Yes option is selected, the No. of Answers and Answer 1 - Answer 6 fields become enabled.

The No option is selected for single response answer. Once selected the Field Name, Data Type, Input Type, Length of Text Box and Validation Rule fields become enabled to enter the appropriate details.

---

**Note**

The FCPB also supports the single-response type questions by validating the responses provided.

---

**Step 10:**

Click the Add button to add the question in the upper grid.

The user can add more questions using the Add button. Once all the questions are added to the upper grid, click on the Close button to save the questions and to return to the main screen.

**Step 11:**

Select the Record Date using the calendar icon.

---

**Note**

To save the details without Record Date, clear the Record Date Relevant field.

---

**Step 12:**

Select the Trigger Date using the calendar icon.

---

**Note**

The system allows the user to modify the details only if the trigger date is not yet passed. Once the trigger date is passed, user can modify only the closure date.

---

**Step 13:**

Select the Closure Date using the calendar icon.

Once the user selects the Closure Date, the system automatically calculates the Post Event Days for the alerts to remain on the dashboard and displays the same. By default, the system displays the Send Alert and Send Email fields as selected.

**Step 14:**

Click on the Add button to add the VCA to upper grid.

The user can add multiple VCAs for the same instrument.

**Step 15:**

Click on the Save button to save the VCA.

### 5.1.3 **Portfolio Related**

As the name suggests, Portfolio Related menu consists of all the sub menus that are related to portfolio administration, analysis and management. The various sub menus are explained below:

### 5.1.3.1 Questionnaire Maintenance

Description: The Questionnaire Maintenance screen helps the admin user with appropriate privileges to maintain the question banks and add/modify the questions in each question bank. These question banks can be selected as a Risk Profiler questionnaire for a particular Client IT type or can be selected as a General Feedback questionnaire for survey purpose. The user can also select the Insurance Recommendation questionnaire, responses to which enable the system to provide appropriate Insurance Scheme recommendations while creating financial planning proposal.

Questions have more than one answers and each answer can be assigned a score. Based on the total score of Risk Profiler Questionnaire the risk appetite of a client is classified.

#### User Access Levels

Administrator: only the person designated as an administrator of the system can access and maintain this table.

#### Screen:

The screenshot displays the Oracle Questionnaire Maintenance interface. At the top, there is a navigation bar with the Oracle logo and user information: "User: Admin A", "Current Login: 02/12/2011 4:31 PM", and "Last Login: 02/12/2011 4:23 PM". The main menu includes "Home", "EOD", "Master", "User", "Admin Authorization", "Reports", "My Workspace", and "Logout". The breadcrumb trail is "Master > Portfolio Related > Questionnaire Maintenance".

Below the navigation, there is a search section with "Question Bank Type" and "Question Bank Name" dropdown menus and a "Search" button. The search results show "Question Bank Type" as "Risk Profiler" and "Question Bank Name" as "Risk Profiler 3".

A table displays the questions:

View	Question	Total
<input checked="" type="radio"/>	When you think of the word "risk" in a financial context, which of the following words comes to mind first?	110

Below the table, the detailed view of the selected question is shown:

Question Id: 1  
Question Description: When you think of the word "risk" in a financial context, which of the following words  
Choice Based Answers:  Yes  No  
No. Of Answers: 4  
Multiple Choice:  Yes  No

Answer	Score
Danger	10
Opportunity	30
Uncertainty	20
Thrill	50

At the bottom, there are buttons for "Save", "Add", "Delete", "Clear", and "Modify".

**Figure 5.46: Questionnaire Maintenance Screen**

Screen Navigation: After logging in the system as Admin, select Master → Portfolio Related → Questionnaire Maintenance from the top menu.

The fields have been briefly described below:

**Top Section**

Field	Description	Mandatory (Y/N)
Question Bank Type	Enables the user to search for an existing Question Bank Name and then to add/modify the questions. If the new Question Bank is to be defined, this field is non mandatory. If the selected question bank is of type Insurance Recommendation, the system allows the user to create only one question bank which can be modified later as and when required.	N
Question Bank Name	Enables the user to enter the appropriate Question Bank Name.  In case of modification, if the user selects existing Question Bank Type, the system auto populates this field.	N
Search	Displays the questions already defined for the selected Question Bank Name	

**Lower Section:**

Question Id	Enables the user to enter the question no. In the Risk Profiler and Survey Maintenance questionnaire, the questions are displayed in the ascending order of Question Id.	Y
Question Description	Enables the user to enter the description of the question	Y
Choice Based Answers	Enables the user to select either Yes or No option. By default, Yes option is selected.  If the 'Yes' option is selected then the fields Multiple Choice Yes/No radio button, No. Of Answer, Answer 1-Answer 6 become enabled.  If the No option is selected, the above mentioned fields are disabled and the actual questionnaire presented to customer displays the text box to enter the free-text response. The score of free text response is considered as zero.	Y
No. Of Answer	Enables the user to define the no. of answers that would be displayed against the selected question. The user can enter minimum 1 and maximum 6 choices if the Choice Based Answer option is selected.	Y
Multiple Choice	Enables the user to select either Yes or No option. By default, No option is selected.  If the 'Yes' option is selected then the Risk Profiler Questionnaire presented to Customer is displayed with check boxes else it is displayed with the radio buttons.	Y
Answer 1- Answer 6	Enables the user to enter various answer options for the selected question.	Y

Score	Enables the user to enter the score for the corresponding answer options of the selected question.	Y
-------	----------------------------------------------------------------------------------------------------	---

**Middle Question Grid Section**

Field	Description	Mandatory (Y/N)
Question Bank Type	If a Question Bank Name is selected from the Top section, then this field is populated with the Question Bank Type which is a display only field.	Y
Question Bank Name	If a Question Bank Name is selected from the Top section, then this field is populated with the Question Bank Name which is a display only field.	Y
View	Enables the user to select the question for modification. The deleted questions continue to appear in the middle question grid but in the disables mode hence the user can not select these questions for modification.	N
Question	Displays all the questions already setup for the selected Question Bank	N
Total	Displays the scores of all answers for the corresponding question.	N

---

**Note**

The system allows the user to modify the Risk Profile Questionnaire belonging to a particular Client IT Type, irrespective of closed or open WIP proposals.

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Also, General Feedback question bank type cannot be deleted or modified if it is a part any survey which has not yet expired.

To access any other screens please use the top horizontal menu bar.

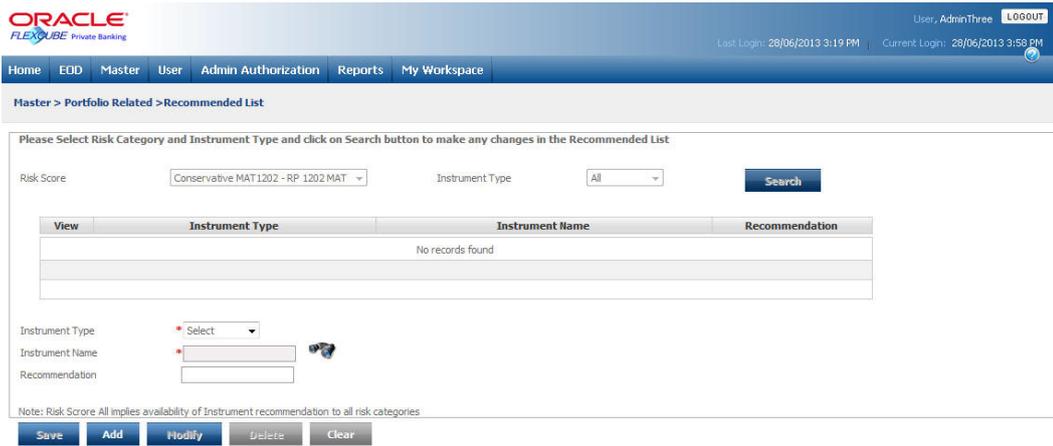
**5.1.3.2 Recommended List**

Description: The purpose of the recommended list is to maintain a list of instruments recommended by the Wealth Management Institution (Bank/Broker), as per different risk categories of customers. This is to aid the relationship managers to provide consistent recommendations across their customers, based on the risk profiles.

**User Access Levels**

Administrator: only the person designated as an administrator of the system can access and maintain this table.

**Screen:**



**Figure 5.47: Recommended List Screen**

Screen Navigation: After logging in the system as Admin, select Master → Portfolio Related → Recommended List from the top menu.

Field	Description	Mandatory (Y/N)
Risk Score	Enables the user to select the Risk score from the drop-down list	Y
Instrument Type	Enables the user to select the Instrument Type from the drop-down list	Y
Search	Displays the result as per the selection made for Risk Score and Instrument Type	Y

**List of Recommended Instruments (Table)**

<b>Instrument Type</b>	Displays the Instrument Type as per selection
<b>Instrument Name</b>	Displays the Instrument Name as per selection
<b>Recommendation</b>	Displays the recommendation for the selected instrument

**Entering the details in the screen**

The screen is divided into 2 sections: View and Maintenance. On selecting a risk score,

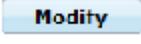
leaving the Instrument Type selection as “All”, and clicking on **Search** the list of all instruments which are attached to the selected risk score appears in the view section of the screen. Note that it is possible to select a Risk score option called “All”. This implies that the instruments specified against “All” risk score will be shown as recommended for all the risk

scores. If a risk score is selected along with a specific Instrument type, clicking

**Search** displays the list of instruments for the selected risk score and instrument type. The instrument type selected here would be defaulted in the bottom maintenance

section and the dropdown selection would be disabled; however if instrument type “All” is selected, the Instrument Type selection dropdown in the bottom maintenance section would be enabled and provide the user an option to choose a specific instrument type to add to the recommendation list. Using this feature, the user can maintain at one shot the complete list of recommended instruments across all types for a specific risk score chosen. All such maintenance would be for the risk score selected at the top of the screen

To add/modify/delete an instrument to/from a selected risk score, use the Add/modify/delete buttons. Use save to complete the Recommended list setup for the specific risk score. Select

an instrument type and search for the instrument from the pop up screen and enter the recommendation for the instrument. Click  to add record to the list of recommended list. The  button can be used to modify any of the existing information.

The administrator also has the option to clear the modified data by clicking on the ‘Clear’ button which will result in disabling of the ‘Modify’ button and clearing of all the data from the selection and view screen, so that any changes made since the last “Save” are not recorded.

On clicking the Save button, the administrator shall be displayed with a message ‘Record successfully sent for authorization’.

On clicking the  button provided adjacent to the field ‘Instrument Name’, the following pop up window appears.

**Screen:**



**Figure 5.48: Instrument Search Window for Recommended List**

The user can select the appropriate Instrument Name by using wild card search.

The user can add and modify the details in the Recommended List screen by using Add/Save/Modify buttons as explained in General Characteristics section. The new added or modified Recommended list details are then sent for authorization.

To access any other screens please use the top horizontal menu bar.

### **5.1.3.3 Instrument Analysis Group Master**

Description: This screen is used by the admin with appropriate privileges to add/modify the details of Instrument Analysis Group (IAG) name. IAG is a powerful feature in FCPB that enables the institution to classify securities in any way desired. Apart from classifying an

instrument into an Asset Class or into an instrument type like Mutual fund, Structured Products, IAG is another analytical dimension to classify instruments within a particular instrument type. For example, all Mutual Fund instruments which are classified as belonging to the Equity Asset Class, for example, could be further grouped into Sectoral funds, Thematic funds, Index funds etc using the IAG feature. In simple terms this is another way to group instruments having similar features or behavior, as determined by the wealth management institution. The different instrument analysis groups added here come as a drop down while maintaining each instrument in the Instrument Master maintenance screen. It is however important to note that once an instrument has been classified into a particular IAG, it cannot be reclassified subsequently as many computations based on IAG, as for example Performance ROR, are stored historically in the application.

A particular Instrument Analysis Group can be associated with benchmark and a portfolio type. This default portfolio type could be used subsequently in a rule to identify booking of trades in different IAGs into different portfolios.

### User Access Levels:

Administrator: only the person designated as an administrator of the system can access and maintain this table.

### Screen:

**Figure 5.49: Instrument Analysis Group Screen**

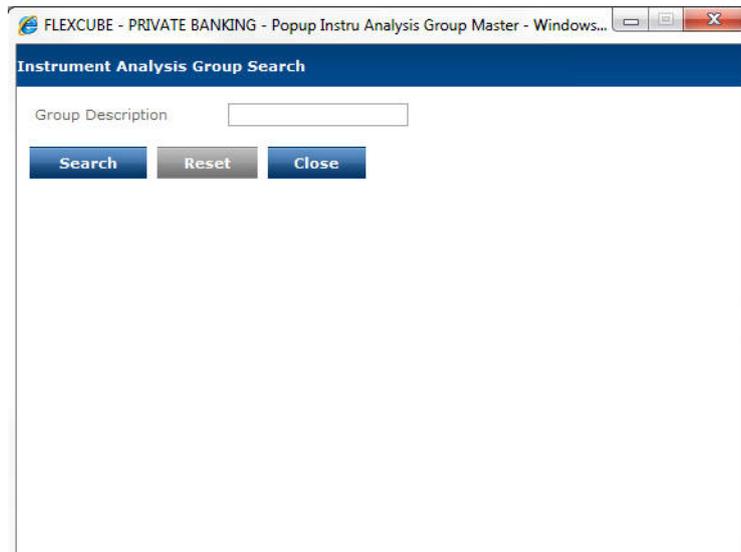
Screen Navigation: After logging in the system as Admin, select Master → Portfolio Related → Instrument Analysis Group Master from the top menu.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Instrument Analysis Group	3 character identifier of an Instrument group	Y
Group Description	Description of Instrument Analysis Group (upto 50 characters)	Y
Portfolio Type	Refers to the type of portfolio which could be linked to the Instrument group for identifying the portfolios into which uploaded transactions have to be booked if required	Y
Benchmark	The benchmark for the selected instrument analysis group	N

On clicking the  button provided adjacent to the field 'Group', the following pop up window is displayed.

**Screen:**



***Figure 5.50: Instrument Analysis Group Search Window***

The user can select the appropriate Instrument Analysis Group by using wild card search.

The user can add and modify the details in the Instrument Analysis Group screen by using Add/Modify buttons as explained in General Characteristics section. The new added or modified Instrument Analysis Group is then sent for authorization.

To access any other screens please use the top horizontal menu bar.

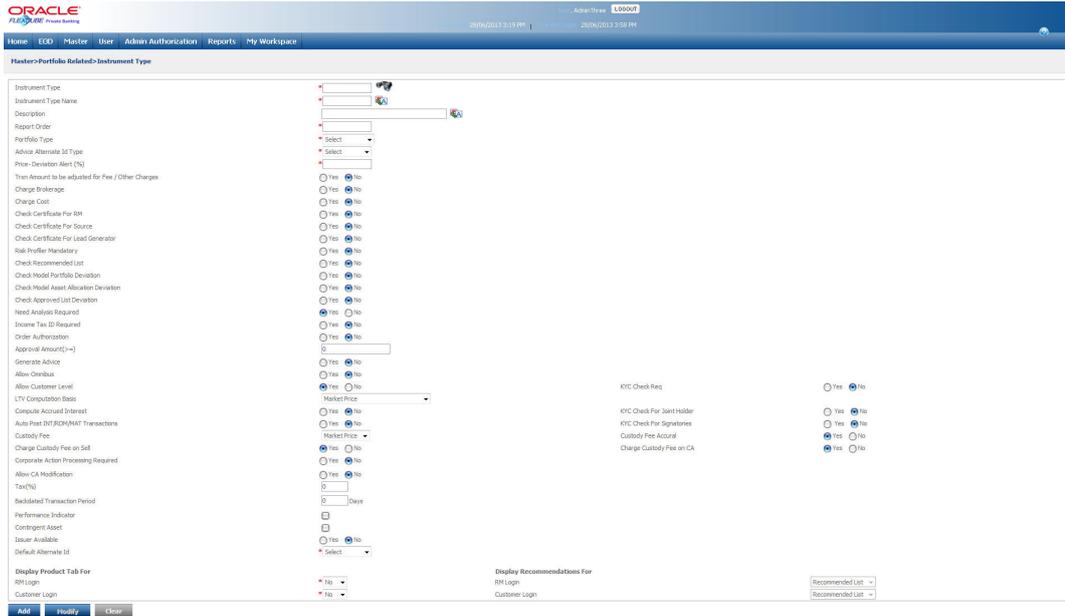
#### **5.1.3.4 Instrument Type Master**

Description: This screen assists in updating certain parameters for the various instrument types supported by the application, including the Generic Instrument Type. Also the screen is used to decide whether the certain parameters like Certificate, Risk Profiler, Recommended List, Model Portfolio Deviation, Model Asset Allocation Deviation, Approved List Deviation, Income Tax ID Required are to be kept mandatory or not.

**User Access levels:**

Administrator: only the person designated as an administrator of the system can access and maintain this table.

**Screen:**



**Figure 5.51: Instrument Type Screen**

Screen Navigation: login as an Admin, select Master → Portfolio Related → Instrument Type Master from the top menu.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Instrument Type	The various types of instruments supported by FCPB are displayed as a drop down list, including the Generic Instrument Type (max upto 5 characters)	Y
Instrument Type Name	Indicates the name of the Instrument Type (upto 10 characters)- this is what is displayed in the various screens showing the instrument types	Y
Description	This is a free text field and the administrator can enter the description of the Instrument Type upto a max of 50 characters	Y
Report Order	Indicates a unique Reporting order Id for every Instrument Type (Numeric 2 digits)	Y
Portfolio Type	A drop down indicating RM Managed, Held Away etc which decides the default Portfolio type associated with this Instrument Type	Y
Advice Alternate Id Type	Enables the user to select the appropriate alternate id type from the drop-down list	Y
Price-Deviation Alert (%)	FCPB checks for the price deviation between the last available price and the order price/Limit price. If the deviation is above or below the limit defined here then the order goes for approval.	Y

<b>Field</b>	<b>Description</b>	<b>Mandatory (Y/N)</b>
Trxn Amount to be adjusted for Fee/Other Charges	If this option is selected as Y, the Transaction Amount includes the Fee and Other Charges. If this option is N, the Fee and Other Charges will be charged separately.	Y
Charge Brokerage	Determines whether brokerage is to be charged or not	N
Charge Cost	Determines total amount in Order Capture Screen	N
Check Certificate for RM	If Check Certificate for RM field is set to 'Yes' then the order management screen for the selected instrument type should check for certificate and its validation for respective instrument type and if not found the application should not allow the user to navigate to Order capture and order book for the respective instrument.	Y
Check Certificate for Source	If Check Certificate for Source field is set to 'Yes' then in the order management screen for the selected instrument type there should be a check for certificate and its expiry date validation. And if the certificate is not found or if it fails the expiry date validation, the application should throw an error 'Source code not valid for RM login'. This check should happen the moment the source code is entered in the Order Management Screen for RM login.  If 'No' option is set, then the system should not check for certification.	Y
Check Certificate for Lead Generator	If Check Certificate for Lead Generator field is set to 'Yes' then in all the order management screens there should be a check for certificate and its expiry date validation. And if the certificate is not found or if it fails the expiry date validation the application should throw an error 'Lead code not valid for RM login'. This check should happen the moment the Lead Generation code is entered in the Order Management Screen for RM login.  If 'No' option is set, then the system should not check for certification.	Y
Risk Profile Mandatory	If the Risk Profiler field is set to 'Yes', then the system should not allow the user to place orders through the order management screen (for both RM and Customer login), if the risk score of the customer is not found. If Risk profiler field is set to 'No' then the system should not check for the risk score of the customer.	Y

<b>Field</b>	<b>Description</b>	<b>Mandatory (Y/N)</b>
Check Recommended List	<p>If this field is set to 'Yes' then in Order Management screen for the selected instrument type it should check if the instrument selected for placing the order is there in the bank's recommended list or not.</p> <p>If the field is set to 'No' then the system will not check for this.</p>	Y
Check Model Portfolio Deviation	<p>If this field is set to 'Yes' then in Order Management screen for the selected instrument type it should check if the instrument selected for placing the order is there in the bank's recommended list or not.</p> <p>If the field is set to 'No' then the system will not check for Model Portfolio Deviation.</p>	Y
Check Model Asset Allocation Deviation	<p>If this field is set to 'Yes' then in Order Management screen for the selected instrument type it should check if the instrument selected for placing the order breaks the client's asset allocation or not.</p> <p>If the 'No' option is selected then the system will not check for this.</p>	Y
Check Approved List Deviation	<p>If this field is set to 'Yes' then application should check in the Order Management Screen if the approved list gets deviated on selection of an instrument.</p> <p>If the No option is selected, then the system will not check for this.</p>	Y
Need Analysis Required	<p>If this field is set to 'Y' then the Insurance Need Analysis Done flag, which is maintained at customer level needs to be checked while placing an order.</p> <p>If this field is set to 'N' then Insurance Need Analysis Done check is not required during order capture This is applicable only for Instrument Type: Insurance.</p>	Y
Income Tax ID Required	<p>If the 'Yes' option is selected then the moment customer id is selected in the order management screen the application should look for Income tax id for the chosen customer Id.</p> <p>If the 'No' option is selected, the application will not look for Income tax Id when the customer is selected in the Order Management Screen.</p>	Y

Field	Description	Mandatory (Y/N)
Order Authorization	<p>If the 'Yes' option is selected, the Approval Amount (&gt;=)field gets activated and all the orders placed for the selected instrument where the order amount is greater than or equal to the amount enter in the Approval Amount would require approval.</p> <p>If the 'No' option is selected then the orders under a given instrument type shall not undergo Authorization process. Such orders will directly be placed in the order book as "Open" orders.</p>	Y
Approval Amount (>=)	A text box which enables the user to enter the appropriate amount limit above which the Order maker-checker approval is required.	N
Generate Advice	If the 'Yes' option is selected, the system generates the advice for the selected instrument type else advice is not generated.	Y
Generate Advice on Matched	This Flag determines at which stage the Advice needs to be generated. In case the advice is needed at a specific stage i.e. Matched, the flag set to Y. If the flag is N then advice will be generated as soon as the transaction is successfully placed.	N
Allow Omnibus	<p>This field determines the Omnibus Account attached to particular Instrument Type. This account number is defaulted in order capture fields.</p> <p>If the Allow Omnibus flag is set to Y, irrespective of Allow Customer Level flag status, folio no/DP ID – Client ID will be defaulted to 'Omnibus Account No.' and the transaction captured under the Omnibus Account unless Account No dropdown is altered.</p> <p>If the Allow Customer Level flag is set to Y and Allow Omnibus flag is also set to Y then Folio Numbers/DP ID – Client ID will be sorted and populated such that the omnibus account number is displayed on top in the drop-down before the customer level account folio numbers.</p>	N
Omnibus Account No	Enables the user to enter the Omnibus Account No. if the Allow Omnibus option is set to Y.	N

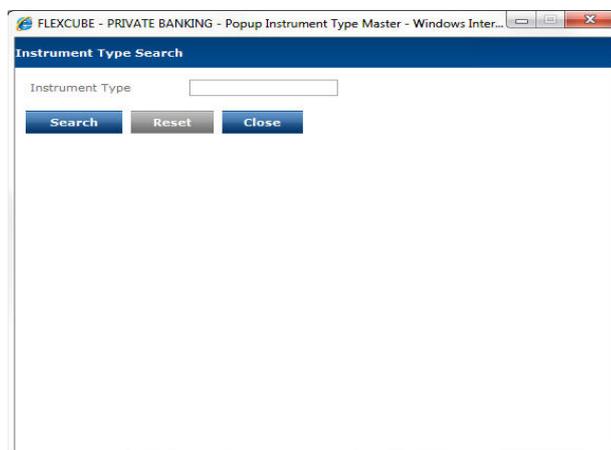
Field	Description	Mandatory (Y/N)
Allow Customer Level	<p>This field determines whether the orders should be allowed in independent customer's respective trading accounts/ Folios. If the value is Y, then user can view his independent DP id's / folio numbers in drop-down. If N then the drop-down displays only the omnibus account numbers.</p> <p>If the Allow Customer Level flag is set to Y and Allow Omnibus' flag is set to N, while capturing transaction - folio no/DP ID – Client ID will be defaulted to Customer Account No, the transaction will be captured under the Customer Demat Account unless Account No dropdown is altered.</p>	Y
KYC Check Req	<p>This is applicable only for MF, SP, Options and Forex instrument types and determines whether the KYC check is required for the selected instrument type.</p> <p>If the flag is set to 'Yes', the system displays an exception message based on the exception level maintained.</p>	Y
KYC Check for Joint Holder	<p>Determines whether KYC check for Joint Holder is required or not for a particular Instrument type at order level.</p> <p>If the KYC check for Joint Holder flag is maintained as 'Y' for an Instrument type then while placing the order, system checks whether customers Joint Holder KYC has been done or not. If KYC of joint holder is not done then the system does not allow the user to place the order and displays an appropriate exception message.</p>	Y
KYC Check for Signatories	<p>Determines whether KYC check for Signatories is required or not for a particular Instrument type at order level.</p> <p>If the KYC check flag for Signatories is maintained as 'Y' for an Instrument type then while placing the order, system checks whether customers Signatories KYC has been done or not. If KYC of signatories is not done then the system does not allow the user to place the order and displays an appropriate exception message.</p>	Y
LTV Computation Basis	<p>Calculates and stores the collateral value of each holding based on the option selected in this drop-down list. The options available for computation are Market Value, Face Value, Min of Face Value and Market Value. By default, Market Value option is selected as the basis for LTV computation</p>	Y
Compute Accrued Interest	<p>Specifies whether to compute accrued interest or not. By default, 'No' option is selected</p>	Y

Field	Description	Mandatory (Y/N)
Auto Post INT/RDM/MAT Transactions	Specifies whether system should automatically post CA transactions or not.	
Custody Fee	Determines whether the Custody fee is to be charged on Market Price or Face Value.	Y
Custody Fee Accrual	Determines whether the custody fee is to be accrued daily.	Y
Charge Custody Fee on Sell	Custody fee can either be charged on the "Sell" portion of the holdings as and when the sell happens and/or charge at a predefined frequency (like a periodic fee charge)	Y
Charge Custody Fee on CA	Determine whether the custody fee is to be charged on CA	Y
Corporate Action Processing Required	If the 'Yes' option is selected, the system enables the operations user to add the Corporate Action details.  If the 'No' option is selected, the Corporate Action details will not be there in the system.	Y
Allow CA Modification	If the Corporate Action Indicator flag is 'Y', it determines whether the CA is to be put into the tank table for modification along with issuance fee and tax wherever applicable.	Y
Tax (%)	Determines the rate to calculate the Tax amount	
Approval Amount (>=)	A text box which enables the user to enter the appropriate amount limit above which the Order maker-checker approval is required.	N
Backdated Transaction Period	The numeric value in this field denotes the time period in days till which back dated transactions can be entered in the system at each instrument type level.	Y
Performance Indicator	A checkbox indicating whether to include Instruments of this Instrument Type in Performance computations	N
Contingent Asset	A checkbox indicating whether to include Contingent Asset details in Portfolio Performance screen.	N
Issuer Available	Enables the user to select the appropriate option. The Yes option indicates that the issuer is available for the selected instrument type.	Y
Default Alternate Id	Enables the user to select the default alternate id type for the selected instrument type. The system populates the same alternate id type in the Generic Instrument Search pop on selection of the instrument type.	N

Field	Description	Mandatory (Y/N)
Investment Specialist Notification	It determines if mail is to be sent to Investment Specialist or not once the order is placed.	Y
Display Product Tab For		
Customer Login	Enables the user to determine whether or not to display the Product tab in Customer login	Y
RM Login	Enables the user to determine whether or not to display the Product tab in RM login	Y
Display Recommendations For		
Customer Login	Enables the user to determine whether the recommendations in the product tab of Customer login to be displayed based on Recommended List or Focussed List. This drop-down list gets enabled only if the 'Display Product Tab for – Customer Login' is selected as 'Yes'	Mandatory only if 'Display Product Tab for – Customer Login' is selected as 'Yes'
RM Login	Enables the user to determine whether the recommendations in the product tab of RM login to be displayed based on Recommended List or Focussed List This drop-down list gets enabled only if the 'Display Product Tab for – RM Login' is selected as 'Yes'.	Mandatory only if 'Display Product Tab for – RM Login' is selected as 'Yes'

On clicking the  button provided adjacent to the field 'Instrument Type', the following pop up window is displayed.

#### Screen:



**Figure 5.52: Instrument Type Search Window**

The user can select the appropriate Instrument Type by using wild card search.

On selecting the Instrument type, the user is directed to the main screen and the corresponding information of the Instrument Type appears on the screen. In order to clear the search criteria click on the **clear** button.

The user can add and modify the details in the Instrument Type screen by using Add/Modify buttons as explained in General Characteristics section. The new added or modified Instrument Type is then sent for authorization.

To access any other screens please use the top horizontal menu bar.

### 5.1.3.5 **Asset Liability Class**

Description: This screen assists in identifying and categorizing the various classes of assets and liabilities. As stated earlier, it is essential for every new security added to the Instrument Master Table to be associated to an asset class. The user shall be restricted to categorize the securities into the asset classes identified and maintained by the administrator in this screen. The Equity Asset class is pre-defined and coded in the system. The Administrator is free to define other asset classes as required by the institution.

Apart from equity, examples of the other asset classes defined in the system include debt, art, real estate, gems, metals, cash, commodities, and insurance. All the securities which cannot be categorized into any of the above defined asset classes can be classified into the category 'others'. In case the institution decides to measure asset class exposure by looking at the sub-constituents of the mutual funds and structured products and the sub-holdings of Portfolio Management Schemes, then the asset class defined at the main MF, SP or PMS instrument master is not relevant, hence it can be classified as category others.

#### **User Access levels:**

Administrator: only the person designated as an administrator of the system can access and maintain this table.

#### **Screen:**

The screenshot displays the Oracle Flexcube Private Banking interface for the 'Asset Liability Class' screen. The breadcrumb navigation is 'Master > Portfolio Related > Asset Liability'. The form contains the following fields and values:

- Asset Liability Class: EQ
- Name: Equity
- Description: Equity
- Indicator: Asset
- Category: Not Others
- Benchmark: BSE
- Report Order: 1
- Annual ROR:
 

Time Period	Best(%)	Minimum(%)	Maximum(%)
0 to 3 Years	9	8	10
3 to 7 yrs	9	8	10
7th yr onwards	12	10	15
- Tax Rate: Avg: 10, Minimum: 1, Maximum: 15
- Order of Liquidation: 1

Buttons for 'Add', 'Modify', and 'Clear' are visible at the bottom of the form.

**Figure 5.53: Asset Liability Class Screen**

Screen Navigation: After you login as an Admin, select Master → Portfolio Related → Asset Liability Class from the top menu.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Asset Liability Class	<p>This field shall be used by the administrator to enter an identifier of upto 5 characters for an asset/liability class.</p> <p>In order to maintain the details of an existing asset/liability class, the administrator can either opt to search for the class, by using the search button provided adjacent to this field or simply by entering class in this field.</p> <p>On clicking the  button, a pop up window shall be displayed enabling searching of the asset/liability class. This pop up window has been elucidated below.</p>	Y
Name	This is a free text field and the administrator can specify the Name of the asset/liability class upto a length of 15 characters.	Y
Description	This is a free text field and the administrator can provide the description of the class for upto 25 characters length.	Y
Indicator	<p>This is a dropdown field offers the indicators 'Asset' and 'Liability' as the list of values. In other words the administrator needs to associate each identified class into either of these indicators.</p> <p>Note: Please note that the liability indicator has been provided as a supplementary feature to be incorporated in the future. The current version of the product does not make use of the classes identified under this indicator.</p>	Y
Category	The administrator can define whether the asset class should be available for selection while specifying a transaction holding of instrument type "Others" Please note that the "Others" instrument type is amount based, for which there is no need to maintain a separate master, since the system auto-creates the master based on the transaction details entered.	Y
Benchmark	<p>The Release 1.3 introduced the new feature of opting for asset class performance analysis. This field has been provided to support this new feature, wherein the performance of the asset class can be compared to the benchmark associated to the asset class.</p> <p>All the benchmarks identified and maintained in the system (elucidated in the previous section) shall be provided as a dropdown list.</p>	Y

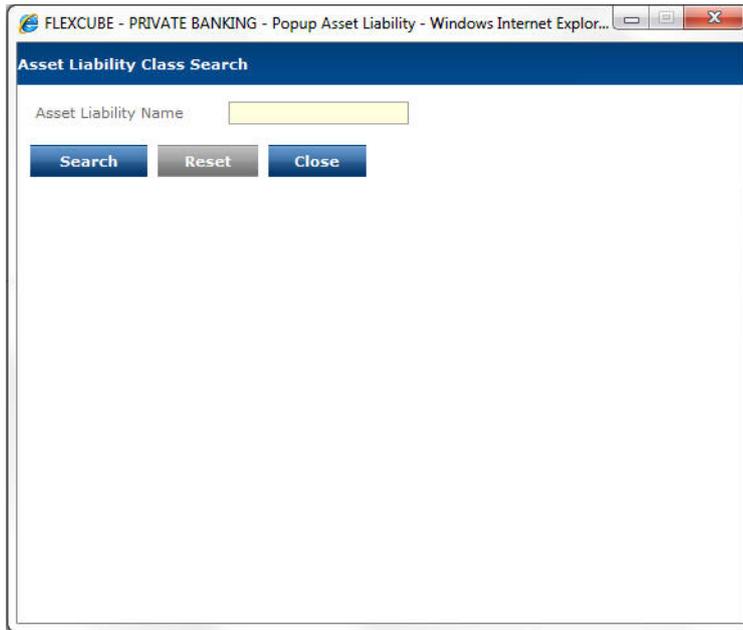
Field	Description	Mandatory (Y/N)
Report Order	The administrator can decide on the sequence of display of each asset class in a report. The administrator shall be restricted from entering duplicate sequence numbers for two different asset classes.	Y

#### Time Period

Field	Description
Annual ROR – Best %	Each asset class is assigned an indicative rate of return, which is entered through this field in percentage. It allows only two decimal points. The value is in Percentage. No Negative values allowed and the value should be between the range of Maximum % and Minimum %
Minimum %	This indicates the minimum indicative ROR that can be expected. It allows only two decimal Points. The value is in Percentage. No Negative values are allowed. The value should be always less than Maximum % and more than 0
Maximum %	This indicates the Maximum ROR that can be expected from a particular asset class.  Allows only two decimal Points. The value is in Percentage. No Negative values allowed. It should be always more than Minimum %
Tax Rate - Average	This allows the user to enter Applicable Tax rate. This gives the average of Min and Max tax rates
Minimum	It is Minimum Tax rate, the rate entered here should be less than Maximum Amount
Maximum	It is Maximum Tax rate, the rate entered here should be more than Minimum Amount
Order of Liquidation	Signifies the order in which the assets have to be auto liquidated while doing Financial Planning in this application, as and when there is a cash shortfall and the need for generating funds.

On clicking the  button provided adjacent to the field 'Asset Liability Class', the following pop up window is displayed.

**Screen:**



**Figure 5.54: Asset Liability Class Search Window**

The user can select the appropriate Asset Liability Class by using wild card search.

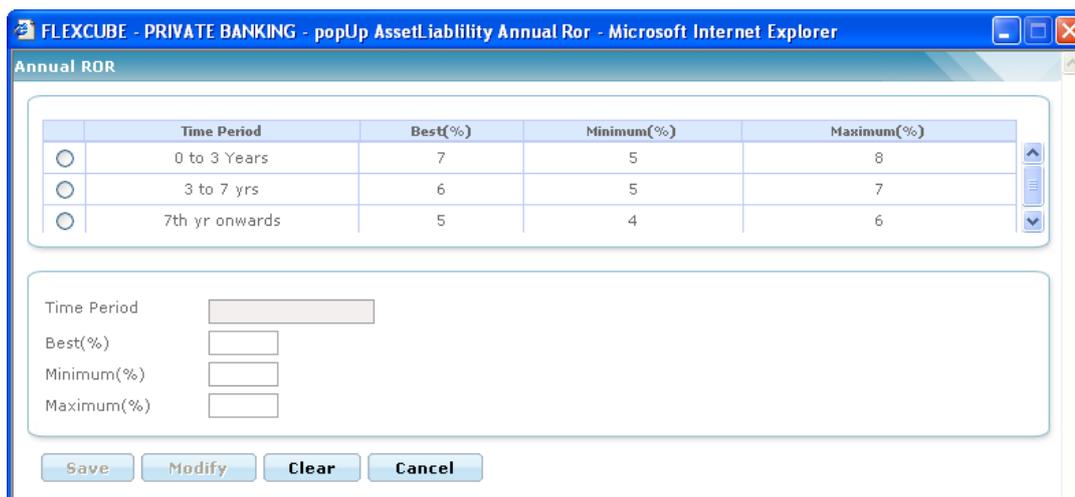
On selecting the Asset Liability Class, the user is directed to the main screen and the corresponding details of the Asset Liability Class appears on the screen.

### Annual ROR

The system enables the user to modify the Annual Rate of Returns for defined time periods.

When the user clicks on the  icon located at right had side bottom of the Annual ROR table, the following window appears.

### Screen:



**Figure 5.55: Annual ROR Window**

The fields have been briefly described below:

Field	Description
Time Period	Displays the time period for the corresponding annual rate of return.
Best(%)	Displays the best percentage of Annual ROR for selected time period in the first table. In the second table it enables the user to enter the appropriate percentage. The system allows the user to enter the percentage value upto two decimal points. The value is in percentage. The system restricts the user from entering the negative values in this field.  The Best(%) value should be always between the range of Maximum % and Minimum % values.
Minimum(%)	Displays the minimum percentage of Annual ROR for selected time period in the first table. In the second table it enables the user to enter the appropriate percentage. The system allows the user to enter the percentage value upto two decimal points. The value is in percentage. The system restricts the user from entering the negative values in this field.  The Minimum(%) value should be always less than Maximum % and more than '0'.
Maximum(%)	Displays the maximum percentage of Annual ROR for selected time period in the first table. In the second table it enables the user to enter the appropriate percentage. The system allows the user to enter the percentage value upto two decimal points. The value is in percentage. The system restricts the user from entering the negative values in this field.  The Maximum(%) value should be always more than Minimum %.

Click on the Save buttons to save the details in the Annual ROR window and click on the Cancel button to return to the Asset Liability Class screen.

The user can add and modify the other details in the Asset Liability Class screen by using Add/Modify buttons as explained in General Characteristics section.

The new added or modified Asset Liability Class details are then sent for authorization.

To access any other screens please use the top horizontal menu bar.

### **5.1.3.6 Focused List**

**Description:** Focused List is a set of instruments that the Institution (Bank/Broker) would like the Relationship managers to focus on generating business volumes by promoting the products among their respective customers. Similar to recommended list, this list is based on risk score of a customer, which means, the instruments present in the focused list for a client whose risk score is *Conservative* is different from the ones present in the focus list for a client whose risk score is *Aggressive*. It differs from the Recommended list in 2 ways – it does not have a “recommendation” text associated with it, since this list is basically only buy recommendations; secondly, this list is shown only in RM logins and not in Customer logins.

#### **User Access Levels:**

Administrator: only the person designated as an administrator of the system can access and maintain this table

## Screen:

View	Instrument Type	Instrument Name
<input type="radio"/>	Bonds	Bond 10.1
<input type="radio"/>	MutualFund	RelanceMF
<input type="radio"/>	Commodity	MAX200
<input type="radio"/>	Direct Eq	Equity A
<input type="radio"/>	FUTURES	FUTURES_MAT
<input type="radio"/>	Insurance	INS_MAT1
<input type="radio"/>	OPTIONS	OPTIONS_MAT
<input type="radio"/>	PMS	PMS_MAT1
<input type="radio"/>	SP	SP001

**Figure 5.56: Focussed List Screen**

Screen Navigation: After logging in the system as Admin, select Master → Portfolio Related → Focussed List from the top menu.

### Entering the details in the screen:

The screen is divided into 2 sections: View and Maintenance. On selecting risk score and

clicking on  the list of instruments which are attached to the selected risk

score appears in the view section of the screen. If a risk score is selected along with

Instrument type clicking  would display the list of instruments for the selected

risk score and instrument type selected. To add an instrument select the risk score and instrument type and click search, this would enable the maintenance screen. Select an

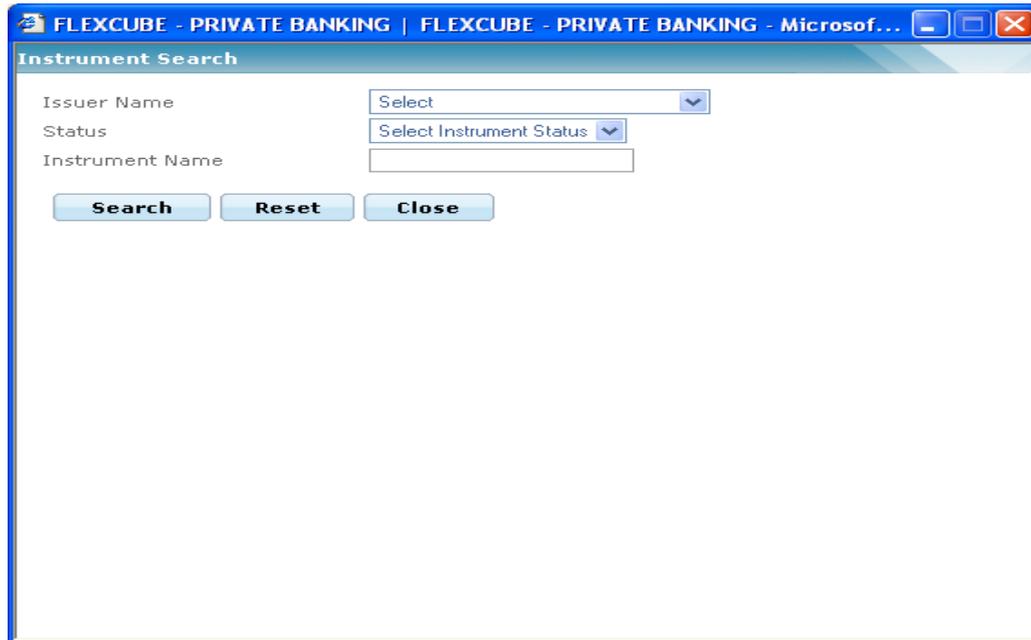
instrument type and search for the instrument from the pop up screen. Click  to add record to the list of focussed list.

The administrator can click the  button to clear all the details entered in the screen.

The user interface for this is the same as described for maintenance of recommended list earlier.

On clicking the  button provided adjacent to the field 'Instrument Name', the following pop up window is displayed.

**Screen:**



***Figure 5.57: Instrument Search Window for Focussed List***

The user can select the appropriate Instrument Name by using wild card search.

The user can add and modify the details in the Focussed List screen by using Add/Save/Modify buttons as explained in General Characteristics section. The new added or modified Focussed List details are then sent for authorization.

To access any other screens please use the top horizontal menu bar.

### **5.1.3.7 Portfolio Type Master**

Description: This screen is used by the admin with appropriate privileges to modify certain parameters associated with the 4 Portfolio Types pre-defined in the system, namely, RM Managed, Self Managed, Discretionary and Held away. This comes as a drop down in portfolio maintenance screen of RM login. The name of the portfolio type is based on what the Admin with appropriate privileges enters in this screen.

**User Access Levels:**

Administrator: only the person designated as an administrator of the system can access and maintain this table.

**Figure 5.58: Portfolio Type Master Screen**

Screen Navigation: After logging in the system as Admin, select Master → Portfolio Related → Portfolio Type Master from the top menu.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Portfolio Type	Displays the Portfolio Type (predefined)	Y
Portfolio Description	Displays the Portfolio Type name description (can be user defined upto a maximum length of 20 characters)	Y
Managed By	It would indicate who would manage the portfolio, - RM or Customer	Y
Performance Indicator	The user can define whether to consider the portfolio type for performance computation- eg some institutions may want to switch off performance ROR computation for Held Away type of portfolio.	Y
Include in Portfolio Deviation Calculation	If the box is checked it would consider selected Portfolio Type while computing Asset Allocation Deviation calculation	
Allow in OMS-RM	If this field is selected, it displays all the portfolio names of the portfolio type selected in the Portfolio Name drop-down list in the Order Management screen for RM login.  If this field is not selected, the user will not be able to see the Portfolio Name drop-down list in the Order Management screen for RM login.	
Allow in TMS-RM	If this field is selected, it displays all the portfolio names of the portfolio type selected in the Portfolio Name drop-down list in the Transaction Search screen for RM login.  If this field is not selected, the user will not be able to see the Portfolio Name drop-down list in the Transaction Management screen for RM login.	

Field	Description	Mandatory (Y/N)
Allow in OMS-Customer	If this field is selected, it displays all the portfolio names of the portfolio type selected in the Portfolio Name drop-down list in the Order Management screen for Customer login.  If this field is not selected, the user will not be able to see the Portfolio Name drop-down list in the Order Management screen for Customer login.	
Allow in TMS-Customer	If this field is selected, it displays all the portfolio names of the portfolio type selected in the Portfolio Name drop-down list in the Transaction Search screen for Customer login.  If this field is not selected, the user will not be able to see the Portfolio Name drop-down list in the Transaction Management screen for Customer login.	
Generate Advices	If this field is selected, advice generation is done by system for this portfolio.	

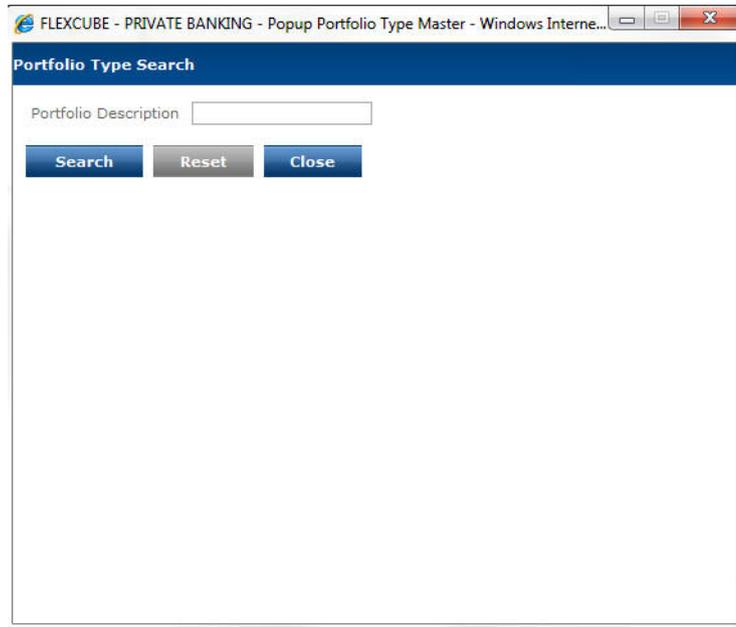
**Procedure to Modify Portfolio Type:**

**Step 1:**

Click the  icon next to the Portfolio Type text box.

Once the user clicks on the  icon, the Portfolio Type Search window appears.

**Screen:**



**Figure 5.59: Portfolio Type Search Window**

After entering the relevant search criteria and on clicking the  button, the user is displayed with the corresponding information in the second tab.

**Step 2:**

Select the appropriate Portfolio from the list. On selecting Portfolio Type, data for the other fields in the screen is populated.

**Step3:**

Edit the Portfolio description in Portfolio Description text box, as per requirement.

**Step 4:**

From the Managed By drop-down list, select the appropriate option.

**Step 5:**

Select or de-select the Performance Indicator option as per requirement.

**Step 6:**

If the user selects the RM option for the Managed By category, the check box for Include in Portfolio Deviation Calculation is disabled, which means by default this portfolio will be included in Portfolio Deviation Calculation.

If the user selects the Customer option for the Managed By category, the user has the choice to select this portfolio for Portfolio Deviation Calculation.

To include the portfolio for Portfolio Deviation Calculation, select the Include in Portfolio Deviation Calculation option.

**Step 7:**

Click the Modify button.

#### **5.1.4 Bank Related**

As the name suggests, Bank Related consists of a series of maintenances that are specific to the bank that is offering the wealth management services. The various sub menus are explained below:

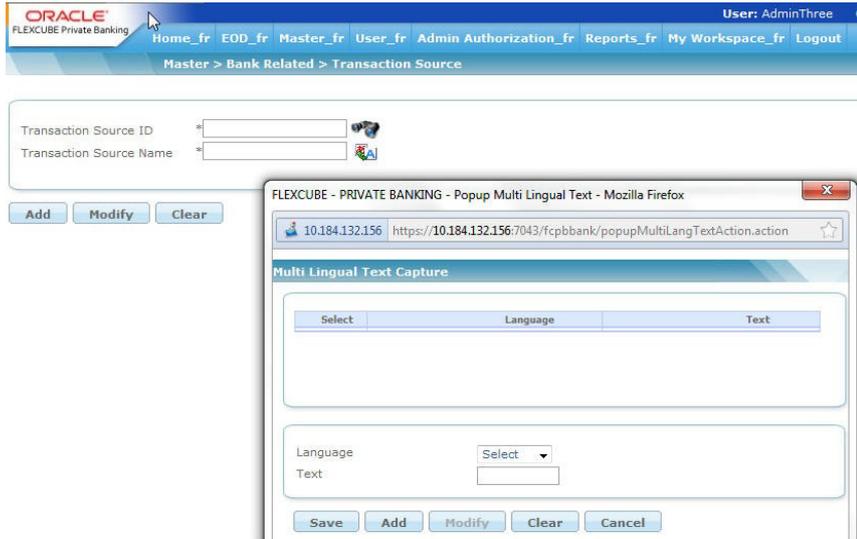
##### **5.1.4.1 Transaction Source**

Description: Transaction Source is a feature used to capture the legal entity under which a customer's transaction in a product is booked. For example, if the wealth management institution is distributing an insurance product that is offered by a 3rd party institution or another legal vehicle, such transactions can be classified as having been booked with the respective institution. This is required since in some jurisdictions, the wealth management institution must clearly indicate source of the transaction. The Transaction Source screen is used by the Admin user with appropriate privileges to add/modify the details of the different Transaction sources used by the wealth management institution.

**User Access Levels:**

Administrator: Only the person designated as an administrator of the system can add, modify the details of the Transaction Resource.

**Screen:**



**Figure 5.60: Transaction Source Screen**

Screen Navigation: After logging in the system as Admin, select Master → Bank Related → Transaction Source from the top menu.

Field	Description	Mandatory (Y/N)
Transaction Source ID	Enables the user to select the Transaction Source ID using the search icon	Y
Transaction Source Name	Displays the Transaction Source Name. Once the user selects the Transaction Source ID, the system automatically populates this field.	Y

Screen Navigation: After logging into the system as Admin, select Master → Bank Related → Transaction Source

**Procedure for adding Transaction Source:**

**Step 1:**

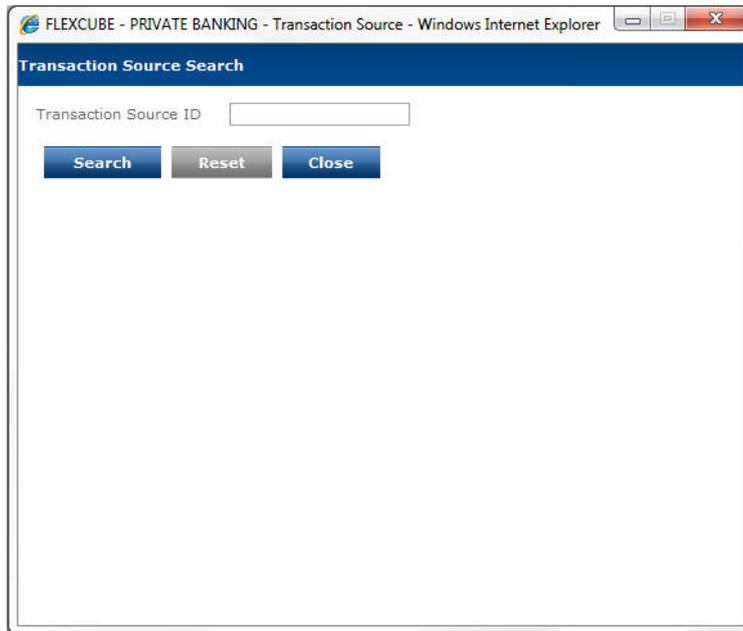
Enter the appropriate Transaction source Id (upto 10 numeric digits) in the Transaction source ID text box.

**Note**

To modify the existing Transaction source ID, the user can click on the  icon.

Once the user clicks on the  icon, the Transaction source Search pop window appears.

**Screen:**



**Figure 5.61: Transaction source Search Screen**

This pop up window facilitates searching for an existing Transaction source Id. FCPB provides the users the facility to do partial search. Thus the resultant search list shall display all the Transaction Sources having similar consecutive characters as specified for the search criteria.

Select the appropriate ID from the list to modify and click the Modify button.

**Step 2:**

Enter the appropriate Transaction source name in the Transaction source Name text box. (upto 10 characters length)

**Step 3:**

Click the Add button.

**5.1.4.2 Bank Parameters Master**

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**Note**

This is a generic menu used for bank parameters and not specific to any module. Corresponding features will be relevant depending upon the licensed module.

For Example:

Financial Planning Tab is relevant, only if product is licensed for Financial Planning Module. Description: This screen is used by the admin with appropriate privileges to save the information pertaining to Bank Parameters. The entire screen is divided into four tabs; viz. Date Related, UI Related, Portfolio & Order Related, and FP Related. The bank here refers to the institution offering wealth management services to its customers using the FLEX-CUBE Private Banking application. As explained earlier, this is a very important screen and provides flexibility to the institution to run its operations in different ways.

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**User Access Levels:**

Administrator: only the person designated as an administrator of the system can access and maintain this table.

Screen:

The screenshot shows the Oracle Flexcube Private Banking interface. At the top, the Oracle logo and 'FLEXCUBE Private Banking' are visible. The user is logged in as 'AdminThree' with a 'LOGOUT' button. The navigation menu includes 'Home', 'EOD', 'Master', 'User', 'Admin Authorization', 'Reports', and 'My Workspace'. The breadcrumb trail is 'Master > Bank Related > Bank Parameters'. Below this, there are four tabs: 'Date Related' (selected), 'UI Related', 'Portfolio & Order Related', and 'FP Related'. The main content area is titled 'Bank Parameters' and contains a form with the following fields:

Bank Id	<input type="text" value="1"/>		
<b>Date Related Parameterization</b>			
Current Business date	<input type="text" value="28/06/2013"/>	Next Business date	<input type="text" value="29/06/2013"/>
Previous Business date	<input type="text" value="27/06/2013"/>	Financial Year Start Month	<input type="text" value="January"/>
Business Start Time	<input type="text" value="08:01"/> HH:MM	Business Close Time	<input type="text" value="10:00"/> HH:MM
Current Financial Year Start	<input type="text" value="01/01/2013"/>	Current Financial Year End	<input type="text" value="31/12/2013"/>
Previous Financial Year Start	<input type="text" value="01/01/2012"/>	Previous Financial Year End	<input type="text" value="31/12/2012"/>
Current Quarter Start	<input type="text" value="01/04/2013"/>	Current Quarter End	<input type="text" value="30/06/2013"/>
Previous Quarter Start	<input type="text" value="01/01/2013"/>	Previous Quarter End	<input type="text" value="31/03/2013"/>
Current Month Start	<input type="text" value="01/06/2013"/>	Current Month End	<input type="text" value="30/06/2013"/>
Previous Month Start	<input type="text" value="01/05/2013"/>	Previous Month End	<input type="text" value="31/05/2013"/>
Half Year End	<input type="text" value="30/06/2013"/>	EOD in Progress	<input type="text" value="No"/>
Week end off days	<input type="text" value="Sunday"/>		

A 'Save' button is located at the bottom left of the form area.

**Figure 5.62: Bank Parameters – Date Related Tab**

Screen Navigation: After logging in the system as Admin, select Master → Bank Related → Bank Parameters Master from the top menu. The Bank Parameters screen appears. The screen defaults to the Date Related tab.

