

Term Deposits  
Oracle FLEXCUBE Universal Banking  
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# Table of Contents

<b>1. ABOUT THIS MANUAL</b> .....	<b>1-1</b>
1.1 INTRODUCTION.....	1-1
1.1.1 Audience.....	1-1
1.1.2 Organization.....	1-1
1.1.3 Related Documents.....	1-2
1.1.4 Glossary of Icons.....	1-2
<b>2. TERM DEPOSITS - AN OVERVIEW</b> .....	<b>2-1</b>
2.1 INTRODUCTION.....	2-1
2.2 TERM DEPOSIT IN ORACLE FLEXCUBE.....	2-1
2.2.1 Pre-requisites for TD Processing.....	2-3
<b>3. TERM DEPOSIT MAINTENANCE</b> .....	<b>3-1</b>
3.1 MAINTAINING PAYIN PARAMETERS.....	3-1
3.1.1 Specifying UDF Values.....	3-2
3.2 VIEWING PAYIN PARAMETERS SUMMARY.....	3-3
3.3 MAINTAINING CLOSING MODE.....	3-4
3.3.1 Specifying UDF Values.....	3-5
3.4 VIEWING CLOSING MODES SUMMARY.....	3-6
3.5 MAINTAINING ACCOUNT CLASS FOR TD.....	3-7
3.5.1 Account Details Tab.....	3-8
3.5.2 Maintaining Deposit Details.....	3-9
3.6 SETTING UP INTEREST PREFERENCES FOR TD.....	3-15
3.6.1 Specifying Accounting Roles for Unclaimed Deposits.....	3-15
3.6.2 Linking TD Account Class to Interest Product.....	3-17
3.7 MAINTAINING FLOATING INTEREST RATES.....	3-19
3.7.1 Maintaining Parameters for Premature Withdrawal of TD.....	3-21
<b>4. TD ACCOUNT</b> .....	<b>4-1</b>
4.1 CREATING A DEPOSIT ACCOUNT.....	4-1
4.1.1 Main Tab.....	4-4
4.1.2 Viewing Amounts and Dates.....	4-6
4.1.3 Nominee Tab.....	4-8
4.1.4 Deposit Tab.....	4-10
4.1.5 Dual Currency Deposit.....	4-18
4.1.6 Check List Tab.....	4-20
4.1.7 Capturing Additional Details.....	4-21
<b>5. TD ADDITIONAL DETAILS</b> .....	<b>5-1</b>
5.1 CAPTURING ADDITIONAL DETAILS.....	5-1
5.2 SPECIFYING INTEREST DETAILS.....	5-1
5.3 SPECIFYING CHARGE DETAILS.....	5-8
5.4 SPECIFYING LINKED ENTITIES.....	5-10
5.5 SPECIFYING RESTRICTIONS.....	5-10
5.6 SPECIFYING MIS DETAILS.....	5-14
5.6.1 Viewing Change Log.....	5-16
5.6.2 Viewing Transfer Log.....	5-17
5.7 SPECIFYING STATEMENT DETAILS.....	5-18

5.8	SPECIFYING JOINT HOLDER DETAILS .....	5-21
5.9	CAPTURING USER DEFINED FIELDS .....	5-23
5.10	SPECIFYING ACCOUNT SIGNATORY DETAILS .....	5-24
5.11	INDICATING TD PAYOUT DETAILS .....	5-26
5.11.1	<i>Term deposit Tab</i> .....	5-26
5.11.2	<i>Bankers Cheque/DD Tab</i> .....	5-27
5.11.3	<i>Specifying PC Details</i> .....	5-29
5.11.4	<i>Capturing Payout Interest Details for Child TD</i> .....	5-31
5.11.5	<i>Interest Tab (interest preferences for Child TD)</i> .....	5-32
5.11.6	<i>Deposit Tab (Deposit Preferences for Child TD)</i> .....	5-35
5.12	VIEWING CHANGE LOG .....	5-40
5.13	MAINTAINING AMOUNT BLOCKS.....	5-41
5.14	VIEWING TD SUMMARY .....	5-43
5.15	SPECIFYING DEPOSIT INSTRUCTIONS .....	5-44
5.15.1	<i>Specifying UDF Values</i> .....	5-46
5.16	VIEWING INSTRUCTION SUMMARY .....	5-47
<b>6.</b>	<b>TD OPERATIONS .....</b>	<b>6-1</b>
6.1	INTRODUCTION.....	6-1
6.2	REDEEMING A TD.....	6-2
6.2.1	<i>Capturing Pay Out Details</i> .....	6-7
6.2.2	<i>Cheque/DD Details Tab</i> .....	6-8
6.2.3	<i>Counter Party Details Tab</i> .....	6-10
6.2.4	<i>Capturing Interest Details</i> .....	6-12
6.2.5	<i>Interest Tab</i> .....	6-13
6.2.6	<i>Deposit Tab</i> .....	6-16
6.2.7	<i>Authorizing Transaction</i> .....	6-22
6.3	VIEWING TD REDEMPTION DETAILS .....	6-23
6.4	GENERATING AN ADVICE .....	6-24
6.5	CLOSING A TD.....	6-25
6.6	TRANSFERRING TO UNCLAIMED DEPOSIT ON MATURITY .....	6-26
6.6.1	<i>Moving Principal and Interest to Unclaimed GLs</i> .....	6-26
6.6.2	<i>Moving Principal to Unclaimed Principal retaining interest in Interest Booking Account</i> .....	6-27
6.6.3	<i>Closing TD by Payout to Loan Account</i> .....	6-27
6.7	VIEWING TD EXECUTION LOG .....	6-28
6.8	SIMULATING TD.....	6-29
6.8.1	<i>Generating and Viewing Account Certificate</i> .....	6-31
6.8.2	<i>Specifying Interest Details for Simulated Account</i> .....	6-32
6.9	DEPOSIT AUDIT TRAIL INQUIRY .....	6-37
<b>7.</b>	<b>RD OPERATIONS .....</b>	<b>7-1</b>
7.1	INTRODUCTION.....	7-1
7.2	CAPTURING PAYMENT DETAILS .....	7-1
7.2.1	<i>Viewing Accounting Entries</i> .....	7-4
7.2.2	<i>Specifying UDF Values</i> .....	7-4
7.3	VIEWING PAYMENT SUMMARY .....	7-4
7.4	REVERSING PAYMENT .....	7-6
<b>8.</b>	<b>ANNEXURE A - ACCOUNTING ENTRIES .....</b>	<b>8-1</b>
8.1	ACCOUNTING ENTRIES AND ADVICES FOR TD .....	8-1
8.2	EVENTS .....	8-1
8.3	AMOUNT TAGS .....	8-1
8.4	ACCOUNTING ROLES .....	8-2
8.5	TD ADVICES.....	8-4
8.6	EVENT-WISE ACCOUNTING ENTRIES FOR PRODUCTS.....	8-7
8.6.1	<i>TD with Capitalization</i> .....	8-8

8.6.2	<i>Normal TD with Simple Interest</i> .....	8-9
8.6.3	<i>TD with Rate Chart Allowed</i> .....	8-11
8.6.4	<i>Recurring Deposit Scheme</i> .....	8-13
<b>9.</b>	<b>ANNEXURE B - IC RULE SET-UP</b> .....	<b>9-1</b>
9.1	INTRODUCTION .....	9-1
9.2	IC RULE MAINTENANCE.....	9-1
9.2.1	<i>Capitalized Deposit with Penalty</i> .....	9-2
9.2.2	<i>TD with Normal Tenor and Penalty</i> .....	9-7
9.2.3	<i>Recurring Deposit Rule</i> .....	9-10
9.2.4	<i>Rate Chart Allowed with Penalty</i> .....	9-13
9.3	UDE VALUE MAINTENANCE .....	9-17
9.3.1	<i>TD with Capitalization</i> .....	9-17
9.3.2	<i>Normal TD with Simple Interest</i> .....	9-18
9.3.3	<i>TAX_RATE TD with Rate Chart Allowed</i> .....	9-18
9.3.4	<i>Recurring deposit Scheme</i> .....	9-18
9.4	IC RATES MAINTENANCE .....	9-18
<b>10.</b>	<b>REPORTS</b> .....	<b>10-1</b>
10.1	INTRODUCTION .....	10-1
10.2	CUSTOMERS FIXED DEPOSIT REPORT .....	10-1
10.2.1	<i>Contents of the Report</i> .....	10-2
10.3	TD FULL BALANCE LISTING REPORT .....	10-3
10.3.1	<i>Contents of the Report</i> .....	10-4
10.4	LARGE FD REPORT.....	10-5
10.4.1	<i>Contents of the Report</i> .....	10-6
10.5	DEPOSIT DETAIL SUMMARY BY TOTAL AMOUNT REPORT .....	10-6
10.5.1	<i>Contents of the Report</i> .....	10-7
10.6	INTEREST PAID REPORT .....	10-8
10.6.1	<i>Contents of the Report</i> .....	10-8
10.7	TD STATEMENT OF ACCOUNTS REPORT .....	10-9
10.7.1	<i>Contents of the Report</i> .....	10-9
10.8	TD ACCOUNT CLASS SUMMARY REPORT .....	10-10
10.8.1	<i>Contents of the Report</i> .....	10-10
10.9	TERM DEPOSITS OPENED FOR THE PERIOD REPORT.....	10-12
10.10	TERM DEPOSITS CLOSED FOR THE PERIOD REPORT.....	10-14
10.11	TERM DEPOSITS RENEWED FOR THE PERIOD REPORT.....	10-16
10.12	TERM DEPOSITS MATURITY REPORT .....	10-18
<b>11.</b>	<b>SCREEN GLOSSARY</b> .....	<b>11-1</b>
11.1	FUNCTION ID LIST.....	11-1

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# 1. About this Manual

## 1.1 Introduction

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

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

### 1.1.1 Audience

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

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

### 1.1.2 Organization

This manual is organized into the following chapters:

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

<b>Chapter 6</b>	<i>TD Operations</i> explains the operations you can perform on a TD.
<b>Chapter 7</b>	<i>RD Operations</i> explains the operations you can perform on a recurring deposit.
<b>Chapter 8</b>	<i>Annexure A - Accounting Entries</i> lists the suggested event-wise accounting entries that can be set up, for the Interest and Charge product applicable for the TD module of Oracle FLEXCUBE.
<b>Chapter 9</b>	<i>Annexure B – IC Rule Set-up</i> lists the Interest and Charge (IC) rules that need to be maintained for the TD module of Oracle FLEXCUBE. It also gives the UDEs and rates for which values need to be maintained.
<b>Chapter 10</b>	<i>Reports</i> - provides a list of reports that can be generated in this module and also explains their contents

### 1.1.3 Related Documents

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

### 1.1.4 Glossary of Icons

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

Icons	Function
	New
	Copy
	Save
	Delete
	Unlock
	Print
	Close
	Re-open
	Reverse
	Template

Icons	Function
	Roll-over
	Hold
	Authorize
	Liquidate
	Exit
	Sign-off
	Help
	Add row
	Delete row
	Option List
	Confirm
	Enter Query
	Execute Query

*Refer the Procedures User Manual for further details about the icons.*

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## 2. Term Deposits - An Overview

### 2.1 Introduction

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

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

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

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

### 2.2 Term Deposit in Oracle FLEXCUBE

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

## Salient Features

The salient features of TD module are listed below:

- Automation - Accounting, collateral tracking, rollover handling and accounting, and tracking of unclaimed deposits are completely automated. This means your staff with the treasury department can remain focused on customer service.
- Multi Mode Pay-in - TD can be funded using multiple pay-in modes. You can choose any combination of the following pay-in modes:
  - Pay in by transfer from GL
  - Pay-in by Savings Account
  - Pay-in by Cash (Only from Savings module)
- Multi Mode Pay-out – In case of automatic and manual redemption, a TD can be redeemed using multiple pay-out modes. You can choose any combination of the following pay-out modes:
  - Pay-out by Banker's Cheque
  - Pay-out by funds transfer to any account specified by the customer
  - Pay-out by child TD creation – wherein another TD is created using the maturity amount
  - Pay-out by transfer to GL
  - Pay-out by cash (Only from Savings module)
- Simulation – The TD module offers a simulation tool wherein a TD can be simulated to enhance sales and service aspects to new/existing customers.

You can also generate a TD Certificate.

## 2.2.1 Pre-requisites for TD Processing

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

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

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



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

## 3. Term Deposit Maintenance

### 3.1 Maintaining Payin Parameters

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

The screenshot shows a software window titled "TD Pay In Parameters". It features two text input fields: "Branch Code \*" and "General Ledger Code \*", each with a selection icon. To the right is a "Pay In Option \*" dropdown menu currently set to "Pay In by GL". At the bottom, there is a "Fields" section with labels for "Input By Date Time", "Authorized By Date Time", and "Modification Number". There are also two checkboxes, "Authorized" and "Open", and an "Exit" button.

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

#### **Branch Code**

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

#### **Payin Option**

Select the payin option from the adjoining drop-down list. The following options are available:

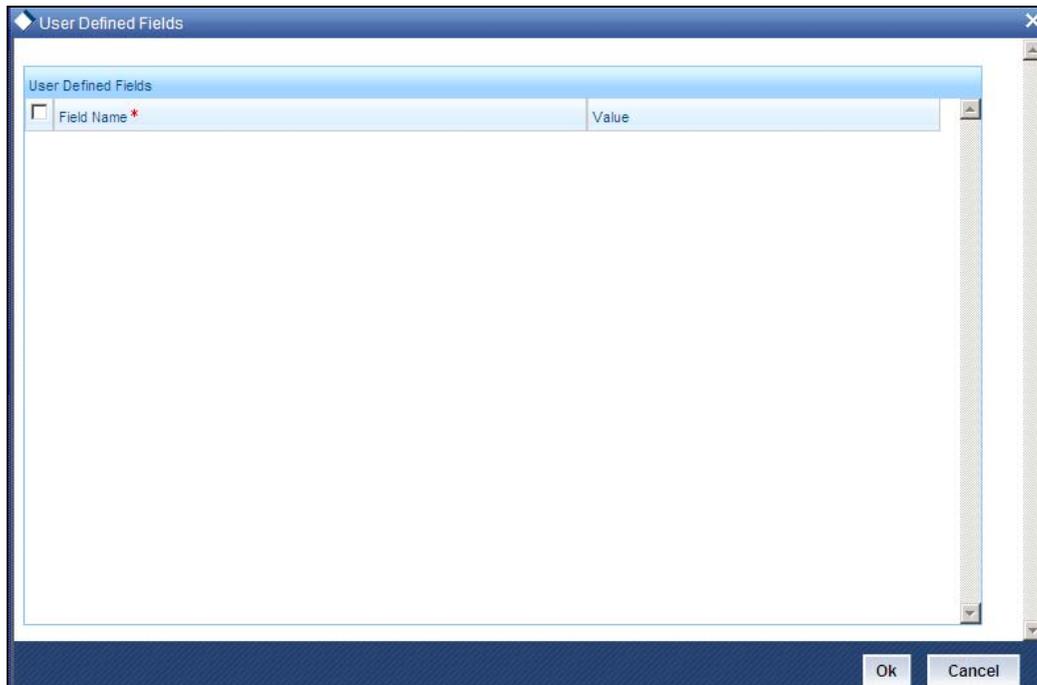
- Payin by GL
- Payin by Cash

#### **General Ledger Code**

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

### 3.1.1 Specifying UDF Values

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



Here you can specify values for each UDF.

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

## 3.2 Viewing Payin Parameters Summary

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

The screenshot shows a web application window titled 'Summary'. At the top, there are four dropdown menus: 'Authorization Status', 'Record Status', 'Branch Code', and 'Pay In Option' (set to 'Pay In by GL'). Below these are three buttons: 'Search', 'Advanced Search', and 'Reset'. A pagination bar shows 'Records per page' set to 15, '1 of 1' records, and a 'Go' button. Below the pagination is a table header with columns: 'Authorization Status', 'Record Status', 'Branch Code', and 'Pay In Option'. The table body is empty. At the bottom, there are three legend boxes: 'Pay In Option' with 'G - Payin By GL' and 'C - Payin By Cash'; 'Authorization Status' with 'A - Authorized' and 'U - Unauthorized'; and 'Record Status' with 'C - Closed' and 'O - Open'. An 'Exit' button is located in the bottom right corner.

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

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

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

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

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

### 3.3 Maintaining Closing Mode

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

Customer A/C Closing Mode Maintenance

Close Mode \*  Product

Description

Debit Credit \*

Fields

Input By Date Time Authorized By Date Time Modification Number  Authorized  Open

Specify the following details:

#### **Closing Mode**

You need to maintain the following modes:

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

#### **Description**

Give a brief description for the closing mode.

#### **Product**

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

- Retail Teller Product
- Product linked to the instrument type

### Debit Credit

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

### 3.3.1 Specifying UDF Values

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

Field Name	Value

Here you can specify values for each UDF.

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

### 3.4 Viewing Closing Modes Summary

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

The screenshot shows a window titled "Summary" with the following elements:

- Authorization Status:
- Record Status:
- Close Mode:
- Debit Credit:
- Buttons: Search, Advanced Search, Reset
- Records per page: 15, 1 of 1, Go
- Table header: Authorization Status | Record Status | Close Mode | Description | Product | Debit Credit
- Legend: Authorization Status A - Authorized U - Unauthorized
- Legend: Record Status C - Closed O - Open
- Exit button

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

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

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

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

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

## 3.5 Maintaining Account Class for TD

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

Specify the following details:

### **Account Class and Description**

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

### **Account Type**

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

### **Start Date**

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

### **End Date**

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

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

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



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

### 3.5.1 **Account Details Tab**

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

#### **Account Code**

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

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

#### **Dual Currency Deposit**

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

#### **Natural GL**

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

#### **Applicable Customer Status**

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

- Not Applicable
- Major
- Minor
- Both



Note the following:

- By default 'Not applicable' option is selected when a new account class is created.

- If you select 'Minor' option at the CIF level and 'Applicable customer status' as 'Major' at the account class level then the system will throw up the following error message:

The A/c class you selected is for major customer

- If you uncheck 'Minor' option at the CIF level and select 'Applicable customer status' as 'Minor' at the account class level, then the system will throw up the following error message:

The A/c class you selected is for minor customer

### 3.5.2 Maintaining Deposit Details

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

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

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

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

#### **Auto Rollover**

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

## Close on Maturity

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

If you check this box, then during the Beginning of Day operations on the Maturity Date, the account will be closed. The principal will be moved, if specified, to the account your customer has directed. In case you don't check this box and the deposit remains unclaimed, you can opt to move the principal and interest to the respective 'Unclaimed GLs' maintained at your bank.



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

Note that this box will be automatically checked if you check the box 'Recurring Deposit' in the 'Deposit Account Details' screen.

## Allow Partial Liquidation

Check this box to indicate that partial liquidation is allowed.

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

## Allow Partial Liquidation with Amount Block

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

## Move Interest to Unclaimed

Check this field to move the interest amount to the unclaimed GL mapped at the IC product in the accounting role 'INT\_UNCLAIMED' on maturity date or grace period end date of the term deposit account. If you select this option, then you will have to check the box 'Move Principal to Unclaimed'.

## Move Principal to Unclaimed

Check this field to move the principal amount to the unclaimed GL mapped at the IC product in the accounting role 'PRN\_UNCLAIMED' on maturity date or grace period end date of the term deposit account. If you select this option, only principal amount will be moved to unclaimed GL and the interest will be settled through defined TD pay-out mode.



If you check both 'Move Interest to Unclaimed' and 'Move Principle to Unclaimed' boxes, then the TD amount (i.e. Principal + Interest) will be moved to the Unclaimed GL, irrespective to the defined TD pay-out details.

### **Rate Chart Allowed**

Check this box to indicate that the system should calculate TD interest based on the LDMM float rate maintained in the 'LD MM Floating Rate input' screen (CFDFLTRT). If you check this box, the system will pick interest rates based on different tenors, minimum amount, currency and effective date for a TD.

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

### **Minimum**

Specify the minimum amount for which deposit should be created under this account class.

### **Maximum**

Specify the maximum amount for which deposit can be created under this account class.

The system will display a configurable override if the deposit amount contravenes the specified amount range.

### **Grace Period for Renewal**

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

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

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

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

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

### **Settlement Bridge GL**

To facilitate multi mode pay-out, you need to maintain a Bridge GL between the TD and the pay-out module (PC). Specify the Bridge GL that should be used for processing pay-out of TDs under this account class. The adjoining option list displays all valid GLs maintained in the system. You can select the appropriate one.

## **Product Category**

To facilitate multi mode pay-out, specify a product category or select a product category from the adjoining option list.

## **Transaction Code**

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

## **Cluster ID**

Specify a valid cluster ID which you need to link to deposit account class.



You can link cluster ID only for term deposits.

## **Default Tenor**

You can define a tenor for the deposits that are opened under an account class. Deposits opened under the account class will automatically acquire this tenor. However, you can change the tenor to suit the requirements of a specific deposit.

### **Days**

Specify the default tenor in terms of days.

### **Months**

Specify the default tenor in terms of months.

### **Years**

Specify the default tenor in terms of years.

## **Maximum Tenor**

Specify the maximum tenor for which deposits can be created under this account class.

### **Days**

Specify the maximum tenor in terms of days.

### **Months**

Specify the maximum tenor in terms of months.

### **Years**

Specify the maximum tenor in terms of years.

## **Minimum Tenor**

Specify the minimum tenor for which deposits should be created under this account class.

### **Days**

Specify the minimum tenor in terms of days.

### **Months**

Specify the minimum tenor in terms of months.

### **Years**

Specify the minimum tenor in terms of years.

## **Dual Currency Deposits**

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

The following details are captured here;

### **Linked Currency**

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



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

### **Currency Option Product**

Specify the currency option product under which an Options contract has to be created in case of a Dual Currency deposit. The adjoining option list displays all valid Options products with Product Type 'CO', available in the system. You can choose the appropriate one.

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

- Contract type is Trade
- Option Type is Call
- Deal Type is Buy
- Option Style is Plain Vanilla

- Barrier is not allowed
- Delivery type is Physical
- Expiration Style is American

### **Fixing Days**

Specify the number of days from TD maturity date, before which the exchange rate has to be fixed.



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

### **Recurring Deposit**

Specify the following details for recurring deposits.

#### **Recurring Deposit**

Check this box to indicate that a recurring deposit can be created under the account class.

#### **Move Maturity to Unclaimed**

This box is unchecked and disabled for recurring deposits.

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

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

### **Installment Frequency**

Specify the frequency for payment of installment for RD.

#### **Days**

Specify the installment frequency in terms of days.

#### **Months**

Specify the installment frequency in terms of months.

#### **Years**

Specify the installment frequency in terms of years.

#### **Minimum Schedule Days**

Specify minimum schedule days here.

### Maximum Schedule Days

Specify maximum schedule days here.

### Minimum Installment Amount

Specify the minimum RD installment here.