Field Description for Bank Parameters – Date Related tab:

**Date Related**

<b>Field</b>	<b>Description</b>	<b>Mandatory (Y/N)</b>
Bank Id	A unique Identification Number for Bank	
Current Business date	Today's date	Y
Next Business date	Next Operation date	Y
Previous Business date	The previous date when the institution was operating	Y
Financial Year Start Month	Start Month of Financial Year	Y
Business Start Time	Opening Time (in hh:mm format)	Y
Business Close Time	Closing Time (in hh:mm format)	Y
Current Financial Year Start	Starting date of Financial Year	Y
Current Financial Year End	Closing date of Financial Year	Y
Previous Financial Year Start	Starting date of previous financial Year	Y
Previous Financial Year End	Closing date of previous financial Year	Y
Current Quarter Start	Start date of Current quarter	Y
Current Quarter End	End date of Current quarter	Y
Previous Quarter Start	Start date of Previous quarter	Y
Previous Quarter End	End date of Previous quarter	Y
Current Month Start	Start date of Current Month	Y
Current Month End	End date of Current Month	Y
Previous Month Start	Start date of Previous Month	Y
Previous Month End	End date of Previous Month	Y

Half Year End	End date of Half Year	Y
EOD in Progress	Determines if any EOD process is running	Y
Week end off days	Option to select holidays for a week. No. of days such as Monday, Tuesday, Wednesday, Thursday, Friday, Saturday and Sunday; multi-select options possible.	Y

**Screen:**

The screenshot shows the Oracle Flexcube Private Banking interface. The user is logged in as AdminThree. The navigation menu includes Home, EOD, Master, User, Admin Authorization, Reports, and My Workspace. The current page is 'Master > Bank Related > Bank Parameters'. The 'UI Related' tab is selected, showing the following parameters:

- User Interface Parameterization:**
  - Decimals - Currency Exchange Rate: 6
  - Decimals - Price: 4
  - Decimals - Amount: 2
  - Decimals - Units: 4
  - Decimals - Percentage: 2
  - No. of Login Fail Attempts: 4
  - No RM Call Days: 29
  - Industry Exposure Percentage: 10
  - Display Value Date Positions:  Yes  No
  - Display Settlement Currency Related Details:  Yes  No
  - CIF Selection Enable:  Yes  No
  - Numbers to avoid in CIF: 4,6
  - Compliance Approval:  Yes  No
  - BBB Indicator:  Yes  No
  - CBS Indicator:  Yes  No
- RM Dashboard Options:**
  - Appointments:
  - Market Watch:
  - Pending Tasks:
  - Customer List:
  - Last Transaction Activity:
  - Target Tracker:
- Other Parameters:**
  - Benchmark: DOW
  - Email Attachment Size (in MB): 2
  - Appointment Days: 99
  - Top Customers: 10
  - Bottom Customers: 10
  - Pending Prospect Days: 10
  - Top Holdings: 10

A 'Save' button is located at the bottom left of the form.

**Figure 5.63: Bank Parameters – UI Related Tab**

Screen Navigation: After logging in the system as Admin, select Master → Bank Related → Bank Parameters Master from the top menu. The Bank Parameters 1 screen appears. Click the UI Related tab.

Field Description for Bank Parameters – UI Related tab:

## User Interface Parameterization

Decimals – Currency Exchange Rate	Displays No. of decimal places to be used for currency exchange rate
Decimals - Price	Displays No. of decimal places for instrument price
Decimals – Amount	Displays No. of decimal places for amount
Decimals – Units	Displays No. of decimal places for units
Decimals - Percentage	Displays No. of decimal places for percentage
No. of Login Fail Attempts	Displays No. of attempts to be given for failed login
No RM Call Days	Displays No of days the RM has not called the client
Industry Exposure Percentage	It would display Holding or Exposure in portfolio by Industry in terms of Percentage. The set percentage would have effect on Simulator and Portfolio Rebalancing screen. If any industry has percentage less than defined % in bank parameters here it would show that industry in 'Others' e.g. if steel ind displays 98 % and Rubber as 2% and in bank parameters Industry Exposure Percentage is set @ 20% then Rubber would be displayed under 'Others' in above mentioned two screens
Benchmark	The benchmark Index chosen here would be displayed with graphical representation of the index in the market watch box in the RM dashboard and Customer Dashboard.
Email Attachment Size (in MB)	The size of email that the application will allow
Appointment Days	The number of days for which the appointments to be shown on the RM dashboard
Top Customers	Used for report generation, it indicates the number of top customers for whom the reports to be generated.
Bottom Customers	Used for report generation, it indicates the number of bottom customers for whom the reports to be generated.
Pending Prospect Days	Used for report generation, it indicates the number of days the prospect has not been converted into clients
Top Holdings	Used for report generation, it indicates the number of top holdings for which the report needs to be generated

Display Value Date Positions	If the Yes option is selected, it displays the Value date positions on the Customer Dashboard.
Display Settlement Currency Related Details	If the Yes option is selected it displays the settlement currency related details.
CIF Selection Enable	If the flag is set to Y, on click of Save button in the Create Customer screen a popup opens up showing next available 10 CIFs from the last saved CIF in the system.
Numbers to avoid in CIF	Enables the user to enter the digits to be skipped while displaying the CIFs on the screen.
Compliance Approval	If the flag is set to N, the system follows the existing process of customer creation and when the flag is set to Y system follows the Compliance Approval process for customer creation.
BIB Indicator	If the flag is set to Yes, the system reflects for BIB changes.
CBS Indicator	If the flag is set to 'Y', the system checks for Fund Sufficiency, Credit Limit Check and Debit requests to CBS.

#### RM Dashboard Options

Appointments/Customer List	The chosen option to be displayed in RM Dashboard
Market Watch/Last Transaction Activity	The chosen option to be displayed in RM Dashboard
Pending Tasks/Target Tracker	The chosen option to be displayed in RM Dashboard

## Screen:

The screenshot displays the Oracle Flexcube Private Banking interface. At the top, the Oracle logo and 'FLEXCUBE Private Banking' are visible. The user is logged in as 'AdminThree' with a 'LOGOUT' button. The navigation menu includes 'Home', 'EDD', 'Master', 'User', 'Admin Authorization', 'Reports', and 'My Workspace'. The current path is 'Master > Bank Related > Bank Parameters'. Below this, there are four tabs: 'Date Related', 'UI Related', 'Portfolio & Order Related' (which is active), and 'FP Related'. The main content area is divided into several sections:

- Portfolio Related Parameterization:**
  - Asset Class Decomposition:  Yes  No
  - Forex Base Currency: \* USD (dropdown)
  - RM updation of Risk Profiler:  Yes  No
  - Customer Risk Profiling Mandatory:  Yes  No
  - Last Transaction for zero Holdings Portfolio: 360 Days
  - Archive Portfolio Reports:  Yes  No
- Fee Related Parameterization:**
  - Price to be adjusted:  Yes  No
  - Periodic Fee:  Debit online  Batch Process  NONE
  - Global Suspense A/C #: 1111
  - Branch Code: WFU
- Proprietary Related Parameterization:**
  - Client ID: 1087
- Alert Trigger for Diminishing Collateral Limit:**
  - Level1(%): [ ]
  - Level2(%): [ ]
  - Level3(%): [ ]
- Order Related Parameterization:**
  - OMS Quick Launch:  Yes  No
  - Insurance Riders:  Yes  No
  - Transaction Password Required:

A 'Save' button is located at the bottom left of the form area.

***Figure 5.64: Bank Parameters – Portfolio & Order Related Tab***

Screen Navigation: After logging in the system as Admin, select Master → Bank Related → Bank Parameters Master from the top menu. The Bank Parameters screen appears. Click the Portfolio & Order Related tab.

Field Description for Bank Parameters – Portfolio & Order Related tab:

### Portfolio Related Parameterization

Field	Description	Mandatory (Y/N)
Asset class decomposition	There is a radio button option to select Asset Class Decomposition with 'Yes' and 'No'. Option to choose whether Asset class exposure determination should be based on the underlying sub-constituent / sub-holding instruments of a collective investment scheme like a Mutual fund, structured product or PMS, or should be based on the asset class maintained for the collective investment instrument itself. Eg. an Equity mutual fund could be classified entirely into the Equity asset class at the master instrument level if this flag is set to N; or if the flag is typically set to Y, then asset allocation of the exposure to the fund is based on the asset classes of the actual instrument holdings in individual equity, bond or other instruments.	Y
Forex Base Currency	The currency chosen as Base currency. This is used to determine the way exchange rates are provided to the system; i.e. the base currency against which different foreign currency exchange rates are provided.	Y
Base Currency	Currency of Operation.	
RM updation of Risk Profiler	There is a radio button option to select RM Updation of Risk Profiler with 'Yes' and 'No'  If Yes option is selected, the system allows the RM to modify the risk category of the client in Financial Planning – Risk Model tab. Besides, when the proposal is accepted by the customer, the system then automatically updates the Customer's risk profile as determined in the proposal.  If No option is selected, the system does not allow an RM to modify the risk category of the client and accordingly, even on proposal acceptance the system does not automatically update the customer's risk profile based on the proposal. It has to be updated separately by an independent operations team.	
Customer Risk Profiling Mandatory	If the option is set as to 'Yes' then on Customer's first login, after asking for terms and condition, the system asks the user to fill up the Risk questionnaire and set the risk profile.  If the option is set to No, it does not prompt the user to set the risk profile.  If the Risk Profile is never set from RM login or Customer login, the system keeps on displaying the Risk Profile screen with questionnaire when the customer logs into the system.	

Last Transaction for zero Holding Portfolio	Enables the user to specify the number of days after which a portfolio with zero value will not be displayed in portfolio performance and portfolio maintenance screens. A zero value portfolio is one where the current market value is zero AND current buy cost is zero. Both the above conditions have to be satisfied for the portfolio to be excluded from portfolio maintenance and portfolio performance	
Archive Portfolio Reports	If the Yes option is selected, it archives the portfolio reports for all the clients. If the No option is selected then the archival of portfolio reports will not happen.	
Accrued Interest-Calculation & Posting	If the Yes option is selected, system calculates the Accrued Interest. If the No option is selected it does not calculate the Accrued Interest.	Y

#### Fee Related Parameterization

Field	Description	Mandatory (Y/N)
Price to be adjusted	If the Y option is selected, then system adjusts the fee, tax and brokerage on the transaction in the price, hence the Original price and Original Amount is different from Price and Amount. If the N option is selected, then Original price and Price remains same and Original Amount and Amount values remains same.	Y
Periodic Fee	If the Debit Online option is selected, the Periodic Fee debit message is sent online. If the Batch Process option is selected, the records are sent in the batch file and if the None option is selected, the records are updated through batch file upload.	
Global Suspense A/C #	Enables the user to enter the appropriate Global Suspense A/C #.	
Branch Code	Enables the user to search for appropriate Branch Code as maintained in the Fee Maintenance screen. This is a free text box with search icon and one time maintenance field. Once the Bank Parameters are authorized, this field becomes a display only field.	

#### Proprietary Related Parameterization

Field	Description	Mandatory (Y/N)
Client ID	This text box is provided to capture the Proprietor Client Id. Once this is done, the system considers all the portfolios linked to this client id as proprietary portfolios. The valuation of customer and proprietary portfolios is done based on different instrument prices.	

### Alert Trigger for Diminishing Collateral Limit

Field	Description	Mandatory (Y/N)
Level1 (%) - Level3 (%)	The system enables the user to enter the three levels of limit (in %). As and when the margin limit crosses the limit, system alert gets generated.	

### Order Related Parameterization

Field	Description	Mandatory (Y/N)
OMS Quick Launch	If the Yes option is selected, it displays hyper-linked Buy, sell, and CA (corporate Action) in Portfolio Maintenance screen of RM & Customer Login. If the No option is selected, the hyperlinked Buy, Sell, and CA (Corporate Action) do not appear. The hyperlink enables the user to navigate to the respective Order Management screen.	
Insurance Riders	If the 'Yes' option is selected, the application would display the details of Insurance riders on the click of the Sum Insured hyperlink. If the No option is selected then such rider details will not be maintained/ displayed.	Y
Transaction Verification Password	If the application is interfacing with the core banking system for online debit to initiate transactions, this feature is used to either switch on or off a second level transaction verification check in the Core Banking or not. If the setting of the parameter in Bank Parameters for Transaction Password is set to yes, a window should pop for transaction password verification asking the user to enter the password. Only if the correct password is entered, the system should send the funds transfer request to the Core Banking System. If the parameter is set to No, then on clicking of the Confirmation popup, the system will directly send the transfer request to the core banking system, and not ask for an additional transaction password.	Y

Screen:

ORACLE FLEXcube Private Banking

User, AdminThree LOGOUT

Last Login: 28/06/2013 3:19 PM | Current Login: 28/06/2013 3:58 PM

Home EOD Master User Admin Authorization Reports My Workspace

Master > Bank Related > Bank Parameters

Date Related UI Related Portfolio & Order Related FP Related

Financial Planning Related Assumptions & Parameterization  
Time Periods & Rate of Inflation

Bank Id	Time Period	Description	From Year	To Year	Best(%)	Min(%)	Max(%)
1	1	0 to 3 Years	0	3	4	3	5
1	2	3 to 7 yrs	3	7	5	4	7
1	3	7th yr onwards	7	-	6	3	9

Retirement Age Avg  Maximum

Life Expectancy Avg  Maximum

Risk Free Return % Avg  Minimum  Maximum

Spouse Retirement Age

FP Asset Liquidation-Ignore Loans/Liens  Yes  No

Can Vary Risk Profile  Yes  No

Print Recommended Portfolio in FP  Yes  No

Archive FP Report  Yes  No

Save

**Figure 5.65: Bank Parameters – FP Related Tab**

Field Description for Bank Parameters – FP Related tab:

### Financial Planning Related Assumptions & Parameterization

Field	Description	Mandatory (Y/N)
Bank Id	A unique Identification Number for Bank	
Time Period	Displays the serial no for the corresponding time period description. The time periods defined have to be continuous without gaps.	
Description	Displays the time duration for the corresponding rate of inflation	
From Year	Displays the start year for the corresponding rate of inflation	
To Year	Displays the end year for the corresponding rate of inflation	
Best(%)	The most probable expectation for Inflation	
Min(%)	Minimum Percentage of the range within which an RM is allowed to choose the expected inflation rate for Financial Planning.	
Max(%)	Maximum Percentage of the range within which an RM is allowed to choose the expected inflation rate for Financial Planning.	
Retirement Age - Avg	The average Retirement Age of an individual in years	Y
Retirement Age - Maximum	The maximum Retirement Age of an individual in years	Y
Life Expectancy - Avg	Average Life expectancy of individual's life in years	Y
Life Expectancy - Maximum	Maximum Life expectancy of individual's life in years	Y
Risk Free Returns - Avg	Would allow user to enter average rate risk free rate of percentage return	Y
Risk Free Returns - Minimum	Would allow user to enter Minimum rate risk free rate of percentage return	Y
Risk Free Returns - Maximum	Would allow user to enter Maximum rate risk free rate of percentage return	Y
Spouse Retirement Age	Retirement Age of spouse in years	Y

FP Asset Liquidation – Ignore Loans/Liens	If the Yes option is selected then the system ignores the loans and liens in Asset Liquidation.  If the No option is selected then the system does not ignore loans and liens in Asset Liquidation.	
Can Vary Risk Profile	If the Yes option is selected, system allows the user to modify the risk profile in the Financial Planning. If the No option is selected, it does not allow to modify the risk profile.	
Print Recommended Portfolio in FP	If the 'Yes' option is selected then no Annexure III will be generated and the contents of Annexure III in Financial Planning report will be displayed for all the customers in place of displaying just the top 5 recommended instruments.  If 'No' option is selected then the Financial Planning report will show only the top 5 recommended instrument.  Annexure III showing all Current holdings and the Recommended portfolio instruments will be displayed only for FCPB customers having holdings >0.	Y
Archive FP Report	If the Y option is selected, archival of FP reports for all the clients would be done. If N the archival of FP reports will not happen.	

### Time Periods & Rate of Inflation

The Time Periods & Rate of Inflation pop up screen in the FP related tab of Bank Parameters screen enables the user to set the different time periods and corresponding rate of inflation as per requirement.

#### Screen:

The screenshot shows a web browser window titled 'FLEXCUBE - PRIVATE BANKING - Popup Time Periods and Rate of Inflation - Windows Internet Explorer'. The main content area is a form titled 'Time Periods & Rate of Inflation'. It contains a table with the following data:

Bank Id	Time Period	Description	From Year	To Year	Best(%)	Min(%)	Max(%)
1	1	0 to 3 Years	0	3	4	3	5
1	2	3 to 7 yrs	3	7	5	4	7
1	3	7th yr onwards	7	-	6	3	9

Below the table, there are input fields for:

- Time Period:
- From Year:
- To Year:
- Best(%):
- Min(%):
- Max(%):

At the bottom of the form, there are four buttons: **Save**, **Modify**, **Clear**, and **Cancel**.

**Figure 5.66: Time Periods & Rate of Inflation Window**

**Entering the details in the screen:**

Field Description:

<b>Field</b>	<b>Description</b>	<b>Mandatory (Y/N)</b>
Bank Id	Displays the bank id for the corresponding record	
Time Period	Displays the serial no for the corresponding time period duration	
Description	Displays the description of time period or duration of inflation for the corresponding rate of inflation values	Display
From Year	Displays the start year for the corresponding Rate of Inflation.	Y
To Year	Displays the end year for the corresponding Rate of Inflation.	Y
Best(%)	Displays the best percentage for Inflation	Y
Min(%)	Displays the minimum percentage for inflation to be allocated	Y
Max(%)	Displays the maximum percentage for inflation to be allocated	Y

**Table for modification**

<b>Field</b>	<b>Description</b>	<b>Mandatory (Y/N)</b>
Time Period	Enables the user to modify the description of time period or duration of inflation for the corresponding rate of inflation values	Y
From Year	Displays the start year for the corresponding Rate of Inflation.  By default, for the first set of time period the From Year field is disabled or non-editable or zero.	Y
To Year	Enables the user to modify the end year for the corresponding Rate of Inflation.  By default, for the last set of time period, the To Year field is disabled or non-editable.	Y
Best(%)	Enables the user to modify the best percentage for Inflation	Y
Min(%)	Enables the user to modify the minimum percentage for inflation to be allocated	Y
Max(%)	Enables the user to modify the maximum percentage for inflation to be allocated	Y

In the Date Related Tab, once the user enters the Bank Id in the Bank Id text box, the other bank parameters are populated in the respective fields.

The user can not add or delete the details entered for Bank Parameters. The user can only modify the details.

**Procedure for saving Bank Parameters:**

**Step 1:**

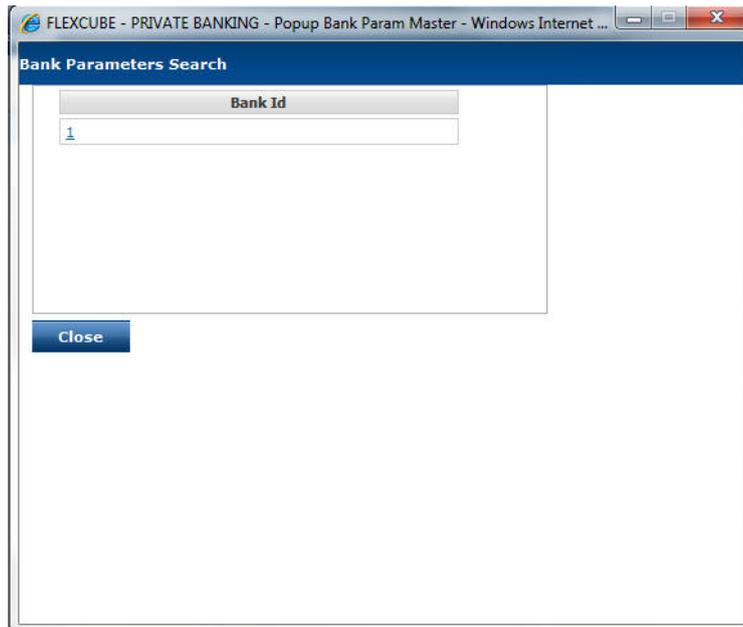
When the user clicks on the Bank Parameters Master from the Masters menu, the Bank Parameters screen appears with the Bank Parameters – Date Related tab open by default.

Enter the appropriate Bank Id in the Bank Id text box.

The user can also select the Bank Id by using the  icon next to the Bank Id text box. Once the user clicks on the  icon, the Bank Parameters Search pop window appears.

This pop up window facilitates searching for an existing Bank Id. Typically there is only one bank ID against which the Bank Params are stored, and this can be searched without entering any wild card, as there is only one entry.

**Screen:**



**Figure 5.67: Bank Parameters Search Screen**

Once the user selects the Bank Id, the other parameters are populated in the respective field.

**Step 2:**

Modify the desired parameters.

**Step 3:**

Click the Save button at bottom of the screen.

---

**Note**

All the Master tables follow the principle of 'Maker-Checker', wherein any new information added or modified needs to be authorized.

---

Hence on clicking the Modify button, the administrator shall be displayed with a message 'Record successfully sent for authorization'.

**Step 4:**

Click the Bank Parameters - UI Related tab.

**Step 5:**

Select the appropriate options.

**Step 6:**

Enter the appropriate percentage in the Industry Exposure Percentage text box.

**Step 7:**

Click the Save button.

**Step 8:**

Click the Bank Parameters – Portfolio & Order Related tab.

**Step 9:**

Modify the desired parameters.

**Step 10:**

Click the Save button.

**Step 11:**

Click the Bank Parameters – FP Related tab.

**Step 12:**

Modify the desired parameters.

**Step 13:**

Click the Save button.

Once the user clicks on the Save button, the record is sent for authorization and the message 'Record Successfully sent for Authorization' appears on the screen.

---

**Note**

Earlier FCPB system was supporting only FIFO method to calculate 'Average Acquisition Price' and 'Realized Profit & Loss'. The new functionality introduced in the system enables the user to decide whether to follow WAC or FIFO method of calculation. To implement this functionality, a new parameter is introduced at bank parameters level.

---

If the F option is selected then system follows the existing logic of FIFO for calculating 'Average Acquisition Price' and Realized P & L.

If the W option is selected then system calculates 'Average Acquisition Price' and Realized P & L based on WAC.

### 5.1.4.3 **Business Parameters Master**

---

**Note**

This is a generic menu used for Business Parameters and not specific to any module. Corresponding features will be relevant depending upon the licensed module.

---

Description: The screen is used by the admin with appropriate privileges to modify certain business related parameters known as configuration keys. The screen does not allow the user to enter the new configuration key but enables to modify the values of the existing ones. In the earlier releases, the system used to handle the additions of the new keys and modifications of the existing ones at the database level only.

The business parameters screen design is different from the other screens available in FCPB. The screen is dynamic in nature and displays all the available configuration keys present in the corresponding database table at any given point of time. If the no. of configuration keys is increased, the screen also displays all the available configuration keys including the newly added keys.

**User Access Levels:**

Administrator: only the person designated as an administrator of the system can access and maintain this table.

**Screen:**

Master > Bank Related > Business Parameters

Bank Id

Nominal In Multiples	<input type="text" value="Y"/>	Nominal Multiplier Value	<input type="text" value="1000"/>
Deposit Order Date Parameter	<input type="text" value="200"/>	Deposit Maturity Date Parameter	<input type="text" value="180"/>
FX-NDF Price Fixing Days	<input type="text" value="2"/>	Collateral Required for FX Line	<input type="text" value="0"/>
Line Extension Availability Period	<input type="text" value="5"/>	Maturity Year for Perpetual Instruments	<input type="text" value="2049"/>
Backdated Days Allowed for Disbursement	<input type="text" value="60"/>	Branch / Agency Code	<input type="text" value="4945"/>
Allow Ad Display in Customer Dashboard	<input type="text" value="N"/>	Tolerance %	<input type="text"/>

***Figure 5.68: Business Parameters Screen with Configuration Keys***

Screen Navigation: After logging in the system as Admin, select Master → Bank Related → Business Parameters

**Field Description:**

<b>Field</b>	<b>Description</b>	<b>Mandatory (Y/N)</b>
Adjust Mark to Market Margin Buy Cost	Enables the user to enter the appropriate Mark to Market Margin buy cost	Y
Branch/Agency Code	Enables the user to enter the appropriate Branch/Agency code.	Y
Allow Ad Display in Customer Dashboard	Enables the user to determine whether or not the Ad is to be displayed in customer dashboard using the appropriate configuration key.	Y
Tolerance%	Enable the user to specify tolerance percentage for price-yield mismatch	Y
Allow Line Limit Check	If this field is set to 'Y' then the system checks whether the line limit is set and the selected customer has sufficient limit to place the Forex order. If it is set to 'N' then system does not validate against the line limit and enables the user to place the order.	Y
Collateral Event Ids	Enables the user to list the Collateral Event Ids.	Y
Deposit Maturity Date Parameter	Enables the user to enter the number of days before Maturity Date to allow Rollover of Term Deposit	Y
Deposit Order Date Parameter	Enables the user to enter the number of days prior to current business date upto which backdated Booking of Deposit is allowed	Y
Backdated Days Allowed for Disbursement	Enables the user to enter the number of days prior to current business date till which backdated Disbursement is allowed	Y
Document Registration Required	Enables the user to determine whether or not the document registration is required	Y
Fixing days for dual CCY deposits	Enables the user to enter the appropriate no. days to determine the fixing date in case dual currency deposits.	Y
Float Rate Reset Days	Enables the user to set up the appropriate no. of days to derive the Floating Rate.	Y
FX-NDF Price Fixing Days	Enables the user to determine no. of fixing days for FX-NDF price.	Y
Insurance Recommendation	Enables the user to specify whether the insurance recommendations are required or not while creating the financial planning proposal	Y

Joint holders should be Household member or not	Enables the user to determine whether the household members	Y
Liability Ref Number Padding Length	Enables the user to specify the padding length for the Liability Reference Number	Y
Line Extension Availability Period	Enables the user to specify the no. of days before maturity date from which the existing line is available for extension	Y
Loan Repayment Day Convention	Enables the user to specify the Day Convention used to calculate loan accrued interest	Y
Validity Period for Sanctioned Loan	Enables the user to enter the appropriate validity period for the sanctioned loan amount	Y
Loan Sanction Min Amount	Enables the user to determine the minimum loan amount.	Y
Nominal in Multiples	Enables the user to enter the appropriate value in the text box to determine whether to allow nominal display in multiples of any no.	Y
Nominal Multiplier Value	Enables the user to enter the appropriate nominal multiplier value in the text box.	Y
Notification format for email-Html or text	Enables the user to determine the notification email format. The format specified here is either HTML or text.	Y
Order book pagination number of records	Enables the user to determine the number of records that is to be allowed for pagination in order book.	Y
Order Exception Notification Type	Enables the user to determine the notification type for order exception	Y
Maturity Year for Perpetual Instruments	Enables the user to specify the maturity year for perpetual instruments	Y
Pledge BRL Collateral Lower Limit	Enables the user to determine the lower limit of the collateral amount required for Plede BRL	Y
Pledge BRL Collateral Upper Limit	Enables the user to determine the upper limit of the collateral amount required for Plede BRL	Y
Conversion Rate for Pledge – BRL	Enables the user to determine conversion rate for Pledge-BRL	Y
Pledge Option Tenor	Enables the user to determine the maturity date of the Pledge option. It is calculated by adding the no. of days specified in this field to the Option Expiration Date.	Y

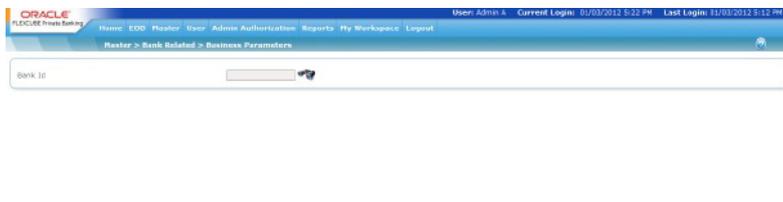
Post Date Repayment Notification	Enables the user to specify the number of days post repayment date till which the repayment notifications needs to be sent	Y
Prior Date Repayment Notification	Enables the user to specify the number of days prior repayment date from which the repayment notifications needs to be sent	Y
Collateral Required for FX Line	Enables the user to determine the collateral % required for FX Line	Y

**Procedure for modifying Business Parameters:**

**Step 1:**

When the user clicks on the Business Parameters from the Masters menu, the Business Parameters screen appears as shown in the below screenshot.

**Screen:**

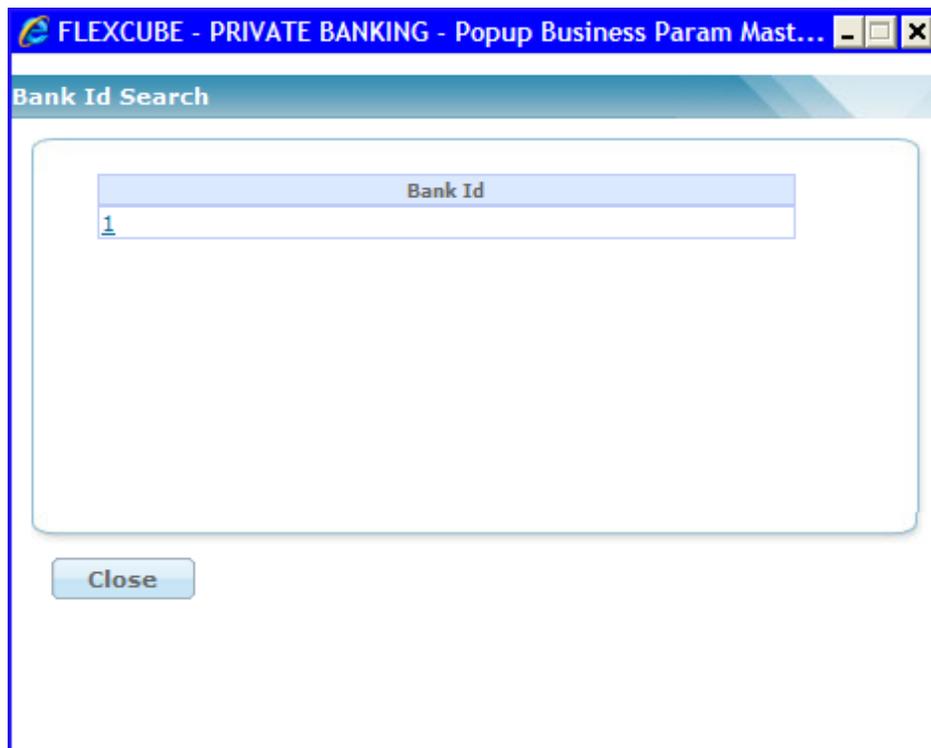


**Figure 5.69: Business Parameters Screen**

**Step 2:**

Select the appropriate Bank Id by using the  icon next to the Bank Id text box. Once the user clicks on the  icon, the Bank Id Search pop up window appears.

**Screen:**



**Figure 5.70: Business Parameters – Bank Id Search**

Once the user selects the Bank Id, the business parameters get populated in the screen as shown in the screenshot Business Parameters screen.

**Step 3:**

Modify the desired parameters.

**Step 4:**

Click the Save button at bottom of the screen.

Once the user clicks on the Save button, the record is sent for authorization and the message ‘Record Successfully sent for Authorization’ appears on the screen.

Once the record is authorized, the modified value gets saved in the database for the corresponding configuration key.

System allows the user to change system computed values for Price and Yield. System checks for the price and yields synchronization. If the deviation is more than X% as specified, then System should raise an exception.

System performs this validation, if the corresponding Day Convention and Calculation Type of the bond in context are supported by Oracle FLEXCUBE Private Banking

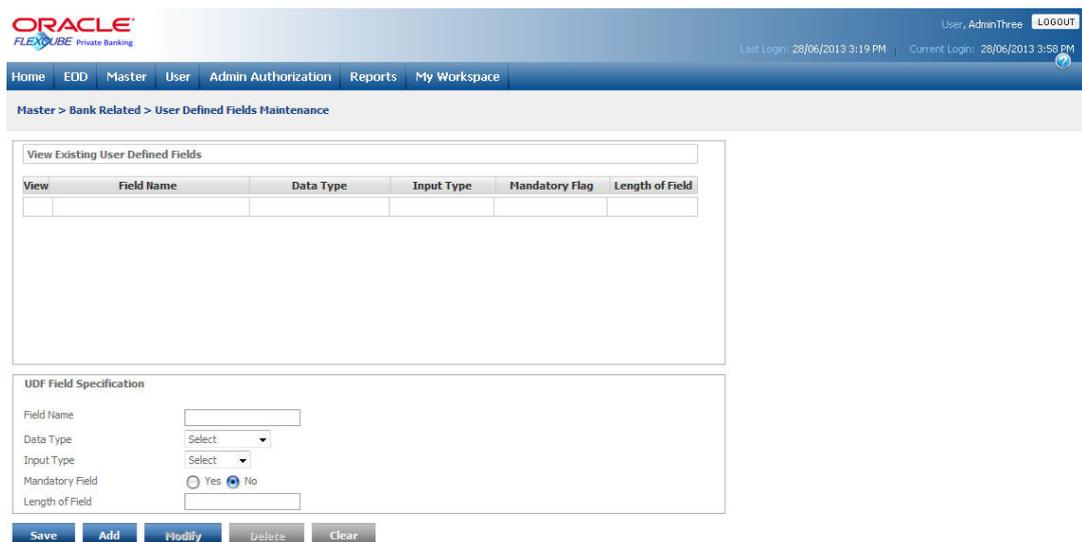
**5.1.4.4 User Defined Fields Maintenance**

Description: This feature allows the institution to define fields for capturing additional customer information, without a code change in the application. The screen is used by the admin user with appropriate privileges to setup Bank specific User Defined Fields which are required for the Customer Profile Maintenance. When the user adds the new User Defined fields, their labels, data type, and edit properties are sent for authorization. Once these fields are authorized, these fields appear on the Profile Maintenance Screen of the RM login.

**User Access Levels:**

Administrator: Only the person designated as an administrator of the system can access and maintain this table.

**Screen:**



**Figure 5.71: User Defined Fields Maintenance Screen**

Screen Navigation: After logging in the system as Admin, select Master → Bank Related → User Defined Fields Maintenance.

**Field Description:**

<b>Field</b>	<b>Description</b>	<b>Mandatory (Y/N)</b>
Field Name	Displays the name of the field (upto 50 characters long)	Y
Data Type	Displays the data type for selected field name (Alphanumeric / Numeric etc)	Y
Input Type	Displays the input type for selected field name, eg Date, text box etc	Y
Mandatory Field	Enables the user to determine whether it is a mandatory field by selecting Yes or No options	Y
Length of Field	Enables the user to enter the length for the selected field (upto a max of 50 characters)	Y

**Procedure to set bank specific user defined fields:**

**Step 1:**

From the View Existing User Defined Fields, select the appropriate field name.

**Step 2:**

From the Data Type drop-down list, select the appropriate data type.

**Step 3:**

From the Input Type drop-down list, select the appropriate input type.

**Step 4:**

Select the appropriate option for the Mandatory Field.

**Step 5:**

Enter the appropriate length in the Length of Field text box.

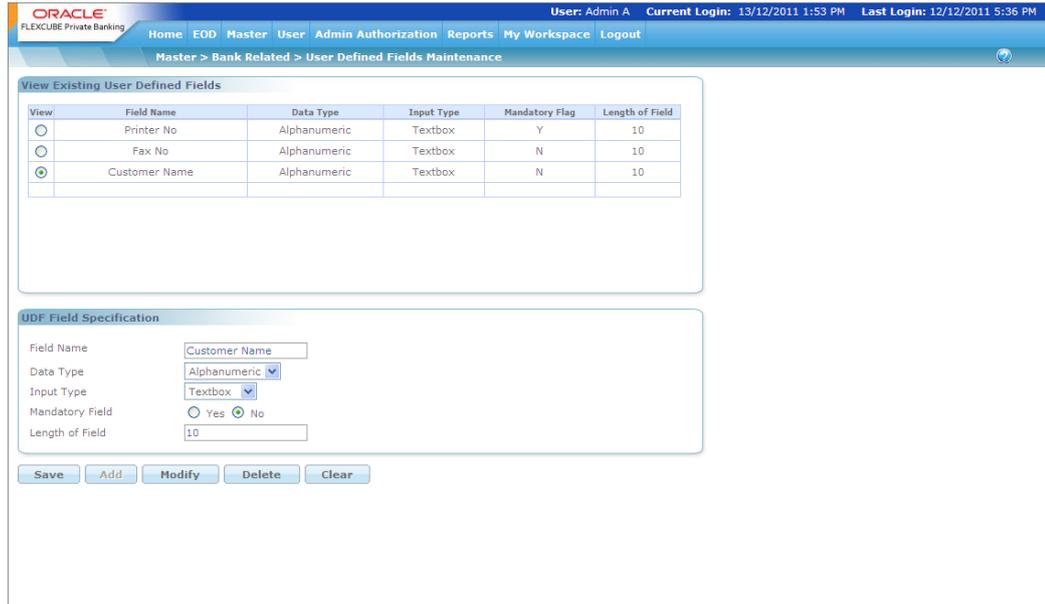
**Step 6:**

Click the Modify button.

**Step 7:**

Click the Save button.

**Screen:**



While clicking on the Save button, the administrator is displayed with a message 'Record successfully sent for authorization'.

---

**Note**

Post authorizations, the changes made get reflected in the respective screens.

---

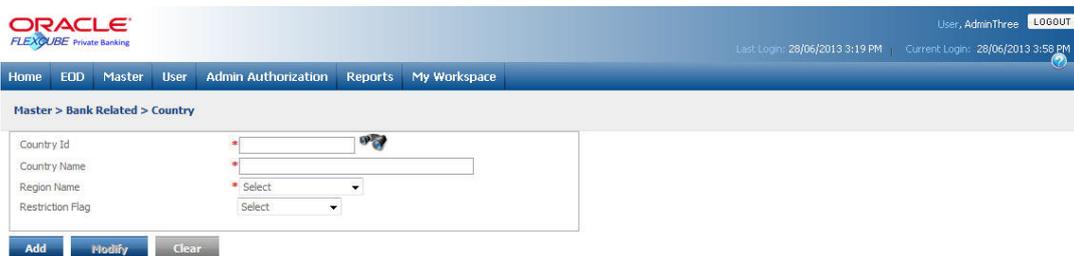
### 5.1.4.5 Country Master

Description: This maintenance screen is used by the admin with appropriate privileges to Add/Modify/Clear the Country.

**User Access Levels:**

Administrator: only the person designated as an administrator of the system can access and maintain this table.

**Screen:**



**Figure 5.72: Country Master Screen**

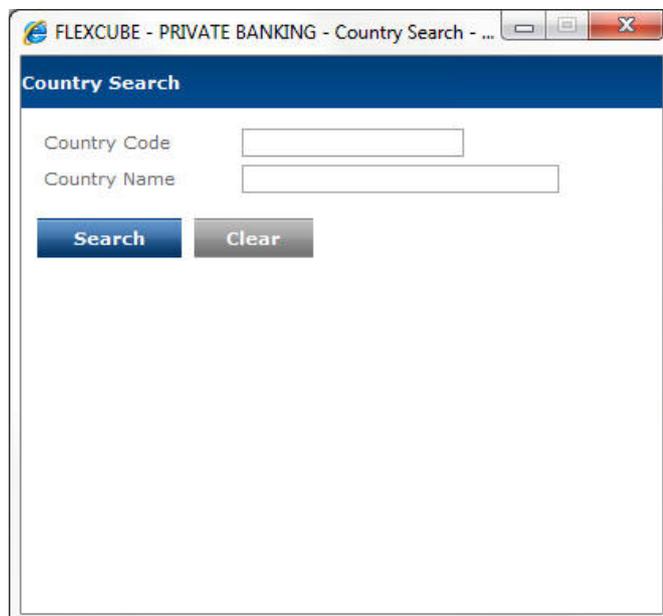
Screen Navigation: After logging in the system as Admin, select Master → Bank Related → Country Master from the top menu.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Country Id	Country identifier (20 characters in length)	Y
Country Name	Name of the Country such as "India", "South Africa", "Germany" (upto 100 characters in length)	Y
Region Name	Details of Region Name to be provided from Ref_Region table as "Africa", "Europe", "Japan"	Y

On clicking the  button provided adjacent to the field 'Country Id', the following pop up window appears.

**Screen:**



**Figure 5.73: Country Search Window**

The user can select the appropriate Country Name by using wild card search.

On selecting the Country Name, the user is directed to the main screen and the corresponding information appears on the screen. In order to clear the search criteria click on the  button.

The user can add and modify the details in the Country Master screen by using Add/Modify buttons as explained in General Characteristics section. The new added or modified Country details are then sent for authorization.

To access any other screens please use the top horizontal menu bar.

#### **5.1.4.6 Industry**

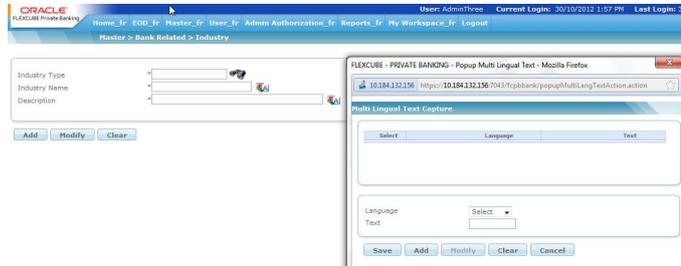
Description: As the name suggests, this screen assists in adding and maintaining the different types of industries. The industry classification is important for instruments with asset class

Equity, as the application provides industry-wise exposures for investments made in asset class Equity.

**User Access levels:**

Administrator: only the person designated as an administrator of the system can access and maintain this table.

**Screen:**



**Figure 5.74: Industry Master Screen**

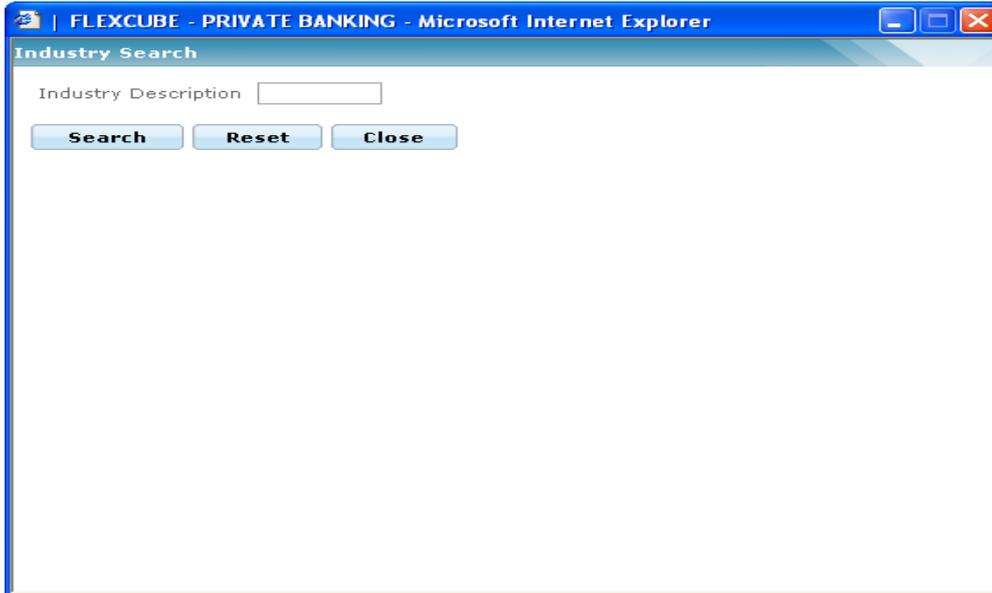
Screen Navigation: After you login as an Admin, select Master → Bank Related → Industry from the top menu.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Industry type	This field shall be used by the administrator to identify a type of industry (length upto 5 characters).  In order to maintain the details of an existing industry, the administrator can either opt to search for the industry, by using the search button provided adjacent to this field or simply by entering industry type in this field and pressing tab.  On clicking the  button, a pop up window shall be displayed enabling searching of the industry type. This pop up window has been elucidated below.	Y
Industry Name	This is a free text field (upto 15 characters) and the administrator can enter the Name of the Industry as he desires.	Y
Industry Description	This is a free text field and the administrator can enter the description of the Industry as he desires (upto max length of 50 characters)	

On clicking the  button provided adjacent to the field 'Industry Type', the following pop up window appears.

**Screen:**



***Figure 5.75: Industry Search Window***

The user can select the appropriate Industry Type by using wild card search.

On selecting the Industry type, the user is directed to the main screen and the corresponding information of the Industry type appears on the screen. In order to clear the search criteria click on the **Clear** button.

The user can add and modify the details in the Industry Type screen by using Add/Modify buttons as explained in General Characteristics section. The new added or modified Industry Type is then sent for authorization.

To access any other screens please use the top horizontal menu bar.

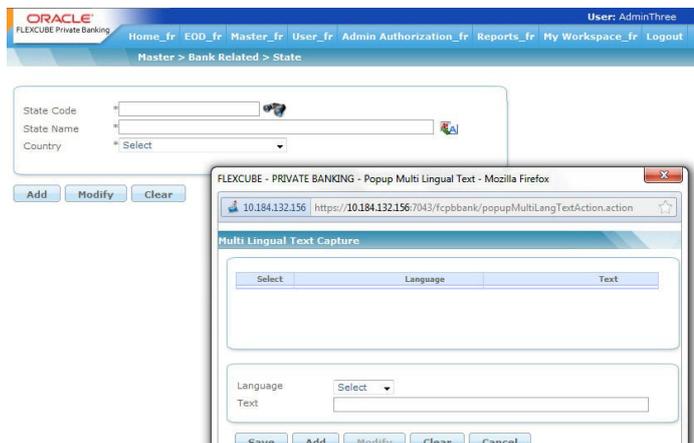
**5.1.4.7 State Master**

Description: This maintenance screen is used by the admin with appropriate privileges to Add/Modify/Clear the State information.

**User Access Levels:**

Administrator: only the person designated as an administrator of the system can access and maintain this table.

**Screen:**



**Figure 5.76: State Master Screen**

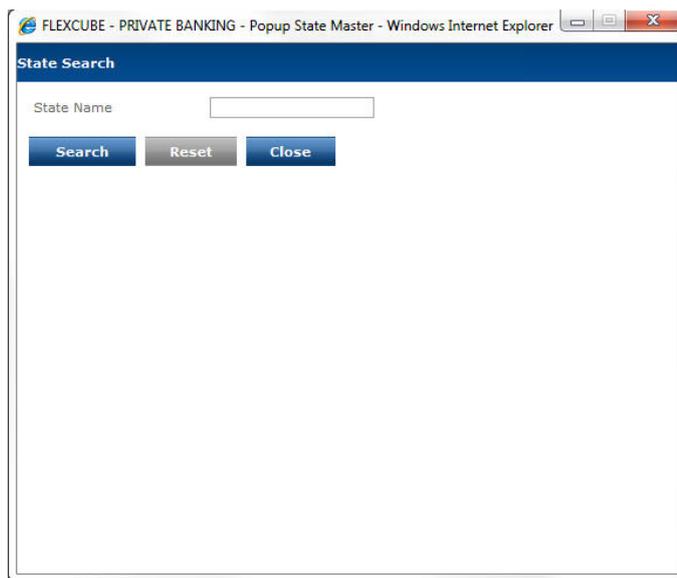
Screen Navigation: After logging in the system as Admin, select Master → Bank Related → State Master from the top menu.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
State Code	Short Code of State such as “GA” – “Goa”, “GJ”- “Gujarat” (upto 20 characters)	Y
State Name	Details of State Name like “Gujarat”, “Goa”, “Delhi” (upto 100 characters)	Y
Country	Details of Country Name like “India”, “Fiji”, “Finland” (from the Ref Country table)	Y

On clicking the  button provided adjacent to the field ‘State Name’, the following pop up window appears.

**Screen:**



**Figure 5.77: State Search Screen**

The user can select the appropriate State Code by using wild card search.

On selecting the State code, the user is directed to the main screen and the corresponding information appears on the screen. In order to clear the search criteria click on the  button.

The user can add and modify the details in the State Master screen by using Add/Modify buttons as explained in General Characteristics section. The new added or modified Instrument Type is then sent for authorization.

To access any other screens please use the top horizontal menu bar.

### 5.1.4.8 Unit Type

Description: The Unit Type screen is used by the Admin user with appropriate privileges to add/modify/clear the details of the Unit Types.

This master is used to define organization hierarchy in terms of the different possible levels or units in a hierarchy. There could be multiple entities at the same level. Eg, Say the levels or unit types are defined from the lowest to highest as Branch → Area → Zone → Region → Head Office. There can be several branches, areas, zones and regions.

And if there are 2 separate/independent Lines of businesses (eg for Retail and Wealth), we could also have 2 head offices, one for each business hierarchy.

#### **User Access Levels:**

Administrator: Only the person designated as an administrator of the system can add, modify, or delete the details of the Unit Types.

#### **Screen:**



***Figure 5.78: Unit Type Screen***

Screen Navigation: After logging into the system as Admin, select Master → Bank Related → Unit Type from the top menu.

#### **Procedure for adding Unit Type:**

##### **Step 1:**

Enter the appropriate Unit description in the Unit Description text box.

---

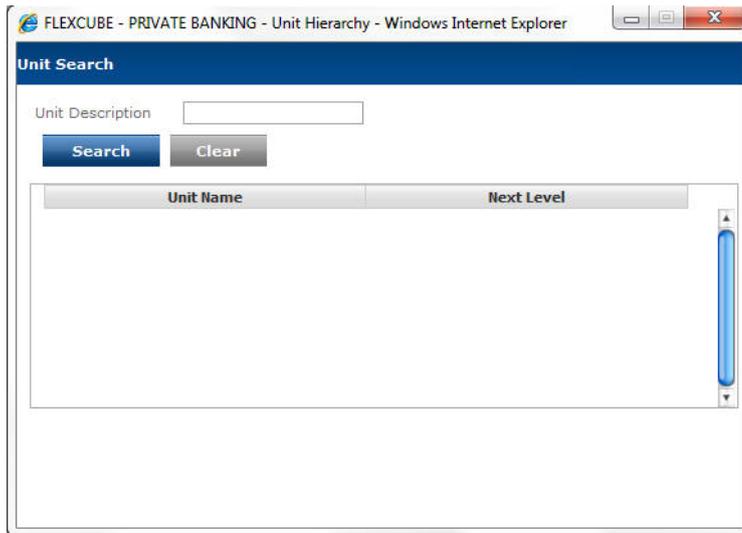
#### **Note**

To modify the existing Unit Description, the user can click on the  icon.

---

Once the user clicks on the  icon, the Unit Search pop window appears.

**Screen:**



***Figure 5.79: Unit Search Screen for Unit Type***

This pop up window facilitates searching for an existing Unit. FCPB provides the users with facility for partial search. Thus the resultant search list shall display all the units having similar characters as specified for the search criteria.

Select the appropriate Unit from the list to modify and click the Modify button.

**Step 2:**

From the Next Level drop-down list, select the appropriate level.

The None value of the Next Level field indicates the topmost level of a hierarchy. The Next Level cannot be the same for multiple units. For eg: For Area and Branch both, the Next Level cannot be Region. System does not allow to modify Next Level, if the child record exists in the Unit Hierarchy master for this Unit Type combination.

**Step 3:**

If the entered Unit is the lowermost Unit Type in the hierarchy, select the Base Unit option.

There can be one and the only one Unit Type which can be selected as a Base Unit. System does not allow to add any level below this. Once record is authorized, value of this field can not be modified.

**Step 4:**

Click the Add button.

**5.1.4.9 Unit Master**

Description: This maintenance screen is used by the admin with appropriate privileges to Add/Modify/Clear the Unit master. This screen helps in maintaining the different units in the organization. Each branch, area or region is considered to be a unit. Typically a branch is the lowest in the unit hierarchy and is thus called base unit.

**User Access Levels:**

Administrator: only the person designated as an administrator of the system can access and maintain this table.

Screen:

**Figure 5.80: Unit Master Screen**

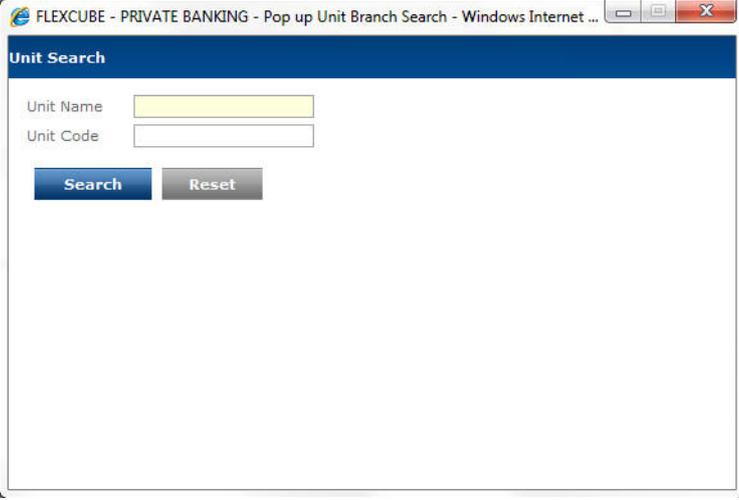
Screen Navigation: After logging in the system as Admin, select Master → Bank Related → Unit Master from the top menu.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Unit Code	An identifier for a Unit, eg. branch code can be entered upto max of 50 characters.	Y
Unit Name	Name of the unit upto 50 characters max size	Y
Address line1- Address line 3	Address of the branch	Y
Country	Country of unit	Y
State	State of unit	Y
City	City name	Y
ZIP Code	Pin code of city	Y
Status	Status as “Active” or “Closed”. Default should be ‘Active’.	Y
Unit Type	Unit type, “Region”, “HQ”, “Zone”, “Area”, “Branch”, as defined in the Unit Type master	Y

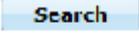
On clicking the  button provided adjacent to the field ‘Unit Name’, the following pop up window appears.

## Screen:



The screenshot shows a web browser window titled "FLEXCUBE - PRIVATE BANKING - Pop up Unit Branch Search - Windows Internet ...". The main content area has a blue header with the text "Unit Search". Below the header, there are two input fields: "Unit Name" and "Unit Code". Underneath these fields are two buttons: "Search" and "Reset".

***Figure 5.81: Unit Search Window***

After entering the relevant search criteria and on clicking the  button, the administrator shall be displayed with the corresponding information in the second tab. In order to select a unit from the list, click on the hyperlink provided under the index name. On clicking the hyperlink, the administrator shall be directed to the main screen and shall be displayed with the name and description of the opted unit in that screen. In order to clear the search criteria click on the  button.

The user can add and modify the details in the Unit Master screen by using Add/Modify buttons as explained in General Characteristics section. The new added or modified details of Unit Master are then sent for authorization.

To access any other screens please use the top horizontal menu bar.

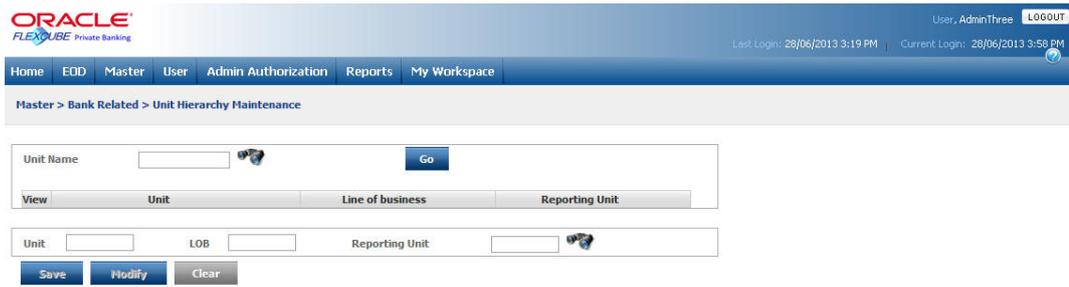
### **5.1.4.10 Unit Hierarchy Maintenance**

Description: This screen is used by the admin with appropriate privileges to maintain details of the Unit Hierarchy followed in the organization. Line of Business (LOB) is assigned to the base unit. A base unit is the lowest unit in the hierarchy. Typically the branch is the lowest unit in the hierarchy and is designated as base unit. Each base unit Plus LOB is then assigned a reporting unit, which is nothing but the unit to which the base unit + LOB reports. Different LOBs in the branch can have different reporting units. Above the base unit, the reporting hierarchy is based solely on the unit.

#### **User Access Levels:**

Administrator: only the person designated as an administrator of the system can access and maintain this table.

**Screen:**

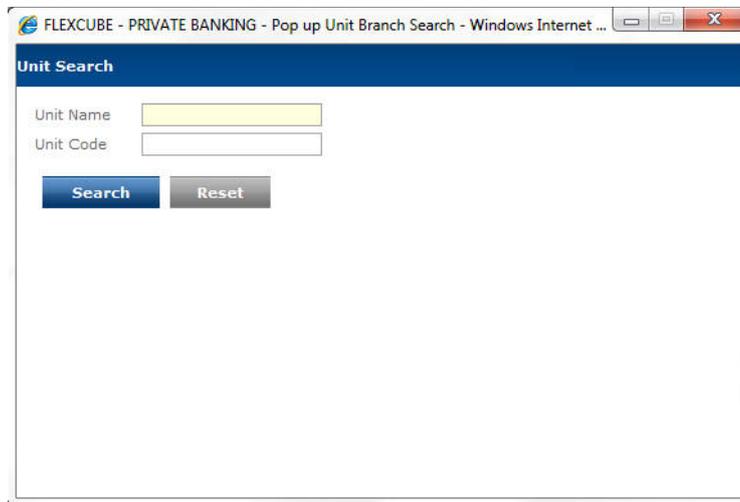


***Figure 5.82: Unit Hierarchy Maintenance Screen***

Screen Navigation: After logging in the system as Admin, select Master → Bank Related → Unit Hierarchy master from the top menu.