For further details about setting up an account class, refer the chapter 'Maintaining Mandatory Information' in the Core Entity User Manual.

## 3.6 Setting Up Interest Preferences for TD

You need to set up an Interest/Charge product to handle the calculation of interest and charges on a TD. You can set up a product using the 'Islamic Profit Distribution Product Maintenance' screen, invoked from the Application Browser. You can invoke the 'Interest and Charges Product Maintenance' screen by typing 'ICDPRMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Interest & Charges Product Maintenance' window. It has a title bar with a diamond icon and standard window controls. The main area is divided into two columns of input fields. The left column includes: Product Code \* (text), Product Description \* (text), Product Type (text), Description (text), Slogan (text), Product Group (text), Product Group Description (text), Start Date (text), End Date (text), and Remarks (text). The right column includes: Include For TDS Calc (checkbox), Deposit (checkbox), Tax (checkbox), Billing Liquidation (checkbox), Charge Basis (text), Description (text), Booking Account Type (dropdown menu showing 'Interest'), Rule (text), and Rule Description (text). Below the main area is a tabbed interface with tabs for 'Accounting Roles', 'Events', 'Branch', 'Customer', 'Preferences', and 'Status Maintenance'. The 'Accounting Roles' tab is selected and shows fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

### 3.6.1 Specifying Accounting Roles for Unclaimed Deposits

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

Product Code \_\_\_\_\_  
 Product Description \_\_\_\_\_

Class Details \_\_\_\_\_

Class Code \_\_\_\_\_  
 Class Description \_\_\_\_\_

Roles

<input type="checkbox"/>	Accounting Role	Role Description	Account Head	GL Description
<input type="checkbox"/>				

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

**Accounting Role**

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

**Account Head**

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

### 3.6.2 Linking TD Account Class to Interest Product

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

Product Code \_\_\_\_\_ UDE Currency Account Currency

Description \_\_\_\_\_

**Accrual**

Product Level Payment Method  Bearing  
 Discounted  
Accrual Day \_\_\_\_\_  
Frequency Daily  
Cycle None  
 Amount Block for Discount

**Calculation and Liquidation**

Days \_\_\_\_\_ First Liquidation On: \_\_\_\_\_  
Months \_\_\_\_\_  
Year \_\_\_\_\_ Start Date: \_\_\_\_\_  
 Start From Account Opening  
 Refund Tax on Pre Closure  
 Back Value Recalculation Flag  
 Defer Liquidation  
Frequency  OD interest reversible Defer Liquidation Days \_\_\_\_\_  
 Liquidation Before Month End  
Defer Before Month End Days \_\_\_\_\_

**LM Parameters**

Integrated LM Product Integrated LM Type \_\_\_\_\_

**Debit Interest Notification**

Receivable General Ledger \_\_\_\_\_  Redemption Advice Required

**Account Details**

Account Class	Description	Currency	Special Condition Only	Repopulate at Liquidation
			<input type="checkbox"/>	<input type="checkbox"/>

Ok Exit

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

#### Account Details

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

### **Account Class**

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

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

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

### **Special Condition**

Check this box for the deposit type of account class.

### **Repop at Liqn.**

If the box 'Rate Chart Allowed' has been checked for the account class, then you should leave this box unchecked.

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

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

## 3.7 Maintaining Floating Interest Rates

You can apply interest either as a 'Fixed' rate or as a 'Floating' rate. A floating rate corresponds to the market rates for the day. These rates are maintained and updated daily (or whenever they change,) in the 'Floating Rate Maintenance' screen. You can invoke this screen by typing 'CFDFLTRT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Floating Rate Code Definition' window. It has a title bar with a diamond icon and standard window controls. The main area is divided into several sections:

- Rate Code:** Contains three text input fields: 'Branch Code \*', 'Rate Code \*', and 'Description'.
- Currency:** A table with one column 'Currency Code \*'. It has a '+' button, a '-' button, and a list icon.
- Effective Date and Amount Slab:** A table with three columns: 'Amount Slab \*', 'Effective Date \*', and 'Borrow Lend In'. The 'Borrow Lend In' column has a dropdown menu currently set to 'Borrow'. It has a '+' button, a '-' button, and a list icon.
- Tenor and Interest Rate Details:** A table with two columns: 'Tenor \*' and 'Interest Rate'. It has a '+' button, a '-' button, and a list icon.
- Fields:** A footer section with four input fields: 'Input By Date Time', 'Authorized By Date Time', 'Modification Number', and two checkboxes labeled 'Authorized' and 'Open'. An 'Exit' button is on the right.

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

The following details have to be captured here:

### **Rate Code and Description**

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

## Currency

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

## Effective Date

Each rate that you define for a Rate Code and Currency combination should have an Effective Date associated with it. This is the date on which the rate comes into effect. Once a rate comes into effect, it will be applicable till a rate with another Effective Date is given for the same Rate Code and Currency combination.

### Example

Rate Code - TERMDEP45

Currency - U S Dollar

Effective Date	Interest Rate
01 January 2005	12.5%
14 January 2005	12.0%
31 January 2005	13.0%

These rates will be applicable as follows:

Period	Interest Rate
1 <sup>st</sup> January to 13 January 2005	12.5%
14 <sup>th</sup> January to 30 January 2005	12.0%
31 <sup>st</sup> January to one day before the next date	13.0%



The rates will be applied to an account depending on whether it has been defined with 'Automatic' Rate Code Usage or 'Periodic' Rate Code Usage. You can specify this in the 'UDE Values' screen.

## Amount Slab

For a specific Rate Code and Currency combination, you can define an amount slab. However, this is not mandatory. A rate that has been defined for an Effective Date - Amount Slab combination will be applicable to an amount less than or equal to the specified amount.

### Example

Let us extend the example we discussed for Rates and Effective Dates to include amount limits.

Amount (USD)	Effective Date	Interest Rate
10,000	01 January '05	12.5%

Amount (USD)	Effective Date	Interest Rate
50,000	01 January '05	13.0%
999.9 million	01 January '05	14.0%

If the rates have to be applied on 1<sup>st</sup> Jan '05, they will be picked up as follows:

- For a loan with an amount less than or equal to USD10, 000 the rate will be 12.5%.
- For a loan with an amount greater than USD 10,000 and less than or equal to 50,000 the rate will be 13%.
- For a loan with an amount greater than USD 50,000 and less than or equal to USD 999.9 million, the rate applied will be 14%.



A huge amount (999.9 million) has been given as the last amount limit. This denotes that after 50,000 there is no upper limit in the slab

### **Borrow/Lend Indicator**

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

### **Tenor and Interest Rates**

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

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

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

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

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

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

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

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

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

- It credits the redemption amount to customer payout account and debits from TD account.
- It recalculates the tenor for the redemption amount i.e.,  $\text{Reduced Tenor} = \text{Completed tenor from the TD value date till the partial redemption date in months}$ .
- It recalculates the profit for the previous periods including the current period (Till partial redemption date) by considering the redemption amount as the TD amount and on the reduced tenor.
- It applies the interest based on the new reduced tenor. The amount slab derived from the rate chart maintenance is 'Amount 1'.
- It recalculates the interest for the remaining amount from TD Start date till last liquidation period by considering the remaining amount as TD balance and on the original tenor of TD is 'Amount 2'.
- In case of TD payouts, the system calculates the interest amount paid to the customer till date which is 'Amount 3'.
- If the interest for the previous periods is already paid to the customer, then the system debits the customer with the difference amount between already liquidated amount till the last liquidation date and newly recalculated profit (for redemption amount and remaining amount) and debits customer with  $\text{Amount3} - (\text{Amount1} + \text{Amount2})$ .
- The system considers the balance amount after the partial redemption as the new TD with the original TD tenor.

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

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

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

- It reverses the accrued amount for the current period.
- Close the TD



Note the following:

- The system picks the floating rates at the time of booking and rollover only.
- The system does not post any separate accounting entries for Penalty
- The system does not allow re-populating at liquidation at IC product level, when the account class of type 'Rate Chart Allowed' is checked at the IC product.
- The redemption with BC, PC and Child TD not allowed in case of account class (of account) having 'Rate Chart Allowed'.

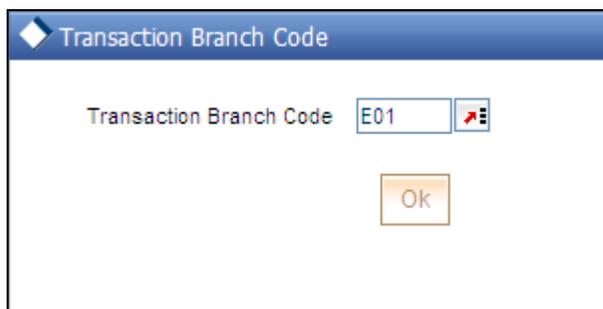
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## 4. TD Account

### 4.1 Creating a Deposit Account

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

Select 'New' from the Actions menu in the Application toolbar. The system will display 'Transaction Branch' screen. Here you can select the transaction branch.



Here you are allowed to book other branch transactions from the logged in branch. Also, you can query other branch transactions from the logged in branch. The system defaults the logged-in branch by default as the transaction branch.

#### **Transaction Branch**

Select the appropriate branch from the list of branches available in the option list. This screen will be available only for those users who has 'Multi Branch Operational' check box enabled at 'User Maintenance' Screen.

While clicking 'Ok' button, the system validates the access rights of the selected branch and function for the user. If you don't have appropriate rights on the selected branch and function, the system would raise an error message. If you select a valid branch, the system updates the same as transaction branch and the transaction would be posted for this branch.



The system performs the action level access rights validation only on 'Save' operation.

After selecting the Transaction Branch, you can enter the remaining details in the 'Deposit Account Booking' screen.

Here you can capture the following details.

### Branch Code

The system displays the branch code of the sign on branch.

### Customer No.

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

### Customer Name

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

### Term Deposit Account Number

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

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

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

## **Term Deposit Currency**

Specify the currency of the TD. A list of all the currencies maintained in the system is displayed in the available option list. You can select the appropriate one.

## **SD User Reference**

The system displays the SD user reference for the TD.

## **Account Class**

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

## **Pay-In Option**

### **Pay-in By**

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

- Cheque
- Others

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

If the pay-in option 'Cheque' is selected, you need to pay the total TD amount only by cheque, and during account class default, the account opening dates would be updated as expected value date of the cheque transaction.



Note the following:

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

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

### **Cheque Instrument No**

Specify the cheque instrument number.

### **Cheque Date**

Specify the date of issue of the cheque.

### **Clearing Type**

Specify the clearing type for the transaction. The adjoining option list displays a list of the clearing types maintained in the system. You can select the appropriate one.

### **Drawee Account Number**

Specify the drawee account number.

### **Routing No.**

Specify the Routing number.

Details maintained in this screen are classified into four tabs:

<b>Main</b>	Here you maintain the main attributes of the TD like the account number, customer code, the account class, account currency, type of account - single or joint, account status etc.
<b>Nominee</b>	Here you can capture nominee details for the TD.
<b>Deposit</b>	Here you specify deposit-specific details.
<b>Dual Currency Deposit</b>	In this tab, you can maintain details of a dual currency deposit.

#### **4.1.1 Main Tab**

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

#### **Description**

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

#### **Account Type**

You have to indicate whether the account is to be opened only by the account holder or whether it can be jointly operated.

#### **Country Code**

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

## **Mode of Operation**

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

- Single
- Jointly
- Either-Any one or Survivor
- Former or Survivor
- Mandate Holder

## **Account Open Date**

The date on which the account has to be opened is defaulted based on the account class selected here. You can however change the opening date of account. Note that this date cannot be greater than the current system date (i.e. the date cannot be in future).

## **Alternate Account Number**

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

## **Clearing Bank Code**

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

## **Address**

Specify the address of the customer.

## **Location**

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

## **Media**

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

- FAX
- MAIL
- SWIFT
- TELEX

## **Option**

Indicate your preferences for the following:

### **Track Receivable**

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

### **Replicate Customer Signature**

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

## **Auto Deposit**

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

### **Sweep Type**

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

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

### **Master Account No**

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

## **4.1.2 Viewing Amounts and Dates**

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

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

**Amounts And Dates**

Branch Code \_\_\_\_\_  
 Account \_\_\_\_\_  
 Opening \_\_\_\_\_  
 Daily Turnover (Dr) \_\_\_\_\_  
 Daily Turnover (Cr) \_\_\_\_\_  
 Current (ACY) \_\_\_\_\_  
 Uncollected \_\_\_\_\_  
 Withdrawal Uncollected Funds \_\_\_\_\_  
 Blocked \_\_\_\_\_  
 Receivable \_\_\_\_\_  
 Available \_\_\_\_\_  
 Unutilized Amount \_\_\_\_\_  
 Total Available \_\_\_\_\_  
 Provision Amount \_\_\_\_\_

Opening \_\_\_\_\_  
 Daily Turnover (Dr) \_\_\_\_\_  
 Daily Turnover (Cr) \_\_\_\_\_  
 Debit (Dr) \_\_\_\_\_  
 Credit (Cr) \_\_\_\_\_  
 Current (LCY) \_\_\_\_\_  
 Accrued Interest (Dr) \_\_\_\_\_  
 Accrued Interest (Cr) \_\_\_\_\_  
 Interest Due \_\_\_\_\_  
 Charge Due \_\_\_\_\_

**- Previous Date** \_\_\_\_\_  
 Debit \_\_\_\_\_  
 Credit \_\_\_\_\_  
 DR Activity \_\_\_\_\_  
 CR Activity \_\_\_\_\_

**- Unposted** \_\_\_\_\_  
 Debit (Dr) \_\_\_\_\_  
 Credit (Cr) \_\_\_\_\_  
 Uncollected \_\_\_\_\_

**- Unauthorized** \_\_\_\_\_  
 Debit (Dr) \_\_\_\_\_  
 Credit (Cr) \_\_\_\_\_  
 Uncollected (Cr) \_\_\_\_\_

Unposted (Dr) \_\_\_\_\_  
 Unposted (Cr) \_\_\_\_\_  
 Unposted \_\_\_\_\_

**- Turnover Limit Details** \_\_\_\_\_  
 Current Period \_\_\_\_\_  
 Currency \_\_\_\_\_  
 Maximum Credit Turnover Allowed \_\_\_\_\_  
 Deposited In Current Period \_\_\_\_\_

Turnover Change Log

Exit

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

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

## Unposted

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

### 4.1.2.1 Viewing Turnover Amounts

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

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

### 4.1.3 Nominee Tab

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

The screenshot shows the 'TD Accounts Maintenance' window with the 'Nominee' tab selected. The 'Nominee Details' section is visible, containing fields for Name, Date of Birth, Relationship, Address1-4, Guardian Name, and Relationship. There is a 'Minor' checkbox. The bottom of the window has a navigation bar with tabs for Interest, Charges, Linked Entities, Restrictions, MIS, Statement, Joint Holders, Fields, Account Signatory, TD Payout Details, and Change Log. Below the navigation bar, there are fields for Maker, Checker, Date Time, Mod No, Record Status, Authorization Status, and an Exit button.

Specify the following details:

#### **Name**

Specify the name of the nominee.

#### **Date of Birth**

Specify the date of birth of the nominee.

#### **Relationship**

Specify the relationship of the nominee with the customer.

**Address 1 to 4**

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

**Minor**

Check this box if the nominee is a minor.

**Guardian Name**

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

**Relationship**

Specify the relationship of the guardian with the minor.

**Address 1 to 4**

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

## 4.1.4 Deposit Tab

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

**TD Accounts Maintenance**

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

**- Pay In Option**  
 Pay-In by: Others [v]  
 Clearing Type \_\_\_\_\_  
 Cheque Instrument No \_\_\_\_\_  
 Cheque Date \_\_\_\_\_  
 Drawee Account Number \_\_\_\_\_  
 Routing No \_\_\_\_\_

Main Nominee Deposit Dual Currency Deposit Check List

Maturity Date \_\_\_\_\_ Next Maturity Date \_\_\_\_\_  
 Deposit Tenor \_\_\_\_\_

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

Rollover Type  Principal  
 Principal + Interest  
 Special Amount  
 Interest

Rollover Amount \_\_\_\_\_ [Compute]

Term Deposit Amount \_\_\_\_\_  
 Computed Amount \_\_\_\_\_

**Pay In Details**

<input type="checkbox"/>	Term Deposit Pay In Option	Percentage	Amount	Offset Branch	Offset Account	Cheque Instrument No	Clear
<input type="checkbox"/>	Account [v]						

**Term Deposit Payout Details**

<input type="checkbox"/>	Payout Type	Percentage	Offset Branch	Offset Account	Narrative
<input type="checkbox"/>	Account [v]				

**Recurring Deposit** - **Installment Frequency**

Auto Payment Takedown  
 Move Maturities to Unclaimed  
 Move funds on Overdraft

Days \_\_\_\_\_  
 Months \_\_\_\_\_  
 Years \_\_\_\_\_

Payment Branch \_\_\_\_\_  
 Payment Accounts \_\_\_\_\_  
 Installment Amount \_\_\_\_\_  
 Recurring Deposit Account  
 Payment Date \_\_\_\_\_  
 Payment Currency \_\_\_\_\_

Interest Charges Linked Entities Restrictions MIS Statement Joint Holders Fields Account Signatory TD Payout Details Change Log

Maker \_\_\_\_\_ Date Time: \_\_\_\_\_ Mod No \_\_\_\_\_  
 Checker \_\_\_\_\_ Date Time: \_\_\_\_\_ Record Status \_\_\_\_\_  
 Authorization Status \_\_\_\_\_ [Exit]

Specify the following details:

### Maturity Date

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

### **Auto Rollover**

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

### **Close on Maturity**

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

For a TD, only one of the options – Close on Maturity or Auto Rollover – can be checked.

### **Move Interest to Unclaimed**

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

### **Move Principal to Unclaimed**

Check this box to move the principal amount to the unclaimed GL mapped at the IC product in the accounting roles and liquidate the interest amount to the interest booking account on grace period end date. . If you select this option then only principal amount will be moved to unclaimed GL; the interest will be settled as per TD pay-out details.

If you check both 'Move Interest to Unclaimed' and 'Move Principle to Unclaimed' then TD amount (i.e. Principal and interest) will be moved to the respective unclaimed GLs, irrespective of the TD pay-out details maintained.

### **Term Deposit Amount**

Specify the amount, which is paid for the time deposit creation, in the account currency. This amount should be equal to or greater than the minimum threshold amount specified for the linked account class.

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



The system will validate for the following:

- The deposit amount should be equal or greater than minimum booking amount maintained at the 'Deposits Cluster Maintenance' screen, else the system will display the following error message:

**The deposit amount is less than the minimum booking amount**

- The deposit amount should be a multiple of the booking unit maintained at the 'Deposits Cluster Maintenance' screen, else the system will display the following error message:

The deposit amount must be in multiples of booking unit

### **Computed Amount**

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

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

### **Next Maturity Date**

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

### **Deposit Tenor**

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

### **Rollover Type**

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

- Principal - If you select this option, then the system will roll over the principal amount alone on TD maturity date or end of the grace period. If interest booking account is given as TD account, then on maturity date the interest amount will be first liquidated to the TD account and then settled as per the pay-out details maintained for the TD account.
- Principal + Interest - For you to choose this option, the interest booking account has to be the TD account. If you select this option, then the system will roll over the principal and interest amount on TD maturity date or end of the grace period.
- Special Amount – If you choose this option, the system will roll over the amount specified in 'Rollover Amount' field, irrespective of what the interest booking account is. Upon maturity of the rolled over TD, the system will roll over with the same amount special amount and settle the interest amount as per TD pay-out details maintained.
- Interest - For you to choose this option, the interest booking account has to be the TD account. If you select this option, then the system will roll over the interest amount on TD maturity date or end of the grace period. The principal will be settled as per the pay-out details maintained.

You should choose the option 'Principal' if you have checked the following boxes:

- Auto Rollover
- Move Interest to Unclaimed
- Move Principal to Unclaimed

The system will select the option 'Principal' and disable this field if you check the box 'Close on Maturity'.

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

### **Rollover Amount**

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

### **Payin Details**

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

- Pay in by transfer from GL
- Pay in by transfer from Savings Account

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

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

You can specify the following details of the deposit:

### **Term Deposit Payout Option**

Indicate the method for initial funding during account creation. Choose one of the following options:

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

You can have multiple sets of amount being taken from different accounts to fund the same TD.

 You cannot select a combination banker's cheque and demand draft, for multi mode deposits.

### **Percentage**

Indicate the percentage of the amount to be deposited using the specified pay-in mode.

### **Amount**

Specify the amount being deposited to open a TD using the specified pay-in mode.

 Note the following:

- Input to one of the fields is mandatory - either pay-in 'Amount' or 'Percentage'.
- If you input both 'Amount' and 'Percentage', the value in 'Amount' field will take precedence.

### **Offset Branch**

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

### **Offset Account**

Specify the account number/ GL from which the fund is transferred to TD account. This field returns the branch code if the account is selected and NULL is returned if GL is selected. If the pay-in mode is GL then the system will display only GLs and if the pay-in mode is account then only accounts will be displayed in the option list.

## Narrative

Specify description for the offset branch for TD Account.

The screenshot displays the Oracle Deposit Account Booking interface. The main window is titled "Deposit Account Booking" and contains a "Term Deposit Payout Details" section. This section includes a table with columns for "Payout Type", "Percentage", "Offset Branch", "Offset Account", and "Narrative". The "Payout Type" column is checked and set to "Account". Below the table, there are fields for "Recurring Deposit" (including "Auto Payment Takedown", "Move Maturities to Unclaimed", and "Recurring Deposit Account") and "Installment Frequency" (including "Move funds on Overdraft", "Days", "Months", and "Years"). The "Payment Branch" and "Payment Accounts" fields are also present. At the bottom of the window, there is a navigation bar with tabs for "Interest", "Charges", "Linked Entities", "Restrictions", "MIS", "Statement", "Joint Holders", "Fields", "Account Signatory", "TD Payout Details", and "Change Log". A "Cancel" button is located in the bottom right corner.

## Term Deposit Payout Details

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

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

Note that you can also close a TD by a cash pay-out. But this option is available only from the Savings module.

You can specify following pay out details of the deposit:

### **Payment Type**

Indicate the method for settlement of the TD on maturity date. Choose one of the following options:

- Bankers Cheque
- Payments

- General Ledger
- Account
- Term Deposit

### **Percentage**

Specify the percentage of the amount of redemption by the pay-out mode selected.

### **Offset Branch**

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

### **Offset Account**

Specify the account number/ GL to which the fund is transferred to TD account. This field will return the branch code if the account is selected and NULL will be returned if GL is selected. If Pay-out mode is GL then the system will display only GLs and if the Pay-In mode is Account then only accounts will be displayed in the option list.

### **Narrative**

Specify the description for the redemption.

### **Recurring Deposit**

Specify the following details:

#### **Auto Payment Take Down**

Check this box to allow the recurring deposit account to debit the payment account for the payment amount as per the installment frequency.

#### **Move Maturities to Unclaimed**

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

Note that this box is unchecked and disabled for RD.

#### **Payment Branch**

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

#### **Payment Accounts**

Specify the payment account; this can be either savings account or the current account from which the installment for the Recurring Deposit is collected as per the installment frequency

## **Installment Amount**

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

## **Recurring Deposit Account**

Check this box to indicate recurring deposit account.

## **Payment Date**

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

## **Payment Currency**

The system displays the account currency of the payment account.



Note the following:

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

## **Installment Frequency**

Specify the following details:

### Move funds on Overdraft

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

### Days

Specify the installment frequency in terms of days.

### Months

Specify the installment frequency in terms of months.

### Years

Specify the installment frequency in terms of years.

## 4.1.5 Dual Currency Deposit

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

The screenshot shows a software window titled "TD Accounts Maintenance". The window is divided into several sections. At the top, there are input fields for "Branch Code \*", "Term Deposit Account \* Number", "Term Deposit Currency \* SD User Reference", "Customer No \*", "Customer Name", and "Account Class \*". To the right, there is a "Pay In Option" section with a dropdown menu set to "Others" and fields for "Clearing Type", "Cheque Instrument No", "Cheque Date", "Drawee Account Number", and "Routing No". Below these fields is a tabbed interface with tabs for "Main", "Nominee", "Deposit", "Dual Currency Deposit" (which is selected), and "Check List". Under the "Dual Currency Deposit" tab, there are input fields for "Linked Currency", "Currency Option Product", "Option Contract Reference", "Exchange Rate", "Linked Currency Settlement Account", "Linked Currency GL", "Fixing Days", "Yield Enhancement", and "Inception Fair Value". At the bottom of the window, there is a navigation bar with tabs for "Interest", "Charges", "Linked Entities", "Restrictions", "MIS", "Statement", "Joint Holders", "Fields", "Account Signatory", "TD Payout Details", and "Change Log". Below the navigation bar, there are fields for "Maker", "Checker", "Date Time:", "Mod No", "Record Status", and "Authorization Status", along with an "Exit" button.

Specify the following details:

### Dual Currency Deposit

You can capture the following details for the deposit.

## Linked Currency

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

## Currency Option Product

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



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

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

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

## Option Contract Ref No.

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

## Exchange Rate

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

## Linked Currency Settlement A/c

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

## Linked Currency GL

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

## Fixing Days

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

## Yield Enhancement

Specify the additional yield percentage that the customer receives for agreeing on the currency Option.

## Inception Fair Value

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

## 4.1.6 Check List Tab

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

TD Accounts Maintenance

Branch Code \* \_\_\_\_\_ Customer No \* \_\_\_\_\_ - Pay In Option  
Term Deposit Account \* \_\_\_\_\_ Customer Name \_\_\_\_\_ Pay-in by: Others ▾  
Number \_\_\_\_\_ Account Class \* \_\_\_\_\_ [P] Clearing Type \_\_\_\_\_  
Term Deposit Currency \* \_\_\_\_\_ Cheque Instrument No \_\_\_\_\_  
SD User Reference \_\_\_\_\_ Cheque Date \_\_\_\_\_  
Drawee Account Number \_\_\_\_\_  
Routing No \_\_\_\_\_

Main Nominee Deposit Dual Currency Deposit Check List

Document List

Document Type	Mandatory	Checked
	<input type="checkbox"/>	<input type="checkbox"/>

Remarks

1	_____	6	_____
2	_____	7	_____
3	_____	8	_____
4	_____	9	_____
5	_____	10	_____

Interest Charges Linked Entities Restrictions MIS Statement Joint Holders Fields Account Signatory TD Payout Details Change Log

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

Exit

The following details are displayed from the account class:

- Document Type
- Mandatory

Specify the following details:

### Checked

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

### Remarks 1 to 10

Specify the additional information, if required.

## 4.1.7 Capturing Additional Details

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

Button	Function
Interest	This invokes the 'IC Special Conditions Maintenance' screen.
Charges	This invokes the 'Account level charges conditions' screen.
Linked Entities	This invokes the 'Linked Entities' screen.
Restrictions	This invokes the 'Products and Transaction Codes Restriction' screen.
MIS	This invokes the 'Management Information System' screen.
Statement	This invokes the 'Statement Details' screen.
Joint Holders	This invokes the 'Linked Entities' screen
Fields	This invokes the 'User Defined Fields' screen.
Account Signatory	This invokes the 'Signatory Details' screen.
TD Payout Details	This invokes the 'Term Deposit Payout Details' screen.
Change Log	This invokes the 'Customer Address Change Log' screen.

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

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## 5. TD Additional Details

### 5.1 Capturing Additional Details

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

Button	Function
Interest	This invokes the 'IC Special Conditions Maintenance' screen.
Charges	This invokes the 'Account level charges conditions' screen.
Linked Entities	This invokes the 'Linked Entities' screen.
Restrictions	This invokes the 'Products and Transaction Codes Restriction' screen.
MIS	This invokes the 'Management Information System' screen.
Statement	This invokes the 'Statement Details' screen.
Joint Holders	This invokes the 'Linked Entities' screen
Fields	This invokes the 'User Defined Fields' screen.
Account Signatory	This invokes the 'Signatory Details' screen.
TD Payout Details	This invokes the 'Term Deposit Payout Details' screen.
Change Log	This invokes the 'Customer Address Change Log' screen.

### 5.2 Specifying Interest Details

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

**Account Details**

Branch Code \_\_\_\_\_  
 Account \_\_\_\_\_

Calculation Account \_\_\_\_\_  
 Interest Booking Account \_\_\_\_\_  
 Charge Booking Account \_\_\_\_\_  
 Interest Statement

Consolidated Charge Account \_\_\_\_\_  
 Currency \_\_\_\_\_

Interest Start Date \_\_\_\_\_  
 Charge Start Date \_\_\_\_\_  
 Interest Booking Branch \_\_\_\_\_  
 Dr Cr Advices

Charge Booking Branch \_\_\_\_\_  
 Rate Chart Allowed

**Product Details** ◀ 10f1 ▶

Product Code \_\_\_\_\_  
 UDE Currency \_\_\_\_\_

Waive Interest  
 Generate UDE Change Advice  
 Open

**Effective Date**

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

**UDE Values**

User Defined Element Id	UDE Value	Rate Code	TD Rate Code

Ok Exit

You can specify the following details:

**Branch Code**

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

**Account**

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

**Calculation Account**

Specify the header account to which the 'child' accounts should be linked. The adjoining option displays all valid accounts maintained in the system. You can choose the appropriate one.

By default, it will be same as the customer account. However you can change it.

### **Interest Booking Account**

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

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

### **Charge Booking Account**

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

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

### **Interest Statement**

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

### **Interest Start Date**

Specify the date from which the interest accruals of TD account begins. You can specify the date as of booking the TD or any date in the future. If you specify a date in future, the system will post entries for account opening (DEBK event) on the account opening date with the value date as interest start date. It will start interest accrual calculation on the date specified in this field and post entries for IACR event.

### **Charge Start Date**

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

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

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

### **Interest Booking Branch**

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

### **Dr Cr Advices**

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

### **Charge Booking Branch**

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

### **Rate Chart Allowed**

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



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

### **Consolidated Charge Account**

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

### **Currency**

Specify the term deposit currency.

## **Product Details**

Specify the following details:

### **Product Code**

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

A TD can be linked to two products only – one interest type of product and one charge type of product. The system will not allow you to maintain more products for a single TD.

### **UDE Currency**

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

### **Waive Interest**

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

### **Generate UDE Change Advice**

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

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

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

## **Open**

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

## **Effective Date**

Indicate the following details:

### **Effective Date**

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

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

## **Open**

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

## **UDE Values**

Specify the following details.

### **User Defined Element ID**

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

### **UDE Value**

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

### **Rate Code**

If you want to use a floating rate instead of a fixed rate, you should specify a valid IC rate code. The system will pick up the applicable rate based on the branch, currency and effective date combination maintained for the rate code in the 'Interest & Charges Rate Input' screen (ICDRATES). For a given tenor, the system picks up the applicable rate as per the effective dates defined for the rate code.

### **TD Rate Code**

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

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

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



Note the following:

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

## 5.3 Specifying Charge Details

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

The screenshot shows a software window titled "Account level charges conditions". It is divided into three main sections:

- Account Details:** Contains input fields for "Branch Code" and "Account", and a "Default" button.
- Product Details:** Contains input fields for "Product Code \*", "Description", and "Currency". It also has fields for "Minimum", "Maximum", and "Free Items", and checkboxes for "Waive Charges" and "Open".
- List of Slab Amounts:** A table with columns "Slab Amount \*", "Charge Amount", and "Rate". The table is currently empty.

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

You can specify the following details:

### **Branch code**

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

### **Account**

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

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

### **5.3.1.1 Specifying Product Details**

Specify the following details:

#### **Product Code**

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

#### **Currency**

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

#### **Minimum and Maximum**

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

#### **Free Items**

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

#### **Open**

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

#### **Waive Charges**

You can choose to waive charges for an account.

## 5.4 Specifying Linked Entities

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

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

Specify the following details:

### **Customer**

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

### **Description**

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

### **Relations**

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

### **Include Relationship**

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

## 5.5 Specifying Restrictions

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

**Products and Transaction Codes Restriction**

**Product Details**

Product List  Allowed  
 Disallowed

Special Condition  Applicable  
 Not Applicable

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

**Transaction Details**

Transaction List  Allowed  
 Disallowed

Special Condition  Applicable  
 Not Applicable

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

Ok Exit

Specify the following details:

### **Product Details**

Indicate the following preferences.

### **Special Condition**

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

### **Product List**

Specify the restriction type here. The options available are:

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

### **Product**

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

### **Description**

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

### **Debit**

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

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

### **Credit**

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

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

### **Transaction Details**

Indicate the following preferences.

## Special Condition

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

## Transaction List

Specify the restriction type here. The options available are:

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

## Transaction Code

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

## Description

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

## Debit

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

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

## Credit

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

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

## 5.6 Specifying MIS Details

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

The screenshot shows the 'Management Information System' window. It features several input fields and controls: 'Branch Code', 'Account', 'MIS Group' (with a 'Default MIS Group' button and a 'Link to Group' checkbox), 'Rate Code', 'Calc Method' (dropdown), 'Rate Type' (dropdown, currently set to 'Fixed'), 'Spread', 'Pool Code' (radio button, selected), 'Account Level' (radio button), 'Reference Rate', 'Transaction MIS Codes' (table with 3 columns and 10 rows), 'Composite MIS Codes' (table with 3 columns and 10 rows), and 'Cost Code'. At the bottom, there are 'Change Log' and 'Transfer Log' buttons, and 'OK' and 'Exit' buttons.

Specify the following details:

### **Branch Code**

The current logged-in branch code is displayed here

### **Account**

The TD account number is displayed here.

### **MIS Group**

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

**Rate Code**

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

**Calc Method**

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

**Rate Type**

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

- Fixed
- Floating – Automatic – indicating that the system should pick up the refinancing rate associated with the account. Since the account number is linked to a Rate Code the system picks up the rate code associated with the account when the EOD processes are run to refresh the various rates.

**Spread**

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

**Pool Code/Account Level**

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

**Pool Code**

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

**Transaction MIS Group**

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

**Composite MIS Group**

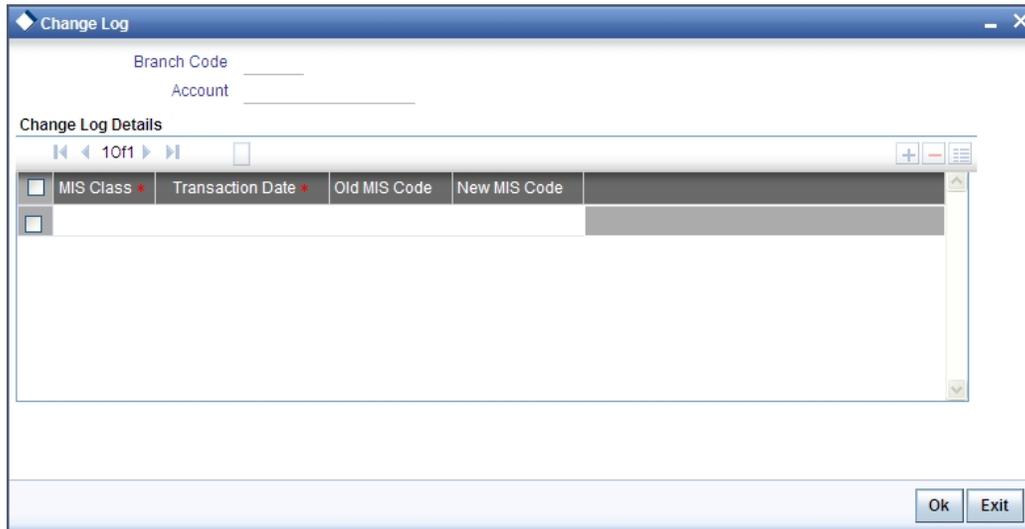
The composite type of MIS class will be defaulted from those defined for the customer.

**Cost Code**

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

## 5.6.1 Viewing Change Log

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



The screenshot shows a window titled "Change Log" with a blue header bar. Below the header, there are two input fields: "Branch Code" and "Account". Below these fields is a section titled "Change Log Details" which contains a table. The table has a header row with the following columns: "MIS Class", "Transaction Date", "Old MIS Code", and "New MIS Code". The table body is currently empty. At the bottom right of the window, there are "Ok" and "Exit" buttons.

Here you can view the following details:

### **Branch Code**

The current logged-in branch code is displayed here.

### **Account**

The system displays the TD account number.

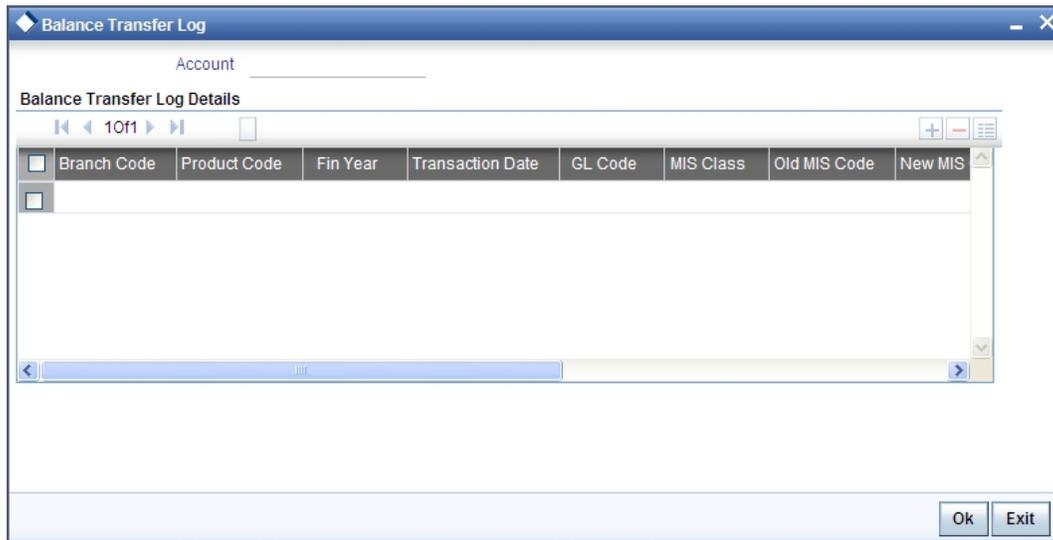
### **Change Log Details**

You can view the following details:

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

## 5.6.2 Viewing Transfer Log

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



Here you can view the following details:

### **Account**

The system displays the TD account number.

### **Balance Transfer Log Details**

You can view the following details:

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

- Ex rate
- Amount

## 5.7 Specifying Statement Details

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

The screenshot shows the 'Statement Details' dialog box with the following fields and options:

- Primary Account Statement:**
  - Generate Statement Only On Movement
  - Type:  None,  Summary,  Detailed
  - Account: \_\_\_\_\_
  - Cycle: \_\_\_\_\_
  - On: \_\_\_\_\_
- Secondary Account Statement:**
  - Generate Statement Only On Movement
  - Type:  None,  Summary,  Detailed
  - Cycle: \_\_\_\_\_
  - On: \_\_\_\_\_
- Tertiary Account Statement:**
  - Generate Statement Only On Movement
  - Statement Account: \_\_\_\_\_
  - Type:  None
  - Cycle: \_\_\_\_\_
  - On: \_\_\_\_\_
- Previous Statement Details (for each section):**
  - Date: \_\_\_\_\_
  - Balance: \_\_\_\_\_
  - No: \_\_\_\_\_
- Exclude Same Day Reversal Transactions from Statement:**
  - Exclude Same Day Reversal Transactions from Statement
- Buttons: Ok, Exit

You can specify the following details:

### Primary A/C Statement

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

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

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

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

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

### **Type**

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

### **Account**

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

### **Cycle**

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

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

### **On**

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

- Monday
- Tuesday
- Wednesday
- Thursday

- Friday
- Saturday
- Sunday

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

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

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

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

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

For a fortnightly statement, you could specify 1 and 15

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

### **Secondary A/C Statement**

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

### **Tertiary A/c Statement**

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

### **Statement Account**

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

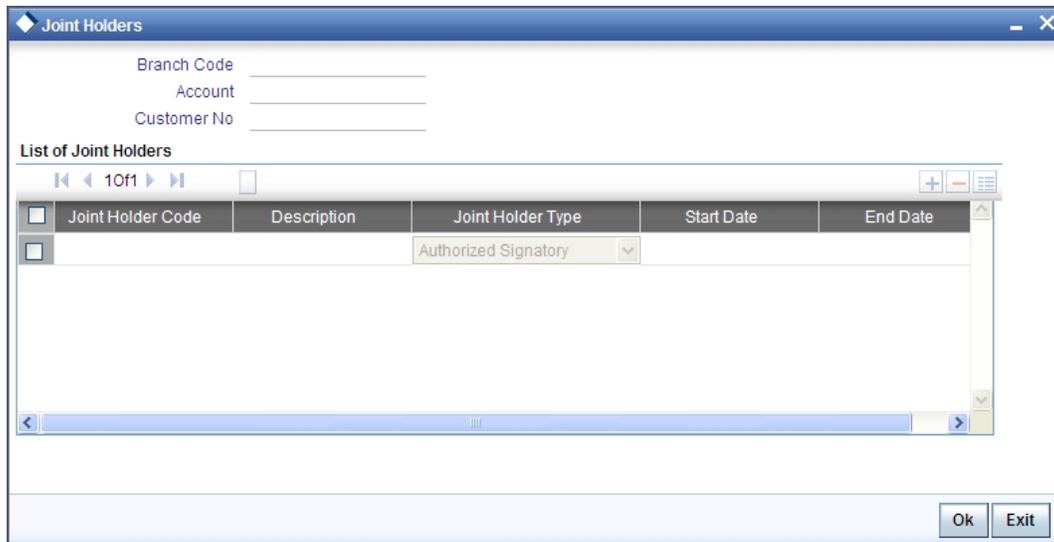
### **Exclude Same Day Reversal trns from Stmt**

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

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

## 5.8 Specifying Joint Holder Details

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



The screenshot shows a window titled "Joint Holders" with the following fields and table:

Branch Code \_\_\_\_\_  
Account \_\_\_\_\_  
Customer No \_\_\_\_\_

List of Joint Holders

Joint Holder Code	Description	Joint Holder Type	Start Date	End Date
<input type="checkbox"/>		Authorized Signatory		

Ok Exit

Specify the following details:

### **Branch Code**

The system displays the branch code of the current branch.

### **Account**

The system displays the account number here.

### **Customer No**

The system displays the customer account number.

### **Joint Holder Code**

Specify the code number assigned to each of the joint holders of this account.

### **Description**

This is the description of the joint holder. Here you can enter the name of the joint holder and also his relationship with this customer

### **Joint Holder Type**

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

- Authorized Signatory

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

**Start Date**

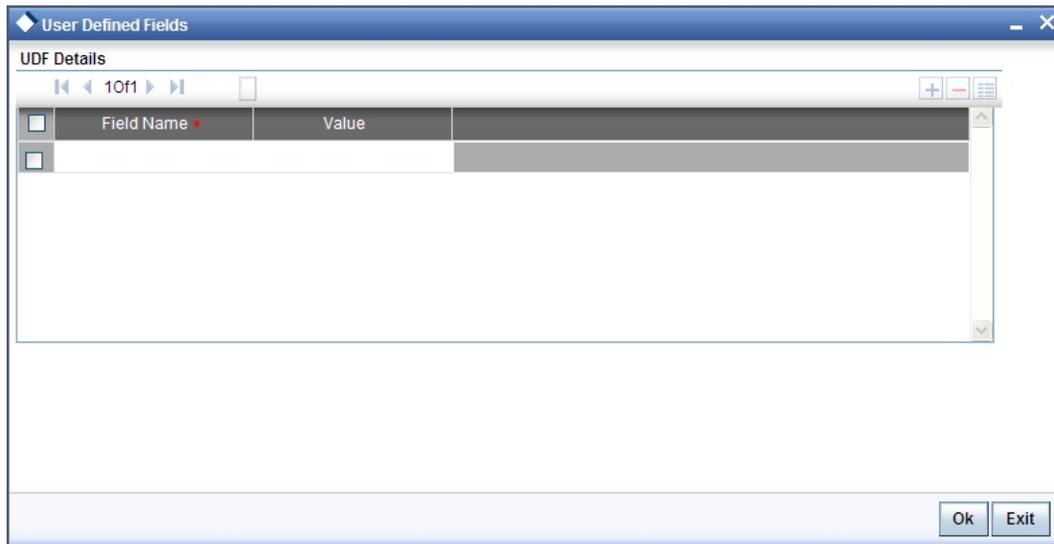
Specify the date from which the joint holding of the account begins.

**End date**

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

## 5.9 Capturing User Defined Fields

All User Defined Fields (UDFs) linked to the function ID 'STDCUSTD' are displayed in the 'User Defined Fields' screen. Invoke this screen by clicking 'Fields' button on the 'Deposit Account Booking' screen.



Here you can specify values for each UDF.

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

## 5.10 Specifying Account Signatory Details

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

Signature Id *	Signatory Name	Signatory Type	Approval Limit	Signatory Message
----------------	----------------	----------------	----------------	-------------------

Here you can capture the following details:

### **Branch code**

The system defaults the current branch here.

### **Account**

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

### **Account description**

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

### **Customer No**

Enter the customer signatory you want to link to the account

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

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



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

### **Minimum Number of Signatories**

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

### **Customer Name**

The system displays the name of the corresponding customer

### **Account Message**

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

### **Signature ID**

Specify the signatory identification number.

### **Signatory Name**

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

### **Signatory Type**

Specify the signatory type.

### **Approval Limit**

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

### **Signatory Message**

The system displays the message corresponding to the signatory.