On clicking the  button provided adjacent to the field 'Unit Name', the following pop up window appears.

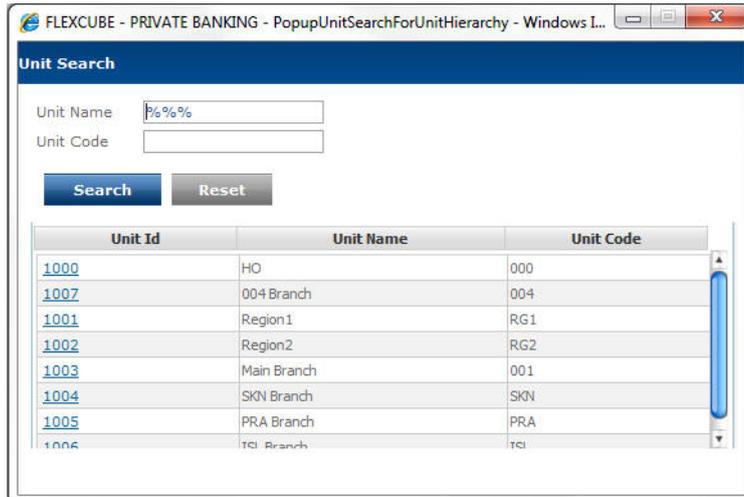
**Screen:**



***Figure 5.83: Unit Search Window***

If the user opts to search for the existing unit names by using wild card search, the following screen appears

**Screen:**



**Figure 5.84: Unit Search Window with Search Details**

On clicking any of the search results, the Unit Hierarchy Maintenance screen gets populated with the details of the search result that was clicked. Then, one can add, modify or delete the LOBs assigned to them. One can then Save, Modify or Delete the information. If the selected unit is not a base unit then the LOB field would not contain any details. The LOB field is enabled only if the selected unit is a base unit. The figure below shows the details of the unit West region 1 which is not a base unit. Hence there are no details for LOB field.

**Screen:**



**Figure 5.85: Unit Hierarchy Maintenance Screen for Modification**

The new information added or modified is then sent for authorization.

On clicking the  button provided adjacent to the field 'Reporting Unit', the same pop up window appears as shown in the figure above to select the appropriate Unit Name and Unit Code. The only difference here is that the search result over here displays only those unit types that are at a higher level than the selected unit. This is because the hierarchy is maintained based on the unit types as mentioned in the Unit Master.

**5.1.4.11 Holidays**

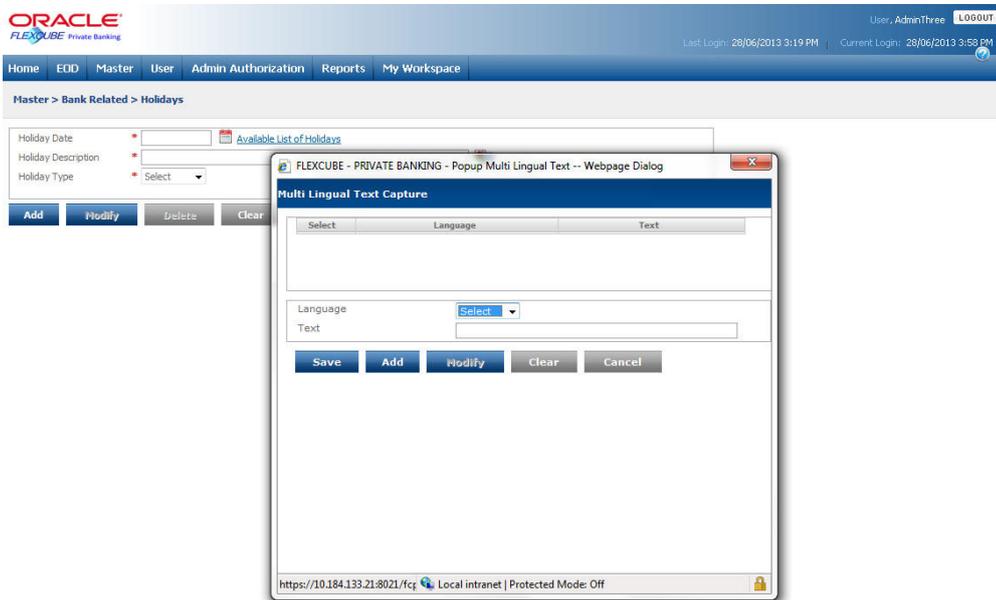
Description: As the name suggests, this screen assists in maintaining the list of Holidays or Business closure days. The screen provides flexibility to the user to maintain the dates beyond a period of a year.

The functionality is further extended to include the Exchange, Currency and Settlement holidays ensuring that the order life cycle runs smoothly.

**User Access levels:**

Administrator: only the person designated as an administrator of the system can access and maintain this table

**Screen:**



**Figure 5.86: Holiday Screen**

Screen Navigation: After you login as an Admin, select Master → Bank Related → Holiday List from the top menu.

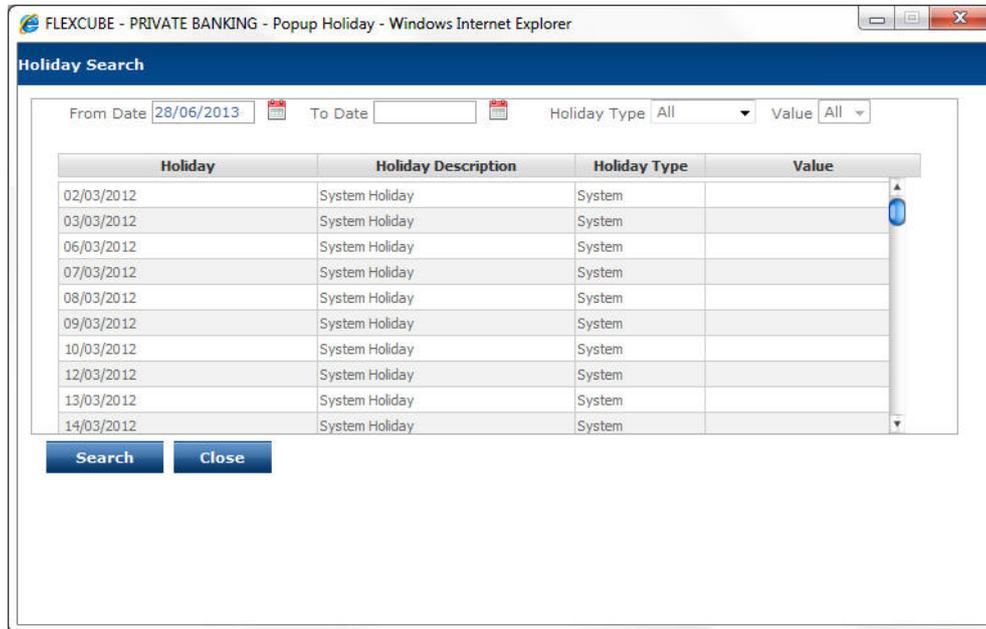
The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Holiday Date	The calendar for selecting the date has been provided adjacent to this field. Click on the icon  , in order to open the calendar.  The system restricts the administrator from capturing a backdated date (before current business day). The administrator shall also be restricted from modifying a backdated holiday.  The system shall validate for any duplicate records.	Y
Holiday Description	This is a free text field and the administrator can enter the message as he desires. (upto 50 characters)	Y
Holiday Type	This drop-down list displays the available holiday types. The holiday type options are Currency, Exchange and System. The system displays the list options in alphabetical order.	

Available List of Holidays	It displays the available list of holidays.	
----------------------------	---------------------------------------------	--

Click on the  icon next to the Holiday Date to select the appropriate date and add the appropriate details for the upcoming holidays. The system does not allow the user to add the details for the past holidays. To view the holidays details click on the Available List of Holidays hyperlink provided adjacent to the field 'Holiday Date', the following pop up window appears.

**Screen:**



**Figure 5.87: Holiday Search Window**

The user can enter the From and To dates and click on the  button to view the list of holidays. The user can also select the appropriate Holiday Type and Value to view the holiday list for the selected criteria. Click the  button to close the Holiday Search pop up window.

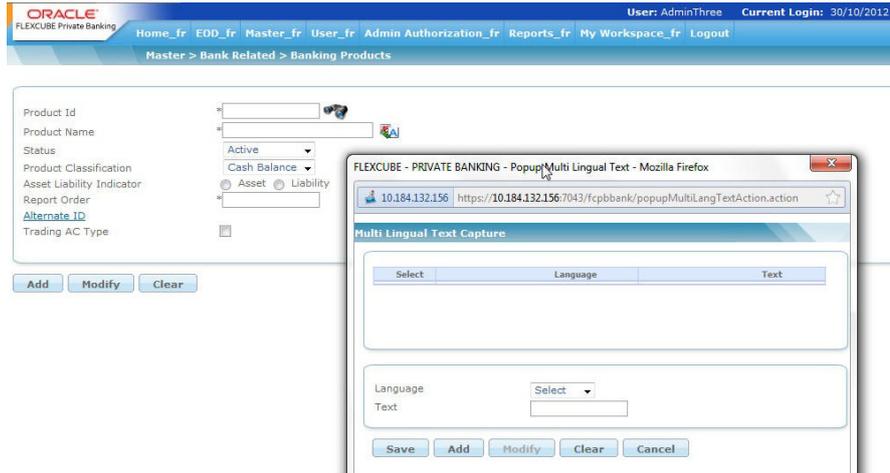
**5.1.4.12 Banking Products**

Description: This screen assists the administrator to add and maintain the various types of core banking products that shall be supported by the FLEXCUBE Private Banking. This screen also assists the administrator to associate the banking products to their corresponding asset class and to choose on the option of either including the products in the portfolio of the customer under the respective asset classes, or show only as part of Net worth and not the portfolio.

**User Access levels:**

Administrator: only the person designated as an administrator of the system can access and maintain this table.

**Screen:**



**Figure 5.88: Retail Banking Product Screen**

Screen Navigation: After you login as an Admin, select Master → Bank Related → Banking Products from the top menu.

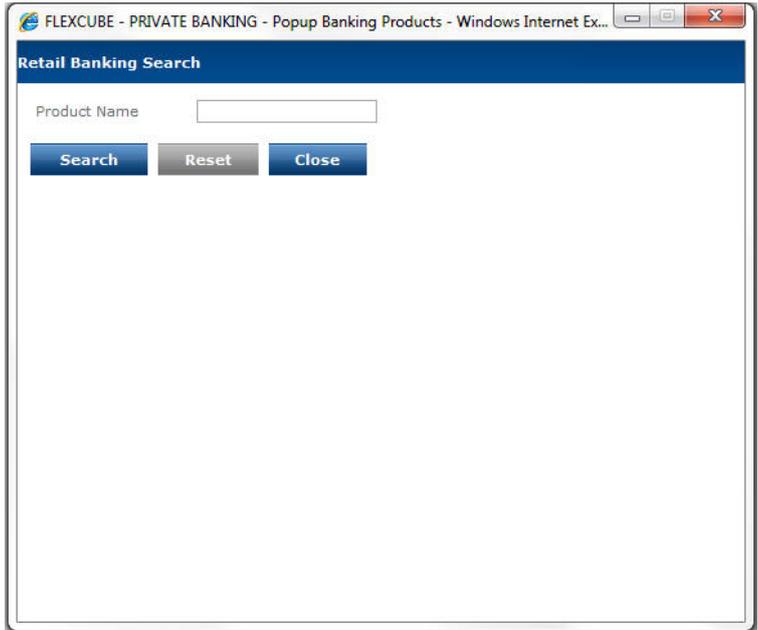
The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Product Id	<p>This field shall be essentially used by the administrator to enter a product id, which shall be unique to each product. For instance, the user could enter TD as the product id for Term Deposit.</p> <p>While adding the details of a new product, it is essential for the administrator to enter the requisite information in this field. This is because the search window shall be available for seeking only the existing products in the system.</p> <p>In order to maintain the details of an existing product, the administrator can either opt to search for the product, by using the search button provided adjacent to this field or simply enter the id of the product in this field and press Tab.</p> <p>On clicking the  button, a pop up window shall be displayed enabling searching of the various products. This pop up window has been elucidated below.</p> <p>Ideally this product ID should match the product identifier specified in the interface with the core banking system for fetching product balances.</p>	Y
Product Name	<p>This is a free text field and the administrator can enter the product name as he desires. The display name in the Net worth and other screens where the Core banking products are shown is fetched from here.</p>	Y

Status	<p>This is a drop down field providing the options of 'Active' and 'Closed' in the list of values. On selecting a product in the above field, the status of the product as currently exists in the system shall be displayed in this field.</p> <p>If the administrator opts to maintain the status of a product as closed, the corresponding product shall be excluded from being displayed in any of the screens of the FLEXCUBE Private Banking.</p>	Y
Product Classification	<p>The values 'Cash Balance' and 'Others' are provided as drop down values in this field. This field assists in classifying the banking products into either Cash accounts like Current/Savings or Others.</p>	Y
Asset Liability Indicator	<p>Indicates whether the product to be added is of Asset or Liability type of product</p>	Y
Report Order	<p>The administrator can decide on the sequence of display of each product in a report. The administrator shall be restricted from entering duplicate sequence numbers for two different products.</p>	Y
Alternate ID	<p>Enables the user to add the Alternate Product ID by clicking on the hyperlink.</p>	N
Trading Account Type	<p>A check box has been provided to enable this option. To recap, the banking account information shall be captured during the process of creation of a customer id. This was done as initiation of any investment transactions through the FLEXCUBE Private Banking would not be feasible without providing the information of the bank accounts.</p> <p>Enabling of this box shall indicate the inclusion of such account types to be provided in the drop down list of the field 'Account Type' in the corresponding screen 'Bank Details' which is used to maintain the customer accounts with the bank that are used for order placement. This screen capturing the bank account information during customer creation has been elucidated in detail in the section on Customer Management.</p>	Y

On clicking the  button provided adjacent to the field 'Product Id', the following pop up window appears.

**Screen:**



**Figure 5.89: Retail Banking Search Window**

The user can select the appropriate Product Id by using wild card search.

On selecting the Product Id, the user is directed to the main screen and the corresponding information of the Product appears on the screen.

The user can add and modify the details in the Retail Banking product screen by using Add/Modify buttons as explained in General Characteristics section. The new added or modified Retail Banking Product is then sent for authorization.

To access any other screens please use the top horizontal menu bar.

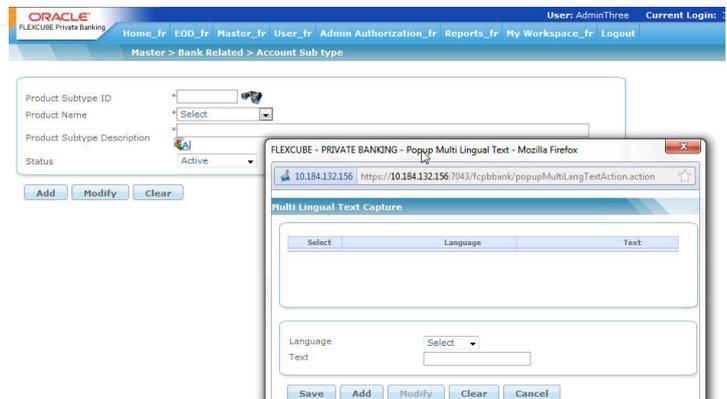
**5.1.4.13 Account Sub Type**

Description: The screen enables the user to define and maintain different account sub types.

**User Access Levels:**

Administrator: only the person designated as an administrator of the system can access and maintain this table.

**Screen:**



**Figure 5.90: Account Sub Type Screen**

Screen Navigation: After you login as an Admin, select Master → Bank Related → Account Sub Type from the top menu.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Product Subtype ID	Enables the user to enter the account subtype id	Y
Product Name	Enables the user to enter the account sub type name	Y
Product Subtype Description	Enables the user to enter the description for account sub type	Y
Status	Enables the user to select the appropriate status from the drop-down list.	Y

To access any other screens please use the top horizontal menu bar.

#### 5.1.4.14 Transaction Transform

Description: This screen is used by the admin with appropriate privileges to modify the additional information pertaining to Transactions

It is used to modify the information related to interface for Transaction Transformation. It is used to specify the mapping between an external value of a field in the interface file with a corresponding internal Wealth Manager value.

#### User Access Levels:

Administrator: Only the person designated as an administrator of the system can modify the Transaction Transform.

#### Screen:

**Figure 5.91: Transaction Transform Screen**

Screen Navigation: After logging into the system as Admin, select Master → Bank Related → Transaction Transform.

The fields have been briefly described below:

Attribute	Description	Mandatory (Y/N)
External File Identifier	<p>Enables the user to add or select the External File Identifier's name using the search icon. For eg. CAMS, KARVY, INS.</p> <p>The FCPB database stores the Insurance files with the External Identifier Name as INS.</p> <p>Also, the same External Identifier Name is used to map multiple External Values and Wealth Manager Values in the database.</p>	Y
Instrument Type	Enables the user to select the Instrument type from the drop-down list	N
Transformation Column Name	Enables the user to select the Transformation Column Name from the drop-down list for which the values are transformed	Y
Wealth Manager Value	<p>Enables the user to select the Values and name that Wealth Manager Identifies.</p> <p>For eg. The Issued status in the uploaded file is stored as ISS in the FCPB database. That means The External Value Issued has to be given the Wealth Manager Value as ISS.</p>	Y
External Value	<p>Enables the user to enter the Values and name that external source Identifies.</p> <p>For eg. External Identifier Name INS is used to store external values reject, issued and U/ Wrtg as RJT, ISS and UWR respectively in the database.</p>	Y

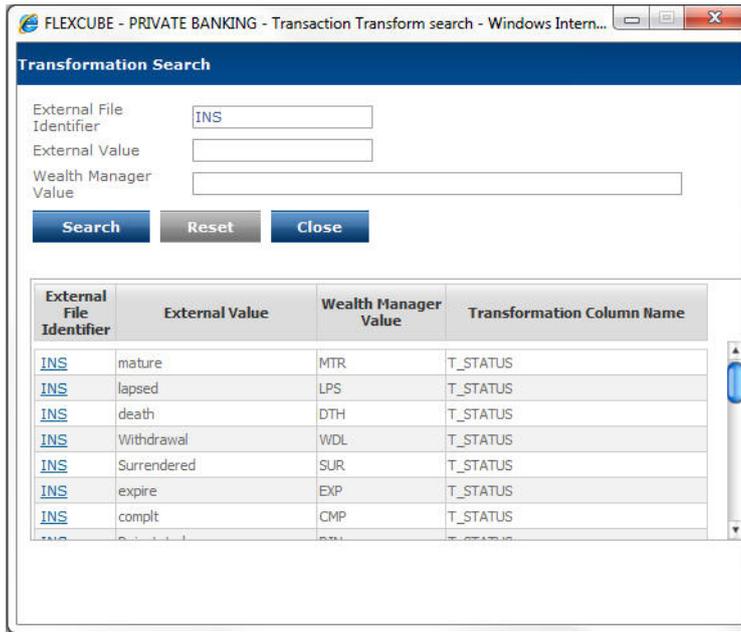
**Procedure for Transaction Transformation:**

**Step 1:**

Select the appropriate External File Identifier by clicking on the  icon next to External File Identifier field.

Once the user clicks on the  icon, the Transformation Search pop-up window appears to select the External File Identifier.

**Screen:**



***Figure 5.92: Transformation Search Screen***

Select the appropriate External File Identifier using the wild card search as explained in General Characteristics section.

**Step 2:**

From the Instrument Type drop-down list, select the appropriate instrument type.

**Step 3:**

From the Transformation Column Name drop-down list, select the appropriate Transformation Column Name.

**Step 4:**

Select the appropriate Wealth Manager value by clicking on the  icon next to Wealth Manager Value field.

**Step 5:**

Enter the appropriate external value in the External Value text-field.

**Step 6:**

Click the Modify button.

---

**Note**

To clear the contents on the screen click the Clear button.

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**5.1.4.15 RTA Master**

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**Note**

This menu is relevant to Mutual Funds and Insurance module.

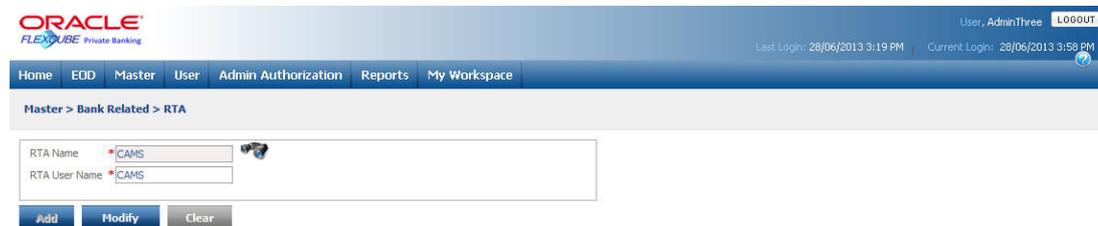
---

Description: This maintenance screen is used by the admin with appropriate privileges to Add/Modify/Clear the RTA Master table. This is nothing but a list of all the registrars and transfer agents that the bank deals with.

**User Access Levels:**

Administrator: only the person designated as an administrator of the system can access and maintain this table.

**Screen:**



**Figure 5.93: RTA User Code Mapping Screen**

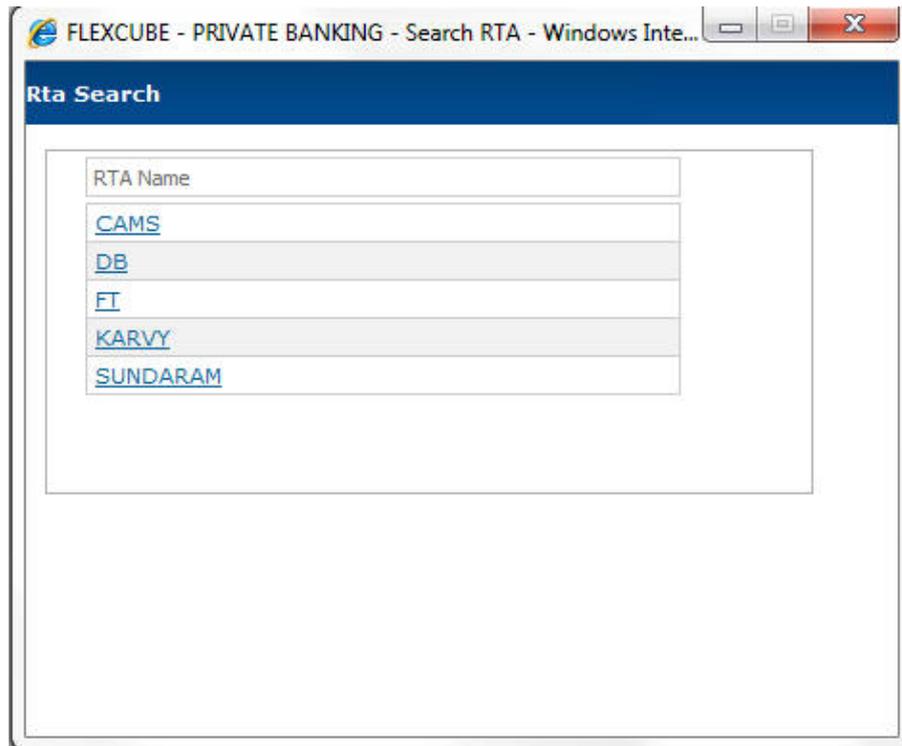
Screen Navigation: After logging in the system as Admin, select Master → Bank Related → RTA Master from the top menu.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
RTA Name	This is the full name of the RTA	Y
RTA Name Code	Identification Number or code which system would recognize	Y

On clicking the  button provided adjacent to the field 'RTA Name', the following pop up window appears.

Screen:



***Figure 5.94: RTA Search Window***

This would give a complete list of RTAs maintained in the system. Each RTA name has been hyperlinked. On clicking the hyperlink, it would take back to the main screen and the fields get populated by the details of that particular RTA.

The user can add and modify the details in the RTA Master screen by using Add/Modify buttons as explained in General Characteristics section. The new added or modified details are then sent for authorization.

To access any other screens please use the top horizontal menu bar.

#### **5.1.4.16 RTA Issuer**

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##### **Note**

This menu is relevant to Mutual Funds and Insurance module.

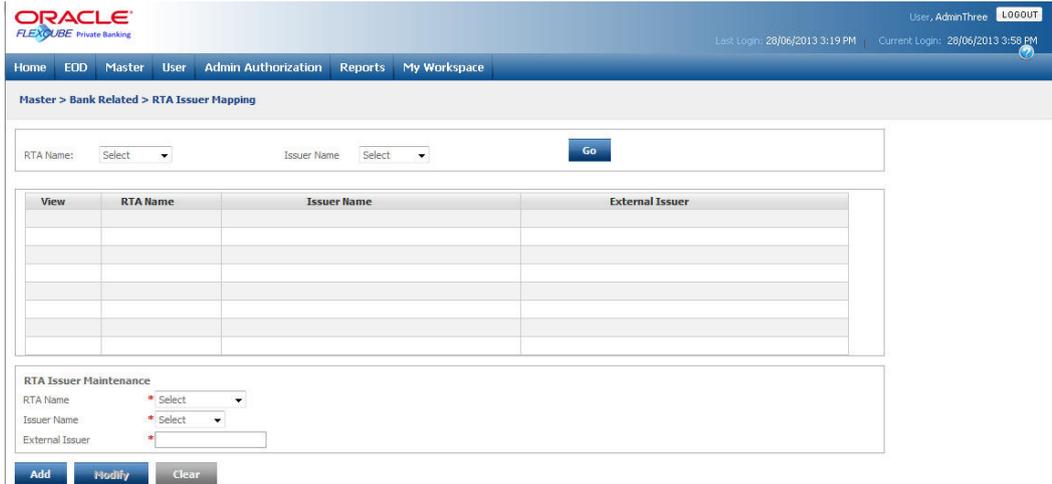
---

Description: This screen is used for Addition, Deletion and Modification of information pertaining to RTA (Registrar and Transfer Agent, used typically for Mutual Fund Transaction settlement between the distributors and the Asset Management companies. A particular RTA might serve as RTA for more than one AMC, therefore it becomes mandatory to associate it with all the AMCs for which it acts as registrars and transfer agents. This screen helps in associating one RTA with more than one AMCs.

##### **User Access Levels:**

Administrator: only the person designated as an administrator of the system can access and maintain this table.

**Screen:**



**Figure 5.95: RTA Issuer Mapping Screen**

Screen Navigation: After logging in the system as Admin, select Master → Bank Related → RTA Issuer from the top menu.

The fields have been briefly described below:

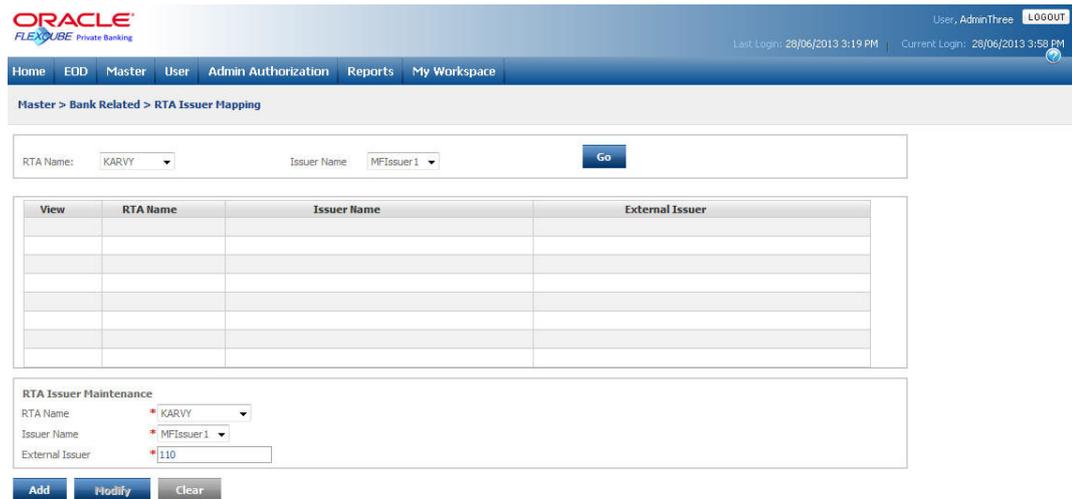
Field	Description	Mandatory (Y/N)
RTA Name	Enables the user to select RTA name from the drop-down list	Y
Issuer Name	Enables the user to select the Issuer Name from the drop-down list	
External Issuer	Issuer’s external identification number or code which system would recognize	

**RTA Issuer Maintenance**

Field	Description	Mandatory (Y/N)
RTA Name	Displays the RTA Name	Y
Issuer Name	Displays the Issuer Name	Y
External Issuer	Issuer’s external identification number or code which system would recognize. Each RTA - Issuer combination has a unique External Issuer code.	Y

The user can add the details in the Issuer Mapping screen by using Add button. However the user can only change the External Issuer code of an existing RTA -Issuer combination using the Modify option.

**Screen:**



**Figure 5.96: RTA Issuer Mapping Screen for Modification**

The new added or modified Issuer mapping details are then sent for authorization.

To access any other screens please use the top horizontal menu bar.

### **5.1.4.17 Model Asset Allocation**

Description: This screen is used by the admin with appropriate privileges to add/modify the details of Model Asset allocation. In the earlier releases, the system used to define the recommended asset allocation at the asset class level. This has been further extended to define the multidimensional model where the user can define asset class exposure in terms of Instrument Analysis Group, Instrument Type, Region, Currency, Market Cap and Industry. The exposure to Market Cap and Industry is captured only for the equity asset class. The user can define exposure to all or some of these dimensions while defining the model.

The Model Asset Allocation screen is divided into two sections viz: - the summary section and the maintenance section.

**User Access Levels:**

Administrator: only the person designated as an administrator of the system can access and maintain this table.

## Screen:

ORACLE FLEXCUBE Private Banking

User: AdminThree LOGOUT

Last Login: 28/06/2013 3:19 PM Current Login: 28/06/2013 3:58 PM

Home EOD Master User Admin Authorization Reports My Workspace

Master > Bank Related > Model Asset Allocation

Model Name: Aggressive Mod 1202 MAT Customer Segment: Private Banking

Risk Score: Aggressive MAT 1202 -RP 1202 MAT Model Status: Active Default Model:

Model Portfolio pdf:  Multi Dimensional Model:

View	Asset Class	Best %	Min %	Max %
<input type="radio"/>	DEBT	40	10	60
<input checked="" type="radio"/>	EQ	60	20	80
	Total	100		

Model Details

Asset Class: Equity

Allocation: Best %: 60 Min %: 20 Max %: 80

Save Add Modify Delete Clear

**Figure 5.97: Model Asset Allocation Screen**

Screen Navigation: After logging in the system as Admin, select Master → Bank Related → Model asset Allocation from the top menu.

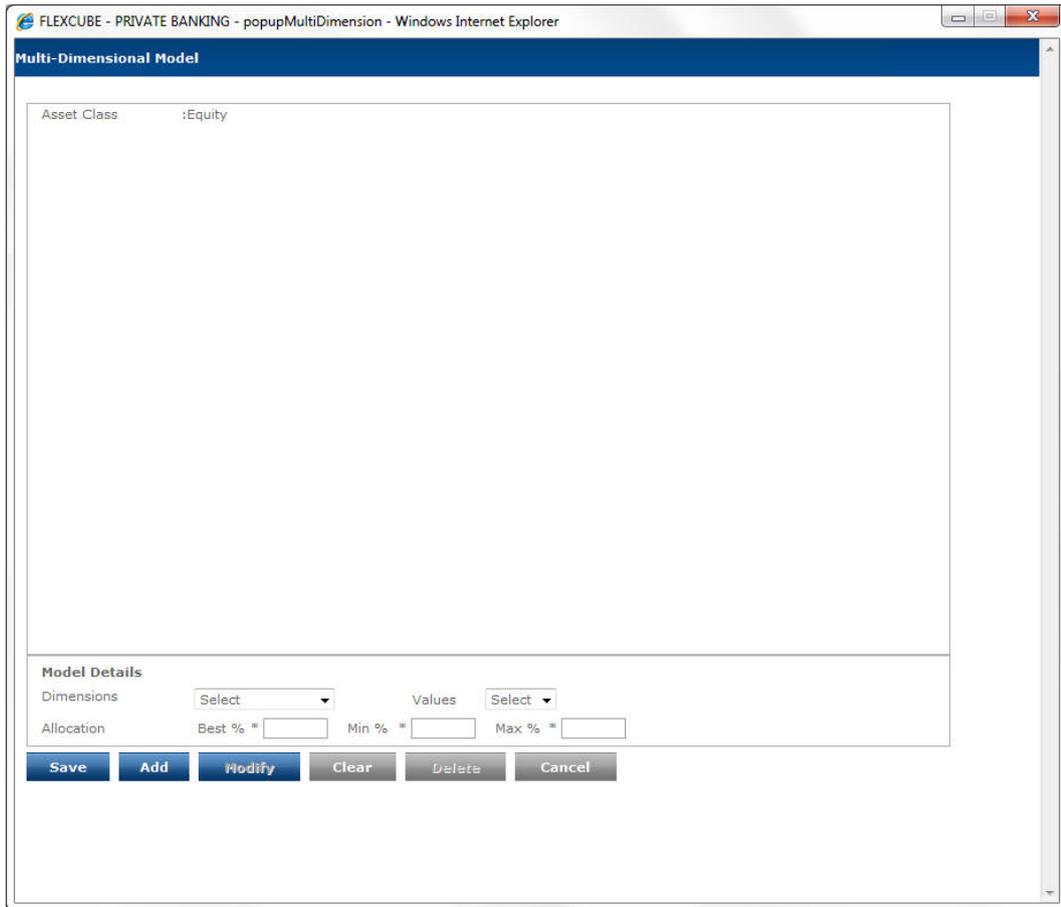
### Entering the details in the screen:

After entering a model name, the administrator chooses the risk score and customer segment to which the particular asset allocation is going to get associated. If this needs to be the default model then the Default Model checkbox has to be checked. The user also needs to click on the Multi-dimensional Model check box if the Multi-dimensional model is required for the selected asset class.

Then, the admin comes to the maintenance section which is in the lower half of the screen. Here the admin chooses the asset class and the minimum, maximum and best allocation percentages for the various asset classes that are chosen. If the model is defined as multi-dimensional model then the user needs to capture the data for the exposure dimensions like Instrument Analysis Group, Instrument Type, Currency, Region, Industry and Market Cap in the Multi-dimensional Model pop up.

To maintain this multi-dimensional exposure data, the user needs to click on the  the icon next to the Allocation field which opens up the Multi-Dimensional Model pop up window.

**Screen:**



***Figure 5.98: Multi-dimensional Model for Equity Asset Class***

The system allows the user to save the data for any dimension only if the Best% for the selected dimension adds upto 100%. It does not to select another dimension until the user has completed saving the data for currently selected dimension upto 100% The user can add multiple records for each dimensions provided the sum total of Best% does not exceed 100%.

The user can then proceed to save the model asset class by clicking on the **Add** button in the main screen, The admin keeps adding the asset class till the best percentage sums up to 100%.

On clicking **Save** the entire data gets saved. In order to save a model asset allocation, the best percentage has to sum up to 100% else the system does not allow saving

the model asset allocation. Similarly one can completely delete an asset from the model asset allocation or modify the percentages by clicking the **Modify** button.

To access any other screens please use the top horizontal menu bar.

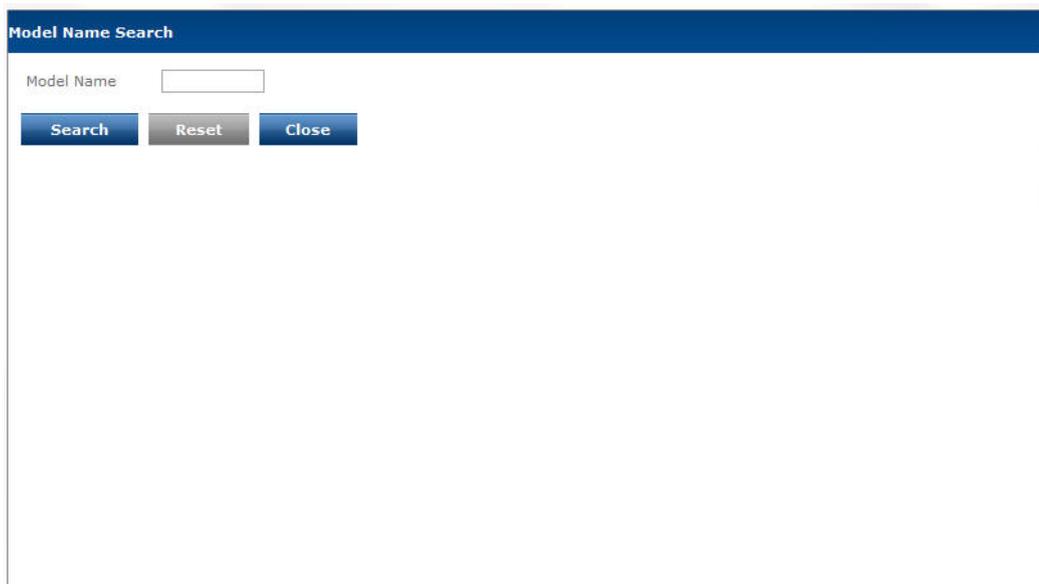
The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Customer Segment	This is the segment that a client belongs to like, Premier Client, Private banking client etc.	Y

Risk Score	The risk score a client belongs to like 'Conservative', 'Aggressive' etc	Y
Model Name	Select Model Name from existing models already defined for modification Or Input a new model name.	Y
Default Model	The default model will be the one that will be used for populating the model selection in model name drop-downs	
Multi Dimensional Model	This field determines whether or not the multi-dimensional model is required for the selected model.	Y
COLUMNS		
Asset Class		
Best%	Ideal allocated investment in percentage a user should have for any asset class	Y
Min%	Minimum investment in percentage a user should have for any asset class	Y
Max%	Maximum investment in percentage a user should have for any asset class	Y
ROWS		
Asset Class	Every asset class would have a radio button, allowing for modification	
Total	Gives a sum of best percentages for the selected asset class	

To modify the details of an existing model, the user needs to select the existing model by clicking on the  button provided adjacent to the field 'Model Name', the following pop up window appears.

**Screen:**



**Figure 5.99: Model Asset Scheme Search Screen**

The user can select the appropriate Model Name by using wild card search.

On selecting the Model, the user is directed to the main screen and the corresponding details of the opted model appears on the screen. In order to clear the search criteria click on the **Clear** button.

The user can add and modify the details in the Model Asset Allocation screen by using Add/Modify buttons as explained in General Characteristics section. The new added or modified details are then sent for authorization.

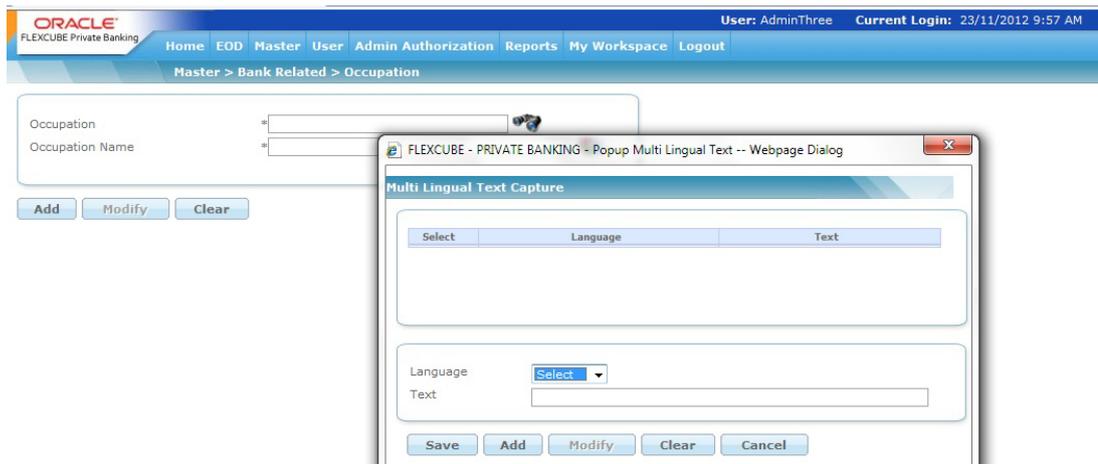
**5.1.4.18 Occupation**

Description: This screen assists in adding and maintaining the different types of occupations to be offered in the corresponding field drop-down in the customer demographics maintenance. As the name suggests, the field occupation is used to capture the occupation of the customer.

**User Access levels:**

Administrator: only the person designated as an administrator of the system can access and maintain this table.

**Screen:**



**Figure 5.100: Occupation Screen**

Screen Navigation: After you login as an Admin, select Master → Bank Related → Occupation from the top menu.

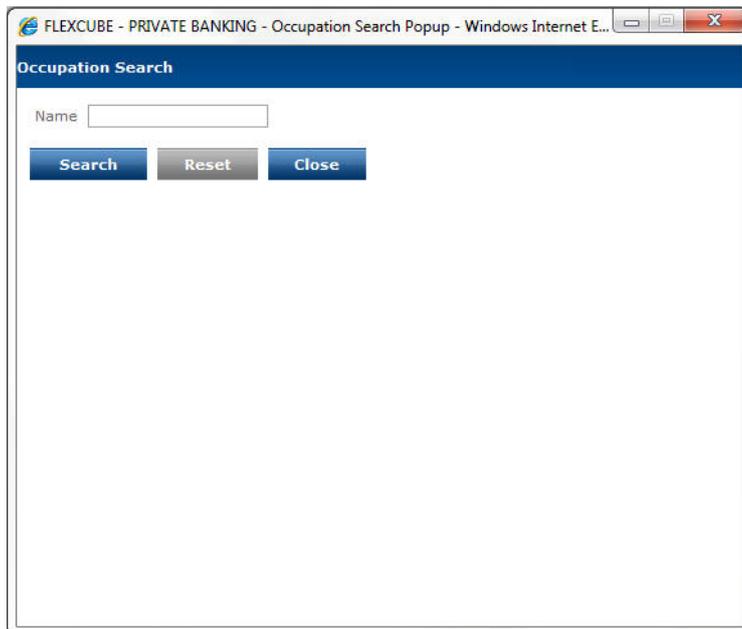
The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
-------	-------------	-----------------

Occupation	<p>This field shall be essentially used by the administrator to enter an occupation. While adding the details of a new occupation, the administrator should enter the requisite name in this field. The search option of seeking the list of occupations shall be available only for the existing occupations in the system. The system shall also restrict the administrator from adding duplicate records.</p> <p>In order to maintain the details of an existing occupation, the administrator can either opt to search for the occupation, by using the search button provided adjacent to this field or enter the name of the occupation in this field and press tab.</p> <p>On clicking the  button, a pop up window shall be displayed enabling searching of the occupation. This pop up window has been elucidated below.</p>	Y
Occupation Name	This is a free text field and the administrator can enter the description of the occupation as he desires.	Y

On clicking the  button provided adjacent to the field 'Occupation', the following pop up window appears.

**Screen:**



**Figure 5.101: Occupation Search Window**

The user can select the appropriate Occupation by using wild card search.

On selecting the Occupation, the user is directed to the main screen and the corresponding details appear on the screen. In order to clear the search criteria click on the  button.

The user can add and modify the details in the Occupation screen by using Add/Modify buttons as explained in General Characteristics section. The new added or modified occupation details are then sent for authorization.

To access any other screens please use the top horizontal menu bar.

### 5.1.4.19 Field Access Controller

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#### Note

This is a generic menu used for Field Access Controller and not specific to any module. Corresponding features will be relevant depending upon the licensed module.

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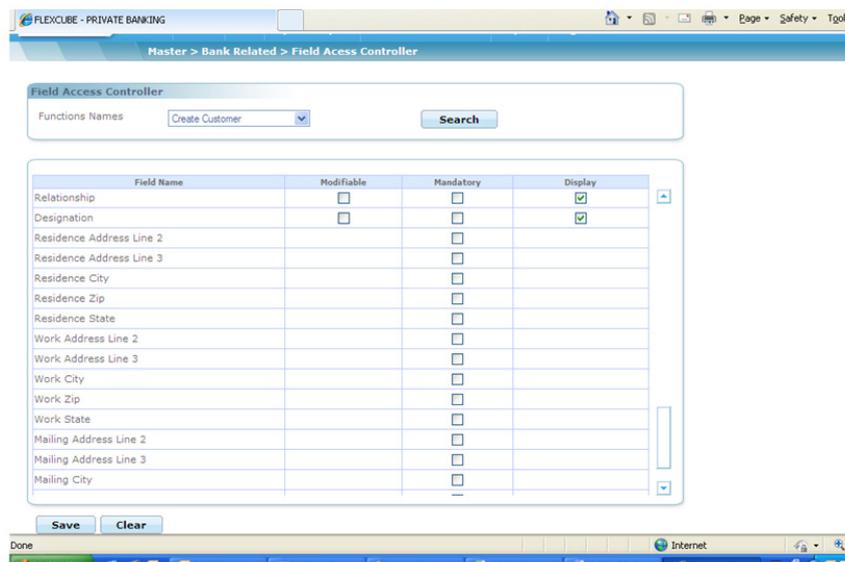
Description: The Field Access Controller is a generic screen which allows a Bank to configure the properties of fields available in certain Customer related screens and certain Transaction related screens like Order Capture screens.

The customer related and transaction related screens available in current release make use of this screen to make certain fields as mandatory/non-mandatory or to allow them to be modifiable or not by the user.

The Customer related screens currently available in current release are:

- Create Customer
- Customer Demographics

#### Screen:



**Figure 5.102: Create Customer - FAC**

The fields have been briefly described below:

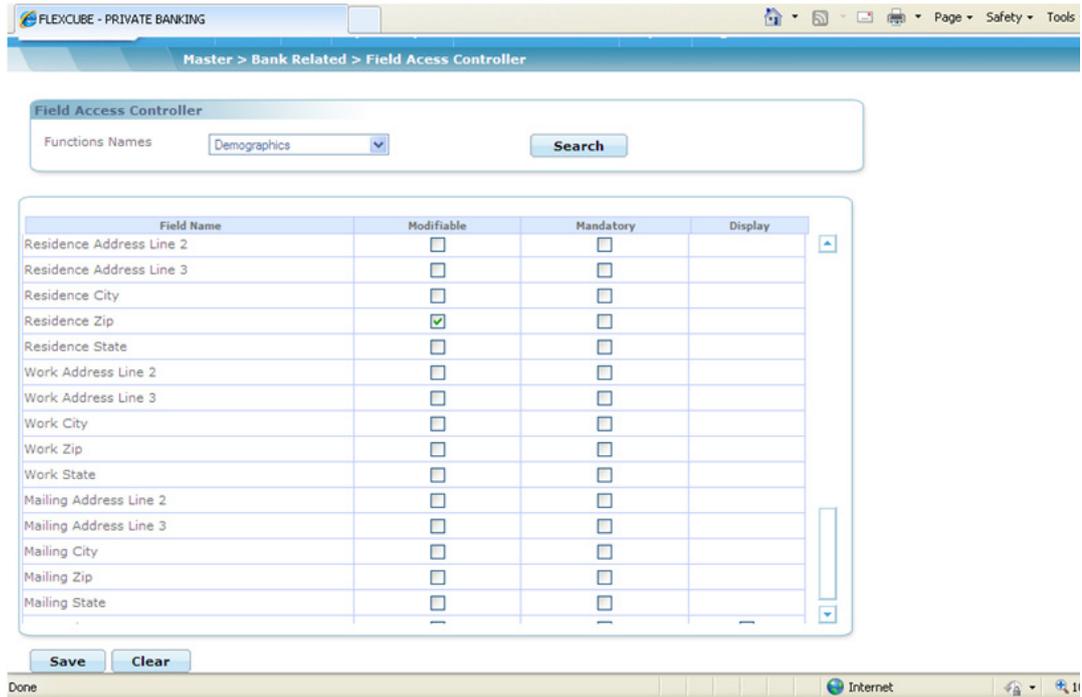
Field Name	Description	Mandatory
Middle Name	Displays the middle name of the customer	Y

<b>Field Name</b>	<b>Description</b>	<b>Mandatory</b>
Last Name	Displays the last name of the customer	
Occupation	Displays the occupation of the customer	Y
Email	Displays the email id of the customer	Y
Phone (Home)	Displays the home phone number of the customer	Y
Phone (Office)	Displays the office phone number of the customer	N
Mobile	Displays the mobile number of the customer	N
Client IT Type	Displays the client IT type	Y
Client Category	Displays the client category	Y
Client Classification	Displays the client classification	N
DOB	Displays the date of birth	Y
Fax	Displays the fax number	N
Home Branch	Displays the home branch name	N
Name	Displays the name	Y
Contact No.	Displays the contact number	Y
Introducer Relationship	Displays the intruder relationship	N
Salutation	Displays the salutation	Y
Preferred Language	Displays the preferred language	Y
Preferred Language for Statement	Displays the preferred language for the statement	Y
Client Entity	Displays the client entity	Y

<b>Field Name</b>	<b>Description</b>	<b>Mandatory</b>
Sports	Displays the sports	N
Hobby	Displays the hobby	N
Travel Pattern	Displays the travel pattern	N
Marital Status	Displays the marital status	N
Number of Children	Displays the number of children	N
Occupation	Displays the occupation	N
Client Background	Displays the client background	N
Business Background	Displays the business background	N
Initial Deposit/Inward Funds	Displays the Initial Deposit/Inward Funds	N
From Bank	Displays the From Bank	N
Source of wealth	Displays the Source of wealth	N
Annual Frequency	Displays the Annual Frequency	N
Currencies	Displays the Currencies	N
Client Type	Displays the Client Type	N
Initiation Date	Displays the Initiation Date	Y
Gender	Displays the Gender	Y
Location	Displays the Location	Y
Personal - Notes	Displays the Personal - Notes	N
Mailing State	Displays the Mailing State	N

<b>Field Name</b>	<b>Description</b>	<b>Mandatory</b>
Nationality	Displays the Nationality	Y
Place of Birth	Displays the Place of Birth	Y
Residential City	Displays the Residential City	N
Residence Address Line 2	Displays the Residence Address Line 2	Y
Residence Address Line 3	Displays the Residence Address Line 3	Y
Residence City	Displays the Residence City	N
Residence Zip	Displays the Residence Zip	Y
Residence State	Displays the Residence State	N
Work Address Line 2	Displays the Work Address Line 2	Y
Work Address Line 3	Displays the Work Address Line 3	Y
Work City	Displays the Work City	N
Work Zip	Displays the Work Zip	Y
Work State	Displays the Work State	N
Mailing Address Line 2	Displays the Mailing Address Line 2	Y
Mailing Address Line 3	Displays the Mailing Address Line 3	Y
Mailing City	Displays the Mailing City	N
Mailing Zip	Displays the Mailing Zip	N
Mailing State	Displays the Mailing State	N

**Screen:**



***Figure 5.103: Demographics - FAC***

The fields have been described briefly below:

Field Name	Description	Mandatory
First Name	Displays the first name of the customer	N
Middle Name	Displays the middle name of the customer	N
Last Name	Displays the last name of the customer	N
Income Tax ID	Displays the income tax id	N
Occupation	Displays the occupation	Y
Email	Displays the email id	Y
Phone (Home)	Displays the home phone number	Y
Phone (Office)	Displays the office phone number	N

<b>Field Name</b>	<b>Description</b>	<b>Mandatory</b>
Mobile	Displays the mobile number	N
Fax	Displays the fax number	N
Relationship Manager	Displays the relationship manager number	N
Home Branch	Displays the home branch number	N
Client IT Type	Displays the client IT type	Y
Communication Mode	Displays the communication mode	N
Client Category	Displays the client category	Y
Client Classification	Displays the client classification	Y
DoB	Displays the DoB	N
Name	Displays the name	N
Contact No.	Displays the contact number	N
Introducer Relationship	Displays the Introducer Relationship	N
Client Currency	Displays the Client Currency	N
Salutation	Displays the salutation	Y
Client Segment	Displays the client segment	N
CIF Status	Displays the CIF status	N
Preferred Language	Displays the preferred language	Y
Preferred Language for Statement	Displays the preferred language for statement	Y

<b>Field Name</b>	<b>Description</b>	<b>Mandatory</b>
Nationality	Displays the nationality	Y
Client Entity	Displays the client entity	Y
Sports	Displays the Sports	N
Hobby	Displays the Hobby	N
Travel Pattern	Displays the Travel Pattern	N
Marital Status	Displays the Marital Status	N
Number of Children	Displays the Number of Children	N
Client Background	Displays the Client Background	N
Business Background	Displays the Business Background	N
Initial Deposits/Inward Funds	Displays the Initial Deposits/Inward Funds	N
From Bank	Displays the From Bank	N
Source of Wealth	Displays the Source of Wealth	N
Annual Frequency	Displays the Annual Frequency	N
Currencies	Displays the Currencies	N
Client Type	Displays the Client Type	N
Professional Investor	Displays the Professional Investor	N
External Reference ID	Displays the External Reference ID	N
Location	Displays the Location	Y
Gender	Displays the Gender	Y

<b>Field Name</b>	<b>Description</b>	<b>Mandatory</b>
Personal-Notes	Displays the personal notes	N
Significant Stay in USA	Displays the significant stay in USA	N
Residence Address Line 2	Residence Address Line 2	N
Residence Address Line 3	Residence Address Line 3	N
Residence City	Residence City	N
Residence Zip	Residence Zip	N
Residence State	Residence State	N
Work Address Line 2	Work Address Line 2	N
Work Address Line 3	Work Address Line 3	N
Work City	Work City	N
Work Zip	Work Zip	N
Work State	Work State	N
Mailing Address Line 2	Mailing Address Line 2	N
Mailing Address Line 3	Mailing Address Line 3	N
Mailing City	Mailing City	N
Mailing Zip	Mailing Zip	N
Mailing State	Mailing State	N
Personal Note	Personal Note	N

The Transaction related screens currently available in current release are:

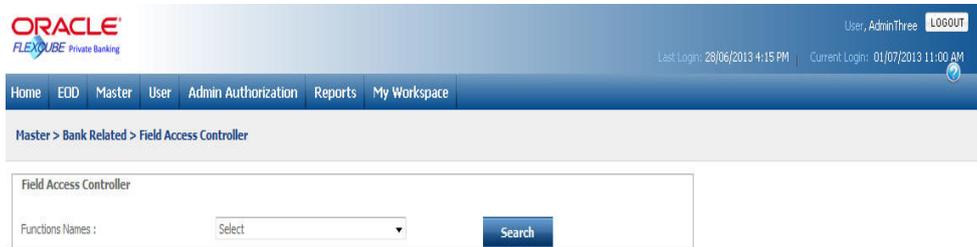
- All Order Capture screens

- All Transaction Capture screens

**User Access levels:**

Administrator: only the person designated as an administrator of the system having appropriate privileges can access and maintain this table.

**Screen:**



**Figure 5.104: Field Access Controller Screen**

Screen Navigation: After you login as an Admin, select Master → Bank Related → Field Access Controller from the top menu.

Entering the details in the screen:

The screen consists of only one field, i.e Functions Name. To configure the desired properties of fields, the user first needs to select the appropriate screen name from the Function Name drop-down list. The drop-down list consists of all the Customer and Transaction related screen names mentioned above. After selecting the screen name, click on



Consider the following procedure to configure the properties of fields available in Create Customer screen.

**Procedure to Configure the properties of fields available in the Create Customer**

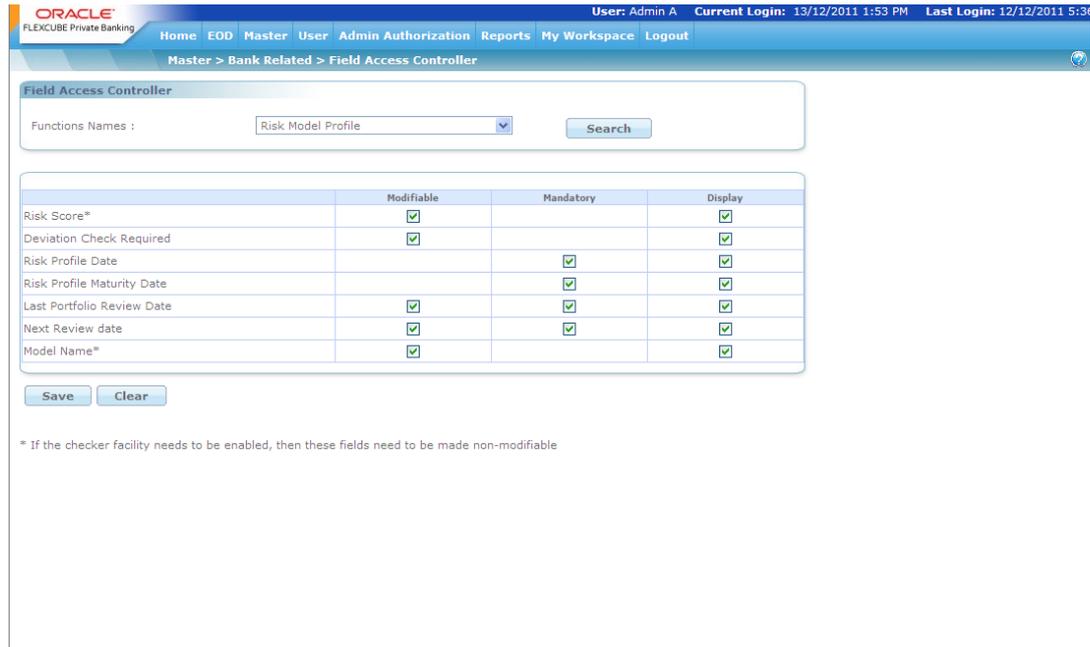
**Step 1:**

From the Function Names drop-down list, select the appropriate screen name.