## 5.11 Indicating TD Payout Details

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

The screenshot shows a software window titled "Term Deposit Payout Details". The window has a blue header bar with a diamond icon on the left and standard window controls (minimize, maximize, close) on the right. Below the header, there are several input fields: "Branch Code" and "Account" on the left, and "Currency" on the right. A horizontal bar highlights three tabs: "Term deposit", "Bankers Cheque / DD", and "PC". Below this bar, there are more input fields: "Branch Code", "Currency", and "Customer No" on the left; "Default From" with two radio buttons ("Parent Account" is selected) and "Account Class" with a dropdown menu on the right. At the bottom of the window, there is a dark bar with the word "Interest" on the left and "Ok" and "Exit" buttons on the right.

Here you can capture the following details:

### **Branch code**

The system defaults the current branch here.

### **Account**

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

### **Currency**

The system defaults the TD currency.

### 5.11.1 Term deposit Tab

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

### **Customer No**

The system defaults the customer number.

### **Branch code**

The system defaults the current branch here.

## Currency

The system defaults the TD currency.

## Default From

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

- Account
- Account Class

## Account Class

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

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

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

### 5.11.2 Bankers Cheque/DD Tab

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

The screenshot shows a software window titled "Term Deposit Payout Details". At the top, there are input fields for "Branch Code", "Account", and "Currency". Below these is a tabbed interface with three tabs: "Term deposit", "Bankers Cheque / DD" (which is selected and highlighted), and "PC". Under the "Bankers Cheque / DD" tab, there are two main sections: "Cheque / DD Details" and "Beneficiary Details". The "Cheque / DD Details" section includes fields for "Bank Code", "Payable Branch", "Instrument Type", and "Currency". The "Beneficiary Details" section includes fields for "Beneficiary Name", "Passport/IC Number", "Narrative", and "Beneficiary Address". At the bottom left of the window, there is a button labeled "Interest". At the bottom right, there are "Ok" and "Exit" buttons.

Here you can capture the following details:

## **Cheque Details**

Specify the following details.

### **Bank Code**

Specify the bank code of the Bankers cheque.

### **Currency**

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

### **Payable Branch**

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

### **Instrument Type**

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

## **Beneficiary Details**

Specify the following details.

### **Beneficiary Name**

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

### **Passport/IC Number**

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

### **Narrative**

Specify the description for the pay-out.

### **Beneficiary Address**

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

### 5.11.3 Specifying PC Details

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

The screenshot shows a software dialog box titled "Term Deposit Payout Details". At the top, there are input fields for "Branch Code", "Account", and "Currency". Below these is a tabbed interface with three tabs: "Term deposit", "Bankers Cheque / DD", and "PC". The "PC" tab is currently selected. Under the "Counterparty" section, there are input fields for "Counterparty Bank Code", "Counterparty Account", and "Counterparty Currency". The "Beneficiary Details" section includes input fields for "Beneficiary Name", "Passport/IC Number", and "Narrative". A "Beneficiary Address" field is also present. At the bottom left, there is a tab labeled "Interest". At the bottom right, there are "Ok" and "Exit" buttons.

The following details are captured here:

#### **Counterparty**

Specify the following details.

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

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

##### **Counterparty Account**

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

##### **Currency**

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

#### **Beneficiary Details**

Specify the following details.

##### **Beneficiary Name**

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

**Beneficiary Address**

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

**Passport/IC Number**

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

**Narrative**

Specify the description for the pay-out.

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

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

### 5.11.4 Capturing Payout Interest Details for Child TD

As mentioned before, if you have opted for creation of a child TD on maturity of the parent TD, you need to specify interest details of the child TD. Click 'Interest' button on the 'Term Deposit Payout Details' screen and invoke the 'Term Deposit Interest' screen. In this screen, the system defaults all the parameters maintained for the parent TD. However, you can modify them.

The screenshot shows the 'Term Deposit Interest' window with the following sections and fields:

- Account Details:**
  - Interest (selected) | Deposit
  - Calculation Account: \_\_\_\_\_
  - Interest Start Date: \_\_\_\_\_
  - Interest Booking Account: \_\_\_\_\_
  - Charge Start Date: \_\_\_\_\_
  - Charge Booking Account: \_\_\_\_\_
  - Interest Booking Branch: \_\_\_\_\_
  - Charge Booking Branch: \_\_\_\_\_
  - Interest Statement
  - Dr Cr Advices
- Product Details:**
  - Product Code: \_\_\_\_\_
  - UDE Currency: \_\_\_\_\_
  - Waive Charges
  - Generate UDE Change Advice
  - Open
- Effective Date:**

Effective Date	Open
	<input type="checkbox"/>
	<input checked="" type="checkbox"/>
- UDE Values:**

User Defined Element Id	UDE Value	Rate Code
- Payout Parameters:** (Empty section)
- Buttons:** Ok, Exit

This screen comprises two tabs viz:

- Interest
- Deposit

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

You need to capture the following details here:

#### **Interest Tab**

You can capture the following interest-related details.

#### **Calculation Account**

Select the calculation account of the child term deposit from the option list.

#### **Interest Booking Account**

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

#### **Charge Booking Account**

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

#### **Interest Statement**

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

#### **Consolidated Charge Account**

Specify the account. The option list consolidated change account

#### **Dr Cr Advices**

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

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

#### **Interest Start Date**

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

#### **Charge Start Date**

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

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

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

### **Interest Booking Branch**

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

### **Charge Booking Branch**

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

### **Consolidated Charge Branch**

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

### **Product Code**

Specify the product code.

### **UDE Currency**

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

### **Generate UDE Change Advice**

Check this box to generate the UDE change advice.

**Waive Charge**

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

**Open**

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

**Effective Date**

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

**Open**

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

**UDE ID**

Specify the UDE ID for the account.

**UDE Value**

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

**Rate Code**

Specify the rate code for the account.

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

Click 'Deposit' tab to capture deposit-related details of the child TD, if you have opted for creation of a child TD on maturity of the parent TD. The system defaults all the parameters maintained for the parent TD in this screen. However, you can modify them.

The screenshot shows the 'Term Deposit Interest' window with the 'Deposit' tab selected. The 'Interest' section contains the following fields and options:

- Maturity Date: \_\_\_\_\_
- Next Maturity Date: \_\_\_\_\_
- Deposit Tenor: \_\_\_\_\_
- Auto Rollover:
- Close on Maturity:
- Move Interest to Unclaimed:
- Move Principal to Unclaimed:
- Rollover Type:  Principal,  Principal + Interest,  Special Amount,  Interest
- Rollover Amount: \_\_\_\_\_

The 'Term Deposit Payout Details' section shows a table with the following columns: Payout Type, Percentage, Offset Branch, Account, Narrative. The table contains one row with 'Account Number' in the Payout Type column.

At the bottom of the window, there is a 'Payout Parameters' section and 'Ok' and 'Exit' buttons.

You need to capture the following details here:

### Maturity Date

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

### Auto Rollover

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

### Close on Maturity

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

**Move Interest to Unclaimed**

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

**Move Principal to Unclaimed**

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

**Next Maturity Date**

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

**Deposit Tenor**

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

**Rollover Type**

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

- Principal
- Principal + Interest
- Special Amount
- Interest

**Rollover Amount**

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

**Payout Type**

Indicate the method for initial funding during account creation.

Choose one of the following options:

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

## Percentage

Specify the percentage of the amount that be rolled over.

## Offset Branch

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

## Account

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

## Narrative

Specify remarks about the transaction.

### 5.11.6.1 Specifying Pay-out Parameters for Child TD

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

The screenshot shows a software dialog box titled "Payout Parameters". It features a tabbed interface with two tabs: "Bankers Cheque" and "PC". The "Bankers Cheque" tab is active. The form is organized into two main sections: "Cheque Details" and "Beneficiary Details".

- Cheque Details:** Includes fields for "Bank Code", "Currency", and "Payable Branch".
- Beneficiary Details:** Includes fields for "Beneficiary Name", "Passport/IC Number", "Narrative", and "Beneficiary Address".

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

This screen comprises two tab viz:

- Bankers Cheque
- PC

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

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

#### **Cheque Details**

Specify the following details.

##### **Bank Code**

Specify the bank code of the Bankers cheque.

##### **Currency**

Specify the currency in which the cheque is drawn.

##### **Payable Branch**

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

#### **Beneficiary Details**

Specify the following details.

##### **Beneficiary Name**

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

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

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

##### **Narrative**

Specify the description for the pay-out.

##### **Beneficiary Address**

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

### 5.11.6.3 **PC Tab for Child TD**

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

The following details are captured here:

### **Counterparty**

Specify the following details.

#### **Counterparty Bank Code**

Specify the bank code of the counter party

#### **Counterparty Account**

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

#### **Currency**

Specify the currency for the pay-out.

### **Beneficiary Details**

Specify the following details.

#### **Beneficiary Details**

Specify the details of the beneficiary

#### **Beneficiary Name**

Specify the name of the beneficiary

### Passport/IC Number

Specify the Passport/IC Number of the beneficiary

### Narrative

Give a brief description for the payout.

### Beneficiary Address

Specify the address of the beneficiary.

## 5.12 Viewing Change Log

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

The screenshot shows a 'View' window with the following sections:

- Records:** A table with columns: Modification Number, Modification Status, Maker ID, Maker Date Stamp, Authorization Status, and View Changes. It includes navigation controls (1 of 1) and a 'Go to Page' button.
- Remarks:** Four text input fields: Maker Remarks, First Checker Remarks, Maker Override Remarks, and Checker Remarks.
- Warnings:** A table with columns: Warning Code and Warning Description. It includes navigation controls (1 of 1) and a 'Go to Page' button.
- Fields:** A table with columns: Field Name, Old Value, and New Value. It includes navigation controls (1 of 1) and a 'Go to Page' button.

At the bottom of the window are three buttons: Accept, Reject, and Cancel.

Here you can view the following details:

- Modification Number
- Modification Status

- Maker ID
- Maker Date Stamp
- Authorization Status
- View Changes
- Remarks
- Maker Remarks
- Maker Override remarks
- First Checker Remarks
- Checker Remarks
- Warning Code
- Warning Description
- Field Name
- Old Value
- New Value

## 5.13 Maintaining Amount Blocks

Oracle FLEXCUBE allows you to facilitate creation of manual amount blocks and closure of the same for TD accounts. You can maintain the amount blocks using 'Amount Block Input' screen. To invoke this screen type 'STDAMBLK' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows the 'TD Amount Block Input' window. The title bar reads 'TD Amount Block Input'. The main content area is titled 'TD Account Block Details' and contains the following fields:

- Branch
- Account \*
- Amount
- Amount Block Type (dropdown menu showing 'FLEXCUBE')
- Hold Code
- Amount Block Number \*
- Effective Date
- Expiry Date
- Reference Number
- Hold Description
- Remarks

At the bottom of the window, there is a 'Fields' section with the following labels:

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

An 'Exit' button is located in the bottom right corner of the window.

You can specify the following details:

**Branch**

The system displays the branch code.

**Account**

Specify the TD account details.

**Amount**

Specify the amount details.

**Amount Block Type**

Select the type of amount block from the drop-down list. Following are the options available in the drop-down list:

- FLEXCUBE
- Switch
- PreAuth
- Escrow
- System
- CASA
- Bulk Salary
- Discounted TD

**Hold Code**

Specify the hold code.

**Amount Block Number**

The system displays the amount block number.

**Effective Date**

Specify the effective date.

**Expiry Date**

Specify the expiry date.

**Reference Number**

Specify the reference number.

**Hold Description**

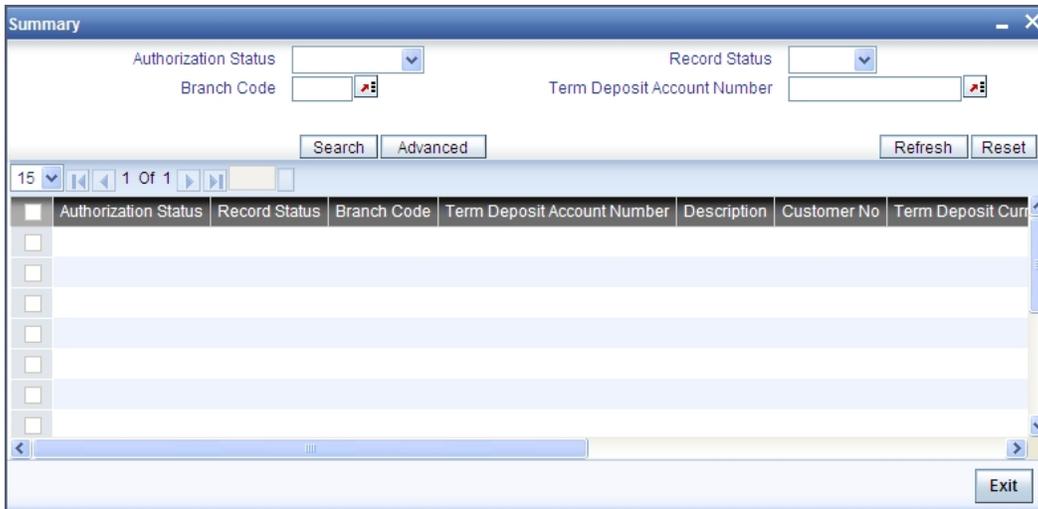
The system displays the description for the hold code specified.

## Remarks

Specify remarks, if any.

## 5.14 Viewing TD Summary

You can view a summary of all term deposit accounts in the system, using the 'Deposit Account Summary' screen. To invoke this screen type 'STSCUSTD' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



The screenshot shows a window titled 'Summary' with a search interface. At the top, there are four input fields: 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'Branch Code' (text with a search icon), and 'Term Deposit Account Number' (text with a search icon). Below these are 'Search' and 'Advanced' buttons, and 'Refresh' and 'Reset' buttons. A table below shows a list of records with columns: Authorization Status, Record Status, Branch Code, Term Deposit Account Number, Description, Customer No, and Term Deposit Currency. The table is currently empty. At the bottom right is an 'Exit' button.

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

- Authorization Status
- Record Status
- Branch Code
- Term Deposit Account Number

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

- Authorization Status
- Branch Code
- Term Deposit Account Number
- Description
- Customer No
- Term Deposit Currency

Double click on a record to invoke the detailed screen.

## 5.15 Specifying Deposit Instructions

You can give instructions for processing auto created deposits. The values you specify here will override the parameters you have maintained in the Account Class maintenance.

Invoke the 'Term Deposits Instruction Maintenance' screen from the Application Browser to maintain the deposits instructions specifically for the auto created deposits. Type 'ICDINSTR' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Deposit Instructions

Account Number \* [Selection Icon]  
Account Class  
Customer Number  
Sweep Branch [Selection Icon]  
Sweep To Account [Selection Icon]  
Amount  
Minimum Required Balance  
Source Code  
External Reference  
 Once Authorized

Branch Code \*  
Sequence Number \* [Selection Icon]  
Currency Code  
Deposit Currency [Selection Icon]  
Tenor  
Sweep Multiple Of  
Start Date [Date Selection Icon]  
Retry Till Date [Date Selection Icon]

Fields

Input By Date Time      Authorized By Date Time      Modification Number       Authorized  
 Open      **Exit**

You can set the terms and a condition for a deposit as follows:

### **Account Number**

Specify the account number of the term deposit. The adjoining option list displays all valid TD accounts maintained in the system. You can select the appropriate one.

### **Account Class**

The system displays the account class to which the TD is linked.

### **Customer Number**

The system displays the customer of the TD.

### **Sweep Branch**

Specify the branch where the sweep-to account resides. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one.

**Sweep to Account**

Specify the account to which the sweep is carried out. The adjoining option list displays all valid accounts maintained in the sweep to branch. You can select the appropriate one.

**Amount**

Specify the deposit amount.

**Minimum Required Balance**

Specify the minimum balance required for creation of auto deposit. Only the amount above this limit will be used for auto creating deposits.

**Source Code**

Specify a code assigned for the sweep.

**External Reference Number**

The system displays the identification number of the transaction in the source system.

**Branch Code**

The system displays the branch code of the branch where the TD account resides.

**Sequence Number**

The system generates a sequence number for the instruction you are maintaining and displays it here.

**Currency Code**

The system displays the TD currency.

**Deposit Currency**

Specify the currency in which the auto deposit should be created. The adjoining option list displays all valid currency codes maintained in the sweep to branch. You can select the appropriate one.

**Tenor**

The system displays the default tenor maintained for the linked account class.

**Sweep Multiple of**

Indicate the number in multiples of which the sweep should be carried out.

**Start Date**

Indicate the date from which instructions should be valid, using the adjoining calendar.

## Retry Till Date

Indicate the date post which the instructions will be rendered invalid. Any failed sweeps after this date will not be picked up for processing the next day.

### 5.15.1 Specifying UDF Values

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

Field Name	Value

Here you can specify values for each UDF.

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

## 5.16 Viewing Instruction Summary

You can view summary of all instructions using the 'Term Deposits Instruction Summary' screen. To invoke this screen, type 'ICSINSTR' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows a window titled 'Summary' with the following elements:

- Authorization Status:  (dropdown)
- Record Status:  (dropdown)
- Account Number:  (with a small icon)
- Buttons: Search, Advanced Search, Reset
- Records per page: 15 (dropdown), 1 of 1 (with navigation arrows), Go (button)
- Table Header: Authorization Status | Record Status | Branch Code | Account Number | Sequence Number | Sweep To Account | Sweep Branch
- Legend: Authorization Status A - Authorized U - Unauthorized
- Legend: Record Status C - Closed O - Open
- Exit button

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

- Authorization Status
- Record Status
- Account Number

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

- Authorization Status
- Record Status
- Branch Code
- Account Number
- Sequence Number
- Sweep To Account
- Sweep Branch

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

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## 6. TD Operations

### 6.1 Introduction

You can perform the following operations on a Term Deposit (TD):

- Redemption
- Advice generation
- Closure
- Simulation

## 6.2 Redeeming a TD

The 'Term Deposits Redemption Input' screen enables you to redeem a term deposit. Using this screen, you can do a premature redemption, either in full or in part and also complete redemption on maturity of the deposit. This screen also allows you to renew the TD. However, renewal of the TD is enabled only if you have specified 'Grace period for Renewal' option for the account. You can invoke the 'Term Deposit Redemption Input' screen by typing 'ICDREDMN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Main' window of the 'Term Deposits Redemption Input' application. The window is divided into several sections:

- Top Section:** Fields for Branch, Customer Id, Account Currency, Redemption Reference Number, Term Deposit Account Number, Account Description, and Account Balance.
- Redemption Section:** Includes a dropdown for Redemption Mode (set to 'Partial Redemption'), a text field for Redemption Amount, and checkboxes for 'Waive Interest', 'Waive Penalty', and 'Suppress Redemption Advice'.
- Renewal Section:** Includes input fields for Days, Months, and Years, and a date field for Next Maturity Date.
- Term Deposit Redemption Pay Out Details:** A table with columns: Pay Out Type, Percentage, Redemption Amount, Offset Branch, Offset Account, and Narrative. The first row shows 'Account' selected in the Pay Out Type dropdown.
- Bottom Section (TD Pay Out):** Fields for Input By (Date Time), Authorized By (Date Time), Contract Status, and an 'Authorized' checkbox. An 'Exit' button is located in the bottom right corner.

You have to specify the following fields for redeeming the TD.

### **Redemption Reference Number**

The system displays the reference number here.



This field will be enabled only for the query mode and not for the new transaction.

### **Branch**

Specify the branch where the TD resides. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one.

## **Customer Identification**

The customer identification (CIF) of the customer for whom TD needs to be renewed or redeemed is displayed based on the TD account number.

## **Term Deposit Account Number**

Specify the TD Account Number. You can also choose the appropriate one from the option list. The option list displays the deposit type of accounts maintained in the system.



The option list does not display auto deposit type of accounts.

## **Account Currency**

The TD currency is displayed here based on the TD account number.

## **Account Description**

A description of the TD is displayed here based on the TD account number.

## **Account Balance**

The account balance is displayed here based on the TD account number.

## **Waive Interest**

Check this box to waive penalty interest calculated on the account.

## **Suppress Redemption Advice**

By default the system will generate the redemption advice. However if you check this box, the redemption advice creation will be suppressed. This field is applicable only for 'Discounted' and 'Bearing' products.

## **Renewal/Redemption**

Choose 'Renewal' option to renew the accounts that are within the grace period days. Choose 'Redemption' to redeem the term deposit.

## **Redemption**

Indicate the following details if you have chosen 'Redemption'.

### **Redemption Mode**

Select the mode of redemption from the following options.

- Full Redemption - In this case, you can redeem the complete deposit balance of the account. On save, the redemption amount will be equal to the account balance. Full redemption will update the status of the deposit amount as closed. On complete redemption interest along with principal is redeemed. The redemption amount is equal to the total of principle and interest amounts subtracted by penalty and tax amounts.

- Partial Redemption - In this case you have to specify the redemption amount. Ensure that that the redemption amount is less than the account balance. On partial redemption only the principal amount is withdrawn where as the interest amount is liquidated only on liquidation cycle.

During partial redemption, if amount blocks of type 'discounted' exist, the system throws an override stating:

**Amount Blocks exist for the Discounted Deposit Account**

In case of partial redemption, the amount block on the TD account will be updated to the extent of the credited discounted interest.

On accepting the override, the system will close the amount blocks and process the redemption. The amount blocks can also be closed manually. However in the case of a full redemption, the system will close any existing amount Blocks of type 'discounted' and process the redemption. A new amount block is created by the system for the balance amount of the deposit.

A discounted term deposits can also be renewed within the grace days. You can select the TD account and define the tenor for which TD should be renewed. During renewal of discounted term deposits, event ROLL is triggered, with accounting entries for the interest paid on the extended period. The system changes the TD interest start date as the maturity date of the old TD. In 'Deposit Accounts Booking' screen, you can see the new maturity date based on the tenor.



Note the following:

- You cannot choose 'Partial Redemption' for a Recurring Deposit (RD).
- You cannot redeem an auto created deposit.

### **Redemption Amount**

Specify the redemption amount for the partial redemption. Ensure that that the redemption amount is less than the account balance. On partial redemption only the principal amount is withdrawn where as the interest amount is liquidated only on liquidation cycle.



The system will validate for the following:

- During partial redemption the withdrawal amount should be a multiple of withdrawal unit maintained at the 'Deposits Cluster Maintenance' level, else the system will display the following error message:

**Withdrawal amount must be multiples of withdrawal unit**

- Withdrawal amount should be greater than minimum booking amount maintained at the 'Deposits Cluster Maintenance' level, else the system will display the following error message:

**Withdrawal exceeds minimum balance level**

## **Waive Penalty**

Check this field to waive any penalty related to the deposit redemption.

## **Renewal**

You can do renew a TD only during the grace period. You can select the TD account and define the tenor for which TD should be renewed.