**Step 2:**

Click the Search button.

**Screen:**



**Figure 5.105: Field Access Controller Screen with Search Details**

**Step 3:**

Select the appropriate options next to the corresponding fields.

**Step 4:**

Click the Save button.

Once the user clicks on the Save button, the user receives the message, 'The request has been submitted for Authorization'.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
First Column of table	The column lists the Field Names visible on the selected screen which can be either configured as Modifiable /non-modifiable and Mandatory / non-mandatory	
Mandatory	A checkbox in the mandatory column indicates that this field is available for configuration as mandatory or non-mandatory. If there is no checkbox then it means Bank cannot decide whether this field is mandatory or not	N
Modifiable	A checkbox in the modifiable column indicates that this field is available for configuration as modifiable/editable or non-modifiable/non-editable. If there is no checkbox then it means Bank cannot decide whether this field is modifiable or not	N
Save	Button to Click and Save the details	

Clear	Button to Click and clear the Function Name drop-down and lower table.	
-------	------------------------------------------------------------------------	--

To access any other screens please use the top horizontal menu bar.

FCPB facilitates enabling of multilingual pop-up through Field Access Controller also, because you can specify multilingual details for reference/static data in the respective screens, for respective functions, in admin login only after authorization of the action.

### 5.1.4.20 Ads Maintenance

Description: The Ad maintenance screen is basically designed to maintain the Advertisement details entered into the system which would be displayed on customer dashboard. The screen is also intended to keep the track of Display and Click counts associated with each advertise displayed on customer dashboard. These details give an idea of an area of interest of a particular customer which in turn helps the RM to enhance his/her business.

#### User Access levels:

Administrator: only the person designated as an administrator of the system having appropriate privileges can access and maintain this table.

#### Screen:



**Figure 5.106: Ads Maintenance Screen**

Screen Navigation: After you login as an Admin, select Master → Bank Related → Ads Maintenance from the top menu.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Advertisement Name	Enables to enter the name of Advertisement	Y
Type	Enables the user to select the Type of Advertisement either image or message from the drop-down list. By default, image would be selected.	Y
Image/Message	Enables the user to select the appropriate image by clicking on the Browse button. If image is selected as an advertisement type then the text box is provided to enter the message instead of Browse button.	Y

Factsheet	Enables the user to enter the factsheet path in the text box provided. The advertise is displayed on the dashboard as an image or text message, on click of which system opens this Factsheet showing further details about the advertise.	
Display Count(This Month)	Displays the no. of times the Advertisement is displayed on Customer Dashboard in the current month.	
Display Count(Till Last Month)	Displays the no. of times the Advertisement was displayed on Customer Dashboard till the Last month.	
Click Count(This Month)	Displays the no. of times the Advertisement is clicked on Customer Dashboard in the current month.	
Click Count(Till Last Month)	Displays the no. of times the Advertisement was clicked on Customer Dashboard till the Last month.	

Once the Rule is generated the Admin user can modify the Default Advertise and attach JPG file for image or can also insert text for message in Ads maintenance screen. But the changes get reflected only after EOW (End of Week) job is executed.

When the End of Month (EOM) job is run, it moves the Display count (This month) details to Display count (Till Last Month) field and makes the Display Count (This month) as '0'. Similarly, the Click count (This month) details are moved to Click count (Till Last Month) field and Click Count (This month) is set to '0' on execution of EOM job.

Whenever, the user adds the new ad or modifies the existing one, the system sends the same for authorization.

To access any other screens please use the top horizontal menu bar.

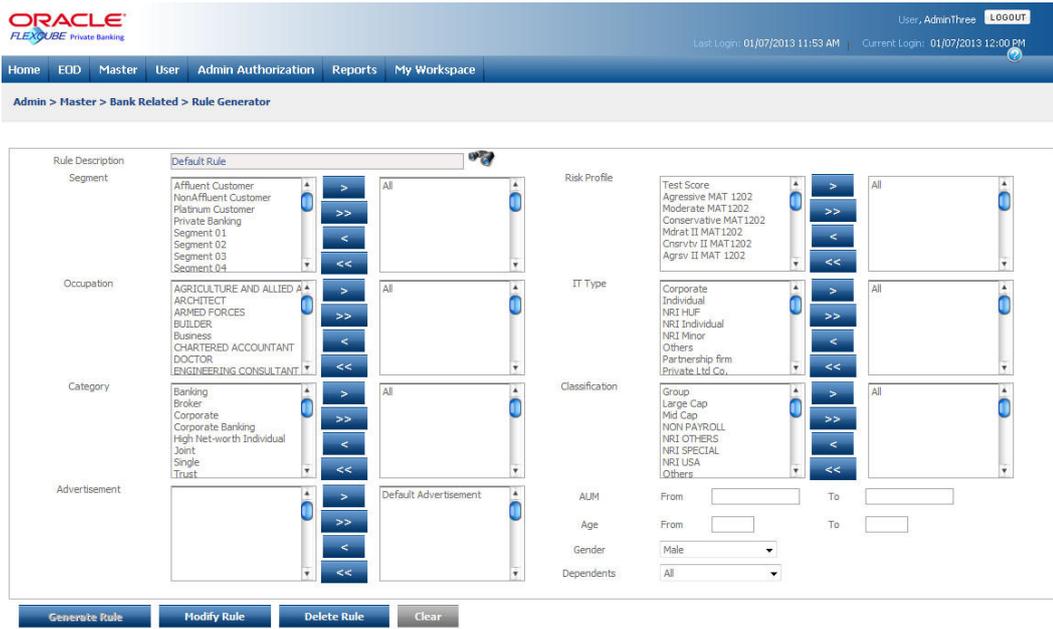
#### **5.1.4.21 Rule Generator**

Description: The Rule Generator screen of enables the user to create the rules based on which the advertisement get displayed on customer dashboard.

##### **User Access levels:**

Administrator: only the person designated as an administrator of the system having appropriate privileges can access and maintain this table.

**Screen:**



**Figure 5.107: Rule Generator Screen**

Screen Navigation: After you login as an Admin, select Master → Bank Related → Rule Generator from the top menu.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Rule Description	Enables the user to enter the Rule name or ID in the text box. The user can also select the existing Rule for modification by clicking on the Search icon.	Y
Segment	Enables the user to select the appropriate segments to be attached to a rule.	
Risk Profile	Enables the user to select the appropriate Risk Profile to be attached to a rule.	
Occupation	Enables the user to select the appropriate Occupation to be attached to a rule.	
IT Type	Enables the user to select the appropriate IT Type to be attached to a rule.	
Category	Enables the user to select the appropriate Category to be attached to a rule.	
Classification	Enables the user to select the appropriate classification to be attached to a rule.	
Advertisement	Enables the user to select the advertisements to be attached to a rule.	

AUM From	Enables the user to enter the start value of AUM to be attached to a rule	
AUM To	Enables the user to enter the end value of AUM to be attached to a rule	
Age From	Enables the user to enter the start value of customer age in order to attach a rule	
Age To	Enables the user to enter the end value of customer age in order to attach a rule	
Gender	Enables the user to enter the appropriate gender	
Dependents	Enables the user to enter the appropriate dependents information from the drop-down list.	

When the customer is created in FCPB, a global rule directly get attached to that customer enabling to view the Global Ad on his/her dashboard. The customer continues to see the same on the dashboard till the EOW job is run. Once the EOW job is run, the appropriate Advertise gets displayed on the customer dashboard.

The system also displays the ad on customer dashboard based on the “Allow Ad Display in Customer Dashboard” flag at Business Parameters level. If the flag is set to ‘Y’ then only the system displays the ad.

The rule to display the appropriate advertisements on customer dashboard depends on the customer profile and the following fields.

- Segment
- Risk Profile
- Age
- Gender
- Occupation
- Client IT Type
- Client Category
- Client Classification
- Dependants
- Ad Name
- AUM

Rules get associated with clients based on the above 9 parameters and if none of the parameters are applicable then the system continues to display the Global Ads on the dashboard.

To access any other screens please use the top horizontal menu bar.

#### **5.1.4.22 Reference Data Management – Bank FATCA Details**

##### **Navigation**

Admin Login -> Master -> Bank Related -> Bank FATCA Details

## Screen

**Figure 5.108: Reference Data Management**

Field	Description	Mandatory (Y/N)
Bank Id	Enable the user to select the bank ID.	Y
FATCA Compliant Applicable	Instruct the system to perform FATCA related modifications	
FATCA Classification	Enable the user to choose applicable FATCA classification of the bank/wealth management firm	Y, If FATCA Compliant Applicable = Y
Customer On-boarding	Instruct the system, whether to perform US indicia check based on values selected or entered while customer creation	Y, If FATCA Compliant Applicable = Y
Employer Identification Number	Enable the user to specify EIN allocated by IRS to the bank/wealth management firm	Y, If FATCA Compliant Applicable = Y
Date of Issue	Enable the user to enter issue date of EIN	N
Date of Expiry	Enable the user to enter issue date of EIN	N
Number of days to categorize as Recalcitrant	Specify the number of days by which system is required to change recalcitrant flag – Y, if the current status of Recalcitrant is not Y, FATCA Classification = Pending for FATCA Classification	N
Comments	Any comments or remarks by the user	N

### **Processing Logic:**

1. System needs to do US Indicia check while customer creation or modification, if FATCA Compliant Applicable = 'Y' and Customer on-boarding = 'Y'.
2. Recalcitrant flag is set to 'No' while customer creation at customer level. System automatically change the status to 'Y',if
  - US Indicia = 'Y'
  - FATCA classification = 'Pending for FATCA Classification'
  - (Current business day +1) is greater than CIF Initiation + number of days to categorize as recalcitrant
3. Following table gives brief description of outcome based on flag maintained at bank level:

<b>FATCA Compliant Applicable Flag</b>	<b>Customer On-boarding Flag</b>	<b>Outcome/Requirement</b>
Y	N	Customer Creation FATCA Classification US Indicia check is applicable FCPB gets information from external system where the customer creation happened and will act as a placeholder
Y	Y	Customer Creation FATCA Classification US Indicia is triggered in FCPB
N	N	FATCA related role function is not expected to be mapped to either FCPB or external system.

- Business/Operations team decides and specify number of days to classify a customer as recalcitrant. System automatically change the status based on specified number of days.

### **Impact on Audit Trail**

Any modifications to above fields are required to be added as part of audit trail.

### **5.1.5 Pending Authorization**

Description: All the Master tables follow the principle of 'Maker-Checker', wherein any new information added or modified through the user interface needs to be authorized. (Please note that if Masters are updated through an interface as for example instrument masters, they would not need authorization.) This screen presents all the maintenances done on masters that are waiting for authorization

#### **User Access Levels**

Administrator: only the person designated as an administrator of the system can access and maintain this table.

**Screen:**

Name	Master Type	Maker Name	Checker Name	Date	Status	Comments	Action
GIM Master	TCS	wmadmin3		28/06/2013	UnAuthorized		Cancel
Client IT Type Details	NRI Individual	wmadmin3		28/06/2013	UnAuthorized		Modify / Cancel
GIM Master	TCS	wmadmin3		28/06/2013	UnAuthorized		Cancel
Model Asset	Test 1 Bug Closure	wmadmin3	wmadmin1	13/06/2013	Declined	dec	Modify / Cancel
Instrument Type	MF	wmadmin2	wmadmin1	13/06/2013	Declined	hfrifrfj	Modify / Cancel
Instrument Type	EQ	wmadmin2	wmadmin1	13/06/2013	Declined	Comments	Modify / Cancel
Instrument Type	EQ	wmadmin2	wmadmin1	13/06/2013	Declined	Already present	Modify / Cancel
GIM Master	Copy Inst	wmadmin1	wmadmin2	01/03/2012	Declined	dec	Cancel
GIM Master	check: 2	wmadmin1	wmadmin2	01/03/2012	Declined	decline	Cancel
GIM Master	copy bond	wmadmin1	wmadmin2	01/03/2012	Declined	decline	Cancel
GIM Master	KAS200	wmadmin1	wmadmin2	01/03/2012	Declined	sdf	Cancel
GIM Master	KAT200	wmadmin1	wmadmin2	01/03/2012	Declined	df	Cancel
Instrument Issuer	Test 1202 A	wmadmin3	wmadmin1	01/03/2012	Declined	fsdf	Modify / Cancel
GIM Master	copyBond	wmadmin1	wmadmin2	01/03/2012	Declined	dec	Cancel
GIM Master	MAC200	wmadmin1	wmadmin2	01/03/2012	Declined	kjkl	Cancel
GIM Master	MAC200	wmadmin1	wmadmin2	01/03/2012	Declined	jk	Cancel
GIM Master	MAC200	wmadmin2	wmadmin1	01/03/2012	Declined	fsd	Cancel
Model Asset	111	wmadmin2		01/03/2012	UnAuthorized		Modify / Cancel

**Figure 5.109: Pending Authorization Screen**

Screen Navigation: After logging in the system as Admin, select Master → Pending Authorizations from the top menu.

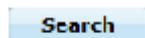
To access any other screens please use the top horizontal menu bar.

The fields have been briefly described below:

Field	Description
Name	Name of the master that is to be modified
Master Type	Within the master the key field value of the record that has been modified which is being modified
Maker Name	The login id from where the request for modification has been raised
Checker Name	The login id of the checker
Date	Date on which the master details are created/modified by the maker.
Status	Whether the request is unauthorized or declined
Comments	The comments of the checker while accepting or denying the request
Action	Gives the user a chance to modify the request or cancel it altogether

One can filter the entire list by Master Name and Status From the drop-down against Master

Name and Status, one can choose the option to sort. Once this option is chosen,



should be clicked in order to filter the data.

## 5.2 User

### 5.2.1 Creation of Roles and Users in the System

Description: The admin has the rights to create users of the application. There are several steps before creating a user. First roles have to be defined and functions assigned to roles based on the rights to be given to each role. Then the employee details, including the supervisor, Lines of business that the employee deals with and the level in the organization hierarchy have to be captured. Finally the User ID needs to be created for the employee with the corresponding role.

Administrator: only the person designated as an administrator of the system can access and maintain this table.

#### 5.2.1.1 Employee Maintenance

Once the role is created, the admin creates an employee in the system using the Employee Maintenance screen. The screen is used to map the employee in organization hierarchy to follow RM Hierarchy, Service RM Hierarchy, or Unit Hierarchy.

##### **User Access levels:**

Administrator: only the person designated as an administrator of the system having appropriate privileges can access and maintain this table.

##### **Screen:**

**Figure 5.110: Employee Maintenance Screen**

Screen Navigation: After you login as an Admin, select User → Employee Maintenance → from the top menu.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Employee Search	Displays the employee name	N
Manager Search	Enables the user to select the appropriate Manager using search icon	N
Employee Code	Displays the employee code	N

<b>Field</b>	<b>Description</b>	<b>Mandatory (Y/N)</b>
E-mail	Enables the user to enter the appropriate e-mail id	Y
Banker Group	Enables the user to enter appropriate banker group	N
Salutation	Enables the user to select the appropriate salutation from the drop-down list	N
First Name	Enables the user to enter the first name of an employee	Y
Middle Name	Enables the user to enter the middle name of an employee	N
Last Name	Enables the user to enter the last name of an employee	N
DOB	Enables the user to select the appropriate date of birth of an employee using calendar icon	N
Gender	Enables the user to select the appropriate employee gender	Y
Phone (Home)	Enables the user to enter the appropriate phone no. (Home)	N
Phone (Office)	Enables the user to enter the appropriate phone no. (Office)	N
Mobile	Enables the user to enter the appropriate mobile no.	N
Fax	Enables the user to enter the appropriate fax no.	N
Opening Date	Enables the user to enter employee's opening date	Y
Closure Date	Enables the user to enter employee's appropriate closure date. This field is mandatory if the Status of an employee is Closed or Suspended.	N
Unit	Enables the user to select the appropriate unit by clicking on the search icon	Y
Status	Enables the user to select the appropriate employee status from the drop-down list.  FCPB enables the user to select three types of status from the drop-down list: Active, Closed, and Suspended.	Y
Primary LOB	Enables the user to select the appropriate primary line of business, if an employee is created to follow the RM Hierarchy or Unit Hierarchy. If an employee created is a Service RM then the system disables the Primary LOB option.	Y
Exception Level	Enables the user to select the appropriate exception level from the drop-down list.	N

Field	Description	Mandatory (Y/N)
Financial Planning Access	If the 'Yes' option is selected, the Financial Planning menu will be available for RM login. If 'No' option is selected, the Financial Planning will not be available for RM login.	Y
Unit Hierarchy	The user selects this option, if an employee is created to follow the Unit Hierarchy. One of the three options Unit Hierarchy, Service RM, and RM Hierarchy needs to be selected.	Y
Service RM	The user selects this option, if an employee created is Service RM. One of the three options Unit Hierarchy, Service RM, and RM Hierarchy needs to be selected	Y
RM Hierarchy	The user selects this option, if an employee is created to follow the RM Hierarchy. One of the three options Unit Hierarchy, Service RM, and RM Hierarchy needs to be selected	Y
Product Access Level	Enables the user to navigate to the Product Access Level window while clicking on the hyperlink	N
Liability Product Access Level	Enables the user to navigate to the Liability Product Access Level window while clicking on the hyperlink	N
Upload Photo	Enables the user to select and upload employee photograph using the Browse button	N
 icon	This icon appears only if the photograph is already uploaded in the system. If no photo is uploaded this icon does not appear on the screen. When the user clicks of the icon, system displays the existing photograph of an RM in a separate pop-up window.	N

**Procedure to create an Employee in the system:**

**Step 1:**

Click the  icon next to the Manager Search field and select the appropriate Manager using wild card search.

**Step 2:**

From the Salutation drop-down list, select the appropriate salutation.

**Step 3:**

Enter the appropriate first name in the First Name text box.

**Step 4:**

Enter the appropriate middle name in the Middle Name text box.

**Step 5:**

Enter the appropriate last name in the Last Name text box.

**Step 6:**

Select the appropriate date of birth of an employee using the calendar icon.

**Step 7:**

Select the appropriate gender.

**Step 8:**

Enter the appropriate Phone (Home), Phone (Office), Mobile, and Fax no in the respective text boxes.

**Step 9:**

Enter the appropriate e-mail id in the Email text box.

**Step 10:**

Enter the appropriate baker group in the Banker Group text box.

**Step 11:**

Enter the appropriate opening date in the Opening Date text box using calendar icon.

**Step 12:**

Enter the appropriate closing date if any, in the Closure Date text box using calendar icon.

If the status of an employee is selected as Closed or Suspended, the user has to select the closure date.

**Step 13:**

Click the  icon next to the Unit field and select the appropriate unit using wild card search.

**Step 14:**

From the Status drop-down list, select the appropriate employee status.

The available options here are Active, Closed and Suspended.

In order to proceed further with changing the Status in Employee Maintenance screen, ensure that the User Status is updated first appropriately in User Maintenance screen else the system displays the warning message.

For Banker Maintenance:

User can update/change the employee record from 'Active' status to 'Suspended' or 'Closed'.

For Customer Maintenance:

The system does not allow to set the customer status as Closed if the customer is having holdings, bank balances, and other banking products and gives the message as 'Holdings / Balances are not zero; please close all active balances/ holdings to proceed'.

**Step 15:**

Select the appropriate LOB from the Primary LOB drop-down list.

The Primary LOB field is enabled only if the new employee to be created is following Unit Hierarchy or RM Hierarchy.

**Step 16:**

From the Exception Level drop-down list, select the appropriate exception level.

**Step 17:**

Select the appropriate option next to the Financial Planning Access field. The options available are 'Yes' and 'No'.

**Step 18:**

Select the appropriate option to follow the given hierarchy.

The options available here are Unit Hierarchy, Service RM, and RM Hierarchy.

If Unit Hierarchy option is selected, select the appropriate unit and LOB's as explained below in Unit Hierarchy section.

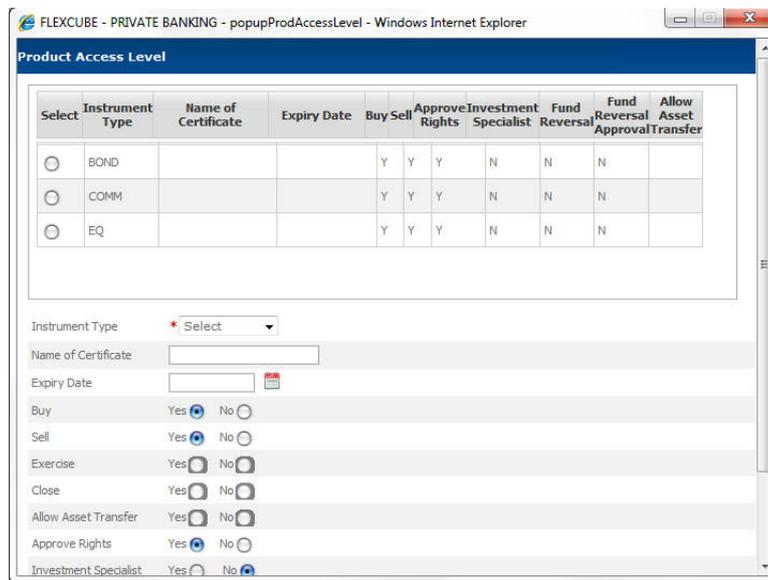
**Step 19:**

Click the Product Access Level hyperlink.

The Product Access Level window appears.

**Screen:**

**Screen:**



**Figure 5.111: Product Access Level Window**

The Product Access window enables the user to select the appropriate options for Instrument Type, Name of Certificate, Expiry Date, Buy, Sell, Exercise, Close, Order Approval, Investment Specialist, Fund Reversal and Fund Reversal Approval to proceed further while placing the orders.

- If user selects 'YES', then the user is able to use asset transfer facility.
- If user select 'No', then the user is not able to use asset transfer facility.
- Once the user clicks the 'Add' button, the value provided by asset transfer along with other values provided for selected instrument gets displayed in the view section.

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**Note**

This functionality will not be applicable for instrument types CASA, FNO, FX, Insurance, PMS and TD.

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**Note**

The system displays the Reverse and Reverse Approval hyperlinks in the order book of the user if the Fund Reversal and Fund Reversal Approval flags have been set to 'Y' respectively in the Employee Maintenance screen of the same user.

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These hyperlinks are also governed by the hierarchy and order status.

**Step 20:**

Click the Liability Product Access Level hyperlink.

The Product Access Control window appears.

**Screen:**

The screenshot shows a web browser window titled "FLEXCUBE - PRIVATE BANKING - popupLiabilityProdAccessLevel - Windows Internet Explorer". The main content area is titled "Liability Product Access Control". It features a table with the following columns: "Select", "Liability Type", "Initiate", "Acknowledge", "Authorize", and "Transact". Below the table, there are radio buttons for each column: "Initiate" (Yes selected), "Acknowledge" (No selected), "Authorize" (No selected), and "Transact" (Yes selected). At the bottom, there are buttons for "Add", "Save", "Modify", "Delete", and "Clear".

**Figure 5.112: Liability Product Access Control Window**

The Liability Product Access Control screen of FCPB system enables the user to provide the access rights to the Loan Sanction screens, Pledge screens & Loan Transaction screens.

**Step 21:**

Click on the Browse button to select and upload the employee photograph.

If the photograph is already exists in the system, the user can view the same by clicking on the  icon which is available next to the Browse button.

**Step 22:**

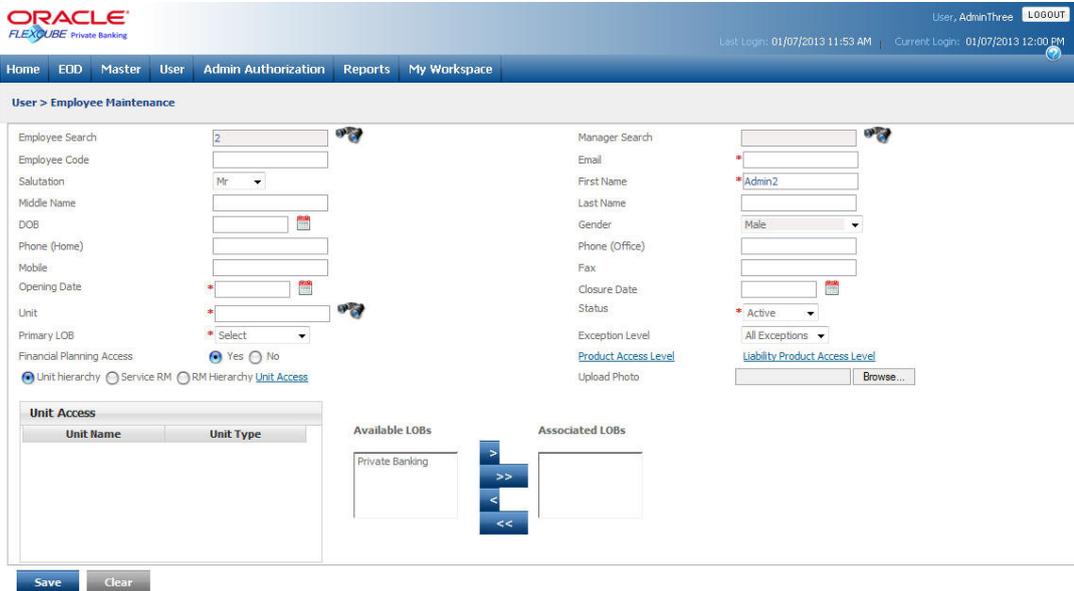
Click the Save button.

Once the user clicks on the Save button, the "Employee Saved Successfully. The Banker ID is: \*\*\*\*\*" message appears on the screen.

- Unit Hierarchy

If the Unit Hierarchy option is selected for employee hierarchy, the screen appears with details of Unit Name & Type along with Available LOB's. & Associated LOB's list boxes.

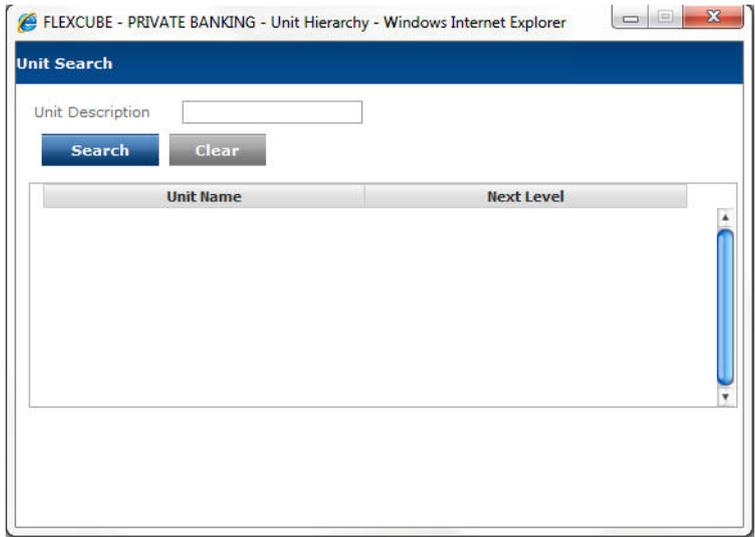
**Screen:**



**Figure 5.113: Employee Maintenance Screen with employee selected for Unit Hierarchy**

The user can select the appropriate unit by clicking on the Unit Access hyperlink available next to these hierarchy options. When the user clicks on this hyperlink, the Unit Search window appears

**Screen:.**



**Figure 5.114: Unit Search Window**

The user can select the appropriate unit by using wild card search. Also user can select multiple LOB's from the Available LOB's list using > and << buttons.

- RM Hierarchy

If the RM Hierarchy option is selected for employee hierarchy, the user can select the appropriate LOB from the Primary LOB drop-down list. The employee following RM hierarchy unlike Unit Hierarchy can select only one LOB from the list.

- Service RM

For Service RM there is no Primary LOB, so this field is disabled if the Service RM option is selected.

### 5.2.1.2 Copy Employee

The Copy Employee feature of the FCPB system enables the user to copy the details of an existing employee to create a new employee in the system having identical details as that of an existing employee thereby saving the time to insert the same data again.

#### Screen:

**Figure 5.115: Copy Employee**

Screen Navigation: After you login as an Admin, select User → Employee Maintenance – Click on the Copy Employee hyperlink.

While copying the details of an existing employee, the system copies all the employee details as it is for the new employee except few mentioned below:

- Employee ID
- Employee Code
- First Name
- Middle Name
- Last Name
- DOB
- Phone (Home)
- Phone (Office)
- Mobile
- Fax
- Email
- Upload Photo

The system allows the user to copy employee details irrespective of the employee status i.e. the system enables the user to copy the details of Active, Suspended and Closed status employee and while copying the details keeps the Status drop-down defaulted to the Select option.

While copying the details of the Closed status employee, the system does not copy the Closure Date and the field remains blank on retrieval of data. For Active and Suspended status employee, the Closure Date field is blank and it remains blank while copying the details also.

---

**Note**

When the user selects the employee using Employee Search icon to modify the details, the Copy Employee hyperlink gets disappeared and when the Copy Employee hyperlink is clicked to copy the details, Employee Search icon gets disappeared.

---

---

**Note**

The system does not allow the user to create an employee with Closed Status.

---

### **5.2.1.3 User Maintenance**

After creating an employee, the admin makes that employee as the user of the system, through which that employee gets the user id and password to log into the system through mail. A customer of the Bank can also be given Login access through this screen. Corporate customers with authorized signatories are to have multiple users and logins to access the same corporate account. The facility will also be available to any customer who has additional names in Demographics screen, under guardian/authorized signatory/trustee section.

---

**Note**

A user can be created only after creating an employee or creating a Customer since Employee ID/Customer ID is required to create a user.

---

**User Access levels:**

Administrator: only the person designated as an administrator of the system having appropriate privileges can access and maintain this table.

**Screen:**

**Figure 5.116: User Maintenance Screen**

**Screen:**

**Figure 5.117: a: User Maintenance Screen – Add User**

Screen Navigation: After you login as an Admin, select User → User Maintenance → from the top menu.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
User Id	Enables the user to enter the id to search the appropriate user	Y
Status	Enables the user to select the appropriate status from the drop-down list. For e.g. Authorised, Unauthorised, Declined.	Y

Field	Description	Mandatory (Y/N)
User Status	Enables the user to select the appropriate User Status from the drop-down list. For e.g. All, Active, Closed and Suspended.	Y
Login ID	Enables the user to enter the login id for the employee created	Y
Role	Enables the user to select the role from the Role drop-down list	Y
User Category	Select the appropriate user category by clicking the appropriate user category. The options are Internal and External	Y
Client/Employee ID	Enables the user to select the appropriate Employee ID by using the search icon	Y
Name	Enables the user to enter the appropriate user name.  In case, the customer has people identified guardian/authorized signatory/trustee, the Name field will become a drop-down and will display a list of names of in guardian/authorized signatory/trustee for the customer. The user can choose the authorized signatory's name for whom the current login is being created.	Y
Customer/Employee No	Enables the user to add the appropriate Customer/Employee No	N
E-mail	Enables the user to add the appropriate e-mail id	N
User Status	Enables the user to select the appropriate user status.	N
Reason for suspension	Enables the user to enter the appropriate reason in the Reason for suspension text box if the user status selected is Suspended.	N
Reporting Tool UserID	Enables the user to enter the appropriate user id for Reporting Tool	N
Locked	Enables the user to select the appropriate option. If the user is locked, the Yes option is selected else No option is selected	N
Preferred Language	Enables the user to select the preferred option	Y

**Procedure to create a User in the system:**

**Step 1:**

Enter the appropriate log in id in Login ID text box.

**Step 2:**

From the Role drop-down list, select the appropriate role.

**Step 3:**

Select the appropriate option for User Category.

The options available here are Internal and External.

**Step 4:**

Click the  icon next to the Client/Employee ID field and select the appropriate Employee ID.

**Step 5:**

Enter the appropriate user name in the Name text box.

**Step 6:**

Enter the appropriate customer or employee no. in the Customer/Employee No text box.

**Step 7:**

Enter the appropriate mail id in the Email text box.

**Step 8:**

From the Status drop-down list, select the appropriate status.

**Step 9:**

Enter the appropriate reason for suspension in the Reason for suspension text box, if the selected user status is Suspended in Step 8 above.

**Step 10:**

Enter the appropriate Reporting Tool user id in the Reporting Tool User ID text box.

**Step 11:**

From the Locked drop-down list, select the appropriate option.

**Step 12:**

From the Preferred Language drop-down list, select the appropriate option.

**Note**

- If selected, preferred language is referred at following levels and:
- My Workspace menus are displayed in the preferred language selected
- Additional grid of Language-specific fields mentioning the Modified Value and Original Value are displayed in Authorisation screens for the REF screens with Multilingual popup hyperlinks maintained
- All the reports which are converted to BI Pub, are generated based on Customer's preferred language for statement
- All Ref Data Maintenance screens.

The following table lists the fields and their corresponding maintenance screens:

Screen Navigation	Field Name
Admin-Master > Portfolio Related > Asset Liability	Asset liability description, Asset liability name
Master > CRM Related > Bank Maintenance	Bank name
ADMIN-Master>Instrument Masters>Benchmark	Benchmark description
Master > CRM Related > Client Category	Category name

Screen Navigation	Field Name
Admin--Master-> CRM Related->Client IT Type	It type name
Admin & OPS-Master> CRM Related>Client Segment Type	Segment description
Admin-Master > Bank Related > Country	Country description
Admin--Master-> CRM Related->Depositories	Depositories name
Admin-Master > Bank Related > Holidays	Description
Admin--Master-> CRM Related->Household Type	Household description
Master > Bank Related > Industry	Industry name, industry description
ADMIN-Master>Instrument Masters>Instrument Issuers	Issuer name
ADMIN-Master>Portfolio Related>Instrument Type	Instrument type name, instrument type description
Admin-Master> Portfolio Related>Inst. Anl. Group	Instrument anl group description
ADMIN---Master->Instrument Masters->MF Type	Mf type description
Master > Bank Related > Occupation	Occupation description
Master > Bank Related > Financial Plan Type	Plan description
Admin-Master > Portfolio Related > Portfolio Type	Portfolio type description
Master > Bank Related > State	State description
Master > Bank Related > Transaction Source	Transaction source name
Master > Bank Related > Banking Products	Product description
Master > Bank Related > Account Sub type	Description
Master > Portfolio Related > Questionnaire Maintenance	Questions and answers

**Step 13:**

Click the Save button.

Once the user clicks on the Save button, the “New User has been sent for Authorization.” message appears on the screen.

Post authorization, an e-mail with the user id and password is automatically sent to the user by the system to the user e-mail id maintained in Employee master or Customer master as applicable.

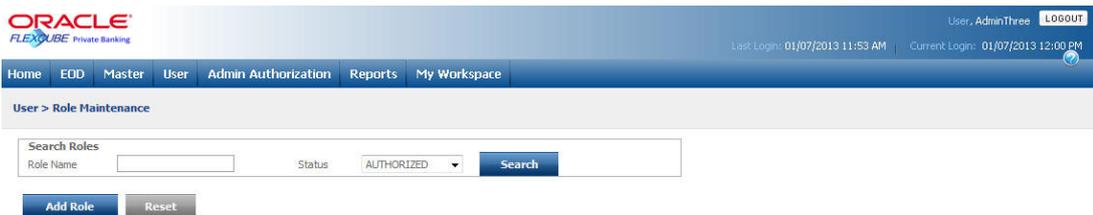
## 5.2.1.4 Role Maintenance

The Role Maintenance screen under the User main menu is used to add a new role in the system. The user first defines and creates all the possible roles that the organization would have using the Role Maintenance screen.

### User Access levels:

Administrator: only the person designated as an administrator of the system having appropriate privileges can access and maintain this table

### Screen:



**Figure 5.118: Role Maintenance Screen**

Screen Navigation: After you login as an Admin, select User → Role Maintenance → from the top menu.

### Procedure to add a new Role in the system:

#### Step 1:

Click the Add Role button.

Once the user clicks on the Add Role button, the Add Role screen appears.

### Screen:



**Figure 5.119: Role Maintenance - Add Role Screen**

#### Step 2:

Enter the appropriate role id in the Role ID text box.

#### Step 3:

Enter the appropriate name for role in the Role Name text box.

#### Step 4:

From the Default Page drop-down list, select the appropriate default landing page for the new role to be created.

**Step 5:**

From the Available Rights list box, select the appropriate rights the user wish to have to be assigned to the new role created.

The user can select multiple rights for a single role using the  button. Similarly to delete any option from the Selected Rights list box, use the  button.

**Screen:**



**Figure 5.120: Role Maintenance – Add Role Screen with Details**

**Step 6:**

Click the Save button to save the newly created role.

Once the user clicks on the Save button, the “New Role has been sent for Authorization.” message appears on the screen.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Role ID	Enables the user to enter the appropriate role id for the new role to be created	Y
Role Name	Enables the user to enter the appropriate role name for the new role to be created	Y
Default Page	Enables the user to select the appropriate default landing page from the drop-down list depending on the new role to be created	Y
Available Rights	Displays all the available rights which the user can assign to the new added role as per requirement	Y
Selected Rights	Displays list of the selected rights, the user wish to assign to the new created role	Y

**Note**

Two of the options in the Available Rights List Box are the ‘Customer List’ and ‘Customer Search’ Menus. It is mandatory to select both these menus for all Roles pertaining to RM

Login. However none of these Menu should be selected for any Role pertaining to Customer Login.

---

### 5.2.1.5 **Change RM**

Description: This screen is used to replace an RM. For example an RM who moves to a different location /department or totally moves out of the organization, in such cases Admin can change the old RM with the new one and the new RM will have similar information access as the old RM i.e. all customers mapped to the old RM will get mapped to the new one.

#### **User Access Levels:**

Administrator: only the person designated as an administrator of the system can access and maintain this table.

#### **Screen:**



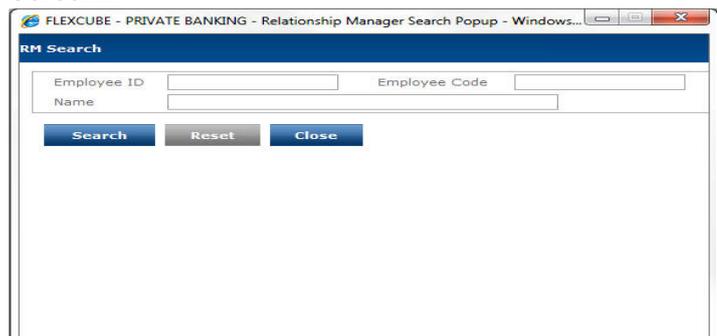
**Figure 5.121: Change RM Screen**

Screen Navigation: After logging in the system as Admin, select User → Change RM from the top menu.

#### **Entering the details in the screen:**

The administrator searches for the old RM by clicking on the  button provided adjacent to the field 'Present Relationship Manager'. The following pop up window appears

#### **Screen:**



**Figure 5.122: RM Search Screen**

On clicking the any of the search results, the Change RM screen gets populated with the details of the search result that was clicked.

Similarly he searches for the new relationship Manager as well.

On clicking the save button the information gets saved in the system. If the administrator does not want to save he can just clear the screen and come out of the screen.

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Present relationship Manager	The RM which has to be replaced	Y
New Relationship Manager	The RM who replaces the present RM	Y
Employee Code	The code/identifier of the employee	

To access any other screens please use the top horizontal menu bar.

### 5.2.1.6 Password Reset

Description: Sometimes the users forget their passwords. This screen is used to reset a password to some system generated password.

#### User Access Levels:

Administrator: only the person designated as an administrator of the system can access and maintain this table.

#### Screen:



**Figure 5.123: Password Reset Screen**

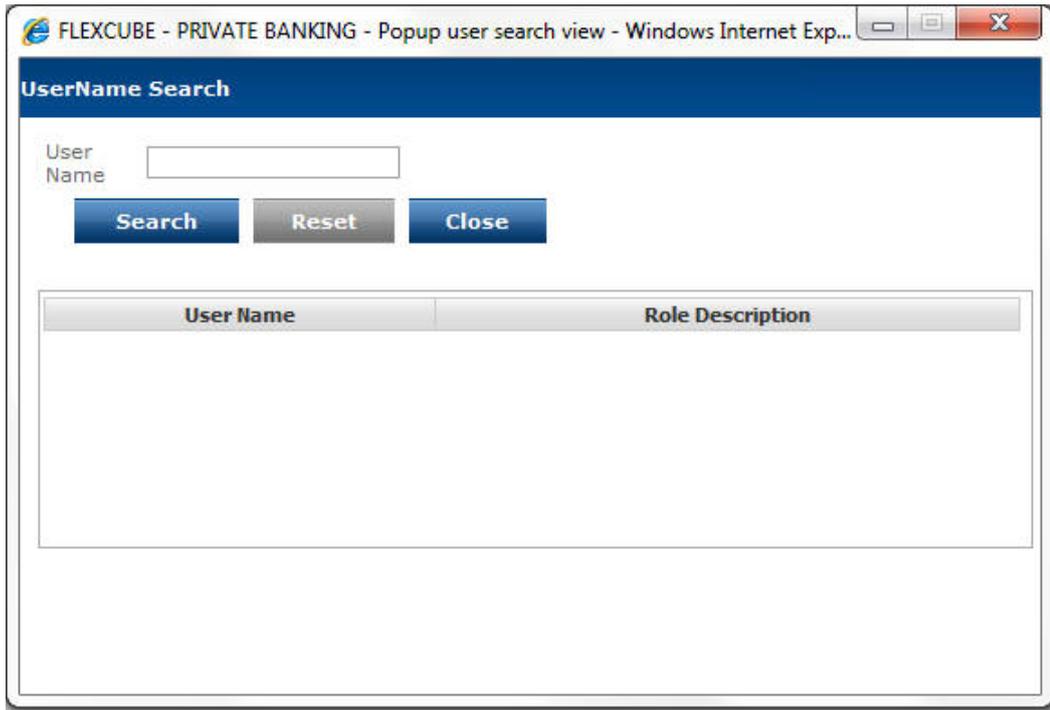
Screen Navigation: After logging in the system as Admin, select User → Password Reset from the top menu.

Field	Description	Mandatory (Y/N)
User Id	Enables the user to select the user Id	Y

#### Entering the details in the screen:

Search the user id for which the password is required to be reset. Clicking search icon will result in a pop-up screen as under:

**Screen:**



**Figure 5.124: User Name Search Screen**

Search for the appropriate user name using wild card search. The resultant search list appears on clicking the Search button. When the user clicks on the desired search result hyperlink, the Reset Password screen gets populated with the details of the search result.

On clicking the Reset Password button the changed password is stored in the system and an e-mail is sent to the user's e-mail id with the new password details.

To access any other screens please use the top horizontal menu bar.

**5.2.1.7 Service /Sales RM Mapping**

Description: Each RM is associated with a service RM. The service RM generally helps the RM with operational aspects documentation process. The role of service RM could be different in different organization but the basic concept remains the same. The service RM acts as a back-up to RM to service the clients better.

**User Access Levels:**

Administrator: only the person designated as an administrator of the system can access and maintain this table.

**Screen:**



**Figure 5.125: Service/Sales RM Mapping Screen**

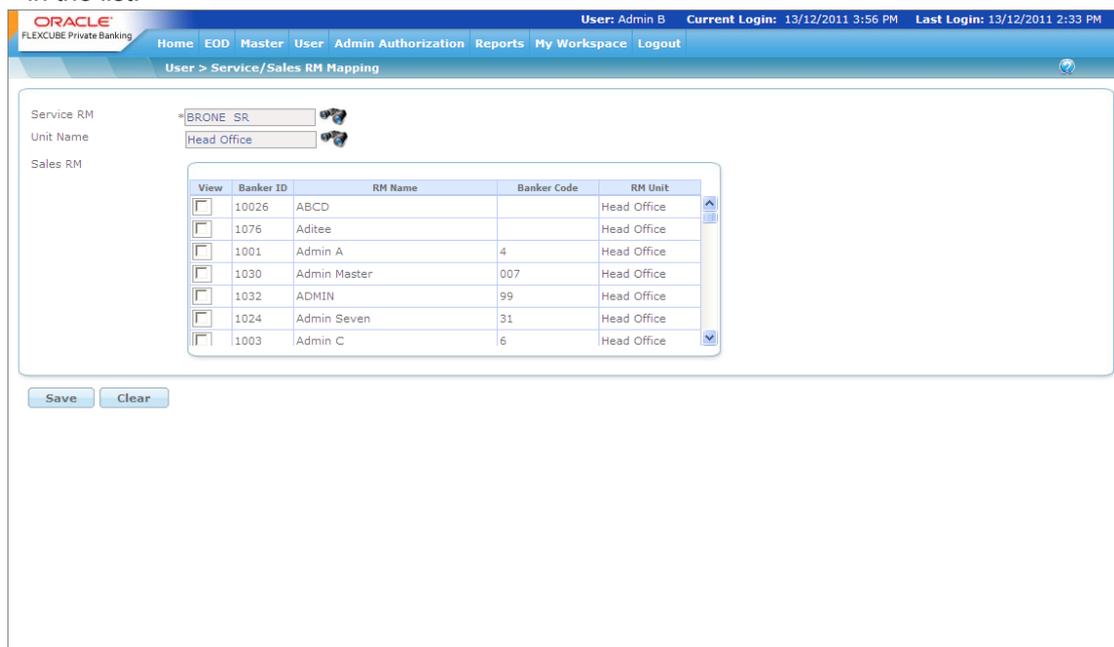
Screen Navigation: After logging in the system as Admin, select User → Service/Sales RM Mapping from the top menu.

Field	Description	Mandatory (Y/N)
Service RM	Enables the user to select the Service RM using search icon	Y
Unit Name	Once the user selects the Service RM, this field is automatically populated	Y

**Entering the details in the screen:**

On clicking **Save** the information entered will be saved and clicking **Clear** the screen will clear off.

On searching for the Service RM, it would display the list of all the RMs for the unit to which the service RM belongs. The Service RM can be associated to as many RMs that are there in the list.



**Figure 5.126: Service/Sales RM Mapping Screen with Details**

By checking the name of the RM and clicking **Save** will associate the Service RM to the RMs whose names has been checked. To Add/ modify the service RM to RM mapping, a unit name has to be selected Based on this selection, the list of RMs under the unit name/level will be displayed for selection.

**5.2.1.8 Unlock User**

Description: The user account gets locked on entering the wrong password more than thrice. Thus this screen is used by a person with admin rights to unlock the User Account.

### User Access Levels:

Administrator: only the person designated as an administrator of the system can access and maintain this table.



**Figure 5.127: Unlock User Screen**

Screen Navigation: After logging in the system as Admin, select User → Unlock User from the top menu.

Field	Description	Mandatory (Y/N)
User Id	Enables the user to select the User Id using the search icon	Y

The user can select the appropriate User Id by using wild card search.

On clicking the any of the search results, the Unlock User screen gets populated with the details of the search result that was clicked.

On clicking the “Unlock Account” button on the Unlock User screen the account gets unlocked and “User Account is unlocked successfully” message appears on the screen.

To access any other screens please use the top horizontal menu bar.

#### 5.2.1.9 Source/Lead Generation

Description: A Lead generator is a person whose role in the bank is to find out potential clients and pass on the client details (Leads) to another set of people who would actually source the business from those clients. Lead generation code is therefore a unique identification code given to a person who generates the leads and Source Code is the unique identification code for a person who sources the business.

### User Access Levels:

Administrator: only the person designated as an administrator of the system can access and maintain this table

**Screen:**

**Figure 5.128: Source/Lead Generation Screen**

Screen Navigation: After logging in the system as Admin, select User → Source/Lead Generation from the top menu.

Following window appears, If user clicks on ‘Product Access Level’:

Select Instrument Type	Name of Certificate	Expiry Date
<input type="radio"/> Mutual Fund	AMFI	23/12/2009
<input type="radio"/> Equity	NCFM	12/12/2009
<input checked="" type="radio"/> PMS	NCFM	21/02/2009
<input type="radio"/> Structured Products		26/07/2009

**Figure 5.129: Product Access Level**

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Source Code	Enables the user to select the Source Code option	Either Source code or lead generation code is mandatory
Lead Generation Code	Enables the user to select the Lead Generation Code option	Either Source code or lead generation code is mandatory
Source/Lead Generation Code	Enables the user to either enter or to select the Source/Lead Generation Code	Y
Look Up	Enables the user to Search for the Source/Lead Generation Code	

Field	Description	Mandatory (Y/N)
Salutation	Enables the user to select the appropriate salutation from the Salutation drop-down list	
First Name	Enables the user to enter the first name in the First Name drop-down list	Y
Middle Name	Enables the user to enter the first name in the Middle Name drop-down list	
Last Name	Enables the user to enter the first name in the Last Name drop-down list	
Gender	Enables the user to select appropriate option	
DOB	Enables the user to select appropriate date of birth using calendar icon	
Phone (Office)	Enables the user to enter the Phone(Office) number	
Phone (Home)	Enables the user to enter the Phone (Home) number	
Mobile	Enables the user to enter the Mobile number	
Fax	Enables the user to enter the Fax number	
Email	Enables the user to enter the email	
Status	Enables the user to select the status from Status drop-down list	Y
Sourcing Channel	Enables the user to select the appropriate sourcing channel from the Sourcing Channel drop-down list	Y
Product Access Level	Enables the user to navigate to the Product Access Level window	N
Add	On clicking Add button details entered in the screen get saved	
Modify	On clicking Modify button records get modified to new data entered	
Clear	Clicking the Clear button, clears the screen	

#### Entering the details in the screen:

On clicking  the information entered gets saved and on clicking  the screen clears off.

Click on  icon to search for the desired Source/Lead Generation Code. On searching, it displays the list of all the available Source/Lead Codes.

To modify the details, select the appropriate Source/Lead Code from the list, modify the

required details and click on the  button.

To access any other screens please use the top horizontal menu bar.

### 5.2.1.10 Change Prospect RM

Description: The screen enables the user to change the RM of prospect. When the user enters the Employee Id of the current RM, the system populates the details of all existing prospects for that RM.

#### User Access Levels

Administrator: only the person designated as an administrator of the system can access and maintain this table.

**Figure 5.130: Change Prospect RM**

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Top Section		
Employee Id	Enables the user to select or enter the appropriate Employee Id of the current RM	Y
Employee Code	Displays the Employee Code of the selected RM	Y
Employee Name	Displays the Employee Name of the selected RM	Y
Prospect Id	Displays the Prospect Id of the corresponding prospect for the selected RM	Y
Prospect Name	Displays the names of the corresponding Prospect for the selected RM	Y
New Employee Id	Displays the new employee id for the corresponding prospect	
New Employee Code	Displays the new employee code for the corresponding prospect	
New Employee Name	Displays the new employee name for the corresponding prospect	
Bottom Section		

Field	Description	Mandatory (Y/N)
Employee Id	Enables the user to enter or select the appropriate Employee Id of the new RM	Y
Employee Code	Displays the Employee Code of the selected new RM	Y
Employee Name	Displays the Employee Name of the selected new RM	Y

To modify the details, select the appropriate Employee Id in the bottom section, and click on the  button. To access any other screens please use the top horizontal menu bar.

---

**Note**

This feature will be available, if user has license for Financial Planning module.

---

## 5.3 Admin Authorization

This menu consists of all the authorization sub menus – Master, User and Role. All the Master tables follow the principle of ‘Maker-Checker’, wherein any new information added or modified needs to be authorized. Any new additions or modifications in the master table can be authorized using this menu. Role and user ID creation/modifications also require authorization.

### 5.3.1 User

**Description:** All the user creation related requests can be seen in this sub menu. On saving a user in the user maintenance screen in the user menu, admin gets a message ‘New/modified user has been sent for ‘authorization’, simultaneously the User menu under Authorization menu gets populated with the request to authorize the newly created/modified user. Once authorized, a new user gets the user id and password through e-mail.

**User Access Levels:**

Administrator: only the person designated as an administrator of the system can authorize.

---

**Note**

The authorization cannot happen through the same login as used to create/modify a user.

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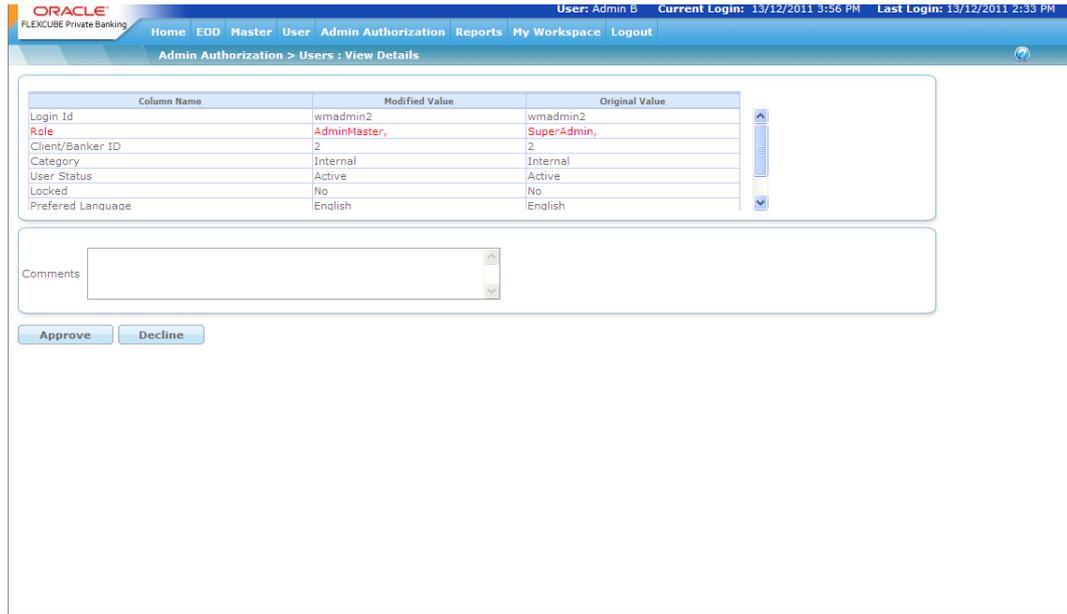


**Figure 5.131: User Screen**

Screen Navigation: After logging in the system as Admin, select Authorization → User from the top menu.

Field	Description
User Id	User id of newly created or modified user
User Name	Name of the user
Role	The role of the user
Status	Status of the record – whether authorized/unauthorized/rejected. All the records are in unauthorized status until they are authorized
Action	Indicates the action of the maker whether a new record has been added or a modification has been made
Maker Id	The user id of the maker
Date	Date of creation/modification of records
User Status	The status of the user
View Details	To authorize a record

To authorize any record, click view details.



**Figure 5.132: Users View Details Screen**

As seen in the above screen shot the authorizer will be able to view the original as well as the modified value. If the record is added for the first time it will appear in the Modified Value column. If the Authorizer wants to decline the request then it is mandatory to enter the comments as for the same.

### 5.3.2 Role

Description: All the role creation related requests can be seen in this sub menu. On saving a role in the role maintenance screen in the user menu, admin gets a message 'New/modified role has been sent for authorization'; simultaneously the User menu under Authorization menu gets populated with the request to authorize the newly created/modified role.

#### User Access Levels:

Administrator: only the person designated as an administrator of the system can authorize.

---

#### Note

The authorization cannot happen through the same login as used to create/modify a role.