During renewal, no accounting entry is passed. The system changes the TD interest start date as the maturity date of the old TD. In the 'Deposit' tab of the 'Deposit Accounts Booking' screen, you can see the new maturity date based on the tenor defined here.

### **Days**

Specify number of days for the renewal of term deposit.

### **Months**

Specify number of months for the renewal of term deposit.

### **Years**

Specify number of years for the renewal of term deposit.



Note the following:

- On saving the tenor, the system displays the 'Maturity Date'.
- The system allows the Renewal of the term deposit for the tenor which is less than the maximum tenor maintained at the account class level.

### **Next Maturity Date**

The system displays the new maturity date based on the given renewal period.

## **Term Deposit Redemption Pay Out Details**

Specify the following details for TD payout.

### **Pay Out Type**

Select the pay-out type from the drop-down list. The options available are:

- Account
- General Ledger
- Banks Check
- Payments

- Term Deposit
- Demand Draft
- Loan Payment

 For Dual Currency Deposits you are allowed to select only 'GL' and 'Savings Account' options as the pay-out mode. You can either select GL or Savings Account but not both. Also, you can select only one GL or one Savings account and not multiple GLs or accounts in either case.

### **Percentage**

Specify the amount of redemption in percentage.

### **Redemption Amount**

Specify the actual amount of redemption.

 The percentage and redemption amount are conditionally mandatory. You should specify either the percentage or the redemption amount.

### **Offset Branch**

Specify the branch code of the account for redemption.

### **Offset Account**

Specify the account number/ GL for redemption from the adjoining option list.

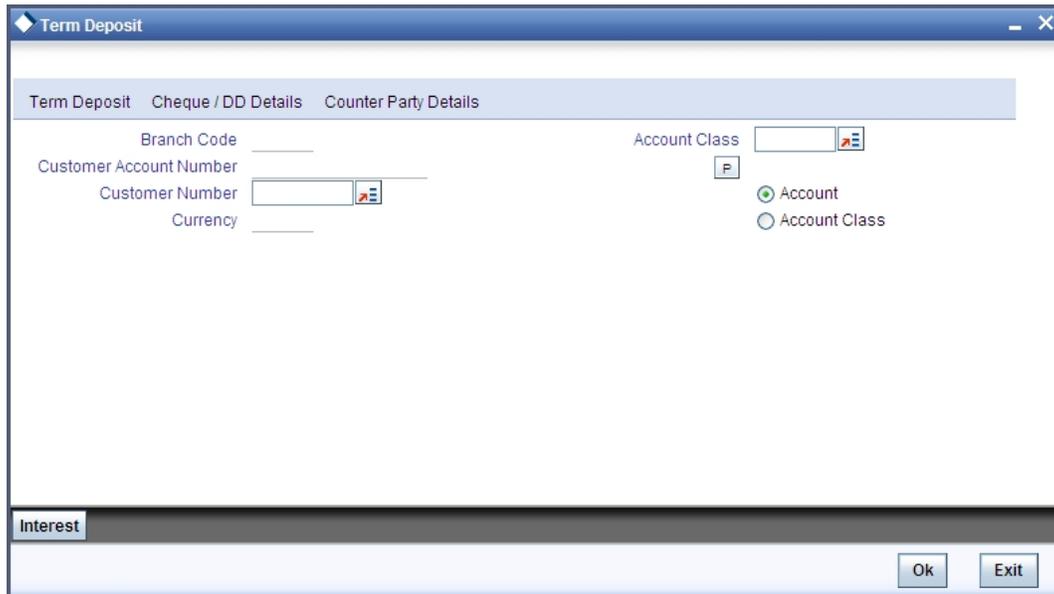
 If you select 'Payout Option' as 'Loan Payment', then this list displays active loan account numbers.

### **Narrative**

Give a brief description for the redemption.

## 6.2.1 Capturing Pay Out Details

Click 'TD Pay Out' button on the 'Term Deposit Redemption Input' screen and invoke the following screen. Here you can specify details of the child TD that should be created on maturity of the parent TD.



The screenshot shows a software window titled "Term Deposit" with a blue header bar. Below the header, there are three tabs: "Term Deposit" (selected), "Cheque / DD Details", and "Counter Party Details". The main area contains several input fields: "Branch Code" (text box), "Customer Account Number" (text box), "Customer Number" (text box with a dropdown arrow), and "Currency" (text box). To the right, there is an "Account Class" dropdown menu and two radio buttons: "Account" (selected) and "Account Class". At the bottom of the window, there is an "Interest" tab and two buttons: "Ok" and "Exit".

The 'Term Deposit' tab is displayed by default. Here you can capture the following details:

### **Branch Code**

The system displays the branch code.

### **Account No**

The system displays the TD account number.

### **Customer Number**

The system displays the customer number. However, you can change it.

### **Currency**

The system displays the TD currency.

### **Account Class**

Specify the account class from which the interest and deposit should be picked up. If you have selected the 'Account Class' option, then you have to specify the Account Class. Else you can leave it blank.

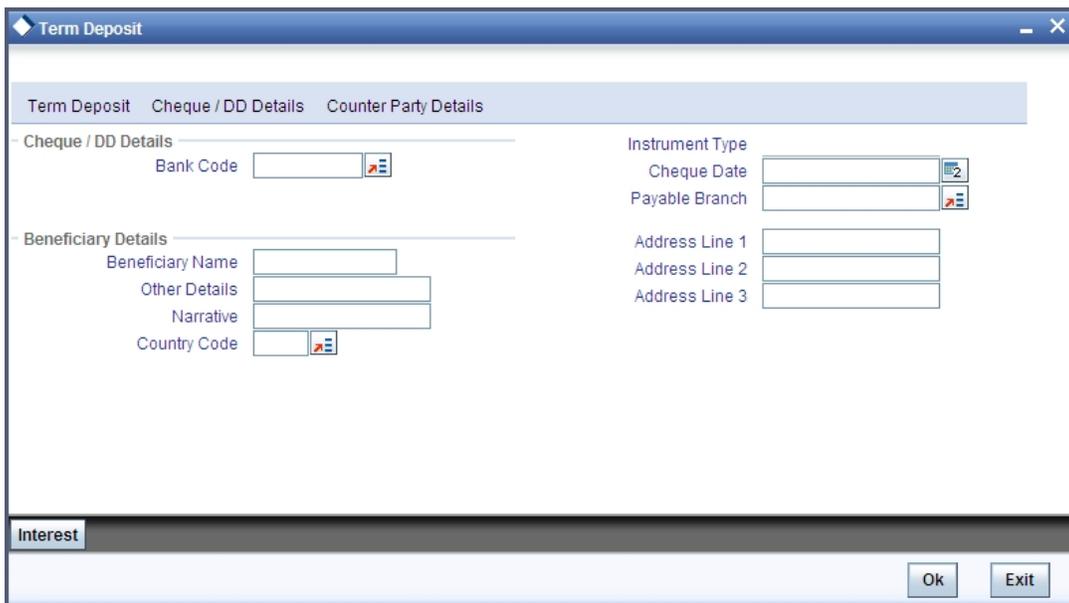
## Account/Account Class

Indicate whether the interest and deposit should be picked up from the parent account TD account or from the account class. The options available are:

 If you select the option 'Account', then on clicking 'P' button, the system will default the interest and deposit details from the parent TD account. If you select the 'Account Class' option, then on clicking 'P' button, the system will default the interest and deposit details from the account class selected.

### 6.2.2 Cheque/DD Details Tab

Click 'Bankers Cheque' tab on the 'Term Deposit' screen and invoke the following screen. Here you can capture details of the banker's cheque by which the TD needs to be redeemed. You need to maintain these details, if you have selected 'Payout Option' as 'Banker's Cheque' or 'Demand Draft'.



You can capture the following details:

#### Cheque Details

Specify the following cheque details.

##### **Bank Code**

Specify the bank code of the Bankers cheque.

##### **Cheque Date**

Specify the cheque date for the pay-out.

**Payable Branch**

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

**Beneficiary Details**

Indicate the following details.

**Beneficiary Name**

Specify the name of the beneficiary for the payout.

**Other Details**

Specify other details (if any) for the beneficiary.

**Narrative**

Give a brief description for the payout.

**Country Code**

Specify the country code for the payout address.

**Address Line 1 to 3**

Specify the address of the beneficiary for the payout.

### 6.2.3 Counter Party Details Tab

Click 'Counter Party Details' tab on the 'Term Deposit' screen and invoke the following screen. Here you can capture pay-out details for PC transfer to another bank account. You need to maintain these details, if you have selected 'Payout Option' as 'Payments'.

The screenshot shows a software window titled "Term Deposit". It has a menu bar with "Term Deposit", "Cheque / DD Details", and "Counter Party Details". The "Counter Party Details" section is active and contains two input fields: "Counter Party Bank Code" and "Counter Party Offset Account", each with a red arrow icon and a list icon. The "Beneficiary Details" section contains four input fields: "Beneficiary Name", "Address Line 1", "Address Line 2", and "Other Details", followed by a "Narrative" field with a yellow speech bubble icon. At the bottom, there is an "Interest" section and "Ok" and "Exit" buttons.

You can capture the following details:

#### **Counter Party Details**

Specify the following cheque details.

##### **Counter Party Bank Code**

Specify the bank code of the counter party.

##### **Counter Party Offset Account**

Specify the branch code of the account for redemption.

#### **Beneficiary Details**

Indicate the following details.

##### **Beneficiary Name**

Specify the name of the beneficiary.

**Address Line 1 to 2**

Specify the address of the beneficiary.

**Other Details**

Specify other details (if any) for the beneficiary.

**Narrative**

Give a brief description for the payout.

## 6.2.4 Capturing Interest Details

The Child TD parameters are similar to the Parent TD, except the child will not have the option to create a new TD as part of Pay-out. You can capture the details of child TD that is created by payout, by clicking on the 'Interest' button on the 'Term Deposit' screen.

The screenshot shows the 'Interest Charges' window with the following details:

- Branch**: \_\_\_\_\_
- Account**: \_\_\_\_\_
- Account Class**: \_\_\_\_\_
- Customer Number**: \_\_\_\_\_

**Interest** | Deposit

Calculation Account: \_\_\_\_\_

Interest Booking Account: \_\_\_\_\_

Charge Book Account: \_\_\_\_\_

Interest Start Date: \_\_\_\_\_

Interest Booking Branch: \_\_\_\_\_

Charge Booking Branch: \_\_\_\_\_

Charge Start Date: \_\_\_\_\_

Product: \_\_\_\_\_

User Defined Element Currency: \_\_\_\_\_

Interest Statement

Dr Cr Advices

Waive

Generate UDE Change Advice

Open

**Effective Dates**

UDE Effective Date	Open
_____	<input checked="" type="checkbox"/>

**Account UDE Value**

User Defined Element Id	UDE Value	Rate Code
_____	_____	_____

Term Deposit Payout Out

Ok Exit

Here you can capture the following details:

### Branch

The system displays the branch code where the child TD resides.

**Account Class**

The system displays the account class to which the TD belongs.

**Account**

The system displays the child TD account number.

**Customer No**

The customer identification (CIF) of the TD customer is displayed here.

**6.2.5 Interest Tab**

This tab is displayed by default. You can specify the following details:

**Calculation Account**

Specify the calculation amount of the child TD. The adjoining option list displays all accounts maintained in the respective branch. You can select the appropriate one.

**Interest Start Date**

Indicate the date from which interest calculation should start, using the adjoining calendar.

**Interest Booking Account**

Specify the account to which interest should be booked. You have an option of booking interest to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option list provided. The system liquidates the interest into the selected account.

**Interest Booking Branch**

Specify the interest booking branch. The adjoining option list displays all valid branch codes available in the system. You can select the appropriate one.

**Interest Statement**

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

**Dr Cr Advices**

Check this box to generate payment advices when interest liquidation happens on an account. The advices are generated in the existing SWIFT or/and MAIL format. No advices will be generated if you leave this box unchecked.

**Charge Booking Branch**

Specify the charge booking branch. The adjoining option list displays all valid branch codes available in the system. You can select the appropriate one.

**Charge Book Account**

Specify the account to which charge should be booked. You have an option of booking charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option list provided. The system liquidates the charge into the selected account.

**Charge Start Date**

Indicate the date from which charge calculation should start, using the adjoining calendar.

**Product Code**

Specify the interest/charge (IC) product code that should be linked to the account. The adjoining option list displays all valid IC products available in the system. You can select the appropriate one.

**UDE Currency**

Specify the UDE Currency defined for the product.

**Waive**

Check this box to waive off an interest or a charge that has been specified.

**Generate UDE Change Advice**

Check this box to generate the UDE change advice.

## Open

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

The screenshot shows a software window titled "Interest Charges". It features a "Effective Dates" section with a checkbox labeled "UDE Effective Date" and an "Open" button. Below this is an "Account UDE Value" section with a checkbox labeled "User Defined Element Id" and two columns labeled "UDE Value" and "Rate Code". At the bottom of the window, there is a "Term Deposit Payout Out" section and "Ok" and "Cancel" buttons.

Specify the following details.

### **Effective Dates**

Specify the following details:

#### **Effective Date**

Indicate the date from which a record takes effect, using the adjoining calendar.

#### **Open**

Check this box for records with different effective dates if the values of the UDEs vary within the same liquidation period.

### **Account UDE Value**

Specify the following details:

#### **User Defined Element ID**

Specify the UDE ID for the account.

## UDE Value

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

## Rate Code

Specify the rate code for the account.

### 6.2.6 Deposit Tab

Click 'Deposit tab' in the 'Interest Charges' screen to capture deposit details.

The screenshot shows the 'Interest Charges' application window with the 'Deposit' tab selected. The window contains the following fields and sections:

- Branch** and **Account** text boxes.
- Account Class** and **Customer Number** text boxes.
- Interest** and **Deposit** tabs, with 'Deposit' selected.
- Maturity Date** and **Next Maturity Date** date pickers.
- Tenor** text box.
- Auto Rollover**, **Close on Maturity**, **Move Interest to Unclaimed**, and **Move Principal to Unclaimed** checkboxes.
- Rollover Type** radio buttons: **Principal** (selected), **Principal + Interest**, **Amount**, and **Interest**.
- Rollover Amount** text box.
- Term Deposit Payout Details** section with a table:

Pay Out Type	Percentage	Offset Branch	Offset Account	Narrative
Account				
- Term Deposit Payout Out** section at the bottom.
- Ok** and **Exit** buttons at the bottom right.

You can capture the following details:

### **Maturity Date**

The system picks up the maturity date from the default tenor from the linked account class and displays it here. However, you can modify this date.

### **Next Maturity Date**

On selecting the 'Auto Rollover' box, the system displays the next maturity date based on the previous tenor of the deposit.

### **Tenor**

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

### **Auto Rollover**

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

### **Close on Maturity**

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

### **Move Interest to Unclaimed**

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

### **Move Principal to Unclaimed**

Check this box to move the principal amount to the unclaimed GL mapped at the IC product in the accounting role 'PRN\_UNCLAIMED' and liquidate the interest amount to the interest booking account on grace period end date. If you select this option then only principal amount will be moved to unclaimed GL; the interest will be settled as per TD pay-out details.

If you check both 'Move Interest to Unclaimed' and 'Move Principle to Unclaimed' then TD amount (i.e. Principal and interest) will be moved to the respective unclaimed GLs, irrespective of the TD pay-out details maintained.

### **Rollover Type**

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

- **Principal** - If you select this option, then the system will roll over the principal amount alone on EOD of TD maturity date or BOD after end of the grace period. If interest booking account is given as TD account, then on maturity date the interest amount will be first liquidated to the TD account and then settled as per the pay-out details maintained for the TD account.
- **Principal + Interest** - For you to choose this option, the interest booking account has to be the TD account. If you select this option, then the system will roll over the principal and interest amount on EOD of TD maturity date or BOD after end of the grace period.

- Special Amount – If you choose this option, the system will roll over the amount specified in 'Rollover Amount' field, irrespective of what the interest booking account is. Upon maturity of the rolled over TD, the system will roll over with the same amount special amount and settle the interest amount as per TD pay-out details maintained.
- Interest - For you to choose this option, the interest booking account has to be the TD account. If you select this option, then the system will roll over the interest amount on EOD of TD maturity date or BOD after end of the grace period. The principal will be settled as per the pay-out details maintained.

### Rollover Amount

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

### Term Deposit Payout Details

Specify the following details in order to allow automatic pay-out:

### Pay Out Type

Select the pay-out mode from the drop down list. The options available are:

- Bankers Cheque - BC
- Transfer to Other bank - PC
- Transfer to GL – GL
- Transfer to Savings Account – AC



Note the following:

- This option will be available only when account number generation is 'Auto'.

- For Dual Currency Deposits you are allowed to select only 'GL' and 'Savings Account' options as the pay-out mode. You can either select GL or Savings Account but not both. You can select only one GL or one Savings account and not multiple GLs or accounts in either case.

**Percentage**

Specify the amount of redemption in percentage.

**Offset Branch**

Specify the branch code of the account for redemption. The adjoining option list displays all valid branch codes available in the system. You can select the appropriate one.

**Offset Account**

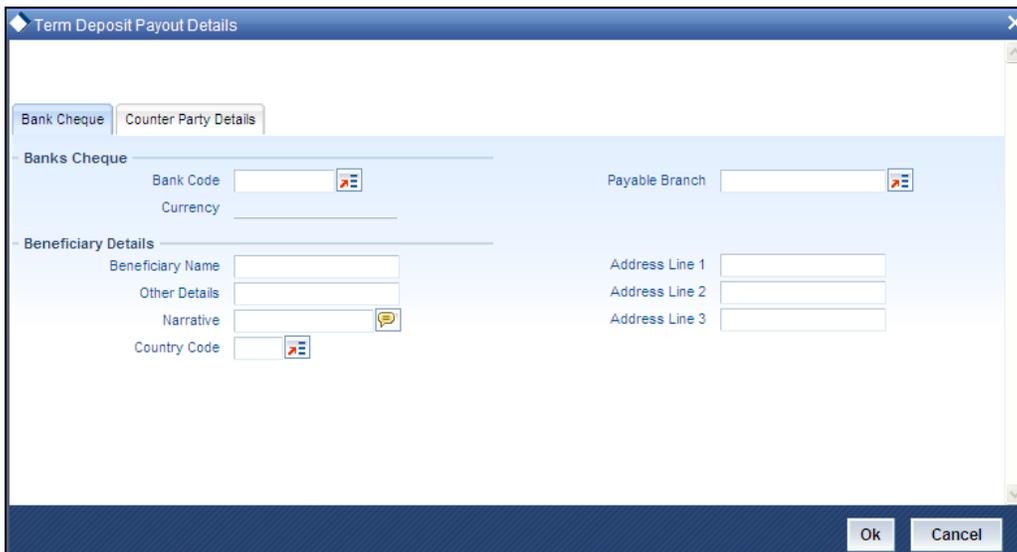
Specify the account number/ GL for redemption. The adjoining option list displays all valid accounts and GLs available in the offset branch. You can select the appropriate one.

**Narrative**

Give a brief description for the redemption.

**6.2.6.1 Indicating Payout Details**

Click 'Term Deposit Payout Out' button in the 'Interest Charges' screen and invoke the following screen.



The 'Bank Cheque' tab is displayed by default. You can capture the following details for pay-out using a banker's cheque:

## **Banks Cheque**

Specify the following cheque details.

### **Bank Code**

Specify the bank code of the Bankers cheque.

### **Payable Branch**

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

### **Currency**

The currency code is displayed here.

## **Beneficiary Details**

Indicate the following details.

### **Beneficiary Name**

Specify the name of the beneficiary.

### **Other Details**

Specify other details (if any) for the beneficiary.

### **Narrative**

Give a brief description for the payout.

### **Country Code**

Specify the country code for the payout address.

### **Address Line 1 to 3**

Specify the address of the beneficiary for the payout.

## 6.2.6.2 Counter Party Details Tab

Click 'Counter Party Details' tab on the 'Term Deposit Payout Details' screen and invoke the following screen. Here you can capture details for pay-out through PC transfer to another bank account.

The screenshot shows a window titled "Term Deposit Payout Details" with a close button (X) in the top right corner. Inside the window, there are two tabs: "Bank Cheque" and "Counter Party Details". The "Counter Party Details" tab is active. It contains two sections: "Counterparty Details" and "Beneficiary Details".

**Counterparty Details**

- Counter Party Bank Code:  [lookup icon]
- Counter Party Offset Account:  [lookup icon]
- Currency:

**Beneficiary Details**

- Beneficiary Name:
- Other Details:
- Narrative:  [comment icon]
- Address Line 1:
- Address Line 2:

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

You can capture the following details:

### **Counter Party Details**

Specify the following cheque details.

#### **Counter Party Bank Code**

Specify the bank code of the counter party.

#### **Counter Party Offset Account**

Specify the branch code of the account for redemption.

### **Beneficiary Details**

Indicate the following details.

#### **Beneficiary Name**

Specify the name of the beneficiary.

#### **Address Line 1 to 2**

Specify the address of the beneficiary.

### Other Details

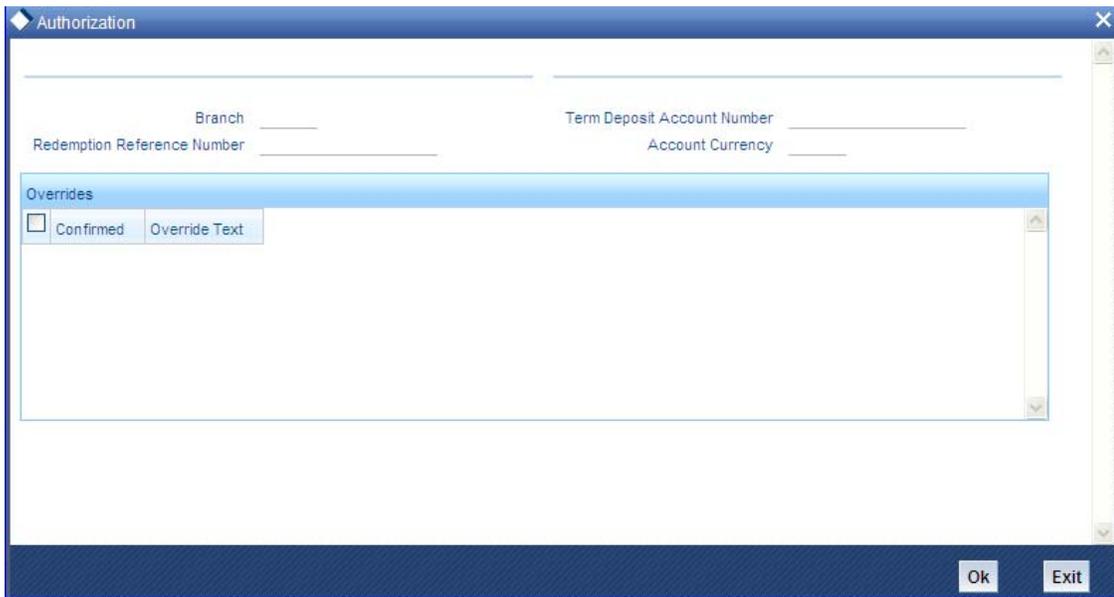
Specify other details (if any) for the beneficiary.

### Narrative

Give a brief description for the payout.

## 6.2.7 Authorizing Transaction

For the transaction to be authorized, click 'Authorize' button. The following screen will be displayed:



The screenshot shows a window titled "Authorization" with a blue header and footer. The main area contains several input fields: "Branch", "Term Deposit Account Number", "Redemption Reference Number", and "Account Currency". Below these fields is a section titled "Overrides" with a blue header. Inside this section, there is a table with two columns: "Confirmed" and "Override Text". The "Confirmed" column contains a checkbox. At the bottom right of the window, there are two buttons: "Ok" and "Exit".



The accounting entries for redemption/renewal are passed only on authorization.

## 6.3 Viewing TD Redemption Details

You can view the details of TDs redemption using the 'Term Deposit Redemption Input - Summary' screen. To invoke this screen, type 'ICSREDMN' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows a web application window titled 'Summary'. It contains several search criteria fields: 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'Redemption Reference Number' (text input), 'Branch Code' (text input), 'Account Number' (text input), and 'Transaction Date' (calendar icon). Below these fields are three buttons: 'Search', 'Advanced Search', and 'Reset'. A table header is visible with columns: 'Authorization Status', 'Record Status', 'Redemption Reference Number', 'Branch Code', 'Account Number', 'Transaction Date', 'Customer Id', and 'Account Number'. The table body is currently empty. At the bottom of the window, there are four dropdown menus: 'Authorization Status' (A - Authorized, U - Unauthorized), 'Action Flag' (R - Redemption, E - Renewal), 'Redemption By' (S - Savings, G - General Ledger, B - Bank Cheque), and 'Redemption Mode' (N - Full Redemption, Y - Partial Redemption). An 'Exit' button is located on the right side of the bottom section.

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

- Authorization Status
- Record Status
- Redemption Reference Number
- Branch Code
- Account Number
- Transaction Date

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

- Authorization Status
- Record Status
- Redemption Reference Number
- Branch Code
- Account Number

- Transaction Date
- Customer Id
- Account description
- Redemption Amount
- Action
- Redemption By
- Currency
- Redemption Mode
- Bank Narrative
- Savings Narrative
- GL Narrative

## 6.4 Generating an Advice

You can generate a TD and Duplicate deposit advice using the 'Deposit Advice generation screen. To invoke this screen, type 'ICDBADHC' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows a software window titled "Time Deposit Advice Print". The window has a standard Windows-style title bar with minimize, maximize, and close buttons. Inside the window, there is a label "Advice" followed by a text input field. Below this is a label "Customer Account Number" followed by a text input field with a small dropdown arrow icon to its right. To the right of the "Customer Account Number" field is a label "No. of Advices Generated" followed by another text input field. Below the "No. of Advices Generated" field is a checkbox labeled "Mark As Duplicate". On the left side of the window, there are two buttons: "Generate" and "Print". At the bottom right corner of the window, there is an "Exit" button.

You need to specify the following details.

### **Customer Account Number**

Specify the account for which you want to generate an advice. The adjoining option list displays all valid accounts maintained in the system. You can select the appropriate one.

## No. of Advice Generated

The system displays the advice number being generated. On rollover of Term deposit this field will be updated as zero.

## Mark as Duplicate

On selecting the term deposit account number and if the “No of advices generated” is greater than zero, the system will select this check box automatically. This field is used to specify whether original or duplicate advice to be generated.

Click ‘Generate’ button. The system will generate the deposit advice. The advice can be viewed on clicking the ‘Print’ button.

The screenshot shows a window titled "Message Details" with a blue header and a close button. Below the header are navigation arrows and a "Swift Message Type" field. The main content area displays the following information:

Reference Number 0000000102  
DCN \* 000MSOG080910009  
Version Number 1

CERTIFICATE OF DEPOSIT  
-----  
DATE : 31-MAR-08  
REFERENCE NUMBER : 0000000102

Bank Futura  
Unit 1, Block A, California  
USA  
USA

WE ACCEPT FROM  
RELIANCE  
ANDHERI  
BOMBAY

A DEPOSIT OF 5000 GBP  
MATURING ON 30-APR-08 . ANNUAL PERCENTAGE YIELD IS AS FOLLOWS  
INTEREST RATE APPLIED FOR THE DEPOSIT TENOR 30 DAYS : %  
TOTAL INTEREST AMOUNT :  
TOTAL MATURITY AMOUNT : 5000

PRODUCT APY  
----- ---

Remarks Reject Reason Message Trailer

You can view the advice using the ‘Outgoing Message Browser Summary’ screen (MSSOUBRS).

## 6.5 Closing a TD

Deposit accounts can be closed automatically on the Maturity Date of the deposit. You can specify this by choosing the ‘Close on Maturity’ option while creating the TD. A deposit acquires the specifications for the account class under which it is opened; you can change this.

If you choose the 'Close on Maturity' option, during the Beginning of Day operations on the Maturity Date, the account will be closed. The principal will be moved, if specified, to the account your customer has directed. If the deposit remains unclaimed, you can opt to move the principal and interest to the respective 'Unclaimed GLs' maintained at your bank.

## **6.6 Transferring to Unclaimed Deposit on Maturity**

As explained in the 'Deposit Tab' section in the chapter 'TD Account', you can move the deposit to an unclaimed GL as per options specified in 'Deposit' Tab in 'Deposits Account Booking' screen upon deposit maturity (end of grace period).

The following three options are available for unclaimed deposits:

- Move both Principal and Interest to the Unclaimed Principal and Unclaimed Interest GLs respectively.
- Move Principal to an Unclaimed Principal GL, but retain interest in the Interest Booking Account.

The aforesaid options are explained in the following examples.

### **6.6.1 Moving Principal and Interest to Unclaimed GLs**

The following example explains this case.

Assume the following:

- 26155010000889' is the TD account opened under Account class ACCT2 for which 'Grace period for renewal' is 1.
- Interest Booking Account and Principal Liquidation account are TD accounts.

The TD is maturing on July 13, 2010. Note that the grace period counter is 0 till the start of July 13 EOD. The grace period counter is 1 till the start of July 14 EOD.

The TD can be renewed post maturity for 'Principal + Interest' as defined above till the grace period (1 day) is over. Hence, the renewal of deposit is possible till EOD starts on (maturity date+1) i.e. till July 14, 2010. But the maturity date will be taken as the value date for renewal i.e July 13, 2010.

On maturity date (grace period count 0), renewal is possible and value date of TD will be July 13, 2010.

On July 14, 2010 (grace period count 1), renewal is possible and value date will still be July 13, 2010.

In case renewal is not done within the grace period, on lapse of the grace period, both the principal and interest will be moved to Unclaimed Principal and Unclaimed Interest Misc GLs respectively, with an instrument code (reference number for reconciliation).

July 15, 2010 onwards (grace period is over), the principal and interest can be debited from the Miscellaneous GLs using the reference number (instrument code). No renewal is possible beyond this date.

## **6.6.2 Moving Principal to Unclaimed Principal retaining interest in Interest Booking Account**

The following example explains this case.

Assume the following:

- 26157010000906 is the TD account opened under Account class ACCT for which 'Grace period for renewal' is 0.
- Interest Booking Account is a savings account and Principal Liquidation Account is a TD account.

The TD is maturing on July 05, 2010 and Interest is liquidated into the Interest booking account on July 05 during BOD.

Since the grace period is '0', the Principal can be redeemed through 'Term Deposit Redemption Input' screen (ICDREDMN) before EOD on July 05, 2010. If the Principal remains unclaimed until EOD on July 05, the Principal will be moved into Unclaimed Principal Miscellaneous GL with an instrument code (Reference number for reconciliation.) with the value date as the maturity date i.e. July 05, 2010.

From July 06 onwards, the Principal can be debited from the Miscellaneous GL using the reference number (Instrument Code).



Note the following:

- If you select the Move to Unclaimed GL option, then on maturity date, the funds will be stored in the TD account and further accrual will be stopped until the grace period.
- If you redeem the TD in the grace period, you will receive the Principal and interest amount accrued on that account as of the maturity date.
- If you renew the TD, the system will start interest accrual from the maturity date of the old TD.
- To debit the amount from the Unclaimed Interest or Unclaimed Principal, you will need the corresponding instrument Code (Reference number) as these GLs are miscellaneous credit GLs.

## **6.6.3 Closing TD by Payout to Loan Account**

If you select 'Payout Type' as 'Loan Account' at 'term Deposits Redemption Input' level, then the system credits the payout amount and automatically initiates liquidation event. The components of the loan, which are due on the payout date, are liquidated based on the liquidation order maintained for Loan Account.

If the payment amount is greater than the due amount, then the system generates an interest book log and the account will be closed manually.



Note the following:

- The maturity date of the payout loan account should be greater than the maturity date of the TD account.

- If the Payout Loan Account and the Term Deposit Account customers are different, then the system displays an override message.

## 6.7 Viewing TD Execution Log

You can view the execution log of all TDs using the 'Term Deposits Execution Log Summary' screen. To invoke this screen, type 'ICSEXELG' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows a web application window titled "Summary". At the top, there are four input fields: "Branch Code", "Account", "Currency Code", and "Run Date", each with a search icon. Below these fields are three buttons: "Search", "Advanced Search", and "Reset". A pagination bar shows "Records per page" set to 15, and "1 of 1" records. Below the pagination is a table header with the following columns: Branch Code, Account, Currency Code, Event, Tenor, Amount, Run Date, Execution Status, Error Reason, Deposit Number, and Maturity Date. The table body is currently empty. At the bottom of the window, there is a legend for "Execution Status" with the following values: E - Error, S - Success, U - Unprocessed. An "Exit" button is located in the bottom right corner.

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

- Branch Code
- Account
- Currency Code
- Run Date

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

- Branch Code
- Account
- Currency Code
- Event
- Tenor
- Amount

- Run Date
- Execution Status
- Error Reason
- Deposit Number
- Maturity Date

## 6.8 Simulating TD

Oracle FLEXCUBE allows you to simulate a TD account in order to enhance sales and services to new and existing customers. You can also provide the customer a certificate with all the details of account. This certificate is generated with a pre-printed number.

You can simulate an account for a customer using the 'Customer Accounts Simulation' screen. The details of a account can be entered in this screen and a printed certificate of the account can be obtained by using this screen. To invoke this screen type 'STDSCSAC' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows the 'Term Deposit Simulation' window with the following fields and controls:

- Branch \*
- Account Number \*
- Customer
- Customer Name
- Status
- Document Number
- Account Open Date
- Type:  Single,  Joint
- Alternate Account Number
- Account Currency
- Account Class
- Description
- Default button
- First Nominees
- Second Nominees
- Media#
- Clearing Bank Code
- Clearing Account Number
- Generate Certificate button
- View Certificate button
- Interest tab
- Exit button

In this screen you can input all the details of the Deposit account. A term deposit account is simulated based on all the information you provide in the screen above. You can also view and generate the details of the term deposit account certificate of the account. Additionally you can view the details of interest, charges and amounts for the simulated TD account.

### Branch

The branch where the deposit account is being simulated is displayed here on clicking new icon in the Application Toolbar.

**Customer**

Specify the customer for whom the account is being simulated. You can also select the customer from the option list provided.

**Customer Name**

The name of the customer for whom the account is simulated, is displayed here, based on the customer selected.

**Account Currency**

Specify the currency for the deposit account. You can also select the currency from the option list provided.

**Account Class**

Specify the 'deposit' type of account class under which the deposit should be simulated. You can also select the appropriate account class from the option list provided.

**Description**

Based on the account class specified, the system displays the corresponding description.

Click 'Default' button after specifying the customer, account class and currency.

**Account Number**

The account number of the customer for whom you need to simulate a deposit account is displayed here.

**Status**

The status of the simulated account is displayed here based on the customer selected

**First Nominees**

Specify the first person to hold the right to the simulated account balance after the customer's expiration.

**DCN**

The Delivery Control Number used for uniquely identifying a message in Oracle FLEXCUBE is displayed here.

**Second Nominees**

Specify the secondary person to hold the rights to the simulated account balance after the customer's expiration.

### **Account Open Date**

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

### **Media**

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

- Mail
- Telex
- SWIFT
- Fax

### **Type**

The type of account is defaulted based on the account class selected. However, you can select the type of deposit account that you are maintaining a simulation for; you can select any one of the following options:

- Single
- Joint

### **Clearing Bank Code**

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

### **Clearing Account Number**

The account number for the clearing activity for the simulated account is displayed here

### **Alternate Account Number**

Specify an alternate account for the simulated account

## **6.8.1 Generating and Viewing Account Certificate**

To generate the details of TD account in certificate format, click the 'Generate Certificate' button on the 'Customer Accounts Simulation' screen.

To view the details of the certificate generated for the simulated account, click the 'View Certificate' button on the 'Customer Accounts Simulation' screen. The following details are displayed:

- The Document Certificate Number
- The account branch
- The reference number

- The report Module
- The contents of the message

To procure a hard copy of the certificate click 'Print'. The generated certificates are also available through the Messaging browser. Messaging archival or purge action determines the storage or removal of these certificates from the Application Browser.

## 6.8.2 Specifying Interest Details for Simulated Account

To specify the interest and charge related details of the term deposit account click the 'Interest' button. The screen is as shown below:

The screenshot displays the 'IC Special Conditions Maintenance' window. It is divided into several sections:

- Account Details:** Includes fields for Branch, Account, Calculation Account, Interest Booking Account, and Charge Booking Account. There is also a checkbox for 'Interest Statement'.
- Product Details:** Includes fields for Product\*, User Defined Element, and Currency. There are checkboxes for 'IL Product' and 'Display IL Type'.
- Interest Start Dates:** Fields for Interest Start Date, Charge Start Date, Interest Booking Branch, and Charge Booking Branch. A checkbox for 'Dr Cr Advices' is also present.
- Waive Product:** Checkboxes for 'Waive Product' and 'Generate UDE Change Advice'. The 'Open' checkbox is checked.
- UDE Values:** A table with columns for 'Effective Date\*' and 'Open'. One row is visible with a date field and a checked 'Open' checkbox.
- Interest SDE:** A table with columns for 'User Defined Element Id\*', 'UDE Id', and 'Rate Code'. One row is visible with empty fields.
- Deposit:** A label at the bottom left of the window.
- Buttons:** 'Ok' and 'Exit' buttons at the bottom right.

You can define the interest and charge related details associated with the customer's deposit account.

*For more information on specifying Interest details for TD refer to the section, 'Specifying Interest Details' in the chapter 'TD Additional Details' in this User Manual.*

### 6.8.2.1 **Specifying Deposit Details**

Click 'Deposit' button in the 'IC Special Conditions Maintenance' screen to specify preferences for the simulated account.

The screenshot shows a software window titled "Details for Deposit types of Account". It is divided into several sections for configuring deposit parameters. The top section includes fields for "Principal Liquidation Branch", "Interest Start Date", "Maturity Date", "Principal Liquidation Account", "Next Maturity Date", and "Deposit Tenor". Below these are several checkboxes: "Auto Rollover", "Close on Maturity", "Move Interest to Unclaimed", and "Move Principal to Unclaimed". There is also a "TD Pay Option" dropdown and an "Offset Branch" field. The "Rollover Details" section has three radio buttons: "Principal" (selected), "Principal + Interest", and "Special Amount". Below this are "Rollover Amount", "Offset Account", and "TD Amount" fields. A section for "Recurring Deposit" includes checkboxes for "Auto Pay" and "Move to Principal Unclaimed", along with "Payment Branch", "Payment Account", "Installment Amount", "RD Account", "Payment Date", and "Payment Currency" fields. The "Installment Frequency" section has a checkbox for "Move Funds on Overdraft" and input fields for "Days", "Months", and "Years". The window concludes with "Ok" and "Exit" buttons.

Specify the following details:

#### **Principal Liquidation Branch**

Specify the branch in which the liquidation account is maintained. The adjoining option list displays all valid branches maintained in the system. You can select the appropriate one.

#### **Principal Liquidation Account**

On maturity, the principal of a time deposit can be liquidated into an account you specify. This would typically be the customer's account. When maintaining a deposit, indicate the account into which the principal should be liquidated. You should also

#### **Interest Start Date**

Specify the date from which the interest accruals of TD account begins.

### **Maturity Date**

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

### **Auto Rollover**

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

### **Close on Maturity**

Check this field to close the term deposit account on maturity date and transfer the amount to the principal liquidation account. If you select this option, the principal liquidation account should be an account other than the term deposit account.

### **Move Interest to Unclaimed**

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

### **Move Principal to Unclaimed**

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

### **Term Deposit Amount**

Specify the amount for which TD should be simulated.

### **Next Maturity Date**

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

### **Deposit Tenor**

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

### **Rollover Type**

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

- Principal
- Principal + Interest
- Special Amount

### **Rollover Amount**

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

### **Term Deposit Pay-in Option**

Indicate the method for initial funding during account creation. Choose one of the following options:

- PAYIN BY GL
- PAYIN BY CASH
- PAYIN BY SAVINGS

### **Offset Account**

Specify the account number/ GL from which the fund should be transferred to TD account as part of simulation. This field returns the branch code if the account is selected and NULL is returned if GL is selected. If the pay-in mode is GL then the system will display only GLs and if the pay-in mode is account then only accounts will be displayed in the option list.

### **Recurring Deposit**

Specify the following details:

#### **Auto Payment Take Down**

Check this field to allow the recurring deposit account to debit the payment account for the payment amount as per the installment frequency.

#### **Move Maturities to Unclaimed**

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

#### **Payment Branch**

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

#### **Payment Account**

Specify the Payment Account; this can be either savings account or the current account from which the installment for the Recurring Deposit is collected as per the installment frequency.

#### **Installment Amount**

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

## Recurring Deposit Account

Check this field to indicate recurring deposit account.

## Payment Date

Specify the date on which the payment needs to be done for recurring deposit account.

## Payment Currency

Specify currency of the payment amount.



Note the following:

- The system enables the offset account and branch detail fields only if the option to pay is selected as the savings account.
- The Unclaimed Interest and Principal GLs are specified while maintaining an Interest and Charges (IC) Deposit Type product. The Accounting Roles for the GLs are 'INT\_UNCLAIMED' and 'PRN\_UNCLAIMED' respectively. When maintaining an IC-Deposit type product, you have to map these Accounting Roles to the appropriate GLs maintained at your bank.
- The system allows you to select 'Close on Maturity' box, only when you specify the recurring deposit details. You have to maintain deposit transaction code as 'DPN' redemption transaction code as 'RED' and prepayment transaction code as 'TRF' for the recurring payments in the Branch Parameters for the Interest and Charges.
- All recurring deposit payments are part of IC batch beginning of day activity.

## Installment Frequency

Specify the following details:

### Move funds on Overdraft

Check this option to indicate whether the Recurring Deposit account funds should move to an unclaimed account if it is overdue

### Days

Specify the installment frequency in terms of days.

### Months

Specify the installment frequency in terms of months.

### Years

Specify the installment frequency in terms of years.

## 6.9 Deposit Audit Trail Inquiry

The following new audit trail Inquiry will be provided to query the Audit Trail details of a TD and RD Accounts.

You can query the audit trail details of a TD and RD accounts using 'Customer Account TD Audit Trail' screen. To invoke this screen type 'ACDAUDTR' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Customer Account TD Audit Trail

Branch Code \* \_\_\_\_\_ Currency \_\_\_\_\_ Action ALL

Account No \* \_\_\_\_\_ Account Description \_\_\_\_\_

Trn From Date \_\_\_\_\_ Account Class \_\_\_\_\_

Trn To Date \_\_\_\_\_ Description \_\_\_\_\_

Cheque Number \_\_\_\_\_

Accounting Entries

Event	Description	Branch	Account Number	Dir/Cr	Fcy Amount	LCY Amount
-------	-------------	--------	----------------	--------	------------	------------

Accrual

Event	Description	Branch	Account Number	Dir/Cr	Fcy Amount	LCY Amount
-------	-------------	--------	----------------	--------	------------	------------

Exit

Specify the following details:

### **Branch Code**

Specify the branch code of the account.

### **Account No**

Specify the TD/RD Account numbers of the branch. The adjoining option list displays the list of all the valid TD/RD account numbers maintained in the system. You can choose the appropriate one.

### **Trn From Date**

Specify the transaction from date.

**Trn To Date**

Specify the transaction to date.

**Cheque Number**

Specify the cheque number issued for the transaction.

**Currency**

The system displays the account currency of the account being queried.

**Action**

Select the event of the account for the action. This drop down will have

- Booking
- Liquidation
- Accrual
- Rollover
- Redemption
- RD Payments
- RD Payments
- Reversal

**Account Description**

The system displays the description of the account being queried.

**Account Class**

The system displays the account class of the account being queried.

**Description**

The system displays the description of the account class of the account being queried.

**Accounting Entries**

You can view the accounting entries details:

**Event**

The system displays the event of transaction of the account being queried.

**Description**

The system displays the description of the transaction i.e. the description of the transaction code.

**Branch**

The system displays the account branch of transaction of the account being queried.

**Account Number**

The system displays the account number being queried.

**Dr/Cr**

The system displays the Dr/Cr Indicator of transaction of the account being queried.

**Fcy Amount**

The system displays the foreign currency amount of transaction of the account being queried.

**Lcy Amount**

The system displays the local currency amount of transaction of the account being queried.

**Transaction Date**

The system displays the transaction date of transaction of the account being queried.

**Value Date**

The system displays the value date of the transaction.

**Trn Int Dt**

The system displays the transaction Initiation date of transaction of the account being queried.

**Related Account**

The system displays the related account of transaction of the account being queried.

**Auth Stat**

The system displays the authorization status of transaction of the account being queried.

**User ID**

The system displays the user Id of transaction of the account being queried.

**Accrual**

You can view the accrual details:

**Event**

The system displays the event of transaction of the account being queried.

**Description**

The system displays the description of the transaction i.e. the description of the transaction code.

**Branch**

The system displays the account branch of transaction of the account being queried.

**Account Number**

The system displays the account number being queried.

**Dr/Cr**

The system displays the Dr/Cr Indicator of transaction of the account being queried.

**Fcy Amount**

The system displays the foreign currency amount of transaction of the account being queried.

**Lcy Amount**

The system displays the local currency amount of transaction of the account being queried.

**Transaction Date**

The system displays the transaction date of transaction of the account being queried.

**Value Date**

The system displays the value date of the transaction.

**Trn Int Dt**

The system displays the transaction Initiation date of transaction of the account being queried.

**Related Account**

The system displays the related account of transaction of the account being queried.

**Auth Stat**

The system displays the authorization status of transaction of the account being queried.

**User ID**

The system displays the user Id of transaction of the account being queried.

**6.9.1.1 IC Batch Processing**

There will be no interest paid during the course of the deposit in 'Discounted' type products.