---

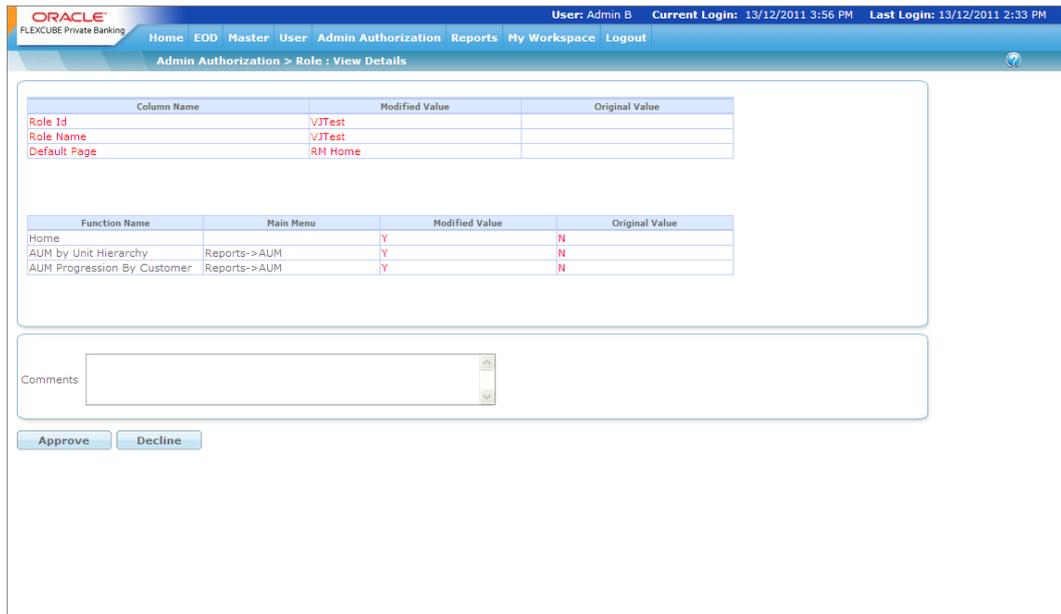


**Figure 5.133: Role Screen**

Screen Navigation: After logging in the system as Admin, select Authorization → Role from the top menu.

Field	Description
Role Id	Id for the role created
Role Name	Name of the role
Status	Status of the record – whether authorized/unauthorized/rejected. All the records are in unauthorized status until they are authorized
Action	Indicates the action of the maker whether a new record has been added or a modification has been made
Maker Id	The user id of the maker
Date	Date of creation/modification of records
View Details	Used to approve a record

To authorize any record, click view details.



**Figure 5.134: Role- View Details Screen**

The View Details screen displays all the details of the role to be authorized. If the role is sent for modification, it also displays the original and modified value details.

Once the user clicks on the Approve button, the role gets approved and the “Role Approved” message appears on the screen. . If the Authorizer wants to decline the request then it is mandatory to enter the comments as for the same.

### 5.3.3 Master

Description: Any changes or creation of new master data would result in a request for authorization which is visible through this sub menu. On saving any master data through master screens, admin gets a message ‘Record successfully sent for authorization’,

simultaneously the Master sub menu under Authorization menu gets populated with the request to authorize the newly created/modified master data.

### User Access Levels:

Administrator: only the person designated as an administrator of the system can authorize.

### Note

The authorization cannot happen through the same login as used to create/modify a master.

Master Type	Name	Status	Action	Maker Name	Date
Instrument Issuer	ABC	UnAuthorized	ADD	wmadmin3	07/12/2011
GIM Master	IDFC Money Manager Fund	UnAuthorized	MOD	wmadmin3	30/11/2011
RiskScore	Treasury Plan Growth	UnAuthorized	ADD	wmadmin3	11/11/2011
Model Asset	ABC	UnAuthorized	ADD	wmadmin3	11/11/2011
Instrument Issuer	Test conservative	UnAuthorized	ADD	wmadmin3	11/11/2011
Instrument Issuer	EARTH LTD	UnAuthorized	MOD	wmadmin3	11/11/2011
Instrument Issuer	CITI BANK	UnAuthorized	MOD	wmadmin5	11/11/2011
Banking Product Sub Type	Savings Blue	UnAuthorized	ADD	wmadmin3	20/10/2011
GIM Master	HSBC	UnAuthorized	ADD	wmadmin1	20/10/2011
Model Asset	FP TEST	UnAuthorized	MOD	wmadmin3	20/10/2011
GIM Master	HDFC Top 200 Fund - Growth Plan	UnAuthorized	MOD	wmadmin2	11/10/2011
InstrumentAnalysisGroup	MFG	UnAuthorized	ADD	wmadmin3	16/09/2011
Field Access Controller	Forex Order Capture/Modify	UnAuthorized	MOD	wmadmin3	22/06/2011
MF Type	123	UnAuthorized	ADD	wmadmin3	18/05/2011
ClientSegment	TST21	UnAuthorized	MOD	wmadmin3	03/05/2011
ClientSegment	Test2 Client	UnAuthorized	MOD	wmadmin3	03/05/2011
Unit Master	testvjunit	UnAuthorized	ADD	wmadmin3	31/03/2011
Instrument Issuer	Bank of America	UnAuthorized	MOD	wmadmin3	31/03/2011
Broker Master	Brk100	UnAuthorized	ADD	wmadmin2	01/03/2011
Broker Master	Broker100	UnAuthorized	ADD	wmadmin2	01/03/2011
Broker Master	CHIDAMBAR	UnAuthorized	MOD	wmadmin2	01/03/2011
Broker Master	RAHUL KANNA	UnAuthorized	MOD	wmadmin2	01/03/2011
RiskScore	Conservative ABC	UnAuthorized	ADD	wmadmin3	01/02/2011
AssetLiability	Financial Paper	UnAuthorized	ADD	wmadmin5	11/12/2010
Banking Product	Current AC	UnAuthorized	MOD	wmadmin6	11/12/2010
Banking Product	Test1	UnAuthorized	ADD	wmadmin6	11/12/2010
Advertisement	TestNoP	UnAuthorized	ADD	wmadmin3	11/12/2010
AssetLiability	Equity	UnAuthorized	MOD	wmadmin6	11/12/2010
ClientSegment	Business banking	UnAuthorized	MOD	wmadmin5	11/12/2010
Client Category	RESIDENT HNI	UnAuthorized	ADD	wmadmin6	10/12/2010
Banking Product	SWAP	UnAuthorized	MOD	wmadmin6	09/12/2010
Banking Product	SWAP	UnAuthorized	MOD	wmadmin6	09/12/2010
Banking Product	SWAP	UnAuthorized	MOD	wmadmin6	09/12/2010
Banking Product	Test	UnAuthorized	ADD	wmadmin6	09/12/2010
Unit Master	test1245	UnAuthorized	ADD	wmadmin5	17/09/2010
Unit Master	G-HQ-1	UnAuthorized	MOD	wmadmin3	17/09/2010
Broker Master	Motilal Oswal Securities Ltd	UnAuthorized	ADD	wmadmin7	30/07/2010
Country	ABCD	UnAuthorized	ADD	wmadmin3	30/07/2010

**Figure 5.135: Checker Inbox Screen**

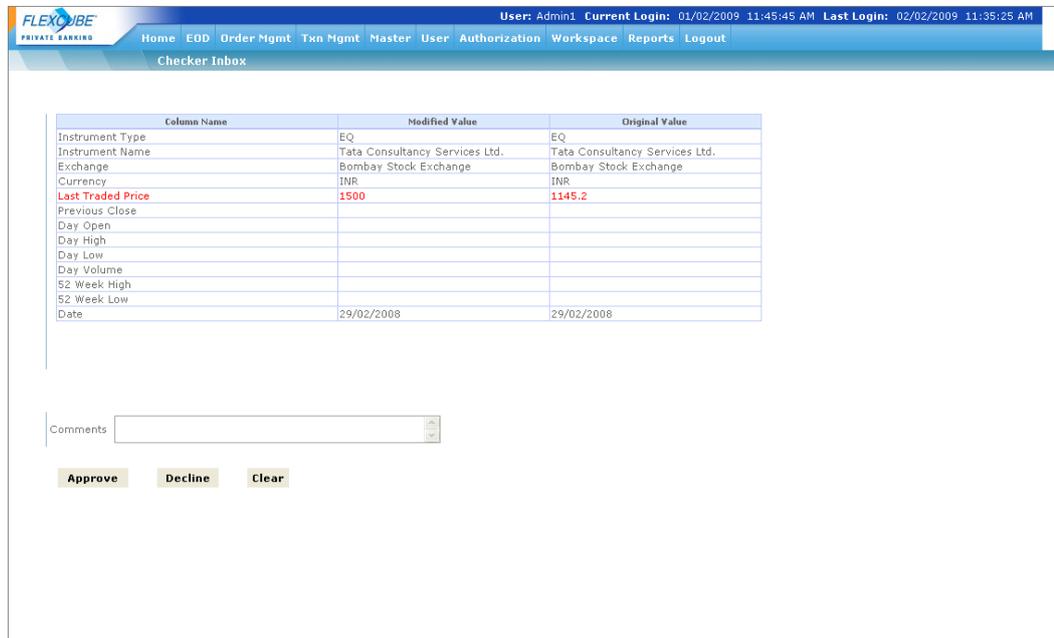
Screen Navigation: After logging in the system as Admin, select Authorization → Master from the top menu.

Field	Description
Master Type	Name of the Master screen for which new data is created or data has been modified
Name	The name of the field for which data has been created or modified.
Status	Status of the record – whether authorized/unauthorized/rejected. All the records are in unauthorized status until it is authorized
Action	Indicates the action of the maker whether a new record has been added or a modification has been made
Maker name	The user id of the maker
Date	Date of creation/modification of records

To authorize any record, click the view details hyperlink.

FCPB system provides the user with different types of checker screens. In some screens, the user can see the modified and original value in table format with the comments field below the table. Such types of checker screens are provided for almost all of the Masters screens like Unit Master, Holiday Master etc.

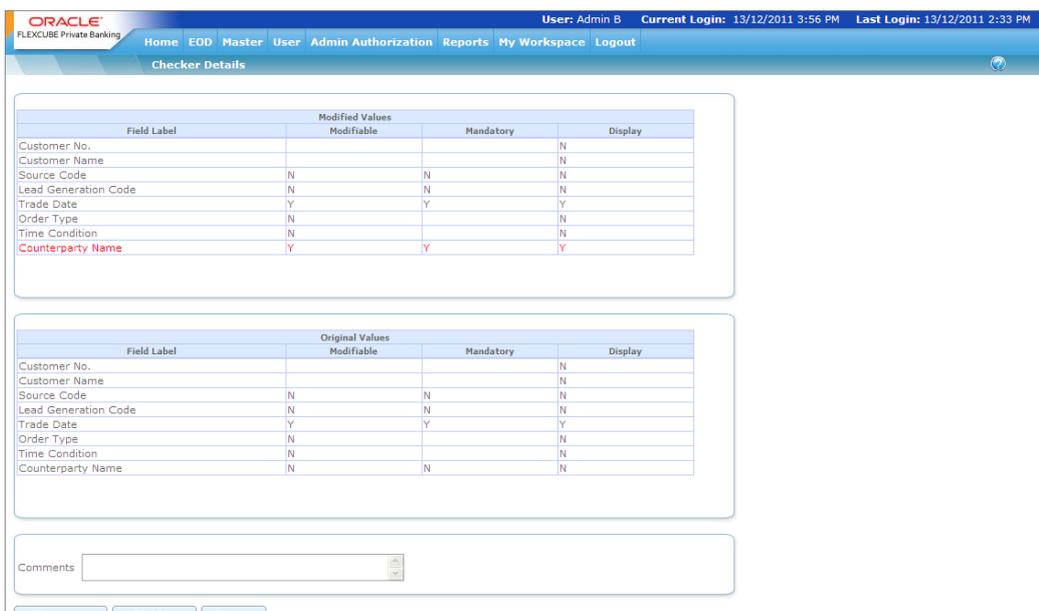
An example of general checker screen is Instrument Price checker screen as shown below:



**Figure 5.136: Checker Inbox Approval Screen for Instrument Price**

Few screens which have a different look and feel for the Checker Screens is mentioned below:

The Master screens for Customer Mapping, System Alerts Maintenance, Recommended List, Focused List, Generic Commissions, Demographics Configuration, User Defined Field Maintenance, and Field Access Controller while clicking on the view details displays the Checker Inbox Approval screen as shown below:



**Figure 5.137: Checker Inbox Approval Screen for Field Access Controller**

In these checker screens, the entire screen is broadly divided into three sections. The upper section displays the modified values, middle section displays original values and the lower section is used to enter the comments while at the time of approval. Further, the modified value section and original value section displays whether the selected field is kept mandatory and/or modifiable as shown in the figure above.

Finally, in few checker screens like Model Asset Allocation, the screen gives more details of master screen to be modified as shown in figure below:

Column Name	Modified Value	Original Value
Model Name	FP TEST	FP TEST
Customer Segment	Advantage Banking	Advantage Banking
Risk Score	Conservative	Conservative
Default Model	YES	YES
Status	Active	Active
Model Portfolio pdf	C	

Asset Class	Modified Values( Best-Min-Max )	Original Values( Best-Min-Max )
Commodity	10.0 -5.0 -15.0	10.0 -5.0 -15.0
Debt	50.0 -45.0 -55.0	50.0 -45.0 -55.0
Equity	25.0 -20.0 -30.0	25.0 -20.0 -30.0
Liquid	15.0 -10.0 -20.0	15.0 -10.0 -20.0

Comments:

Approve Decline Clear

**Figure 5.138: Checker Screen for Model Asset Allocation**

The checker screen above also gives the allocation details of the asset class to be modified. It gives the details of the original and modified Best-Min-Max values for the corresponding asset class. And the final section allows the user to enter the comments while approving/ declining the record.

If the Authorizer wants to decline the request then it is mandatory to enter the comments as for the same.

The Product Master authorization screen introduced later in the system is also different from the existing authorization screens. Since it consists of ten different tabs, the checker screen also consists of ten different sections for each tab listed one below other. It gives the details



**Figure 5.139: Checker Screen for Product Master**

**Note**

If you select any other preferred language menu items for Authorization are displayed in corresponding preferred language.

## 5.4 Admin WorkSpace

The sub menus under workspace menu are explained below:

### 5.4.1 Email/SMTP Details

Description: Through this screen the user can save the SMTP and the e-mail id details of the Bank/Brokers. It is also used to send the bank level admin details through e-mail to the intended customers or employees like user id, password when the new customer or employee is created. The system also allows the user to change the server or e-mail details whenever required by logging into this screen.

**User Access Levels:**

Administrator: only the person designated as an administrator of the system can authorize.



**Figure 5.140: Email/SMTP Details Screen**

Screen Navigation: After logging in the system as Admin, select Workspace →Email/SMTP details from the top menu.

**Email Details**

Bank Id	Enables the user to enter the Bank Id
From E-Mail	Enables the user to enter the appropriate sender E-mail id
SMTP Server Host	Enables the user to enter the appropriate SMTP Server Host name
To E-Mail	Enables the user to enter the appropriate receiver E-mail id

**Entering the details in the screen:**

After entering the new details, the administrator can save the information by clicking

the  button. The user can click the  button to clear all the details entered in the screen.

---

**Note**

If you select any other preferred language-, menu items for My Workspace will be shown displayed in corresponding preferred language.

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## 5.4.2 Change Password

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**Note**

Change Password option is available both for Operations and Admin roles.

---

Description: Change password helps to change the password for the logged in user. This menu is present across different logins.

**User Access Levels:**

Change password is present across the logins irrespective of whether it is an RM, Ops, or Admin login

The screenshot shows the Oracle Flexcube Private Banking interface. At the top, there is a navigation bar with 'Home', 'EDD', 'Master', 'User', 'Admin Authorization', 'Reports', and 'My Workspace'. The 'My Workspace' menu item is selected. Below the navigation bar, the page title is 'FLEXCUBE - PRIVATE BANKING SUITE'. The user information shows 'User Id: wmadmin3' and 'User Name: AdminThree'. The main content area contains the 'Change Password' form with the following fields: 'Old Password', 'New Password', 'Confirm Password', 'Hint Question', and 'Hint Answer'. The 'Submit' button is highlighted in blue.

***Figure 5.141: Change Password Screen***

**Screen Navigation:**

After logging in the system select Workspace → Change password from the top menu.

On clicking **Submit** the new password is saved in the system. Clicking clear button will clear the screen.

Password Policy - There are certain rules which the user needs to follow while changing the password

The password should consist of minimum of 8 characters and maximum of 15 characters.

It should consist of at least one numeric, one capital letter, one small letter, and one special character.

The user can not choose previous three passwords as New Password.

Field	Description
Old Password	Enables the user to enter the old password
New Password	Enables the user to enter the new password
Confirm Password	Enables the user to enter the new password to confirm the same

Hint Question	Enables the user to enter the hint question
Hint Answer	Enables the user to enter the hint answer

## 5.5 Admin Reports

- User Creation/Modification Report
- User Status Report or Blocked/Suspended User Report
- Audit Trail Report

Sample reports are enclosed herein

User Creation/Modification Report					
Action:	ALL	From Date	01/04/2008	To Date	10/04/2008
User Id	User Name	Role	Created / Modified	Creation / Modification Date	
Ravi	Ravi Sharma	Ops	Modified	02-04-2008	
Geetha	Geetha Rao	ServiceRM	Created	05-04-2008	
Laxmi	Laxmi Reddy	RM	Modified	10-04-2008	

User Status Report					
Status Report of Users as on '10 April 2008'					
Generated by : Geeta Shah					
User ID	User Name	Role	User Status :	Status Change Date	Reason
Priya	Priya Sen	RM	CLOSED	10-04-2008	
Rahul	Rahul Shetty	Ops	SUSPENDED	10-04-2008	Not logged in for 6 months
Total no. of records: 2					

## Audit Trail Report

**Audit Trail Report between 01-FEB-08' & '07-FEB-08'**

Function:            Create RM  
Action:             ALL  
Date of Reporting:   08/02/2008

Date / Time	User ID / Name	Maker / Checker	IP Address	Action	Function
07/02/2008	wmadmin1		10.22.13.180	CREATE	Create RM
DOB*=1975-02-01;Fax =;Mobile=;Banker Group =R;Middle Name=;Last Name* =Reddy;Phone (Office) =;Status =A;Unit*=10;Gender =F;Opening Date=2008-02-01;First Name* =Radha;Phone (Home)*=562;Email=pwmcustomer@identity.com;Salutation*=Ms;Primary LOB =Y;					
07/02/2008	wmadmin1		10.81.61.177	MODIFY	Create RM
Primary LOB =Y;					
07/02/2008	wmadmin1		10.22.13.180	MODIFY	Create RM
Primary LOB =Y;Primary LOB =N;Primary LOB =N;Primary LOB =N;					
07/02/2008	wmadmin1		10.22.13.180	MODIFY	Create RM
Primary LOB =[REMOVED]N;Primary LOB =[REMOVED]Y;Banker Group =R;Primary LOB =[REMOVED]N;Primary LOB =[REMOVED]N;Primary LOB =Y;					
07/02/2008	wmadmin1		10.22.13.180	MODIFY	Create RM
Banker Group =U;Primary LOB =[REMOVED]Y;Primary LOB =N;Primary LOB =Y;Primary LOB =N;Primary LOB =N;					
07/02/2008	wmadmin1		10.22.13.180	MODIFY	Create RM

## 6. Operations Functions

Several menu options are available for operations role. These options are described below:

### 6.1 Operations Master

#### 6.1.1 Model Portfolio

**Description:** The Model Portfolio menu enables the Operations user with appropriate privileges to add, modify, and delete the Model Portfolio that is attached to an Asset Allocation Model for a risk score. The model portfolio comprises of a combination of investment products, recommended by the wealth management provider that are suitable for a risk category and will result in an asset allocation that ties in with the recommended asset allocation model for the risk category.

#### **User Access Levels:**

Operations: only the person designated as an Operations user can add, modify or delete the details under this category

#### **Screen:**

**Figure 6.1: Model Portfolio Screen**

Screen Navigation: After logging in the system as Operations, select Master → Model Portfolio from the top menu.

Field	Description	Mandatory (Y/N)
Risk Score	Displays the different categories for the customer depending on the Risk Score.	Y
Model Name	Displays the different models defined for the selected Risk Score	Y
Instrument Type	Displays different types of instrument available in the Instrument type master	Y
Instrument Name	Displays the Instrument Name	Y

Field	Description	Mandatory (Y/N)
Asset Class	Displays the names of different asset classes defined in the Asset Liability master.	Y
Best %	Displays the best % of corresponding asset class as defined in the Model selected	Y
Min%	Displays the minimum % of corresponding asset class as defined in the Model selected	Y
Max%	Displays the maximum % of corresponding asset class as defined in Model selected	Y
Actual %	Displays the actual % of the asset as per the chosen instruments in the model portfolio	Y
Difference%	Displays the difference between the Best % and Actual %	Y

**Entering the details in the screen:**

Option 1

Select the “Master” option on the main menu

Master → Model Portfolio:

---

**Note**

The Risk Profile Model of the customer should be created before placing an order.

---

**Procedure for creating Model Portfolio:**

**Step 1:**

From the Risk Score drop-down list, select the appropriate risk score.

**Step 2:**

From the Model Name drop-down list, select the appropriate model.

The user will get the different model names in the Model Name drop-down list depending on the selected Risk Score, as per the definitions in the Risk Model maintenance done through the Admin login.

The user can define the model portfolio by adding individual instruments and the percentage exposure in each using the bottom maintenance section by clicking “Add” button. The selected instruments are then populated in the grid. The user can also select one of these instruments from the grid using the radio button and modify the details using the modify option. Clicking on Save will save the model portfolio against the respective Risk Model.

At the same time, the Comparison – Model and Actual Asset Allocation data grid populates with the data showing the difference between the Actual Asset Allocation and Model Asset Allocation. The data grid gives the information about Asset Class to which the instrument belongs, the best, minimum and maximum values in the percentage for the corresponding

asset class and the difference in percentage between Actual and “Best” percentage of the Model. These are explained further in the following steps.

**Step 3:**

To add the new instrument type, select the appropriate instrument from the Instrument Type drop-down list.

**Step 4:**

Enter the appropriate Instrument name in the Instrument Name text box.

The user can also select the Instrument name by using  icon, next to the Instrument Name text box. When the user clicks on this icon, Instrument Search window appears. Select the appropriate Instrument Name from the list.

**Step 5:**

Enter the appropriate percentage in the Percentage text box.

**Step 6:**

Click the Add button to add the new Instrument.

Once the user clicks on the Add button, the user can see the difference between the Model and Actual Asset Allocation displayed on the right grid. To modify the details of the particular Instrument, select the desired row by clicking on the radio button under the View column for the corresponding Instrument. The details of the selected Instrument get populated.

The user can modify, delete or reset the details for the selected Instrument by using the Modify, Delete, and Clear buttons.

On clicking of the Save button, the application will validate the following 2 points:

1. Whether the sum total of the Instrument Allocations adds up to 100, and
2. Whether the Actual asset allocations are within the minimum-maximum range defined in the model (while doing this check the system will take into account the subconstituents of a mutual fund, if Asset Class Decomposition flag in Bank Parameters is maintained as “Y”).

If the above conditions are not satisfied, the application will display an appropriate error message and will not save the record.

### **6.1.2 MIG SYS Trxn**

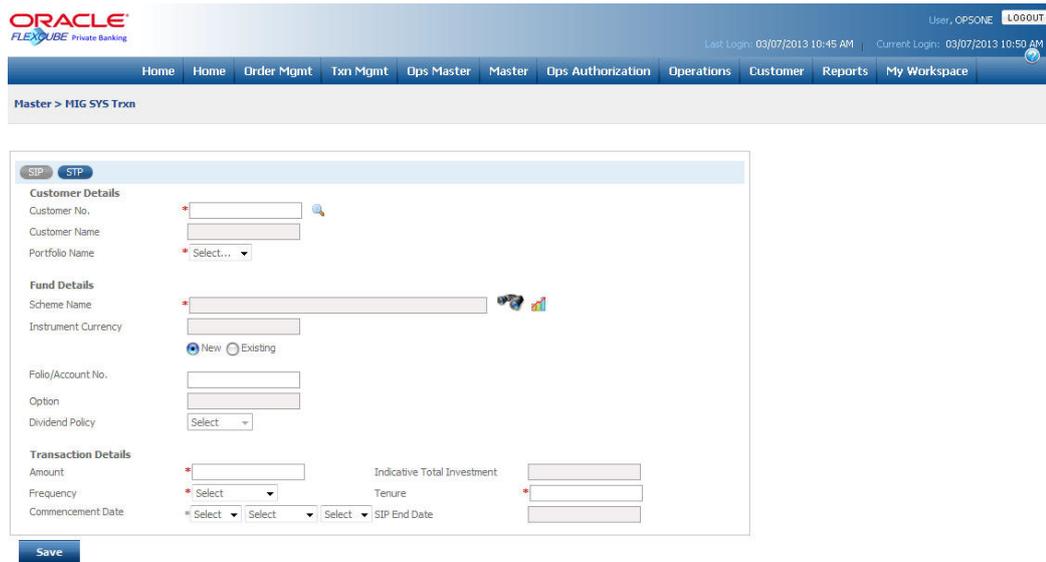
Description: The menu enables the user to migrate the systematic transactions in order to get the correct commission structure for calculating the upfront commission when the transactions come from the RTA.

The screen helps the user to capture the SIP/STP master details of the migrated SIP/STP transaction which are then directly inserted into the order book with dummy status.

**User Access Levels:**

Operations: only the person designated as an Operations user can save the details under this category.

**Screen:**



**Figure 6.2: MIG Sys Transaction Screen**

Screen Navigation: After logging in the system as Operations, select Ops Master → MIG Sys Trxn from the top menu.

Field	Description
Customer Details	
Customer No	Displays the customer no.
Customer Name	Displays the customer name
Portfolio Name	Enables the user to select the appropriate portfolio from the drop-down list
Fund Details	
Scheme Name	Enables the user to select the appropriate scheme name using the search icon.
Currency	Displays the instrument currency
Folio No.	Enables the user to enter or to select the appropriate existing portfolios.
Option	Displays the appropriate option
Dividend Policy	Enables the user to select the appropriate Dividend policy option. For e.g. Payout or Reinvest.
Transaction Details	
Amount	Enables the user to enter the appropriate amount.
Indicative Total Investment	Displays the indicative total investment which is calculated as amount*frequency*tenure.

Field	Description
Frequency	Enables the user to select the appropriate frequency from the drop-down list.
Tenure	Enables the user to enter the appropriate tenure.
Commencement Date	Enables the user to select the appropriate commencement date.
SIP End Date	The system displays the SIP End Date based on the Tenure, Frequency and Commencement Date.

### 6.1.3 MF/ SP Asset Allocation Pattern

Description: This screen is used by the Operations person with appropriate privileges to add/ modify/delete the allocation pattern of MF/SP.

#### User Access Levels:

Operations: only the person designated as an Operations user can add, modify or delete the details under this category

#### Screen:

**Figure 6.3: MF Asset Allocation Pattern Screen**

Screen Navigation: After logging in the system as Operations, select Master → MF/SP Allocation Pattern from the top menu.

Field	Description	Mandatory (Y/N)
Instrument Type	Different types of instrument available for asset allocation	Y
Instrument Name	Name of the instrument	Y

Field	Description	Mandatory (Y/N)
Percentage	The percentage constituent in the instrument for which allocation is being done.	

**Procedure to add MF/SP Asset Allocation Pattern:**

**Step 1:**

From the Instrument Type drop-down list, select the appropriate Instrument type.

**Step 2:**

Click the  icon next to the Instrument Name field and select the appropriate Instrument.

**Step 3:**

Enter the appropriate percentage in the Percentage text box.

**Step 4:**

Click the Add button to add the new Instrument.

**Step 5:**

Click the Save button to save the Allocation Pattern.

Once the user clicks on the Save button, the system validates to ensure that the sum total of the allocation percentages adds upto to 100.

**6.1.4 Benchmark Value**

Description: This screen is used by the Operations person with appropriate privileges to add/modify/delete the Benchmark values for various dates of the current month except future dates.

**User Access Levels:**

Operations and Administrator: The person designated as an Operations user or administrator can add, modify or delete the details under this category

**Screen:**

The screenshot displays the Oracle Flexcube Private Banking interface. At the top, the Oracle logo and 'FLEXCUBE Private Banking' are visible. The user is logged in as 'User: OPSONE' with a 'LOGOUT' button. The navigation menu includes 'Home', 'Order Mgmt', 'Txn Mgmt', 'Ops Master', 'Master', 'Ops Authorization', 'Operations', 'Customer', 'Reports', and 'My Workspace'. The current page is 'Master > Benchmark Value'. The main content area contains two search forms. The top form has a 'Benchmark' dropdown menu and a 'Date' field with a calendar icon, followed by a 'Search' button. Below this is a table with columns 'View', 'Benchmark', 'Value', and 'Date', showing 'No Records Found'. The bottom form has 'Benchmark', 'Date', and 'Value' fields, followed by 'Add', 'Modify', and 'Clear' buttons.

**Figure 6.4: Benchmark Screen**

Screen Navigation:

**Operations User:** After logging in the system as Operations, select Master → Benchmark from the top menu

**Administrator:** After logging in the system as Admin, select Master → Benchmark Indices from the top menu..

Field	Description	Mandatory (Y/N)
Benchmark	Name of the benchmark	Y
Value	The value of benchmark	Y
Date	The date for which the benchmark value is being added	Y

Clicking  will search for the value of the benchmark selected.

**Procedure to add Benchmark Value:**

**Step 1:**

From the Benchmark drop-down list, select the appropriate

**Step 2:**

Click the  icon next to the Date field and select the appropriate date.

**Step 3:**

Enter the appropriate value in the Value text box.

**Step 4:**

Click the Add button.

The newly added Benchmark Value is then sent for authorization.

## 6.1.5 FX Rates

**Description:** The foreign exchange rates for each day are provided by the treasury desk. They are sent via a file upload to FCPB for the rates to be updated in the system for portfolio valuation or exchange rate conversion. In spite of the file upload received from treasury, there could be an instance where there is a minor variation in the rate and the user may need to modify the rate from the front-end. The rates can be modified only for last business date of the previous month. The FX Rates screen facilitates the operations to add or modify the foreign exchange rates between different pairs of currency.

This screen is used by the Operations user with appropriate privileges to add/modify the Foreign Exchange Rates

### **User Access Levels:**

Operations: only the person designated as an Operations user can add, modify or delete the details under this category.

### **Screen:**

View	From Currency	To Currency	Date	Rate
<input type="radio"/>	BRAZILIAN REAL	USD	02/06/2011	5.640000
<input type="radio"/>	BRAZILIAN REAL	Singapore Dollar	30/04/2012	1.304280
<input type="radio"/>	BRAZILIAN REAL	INDIAN RUPEE	01/04/2011	27.859190
<input type="radio"/>	CANADIAN DOLLAR	AUSTRALIAN DOLLAR	03/01/2011	1.410000
<input type="radio"/>	CHF	INDIAN RUPEE	27/11/2010	47.108500
<input type="radio"/>	CHINA RENMINBI	TAIWAN DOLLAR	20/06/2012	4.698700
<input type="radio"/>	EURO	HONG KONG DOLLAR	03/01/2011	11.088300

**Figure 6.5: FX Rates Screen**

Screen Navigation: After logging in the system as Operations, select Master → FX Rates from the top menu.

Field	Description	Mandatory (Y/N)
From Currency	The currency for which the conversion has to happen i.e. the base or unit currency.	Y
To Currency	The currency into which the conversion has to happen i.e. the terms currency	Y
Rate	Currency exchange rate	Y
Date	The date for exchange rate is updated in the system	Y

Clicking  will display the rate of exchange rate for the chosen date.

### **Procedure to add FX Rate:**

#### **Step 1:**

From the From Currency drop-down list, select the appropriate currency.

#### **Step 2:**

From the To Currency drop-down list, select the appropriate currency.

#### **Step 3:**

Enter the appropriate rate in the Rate text box.

#### **Step 4:**

Click the  icon next to the Date field and select the appropriate date.

#### **Step 5:**

Click the Add button.

The newly added FX Rate is then sent for authorization.

## **6.1.6 Instrument Price**

Description: The system receives the instrument price feed for equity and bonds from Bloomberg on a daily basis in order to update the rates in the system for portfolio valuation.

In spite of the prices received from Bloomberg, there could be a minor variation in the price and the user may need to modify the same or it is also possible that the prices are not available for certain products like structured products for which the user may need to enter the prices manually. The system facilitates the operations user to modify the price for any given date using the instrument price screen. In earlier releases, the system used to allow the user to modify the instrument price only for a given date. The functionality is further enhanced to enable the user to modify the instrument price for a particular date range.

The Instrument price screen also enables the user to enter the price as zero for all inactive/suspended instruments which continues to be part of client's portfolio.

### **User Access Levels**

Operations: only the person designated as an Operations user can add, modify or delete the details under this category

**Screen:**

ORACLE FLEXCUBE Private Banking

User: OPSONE LOGOUT

Last Login: 03/07/2013 10:45 AM Current Login: 03/07/2013 10:50 AM

Home Home Order Mgmt Txn Mgmt Ops Master Master Ops Authorization Operations Customer Reports My Workspace

Master > Instrument Price

✔ No Record Found for Id and Date Combination

Instrument Type \* Select Instrument Name \* Instrument Name  
From Date \* 03/07/2013 To Date \* 03/07/2013  
Search

Instrument Type \* Select Instrument Name \* Instrument Name  
Exchange Select Currency  
Last Traded Price Previous Close  
Day Open Day High  
Day Low Day Volume  
52 Week High 52 Week Low  
Bid Price Bid Yield (%)  
Mid Price Mid Yield (%)  
Ask Price Ask Yield (%)  
Date \*  
Add Modify Clear

Footnote: Valuation price option selected for instrument is a mandatory field

**Figure 6.6: Instrument Price Screen**

Screen Navigation: After logging in the system as Operations, select Master → Instrument Price the top menu.

**Search Section**

Field	Description	Mandatory (Y/N)
Instrument Type	Enables the user to select the appropriate Instrument Type from the drop-down list to search for the prices.	Y
Instrument Name	Enables the user to select the appropriate Instrument Name using the search icon to search for the prices.	Y
From Date	Enables the user to select the appropriate start date from which the user needs to view the prices.	Y
To Date	Enables the user to select the appropriate end date till which the user needs to view the prices.	Y

**Display Section**

Field	Description
Edit	Enables the user to select the record for modification.
Date	Displays all the dates in the date range selected for which prices are available in the system for the selected instrument.
Instrument Type	Displays the selected instrument type
Instrument Name	Displays the selected instrument name
Last Traded Price	Displays the last traded price for the corresponding date.
Bid Price	Displays the bid price for the corresponding date.
Mid Price	Displays the mid price for the corresponding date.
Ask Price	Displays the ask price for the corresponding date.

**Maintenance Section**

Field	Description	Mandatory (Y/N)
Instrument Type	Enables the user to select the appropriate Instrument Type for which price to be uploaded from the drop-down list	Y

<b>Field</b>	<b>Description</b>	<b>Mandatory (Y/N)</b>
Instrument Name	Enables the user to select the Instrument Name for which price to be uploaded using search icon	Y
Exchange	Enables the user to select appropriate Exchange Name	
Currency	Once the Instrument Name is selected, the system auto-populates the Currency Name	
Last traded price	Enables the user to enter the Last traded price	
Previous Close	Previous close	
Day Open	Day Open	
Day High	Day High	
Day Low	Day Low	
Day Volume	Day Volume	
52 Week High	52 week High	
52 Week low	52 week Low	
Bid Price	Bid Price	
Bid Yield	Bid Yield	
Mid Price	Mid Price	
Mid Yield	Mid Yield	
Ask Price	Ask Price	
Ask Yield	Ask Yield	
Date	Date for which Instrument price to be displayed.	Y

After selecting the Instrument Type from the drop-down list, select the Instrument Name by using wild card search.

The user can add and modify the details in the Instrument Price screen by using Add/Modify buttons as explained in General Characteristics section. The new added or modified Instrument Price is then sent for authorization.

It is possible to modify the price for a past date, which will trigger back-dated processing for performance ROR computation,

If the user makes an attempt to enter the future date to add the prices, system gives an error message indicating that 'Future dated Price updates are not allowed'.

If 'Convert % Price' is defined as 'No' at Instrument level, then the system will not convert valuation price from absolute value to percentage value.

If the value for Cap Factor is not mentioned in the file uploaded, then the system refers to Instrument master details for the instrument cap factor value. It helps when an implementation site is offering investment in bond instruments, quoted both in percentage and absolute terms. Hence, single file format to upload instrument price can be used in both the scenarios.

While storing the incoming instrument price, the system interface logic is enriched with the cap factor information stored at instrument level,

If 'Convert % Price' is 'YES', then the system processes the price normally, except for the cap factor value enrichment.

To access any other screens please use the top horizontal menu bar.

## 6.1.7 Corporate Actions

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### **Note**

This feature will be relevant if the user has license for Traded Securities module.

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Description:

Corporate Actions are benefits given by a company to its investors. These may be either monetary benefits like dividend or non-monetary benefits like Bonus, Split, etc. FCPB handles following three types of Corporate Actions.

### **Bonus:**

Bonus shares are issued to the existing shareholders by converting free reserves or share premium account to equity capital without taking any consideration from investors.

### **Dividend:**

Dividends are a small reward a company to the investor for owning shares of its stock. The company takes a portion of its earnings, which it divides and distributes to shareholders.

### **Stock Split:**

A corporate action in which company's existing shares are divided into multiple shares. Although the number of shares outstanding increases by a specific multiple, the total value of the shares remains the same compared to pre-split amounts, because no real value has been added as a result of the split.

### **User Access Levels**

#### **Operations:**

Only the person designated as an Operations user can add, modify or delete the details of Corporate Actions announced by the companies/institution. However, FCPB provides the flexibility to define this functionality at Admin role as per the banks specific requirements.

Screen:

View	CA Type	Instrument Name	Currency	Ratio	Ex Date	Record Date	Payment Date	Status
<input type="checkbox"/>	Redemption	INFR A 2012	INR	1:1	27/06/2012	28/06/2012	28/06/2012	Open
<input type="checkbox"/>	Redemption	BBG Bond Test 1	INR	5:10	26/06/2012	27/06/2012	28/06/2012	Open
<input type="checkbox"/>	Dividend	EQ HDFC	INR	%	26/06/2012	27/06/2012	27/06/2012	Closed
<input type="checkbox"/>	Dividend	CA1	INR	3.5%	20/06/2012	21/06/2012	21/06/2012	Closed
<input type="checkbox"/>	Dividend	CA1	INR	100%	16/06/2012	17/06/2012	18/06/2012	Closed
<input type="checkbox"/>	Dividend	EQ Test1	INR	100%	16/06/2012	17/06/2012	18/06/2012	Closed
<input type="checkbox"/>	Dividend	Mac EQ	INR	100%	16/06/2012	17/06/2012	18/06/2012	Closed
<input type="checkbox"/>	Dividend	Mac EQ	INR	100%	16/06/2012	17/06/2012	18/06/2012	Closed
<input type="checkbox"/>	Dividend	CA1	INR	%	14/06/2012	15/06/2012	15/06/2012	Closed
<input type="checkbox"/>	Stock Dividend	CA2	INR	5:1	14/06/2012	15/06/2012	15/06/2012	Open
<input type="checkbox"/>	Rights	CA3	INR	5:1	14/06/2012	15/06/2012	15/06/2012	Open
<input type="checkbox"/>	Stock Split	CA5	INR	5:1	14/06/2012	15/06/2012	15/06/2012	Closed
<input type="checkbox"/>	Dividend	EQ Test1	INR	%	12/06/2012	13/06/2012	13/06/2012	Closed
<input type="checkbox"/>	Stock Split	EQ Test3	INR	5:1	12/06/2012	13/06/2012	13/06/2012	Closed
<input type="checkbox"/>	Stock Split	EQ Krina	INR	2:1	01/06/2012	02/06/2012	03/06/2012	Closed
<input type="checkbox"/>	Dividend	Equity Axis Mac	SGD	10%	01/06/2012	02/06/2012	03/06/2012	Closed
<input type="checkbox"/>	Stock Split	Equity Axis Mac	SGD	1:1	09/05/2012	10/05/2012	11/05/2012	Closed
<input type="checkbox"/>	Dividend	Equity Axis Mac	SGD	100%	08/05/2012	08/05/2012	08/05/2012	Closed
<input type="checkbox"/>	Dividend	Mac EQ	INR	%	17/04/2012	18/04/2012	19/04/2012	Closed

**Figure 6.7: Corporate Action Screen**

Screen Navigation: After logging in the system as Operations user, select Operations → Master → Corporate Actions from the top menu.

**Display Section**

<b>Field</b>	<b>Description</b>	<b>Mandatory (Y/N)</b>
View	Enables the user to select the record for modification by selecting the radio button. Corporate Actions with Status 'Closed' cannot be modified	Y
CA Type	Displays the CA Type for the selected instrument	Y
Instrument Name	Displays the Instrument Name	Y
Currency	Displays the currency for the corresponding instrument	Y
Ratio	Displays the appropriate Corporate Action ratio for the corresponding instrument	Y
Ex-date	Displays the appropriate ex-date for the corresponding Corporate Action	Y
Record Date	Displays the appropriate record date for the corresponding Corporate Action	Y
Payment Date	Displays the appropriate payment date for the corresponding Corporate Action	Y
Status	Displays the appropriate status for the corresponding Corporate Action	Y

**Input Section**

<b>Field</b>	<b>Description</b>	<b>Mandatory (Y/N)</b>
CA Type	Enables the user to select the appropriate Corporate Action type from the CA Type drop-down list.	
Dividend Amount	Enables the user to enter the Dividend Amount per unit if the selected CA type is Dividend.	Y
Dividend %	Enables the user to enter the Dividend percentage per unit if the selected CA type is Dividend.	Y
Instrument Type	Enables the user to select the appropriate option from the Instrument Type drop-down list	Y
Instrument Name	Enables the user to select the appropriate Instrument Name using the search icon based on the selected Instrument Type.	Y
Instrument Currency	Displays the currency of the selected instrument	Y
Settlement Currency	Displays the settlement currency of the selected instrument	Y
Ratio	Enables the user to enter the appropriate ratio in the Ratio field	Y

Ex Date	Enables the user to select the appropriate ex-date using the calendar icon next to the Ex-Date field. The ex-date should be greater than or equal to current business date.	Y
Record Date	Enables the user to select the appropriate record date using the calendar icon next to the Record Date field. The record date should be greater than ex-date and less than or equal to payment date.	Y
Payment Date	Enables the user to select the appropriate payment date using the calendar icon next to the Payment Date field. The payment date should always be greater than current date.	Y
Include Omnibus Account	Enables the user to decide whether to include or exclude the Omnibus Account for the selected Corporate Action.	Y

**Procedure to add Corporate Action:**

**Step 1:**

From the CA Type drop-down list, select the appropriate corporate action.

The options available here are Bonus, Stock Split, and Dividend.

**Step 2:**

From the Instrument Type drop-down list, select the appropriate instrument type.

**Step 3:**

Click the  icon, next to the Instrument Name field and select the appropriate instrument name.

Once the user selects the instrument name, the system auto-populates the currency field with the appropriate currency.

**Step 4:**

Enter the appropriate ratio in the Ratio field.

**Step 5:**

Click the  icon next to the Ex-date field and select the appropriate ex-date.

**Step 6:**

Click the  icon next to the Record Date field and select the appropriate record date.

**Step 7:**

Click the  icon next to the Payment Date field and select the appropriate payment date.

**Step 8:**

Click the Save button to save the record.

Once the user clicks on the Save button, the Corporate Action details get added into the system.

### **Processing of Corporate Action:**

- For Bonus Corporate Actions - Processing of Bonus is done after the EOD of Ex- date-1 Day. For all customers in the system which have portfolios containing the Bonus-declared instrument holdings on Ex-date-1 date, the System calculates Bonus Number of Shares per DP Account which holds the instrument and applies the Bonus ratio to the Holdings. System adds the additional units received as Bonus through a new buy transaction with buy cost as null or zero and updates the holdings
- For Stock Splits - System applies the stock split ratio on the Holding quantity and stores the new quantity with the buy price computed as total buy cost/ total number of shares at each transaction level on Ex Date-1. In the entire process, Buy cost remains the same, only quantity and buy price is adjusted as per the ratio.
- For Dividends - Processing is done after EOD of Payment Date. System identifies for each customer, the instrument holdings as of Ex-date-1 EOD per DP Account which holds the instrument and applies the dividend amount per share multiplied with available holdings. System stores the additional amount received as a new record in the transaction details as 'Dividend received' on Payment date.

System updates the respective Corporate Action's Event status to 'Executed' after the entitlement calculation is completed.

---

#### **Note**

Corporate Action is calculated at DP A/C (sub portfolio) level within a Portfolio for each customer. Therefore, ensure that the DP A/C number details exist before adding the Corporate Actions details for each Equity Transaction.

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## **6.1.8 Fee Module**

The Fee Module of FCPB system enables the user to define, maintain and to charge different types of fees to the customers wherever applicable. The module enables the user to setup different fee structures using Fee Code screen. The fees are broadly categorized into three basic types such as Transaction Fees, Periodic Fees and Customer Specific Fees and are explained below.

### **6.1.8.1 Fee Code**

Description: This screen is used by the Operations user with appropriate privileges to define various fee structures. The fee code is a stacked up structure which can have combination of fixed fee, % fee or standalone fees. This fee code is then used to charge periodic fees, transaction fees and also customer specific fees.

#### **User Access Levels**

Operations: only the person designated as an Operations user can define and maintain this fee structure

**Screen:**

Select	From	To	Applicable%	Applicable Fee	Higher (Y / N)	Tax & Charges %
<input type="radio"/>	1	10000	2	100	N	10.25
<input type="radio"/>	10001	50000	1	150	Y	8
<input type="radio"/>	50001	5000000	0.75	100	N	7

**Figure 6.8: Fee Code Screen**

Screen Navigation: After logging in the system as Operations user, select Operations → Master → Fee Module → Fee Code from the top menu.

Field	Description	Mandatory (Y/N)
Fee Code	Enables the user to enter the fee code. The user can also search for the existing Fee Code to modify the existing fee structure. Once the Fee Code is saved, the system does not allow the user to modify the same.	Y
Fee Description	Enables the user to enter the description of the fee	Y
Higher (Display section)	If Y then it indicates that the fee applicable is higher of the two fees (Fee% and Fixed Fee). If N it indicates that the fee applicable is the combination of the two fees (Fee% + Fixed Fee) or whichever available in case only one fee is present.	

### Input Section

Field	Description	Mandatory (Y/N)
From	Enable the user to enter the start range of AUM to define a new fee slab.	Y
To	Enable the user to enter the end range of AUM to define a new fee slab.	Y
Fee %	Enables the user to enter the number which is to be charged as a fee percentage for the corresponding fee slab.	Y
Fixed Fee	Enables the user to enter the amount which is to be charged as a fee for the corresponding fee slab.	Y
Tax & Other Charges %	Enables the user to enter the tax and other charges in percentage that are to be levied on the Fee charged.	Y
Higher	<p>If this option is selected, then the fee applicable would be the amount higher of the Fee% and Fixed Fee. Both the fields Fee% and Fixed Fee are mandatory in this case.</p> <p>If the values for both these fields (Fee%, Fixed Fee) are available and Higher field is not selected, then the system considers the combination of the two (Fee% + Fixed Fee) as the fee and charges the same to the customer.</p> <p>If any of the two fields is present, then the system charges only that fee i.e. Fee% or Fixed Fee.</p>	

#### 6.1.8.2 Transaction Fee

Description: The Transaction Fees are the charges applied on all instrument types based on the instrument analysis group and order type. These fees are calculated on the Quantity or Transaction Amount and maintained as a percentage and/or a flat amount.

#### **User Access Levels**

Operations: only the person designated as an Operations user can define and maintain this fee structure.

**Screen:**

**Figure 6.9: Transaction Fee Screen**

Screen Navigation: After logging in the system as Operations user, select Operations → Master → Fee Module → Transaction Fee from the top menu.

Field	Description	Mandatory (Y/N)
Client Segment	Enables the user to select the appropriate client segment using search icon for which the fee structure is to be maintained.	Y
Instrument Group	Enables the user to select the appropriate instrument group from the drop-down list.	Y
Order Type	Enables the user to select the appropriate order type from the drop-down list.	Y
User Type	Enables the user to select the appropriate user type from the drop-down list.	Y
Fee Code	Enables the user to select the fee code to apply the transaction fee structure to the selected client segment	Y
Fee Based on	Enables the user to select the base criteria to apply the fees. If the selected option is AUM, fee applicable is based on AUM amount. If the selected option is Transaction, fee applicable is based on the transaction amount	Y
Country of Market	Displays the Country where the instrument is traded.	
Fee Charged On	Indicates the base on which the Fee will be applied for the selected segment.	

Field	Description	Mandatory (Y/N)
Fee Deviation Allowed	If Yes option is selected, the deviation icon is enabled in the order screen. If No option is selected, deviation icon is not enabled.	Y
Approval for Lower Deviation % - Level – 1#	If deviation is there, it enables the user to enter the deviation percentage.  If the deviation is upto or equal to the percentage maintained in this field, the order goes for level 1 approval and if it is higher than this percentage, it goes for level 2 approval.	Y
Approval for Higher Deviation % - Level – 1#	If deviation is there, it enables the user to enter the deviation percentage.  If the deviation is up to or equal to the percentage maintained here, the order goes for level 1 approval; any number higher than this percentage, it goes for level 2 for approval.	
Total Fee%	Displays the total fee to be levied on the customer.	N
Fee – Pool A/C No.	Enables the user to enter the details of bank account in which the fee needs to be credited.	Y
Tax – Pool A/C No.	Enables the user to enter the details of bank account in which the fee needs to be credited.	Y
Pool Account Currency	Enables the user to select the appropriate currency in which pool accounts are maintained.	Y
Branch Code	Enables the user to select the appropriate branch code where the fee/tax pool accounts are maintained.	Y

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**Note**

If there is no specific Fee structure defined for the selected IAG, then system charges Transaction Fee based on 'ALL' IAG structure.

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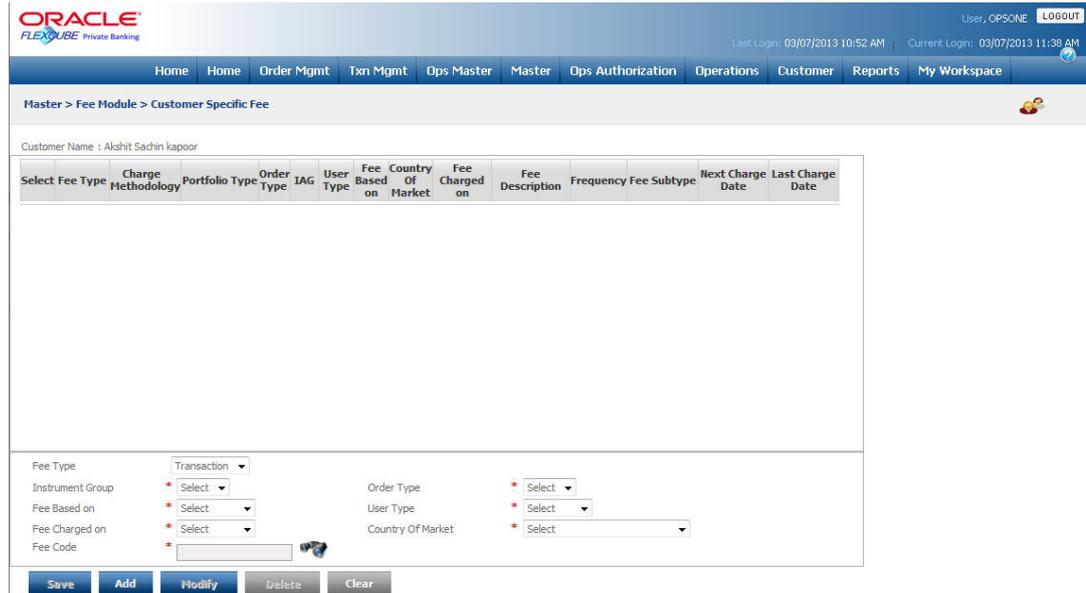
### 6.1.8.3 Customer Specific Fee

Description: The Customer Specific Fees are the special fee structures defined for Periodic as well as Transaction Fees where an exceptional rate is maintained at client level. These fees are applicable only for the specific customers. At some predefined frequency, the FCPB system checks for the special fee structure available if any for the selected client else it applies the standard structure available for the given Client Segment, Portfolio Type and IAG.

#### **User Access Levels**

Operations: only the person designated as an Operations user can define and maintain this fee structure.

**Screen:**



**Figure 6.10: Customer Specific Fee Screen**

Screen Navigation: After logging in the system as Operations user, select Operations → Master → Fee Module → Customer Specific Fee from the top menu.

Field	Description	Mandatory (Y/N)
Customer Name	Enables the user to select the appropriate customer name using search icon.	
Fee Type	Displays the fee type of the corresponding fee structure	
Portfolio Type	Displays the portfolio type for the corresponding fee structure	
IAG	Enables the user to select the appropriate instrument analysis group from the drop-down list for the corresponding fee structure	
Order Type	Enables the user to select the appropriate order type from the drop-down list	
User Type	Enables the user to select the appropriate user type from the drop-down list	
Fee Based on	Enables the user to select the appropriate criteria from the drop-down list to define customer specific fee	
Fee Charged on	Enables the user to select the appropriate criteria from the drop-down list to charge the fee	
Country of Market	Enables the user to select the appropriate country from the drop-down list where the security is traded.	
Fee Description	Displays the description of the corresponding fees	

Field	Description	Mandatory (Y/N)
Frequency	Displays the frequency of the selected fee structure	
Next Charge Date	Displays the date on which the fee is to be charged	
Last Charge Date	Displays the date when the last fee was charged. In case if the fee has not been charged, it displays blank field.	

#### 6.1.8.4 Periodic Fee

Description: The Periodic Fees are Portfolio Management charges calculated by the FCPB system based on the Client Segment, Portfolio type and Instrument Analysis Group. It is displayed in the Fee section of Portfolio Maintenance screen. These fees are calculated at a pre-defined frequency and are charged for each applicable customer portfolio.

#### User Access Levels

Operations: only the person designated as an Operations user can define and maintain this fee structure.

#### Screen:

The screenshot displays the Oracle Flexcube Private Banking interface for the 'Periodic Fee' screen. At the top, there is a navigation bar with options like Home, Order Mgmt, Txn Mgmt, Ops Master, Master, Ops Authorization, Operations, Customer, Reports, and My Workspace. Below the navigation bar is a breadcrumb trail: 'Master > Fee Module > Periodic Fee'.

The main content area features a table with the following columns: Select, Charge Methodology, Segment, Portfolio Type, IAG, Frequency, Fee Code, Fee Subtype, Last Charge Date, Next Charge Date, Fee - Pool A/C No., and Tax - Pool A/C No. The table contains five rows of fee structure data.

Below the table is a form for defining a fee structure. The form includes the following fields and controls:

- Charge Methodology:** A dropdown menu set to 'AUM Based'.
- Segment:** A dropdown menu set to 'Advanced Segment'.
- Portfolio Type:** A dropdown menu set to 'RM Managed'.
- Fee Code:** A text input field containing 'TestFC2'.
- Next Charge Date:** A date picker set to '04/07/2013'.
- Nature of Charges:** A text area for describing the fee.
- Instrument Group:** A dropdown menu set to 'EQ'.
- Frequency:** A dropdown menu set to 'Quarterly'.
- Fee Subtype:** A dropdown menu set to 'Custody Fee'.
- Last Charge Date:** A date input field.
- Pool Account Details:**
  - Fee Pool Account:** A text input field.
  - Tax Pool Account:** A text input field.
  - Pool Account Currency:** A dropdown menu set to 'USD'.
  - Branch Code:** A text input field.

At the bottom of the form, there are five buttons: 'Save', 'Add', 'Modify', 'Delete', and 'Clear'.

**Figure 6.11: Periodic Fee Screen**

Screen Navigation: After logging in the system as Operations user, select Operations → Master → Fee Module → Periodic Fee from the top menu.

Field	Description	Mandatory (Y/N)
Charge Methodology	Determines whether the fee is to be charged on Accrual basis (accrued on daily basis and then post a fee txn on a specific event / date) or it is to be charged based on the AUM (daily average AUM method).	Y
Client Segment	Enables the user to select the appropriate client segment using search icon for which the fee structure is to be maintained.	Y
Instrument Group	Enables the user to select the appropriate instrument group from the drop-down list.	Y
Portfolio Type	Enables the user to select the appropriate portfolio type from the drop-down list.	Y
Frequency	Enables the user to select the appropriate frequency from the drop-down list for the selected fee structure	Y
Fee Code	Enables the user to select the appropriate fee code using search icon.	Y
Fee Subtype	Enables the user to select the appropriate Fee Subtype; based on the fee sub type selected at time of charging / posting fee transaction the system will pick up such fee instruments whose fee sub type is same as chosen in this screen.	Y
Nature of Charges	Enables the user to enter the nature of charges	Y
Last Charge Date	Displays the date when the last fee was charged. In case if the fee has not been charged, it displays blank field.	Y
Next Charge Date	Enables the user to select the date on which the fee is to be charged	Y
Fee Pool Account	Enables the user to enter the details of bank account in which the fee needs to be credited.	Y
Tax Pool Account	Enables the user to enter the details of bank account in which the fee needs to be credited.	Y
Pool Account Currency	Enables the user to select the appropriate currency in which pool accounts are maintained.	Y
Branch Code	Enables the user to select the appropriate branch code where the fee/tax pool accounts are maintained.	Y

**6.1.9 Spread**

Description: Spread can be defined as the difference between the actual price of the security and the price charged to the client towards the trade. In FCPB, Spread is applicable only for orders placed by internal users. The user can maintain the range for Spread, Recommended Spread and it is maintained for Client Segment, Order Type and IAG combination.