The Amount Block created on term deposit account for discounted interest will be removed by the system during the maturity of the term deposit.

The discounted interest of the rolled over deposit will be paid upfront during rollover. If 'Amount Block for Discount' option is required, the amount block will also be done on the new deposit. TD rollover batch will be changed to do this operation.

# 7. RD Operations

## 7.1 Introduction

You can perform the following operations on a Recurring Deposit (RD):

- Payment
- Reversal

## 7.2 Capturing Payment Details

You have the option of allowing manual receipt of instalments. Invoke the 'Recurring Deposits Payment Input' screen from the Application by typing 'ICDPMNTS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

**Recurring Deposit Payment Input**

**RD Account Details**

Branch Code \*  Transaction Date \*

RD Account Number \*  Maturity Date

Installment Amount

Currency

**Payment Details**

Payment Branch Code  Payment Account Number

Product Code  Exchange Rate

Payment Currency  Payment Amount

Minimum Payment Amount  Paid Amount

**RD Account Payments**

<input type="checkbox"/>	Due Date *	Installment Amount	Payment Date	Due Days	Events
--------------------------	------------	--------------------	--------------	----------	--------

Contract Status

**Fields**

DOC004  Authorized By  Modification Number   Authorized

Date Time  Date Time   Open

On invoking this screen, all the outstanding and future installments are displayed. You can choose to pay any multiple of the installment amount. To do this, the system will clear all the overdue amounts first and then allocate the amounts to current and future installments.

### **RD Account Details**

Specify the following details.

#### **Branch Code**

Specify the branch where the RD resides. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one.

#### **Transaction Date**

Specify the transaction date for which payment is supposed to be initiated.

#### **RD Account Number**

Specify the RD Account Number. You can also choose the appropriate one from the option list. The option list displays the deposit type of accounts maintained in the system.

#### **Maturity Date**

The system display the maturity date of the RD, on specifying the recurring deposit account.

#### **Installment amount**

The system displays the installment amount for the RD, on specifying the recurring deposit account.

#### **CCY**

The system displays the currency for the RD, on specifying the recurring deposit account.

### **Payment Details**

Specify the following details.

#### **Payment Branch Code**

Specify the code assigned to the branch in which the payment is to be made. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one.

#### **Payment Account Number**

Specify the payment account number used for manual payment for the RD. The adjoining option list displays all valid savings account and current accounts maintained in the system. You can select the appropriate one.

**Product Code**

Specify the retail teller product with combination of ARC maintenance. You have to ensure that the retail teller product is enabled for RD payments by checking the field 'RD Payments allowed' at the teller product level maintenance-preferences screen.

**Exchange Rate**

Specify the exchange rate, if the account currency is different from the currency in which the payment amount is expressed.

**Payment Currency**

Specify the currency in which the payment is being made. The adjoining option list displays all valid currency codes maintained in the system. You can select the appropriate one.

**Payment Amount**

Specify the amount deposited as payment. Here you can specify the installment amount or the complete deposit amount in multiples of the a installment amount.

**Minimum Payment Amount**

The system displays the installment amount indicating the minimum amount that can be deposited in the RD account.

After entering the RD accounts payment details, click 'P' button. The system then calculates the paid amount and displays them in the respective fields.

**RD Account Payments**

On click of 'P' button, along with paid amount, the system calculates the due days, due date, instalment amount and RD contract status .

**Due Date**

The system displays due date of the installment

**Installment Amount**

The system displays installment amount.

**Payment Date**

Specify payment date for the RD. Normally, the payment date is the same as the transaction date.

**Due Days**

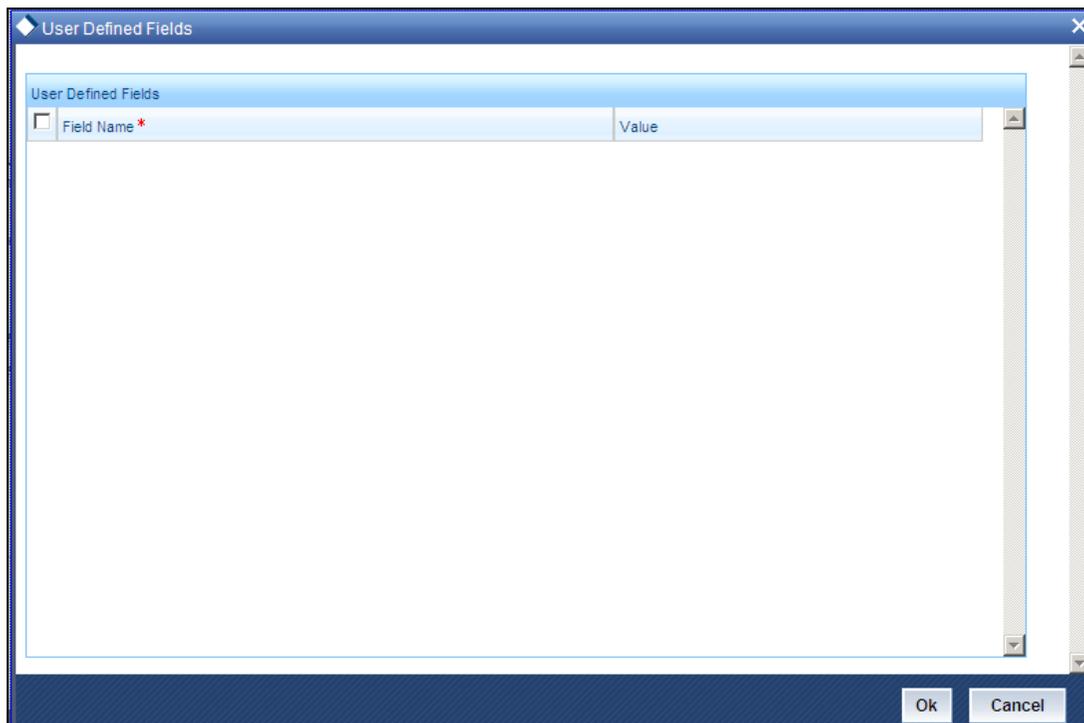
The system displays overdue days in case payment is overdue.

### 7.2.1 Viewing Accounting Entries

Click 'Events' button in the 'Recurring Deposits Payment Input' screen and view accounting entries..

### 7.2.2 Specifying UDF Values

All User Defined Fields (UDFs) linked to the function ID 'ICDPMNTS' are displayed in the 'User Defined Fields' screen. Invoke this screen by clicking 'Fields' button on the 'Recurring Deposit Payment Input' screen.



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

Here you can specify values for each UDF.

*Refer the User Manual titled 'User Defined Field' for details about defining UDFs. Click 'Fields' button on the 'TD Accounts Maintenance' screen and invoke the 'User Defined Fields' screen.*

### 7.3 Viewing Payment Summary

You can view summary of all RD payments using the 'Recurring Deposit Payment Summary' screen. To invoke this screen, type 'ICSPMNTS' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

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

- Authorization Status
- Record Status
- Branch Code
- RD Account Number
- Payment Branch Code
- Payment Currency
- Product Code
- Transaction Date

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

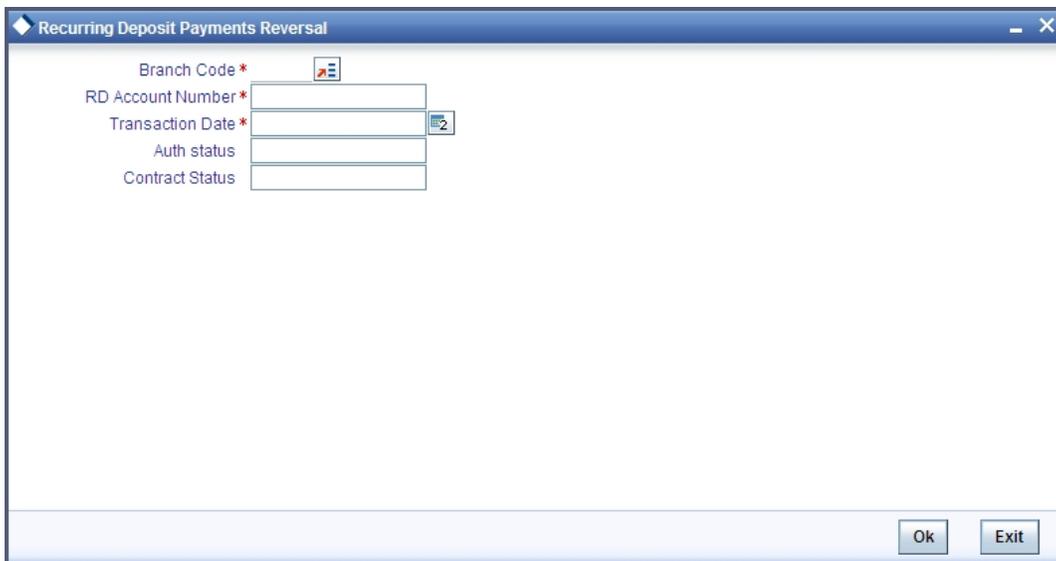
- Authorization Status
- Record Status
- Branch Code
- RD Account Number
- Payment Branch Code

- Payment Currency
- Product Code
- Transaction Date

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

## 7.4 Reversing Payment

You can reverse the payments made to the RD account rather the installment amounts to the recurring deposit account. Invoke the 'Recurring Deposit Payments Reversal' screen from the application browser. You can also invoke this screen by typing 'ICDPMREV' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The screenshot shows a dialog box titled "Recurring Deposit Payments Reversal". It contains the following fields:

- Branch Code \* (with a dropdown arrow icon)
- RD Account Number \* (with a dropdown arrow icon)
- Transaction Date \* (with a calendar icon)
- Auth status
- Contract Status

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

Here you can capture the following details.

### **Branch Code**

Specify the code assigned to the branch in which the payment is to be made. You can also choose the branch code from the adjoining option list.

### **RD Account Number**

Specify the recurring account number for which the installments are to be collected. The system displays the recurring deposit accounts that are in open and authorized status in the adjoining option list. You can choose the appropriate one from this list.

### **Transaction Date**

The system displays the transaction date for which reversal is supposed to be initiated.

**Auth status**

The system displays the authorization status.

**Contract Status**

The system displays the contract status.

Reversal of a payment transaction can be done from this screen. When a transaction is reversed, the system updates the contract status as 'V' (Reversed).

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## 8. Annexure A - Accounting Entries

### 8.1 Accounting Entries and Advices for TD

This Annexure lists the suggested event-wise accounting entries that can be set up, for the Interest and Charge product applicable for the TD module of Oracle FLEXCUBE.

### 8.2 Events

You need to set up the following events for an Interest product:

Event Code	Event Description
ILIQ	Interest Liquidation
IACR	Interest Accruals
DEBK	Deposit Booking
IMAT	Interest Maturity

You need to set up the following events for a Charge product:

Event Code	Event Description
CLIQ	Charge Liquidation
UDCH	Change of UDE Values

### 8.3 Amount Tags

The following amount tags are available:

Amount Tags	Description
IACQUIRED	Acquired Interest Amount
IACR	Interest Accrual
IACR_ADJ	Interest Accrual Adjustments
ILIQ	Interest Liquidation Amount
IMAT	Interest Maturity
PMAT	Principal Maturity
TAX	Tax

Amount Tags	Description
TAX_ADJ	Tax Adjustment
TD-PRINC	Deposit Principal Amount

## 8.4 Accounting Roles

Accounting roles are automatically defaulted by Oracle FLEXCUBE based on the IC Rule attached to the particular IC product. An accounting role could be accrual, P/L or tax payment. For creation of role type, standard abbreviations are used across Oracle FLEXCUBE.

The accounting role is created in the following format – 'TDAA-<accounting role type>-<X>

Where:

- TDAA represents the IC product.
- X represents the number of the formula for which the accounting role is created.

If you have maintained more than one formula for a rule, the system will default accounting roles for each of your formulae.

### **Example:**

Assume that the accounting role is 'TDAB-ACCR-1'.

This role indicates the following:

- The IC product is 'TDAB'
- The formula number is '1'. (for example credit interest accrual which was defined in formula 1)

Assume that the accounting role is 'TDAB-PNL-2'

This role indicates the following:

- The IC product is 'TDAB'

The formula number is '2'. (for example debit interest posting against income GL defined for formula 2)

You should select the appropriate accounting role on the 'Role to Head Mapping' screen for every product.

Note that 'TDAA-BOOK-X' represents the settlement account where the amount is credited or debited against P/L account. This role cannot be attached to any GL on the 'Role to Head Mapping' screen. It is used while maintaining event-wise accounting entries.

Sample accounting role for IC Rule ID like AP01 are given below:

- AP01-ACCR-1
- AP01-ACQUIRED-1
- AP01-ACR\_ADJ-1
- AP01-BOOK-1
- AP01-BOOK-2
- AP01-BOOK-3
- AP01-PNL\_ADJ-1
- AP01-PNL\_ADJ-2
- AP01-PNL-1
- AP01-PNL-2
- AP01-TPBL\_ADJ-3
- AP01-TPBL-3
- AP02-ACCR-1
- AP02-ACQUIRED-1
- AP02-ACR\_ADJ-1
- AP02-BOOK-1
- AP02-BOOK-2
- AP02-BOOK-3
- AP02-PNL\_ADJ-1
- AP02-PNL\_ADJ-2
- AP02-PNL-1
- AP02-PNL-2
- AP02-TPBL\_ADJ-3
- AP02-TPBL-3
- INT-BOOK
- INT-LIQD
- PRINC-BOOK
- PRINC-LIQD
- RC02-ACCR-1
- RC02-ACQUIRED-1
- RC02-ACR\_ADJ-1

- RC02-BOOK-1
- RC02-BOOK-2
- RC02-BOOK-3
- RC02-PNL\_ADJ-1
- RC02-PNL\_ADJ-2
- RC02-PNL-1
- RC02-PNL-2
- RC02-TPBL\_ADJ-3
- RC02-TPBL-3
- TDACCOUNT
- TDOFFSE0054
- TDRD-ACCR-1
- TDRD-ACQUIRED-1
- TDRD-ACR\_ADJ-1
- TDRD-BOOK-1
- TDRD-BOOK-2
- TDRD-BOOK-3
- TDRD-PNL\_ADJ-1
- TDRD-PNL\_ADJ-2
- TDRD-PNL-1
- TDRD-PNL-2
- TDRD-TPBL\_ADJ-3
- TDRD-TPBL-3
- INT\_UNCLAIMED
- MAT\_UNCLAIMED
- PRN\_UNCLAIMED

## 8.5 **TD Advices**

The following list contains details of the advices that are applicable to the TDs you can process at your bank.

### 8.5.1.1 **Redemption Advices**

This redemption advice will be generated only for term deposits with option 'Redemption Advice Required' checked at the product level. A message type 'TD\_REDM' will be used:

<b>Tag</b>	<b>Description</b>
_BRANCH_	Branch code of the term deposit
_REF_	TD account number
_BRANCHNAME_	Branch name where term deposit is held
_BRNADD1_	Branch address line 1
_BRNADD2_	Branch address line 2
_BRNADD3_	Branch address line 3
_CUSTID_	CIF ID
_CUSTNAME_	Customer name
_ADD1_	Customer address line 1
_ADD2_	Customer address line 2
_ADD2_	Customer address line 3
_ADD4_	Customer address line 4
_CCY_	Currency of Term Deposit
_AMT_	Term deposit amount
_TOTREDMAMT_	Total Redemption amount
_MATDATE_	Maturity Date
_REDMDATE_	Redemption date
_REDMBRANCH_	Redemption account branch
_REDMACCOUNT_	Redemption account to
_REDMNARRATIVE_	Redemption narrative
_PAYOUTTYPE_	Pay out Type
_PAYOUTPERCNT_	Payout Percentage
_PAYOUTREDMAMT_	Payout Redemption amount
_PENALTYDET_	Penalty details
_MAKERID_	Teller name
_TXNDATETIME_	Transaction date & time

### 8.5.1.2 Rollover Advices

This rollover advice will be generated only for term deposits during rollover. A message type 'TD\_ROLL' will be used:

Tag	Description
_BRANCHNAME_	Branch Name
_BRNADD1_	Branch address line 1
_BRNADD2_	Branch address line 2
_BRNADD3_	Branch address line 3
_TDATE_	Rollover date
_REF_	Advice Reference
_CUSTNAME_	Customer name
_ADD1_	Customer address line 1
_ADD2_	Customer address line 2
_ADD2_	Customer address line 3
_ADD4_	Customer address line 4
_TDACNO_	Term deposit account number
_AMT_	Rollover amount
_CCY_	Term deposit currency
_DEPTTENOR_	Term deposit tenor
_MATDATE_	Maturity date
_MATAMT_	Maturity amount
_INTRATE_	Interest rate
_INTAMT_	Projected Interest amount
_TDROLLTYPE_	Rollover type
_BLOCKEDAMT_	Blocked/Lien amount
_TAXAMT_	Tax Amount
_TAXRATE_	Tax Rate

### 8.5.1.3 TD Advices

This advice will be generated for original and duplicate advice for Term Deposit. A message type 'ICCOD' will be used. The tag 'DUPLICATE' will be displayed only in case of duplicate advice generated:

Tag	Description
_BRANCHNAME_	Branch Name
_BRNADD1_	Branch address line 1
_BRNADD2_	Branch address line 2
_BRNADD3_	Branch address line 3
_TDATE_	Rollover date
_REF_	Advice Reference
_CUSTNAME_	Customer name
_ADD1_	Customer address line 1
_ADD2_	Customer address line 2
_ADD2_	Customer address line 3
_ADD4_	Customer address line 4
_TDACNO_	Term deposit account number
_AMT_	Rollover amount
_CCY_	Term deposit currency
_DEPTTENOR_	Term deposit tenor
_MATDATE_	Maturity date
_MATAMT_	Maturity amount
_INTRATE_	Interest rate
_DUPLICATE_	Duplicate Certificate
_USERNAME_	User Name who has generated the advice

## 8.6 Event-wise Accounting Entries for Products

You can set up various IC products for handling TDs. Some representative products are listed below:

- TD with Capitalization

- Normal TD with Simple Interest
- TD with Rate Chart Allowed
- Recurring deposit Scheme

### 8.6.1 **TD with Capitalization**

You can set up event-wise accounting entries and advices for the product as suggested below. Accounting roles are for sample rule ID AP01.

#### 8.6.1.1 **DEBK: Book**

##### **Accounting Entries**

Accounting Role	Amount Tag	Dr/Cr Indicator
TDACCOUNT	TD-PRINC	Credit
TDOFFSET	TD-PRINC	Debit

#### 8.6.1.2 **IACR: Interest Accrual**

##### **Accounting Entries**

Accounting Role	Amount Tag	Dr/Cr Indicator
AP01-PNL_ADJ-1	IACR_ADJ	Debit
AP01-ACR_ADJ-1	IACR_ADJ	Credit
AP01-PNL-1	IACR	Debit
AP01-ACCR-1	IACR	Credit

#### 8.6.1.3 **ILIQ: Interest Liquidation**

##### **Accounting Entries**

Accounting Role	Amount Tag	Dr/Cr Indicator
AP01-ACCR-1	ILIQ	Debit
AP01-PNL_ADJ-2	IACQUIRED	Credit
AP01-BOOK-2	IACQUIRED	Debit
AP01-BOOK-1	IACQUIRED	Credit
AP01-ACQUIRED-1	IACQUIRED	Debit
AP01-BOOK-1	ILIQ	Credit
AP01-BOOK-3	TAX_ADJ	Debit

Accounting Role	Amount Tag	Dr/Cr Indicator
AP01-TPBL-3	TAX	Credit
AP01-BOOK-3	TAX	Debit
AP01-PNL-2	ILIQ	Credit
AP01-BOOK-2	ILIQ	Debit
AP01-TPBL_ADJ-3	TAX_ADJ	Credit

#### 8.6.1.4 **IMAT: Interest Maturity**

##### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
INT-LIQD	IMAT	Debit
INT-BOOK	IMAT	Credit
PRINC-LIQD	PMAT	Debit
PRINC-BOOK	PMAT	Credit



You need to maintain entries for each of your booking type formulae otherwise the system will not be able to process IC.

Tax entries are mandatory if tax parameters are maintained for your rule. When you don't maintain tax through the Tax sub-system, but instead you maintain it as a debit type interest component, you should use the common accounting roles and amount tags.

#### 8.6.2 **Normal TD with Simple Interest**

You can set up event-wise accounting entries and advices for the product as suggested below. Sample accounting entries for IC Product with Rule ID AP02 are given below.

##### 8.6.2.1 **DEBK: Book**

##### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
TDACCOUNT	TD-PRINC	Credit
TDOFFSET	TD-PRINC	Debit

### 8.6.2.2 IACR: Interest Accrual

#### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
AP02-PNL-1	IACR	Debit
AP02-ACCR-1	IACR	Credit
AP02-PNL_ADJ-1	IACR_ADJ	Debit
AP02-ACR_ADJ-1	IACR_ADJ	Credit

### 8.6.2.3 ILIQ: Interest Liquidation

#### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
AP02-ACCR-1	ILIQ	Debit
AP02-PNL_ADJ-2	IACQUIRED	Credit
AP02-BOOK-2	IACQUIRED	Debit
AP02-BOOK-1	IACQUIRED	Credit
AP02-ACQUIRED-1	IACQUIRED	Debit
AP02-BOOK-1	ILIQ	Credit
AP02-BOOK-3	TAX_ADJ	Debit
AP02-TPBL-3	TAX	Credit
AP02-BOOK-3	TAX	Debit
AP02-PNL-2	ILIQ	Credit
AP02-BOOK-2	ILIQ	Debit
AP02-TPBL_ADJ-3	TAX_ADJ	Credit

### 8.6.2.4 IMAT: Interest Maturity

#### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
INT-LIQD	IMAT	Debit
INT-BOOK	IMAT	Credit
PRINC-LIQD	PMAT	Debit

Accounting Role	Amount Tag	Dr/Cr Indicator
PRINC-BOOK	PMAT	Credit

### 8.6.3 TD with Rate Chart Allowed

You can set up event-wise accounting entries and advices for the product as suggested below. Sample accounting entries for IC Product with Rule ID RC02 are given below.