Spread is maintained as basis points (bps) and is charged on the price of the instrument. It is applicable only on unitized and amount based instruments.

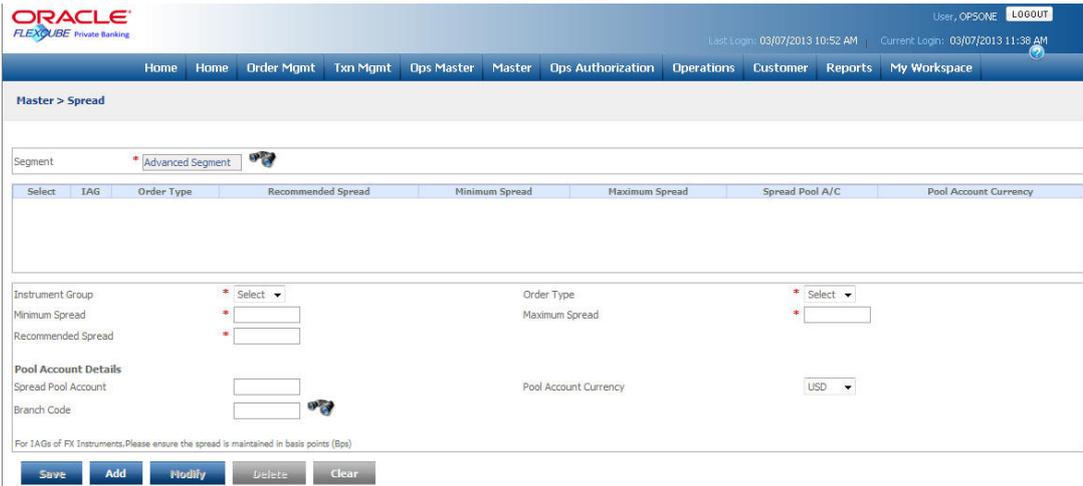
Based on the segment, order type and IAG combination, system populates a default value (from spread module) in the Order Capture (for relevant instrument Types) screen. The user can edit the spread value.

If the spread entered is not within the defined range (minimum and maximum levels) the order needs to go through the exception approval workflow and is always adjusted in the price.

**User Access Levels**

Operations: only the person designated as an Operations user with appropriate privileges can add, modify and delete the spread details.

**Screen:**



**Figure 6.12: Spread Screen**

Screen Navigation: After logging in the system as Operations, select Operations → Ops Master → Spread from the top menu.

Field	Description	Mandatory (Y/N)
Segment	Enables the user to search for the appropriate client segment to add the spread details	Y

**Display Section**

Field	Description
Select	Enables the user to select the record for modification
IAG	Displays the Instrument Group
Order Type	Displays the Order Type.
Recommended Spread	Displays the Recommended Spread maintained by the Ops user for the selected client segment
Minimum Spread	Displays the Minimum Spread maintained by the Ops user for the selected client segment
Maximum Spread	Displays the Maximum Spread maintained by the Ops user for the selected client segment
Spread Pool A/C	Displays the Spread Pool A/C details for the corresponding record.
Pool Account Currency	Displays the Pool A/C currency for the corresponding record.

**Maintenance Section**

Field	Description	Mandatory (Y/N)
Instrument Group	Enables the user to select the appropriate Instrument Group from the drop-down list.	Y
Order Type	Enables the user to select the appropriate Order Type from the drop-down list.	Y
Minimum Spread	Enables the user to enter the appropriate minimum value of the spread for the corresponding Segment, Order Type and IAG combination.	Y
Maximum Spread	Enables the user to enter the appropriate maximum value of the spread for the corresponding Segment, Order Type and IAG combination..	Y
Recommended Spread	Enables the user to enter the recommended value of the spread for the corresponding Segment, Order Type and IAG combination.	Y

**Pool Account Details**

Field	Description	Mandatory (Y/N)
Spread Pool Account	Enables the user to enter the appropriate details of bank Account where the spread needs to be credited.	N

Pool Account Currency	Enables the user to enter the appropriate currency in which the Pool Account is to be maintained.	N
Branch Code	Enables the user to select the appropriate branch code using the search icon where the pool account is maintained.	N

**Note**

If spread is not maintained for Client Segment, Order Type and IAG combination, the Spread field appears disabled in the order capture screens.

**6.1.10 Brokerage Maintenance**

Description: The revenue earned by the broker for the execution of an order is known as Brokerage. The brokerage can be either fully owned by the broker or it can be shared with the distributor.

The brokerage is maintained depending on the Broker, IAG, Order type and Country of Market. It is primarily based on the quantity or transaction amount and maintained as a percentage and / or a flat amount.

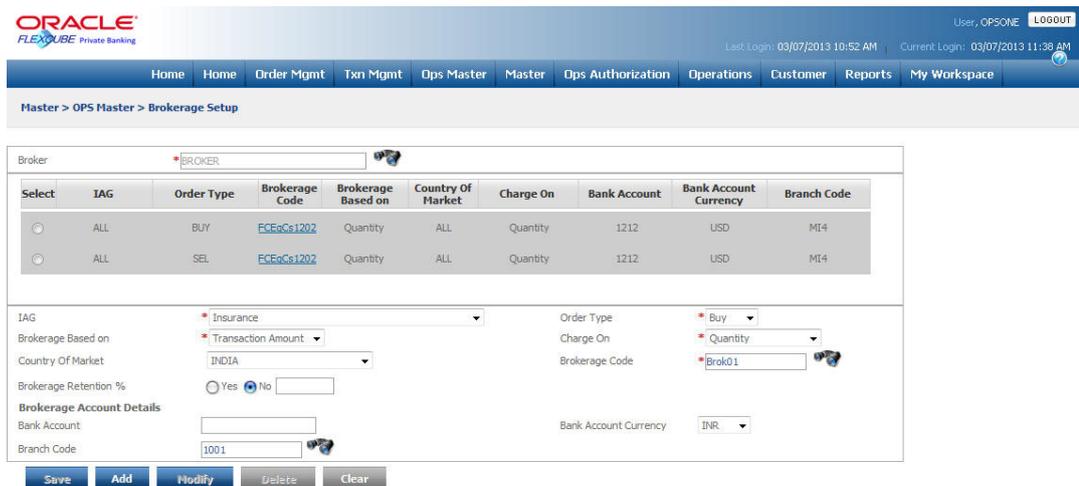
Like fees brokerage is also maintained and charged as:

- Flat Amount
- Percentage
- Combination
- Whichever is higher

**User Access Levels**

Operations: only the person designated as an Operations user can add and modify the details in the Brokerage Maintenance screen.

**Screen:**



**Figure 6.13: Brokerage Maintenance Screen**

Screen Navigation: After logging in the system as Operations, select Operations → Brokerage Maintenance from the top menu.

Field	Description	Mandatory (Y/N)
Broker	Enables the user to select the appropriate broker using the search icon.	Y

#### Maintenance Section

Field	Description	Mandatory (Y/N)
IAG	Enables the user to select the appropriate Instrument Analysis Group from the drop-down list for which the brokerage structure is to be maintained.	Y
Order Type	Enables the user to select the appropriate Order Type in order to apply the brokerage. The drop-down consists of two options Buy and Sell.	Y
Brokerage Based On	Enables the user to select the appropriate criteria to charge the Brokerage	Y
Charge On	The system applies the % Brokerage based on the option selected in this drop-down list. The options provided are Quantity and Transaction Amount	Y
Country of Market	Enables the user to select the appropriate Country of Market.	Y
Brokerage Code	Enables the user to select the appropriate Brokerage Code using the search icon.	Y
Brokerage Retention%	Indicates whether the bank has shared the brokerage percentage with third party.	Y

#### Brokerage Account Details

Field	Description
Bank Account	Enables the user to enter the bank account details where the Brokerage needs to be credited
Bank Account Currency	Indicates the currency in which the pool accounts are maintained
Branch Code	Indicates the branch where the brokerage accounts are maintained.

Whether to calculate and charge the brokerage is based on the flag Charge Brokerage set up in the instrument type screen.

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#### Note

If a transaction is modified to higher quantity or transaction amount, no additional brokerage is charged.

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**Note**

Brokerage (amount based) is always be maintained in Bank currency.

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### 6.1.11 **Bank Restrictions**

Description: This screen has been provided for the Operations user to capture restrictions based on Client Segment Level and Client IT Type level that the bank desires to have for its customers.

**User Access levels:**

Operations: can only access the screen for maintenance

**Screen:**

**Figure 6.14: Bank Restrictions Screen**

Screen Navigation: Operations → Master → Bank Restrictions

Select the appropriate option to apply the desired restrictions.

Field	Description	Mandatory
Restriction Type	Enables the user to select the appropriate restriction type from the drop-down list. Options available here are Segment, IT Type.	Y
Client Segment/ Client IT Type	Displays the Segment description or IT TYPE name depending upon the selection done in 'Restriction Type' drop down	
View	This radio button when selected enables the user to modify the restrictions	N

Category	Displays the category like Industry, Instrument Type, Instrument : Equity, Issuer, Instrument Analysis Group etc. for which restrictions data is available	Y
Name	Displays the name for the category selected	Y
Portfolio Type	Displays the type of portfolio for which the restrictions would be applicable	
Restriction	Displays the type of Restriction selected for eg. Buy, Sell and All.	Y
Valid From	Displays the date from which the restriction is to be applied	Y
Valid To	Displays the date upto which the restriction would be applicable	Y
Apply to Financial Planning	If the restriction is to applied in Financial Planning then this field displays the  icon under this column for corresponding restriction.	

**Category**

<b>Field</b>	<b>Description</b>	<b>Mandatory Y/N</b>
Client Segment/ Client IT Type	Enables the user to select the appropriate Client Segment/Client IT Type from the drop-down list to apply the restrictions.	Y
Portfolio Type	Enables the user to select the appropriate portfolio from Portfolio Type drop-down list for which the restrictions would be applicable. By default, the system will consider all portfolio types to apply the restrictions	Y
Industry	Enables the user to select the appropriate Industry from the drop-down list	
Instrument Type	Enables the user to select the appropriate Instrument Type from the drop-down list	
Instrument	Enables the user to select the appropriate Instrument from the drop-down list	
Issuer	Enables the user to select the appropriate instrument type from the drop-down list. On selecting the Instrument type, the search icon appears next to the drop-down list and enables the user to select the issuer to be restricted.	
Instrument Analysis Group	Enables the user to select the appropriate Instrument Analysis Group from the drop-down list.	
Restriction	Enables the user to select the appropriate type of restriction from the drop-down list	
Apply this restriction in Financial Planning	Enables the user to apply the restrictions in Financial Planning also.	
Valid From	Enables the user to select the appropriate Valid From date using the calendar icon. The system does not allow the user to modify the Valid From date if it is less than current business date.	
Valid To	Enables the user to select the appropriate Valid To date using the calendar icon. The system does not allow the user to modify the Valid To date if it is less than current business date.	

**Entering the information on Restrictions:**

These screens are in accordance with all the other display and edit screens, wherein the top tab displays the information of the restrictions captured in the past and the bottom tab facilitates addition or maintenance of the restrictions.

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**Note**

The system does not allow modification of records of the past dates. i.e. if the Valid From and Valid To dates are less than current business dates.

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If the Valid From date is less than current business date and To date is greater than or equal to current business date, then the system allows to modify only the Valid To date to either future date or to the past date which is greater than Valid From date and also greater than or equal to previous business date.

If the From Date and To Date both are greater than current business date, the system allows the user to modify the record to the future dates i.e. Valid From date should be greater than CBD and Valid To date should be greater than or equal to Valid From date.

In order to add any new restrictions, the user needs to click on the button . The newly added or modified record goes for authorization and only after authorization the restrictions get saved in the system. Each of the restriction added has a time period associated to it. After the lapse of the time period, the restrictions will become obsolete.

---

**Note**

The system validates the restrictions maintained in the screen while placing the orders, performing portfolio rebalancing and also during Financial Planning if 'Apply this restriction in Financial Planning' check box is selected. While RM/Customer is placing the Order, restriction validation should happen based on the "Order date" i.e. Upon Submit, system should verify the Restriction Instructions and validity against the "Order date". If "Order Date" falls between the 'Restriction validity' then a hard error message should be displayed.

---

### **6.1.12 Pending Ops Authorization**

Description: The Pending Authorization screen in Operations login displays all requests that are waiting for approval made through the same Operations login.

**User Access Levels**

Operations: only the person designated as operations user of the system can access and maintain this table.

## Screen

Master > Ops Pending Authorization

Master Name: ALL Status: ALL Search

Name	Master Type	Maker Name	Checker Name	Date	Status	Comments	Action
Instrument Price	RBI-New India Bond,02/10/2009	OPS1		03/10/2009	Unauthorized		Modify / Cancel
Fee Code	chkstatus	OPS2	OPS1	02/10/2009	Declined	k	Modify / Cancel
Backup/Additional RM	Abhishek Lodha , Deb Nayak	OPS1	OPS2	02/10/2009	Declined		Modify / Cancel
Periodic Fees	Business banking-Discretionary-DE	OPS1		02/10/2009	Unauthorized		Modify / Cancel
Customer Mail	Mail test for cust13jan10	OPS1		02/10/2009	Unauthorized		Modify / Cancel
Customer Mail	hi	OPS1		30/09/2009	Unauthorized		Modify / Cancel
Customer Mail	Testing 2nd on 11thjan2009	OPS2		30/09/2009	Unauthorized		Modify / Cancel
Customer Mail	Testing global mail by customer	OPS1		30/09/2009	Unauthorized		Modify / Cancel
Customer Mapping		OPS1	OPS2	10/08/2009	Declined	decline	Modify / Cancel
ExchangeRate	USD_INR_01/04/2009	OPS3	OPS2	01/04/2009	Declined	Decline	Modify / Cancel
ExchangeRate	AUD_JPY_01/04/2009	OPS3		01/04/2009	Unauthorized		Modify / Cancel
Instrument Price	10% ICICI 2015,01/01/2009	OPS3	OPS2	01/04/2009	Declined	Decline	Modify / Cancel
Backup/Additional RM	Abhishek Lodha , Deb Nayak	OPS1	OPS2	01/04/2009	Declined	dec	Modify / Cancel
Instrument Price	SW Government Bond -Cross Currency,01/03/2009	OPS1		13/03/2009	Unauthorized		Modify / Cancel
Customer Specific Fee	1024-Transaction-EQ-Buy-Banker-Transaction	OPS1		11/03/2009	Unauthorized		Modify / Cancel
Periodic Fees	Business banking-Discretionary-ALL	OPS1		11/03/2009	Unauthorized		Modify / Cancel
Periodic Fees	Business banking-Discretionary-CRP	OPS1		11/03/2009	Unauthorized		Modify / Cancel
Customer Specific Fee	1024-Periodic-RMM-EQ	OPS1		11/03/2009	Unauthorized		Modify / Cancel
Transaction Fees	PREF-EMF-C-SIP	OPS1		11/03/2009	Unauthorized		Modify / Cancel
Periodic Fees	Private Banking-RM Managed-CB	OPS1		11/03/2009	Unauthorized		Modify / Cancel
Customer Specific Fee	1024-Transaction-EQ-Buy-Banker-AUM	OPS2		11/03/2009	Unauthorized		Modify / Cancel
Customer Specific Fee	1024-Transaction-Other-Buy-Banker-Transaction	OPS1		11/03/2009	Unauthorized		Modify / Cancel
Periodic Fees	Business banking-Discretionary-EMF	OPS1		11/03/2009	Unauthorized		Modify / Cancel
Instrument Price	JPMC Highly Leveraged Fund,03/02/2009	OPS3	OPS1	10/03/2009	Declined	rd	Modify / Cancel
Customer Specific Fee	1024-Transaction-Equity Funds-Buy-Banker-AUM	OPS1		10/03/2009	Unauthorized		Modify / Cancel
Periodic Fees	Retail-Discretionary-EMF	OPS2		09/03/2009	Unauthorized		Modify / Cancel
Transaction Fees	RETAIL-DMF-B-BUY	OPS2		09/03/2009	Unauthorized		Modify / Cancel
Customer Specific Fee	1078-Transaction-Debt Funds-Buy-Banker-Transaction	OPS1		09/03/2009	Unauthorized		Modify / Cancel
Periodic Fees	Business banking-RM Managed-RIT	OPS2		09/03/2009	Unauthorized		Modify / Cancel
Periodic Fees	Private Banking-Discretionary-EMF	OPS3		28/02/2009	Unauthorized		Modify / Cancel
Instrument Price	Agro India,03/01/2008	OPS1		12/02/2009	Unauthorized		Modify / Cancel
Customer Mail	Alert 4	OPS1		10/02/2009	Unauthorized		Modify / Cancel
Backup/Additional RM	Abhishek Lodha , Deb Nayak	OPS1	OPS2	09/02/2009	Declined	dexc	Modify / Cancel
Customer Mail	message	OPS1		09/02/2009	Unauthorized		Modify / Cancel
Customer Mail	jump	OPS1		09/02/2009	Unauthorized		Modify / Cancel
Customer Mail	NFO Alrt 3	OPS2		30/01/2009	Unauthorized		Modify / Cancel
ModelPortfolio	Arch Moderate Model	OPS1	OPS2	31/12/2008	Declined	decline	Modify / Cancel
Customer Mapping		OPS1	OPS2	31/12/2008	Declined	decline	Modify / Cancel
Customer Mail	NFO Alert	OPS3	OPS1	31/12/2008	Declined	decline	Modify / Cancel
Backup/Additional RM	Abhishek Lodha , Deb Nayak	OPS1	OPS2	31/12/2008	Declined	dec	Modify / Cancel

**Figure 6.15: OPS Pending Authorization Screen**

Screen Navigation: After logging in the system as Operations user, select Ops Master → Pending Authorization from the top menu.

The screen consists of similar fields as in Master – Admin Pending Authorization screen in Admin login.

### 6.1.13 Commission

#### 6.1.13.1 Generic Commissions

Description: The Generic Commissions category under the Masters menu enables the admin user to setup the commission information for Upfront and Trail commissions for any instrument type. These commissions are set with appropriate privileges for the different types of instruments like PMS or Structured Product to reflect the earnings of the wealth management institution for distributing 3rd party products.

---

**Note**

This feature is available, only if user has license for Alternaties Module.

---

Commissions can be broadly classified into three categories:

- Upfront Transaction Commission: This type of commission is setup on the Net or Gross Transaction Amount. (For Alternatives Schemes like Private Equity/Venture Capital or Real Estate Funds the Transaction amount is referred to as Drawdown Amount)
- Trail Commission – This is the Trail commission on the Transaction Amount. This type of commission will typically be applicable for different Instrument Types like PMS or Structured Product.
- Upfront Commitment Commission – This type of commission will typically be applicable for Alternatives Schemes like Private Equity/Venture Capital or Real Estate Funds for which Payment Type is Installment-Based. It is an upfront commission calculated on the Commitment Amount.

This screen helps to add, modify or delete the commission information.

**User Access Levels:**

Administrator: Only the person designated as an administrator of the system can add, modify or delete the commission information.

**Screen:**

The screenshot displays the 'Generic Commissions' screen. At the top, there is a navigation bar with the FLEXCUBE logo and 'PRIVATE BANKING' text. The user is logged in as 'Admin1' with a current login time of 12:20:24 PM and a last login time of 11:31:11 AM. The main menu includes 'Home', 'EOD', 'Order Mgmt', 'Txn Mgmt', 'Master', 'User', 'Authorization', 'Workspace', 'Reports', and 'Logout'. The breadcrumb trail shows 'Master > Commission > Generic Commissions'. The form contains several input fields: 'Instrument Type' (a dropdown menu), 'Commission Type' (a dropdown menu), and 'Scheme Name' (a text field). Below these are two tables for defining commission ranges. The first table has columns for 'From Date', 'To Date', 'Amount From', 'Amount To', and 'Commission(%)'. The second table has columns for 'From Date', 'To Date', 'Amount From', 'Amount To', 'Commission(%)', and radio buttons for 'Gross' and 'Net', along with an 'Entry Load' field. At the bottom, there are buttons for 'Save', 'Add', 'Modify', 'Delete', and 'Clear'.

**Figure 6.16: Generic Commissions Screen**

Screen Navigation: After logging into the system as Admin, select Master → Bank Related → Commissions → Generic Commission from the main menu.

Attribute	Description	Mandatory (Y/N)
Instrument Type	Enables the user to select the Instrument type from the Instrument Type drop-down list	Y

Scheme Name	Displays scheme name. The user can search the scheme name by clicking on the search button.	Y
Commission Type	Enables the user to select the appropriate commission type from the Commission Type drop-down list.	Y
From Date	Enables the user to select the From Date by clicking on the calendar control  icon next to the From Date field.	Y
To Date	Enables the user to select the To Date by clicking on the calendar control  icon next to the To Date field.	Y
Amount From	Enables the user to mention the start value of the Transaction Amount range for which the corresponding commission is to be calculated.	Y
Amount To	Enables the user to mention the end value of the Transaction Amount range for which the corresponding commission is to be calculated.	Y
Commission (%)	Enables the user to enter the appropriate commission percentage depending on the selected criteria.	Y

**Procedure for adding Generic Commission:**

**Step 1:**

From the Instrument Type drop-down list, select the appropriate Instrument type.

**Step 2:**

Click on the  icon next to the Scheme Name field.

When the user clicks on the search icon, the Instrument Search window appears. Select the appropriate Instrument from the list.

**Step 3:**

From the Commission Type drop-down list, select the appropriate commission type.

The options available here are Upfront and Trail. For SP Instrument type having Payment Type as Installment-Based, the list displays the options as Trail, Drawdown and Commitment.

On selection of a value in this dropdown, the upper display-only grid will be populated with the Commission setup that has been done previously for the Scheme and Commission Type selected.

**Step 4:**

User will then either click the radio-button on an existing row in upper grid or select it for modification or add a new commission setup for a different amount and date range. If he

selects an existing row for modification, the fields From Date, To Date, Amount From, Amount To, Commission%, Entry Load, Gross/Net radio-button in the lower portion of the screen get populated with respective data from row selected.

**Step 5:**

For addition of a new Commission setup first click on the calendar control  icon next to the From Date field and select the appropriate date.

---

**Note**

The From Date should be greater than current date.

---

**Step 6:**

Click on the calendar control  icon next to the To Date field and select the appropriate date.

---

**Note**

The To Date should be greater than From Date.

---

**Step 7:**

Enter the appropriate amount in the Amount From field.

**Step 8:**

Enter the appropriate amount in the Amount To field.

**Step 9:**

Enter the appropriate percentage in the Commissions field.

**Step 10:**

Select the appropriate option, either Gross or Net.

If the user selects the Gross option, the Upfront is calculated on the Gross amount.

If the user selects the Net option, the Upfront is calculated on Net amount (Gross – Entry Load) and the Entry Load field is mandatory.

## Screen

Instrument Type:  Scheme Name:

Commission Type:

	From Date	To Date	Amount From	Amount To	Commission(%)
<input type="radio"/>	31/12/2007	31/12/2009	5000	5000000	5.00

From Date:  To Date:

Amount From	Amount To	Commission(%)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Gross  Net Entry Load:

***Figure 6.17: Generic Commission Screen for Commitment Commission***

### Step 11:

Click the Add button.

The record entered gets populated in the upper display-only grid

### Step 12:

Click the Save button.

When the user clicks on the Save button, the system displays the “Request has been submitted successfully for Authorization”.

---

### Note

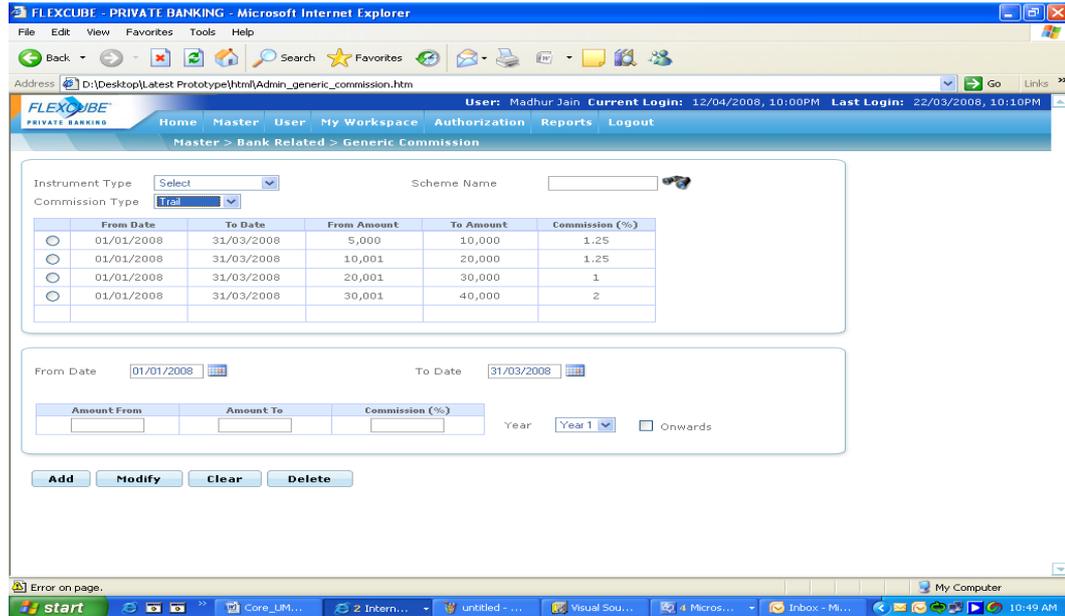
Here the system follows the principle of ‘Maker-Checker’, wherein any new information added or modified needs to be authorized.

---

### Trail Commission

For the Trail commission type, follow the same procedure explained above. There are few additional fields in this commission type which are described below

**Screen:**



**Figure 6.18: Generic Commission Screen for Trail Commission**

The fields have been briefly described below:

Field	Description	Mandatory (Y/N)
Commission %	Enables the user to enter the appropriate commission in the Commission field.	Y
Year	Displays the List Of Values as Year1, Year2, Year3, Year 4 etc. The user can select the appropriate year as per his requirement for the desired amount and commission.	Y
Onwards	If the user selects this option, the last selected percentage of commission is considered throughout for subsequent transactions.	Y

**Note**

While adding a new Commission Structure for Structured Products of Installment –Based Payment Type, the system performs the following validations.

If the Commitment Commission Type is selected:

- The system allows the user to set the commission on either Upfront on Commitment amount or Both.
- The system does not allow the user to set the commission on Upfront on Drawdown Amount. If an attempt is made to do the same, system gives an error on the click of Add button.

### 6.1.13.2 Rules for Calculating Commission

Different schemes pay different types of commission. It is also dependent on the way of investing like lump-sum purchase, SIP, STP, etc. The rules applicable for the commission payable have to be stored in the system. Following are the parameters on which the commission calculation depends. All these criteria have to be considered at the time of storing the commission calculation rules.

#### 1. Types of Commission

- **Upfront:** This type of commission is calculated upfront as a percentage of the amount of purchase.
- **Trail:** This type of commission is calculated on the amount that remains invested with the fund house over the period for which trail is being calculated.
- Payment structure of a scheme is a mix of both these types also.

#### 2. Method of Calculation

- **Gross:** It means that the commission is calculated on the amount of investment without deducting the entry load.
- **Net:** It means that the commission is calculated on the amount of investment after deducting the entry load (i.e. investment – entry load).

#### 3. Type of investment

- Lump-sum Purchase:
- Systematic Investment Plan (SIP):
- Systematic Transfer Plan – (STP) (Switch in or Switch out):
- Dividend Reinvest (DR)
- Dividend Payout (DP)
- Redemption, Repurchase, Systematic Withdrawal Plan

**Table:** Applicability of commission on different transaction

	Tran Type	Upfront	Trail
1.	Purchase	Yes	Yes
2.	Redemption	N.A	N.A
3.	SIP	Yes	Yes
4.	SWP	N.A	N.A
5.	Systematic Transfer Plan (Switch In)	Yes .	Yes - based on the new Fund investment is being switched into.
6.	Dividend Payout (DP)	N.A	N.A
7.	Dividend Reinvestment (DR )	Current Fee structure applicable	Current Fee structure applicable

4. **Time of Investment:** brokerage / commission structure followed for a scheme may vary from time to time. Apart from permanent changes to the structure this could also be to provide incentive to the brokers to promote some specific schemes.
5. **Amount of investment:** The commission payable on a transaction may also vary with amount of the transaction.

**Table:** Commission based on Amount and Time of Investment

<b>Time of Inv. → Application Amount ↴</b>	<b>Before 01-04-2007</b>	<b>On or after 1-04-2007</b>
< 1 lac	1.00%	1.5%
> 1 lac	1.25%	1.75%

6. Notes

- Claw back calculation is to be done if any SIP is cancelled for which Payout has been done upfront i.e. if for the SIP commission was paid upfront for the whole tenure of the SIP.
- If the commission structure for any scheme is rectified by an AMC for a past date, then the system will not recalculate the commissions for the same. This discrepancy will be reflected during the Reconciliation process. Though going forward the new structure will be used for calculating the commissions.

**Steps involved in Upfront Commission Calculation**

1. At the End of Day, get a list of all the “BUY” (Purchase, Systematic Investment Plan, Dividend Payout and Systematic transfer Plan - switch in) transactions for instrument type Mutual Fund.
2. For each transaction, find out the relevant rule applicable from the system as maintained in the MF Commissions Reference Data. The following points will be considered:

Check the commission type for upfront - Gross or Net

Check the appropriate rate based on the amount Slab

In case of SIPs if commission is paid upfront for the duration of SIP, the system needs to store this after paying upfront so that it doesn't calculate the commission on any subsequent installments.

When the transaction is uploaded for Switch/Transfer and there is an order match, FCPB charges commission (% same as Upfront commission) only on the Switched-in leg, based on the Upfront rate maintained for the instrument in the Switch in leg. Like upfront commission, this commission amount is calculated and stored in the commission field.

3. At the End of Month, calculate the sum of upfront fees earned in the month at the following level for every month and store it for reconciliation.
  - Customer ID
  - Portfolio ID
  - Instrument ID
  - Folio ID
  - Banker ID

4. Example

The following transactions are done in the month of Jan 08:

<b>Txn Date</b>	<b>Units</b>	<b>NAV</b>	<b>Amount</b>	<b>Txn Type</b>	<b>Folio</b>	<b>Tenure</b>
12 Jan 08	1000	10	10000	Buy	1	-

18 Jan 08	1500	12	18000	Buy	1	-
21 Jan 08	-	-	1000	SIP	2	12 months

Upfront Fee Structure

**Folio 1 – Gross flag**

Date Range	Amount	Entry Load	Upfront
1 Jan 08 to 31 Jan 08	> 1 lac	1.5%	1.5%
1 Jan 08 to 31 Jan 08	1 lac – 25 lac	0.75%	0.75%

**Folio 2 – Net flag, Payout**

Date Range	Amount	Entry Load	Upfront
1 Jan 08 to 31 Mar 08	> 1 lac	1.5%	2 %
1 Jan 08 to 31 Mar 08	1 lac – 25 lac	0.75%	0.75%

The upfront calculation for Folio 1 will be:

$$\begin{aligned} \text{Upfront Commission} &= (10000 * 1.5/100) + (18000 * 1.5/100) \\ &= 2.25 + 4.05 \\ &= 6.3 \end{aligned}$$

The upfront calculation for Folio2 will be:

$$\begin{aligned} \text{Total investment amount (Gross)} &= 1000 * 12 = 12000 \\ \text{Net Investment amount} &= 12000 - (12000 * 1.5/100) = 11820 \\ \text{Upfront Commission} &= 11820 * 2/100 = 236.4 \end{aligned}$$

5. **Back dated Transactions:** If a transaction is backdated, then the fees will be paid based on the posted date. For e.g. a transaction was made on 10th Jan 08 as follows:

Txn Date	Units	NAV	Upfront
10/1/08	100	10	2.25%

But the transaction was posted on 2nd Feb 2008 with the following details:

Txn Date	Units	NAV	Upfront	Post Date
10/1/08	100	10	2.25%	2/2/08

Then the commission will be calculated as follows:

Upfront fee will be calculated as per prevailing rules as on 10/1/08

If the transaction being modified pertains to a previous month, the commission value stored at the previous month's EoM will not be altered and the commission value for current month will be updated so as to reflect the change over the previous months also.

For any reconciliation purpose with commissions actually paid by the Fund house, the commission for this transaction would be considered for the Feb month.

## Steps involved in Trail Commission Calculation

Trail fee will be calculated on daily accrual basis at EOD on the remaining quantity of the MF balance for each Buy transaction only (except in case of back-dated sell transactions described later)

### At EOD:

1. Pick valid rules

Commission Type = 'Trail'

The commission will be computed as per the rules prevailing as on the date of the buy transaction

2. Calculate the daily trail fees as

$$\text{Trail fee} = (\text{Unit balance} \times \text{Daily NAV} \times \text{Trail fee Commission \%}) \times 1 / 365$$

It will be divided by 366 if it's a leap year.

3. Add the daily trail fees calculated to the Trail fee accrued MTD figure for each buy transaction.
4. Trail fee is calculated for weekends and holidays also, so the NAV of previous business date will be applied if the current date is a holiday/weekend. Since EOD will be run only on business days, the system should include the number of days until the next business day also in computing the day's trail, provided a calendar month-end date is not crossed in the process. On the last business day of the month, the trail will be computed in 2 parts - first only up to and including the last calendar date of the month, which will be added to the MTD figure of current month and stored as part of EOM process. And another from the 1st calendar date of next month until the day before the 1st working date of the next month. This 2nd amount will be stored in the MTD column for the transaction. For example on 21st March 08, a Friday, the system will compute for 3 days to include the weekend holidays of Saturday and Sunday while computing the Trail. However if for example, last working day of March is say 28th and the 1st working day of April is 3rd, first commission will be computed for 4 days from 28th to 31st, and added to the MTD figure for the transaction. This total figure will then be stored as the March month figure. Another computation would be done for 2 days for April 1st and 2nd and the amount stored as MTD for April. In other words, commission would be computed always on a forward basis to take care of holidays and month-ends.
5. If no applicable trail commission rule is defined for the transaction buy date, then the system will not calculate fees for that transaction giving appropriate details as part of the EOD log.

The actual EOM processing will depend on how we are going to take the Reconciliation forward.

Example of Trail Computation

**For the same folio:**

Date	No. of Units	Txn	Trail Fee (p.a)	Avg NAV
10th Jan 07	100	Buy	0.3%	10
10th Feb 07	100	Buy	0.5%	10
31st Dec 07	125	Sell	0.5%	10

**Trail Fee Structure**

Period	Trail Fee %
1 Jan – 5 Feb	0.3%
6 Feb – 31 Dec	0.5%

6. At the end of Jan 07, trail fee will be  $100 \times 10 \times 0.3\%$  for 21 days

7. At the end of Feb 07, trail fee will be,

1st Purchase -  $100 \times 10 \times 0.3\%$  - for 28 days

2nd Purchase -  $100 \times 10 \times 0.5\%$  for 18 days

8. From Mar 07 – Nov 07, it will be the same as above (no. of days depending on the month)

9. For Dec, trail fee will be

1st Purchase -  $100 \times 10 \times 0.3\%$  - for 30 days

2nd Purchase -  $100 \times 10 \times 0.5\%$  for 30 days

For 31st -  $75 \times 10 \times 0.5\%$  for 1 day

**Effect of Backdated Transactions on trail computation:**

In case a buy transaction is posted with a back value date, the impact of this since inception will be considered only in the month the transaction was posted. However the applicable rule for commission processing will be based on that prevailing as on Transaction Date. In case a sell transaction is posted with back value, the impact of this as a negative amount from date of sale till date of posting will be computed to offset the erroneous excess trail commission already computed and received till previous month. The commission rule to be applied for this would be the one as on date of Sale – this is only an approximation since identifying the buy transactions that were offset by this sale as per FIFO and proportionately computing commission based on the respective buy dates would be complex and not worth the effort.

Also only those transactions with back dated status as Y and status A (Active) would be considered.

In the above example, suppose on 31 Dec there was another sale transaction as below:

Value Date: 15 Nov 07

No. of units : 50, say average NAV for the period from 15 Nov till 31 Dec is 10, then for the Dec Commission computation, a negative amount equal to  $-50 \times 47 \text{ days} \times 0.5\% / 365$  would be added to the computation of commission for December as explained in the previous section.

**Handling Delete and Modify transactions**

1. Reversal/Modifications affecting Upfront Commission calculation:

In case of a modification of a transaction e.g. BUY 100 which is to be modified to BUY 50. In this scenario, the system generates 2 transactions one the reversal of the BUY 100 which would be a SELL 100 with status as V (Reversal) and the new transaction BUY 50 with status as A (Active). The status of the original BUY will be changed to M (Modified). The commissions processor will take the original BUY 100 upfront commission value and for that S 100 update the same upfront commission as a negated value As usual, the new BUY 50 will have its commission calculated and inserted into PMS\_TRANSACTION and aggregated at EOM

In case of a reversal of a transaction e.g. BUY 100 which is to be deleted, the system generates only 1 transaction which would be an SELL 100 with status as V (Reversal) and the original transaction with status as D (Deleted). The Commissions processor will take the original BUY 100 upfront commission value and for that SELL 100 update the same upfront commission as a negated value

## 2. Reversal/Modifications affecting Trail Commission calculation:

In case of a modification of a transaction e.g. BUY 100 which is to be modified to BUY 50, the system generates 2 transactions one the reversal of the BUY 100 which would be a SELL 100 with status as V (Reversal) and the new transaction BUY 50 with status as A (Active) and the status of the original BUY will be changed to M (Modified). The commissions processor will take the original B 100, retrieve all the records for that transaction id, sum up the calculated FCPBS value and the RTA trail value and post a compensating record i.e. the same trail as a negated value with the transaction id as the reversal transaction id. At EOD, trail would be calculated for the new transaction i.e. BUY 50

In case of a reversal of a transaction e.g. BUY 100 which is to be deleted, the system generates only 1 transaction which would be an SELL 100 with status as V (Reversal) and the original transaction with status as D (Deleted). The Commissions processor will take the original BUY 100, retrieve all the records for that transaction id, sum up the calculated FCPBS value and the RTA trail value and post a compensating record i.e. the same trail as a negated value with the transaction id as the reversal transaction id.

---

### Note

If the transactions being modified pertain to the previous months, the commission values stored at EOM for the previous months will not be altered and only the commission value MTD for current month will be updated to reflect the change over the previous months also. At EoM only the Buy transactions with status as A (Active) will be processed.

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## NFO Commission

New Fund Offer: When a mutual fund offers units of any of its schemes to the public for the first time, it is known as a New Fund Offer. Normally initial offer to subscribe in to new scheme is Open for "X" number of days. Once this scheme gets listed after the closure of Initial offer period, it converts into an Open/ Close ended scheme.

### Steps involved in NFO Commission Calculation:

- Identify the transaction as NFO at Order level for instrument type MF
- Compute the NFO commission for all MF orders of type "NFO" with order status "Open" and store it in order book
- Only upfront commission will be calculated for NFO, NFO commission structure will be maintained in Commission table, similar to upfront commission structure
- Once order status changes to executed and receives a transaction, upfront commission will be again calculated and stored in transaction table under commission column- the commission computation would be using the NFO commission structure, based on

identifying the transaction as an NFO allotment. This identifier will also be present in the Transaction files received from RTA's.

- Need to add another column in transaction table – NFO commission where only those transaction which are of transaction type NFO and commission for these transaction was computed in order book (to be matched by Order ID), value will be picked from order book and populated in this column
- RM login -> Workspace -> Commission, now should display two boxes, first one will display commissions earned on transaction and heading should say “Commissions on booked transactions”, system is already supporting it and another box (new functionality) with a heading - “Estimated Commission on pending orders” and in this we will display NFO commission, stored in order book for all the orders with status “Open/Sent/Ordered” but booked in the current month and in the previous month

### **Handling Delete and Modify transactions**

#### **Reversal/Modifications affecting NFO Commission Calculation:**

1. Incase of a modification of an order e.g. BUY 100 which are to be modified to BUY 50. In this scenario, the commission processor will recompute the NFO commission and overwrite the earlier value for the same order id.
2. Incase of a reversal of an order e.g. BUY 100 which are to be deleted; the commission processor will update the NFO commission as zero for the same order id.

## **6.2 Operations**

### **6.2.1 Corporate Action Approval**

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#### **Note**

This feature will be relevant for EQ and Bonds Corporate Actions and SP Corporate Actions , if user has license for Traded Securities module and Alternatives module respectively.

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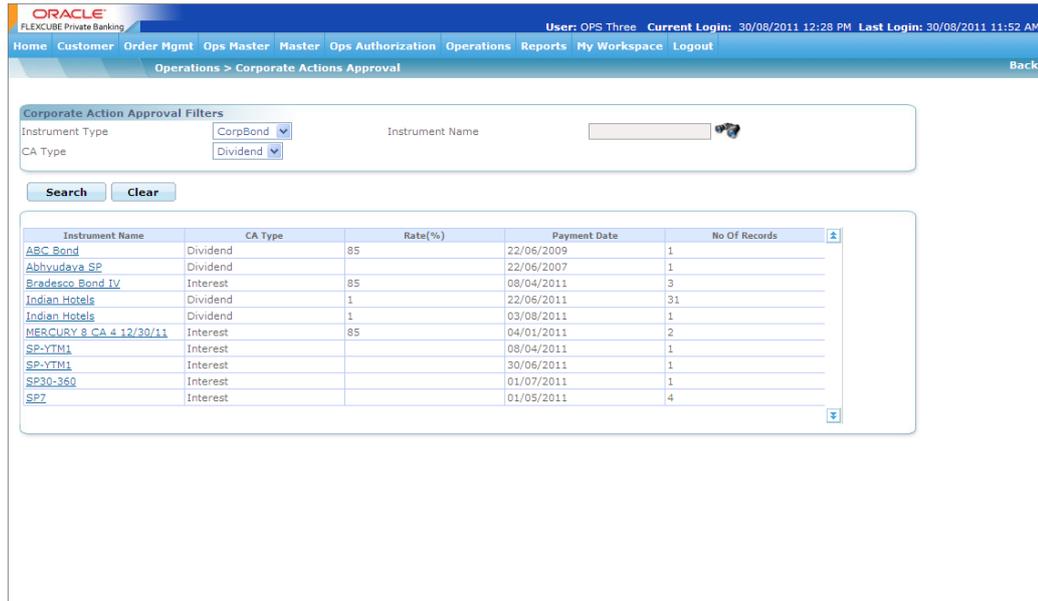
Description: The Corporate Actions are auto generated in the FCPB system for instrument types Equity, Bonds and SP. The system makes an attempt to categorize these CAs in order to place them directly into the transaction table or tank table for modification based on the flags set up at instrument type and transaction type level.

This screen is used by the Operations user with appropriate privileges to view and modify the auto generated corporate action entries placed by the system, for each customer.

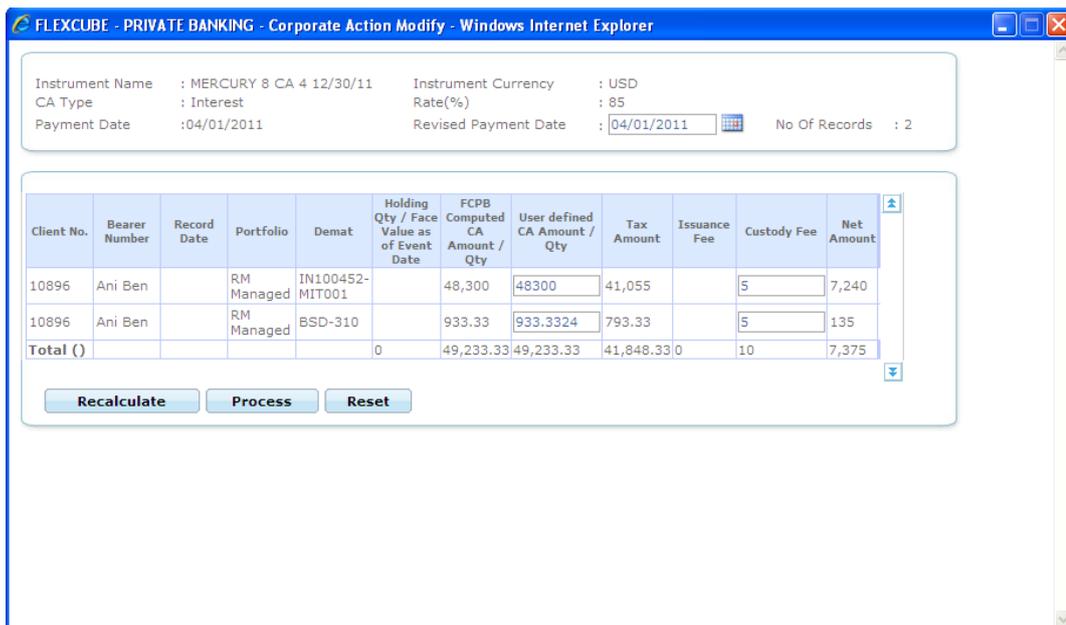
#### **User Access Levels:**

Operations: only the person designated as an Operations user can view and modify these details.

**Screen:**



**Figure 6.19: Corporate Action Approval Screen**



**Figure 6.20: Corporate Action Modify Screen**

Screen Navigation: After logging in the system as Operations user, select Operations → Corporate Action Approval from the top menu.

Field	Description	Mandatory (Y/N)
Instrument Type	Enables the user to select the appropriate instrument type	N

Instrument Name	Enables the user to select the appropriate instrument name	Conditional Y – Mandatory on selection of Instrument Type
CA Type	Enables the user to select the appropriate CA type	Y

**Corporate Action Modify**

Field	Description	Mandatory (Y/N)
Instrument Name	Displays the name of the selected instrument for which CA needs to be viewed or authorized	Y
Instrument Currency	Displays the currency of the selected instrument	Y
CA Type	Displays the type of CA type for the selected instrument	Y
Rate (%)	Displays the Ratio/Rate for the CA transaction	Y
Payment Date	Displays the payment date of the CA as generated by FCPB.	Y
Revised Payment Date	Enables the user to select the appropriate revised date, which indicates the new payment date. This date is always a later date than the system defined payment date.	Y
No. Of Records	Displays the total no. of records for the selected criteria	Y

**Display Table**

Field	Description	Mandatory (Y/N)
Client No.	Displays the client no.	
Customer Name	Displays the customer name.	Y
Portfolio	Displays the name of the portfolio for which the CA transaction	Y
Demat	Displays the Demat acct no.	Y
Holding Qty/Face Value as of Event Date	Displays the holding quantity/face value considered for the corresponding CA.	
FCPB Computed CA Amount/Qty	Displays the system computed Amount/Qty for the corresponding CA	Y
User Defined CA Amount/Qty	Displays the user defined Amount/Qty for the corresponding CA. The user can modify this amount upto zero. The system does not allow the user to enter the negative value in this field.	Y
Tax Amount	Displays the tax amount calculated on the gross amount based on the tax rate mentioned at instrument type level. If user modifies the gross amount then system modifies the tax amount accordingly.	Y
Issuance Fee	Displays the issuance fee as applicable	Y
Custody Fee	Displays the custody fee as applicable	

Net Amount	Displays the Net Amount calculated as (Interest/Dividend/Redemption Amount - Custody Fee - Tax - Issuance Fee). Net amount can be negative.	Y
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## 6.2.2 File Upload

Description: This screen is used by the Operations user with appropriate privileges to upload data files from external sources into the application for processing through the interface definitions.

### User Access Levels

Operations: only the person designated as an Operations user can upload file

### Screen:

**Figure 6.21: File Upload Screen**

Screen Navigation: After logging in the system as Operations, select Operations → File Upload from the top menu.

Field	Description	Mandatory (Y/N)
Feed Name	Name of the feed to be uploaded	Y
Feed Location	Location of the file from where the feed has to be uploaded – from local or server	Y

### Procedure to Upload the file:

#### Step 1:

From the Feed Name drop-down list, select the appropriate feed name.

#### Step 2:

Select the appropriate option for Feed Location.

The options available here are Upload From Server and Upload From Local.

The Upload from server option will be used if the data files are coming automatically through FTP or similar process and residing in a designated server area. However, if the user needs to upload from the local machine, the appropriate selection has to be made. On completion of successful upload, the system will generate a Log file containing details of number of records processed, rejected which can be viewed online or sent to the user's e-mail ID.

**Step 3:**

Click the Browse button to select the path.

**Step 4:**

Click the  button.

At the time of file upload, if the old folio or new folio is same as the folio chosen for or to transfer, then that record gets rejected.

### 6.2.3 Folio Transfer

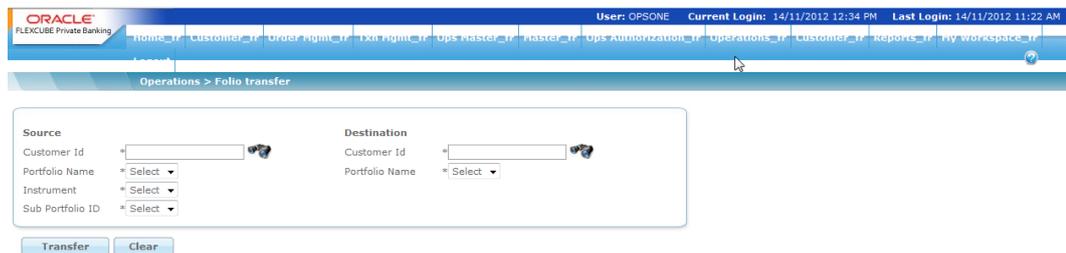
**Description:**

The Folio Transfer feature of FCPB enables the user to transfer the holdings of a specific customer portfolio Instrument and sub-portfolio to another customer portfolio Instrument and sub-portfolio combination, which ultimately results in transferring the transactions also. The customer whose holdings are transferred is called 'Source Customer' wherein the customer to whose folio these holdings are transferred is called 'Target Customer'.

**User Access Levels**

Operations: The person designated as Operational user of the system can transfer the folio holdings from Source Customer to Target Customer.

**Screen:**



**Figure 6.22: Folio Transfer Screen**

Screen Navigation: After logging in the system as Operations, select Operations ' Portfolio Transfer from the top menu.

**Procedure to Transfer Folio Holdings:**

**Step 1:**

Enter the appropriate customer Id whose holdings are to be transferred in the Source Customer Id text box.

The user can also select the appropriate Source Customer Id by using the search icon.

**Step 2:**

Select the appropriate portfolio from the Portfolio Name drop-down list.

The system does not consider the Discretionary portfolio for folio transfer as corpus transactions are accounted in Discretionary portfolio.

**Step 3:**

Enter the appropriate customer Id to whose portfolio the holdings are to be transferred in the Destination Customer Id text box.

The user can also select the appropriate Destination Customer Id by using the search icon.

**Step 4:**

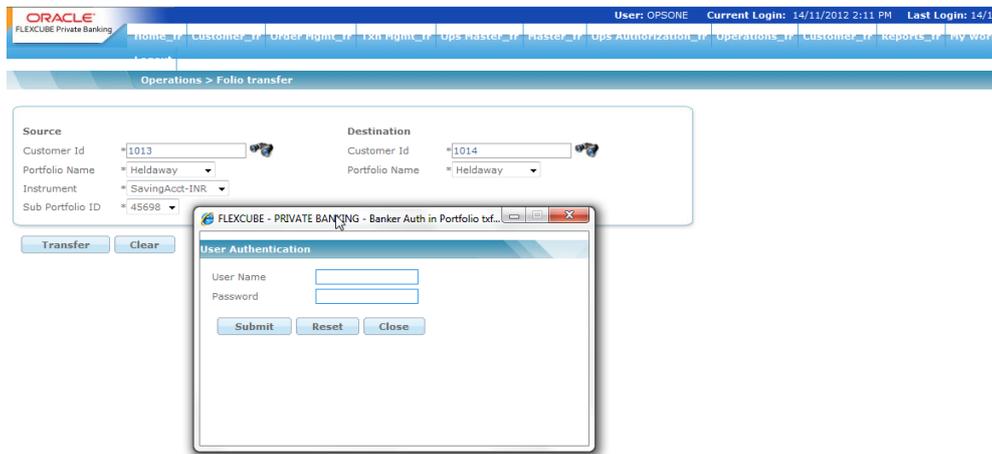
Select the appropriate portfolio from the Portfolio Name drop-down list.

**Step 5:**

Click on the Transfer button.

Once the user clicks on the Transfer button, system displays the User Authentication window. Either the Senior Operations or the Relation Manager provides authentication details as per hierarchy, in order to initiate the transfer process

**Screen:**



**Figure 6.23: Folio Transfer Authentication Window**

Field	Description	Mandatory (Y/N)
Source Customer Id	Enables the user to enter the client id of source customer in the Source Customer Id text box	Y
Portfolio Name	Enables the user to select the appropriate portfolio of the source customer from the Portfolio Name drop-down list below it	Y
Instrument	Enables the user to select appropriate instrument needs to be transferred from source customer to the target customer	Y

Field	Description	Mandatory (Y/N)
Sub Portfolio Id	Enables the user to select appropriate Sub Portfolio Id needs to be transferred from source customer to the target customer	Y
Destination Customer Id	Enables the user to enter the client id of target customer in the Destination Customer Id text box	Y
Portfolio Name	Enables the user to select the appropriate portfolio of the source customer from the Portfolio Name drop-down list below it	Y

Once the source customer or portfolio name is selected and when destination customer name or portfolio name is selected; if there are any open or pending or unexecuted transfer request for source, then the system rejects the transfer.

## 6.2.4 Portfolio Transfer

### Description:

The Portfolio Transfer feature of FCPB enables the user to transfer the holdings from one customer to another which ultimately results in transferring the transactions also. The customer whose holdings are transferred is called 'Source Customer' wherein the customer to whose portfolio these holdings are transferred is called 'Target Customer'.

### User Access Levels

Operations: The person designated as Operational user of the system can transfer the portfolio holdings from Source Customer to Target Customer.

### Screen:

**Figure 6.24: Portfolio Transfer**

Screen Navigation: After logging in the system as Operations, select Operations ' Portfolio Transfer from the top menu.

### Procedure to Transfer Portfolio Holdings:

#### Step 1:

Enter the appropriate customer no. whose holdings are to be transferred in the Source Customer No text box.

The user can also select the appropriate Source Customer no. by using the search icon.

**Step 2:**

Select the appropriate portfolio from the Portfolio Name drop-down list.

The system does not consider the Discretionary portfolio for portfolio transfer as corpus transactions are accounted in Discretionary portfolio.

**Step 3:**

Enter the appropriate customer no. to whose portfolio the holdings are to be transferred in the Destination Customer No text box.

The user can also select the appropriate Destination Customer no. by using the search icon.

**Step 4:**

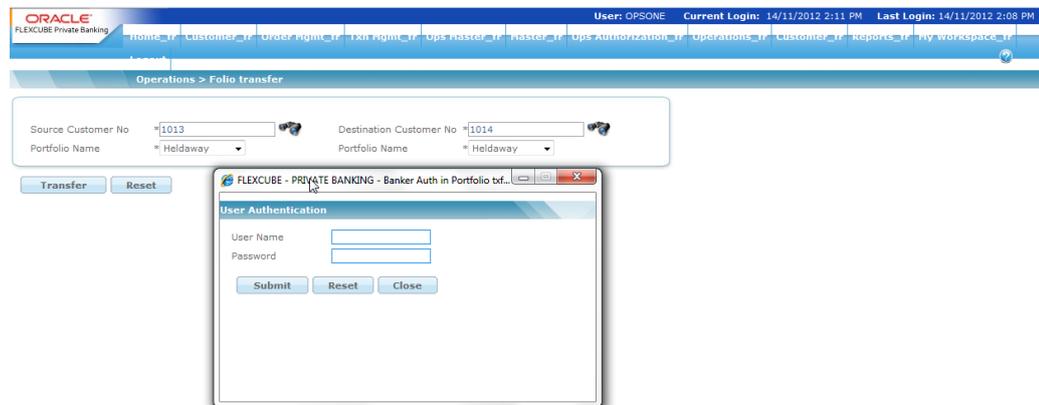
Select the appropriate portfolio from the Portfolio Name drop-down list.

**Step 5:**

Click on the Transfer button.

Once the user clicks on the Transfer button, system displays the User Authentication window. Either the Senior Operations or the Relation Manager provides authentication details as per hierarchy, in order to initiate the transfer process

**Screen:**



**Figure 6.25: Portfolio Transfer Screen**

Field	Description	Mandatory (Y/N)
Source Customer No	Enables the user to enter the client id of source customer in the Source Customer No text box	Y
Portfolio Name	Enables the user to select the appropriate portfolio of the source customer from the Portfolio Name drop-down list below it	Y
Destination Customer No	Enables the user to enter the client id of target customer in the Destination Customer No text box	Y

Portfolio Name	Enables the user to select the appropriate portfolio of the source customer from the Portfolio Name drop-down list below it	Y
----------------	-----------------------------------------------------------------------------------------------------------------------------	---

Once the source customer or portfolio name is selected and when destination customer name or portfolio name is selected; if there are any open or pending or unexecuted transfer request for source, then the system rejects the transfer.

## 6.2.5 Pending Transactions

Description: This screen displays the transactions that failed during enrichment process, that are automatically triggered once the transaction files are uploaded, due to some missing mapping information like Customer ID.

This is a utility to provide the missing customer ID link through a user interface, in the absence of which the transaction was rejected. Please note that not all transactions rejected through the upload process will be available through this Pending authorization screen, but only a subset that could be processed with updation of the customer ID, portfolio and subportfolio ID.

### User Access Levels

Operations: only the person designated as an Operations user can access Pending Transactions

### Screen:

**Figure 6.26: Pending Transaction Screen**

Screen Navigation: After logging in the system as Operations, select Operations → Pending Transaction the top menu.

Field	Description	Mandatory (Y/N)
Instrument Type	Enables the user to select the Instrument type from the drop-down list	Y
File Name	Enables the user to select the appropriate file from the File Name drop-down list	Y
Date From	Enables the user to select the date from which the transactions are pending using calendar icon	Y
Date To	Enables the user to select the date till which the transactions are pending	Y

## 6.2.6 Commissions Recon:Generic Commission

The Generic Commission submenu enables the Operations user to generate the report to highlight the deviation of calculation of Commission by the system from actual for all instrument types, other than MF and Insurance.

### User Access Levels:

Operations: The person designated as Operational user or of the system can upload or recon the Generic commission

### Screen:

**Figure 9.36: Generic Commission Screen**

Screen Navigation: After logging into the system as Operations, select Operations → Commission Recon → Generic Commission

The screen will default to the Upload tab.

Field	Description	Mandatory (Y/N)
Commission Type	Enables the user to select the appropriate commission type from the drop-down list	Y
Instrument Type	Enables the user to select the appropriate Instrument Type from the drop-down list	Y
Month	Enables the user to select the appropriate month from the drop-down list to reconcile the commission amount calculated by the system with the actual commission paid by the AMC	Y
Feed Name	Enables the user to select the appropriate feed name received from Asset Management Companies (AMC) from the drop-down list	Y

Feed Location	Enables the user to select the appropriate feed location	Y
---------------	----------------------------------------------------------	---

**Procedure to Upload Generic Commission:**

**Step 1:**

From the Generic Commission drop-down list, select the appropriate commission type.

The options available are UPFRONT and TRAIL.

**Step 2:**

From the Instrument Type drop-down list, select the appropriate Instrument type.

**Step 3:**

From the Month To drop-down list, select the appropriate month-year.

**Step 4:**

From the Feed Name drop-down list, select the appropriate feed name.

**Step 5:**

Select the appropriate option for the Feed Location.

The options available here are Upload from Server and Upload from Local.

**Step 6:**

Click the Browse button and select the appropriate file to upload.

**Step 7:**

Click the Upload button.

**Procedure to generate Generic Commission Recon Report:**

**Step 1:**

From the Instrument Type drop-down list, select the appropriate Instrument type.

**Step 2:**

From the Type drop-down list, select the appropriate commission type.

The options available here are Upfront, Trail, Commitment, Drawdown.

**Step 3:**

From the Month From drop-down list, select the appropriate month -year.

**Step 4:**

From the Month To drop-down list, select the appropriate month-year.

The Start Month should be less than End Month.

**Step 5:**

Select the appropriate option for Show category.

The options available are Issuer and Instrument.

If the Issuer option is selected, the system does not allow the user to select the Instrument. It will by default select All option, if Instrument is selected, the specific issuer and instrument can be selected.

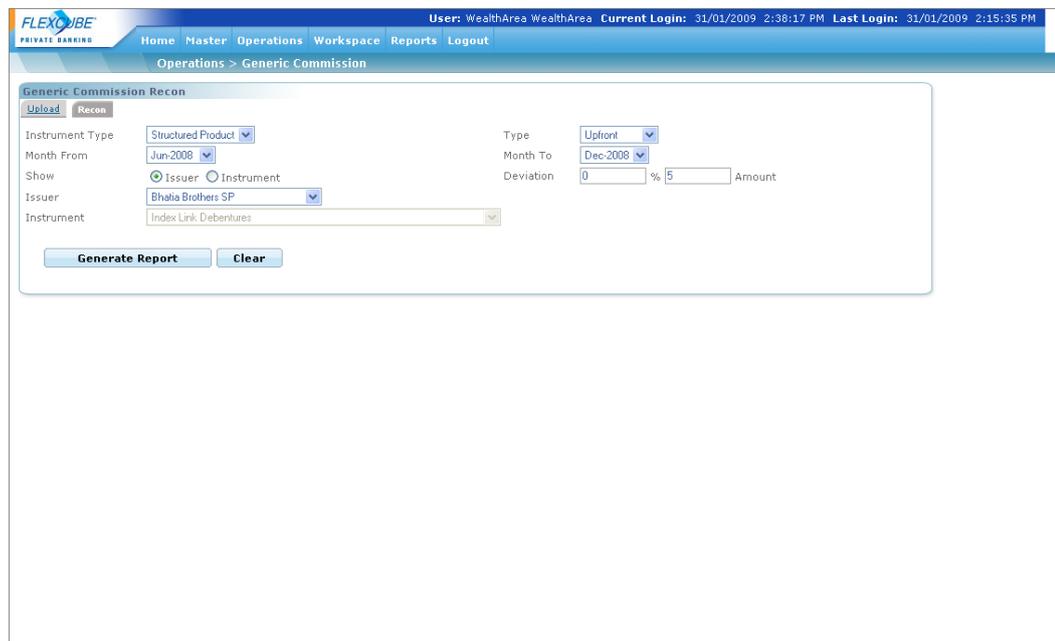
**Step 6:**

Enter the appropriate deviation in the Deviation field.

The Deviation field defines the tolerance level. Only if the deviation value falls beyond the tolerance limit, the system displays the report.

If it is not defined, report will display all the deviations in amount.

**Screen:**



**Figure 6.27: Generic Commission Screen to Generate Report**

**Step 7:**

Click the Generate Report button.

**6.2.7 Commission Deviation**

Description: The Commission Deviation feature enables the user to 'close' deviations which have been resolved and ensure that these deviations will not appear in any future deviation reports.

Field	Description	Mandatory (Y/N)
Instrument Type	Enables the user to select the appropriate Instrument Type from the drop-down list	Y
Issuer Name	Enables the user to select the appropriate Issuer Name from the drop-down list	Y

Instrument Name	Enables the user to select the appropriate Instrument Name from the drop-down list	N
Date From	Enables the user to select the appropriate From date using the calendar icon next to the Date From field. This gives the starting date for Transaction Search.  In case left blank, the default date will be from inception date.	N
Date To	Enables the user to select the appropriate To date using the calendar icon next to the Date To field. This gives the ending month for the Transaction Search.  The default value is current business date if left blank.	N
Deviation Type	Gives the options for generating the table for either 'open' deviations or 'Closed' deviations'	N

#### **Deviation Range**

<b>Field</b>	<b>Description</b>	<b>Mandatory (Y/N)</b>
Deviation in	Enables the user to select the deviation type either in '%' or in 'Amount' by select the appropriate option from the drop-down list	Y
Greater than or Equal to	Allows the user to define starting point of a range for the search using logical operator	N
Lesser than or Equal to	Allows the user to define ending point of a range for the search using logical operator	N

### **6.2.8 Closing of Deviations**

The Deviation Closure functionality provides a way for the user to close deviations that he has reconciled with instrument issuer and avoid the repetition of these deviations in the reports. For deviation closure the commissions will be classified based on their type i.e. upfront, trail and commitment.

- Upfront

#### **User Access Levels**

Operations: The person designated as Operational user or of the system can access the Commission Deviation screen.

## Screen:

ORACLE  
FLEXCUBE Private Banking

User: OPS Four Current Login: 12/12/2011 3:17 PM Last Login: 12/12/2011 2:10 PM

Home Ops Master Master Ops Authorization Operations Reports My Workspace Logout

Operations > Commission Deviations > Upfront

**Upfront Commissions**

Instrument Type  Issuer Name  Instrument Name

Date From

Date To

Deviation Type

**Deviation Range**

Deviation in

Greater than or Equal to

Lesser than or Equal to

Note: Keep From Date field blank to get all transactions since inception

**Figure 6.28: Commission Deviation Upfront Screen**

Screen Navigation: After logging into the system as Operations, select Operations → Commission Deviation → Upfront

### **Procedure to view Upfront Commission Deviation Details:**

#### **Step 1:**

From the Instrument Type drop-down list, select the appropriate Instrument type.

#### **Step 2:**

From the Issuer Name drop-down list, select the appropriate Issuer Name.

#### **Step 3:**

From Instrument Name drop-down list, select the appropriate instrument name.

#### **Step 4:**

Enter the appropriate date in the Date From field.

#### **Step 5:**

Enter the appropriate date in the Date To field.

#### **Step 6:**

From the Deviation Type drop-down list, select the appropriate deviation type.

#### **Step 7:**

From the Deviation in drop-down list, select the appropriate option for deviation.

The options available here are % and Amount.

#### **Step 8:**

Enter the appropriate value in Greater than or Equal to text box.

**Step 9:**

Enter the appropriate value in Lesser than or Equal to text box.

**Step 10:**

Click the Submit button.

Issuer Name	Instrument Name	Customer Name	Folio Number/ Policy Number	Transaction Date	Transaction Id	FCPB Upfront Commission	Issuer Upfront Commission	Deviation (Over)	Deviation (Under)	Close Deviation	Correct Data Issuer	FCPB
CITI BANK	SW Infrastructure Bond	Saroja Vidyasagar	11054	11-10-2011	28139	0.00	0.00	100.00		<input type="checkbox"/>	<input type="radio"/>	<input type="radio"/>
CITI BANK	SW Infrastructure Bond	Saroja Vidyasagar	11054	11-10-2011	28140	0.00	0.00	100.00		<input type="checkbox"/>	<input type="radio"/>	<input type="radio"/>
CITI BANK	SW Infrastructure Bond	Saroja Vidyasagar	11054	10-10-2011	28147	0.00	0.00	100.00		<input type="checkbox"/>	<input type="radio"/>	<input type="radio"/>
CITI BANK	SW Infrastructure Bond	Saroja Vidyasagar	11054	11-10-2011	28148	0.00	0.00	100.00		<input type="checkbox"/>	<input type="radio"/>	<input type="radio"/>
CITI BANK	SW Infrastructure Bond	Saroja Vidyasagar	11054	11-10-2011	28149	0.00	0.00	100.00		<input type="checkbox"/>	<input type="radio"/>	<input type="radio"/>
CITI BANK	SW Infrastructure Bond	Saroja Virivasanar	11054	11-10-2011	28150	0.00	0.00	100.00		<input type="checkbox"/>	<input type="radio"/>	<input type="radio"/>

**Figure 6.29: Commission Deviation Upfront Screen with Details**

- Trail

**User Access Levels**

Operations: The person designated as Operational user or of the system can access the Commission Deviation screen

**Screen:**

Trail Commissions

Instrument Type: Select  
Date From: Select  
Date To: Select  
Deviation Type: Open  
Deviation Range: %  
Greater than or Equal to: 0  
Lesser than or Equal to: 100

Note: Keep From Date field blank to get all transactions since inception

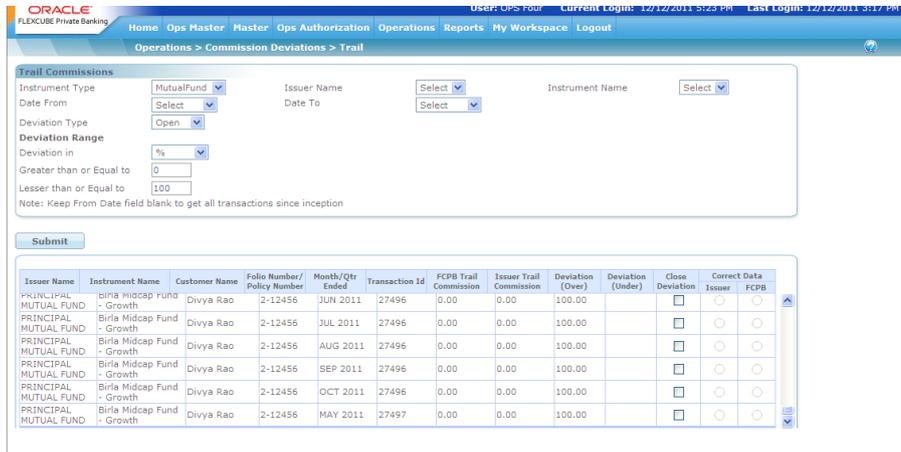
Submit

**Figure 6.30: Commission Deviation Trail Screen**

Screen Navigation: After logging into the system as Operations, select Operations → Commission Deviation → Trail

To view the Trail Commission Deviation details, follow the same procedure explained above for Upfront Commission Deviation. The following screen appears showing trail commission deviation details.

**Screen:**



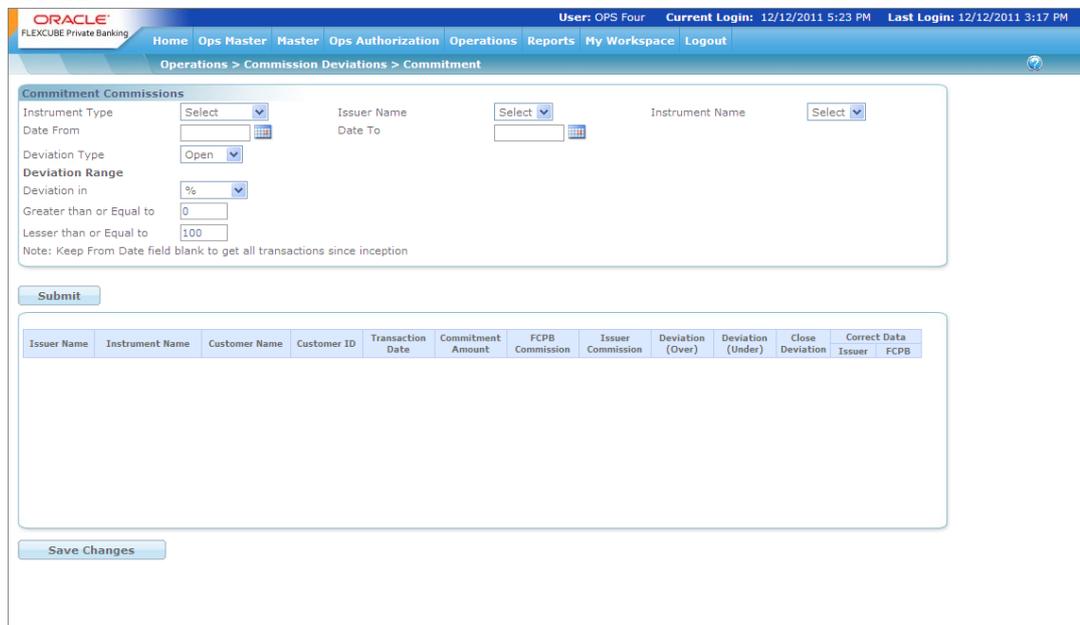
**Figure 6.31: Commission Deviation Trail Screen with Details**

- Commitment:

**User Access Levels:**

Operations: The person designated as Operational user or of the system can access the Commission Deviation screen.

**Screen:**



**Figure 6.32: Commission Deviation Commitment Screen**

Screen Navigation: After logging into the system as Operations, select Operations → Commission Deviation → Trail

To view the Commitment Commission Deviation details, follow the same procedure explained above for Upfront Commission Deviation. The following screen appears showing commitment commission deviation details.

**Screen:**

The screenshot displays the 'Commitment Commissions' screen in the Oracle FLEXCUBE Private Banking system. The interface includes a navigation menu at the top with options like Home, Ops Master, Master, Ops Authorization, Operations, Reports, My Workspace, and Logout. The current user is 'OPS Four' and the login time is 12/12/2011 5:23 PM. The breadcrumb trail shows 'Operations > Commission Deviations > Commitment'.

The main form area is titled 'Commitment Commissions' and contains several input fields:
 

- Instrument Type: Select
- Issuer Name: Select
- Instrument Name: Select
- Date From: [Calendar icon]
- Date To: [Calendar icon]
- Deviation Type: Open
- Deviation Range: %
- Deviation in: [Input field]
- Greater than or Equal to: 0
- Lesser than or Equal to: 100

 A note below the form states: 'Note: Keep From Date field blank to get all transactions since inception'. A 'Submit' button is located below the form.

Below the form is a table with the following data row:
 

Issuer Name	Instrument Name	Customer Name	Customer ID	Transaction Date	Commitment Amount	FCPB Commission	Issuer Commission	Deviation (Over)	Deviation (Under)	Close Deviation	Correct Data Issuer	Correct Data FCPB
NSE	SP	Kumar Merchant	6041	2008-03-31	90000	0.00	8,000.00	100.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

 A 'Save Changes' button is located below the table.

**Figure 6.33: Commission Deviation Commitment Screen**

**6.2.9 Other Commission**

In the wealth management industry distributors of various investment instruments often receive commissions other than the regular ones as per agreements with the instrument issuers. These are usually based on parameters like AUM or No. of applications or based on certain marketing campaign etc. There is no pattern in the payment of these 'other commissions' and hence it is posted as payments received entry rather than computed as a percentage of any investment.

The FCPB - Other commissions feature allows users to capture these payments and factor them in revenue calculation. The payments are captured at overall bank level and not at RM, Branch, Region or Zone level.

The Other Commissions feature of FCPB enables the user to add new payments received, modifies old payment entries and generates a report of historic payments.

**User Access Levels:**

Operations: The person designated as Operational user or of the system can access the Other Commission screen.

**Screen:**

The screenshot displays the 'Other Commissions' screen. At the top, there is a navigation bar with 'Home', 'Master', 'Operations', 'Workspace', 'Reports', and 'Logout'. The user is logged in as 'WealthArea WealthArea' on 31/07/2008 at 5:15:28 PM. The breadcrumb trail is 'Master > Operations > Other Commissions'.

The main content area is divided into three sections:

- Search Transactions:** Contains dropdowns for 'Instrument Type' (set to 'Select') and 'Issuer Name' (set to 'Select'). It has text input fields for 'Instrument Name' (containing 'All') and 'Amount'. Date pickers are present for 'From' and 'To' (set to '31/07/2008'). A note states: 'Note: Keep From Date field blank to get all transactions since inception'. Buttons for 'Search' and 'Generate Report' are located below.
- Table:** A table with columns: 'Select', 'Instrument Type', 'Issuer Name', 'Instrument Name', 'Date', and 'Amount'. The table is currently empty.
- Add & Edit Transactions:** Contains dropdowns for 'Instrument Type' (set to 'Select') and 'Issuer Name' (set to 'Select'). It has text input fields for 'Instrument Name' (containing 'No-Selection') and 'Amount'. A date picker is present for 'Date' (set to '31/07/2008'). Buttons for 'Add', 'Modify', 'Delete', and 'Clear' are located below.

**Figure 6.34: Other Commission Screen**

Screen Navigation: After logging into the system as Operations, select Operations → Other Commission

Field	Description	Mandatory (Y/N)
Instrument Type	Enables the user to select the appropriate Instrument from Instrument Type drop-down list	Y
Issuer Name	Enables the user to select the appropriate Issuer from the Issuer Name drop-down list	Y
Instrument Name	Enables the user to select the appropriate Instrument using search icon	N
From	Enables the user to select the starting date of the search range using the calendar icon	Y
To	Enables the user to select the ending date of the search range using the calendar icon	Y

### Add & Edit Transactions

Field	Description	Mandatory (Y/N)
Instrument Type	Enables the user to select the appropriate Instrument from Instrument Type drop-down list	Y
Issuer Name	Enables the user to select the appropriate Issuer from the Issuer Name drop-down list	Y
Instrument Name	Enables the user to select the appropriate Instrument using Search icon	N
Date	Displays the Date of the selected transaction if user is modifying a transaction or if user is adding a new transaction it allows the user to add a date using calendar. Default date will be current business date	Y
Amount	Displays the amount if the user is modifying the transaction or else enables the user to add the amount if adding the transaction	N

#### Procedure to view Other Commission details:

##### Step 1:

From the Instrument Type drop-down list, select the appropriate Instrument type.

##### Step 2:

From the Issuer Name drop-down list, select the appropriate Issuer Name.

##### Step 3:

Click the  icon next to the Instrument Name field and select the appropriate Instrument Name.

##### Step 4:

Enter the appropriate date in the From date field.

##### Step 5:

Enter the appropriate date in the To date field.

##### Step 6:

Click the Search button

##### Screen:.

**FLEXCUBE PRIVATE BANKING** User: WealthArea WealthArea Current Login: 31/07/2008 5:15:28 PM Last Login: 31/07/2008 4:45:01 PM

Home Master Operations Workspace Reports Logout

Master > Operations > Other Commissions

**Search Transactions**

Instrument Type:  Issuer Name:

Instrument Name:  To:

From:  Note: Keep From Date field blank to get all transactions since inception

Select	Instrument Type	Issuer Name	Instrument Name	Date	Amount
<input type="radio"/>	MutualFund	Kotak Mahindra M F	Kotak Gilt - Investment Regular Plan - Growth	01/12/2007	1,850.00
<input type="radio"/>	MutualFund	HDFC AMC	HDFC ELSS	16/12/2007	50,000.00
<input type="radio"/>	MutualFund	ICICI Prudential	No-Selection	28/12/2007	5,000.00
<input type="radio"/>	MutualFund	Reliance Mutual Fund	Reliance Growth - Growth	31/01/2008	3,000.00

**Add & Edit Transactions**

Instrument Type:  Issuer Name:

Instrument Name:  Date:

Amount:

**Figure 6.35: Other Commission Screen with Details**

The user can add more transactions using the Add & Edit Transactions section. To modify the existing record, select the appropriate record, edit the details and click on the Modify button.

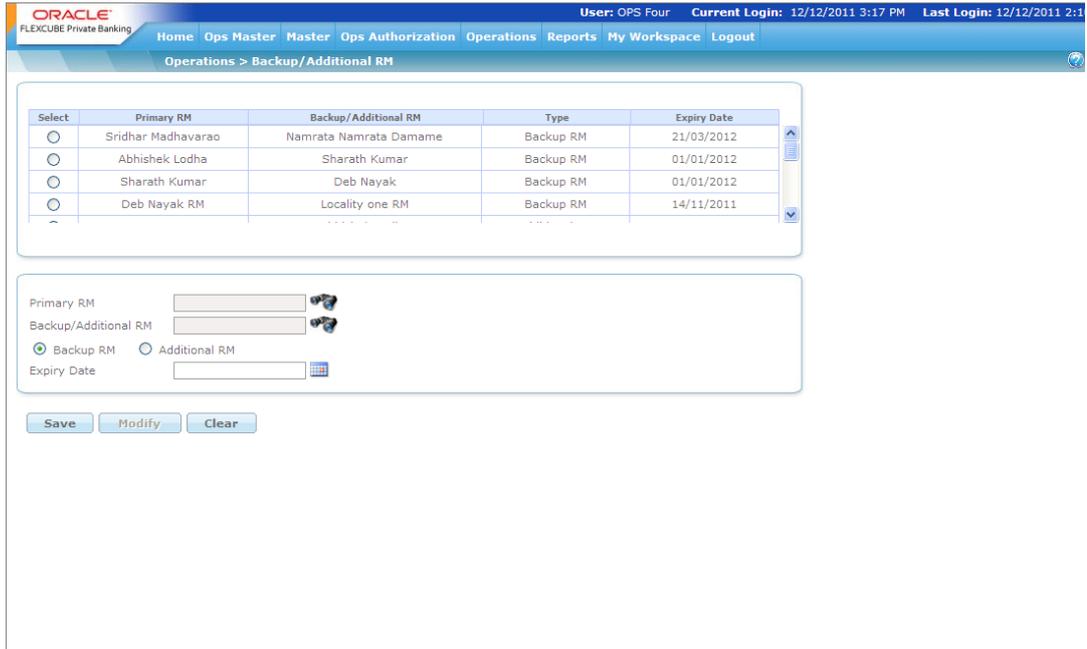
## 6.2.10 Backup/Additional RM

At times it is required to perform certain Wealth Management functions on behalf of a particular RM called Primary RM. The FCPB system allows the user to define a second RM as the backup RM (BRM) of Primary RM for some predefined time period. If the time period is not specified, the backup RM is called as an Additional RM (ARM). The system allows to define multiple RM's as additional and backup RM's.

### User Access Levels:

Operations: The person designated as Operational user or of the system can access the Backup RM screen.

**Screen:**



**Figure 6.36: Backup/Additional RM Screen**

Screen Navigation: After logging into the system as Operations, select Operations → Backup RM

**Display Section**

Field	Description	Mandatory (Y/N)
Primary RM	Displays the name of RM for whom Backup RM is created.	Y
Backup/Additional RM	Displays the name of Backup or Additional RM for the Primary RM	Y
Type	Displays the type of RM i.e. Backup RM or Additional RM	Y
Expiry Date	Displays the date on which Backup period ends up. .	Y

**Maintenance Section**

Field	Description	Mandatory (Y/N)
Primary RM	Enables the user to select the name of Primary RM for whom Backup RM is to be created using search icon.	Y
Backup/Additional RM	Enables the user to select the name of Backup/Additional RM using the search icon.	Y
Backup RM	Enables the user to select the RM as Backup RM.	Y
Additional RM	Enables the user to select the RM as Additional RM	Y

Expiry Date	Enables the user to select the date to specify the end of Backup period. Expiry date is mandatory only if the selected RM is Backup RM. If the RM is selected as Additional RM then expiry date field is disabled. After the expiry date, system does not allow the backup RM to access to Primary RM's customers.	
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The Backup/Additional RM screen is divided into two sections: Display and Maintenance.

The display section of the screen displays only the authorized records and records which are in active backup period.

The lower maintenance section enables the Operations person to add the appropriate details of Primary and Backup/Additional RM and then to save the record. Once the details of the Backup RM or Additional RM are saved for any Primary RM, the system sends the details for authorization.

During the backup period, the BRM's/ARM's can access the direct customers of Primary RM through Customer List, Portfolio Maintenance, Portfolio Analysis, Portfolio Performance, Portfolio Simulator and all other menus/screens under Customer Menu, Financial Planning, Order & Transaction Management, Customer Portfolio Reports, Archived, Capital Gains & Dividend Reports, Risk Profiler, Model Portfolio. They can also do order placing, Portfolio report generation and all other operations via these screens for the customers of Primary RM.

The Backup/Additional RM can also view the messages sent by customer through Send Message screen. In addition to this, the Appointments, Next Review Date, Deviations, Pending Tasks and Last Transaction activity>90 days sections of Backup RM's dashboard displays the details direct customers of Primary RM. The system also facilitates the Backup/Additional RM to view the portfolio and system generated alerts.

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**Note**

The AUM, Business Volumes, and Commission figures of the primary RM are not clubbed with the corresponding figures of the Backup and Additional RM's.

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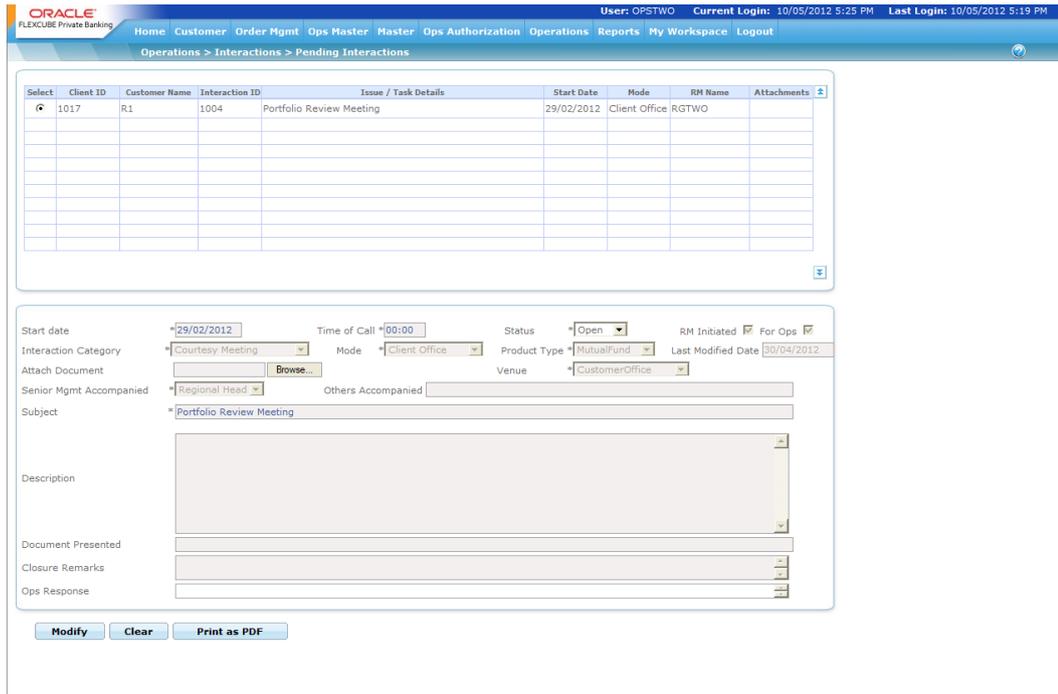
### 6.2.11 Interactions

The Interactions sub-menu under the Operations menu enables the user to view the Open as well as Closed interactions which are marked as 'For Ops' by the relationship manager. The operations user can modify only the Status and Ops Response details if the interaction status is Open. If the interaction is status is Closed, the system does not allow the user to modify any of the fields.

**User Access Levels:**

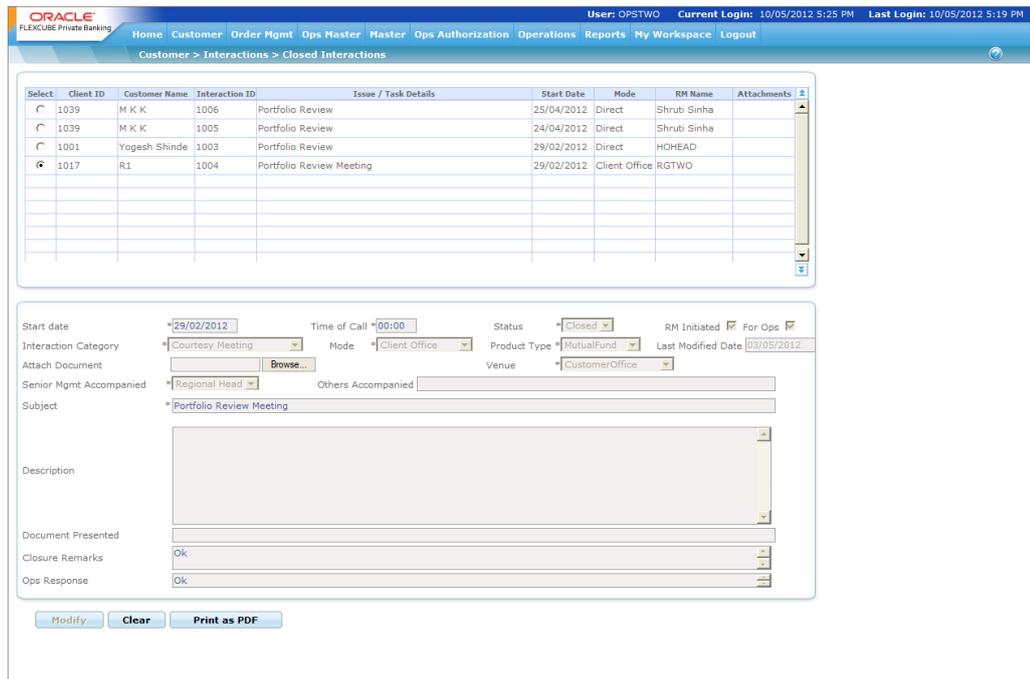
Operations: The person designated as Operational user of the system can access the Interactions screen.

**Screen:**



**Figure 6.37: Interactions Screen – Open**

**Screen:**



**Figure 6.38: Interactions Screen – Close**

## 6.2.12 Reconciliation

A new functionality Reconciliation is built in FCPB to facilitate reconciliation for all instrument types. Reconciliation can be done for transactions and Holdings.

For transactions, reconciliation is done by comparing the number of records in FCPB and the file sent by the Recon Agency/Source System for Reconciliation, and also by comparing various fields of FCPB and in the file sent by the Recon Agency/Source System

For holdings, reconciliation can be done for all instruments which are unitized and for all other instruments which are amount based.

The screen facilitates the Operations user to generate the report to highlight the deviation in Transaction Recon and Holding Recon between FCPB and the values received from the Recon Agency/Source System for all portfolio types except held away.

### 6.2.12.1 Transactions

FCPB makes an attempt to match the transactions in the system versus the transactions available in the file sent by the source system. The source system can be the system from where the transactions have originated and been uploaded or entered in FCPB or the system that is the gold copy of the transactions (as for example, a custodian).

#### User Access Levels:

Operations: The person designated as Operational user of the system can access the Reconciliation screen.

#### Screen:

**Figure 6.39: Reconciliation - Transaction**

**Screen Navigation:** After logging into the system as Operations, select Operations → Reconciliation → Transaction

Field	Description	Mandatory (Y/N)
Instrument Type	Enables the user to select the appropriate instrument type from the drop-down list.	Y
Issuer	Enables the user to select the appropriate Issuer from the drop-down list.	N
RTA	By default, the system selects All option for the RTA.	N
Broker	Enables the user to select the appropriate Broker from the drop-down list.	N

From Date	Enables the user to enter the start date from which the transactions need to be considered for reconciliation.	Y
To Date	Enables the user to enter the end date till which the transactions need to be considered for reconciliation.	Y
All Records	Determines that the reconciliation needs to be done for all records	Y
Specific Account No/Folio	Determines that the transactions of specific Account No/Folio needs to be considered for reconciliation. If selected, the user has to enter the account no/folio in the text box provided.	Y
Instrument Name	Enables the user to search for an Instrument of the selected instrument type. This field is enabled only if 'Specific Account No/Folio' option is selected above.	Y
File Name	This displays the feed name from MST_Feed table. It should display only those feed names available in MST_FEED for the selected Instrument Type	Y
Local Path	Enables the user to enter the appropriate path / name of the Source file to be uploaded.	Y
Report Type – PDF/Excel	Enables the user to select the appropriate report type.	Y
View Type – All/ Unmatched	Enables the user to view data for all records or only for unmatched data in the report based on the value selected.	Y
Transaction Amount Deviation% >=	Reconciliation report displays only those records where Transaction Amount deviation is >= to the value provided in this field.	N

### 6.2.12.2 Holding

The process of holding reconciliation aims at cross checking the holdings according to the FCPB with the file sent by the External Source.

The operations user uploads the Holding Recon File sent by the Source and generate the Holding Recon Report which aims at highlighting the deviation between FCPB calculated Units and Source Units for each sub-portfolio and instrument level for a particular date. It is also be possible to perform the reconciliation at instrument level.

#### User Access Levels:

Operations: The person designated as Operational user of the system can access the Reconciliation screen.

**Screen:**

**Figure 6.40: Reconciliation – Holding**

Screen Navigation: After logging into the system as Operations, select Operations → Reconciliation - Holding

Field	Description	Mandatory (Y/N)
Instrument Type	Enables the user to select the appropriate instrument type from the drop-down list.	Y
Issuer	Enables the user to select the appropriate Issuer from the drop-down list.	N
Registrar Name	By default, the system selects All option for the Registrar Name.	N
DP ID	Enables the user to select the appropriate DP-ID from the drop-down list.	N
As on Date	User should be able to enter/select the date for which holdings reconciliation needs to be done.	Y
Recon Type	Enables the user to select the appropriate Recon Type	Y
Recon Based On – Trade Quantity/ Settle Quantity/ Both	Based on the value of the option selected system reconciles trade quantity or settled quantity or both	Y
File Name	This displays the feed name from MST_Feed table. It should display only those feed names available in MST_FEED for the selected Instrument Type	Y
Local Path	Enables the user to enter the appropriate path / name of the Source file to be uploaded	Y

Report Type	Enables the user to select the appropriate report type.	Y
View Type – All/ Unmatched	Enables the user to view data for all records or only for unmatched data in the report based on the value selected.	Y
Deviation >=	Reconciliation report displays only those records where Deviation is >= to the value provided in this field.	Y

### 6.2.12.3 Corporate Action

FCPB makes an attempt to match the Corporate Action transactions in the system versus the information received by the source system. After reconciliation, a deviation report is generated to highlight the deviation between FCPB and the values received from the Recon Agency/Source System. This is applicable for all portfolio types except held away portfolio.

#### User Access Levels:

Operations: The person designated as Operational user of the system can access the Reconciliation screen.

#### Screen:

**Figure 6.41: Reconciliation – Corporate Action**

Screen Navigation: After logging into the system as Operations, select Operations → Reconciliation → Corporate Action

Field	Description	Mandatory (Y/N)
Instrument Type	Enables the user to select an appropriate instrument type from the drop-down list	Y
CA Type	Displays Corporate Action types in the drop-down list	Y

Instrument Name	Enables the user to select an appropriate instrument type from the drop-down list	Y
Start Date	Enables the user to select the date from which the CA Events need to be displayed	Y
End Date	Enables the user to select the date up to which CA Events need to be displayed	Y

#### Display Section

Field	Description	Mandatory (Y/N)
Instrument Name	Displays the instrument names based on the selected criteria.	Y
CA Type	Displays CA Type based on the selected criteria.	Y
Ratio/Rate	Displays the ratio/Dividend percentage for the selected CA type.	Y
Ex Date	Displays the Ex-Date for the selected CA Type	Y
Record Date	Displays the Record Date for the selected CA Type	Y
Payment Date	Displays the Payment Date for the CA type	Y
File Location	Enables the user to select the location of the source file which is to be uploaded.	Y
File Name	Enables the user to select the appropriate file to be uploaded	Y
Recon on Omnibus	If this option is selected, recon is performed only for omnibus account. If this option is not selected, recon is performed for all types of DPID.	Y
View Type	Enables the user to view the entire data or only unmatched data in the report based on the selected value	Y
Deviation % >=	Enables the user to enter the desired deviation % to view the reconciliation report. The report displays only those records where deviation is >= to the value provided in this field. If the field is left blank then the system displays all records with deviation.	Y

Once the user clicks on the Upload button, the file gets uploaded and system starts the reconciliation process.

---

#### Note

For Corporate Action Reconciliation, FCPB considers only the system generated CA transaction records.

---

## 6.2.13 Transaction Slip

Transaction Slip is a confirmation from customer that the authority has been given to an RM to place the particular order. Transaction Slip is saved in the application and is also attached to the order in Order Capture screen. The Transaction Slip screen facilitates the user to view and to upload the transaction slip for all instrument types.

### User Access Levels:

Operations: The person designated as Operational user of the system can access the Transactions Slip screen

### Screen:

Transaction Date	Customer No	Customer Name	Instrument	Portfolio	Folio/Account No.	Transaction Type	Transaction Amount	Transaction Slip
31/08/2010	1025	Suresh	GOOGLE	RM Managed	2211-4433	Buy	10587.5	
31/08/2010	1025	Suresh	GOOGLE	RM Managed	2211-4433	Buy	23292.5	
31/08/2010	1025	Suresh	GOOGLE	RM Managed	2211-4433	Buy	8470	

**Figure 6.42: Transaction Slip**

Screen Navigation: After logging into the system as Operations, select Operations → Transaction Slip

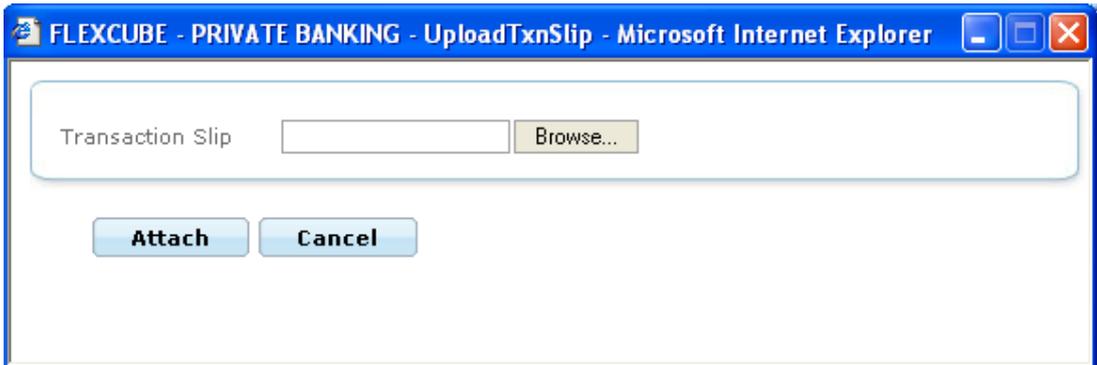
### Input Section

Field	Description	Mandatory (Y/N)
Customer No	Enables the user to enter the appropriate customer no	Y
Instrument Type	Enables the user to select the appropriate instrument type from the Instrument Type drop-down list.	N
Instrument	Enables the user to select the appropriate instrument using the search icon.	N
Folio/Account No	Enables the user to select the appropriate Folio/Account No from the drop-down list.	N
Transaction Date From	Enables the user to enter the start date for a date range from which the user needs to view the Transaction details.	Y

Transaction Date To	Enables the user to enter the end date for a date range till which the user needs to view the Transaction details.	Y
View Type – Without Txn Slip/ All	If the Without Txn Slip option is selected, the system displays the records for which transaction slip is not attached and if the All option is selected, the system displays all the transactions.	Y

Once the user clicks on the  icon, the Upload Txn Slip pop up appears as shown below.

**Screen:**



**Figure 6.43: Transaction Slip – Upload Window**

The user can browse to the appropriate location and select the file to upload. On click of the Attach button, transaction slip gets saved in UCM Server or any pre defined file/path area based on value of UCM\_Y/N flag. If the flag is set to 'Y' then it gets saved in UCM server else in FCPB File area.

If the record already has document attached then both  and  icon get displayed and if there is no document attached then only  icon get displayed on the screen. On click of document icon, it opens the document and on click of attachment icon, the system allows the user to replace existing document.

#### **6.2.14 Non Financial Fee/Generic Fee**

Once the Non Financial Fee/Generic Fee instrument is created and the user defined fields are defined for the selected Non Financial Fee/Generic Fee instrument, the user can then proceed to capture the client level revenue information earned by the Bank. The user can capture this information using the Non Financial/Generic Fee screen.

##### **Create**

##### **User Access Levels:**

Operations: The person designated as Operational user of the system can access the Non Financial Fee/Generic Fee screen

**Screen:**

**Figure 6.44: Non Financial Fee/Generic Fee - Create**

Screen Navigation: After logging into the system as Operations, select Operations → Non Financial Fee/Generic Fee → Create

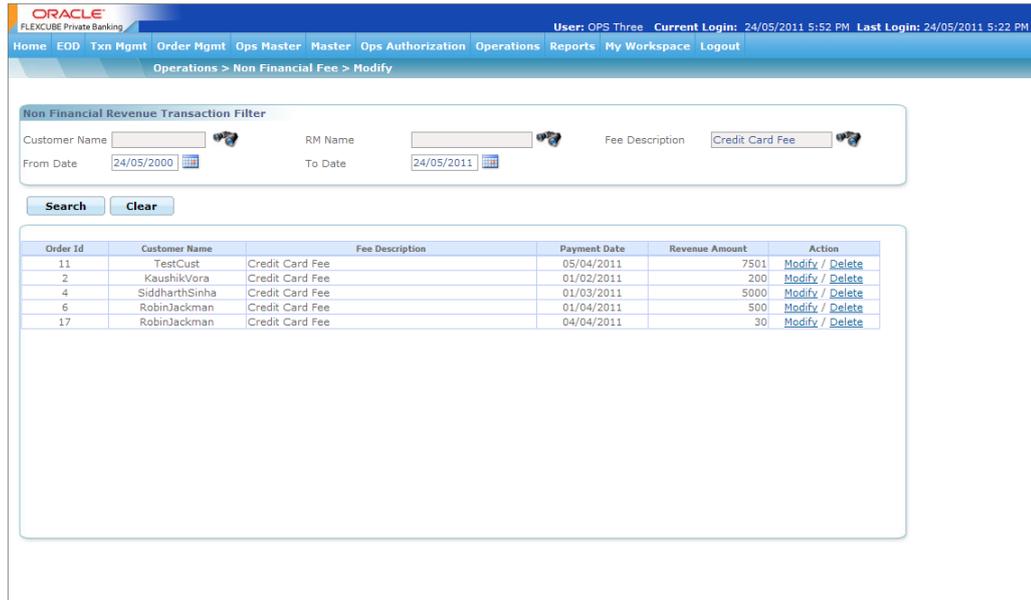
**Input Section**

Field	Description	Mandatory (Y/N)
Customer Name	Enables the user to select the appropriate customer no	Y
RM Name	Displays the banker name for selected customer	Y
Fee Description	Displays the fee instrument name	Y
Fee Currency	Displays the fee currency	Y
Payment Date	Enables the user to select the appropriate payment date	Y
Revenue Amount	Enables the user to enter the Net Revenue/fees realized by the Bank for the non financial services.	Y

**Modify**

Once non financial revenue data is captured by customer, user can modify the same using the Non Financial Fee/Generic Fee Modify screen.

**Screen:**



**Figure 6.45: Non Financial Fee/Generic Fee - Modify**

Screen Navigation: After logging into the system as Operations, select Operations → Non Financial Fee/Generic Fee → Modify

## 6.3 Workspace

### 6.3.1 Voluntary Corporate Action

Description: The Voluntary Corporate Action screen displays the list of all the available Voluntary Corporate Actions for the selected customer. The screen has been made available to the Operations user in order to fill the questionnaire on behalf of the customer. It is identical to the Customer Voluntary Corporate Action screen except the Print button using which the user can take the printout of the questionnaire and send it to the customer.

#### **User Access Levels**

Operations: The person designated as an Operations user can access the Voluntary Corporate Action screen.

**Screen:**

VCA ID	VCA Name	Instrument Name	Portfolio Name	Folio No.	Record Date	Closure Date
420	<a href="#">Type Test Query</a>	Current Holding Quantity: 200 Current Holding Amount: 91280	RM Managed	SG21345- SG21345	11/12/2009	18/12/2009
419	<a href="#">Type 111</a>	GOOGLE Current Holding Quantity: 200 Current Holding Amount: 91280	RM Managed	4125-78569	01/12/2009	17/12/2009
409	<a href="#">Type 76</a>	SINGAPORE AIRLINES LTD Current Holding Quantity: 2 Current Holding Amount: 26.6	RM Managed	4125-78569	10/11/2009	31/12/2009
398	<a href="#">Type 71</a>	SINGAPORE AIRLINES LTD Current Holding Quantity: 2 Current Holding Amount: 26.6	RM Managed	4125-78569	10/11/2009	31/12/2009
401	<a href="#">Type 75</a>	SINGAPORE AIRLINES LTD Current Holding Quantity: 2 Current Holding Amount: 26.6	RM Managed	4125-78569	10/11/2009	31/12/2009
413	<a href="#">Type 775</a>	SINGAPORE AIRLINES LTD Current Holding Quantity: 2 Current Holding Amount: 26.6	RM Managed	4125-78569	10/11/2009	31/12/2009
417	<a href="#">Type 44</a>	GOOGLE Current Holding Quantity: 200	RM Managed	SG21345- -----	12/02/2009	31/12/2009

**Figure 6.46: Voluntary Corporate Action Screen for Ops User**

Screen Navigation: After logging in the system as Operations, select Operations → My Workspace → Voluntary Corporate Action from the top menu.

To view the questionnaire, click on the appropriate hyperlink under the VCA Name column.

**Screen:**

Customer No. : 1024      Customer Name :JermeY THAKUR

**VOLUNTARY CORPORATE ACTION QUESTIONNAIRE**

Please indicate your responses for the Corporate Action abc

- What are the options: Buy or sell  
 Buy
- What is currency: Bank or Folio  
 Bank
- What is exchange?  
 BSE
- Cut off required  
 Yes

**Figure 6.47: Voluntary Corporate Action Questionnaire for Operations User**

**Note**

If any validation rule is set while preparing the Questionnaire, the system also checks for the set criteria in this screen once the user enters the response. To print the questionnaire, click on the Print button.

## 6.3.2 SQL Loader Configuration

Description: This screen displays the configuration required for SQL loader. This is a one-time setup of system configurations required for the SQL loader program for updation of the database tables with data received through upload files. This is done during implementation and deployment of the solution and need not to be maintained on an ongoing basis.

### User Access Levels:

Operations: only the person designated as an Operations user can access SQL loader configurations

### Screen:

The screenshot shows the 'SQL Loader Configuration' screen. At the top, there is a navigation bar with 'Home', 'Ops Master', 'Master', 'Ops Authorization', 'Operations', 'Reports', 'My Workspace', and 'Logout'. Below this, the breadcrumb 'My Workspace > SQL Loader Configuration' is visible. The main area contains a form with the following fields and values:

SID	fcpb21
Database User Name	fcpb_post_st
Database Password	
Control File Path	in/control_file/
WM Status File Path	in/logs/
WIP File Path	in/wip/
Processed File Path	in/processed/
Destination File Path	in/
Outbound Archive Path	fileOutput/
Max Errors	10000
Batch Commit Count	10
Read buffer Size	1301000
Bind Buffer Size	1301000

A 'Save' button is located at the bottom left of the form area.

**Figure 6.48: SQL Loader Configuration Screen**

Screen Navigation: After logging in the system as Operations, select Workspace → SQL Loader Configuration from the top menu.

Field	Description	Mandatory (Y/N)
SID	Displays the SID	Y
Database User Name	Displays the database user name	Y
Database Password	Enables the user to enter the password for database connection	Y
Control File Path	Displays the Control File Path	Y
WM Status File Path	Displays the WM Status File Path	Y
WIP File Path	Displays the WIP File Path	Y
Processed File Path	Displays the path for processed file	Y

Destination File Path	Displays the path for destination	Y
Outbound Archive Path	Displays the outbound archive path	Y
Max Errors	Displays the count for maximum errors	Y
Batch Commit Count	Displays the count for batch commit	Y
Read Buffer Size	Displays the read buffer size	Y
Bind Buffer Size	Displays the bind buffer size	Y

### 6.3.3 File Feed

Description: Through this screen the user Adds/Deletes/Modifies the files which would be received as feeds from external source and then define the processing of such files through the interface when they are uploaded. Again this is essentially defined during implementation and need not be used on an ongoing basis by bank staff. It is a flexible structure to define the processing of data files when they are uploaded into FCPB

#### User Access Levels:

Operations: only the person designated as an operations of the system can authorize

#### Screen:

**Figure 6.49: File Feed Screen**

Screen Navigation: After logging in the system as Operations, select Workspace → Feed from the top menu.

Field	Description
View	This Radio button enables the user to view or select the record for modification

Feed Name	Displays the name of the feed file. For eg. MUTUAL_FUND_MASTER
Data Flow	Displays the data flow direction for selected feed name
Feed Type	Displays the feed type for the selected feed name
Feed Operation	Displays the operation performed by the field file

## File Feed Maintenance

Feed Name	Enables the user to enter the name of the feed file
Feed Location	Enables the user to enter the path where the feed file is located
Data Flow	Enables the user to select the appropriate data flow direction for the selected feed name from the drop-down list
Feed Extension	Enables the user to select the appropriate extension of the feed file. The options available are .txt, .csv, and, .xls
Feed Type	Enables the user to select the appropriate feed type. The options available are Fixed and Delimited
Delimiter Type	Enables the user to select the appropriate delimiter type. The options available are , , /, and
Feed Operation	Enables the user to select the appropriate operation to be performed by the feed file from the drop-down list. The options available are Insert, Append, and Truncate
Frequency	Enables the user to select the appropriate frequency of the feed upload from the drop-down list. The options available are Daily and Weekly
Filler	Enables the user to select the appropriate filler option from the drop-down list. The options available are X and _
Alignment	Enables the user to select the appropriate file alignment. The options available here are Left and Right
Log File	Enables the user to enter the path for log file.
Bad File	Enables the user to enter the path for bad file.
File Status	Enables the user to select the appropriate file status from the drop-down list. The options available here are Processed and Not Processed
Control Record Required	Enables the user to select whether control file is to be generated or not. The options available are Yes and No
Rows to Skip	Enables the user to enter the rows no to skip, if any during upload
Process 1	Enables the user to enter the name of java or stored procedure invoked which does the Format Change, Pre-processing and Purging of data.  For eg. pbs_table_purge.proc_table_purge
Process 2	Enables the user to enter the name of Java/stored procedure invoked. It is Java process for populating the <b>TEMP</b> tables  For eg. com.iflexsolutions.wm.iface.service.FeedDetailInterfaceManager.saveData
Process 3	Enables the user to enter the name of Java/stored procedure invoked which does Enrichment and validation  For eg. PBS_ENRICHMENT_MF.PROC_MASTER_MF_ENRICH

Process 4	Enables the user to enter the name of Java/stored procedure invoked , which uploads the enriched data to master tables  For eg. PBS_MASTER_UPLOAD_MF.PROC_MASTER_UPLOAD_MF
Process 5	Enables the user to enter the name of Java/stored procedure, this has been mainly reserved for future enhancements  For eg. PBS_MF_OUTFILE_TUNED.PURGE_T_TRANSACTIONS_OUT; the processes P1 to P5 happen in sequence.
Process1 Type – Process5 Type	Enables the user to specify whether process is java/stored Procedure.
Threshold Validation Required	Enables the user to select whether the Threshold Validation is required or not. The options available are Yes and No
Feed Description	Enables the user to enter the description of the feed
Manual Upload	Enables the user to specify whether the upload can be done manually. The options available are Yes and No.
Header Text	Enables the user to enter the literals required in the header.
Trailer Text	Enables the user to enter the literals required in the trailer.
Order by	Enables the user to order the records based on 'Order by'.
Title Required	Enables the user to enter the title required for the outbound file.
Sub Title Required	Enables the user to enter the sub-title required for the outbound file.
Outbound File Name	Enables the user to enter the name of the outbound file.

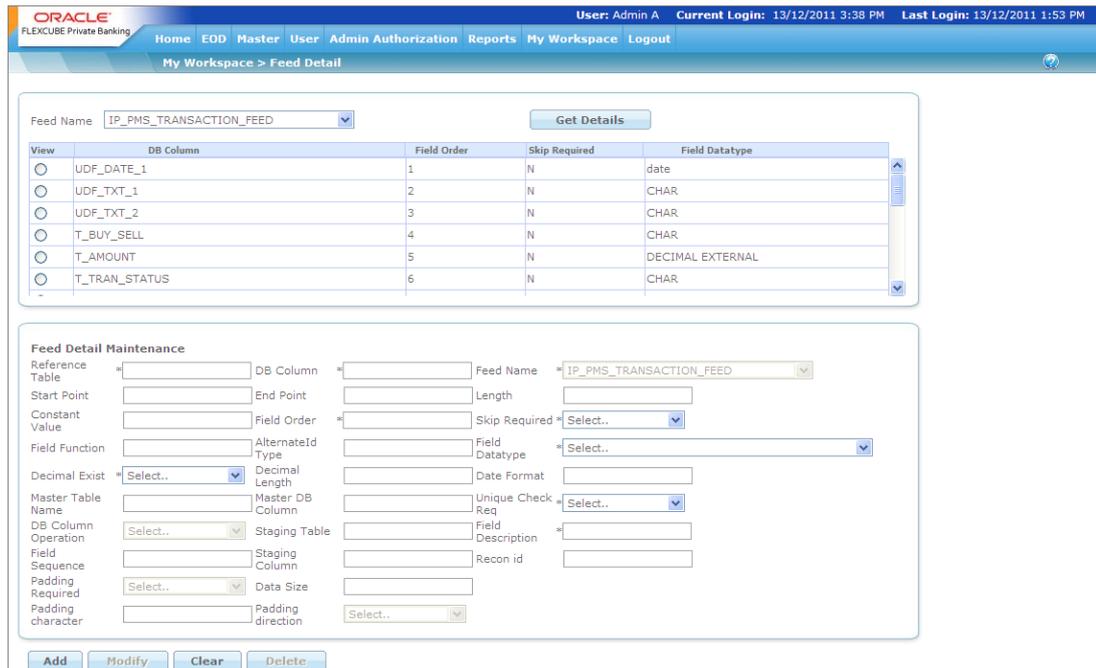
#### 6.3.4 **Feed Details**

Description: Through this screen the user maps the columns of external feeds to the respective fields in FCPB database tables. This is mainly used during implementation of the product for defining the interfaces to external data sources and need not be used on an ongoing basis by the bank. It is a flexible utility that can be used to map external data file to FCPB data structure for loading the data in respective tables through File upload.

##### **User Access Levels:**

Operations: only the person designated as an operations of the system can authorize

**Screen:**



**Figure 6.50: Feed Details Screen**

Screen Navigation: After logging in the system as Ops, select Workspace → Feed details from the top menu.

Field	Description
Feed Name	Enables the user to select the name of the feed file from the drop-down list
View	This Radio button enables the user to select the record for maintenance
DB Column	Displays the name of the column in the table
Field Order	Displays the field order for the selected feed name
Skip Required	Determines whether the skip is required for the selected database column. The options available are Yes and No
Field Datatype	Displays the data type of the corresponding field

## Feed Detail Maintenance

Reference Table	Enables the user to enter the name of the table into which the data is being loaded. For eg. T_Master_Bonds
DB Column	Enables the user to enter the column name in the table. For eg. T_INSTITUTION_NAME
Feed Name	Enables the user to select the name of the feed file from the drop-down list
Start Point	Enables the user to enter the starting point of the field (only in fixed length files). For eg. 4
End Point	Enables the user to enter the ending point of the field (only in fixed length files). For eg. 12
Length	Enables the user to enter the length of the field (only in fixed length files). For eg. 8
Constant Value	Enables the user to enter the fixed value for the selected field name
Field Order	Enables the user to enter order number of the column by which the field gets inserted. For eg. 3
Skip Required	Enables the user to specify whether the field need/need not to be inserted into the database. The options available are Yes and No
Field Function	Enables the user to enter the function of the field
Alternate Id Type	Enables the user to enter the Alternate Id Type of the field
Field Data Type	Enables the user to select the appropriate data type of the field
Decimal Exist	Enables the user to specify whether the field contains a decimal point in its value. The options available are Yes and No
Decimal Length	Enables the user to enter the length of Decimal, if the Yes option is selected for Decimal Exist field
Date Format	Enables the user to enter the date format. For eg. MM/DD/YYYY
Master Table Name	Enables the user to specify the name of the master table for that feed
Master DB Column	Enables the user to specify the name of the column in the master table for that feed
Unique Check Req	Enables the user to specify whether the column in DB is having a unique constraint on it by selecting the option from drop-down list. The options available are Yes and No.
DB Column Operation	Enables the user to specify the operation to be done on the column. The Options available are Insert, Update, and Both. This field is enabled only if the Yes option is selected for Unique Check Req field.
Staging Table	Enables the user to specify the name of the staging table, if it is used
Field Description	Enables the user to enter the field description

Field Sequence	This field auto generates the value for the column using a sequence.
Staging Column	Enables the user to specify the name of the column in the staging table if it is used
Recon id	Enables the user to enter the reconciliation id.
Padding Required	Enables the user to select 'Y', if padding required.
Data size	Enables the user to enter the data size.
Padding character	Enables the user to enter the padding character.
Padding direction	Enables the user to select direction from 'Left' to 'Right', if paddnig is selected as 'Yes'.

### 6.3.5 **Global Mail**

The Global Mail functionality of FCPB system helps the user to configure and send standard mails to all RMs/Customers based on selection criteria. The mail to be sent first goes for approval before it reaches intended recipients.

Global mail functionality could be categorized into the following two:

#### 1. Send Global mail to RM

This functionality is used by the Operations person to send a standard mail to the selected RMs satisfying certain criteria. eg: A fact sheet of a particular MF, a general declaration of a bank etc.

#### 2. Send Global mail to customer

This functionality allows the Operations person to send a standard mail eg: Recommendation about a particular product, changes in interest rates etc to the selected group of customers based on criteria.

#### **User Access levels:**

Operations:

Access to user to send mail will depend on Unit hierarchy logic, i.e. branch operation personnel will only be able to send global mail to that branch RMs/Customers whereas Regional Operations personnel will be able to send mail to the entire set of RMs/Customers attached to that region and satisfying the selected criteria

**Screen:**

**Figure 6.51: Send Global Mail to RM Screen**

**Screen:**

**Figure 6.52: Send Global Mail to Customer Screen**

**OPS Login**

1. For RM

Select the “Workspace” option on the main menu → Send Global Mail → RM

2. For Customer

Select the “Workspace” option on the main menu → Send Global Mail → Customer

## **Procedure for sending global mail:**

### **FOR RM**

#### **Step 1:**

##### RM Search

Unit: Search option is provided. The user can select multiple units of a particular unit type. Based on the access right of the user, selection can be made otherwise a message is displayed "No records found". Example: Assume that the hierarchy of unit types from highest to lowest is HO → Zone → Region → Area → Branch; a user mapped to a zone can select Unit as Zone, Region, Area or Branch, and then can select multiple units falling under the selected unit type or can select "ALL"; but if a user mapped to a Zone wants to select a unit Type as HO, then system displays a message "No records found".

LOB: Drop-down, values from master and "ALL" option is provided.

Customer Segment: Drop-down, values from master and "ALL" option is provided.

Customer Category: Drop-down, values from master and "ALL" option is provided.

RM having specific AUM: An operators drop-down is provided with the following values - <, <=, =, >, >=. A text box is provided next to operators drop-down to enter AUM amount in bank currency, the bank currency is displayed next to the amount text box in a label. Note that this AUM refers to only the holdings of direct customers of each RM, and not including the AUMs of subordinate RMs/Units.

#### **Step 2:**

##### Instrument Search

The user can make one of the selections by selecting a radio button from the following i.e. Instrument Analysis Group, Issuer, Instrument Type or Instrument.

Instrument Analysis Group: Drop-down, values from master and "ALL" option is provided.

Issuer: Search pop-up, to allow searching for Issuer based on Instrument Type is provided. The selected issuer is displayed

Instrument Type: Drop-down, values from master and "ALL" option is provided.

Instrument: Search pop-up, to allow searching for instrument based on Instrument type is provided; selected instrument is displayed in the text box.

Amount: This is to specify an amount filter which will apply to the selected criterion above. This can be expressed as just an amount (whole numbers without decimals) in bank currency or a percentage (with 2 decimal places) of the total Customer holdings. Total customer holding across all portfolios are considered while computing the percentage.

Percentage Checkbox: When percentage box is checked then value entered in Text box should not exceed 100 and should not accept negative value. If amount is entered and percentage box is unchecked then it should not accept negative values.

#### **Step 3:**

Subject: Text field is provided to enter subject of the mail.

Message: Text Box is provided to enter message of the mail.

Attachments: User can attach multiple files (maximum 3 files) as a mail attachment.

#### **Step 4:**

Send Mail

Send: When user clicks on this button, based on the selections made of the RM and the instrument criterion, system filters the RMs and their customers who satisfy these criteria; it will send a single mail to each of the RMs chosen and whose customers satisfy the criterion as per the message details defined above; system will additionally generate a complete list of customers across all RMs satisfying these criteria ; the list will have the name of the RM, External Customer Ref No., customer name, email id and Telephone contact numbers (office and mobile); this will be sorted by RM, then by customer name. The list could be generated by the system as an additional attachment or included in the body of the message.

Modify: This button enables the user to modify the mail details in case it is rejected by authorizer. To modify the rejected mail details, the user needs to click on the modify hyperlink by navigating Ops Master → Ops Pending Authorization. This opens up the Send Global Mail → RM screen enabling the user to modify the details.

Cancel: This button takes user to 'Home' page.

Reset: This button resets all default setting of the page.

### **FOR CUSTOMER**

#### **Step 1:**

Customer Search

Customers of a particular RM or ALL: Search option from RM master is provided.

Customers of a particular 'Segment' or ALL: Dropdown, values from master and "ALL" option is provided.

Customers of a particular 'Category' or ALL: Dropdown, values from master and "ALL" option is provided.

Customers with a particular 'Currency' or ALL: Dropdown, values from master and "ALL" option is provided.

Customers Registered between 2 dates or ALL: From and To date fields are provided. These fields can be left blank.

Customers having specific AUM: An operators drop-down is provided with the following values - <, <=, =, >, >=. A text box is provided next to operators drop-down to enter AUM amount in bank currency, the bank currency is displayed next to the amount text box in a label.

#### **Step 2:**

Instrument Search Criteria

Specific Industry or ALL: Drop down of all industries to be displayed.

Specific Fund House or ALL: Drop down or search option to be provided.

Specific Instrument and amount invested is >, <, <=, >=, = to a particular amount or ALL: Drop-down of all is provided. If the user selects any of the sign then text field is available to enter amount.

**Step 3:**

Subject: Text field is provided to enter subject of the mail.

Message: Text Box is provided to enter message of the mail.

Attachments: User can attach multiple files (maximum 3 files) as a mail attachment.

**Step 4: Send Mail**

Send: When user clicks on this button mail is sent to all Customers based on the search criteria.

Modify: This button enables the user to modify the mail details in case it is rejected by authorizer. To modify the rejected mail details, the user needs to click on the modify hyperlink by navigating Ops Master → Ops Pending Authorization. This opens up the Send Global Mail → Customer screen enabling the user to modify the details.

Cancel: This button takes user to 'Home' page.

Reset: This button resets all default setting of that page.

## 6.4 End of Day Scheduled Jobs

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**Note**

This Menu can be mapped to Admin as well as OPS Roles

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Description: EOD (End of day) process is a packet of jobs which needs to be run on a daily basis. Typically this could be scheduled using a scheduler. However this option is provided to manually trigger individual jobs that form part of the EOD process.

**User Access Levels**

Operations: only the person designated as an Operations user can run EOD

**Screen:**

THE SCHEDULED LIST OF END-OF-DAY JOBS	
	Job Stream
	<a href="#">eod_mfOrderISOStepJob</a>
	<a href="#">DELIMITER_FILE_UPLOAD</a>
	<a href="#">TestDownloadJob</a>
	<a href="#">migrationTransactionProcessing</a>
	<a href="#">eod_autoSIPGenerationJob</a>
	<a href="#">eod_dailyPortfolioAlertsJob</a>
	<a href="#">INSCommission_Recon_Upload</a>
	<a href="#">DBF_FILE_UPLOAD</a>
	<a href="#">PmsSpCommission_Recon_Upload</a>
	<a href="#">PortfolioAlertsJob</a>
	<a href="#">BOD_Job</a>
	<a href="#">txProcessJob</a>
	<a href="#">EOF_Job</a>
	<a href="#">EOQ_Job</a>
	<a href="#">Feed_Processor_Job</a>
	<a href="#">InsurancePolicyProcessing</a>
	<a href="#">EOD_Job_View_Log_View_Eod_Status</a>
	<a href="#">eod_fxRateMovementJob</a>
	<a href="#">InsurancePremiumProcessing</a>
	<a href="#">eod_eMailDailyAlertsJob</a>
	<a href="#">fileOutputJob</a>
	<a href="#">TransactionProcessing</a>
	<a href="#">DBFProcessing</a>
	<a href="#">EOW_Job</a>
	<a href="#">EOM_Job</a>

**Figure 6.53: EOD Screen**

Screen Navigation: After logging in the system as Operations, select EOD → Scheduler from the top menu.

Field	Description
Date Rollover	This job is responsible for rolling over the dates for current business date, month, quarter, and year. This is the first process carried out at EOD.
Bank Params Refresh	This job updates the web context with the bank params data.
Bonds Auto Maturity	This job is takes care of Transaction generation for matured bonds as of today.
Instrument Price Historization	This job is responsible for movement of data from the main instrument price table into the historization table.
FX Rates Historization	This EOD job is responsible for historization of FX rates and update rates for current business day.
FX Rates Movement	This job is responsible for movement of FX Rates.
Benchmark Historization	This job is responsible for Benchmark Historization.

Backdated Transaction Identification	Identification of back dated transactions to be used by bonds, holding historization performance and NAV.
Portfolio Valuation	This EOD job updates the market value for current holdings based on instrument type. Current instrument types supported include <ul style="list-style-type: none"> <li>• Equity</li> <li>• MF</li> <li>• SP</li> <li>• Bonds</li> <li>• Commodities</li> </ul>
Backdated Holding Historization	Based on data for backdated transactions, this process updates all the historization values required starting from the backdated month until the past month.
Holding Historization	This job moves the data from the main holdings table to the holdings historization table for the current month.
Backdated Trail Calculation	This EOD job calculates the Trail commission for all MF instruments and updates it for the current month based on quantity.
Trail Calculation	This EOD job calculates the Trail commission for all MF instruments and updates it for the current month based on remaining quantity.
Generic Trail Calculation	This EOD job calculates trail commission of all transactions for all the instruments other than MF.
Backdated Performance Computations	This EOD job is used for Performance computation. Performance Computations happen for the following levels considering the backdated aspect. <ul style="list-style-type: none"> <li>• Asset Class + Benchmark</li> <li>• Instrument Analysis group</li> <li>• Customer Aggregate + Benchmark</li> <li>• Customer Portfolio + Benchmark</li> <li>• Instrument</li> <li>• SubPortfolio Level</li> </ul>
Normal Performance Computations	This EOD job is used for Performance computation. Performance Computations happen for the following levels considering the backdated aspect: <ul style="list-style-type: none"> <li>• Asset Class + Benchmark</li> <li>• Instrument Analysis group</li> <li>• Customer Aggregate + Benchmark</li> <li>• Customer Portfolio + Benchmark</li> <li>• Instrument</li> <li>• SubPortfolio Level</li> <li>• Household Aggregate</li> <li>• Household Asset Level Class</li> <li>• Household Instrument Analysis Group</li> </ul>

Deviation Calculations	This EOD job calculates the Model allocation deviation.
AUM Summary	This job of EOD calculates Assets Under Management for each RM including progression.
Backdated Transaction data delete	This EOD job deletes all those transactions identified as backdated from the PMS_BD_TRANS_DATA table.
Updated backdated transaction data	This EOD process updates all those transactions in the PMS TRANSACTION table with backdated status Y as N.
Purge Process	This EOD job updates tanking status and removes the data from backdated tables.
Portfolio Alerts	This EOD job is run to generate the daily Portfolio Alerts.
Email Daily Portfolio Alerts	This EOD job is run to generate the portfolio alerts having delivery mode as e-mail.
Client Banker Mapping	This EOD job refreshes client banker mapping data.
SIP Auto Order generation	This EOD job is responsible for auto order generation for SIP orders.
SP Auto Order generation	This job is responsible for SP Auto Order Auto order generation for SIP orders.
Batch data purge step	This EOD job purges the batch tables from the database.

## 6.5 Operations Authorization

### 6.5.1 OPS Master

Description: Any changes or creation of new master data through operations person results in a request for authorization which is visible through this sub menu. On saving any operations master data through master screens, the operations person gets a message 'Record successfully sent for authorization'. Simultaneously the OPS Master sub menu under OPS Authorization menu in Operations login gets populated with the request to authorize the newly created/modified master data.

---

#### Note

The master data added/modified through admin user is sent for authorization to admin user wherein the master data added/modified through the operations user is sent for authorization to operations user only.

---

#### User Access Levels:

Operations: only the person designated as Operations user of the system can authorize.

**Screen:**

<span style="float: right;">User: OPS Three Current Login: 13/03/2009 11:21 AM Last Login: 12/03/2009 10:44 AM</span>						
<span style="float: left;">Home EOD Order Mgmt Ops Master Master Ops Authorization Operations Reports My Workspace Logout</span>						
Ops Authorization > Ops Master						
Master Type	Name	Status	Action	Maker Name	Date	
Transaction Fees	PremiumHNI-EMF-B-SWP	UnAuthorized	ADD	OPS2	03/10/2009	
Instrument Price	RBI-New India Bond_02/10/2009	UnAuthorized	ADD	OPS1	03/10/2009	
Periodic Fees	Business banking-Discretionary-DE	UnAuthorized	MOD	OPS1	02/10/2009	
Customer Mail	Mail test for cust13jan10	UnAuthorized	ADD	OPS1	02/10/2009	
Customer Mail	hi	UnAuthorized	ADD	OPS1	30/09/2009	
Customer Mail	Testing global mail by customer	UnAuthorized	ADD	OPS1	30/09/2009	
Customer Mail	Testing 2nd on 11thjan2009	UnAuthorized	ADD	OPS2	30/09/2009	
Instrument Price	SW Government Bond -Cross Currency_01/03/2009	UnAuthorized	ADD	OPS1	13/03/2009	
Customer Specific Fee	1024-Transaction-EQ-Buy-Banker-Transaction	UnAuthorized	MOD	OPS1	11/03/2009	
Customer Specific Fee	1024-Periodic-RMM-EQ	UnAuthorized	MOD	OPS1	11/03/2009	
Transaction Fees	PREF-EMF-C-SIP	UnAuthorized	ADD	OPS1	11/03/2009	
Key Customer Data	Key Customer Data -1026	UnAuthorized	MOD	Abhishek	11/03/2009	
Periodic Fees	Private Banking-RM Managed-CB	UnAuthorized	MOD	OPS1	11/03/2009	
Customer Specific Fee	1024-Transaction-EQ-Buy-Banker-AUM	UnAuthorized	MOD	OPS2	11/03/2009	
Customer Specific Fee	1024-Transaction-Others-Buy-Banker-Transaction	UnAuthorized	MOD	OPS1	11/03/2009	
Periodic Fees	Business banking-Discretionary-EMF	UnAuthorized	MOD	OPS1	11/03/2009	
Periodic Fees	Business banking-Discretionary-ALL	UnAuthorized	MOD	OPS1	11/03/2009	
Periodic Fees	Business banking-Discretionary-CRP	UnAuthorized	MOD	OPS1	11/03/2009	
Customer Specific Fee	1024-Transaction-Equity Funds-Buy-Banker-AUM	UnAuthorized	MOD	OPS1	10/03/2009	
Periodic Fees	Retail-Discretionary-EMF	UnAuthorized	MOD	OPS2	09/03/2009	
Periodic Fees	Business banking-RM Managed-FUT	UnAuthorized	MOD	OPS2	09/03/2009	
Transaction Fees	RETAIL-DMF-B-BUY	UnAuthorized	MOD	OPS2	09/03/2009	
Customer Specific Fee	1078-Transaction-Debt Funds-Buy-Banker-Transaction	UnAuthorized	MOD	OPS1	09/03/2009	
Instrument Price	Agro India_03/01/2008	UnAuthorized	ADD	OPS1	12/02/2009	
Key Customer Data	Key Customer Data -1021	UnAuthorized	MOD	HOHEAD	11/02/2009	
Key Customer Data	Key Customer Data -1006	UnAuthorized	MOD	HOHEAD	11/02/2009	
Customer Mail	Alert 4	UnAuthorized	ADD	OPS1	10/02/2009	
Key Customer Data	Key Customer Data -1000	UnAuthorized	MOD	HOHEAD	09/02/2009	
Customer Mail	jump	UnAuthorized	ADD	OPS1	09/02/2009	
Key Customer Data	Key Customer Data -1110	UnAuthorized	MOD	BR2JR2	09/02/2009	
Customer Mail	message	UnAuthorized	ADD	OPS1	09/02/2009	
Customer Mail	NFO Alrt 3	UnAuthorized	ADD	OPS2	30/01/2009	

**Figure 6.54: OPS Master screen**

Screen Navigation: After logging in the system as Operations user, select Authorization → OPS Master from the top menu.

The screen consists of similar fields as in Authorization – Master screen in Admin login.

### 6.5.2 Compliance Approval

Description: The Compliance Approval screen in Operations login enables the Operations user to approve the Prospect and enter the comments, if any. The screen also enables the user to view certain customer documents.

#### User Access Levels

Operations: only the person designated as operations user of the system can access this screen to approve or decline the Prospect.

**Screen:**

**Figure 6.55: Compliance Approval Screen**

Screen Navigation: After logging in the system as Operations, select Ops Authorization → Compliance Approval from the top menu.

Field	Description	Mandatory (Y/N)
Prospect	Displays the name of the prospects to be approved in the drop-down	Y

### Client Details

Field	Description	Mandatory (Y/N)
CIF	Displays the CIF of the selected prospect	Y
Name	Displays the name of the prospect to be approved.	Y
RM Name	Displays the name of the RM	Y
Client Type	Displays the type of account whether Individual or Group	Y
Creation Date	Displays the creation date of the selected CIF	Y
Documents	Displays the view hyperlink on click of which the user can view certain customer related documents. The view hyperlink is always available irrespective of the availability of customer documents.	N

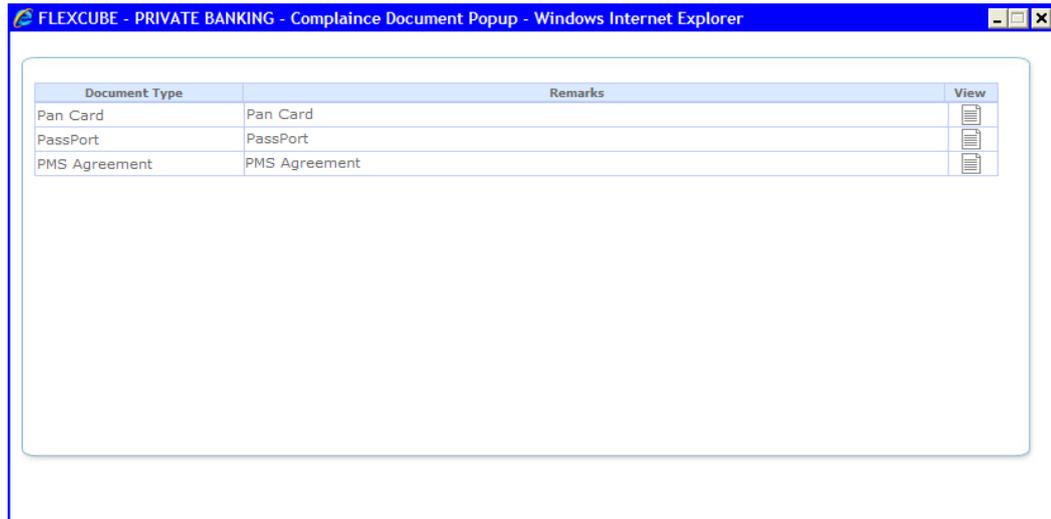
### Grouped Entity Details

Field	Description
CIF	Displays the CIF of the contact persons if a group type account is selected
Name	Name of the contact person to be approved
Entity	Displays the client entity of the CIF
Status	Displays the CIF status of the contact person
Creation Date	Displays the creation date of the selected CIF
RM Comments	Display the comments captured by RM in Demographics screen
Compliance Comments	Compliance officer can enter the comments which can be viewed in Demographics screen.

If the user clicks on the View hyperlink, the system displays the Compliance Document pop up window giving the information about type of document type, remarks and displays the

document on click of the  icon.

**Screen:**



Document Type	Remarks	View
Pan Card	Pan Card	
PassPort	PassPort	
PMS Agreement	PMS Agreement	

***Figure 6.56: Customer Document Pop up***

After the CIF has been approved by compliance a web service is invoked to send select data of customer to FCUBS. At this point the CIF status changes to 'Approved by Compliance'. Based on the conformation from FCUBS for receiving the customer data, the status will change from 'Approved by Compliance' to "Sent to FCUBS".

If the Compliance Office declines the prospect, the status of the prospect changes to 'WIP'. The

Compliance Comments are mandatory if the prospect is declined.

The system also displays the compliance report of the prospect being authorized while clicking on the Customer Profile Report in the PDF format. For Group client entity, the compliance report also includes the details of contact persons.

When the customer is activated based on FCUBS feed, a single portfolio of type RM Managed is created in FCPB with customer currency as the portfolio currency.

## **6.6 Reports**

### **6.6.1 Exception Report**

Description: These reports are available for the person who has the access rights. These reports primarily highlight any exceptions in the operational data for the system to produce correct results, The various reports which can be generated are explained below:

Screen Navigation: After logging in the system as Operations, select Reports →Exception Reports from the top menu.

1. MF Constituents Last Update: This report displays output of Mutual Fund Schemes where composition update is not done for 'x' no. of days before the business date. This is to highlight dated/stale data that operations would need to correct, for the system to reflect latest information.

EOD Reports: These reports are available after EOD. User can view or print these reports. The various EOD reports are explained below:

- Missing SP- Portfolio Composition Report: This report provides all SP instruments where Portfolio Compositions data is not available.

- Missing MF- Portfolio Composition Report: This report provides all MF instruments where Portfolio Compositions is not available.
  - Missing NAV Report: This report would provide all MF instruments where NAV is missing for the previous business day.
  - Missing Equity Price Report: This report would provide all Equity instruments where price is missing for the previous business day.
2. SP Constituents Last Update: This report displays output of SP instruments where composition update is not done for 'x' no. of days from the business date.

## 6.6.2 Transaction Report

Description: The screen is used by the Operations user with appropriate privileges to view the details of the transactions for the selected criteria.

### User Access Levels

Operations: only the person designated as an Operations user can access Transaction Report

### Screen:

**Figure 6.57: Transaction Report Screen**

Screen Navigation: After logging in the system as Operations, select Reports → Transaction from the top menu.

Field	Description	Mandatory (Y/N)
Start Date	Enables to enter the appropriate Start Date since when the user wish to view the transaction details	Y
End Date	Enables to enter the appropriate End Date till which the user wish to view the transaction details	Y
Instrument Type	Enables the user to select the appropriate Instrument Type to view the transaction details. By default "All" option is selected.	Y
Customer ID/ Name	Enables the user to select the appropriate Customer ID or Name to view transaction details	Y
Sort By	Enables the user to select the appropriate option from the Sort By drop-down list. The options available are Date/Time, Name, and Scheme Name. By default "Date/Time" option is selected.	Y
Operations	Enables the user to select the appropriate operation for which transaction details are required. The options available are All, Buy, and Sell. By default "All" option is selected.	Y

## 6.6.3 FATCA CIF Report

Customer Id	External Id	Name	Status	Maker	Init Date	Us Indicia	Fatca Classification
1026		Rooney	Active	ritwick singh singh	2/1/2012	Yes	
1029		Jules D	Active	ritwick singh singh	2/1/2012	Yes	
1028		Juleas B	Active	ritwick singh singh	2/1/2012	Yes	
1027		Jules A	Active	ritwick singh singh	2/1/2012	Yes	
1031		madhu sharma	Active	ritwick singh singh	2/1/2012	Yes	
1030		bhupen jadon	Active	ritwick singh singh	2/1/2012	Yes	
1091		Jitesh sanwal	Work in Progress	ritwick singh singh	6/1/2012	Yes	
1090		javesh ganatra	Work in Progress	ritwick singh singh	6/1/2012	Yes	
1078		ram prakash mehra	Work in Progress	ritwick singh singh	2/1/2012	No	US Account
1076		Prakash Nikam	Work in Progress	ritwick singh singh	2/1/2012	Yes	
1073		morrko dane	Work in Progress	ritwick singh singh	2/1/2012	Yes	
1059		jalan aga	Work in Progress	ritwick singh singh	2/1/2012	Yes	
1057		ashok singhal	Work in Progress	ritwick singh singh	2/1/2012	Yes	
1055		satva khsfs	Work in Progress	ritwick singh singh	2/1/2012	Yes	
1054		chinmay patel	Work in Progress	ritwick singh singh	2/1/2012	Yes	
1053		chetan anand	Work in Progress	ritwick singh singh	2/1/2012	Yes	
1050		sanjay gandhi	Work in Progress	ritwick singh singh	2/1/2012	Yes	
1046		Justine	Work in Progress	ritwick singh singh	2/1/2012	Yes	
1045		nany kumari	Work in Progress	ritwick singh singh	2/1/2012	Yes	
1044		chikesh jiji	Work in Progress	ritwick singh singh	2/1/2012	Yes	
1043		raju khan	Work in Progress	ritwick singh singh	2/1/2012	Yes	
1040		lyan mastercuam	Work in Progress	ritwick singh singh	2/1/2012	Yes	
1089		bohra lohra	Work in Progress	ritwick singh singh	3/1/2012	Yes	
1084		Pavel Ghoshal	Work in Progress	ritwick singh singh	3/1/2012	Yes	
1083		Pavel Ghoshal	Work in Progress	ritwick singh singh	3/1/2012	Yes	
1082		teressa ddd	Work in Progress	ritwick singh singh	2/1/2012	Yes	
1072		ketanlal mehta	Work in Progress	ritwick singh singh	2/1/2012	Yes	
1070		mehraz jkfds	Work in Progress	ritwick singh singh	2/1/2012	Yes	
1069		kelkar ka	Work in Progress	ritwick singh singh	2/1/2012	Yes	
1085		Rahul Sharma	Work in Progress	ritwick singh singh	3/1/2012	Yes	
1077		raju khan	Work in Progress	ritwick singh singh	2/1/2012	Yes	
1047		kiran chopra	Work in Progress	ritwick singh singh	2/1/2012	Yes	
1038		Petrov	Work in Progress	ritwick singh singh	2/1/2012	Yes	
1037		Heiki	Work in Progress	ritwick singh singh	2/1/2012	Yes	
1075		Pavel Ghoshal	Send To Compliance	ritwick singh singh	2/1/2012	No	US Person

## 6.6.4 Customer Document Summary Report

Customer Document Summary Report								
Generated by	chetan kumar gandhi							
Report Generation Date	3/4/2013							
CIF ID	Client IT Type	Name	Address (Resi)	Country	Document Type	Chasing Date	Expiry Date	Status
1030	Corporate	bhupen jadon	dfadsfsd	INDIA	PMS Agreement	1/1/2013	1/1/2015	Verified
1002	Individual	Chetan kumar	dfsdfasdf sdsdfsd fsdaf	INDIA	PMS Agreement	20/03/2014	20/03/2016	Verified
1074	Individual	jitesh wala	fsdf sdafsdff fsdfsd		PMS Agreement	1/5/2012	1/5/2013	Verified

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## 7. Accrual Processing

For every investment available with Customer of type Term Deposit, Bond, or Structured Product, the Accrued Interest program in FCPB runs daily and computes Accrued Interest. This program continues to compute accrued interest till one-day-prior to Maturity of the instrument or the loan. On the maturity date of the instrument/loan, the Accrued Interest gets zeroised and no further accrued interest is computed henceforth. Hence on and after the Maturity Date of the TD, SP, Bond instrument or even after a TD holding is fully withdrawn , no Accrued Interest is further computed.

### 7.1 Accrual Processing for TD

FCPB has an Accrued Interest program which runs daily and computes Accrued Interest for the current day and adds it cumulatively to the prior Accrued Interest-computed-till-date which is already stored in the database.

A flag in Admin Instrument Type Master screen called 'Compute Accrued Interest' drives whether Accrual is required or not internally by FCPB, for the selected Instrument Type. There is an Accrual Program running at EOD for TD which performs following two activities:

1. For current date transactions, this accrual program computes 1 day's Accrued Interest by looking at current Deposit Principal in Holdings and store this value in Accrued interest column in Holdings
2. For orders which have authorization date as current business date, but have Start Date (and hence transaction date) in the past, the accrual program also computes the total-interest-accrued from past-Start Date to current business date and stores this value in Accrued interest column in Holdings

#### **AI computation for Simple Interest and Compound Interest**

Computation logic for this 1 day's accrual computation is briefly explained below:

AI computation for **Simple Interest**:

The AI formula for 1 day would be-

Balance X (1/<No-Of-Days-In-Year>) X R/100 where:

Balance is the Outstanding Deposit Principal; R is the Interest Rate

Num-Of-Days-In-Year – This is derived from Days Convention of the TD Instrument. So if it is Actual/360 or 30/360 then Num-Of-Days-In-Year should be 360; if it is Actual/365 then Num-Of-Days-In-Year is 365; Actual/Actual means Num-Of-Days-in-year would be either 365 or 366 for Leap Years and so on.

#### **AI computation for Compound Interest**

For Compound Interest, the AI formula depends on Compounding Frequency and Interest Payment Frequency. In compound interest, till the 1st compounding scheduled date, interest is computed using simple interest ; and only after the 1st compounding scheduled date, this cumulative simple interest is added back to principal and again simple interest is computed on this new/larger principal for the next compounding cycle.

Both the Interest Payment frequency and Compounding Frequency are internally interpreted as number of days. Eg Weekly means 7 days, monthly means 30 days, semiannually means 180days, quarterly means 90 days etc.

1. Use Simple Interest Method to Calculate Compound Interest till the 1st Compounding Date Scheduled and keep accumulating this interest (in AI-In-Holdings).
2. The Result (i.e. AI-In-Holdings) achieved from the above method is added to the principal Amount after the compounding date is reached.
3. The Value obtained in Step 2 will be used as the principal for calculating the Simple Interest as done in Step1.

If Days convention is anything apart from 'Business Days/252' then Accrued Interest is calculated for all Bank/System weekend-offs and holidays also. Since EOD runs only on business days, after the system comes up after a weekend/holiday, Accrued Interest is computed for all those dates which were holidays/weekend-offs.

For Days Convention chosen as 'Business Days/252' (which is applicable for TDs with BRL currency etc) Accrued Interest is computed ONLY for Currency working days. So on currency holidays there would be no AI computed. Also Num-Of-Days-In-Year would be 252. Hence Simple Interest formula would be:

Balance X 1/252 X R/100

The Accrued Interest gets added cumulatively to the Accrued Interest column already stored in Holdings

NOTE: Any other Days Conventions apart from the above 5 Days Conventions will not be supported by FCPB for Accrued Interest computation or for any other purpose. So Day Convention Id as setup in database with Id 1 to 5 would only be supported. If any TD Instrument is selected with any other Day Convention Id, the accrual program will use the formula for Days Convention of 'Actual/360.'

### **Fixed and Floating Interest Types**

For Fixed Interest type of TD holdings, Accrual program makes use of 'Rate To Client' given to customer during Order Capture Booking/Rollover.

For Floating rate, FCPB computes and stores the 'Rate To Client' based on the Reference Benchmark for Periodicity chosen and the Spread (in BPS) entered in the Order Capture screen and treat it as that period's interest.

The different Reference Benchmarks available for Floating rates are CDI, LIBOR, EURIBOR, SIBOR etc. And the usual Periodicities to be supported are for frequencies like overnight (ie daily), 1 week (ie weekly) , 2 weeks (ie fortnightly) and 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11 and 12 months

For Call Deposits, Accrual program uses Daily Compounding to compute the accrued interest. The Accrual program continues to accrue interest until the Call Deposit is closed through full Premature Withdrawal.

Call Deposit rates will be present in the Fixed Deposit Rate table and we will assume that the rates don't change since it's a Fixed Deposit. Accrued Interest program treats a Call Deposit just like a Fixed TD with daily compounding.

### **Process to zeroise residual accrued interest**

In an implementation site where FCPB is computing Accrued Interest internally; while INT and MAT transactions are being sent by the Core Banking System, it is possible that FCPB's accrual values do not accurately match the INT received from external system. This would result in residual Accrued Interest remaining in Holdings after every Interest Payment cycle; ie whenever the INT transaction is received. In order to remove this residual AI and zeroise it

explicitly after Maturity date, a new program has been introduced which checks for the following:

1. For all Holdings for which Holdings Balance is 0, if this process finds any non-zero accrued interest in Holdings; then it means that either Maturity Date has passed or a premature withdrawal of the full amount has occurred. This new program then explicitly zeroes Accrued Interest in Holdings.
2. Even for Loans disbursed it is possible that AI computed by FCPB remains with a residual amount even after full-prepayment of Loan or after Loan maturity; hence this new process zeroes the AI for such Loan records also

## **7.2 Accrual Processing for Bonds and Structured Products**

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### **Note**

This feature is available to the user for Bonds and Structured Products, only if user has license for Traded Securities module and Alternatives module respectively.

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As mentioned earlier, the flag 'Compute Accrued Interest' drives whether Accrual should be done or not internally by FCPB, for Bond, SP or for any other Instrument Type.

For SP, additionally another flag in Admin Product Master Menu is referred to in order to determine whether Accrued Interest needs to be computed in FCPB for that specific Instrument or not. In the 'Accrued Interest' Tab of Product Master there is already a field called 'Interest Type' having LOVs Fixed, Variable, Zero, Select (which means nothing is selected). For ONLY SP Instrument Type, the Accrued Interest program will also consider this flag value and based on LOV selected either computes Accrued Interest internally or not. If LOV selected is 'Select', the Accrued Interest need not be computed by FCPB. Else if anything else is selected then it computes Accrued Interest everyday in FCPB.

Other specialities for Accrued Interest computation for Bonds and SP:

1. For Bonds & SP, Accrual is based on Settled Quantity and not just Holding Quantity
2. Two new fields are being introduced in GIMS Product Master for Bonds/SP - Reference Benchmark and Period of Reference Benchmark. For 'Floating' type of Bonds/SPs FCPB should find the interest rate for the selected Reference Benchmark and Period of Reference Benchmark from the Deposit Rate tables and update the REVISION RATE so that Accrued Interest program for Bonds/SP uses this correct revision Rate when it runs during EOD.
3. Two more new fields are being added in GIMS Product Master to handle Inverse Floaters and Float Spread: Floater Type being 'Direct' or 'Inverse' and Float Spread (BPS) indicating the float number. For 'Direct' floater type of Bonds, Accrued Interest program finds the interest rate from the Deposit Rate table for the selected Reference Benchmark and Period of Reference Benchmark, add/subtract the Float Spread (BPS) as: Benchmark Interest Rate + (Float Spread BPS/100) and update this value as the REVISION\_RATE. Note that Float Spread for Direct floaters can be negative and in that case, above formula would imply a reduction of Interest Rate as Float Spread itself is negative as: Benchmark Interest Rate - (Float Spread BPS/100)

On the other hand for 'Inverse' Floater' type of Bonds , it finds the interest rate from the Deposit Rate table for the selected Reference Benchmark and Period of Reference Benchmark, calculates the Interest Rate as: Float Spread BPS/100 – Benchmark Interest Rate and updates this value as the REVISION RATE. Please note that inverse floater bonds

cannot have negative (-) value as Float Spread; so the formula to calculate Interest Rate will be always be a 'subtraction' as mentioned above.

In case either of the above two computation results in a Negative number, System updates the REVISION RATE to 0, since it means something could be wrong with the Bloomberg data received or Float Rate captured; so we will not store such Revision Rates.

4. Computing Accrued Interest whenever Current Business Date falls on Record Date:  
Currently, FCPB calculates accrued interest from the last interest paid date, stores that in Accrued Interest column of the Holdings table. On BOD of the coupon payment date, it makes it zero and starts fresh accrual for the current period anticipating that the coupon transaction would be entered manually.

For Auto-Posting of Coupon transactions, following changes needs to be done –

Calculation of entire coupon amount on record date:

Accrual calculation will stop on Record Date's EOD and will resume on next Coupon Payment Date.

**Example –**

Last coupon payment date:	1st Oct'09
Bond Purchase Date:	09th Oct'09
Next Record Date:	25th Dec'09
Next Coupon Payment Date:	1st Jan'10
Rate of Interest:	22.50% Quarterly
Face Value of Bond:	Rs 100
Units Purchased:	100
Day Convention:	Actual/360

Suppose a client has purchased 100 units of a Bond on 09OCT2009 with the clean price as 102.50 and the Accrued Interest as 2.00 (per unit).

**Transaction on 09-OCT-2009**

TRAN DATE	TRAN TYPE	BIDASK IND	QTY	PRICE	AMOUNT
9-Oct-09	BUY	B	100.00	102.50	10250.00
9-Oct-09	INT	B			200.00

**Holding on 09-OCT-2009 (Intra Day)**

QTY	ACQ PRICE	TOTAL ACQ COST	MARKET VALUE	MARKET PRICE	ACCRUED INTEREST	DIVIDEND INTEREST	REALIZED GAIN/LOSSES
100	102.50	10250.00	10300.00	103.00	200	-200.00	0.00

(Accrued Interest amount 200/- is calculated till 08-OCT-2009 since last coupon payment date)

**Holding on 09-OCT-2009 (Post EOD)**

QTY	ACQ PRICE	TOTAL ACQ COST	MARKET VALUE	MARKET PRICE	ACCRUED INTEREST	DIVIDEND INTEREST	REALIZED GAIN/LOSS
100	102.50	10250.00	10300.0	103.00	225.00	-200.00	0.00

(Assuming that 0.25 is one days Accrued Interest for one unit. Buyer has paid 200.00 to the seller and 25.00 is one days accrual so the Accrued Interest column contains 225.00 on 09-OCT-2009)

**Holding on 10-OCT-2009 (Post EOD)**

QTY	ACQ PRICE	TOTAL ACQ COST	MARKET VALUE	MARKET PRICE	ACCRUED INTEREST	DIVIDEND INTEREST	REALIZED GAIN/LOSS
100	102.50	10250.00	10300.00	103.00	250.00	-200.00	0.00

System should continue accrual till 25th Dec'09(record date). On the EOD system should adjust the ACCRUED\_INTEREST column to the full coupon amount (Units x FV x Rate x Cap Factor) as it knows that client in context will get the coupon amount on coupon payment date. From this date till coupon payment date, system should not compute accrued interest.

On coupon payment date (01-JAN-2010) EOD, system should pass INT transaction. For the above example the transaction would be –

**Transaction on 01-JAN-2010**

TRAN DATE	TRAN TYPE	BIDASK IND	QTY	PRICE	AMOUNT
01-JAN-10	INT	S			2250.00

**Holding on 01-JAN-2010 (Post EOD)**

QTY	ACQ PRICE	TOTAL ACQ COST	MARKET VALUE	MARKET PRICE	ACCRUED INTEREST	DIVIDEND INTEREST	REALIZED GAIN/LOSS
100	102.50	10250.00	10300.00	103.00	25	2050.00	0.00

(Assuming that 25.00 is one days Accrued Interest for 100 units.)

Since we are calculating the full coupon amount on record date itself, system will display excess accrued Interest value from record date till coupon payment date. This will be corrected on coupon payment date.

**Accrued Interest Process and Design - Current Process**

Everyday the Accrued Interest program checks for each Bond instrument in Holdings table, which rate is applicable for Accrued Interest. System needs to check the Coupon Schedule table to see which coupon will be applicable for current period. Since interest rate gets revised

from time to time Interest Revision Schedule is defined to maintain various interest rates applicable for a Bond from time to time.

Therefore FCPB computes the accrued interest from the last interest paid date irrespective of when the bond was bought, and stores that in Accrued Interest column of the Holdings table.

### Screen:

Coupon Schedule				Interest Revision Schedule	
Coupon Payment Date	Record Date	Exchange Rate Fixing Date	Exchange Rate	Interest Revision Date	Revision Rate (%)
1-Apr-09	15-Mar-09	14-Jun-09	47.85	1-Jan-09	5.50
1-Jul-09	15-Jun-09	10-Sep-09	45.00	1-Apr-09	6.00
1-Oct-09	15-Sep-09	14-Dec-09	48.25	1-May-09	6.50

Redemption Schedule				
Redemption Date	% to be redeemed	Redemption Price	Exchange Rate Fixing Date	Exchange Rate
1-May-09	20%	20	28-Apr-09	48.25
1-Sep-09	40%	40	29-Aug-09	48.25
1-Dec-09	40%	40	28-Nov-09	48.75

Prior to calculation of Accrued Interest, system converts interest rate into yearly interest rate. This can be achieved using the 'Interest Rate Denomination' flag. If the value of this field is Monthly then yearly rate can be arrived by multiplying Revision Rate (%) of Interest Revision with 12. If the value is Quarterly then X4, if it is Semi Annually then X 2 and so on.

Assume that Current Business date is 5th June'09 and Customer holds 1000 units of 'Bond A' (FV Rs 100). The Interest Rate Denomination in this example is 'Quarterly'. In this example we are considering day count convention as Actual/360 and system includes both days in a coupon period. e.g. for calculation of accrued interest for the date range 01APR2009 to 30APR2009, system should consider 01st & 30th APR both days.

If the Coupon form of the bond is simple

$$A.I (1st Apr to 30th Apr'09) = (1000 * 100 * 24\%) \times [\text{No. of days from the last Coupon}] / [\text{Number of days in the Year}]$$

$$= 24000 * 30 / 360 = 2000.00$$

$$A.I (1st May to 05th June'09) = (1000 * 100 * 0.8 * 26\%) \times [\text{No. of days from the last Coupon}] / [\text{Number of days in the year}]$$

$$= 20800 * 36 / 360 = 2137.77$$

**{Change in Cap Factor from 1 to 0.8 happened because Redemption happened & revised Interest Rate annual of 26% came into picture}**

$$\text{Net Accrued Interest on 05th June} = 2000.00 + 2137.77 = 4137.77$$

If the Coupon form of the bond is Compounded

This is another example where Bond A has coupon form as 'Compounding' and compounding frequency as 'Monthly' and coupon payment frequency as 'Quarterly'.

Last coupon payment date: 1st Jan'09  
 Bond Purchase Date: 1st Jan'09  
 Next Coupon Payment Date: 1st April'09  
 Rate of Interest: 12% p.a.  
 Face Value of Bond: Rs 100  
 Units Purchased: 100  
 Day Convention: Actual/360

Redemption Date 1st Mar'09 [20% Redemption]

[Compounding will be Calendar Compounding]

**Accrued Interest as on 31st Jan'09**

$$= 100 \times 100 \times 12\% \times 31/360$$

$$= 103.33$$

Total accrued Interest at the end of Jan'09 = Rs 103.33

**Accrued Interest as on 28th Feb'09**

$$= [(100 \times 100) + 103.33] \times 12\% \times 28/360$$

$$= 94.30$$

Total accrued Interest at the end of Feb'09 = Rs 197.63 (103.33+94.3)

**Accrued Interest as on 31st March'09**

$$= [(100 \times 100 \times 0.8) + 197.63] \times 12\% \times 31/360$$

$$= 84.70$$

Total accrued Interest at the end of March'09 = Rs 282.33 (103.33+94.3+84.70)

[Please note that the above calculation is based on Actual/360 Day Convention. The other Day Count conventions which system can have are –

30/360: It assumes that there are 30 days in every month, even though some months actually have 31 days. For example, the period from May 1, 2006 to July 31, 2006 would be considered to be 90 days where as the actual no. of days in the period is 92days.

Actual/365: This convention is the same as the actual/360, except that it uses 365 as the denominator.

Actual/Actual: This convention uses the actual number of days between two periods and divides the result by the actual number of days in the year, rather than assuming that each year is made up of 360 or 365 days. This convention will have 366 days in denominator in case of a Leap Year.]

On 1st Apr'09 BOD, FCPB should make the Accrued Interest column of Holdings as 'ZERO'. System assumes that it will receive a transaction for the amount equivalent to Accrued Interest from the external source/system. At the EOD, fresh accrual will start.

**Posting of Accrued Interest Transaction**

Currently system posts Interest Transaction at the time of sell. Since investor pays accrued interest at the time of Buy, Interest Transaction is also posted at the time of Buy.

For Buy Transactions, system posts separate transaction for the Accrued Interest (with the transaction type as 'INT' and Bid Ask Indicator as 'B').

**Impact on Accrued Interest on posting Back Dated Transaction**

Backdated transaction can come in three forms – New Transaction, Deletion of Transaction & Modification of Transaction.

New Transaction:

System does not permit modification of Interest Rate for earlier months. It can be changed only for the current / future months.

This section refers to the example as discussed in 'Posting of Accrued Interest Transaction' section; assume that one transaction dated 05-SEP-2009 is entered on 11-OCT-2009.

Transaction details are –

Date	Units	Action	Clean Price (per unit)	Accrued Interest (per unit)
5-SEP-09	100	BUY	102.00	16.00

(Assumption is that last coupon date was 01st Jul 2009 and next coupon date was 01st Oct 2009 so Accrued Interest of 16.00 is for the period of 64 days)

[After entering back dated transaction, system updates Holding History table for all month ends starting from backdated date.]

#### Holding History for SEP-2009

QTY	BD MONTH	EMV	ACC INT
100	2009SEP	10210.00	2250.00

(Assume that 102.10 was the market price on 30th Sep 2009.)

#### Transaction on 11-OCT-2009

TRAN DATE	TRAN TYPE	BIDASK IND	QTY	PRICE	AMOUNT
5-Sep-09	BUY	B	100.00	102.00	10200.00
5-Sep-09	INT	B			1600.00

#### Holding on 11-OCT-2009 (Intra Day)

Qty	Acq price	Total acq cost	Market value	Market price	Accrued int	Dividend interest	Realized gainloss
200	102.25	20450	10300.00	103.00	1850.00	-1800.00	0.00

(Please note that Accrued Interest of 1600/- is added to the existing value of 250/-. On 11th Oct 2009, Intraday Accrued Interest was 250.00. Dividend Interest column has been updated with -1800.00 as (sum of -200.00 and -1600.00)

### Holding on 11-OCT-2009 (Post EOD)

Qty	Acq price	Total acq cost	Market value	Market price	Accrued int	Dividend interest	Realized gain/loss
200	102.50	10250.00	10300.00	103.00	500.00	2050.00	0.00

(Please note that Accrued Interest is getting recalculated so for 10days & 200 units, AI will be  $200 \times 10 \times 0.25 = 500.00$ . The Dividend Interest column is supposed to get 2250.00 as coupon amount for 100 units on 01st Oct 2009 which will adjust it to 2050 (-200+2250).

System will post coupon transaction for the date 01st Oct 2009 and any excess amount will be adjusted.)

[Whenever there are back dated transactions for a particular CPIS, system inserts or updates Accrued Interest and other relevant columns in cashflow history table for all records starting from the backdated-date for that CPIS, since the EMV figures would change for all those dates.

ROR should be recomputed again for all sub-periods, all levels and for all relevant time-periods]

### Impact of Accrued Interest on posting of Redemption Transaction

Redemption (Partial/Full) Transaction can be posted using the file upload and the front end.

Let us consider another example where a customer has purchased a bond (FV 100 at Cap factor 1.0) on the issue date (01st Jan 2009). The coupon for the bond is 9% quarterly.

01st Jan Intraday

Qty	Acq price	Total acq cost	Market value	Accrued interest	Realized gain/loss	Dividend interest	Cap factor	Nominal amount
100	102.00	10200.00	10500.00	0.00	0.00	0	1.0	10000

As per the Redemption Schedule, 50% has to be redeemed on 01st Apr 2009. The redemption price is 105.00 –

Redemption Amount =  $100 \times 105 \times 0.5 = 5250.00$

Realized Gain/Loss –  $100 \times 0.5 \times (105 - 102) = 150.00$

**Transaction on 01-APR-2009**

TRAN_DATE	TRAN_TYPE	BIDASK_IND	QTY	PRICE	AMOUNT
01-APR-09	RDM	S			5250

**Holding on 01-APR-2009 (Post EOD)**

Qty	Acq price	Total acq cost	Market value	Accrued interest	Realized gainloss	Dividend interest	Cap factor	Nominal amount
100	51.00	5100.00	5300	50	150	900.00	0.5	10000

(From 01st Apr 2009 onwards, the accrued interest would be calculated using the Cap Factor of 0.5. AI of 50.00 =  $100 \times 100 \times 0.5 \times .09 \times 1/90$ )

Acquisition Price getting adjusted based on WAC (at Cap 100%) Price and the Cap Factor

Dividend Interest of 900.00 is for the previous coupon period (Jan-Mar))

Next Redemption happens on 01st July 2009 for remaining 50%. The redemption price is 110.00.

Redemption Amount –  $100 \times 110 \times 0.5 = 5500$

Realized Gain/Loss –  $100 \times 0.5 \times (110 - 102) = 400$

**Transaction on 01-JUL-2009**

Tran date	Tran type	Bidask ind	Qty	Price	Amount
01-JUL-09	RDM	S			5500.00

**Holding on 01-JUL-2009 (Post EOD)**

Qty	Acq price	Total acq cost	Market value	Accrued interest	Realized gainloss	Dividend interest	Cap factor	Nominal amount
0.00	25.50	0.00	0.00	0.00	550	1350.00	0.00	0.00

Accrued Interest from 01st Apr 2009 to 30th June 2009 =  $450.00 (100 \times 100 \times 9 \times 50 / 100 \times 100)$

AI of 450.00 moved to DIVIDEND INTEREST which makes it to 1350.00 (900.00+450.00)

		1-Oct-09										
		Coupon Rate	22.50 Quarterly				Current Business Date - 11-Oct-2009					
<b>Transaction</b>												
Trxn ID	Trxn Date	Trxn Type	BidAsk_Ind	Face Value	Nominal Amt	Redemption %	Units	Cap Factor	Trxn Price (Clean)	Amount		
1	9-Oct-09	BUY	B	100	10000		100	1	102.50	10250.00		
2	9-Oct-09	INT	B							200.00		
Suppose one RDM transaction (25%) of dated 10-Oct-2009 comes into the system.												
<b>Transaction</b>												
Trxn ID	Trxn Date	Trxn Type	BidAsk_Ind	Face Value	Nominal Amt	Redemption %	Units	Cap Factor	Trxn Price (Clean)	Amount		
1	10-Oct-09	RDM	S	100	10000	25	100	0.75	105	2625.00		
<b>Holding</b>												
Holdings As On	Units	Average Acq Price	Total Acq Cost	Market Price	Market Value	Current Cap Factor	Accrued Interest	Dividend Interest	Realized Gain/Loss	Unrealized Gain/Loss		
11-Oct-09	100	102.5	10250	103	10300	1	250	-200		50		
<b>Holding</b>												
Holdings As On	Units	Average Acq Price	Total Acq Cost	Market Price	Market Value	Current Cap Factor	Accrued Interest	Dividend Interest	Realized Gain/Loss	Unrealized Gain/Loss		
11-Oct-09	100	76.875	7687.5	77.25	7725	0.75	250.00	-200	63	37.5		
11-Oct-09	100	76.875	7687.5	77.25	7725	0.75	243.75	-200	63	37.5		

### Assumptions made in the Bonds functionality

1. Transaction Data as provided by external source will contain Clean Price.
2. Instrument Price feed as received by system would be based on clean price.
3. System would only calculate the Accrued Interest and store in Holdings; the posting of same will be done by the transaction data received from external source.
4. As the part of BOD process, system would make the Accrued Interest as 'Zero' on coupon payment date / maturity date for each bond.
5. For Compounding Accrued Interest, system would use the logic as being implemented for TD processing.
6. If the Price Quotation Method at the master level is 'Percentage', system would receive Transaction Price & Instrument Price in percentage. Percentage Price would be converted to Absolute Price after Bond's Maturity Date, system should stop Accrued Interest calculation for the instrument.
7. Record Date field in Coupon Schedule table is not being used currently. However, the same would be considered during auto posting of liquidation transactions

All the above mentioned assumptions holds good for Structured Product also.

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### Note

This feature will be available for Bonds and SP, only if user has license for Traded Securities Module and Alternatives Module respectively.

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## 8. Interfaces

### 8.1 Introduction

#### FCPB – FCUBS Integration

Oracle FLEXCUBE Private Banking (FCPB) as the front office component is used primarily by the Private banker and the Execution desk personnel. This component provides 360 degree view and analysis of customer's portfolios and accounts including, asset allocations, deviations from recommended models and products if any, performance measurement and exposure analysis to different dimensions, alerting functionality.

On the other hand, Oracle FLEXCUBE Universal Banking Solution (FCUBS), as the back office component is used by Operations. This component is used for customer creation, Cash account creation, Deposit creation, Loan account creation, broker creation.

Certain interfaces have been established between the Front office and the Back office components to access the needed data.

Following is the list of interfaces established between FCPB and FCUBS.

#### List of Interface Items

Entity	Action	Frequency	Source	Target
TD Account creation	Add	On-line	FCUBS	FCPB
TD Pre-mature Withdrawal	Add	On-line	FCUBS	FCPB
CASA Account creation	Add	On-line	FCUBS	FCPB
CIF Authorization/Modification/Closure	Add	On-line	FCUBS	FCPB
Broker Data	Add	On-line	FCUBS	FCPB
CASA Account Balances	Add	On-line	FCUBS	FCPB
TD Maturity With Interest Liquidation	Add	Batch	FCUBS	FCPB
Daily Accrued Interest on TD	Add	Batch	FCUBS	FCPB
Penalty on TD	Add	Batch	FCUBS	FCPB
Loan and Liability Information	Add	Batch	FCUBS	FCPB
Customer Master	Add	Batch	FCUBS	FCPB
Corporate Directors	Add	Batch	FCUBS	FCPB
Customer FATCA Details	Add	Batch	FCUBS	FCPB

#### FCPB – FCDB Integration

Oracle FLEXCUBE Private Banking (FCPB 3.1/Release 12.0) is also integrated with Oracle FLEXCUBE DIRECT BANKING (FCDB 6.4) as part of the 12.0 release. This integrated system provides a single-sign-on to the users to access Oracle FLEXCUBE Private Wealth Management screens via FCDB application. The FCDB system provides the 'Wealth

Management' tab on the dashboard which enables the wealth management customers to access the FCPB application.

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**Note**

Refer "IF\_UBS-PB-DB.pdf" , for more details about interface between FCPB, FCDB and FCUBS, if the bank is using FCUBS as the Core Banking Application, or FCDB as the Direct Banking Application.

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