#### 8.6.3.1 DEBK: Book

##### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
TDACCOUNT	TD-PRINC	Credit
TDOFFSET	TD-PRINC	Debit

#### 8.6.3.2 IACR: Interest Accrual

##### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
RC02-PNL-1	IACR	Debit
RC02-ACCR-1	IACR	Credit
RC02-PNL_ADJ-1	IACR_ADJ	Debit
RC02-ACR_ADJ-1	IACR_ADJ	Credit

#### 8.6.3.3 ILIQ: Interest Liquidation

##### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
RC02-BOOK-2	ILIQ	Debit
RC02-BOOK-1	IACQUIRED	Credit
RC02-ACQUIRED-1	IACQUIRED	Debit
RC02-BOOK-2	IACQUIRED	Credit
RC02-PNL_ADJ-2	IACQUIRED	Debit
RC02-PNL-2	ILIQ	Credit
RC02-BOOK-3	TAX_ADJ	Debit

<b>Accounting Role</b>	<b>Amount Tag</b>	<b>Dr/Cr Indicator</b>
RC02-BOOK-3	TAX	Credit
RC02-TPBL_ADJ-3	TAX_ADJ	Debit
RC02-BOOK-1	ILIQ	Credit
RC02-ACCR-1	ILIQ	Debit
RC02-TPBL-3	TAX	Credit

#### **8.6.3.4 IMAT: Interest Maturity**

##### **Accounting Entries**

<b>Accounting Role</b>	<b>Amount Tag</b>	<b>Dr/Cr Indicator</b>
INT-LIQD	IMAT	Debit
INT-BOOK	IMAT	Credit
PRINC-LIQD	PMAT	Debit
PRINC-BOOK	PMAT	Credit

## 8.6.4 Recurring Deposit Scheme

You can set up event-wise accounting entries and advices for the product as suggested below. Sample accounting entries for IC Product with Rule ID TDRD are given below.

### 8.6.4.1 DEBK: Book

#### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
TDACCOUNT	TD-PRINC	Credit
TDOFFSET	TD-PRINC	Debit

### 8.6.4.2 IACR: Interest Accrual

#### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
TDRD-ACR_ADJ-1	IACR_ADJ	Credit
TDRD-PNL_ADJ-1	IACR_ADJ	Debit
TDRD-ACCR-1	IACR	Credit
TDRD-PNL-1	IACR	Debit

### 8.6.4.3 ILIQ: Interest Liquidation

#### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
TDRD-BOOK-2	ILIQ	Debit
TDRD-BOOK-1	IACQUIRED	Credit
TDRD-ACQUIRED-1	IACQUIRED	Debit
TDRD-PNL_ADJ-2	IACQUIRED	Credit
TDRD-BOOK-2	IACQUIRED	Debit
TDRD-PNL-2	ILIQ	Credit
TDRD-BOOK-3	TAX_ADJ	Debit

Accounting Role	Amount Tag	Dr/Cr Indicator
TDRD-TPBL-3	TAX	Credit
TDRD-BOOK-3	TAX	Debit
TDRD-BOOK-1	ILIQ	Credit
TDRD-ACCR-1	ILIQ	Debit
TDRD-TPBL_ADJ-3	TAX_ADJ	Credit

#### 8.6.4.4 **IMAT: Interest Maturity**

##### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
INT-LIQD	IMAT	Debit
INT-BOOK	IMAT	Credit
PRINC-LIQD	PMAT	Debit
PRINC-BOOK	PMAT	Credit

#### 8.6.4.5 **Accounting Entries for Repayment**

The following accounting entries are processed for repayment:

EVENT	D/C	ACCOUNTING ROLE	AMOUNT TAG	MODULE
INIT	DR	OFFSET_ACCOUNT (The GL for Cash)	OFS_AMT	RT
	CR	DR_SETTL_BRIDGE	TXN_AMT	RT
MLIQ	DR	DR_SETTL_BRIDGE	PRINCIPAL_LIQD	CL
	CR	LOAN_ACCOUNT	PRINCIPAL_LIQD	CL
MLIQ	DR	DR_SETTL_BRIDGE	MAIN_INT_LIQD	CL
	CR	MAIN_INT_REC	MAIN_INT_LIQD	CL

## 9. Annexure B - IC Rule Set-up

### 9.1 Introduction

This Annexure lists the Interest and Charge (IC) rules that need to be maintained for the TD module of Oracle FLEXCUBE. It also gives the UDEs and rates for which values need to be maintained.

### 9.2 IC Rule Maintenance

The components required to calculate interest (the principal, period, and rate) are broadly referred to as 'Data Elements'. Data elements are of two types:

- System Data Elements (SDEs)
- User Data Elements (UDEs)

In addition to specifying how the SDEs and UDEs are connected through the formulae, you also define certain other attributes for a rule using the 'Interest and Charges Rule Maintenance' screen. You can invoke this screen by typing 'ICDRLMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Main' window for IC Rule Maintenance. It features several input fields and checkboxes. The 'System Elements' and 'User Elements' panes are visible, with the 'User Elements' pane containing a table with columns for 'User Elements', 'Type', and 'Get Latest'. The status bar at the bottom includes fields for 'Input By', 'Authorized By', and 'Modification Number', along with checkboxes for 'Authorized' and 'Open', and an 'Exit' button.

Note the following:

- Use the SDE 'DLY\_NET\_BAL\_M' for capitalization of interest when the interest booking account is mentioned as the TD account.
- Use the SDE 'DEPOSIT\_AMOUNT' for simple interest calculation based on deposit amount (original principal) when interest booking account is mentioned as TD account.
- Use 'DAYS' when the formula needs the number of days from last liquidation date of account to current date.
- Use 'DAYS\_FROM\_START' SDE when the formula needs the number of days from account opening date to current date.
- The value for 'PENALTY\_APPLY' SDE is always set as '1' (i.e Yes), If you check the box 'Waive Penalty' in the 'Term Deposits Redemption' screen (ICDREDMN), the system will change the SDE value to '0' (i.e No) for that particular account.
- The value for 'PENALTY\_BASIS' SDE is taken as the redemption amount.

*For details about the screen, refer the chapter 'Maintaining Interest Rules' in the Interest and Charges User Manual.*

You can maintain rules for the following:

- Capitalized Deposit with Penalty
- TD with Normal Tenor and Penalty
- Recurring Deposit Rule
- Rate Chart Allowed with Penalty

### **9.2.1 Capitalized Deposit with Penalty**

Specify the following details:

#### **On Account Opening Month**

Check this box.

#### **On Account Closure Month**

Check this box.

#### **SDE**

Maintain the following SDEs:

- DAYS
- DAYS\_FROM\_START
- DLY\_NET\_BAL\_M
- PENALTY\_APPLY
- PENALTY\_BASIS
- TENOR

- YEAR

## UDE

Maintain the following UDEs:

- TAX\_RATE
- TD\_1
- TD\_2
- TD\_3
- TD\_PNL

## Type

For each of the UDEs, select the option 'Rate' from the adjoining drop-down list.

## Get Latest

For each of the UDEs, select the option 'Use Effective' from the adjoining drop-down list.

Click 'Formulas' button and invoke the 'Formulas' screen.

You need to maintain two booked formulae and one tax formula.

## Formula 1

Specify the following details:

### Book Flag

Select 'Booked' from the adjoining drop-down list.

### Debit/Credit

Select 'Credit' from the adjoining drop-down list.

### Days in a Month

Select '30 Days' from the adjoining drop-down list.

### Days in a Year

Select '360' from the adjoining drop-down list.

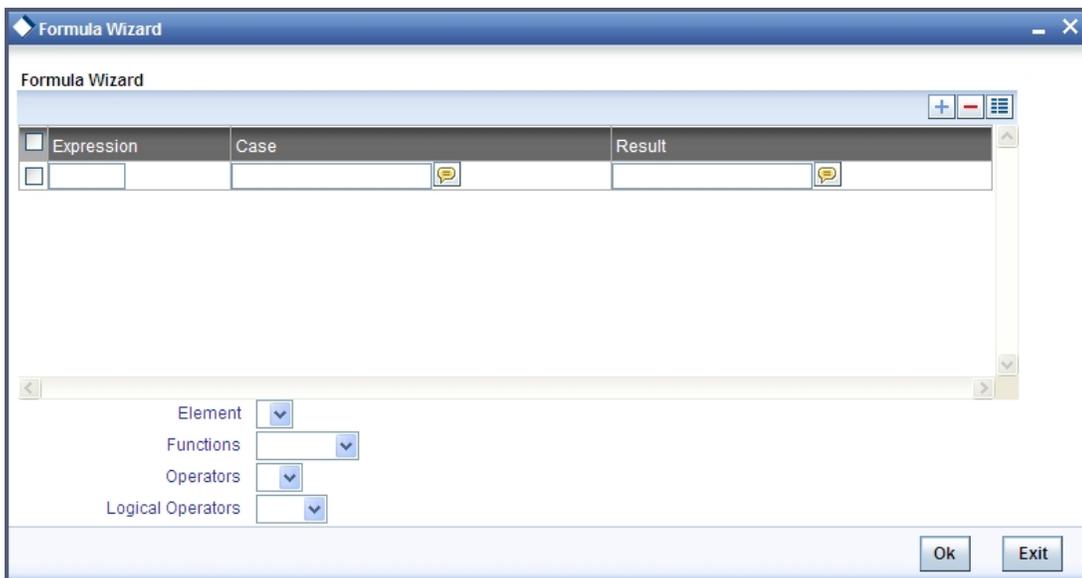
### Accrual Required

Check this box.

### Rounding Required

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen.



Specify the following expressions:

Case	Result
(TENOR<=90) AND (DLY_NET_BAL_M>0) AND PENALTY_BASIS = 0	((DLY_NET_BAL_M * DAYS * TD_1) / (100 * YEAR))
(TENOR>90 AND TENOR<=180) AND (DLY_NET_BAL_M>0) AND PENALTY_BASIS = 0	((DLY_NET_BAL_M * DAYS * TD_2) / (100 * YEAR))

(TENOR>180 AND TENOR<=730) AND (DLY_NET_BAL_M>0) AND PENALTY_BASIS = 0	((DLY_NET_BAL_M * DAYS * TD_3) / (100 * YEAR))
(TENOR<=90) AND (DLY_NET_BAL_M>0) AND (PENALTY_BASIS = DLY_NET_BAL_M)	((PENALTY_BASIS * DAYS) * (TD_1- TD_PNL)) / (100 * YEAR)
(TENOR>90 AND TENOR<=180) AND (DLY_NET_BAL_M>0) AND (PENALTY_BASIS = DLY_NET_BAL_M)	((PENALTY_BASIS * DAYS) * (TD_2- TD_PNL)) / (100 * YEAR)
(TENOR>180 AND TENOR<=730) AND (DLY_NET_BAL_M>0) AND (PENALTY_BASIS = DLY_NET_BAL_M)	((PENALTY_BASIS * DAYS) * (TD_3- TD_PNL)) / (100 * YEAR)

### **Formula 2**

Specify the following details:

#### **Book Flag**

Select 'Booked' from the adjoining drop-down list.

#### **Debit/Credit**

Select 'Debit' from the adjoining drop-down list.

#### **Days in a Month**

Select '30 Days' from the adjoining drop-down list.

#### **Days in a Year**

Select '360' from the adjoining drop-down list.

#### **Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expression:

<b>Case</b>	<b>Result</b>
DLY_NET_BAL_M>0 AND PENALTY_APPLY = 1	((PENALTY_BASIS* (DAYS_FROM_START-DAYS)) * TD_PNL) / (100 * YEAR)

### **Formula 3**

Specify the following details:

**Book Flag**

Select 'Tax' from the adjoining drop-down list.

**Debit/Credit**

Select 'Debit' from the adjoining drop-down list.

**Days in a Month**

Select '30 Days' from the adjoining drop-down list.

**Days in a Year**

Select '360' from the adjoining drop-down list.

**Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expression:

Case	Result
FORMULA1 >0	FORMULA1 * TAX_RATE /100

## 9.2.2 TD with Normal Tenor and Penalty

Specify the following details:

### **On Account Opening Month**

Check this box.

### **On Account Closure Month**

Check this box.

### **SDE**

Maintain the following SDEs:

- DAYS
- DAYS\_FROM\_START
- DLY\_NET\_BAL\_M
- PENALTY\_APPLY
- PENALTY\_BASIS
- TENOR
- YEAR

### **UDE**

Maintain the following UDEs:

- TD\_1
- TD\_2
- TD\_3
- TD\_PNL
- TAX\_RATE

### **Type**

For each of the UDEs, select the option 'Rate' from the adjoining drop-down list.

### Get Latest

For each of the UDEs, select the option 'Use Effective' from the adjoining drop-down list.

Click 'Formulas' button and invoke the 'Formulas' screen. You need to maintain two booked formulae and one tax formula.

### Formula 1

Specify the following details:

#### Book Flag

Select 'Booked' from the adjoining drop-down list.

#### Debit/Credit

Select 'Credit' from the adjoining drop-down list.

#### Days in a Month

Select 'Actuals' from the adjoining drop-down list.

#### Days in a Year

Select 'Actuals' from the adjoining drop-down list.

#### Accrual Required

Check this box.

#### Rounding Required

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen.

### Formula 1

Specify the following expressions:

Case	Result
(TENOR<=90) AND (DLY_NET_BAL_M>0) AND PENALTY_BASIS = 0	((DLY_NET_BAL_M * DAYS * TD_1) / (100 * YEAR))
(TENOR>90 AND TENOR<=180) AND (DLY_NET_BAL_M>0) AND PENALTY_BASIS = 0	((DLY_NET_BAL_M * DAYS * TD_2) / (100 * YEAR))

Case	Result
(TENOR>180 AND TENOR<=730) AND (DLY_NET_BAL_M>0) AND PENALTY_BASIS = 0	((DLY_NET_BAL_M * DAYS * TD_3) / (100 * YEAR))
(TENOR<=90) AND (DLY_NET_BAL_M>0) AND (PENALTY_BASIS = DLY_NET_BAL_M)	((PENALTY_BASIS * DAYS) * (TD_1-TD_PNL)) / (100 * YEAR)
(TENOR>90 AND TENOR<=180) AND (DLY_NET_BAL_M>0) AND (PENALTY_BASIS = DLY_NET_BAL_M)	((PENALTY_BASIS * DAYS) * (TD_2-TD_PNL)) / (100 * YEAR)
(TENOR>180 AND TENOR<=730) AND (DLY_NET_BAL_M>0) AND (PENALTY_BASIS = DLY_NET_BAL_M)	((PENALTY_BASIS * DAYS) * (TD_3-TD_PNL)) / (100 * YEAR)

## **Formula 2**

Specify the following details:

### **Book Flag**

Select 'Booked' from the adjoining drop-down list.

### **Debit/Credit**

Select 'Debit' from the adjoining drop-down list.

### **Days in a Month**

Select 'Actuals' from the adjoining drop-down list.

### **Days in a Year**

Select 'Actuals' from the adjoining drop-down list.

### **Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expression:

Case	Result
DLY_NET_BAL_M>0 AND PENALTY_APPLY = 1	((PENALTY_BASIS * (DAYS_FROM_START-DAYS)) * TD_PNL) / (100 * YEAR)

### **Formula 3**

Specify the following details:

#### **Book Flag**

Select 'Tax' from the adjoining drop-down list.

#### **Debit/Credit**

Select 'Debit' from the adjoining drop-down list.

#### **Days in a Month**

Select 'Actuals' from the adjoining drop-down list.

#### **Days in a Year**

Select 'Actuals' from the adjoining drop-down list.

#### **Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expression:

<b>Case</b>	<b>Result</b>
FORMULA1 >0	FORMULA1 * TAX_RATE /100

### **9.2.3 Recurring Deposit Rule**

Specify the following details:

#### **On Account Opening Month**

Check this box.

#### **On Account Closure Month**

Check this box.

#### **SDE**

Maintain the following SDEs:

- DAYS
- DLY\_NET\_BAL\_M
- RD\_INSTALL\_DUE

- RD\_OVERDUE\_DAYS
- YEAR

## **UDE**

Maintain the following UDEs:

- TD\_1
- OVERDUE\_PENALTY
- TAX\_RATE

## **Type**

For each of the UDEs, select the option 'Rate' from the adjoining drop-down list.

## **Get Latest**

For each of the UDEs, select the option 'Use Effective' from the adjoining drop-down list.

Click 'Formulas' button and invoke the 'Formulas' screen. You need to maintain two booked formulae and one tax formula.

## **Formula 1**

Specify the following details:

### **Book Flag**

Select 'Booked' from the adjoining drop-down list.

### **Debit/Credit**

Select 'Credit' from the adjoining drop-down list.

### **Days in a Month**

Select '30 Days' from the adjoining drop-down list.

### **Days in a Year**

Select '360' from the adjoining drop-down list.

### **Accrual Required**

Check this box.

### **Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen.

Specify the following expressions:

Case	Result
DLY_NET_BAL_M > 0	$(DLY\_NET\_BAL\_M * DAYS * TD\_1) / (100 * YEAR)$

### **Formula 2**

Specify the following details:

#### **Book Flag**

Select 'Booked' from the adjoining drop-down list.

#### **Debit/Credit**

Select 'Debit' from the adjoining drop-down list.

#### **Days in a Month**

Select '30 Days' from the adjoining drop-down list.

#### **Days in a Year**

Select '360' from the adjoining drop-down list.

#### **Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expressions:

Case	Result
RD_INSTALL_DUE > 0	$(RD\_INSTALL\_DUE * OVERDUE\_PENALTY * RD\_OVERDUE\_DAYS) / (100 * YEAR)$

### **Formula 3**

Specify the following details:

#### **Book Flag**

Select 'Tax' from the adjoining drop-down list.

**Debit/Credit**

Select 'Debit' from the adjoining drop-down list.

**Days in a Month**

Select '30 Days' from the adjoining drop-down list.

**Days in a Year**

Select '360' from the adjoining drop-down list.

**Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expressions:

Case	Result
FORMULA1>0	FORMULA1* TAX_RATE /100

**9.2.4 Rate Chart Allowed with Penalty**

Specify the following details:

**On Account Opening Month**

Check this box.

**On Account Closure Month**

Check this box.

**SDE**

Maintain the following SDEs:

- DAYS
- DAYS\_FROM\_START
- DEPOSIT\_AMOUNT
- PENALTY\_APPLY
- PENALTY\_BASIS
- YEAR

## UDE

Maintain the following UDEs:

UDE	Type
TD_1	Rate as Rate Code
TD_PNL	Rate
TAX_RATE	Rate

### Get Latest

For each of the UDEs, select the option 'Use Effective' from the adjoining drop-down list.

Click 'Formulas' button and invoke the 'Formulas' screen. You need to maintain two booked formulae and one tax formula.

### Formula 1

Specify the following details:

#### Book Flag

Select 'Booked' from the adjoining drop-down list.

#### Debit/Credit

Select 'Credit' from the adjoining drop-down list.

#### Days in a Month

Select 'Actuals' from the adjoining drop-down list.

#### Days in a Year

Select 'Actuals' from the adjoining drop-down list.

#### Accrual Required

Check this box.

#### Rounding Required

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. Specify the following expression:

Case	Result
------	--------

DEPOSIT_AMOUNT>0	DEPOSIT_AMOUNT*TD_1*DAYS/(YEAR*100)
------------------	-------------------------------------

**Formula 2**

Specify the following details:

**Book Flag**

Select 'Booked' from the adjoining drop-down list.

**Debit/Credit**

Select 'Debit' from the adjoining drop-down list.

**Days in a Month**

Select 'Actuals' from the adjoining drop-down list.

**Days in a Year**

Select 'Actuals' from the adjoining drop-down list.

**Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expression:

Case	Result
DEPOSIT_AMOUNT>0 AND PENALTY_APPLY = 1	PENALTY_BASIS*DAYS_FROM_START*TD_PNL/( YEAR*100)

**Formula 3**

Specify the following details:

**Book Flag**

Select 'Tax' from the adjoining drop-down list.

**Debit/Credit**

Select 'Debit' from the adjoining drop-down list.

**Days in a Month**

Select 'Actuals' from the adjoining drop-down list.

### Days in a Year

Select 'Actuals' from the adjoining drop-down list.

### Accrual Required

Check this box.

### Rounding Required

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expression:

Case	Result
FORMULA1 > 0	FORMULA1*TAX_RATE/100

#### 9.2.4.1 Formula for Discounted Interest

Sample formula below:

$(\text{DEPOSIT\_AMT} * \text{TENOR} * \text{RATE}) / (\text{YEAR} * 100)$

DEPOSIT\_AMT – System defined Element (SDE) for principal amount of the deposit

TENOR – SDE for tenor of the deposit

RATE – UDE for interest rate on the deposit.

YEAR – SDE days in the year (360/365/366/Actual)

## 9.3 UDE Value Maintenance

You can maintain UDE values for the rules using the 'Interest & Charges User Data Element Maintenance' screen. You can invoke the 'Interest & Charges User Data Element Maintenance' screen by typing 'ICDUDVAL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

User Element *	User Element Value	Rate Code	TD Rate Code

For details about the screen, refer the chapter 'Giving UDE Values for Condition' in the Interest and Charges User Manual.

In this screen, you need to maintain the following UDEs for the different IC products. Assume that you have maintained the following IC products:

- TD with Capitalization
- Normal TD with Simple Interest
- TD with Rate Chart Allowed
- Recurring deposit Scheme

### 9.3.1 TD with Capitalization

You need to maintain values for the following UDEs under this product:

- TD\_1

- TD\_2
- TD\_3
- TD\_PNL
- TAX\_RATE

### **9.3.2 Normal TD with Simple Interest**

You need to maintain values for the following UDEs under this product:

- TD\_1
- TD\_2
- TD\_3
- TD\_PNL

### **9.3.3 TAX RATE TD with Rate Chart Allowed**

You need to maintain values for the following UDEs under this product:

- TD\_1
- TD\_PNL
- TAX\_RATE

### **9.3.4 Recurring deposit Scheme**

You need to maintain values for the following UDEs under this product:

- TD\_1
- OVERDUE\_PENALTY
- TAX\_RATE

## **9.4 IC Rates Maintenance**

You can maintain rate codes for branches using the “Interest & Charges Branch Availability Maintenance” screen. You can invoke this screen by typing ‘ICDRESTR’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

IC Rate Code Branch Availability

Rate Code \*

Branch Restrictions  Allow  Disallow

Branch Specific Rates

Branch Code *	Description
<input type="text"/>	

Fields

Input By Date Time      Authorized By Date Time      Modification Number       Authorized  Open      **Exit**

You need to maintain the following rate codes for all branches of your bank:

- FLOATRATE

For the aforesaid rate code, you need to maintain rates and effective dates in the 'Interest and Charges Rate Input' screen. You can invoke the 'Interest and Charges Rate Input' screen by typing 'ICDRATES' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Interest & Charges Rate Input

Rate

Branch Code \*

Rate Code \*

Currency Code \*

Rates

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

Fields

Input By Date Time      Authorized By Date Time      Modification Number       Authorized  Open      **Exit**

These rates are picked up by the TD module while processing interest applicable on a TD account.

*Refer the chapter 'Floating Rate Codes for IC Module' for details about rate maintenance.*

---

## 10. Reports

### 10.1 Introduction

The following are the reports that you can generate in TD module:

- Customers Fixed Deposit Report
- TD Full Balance Listing Report
- Large FD Report
- Deposit Detail Summary by Total Amount Report
- Interest Paid Report
- TD Statement of Accounts Report
- TD Account Class Summary Report
- Term Deposits Opened for the period Report
- Term Deposits Closed for the period Report
- Term Deposits Renewed for the period Report
- Term Deposits Maturity Report

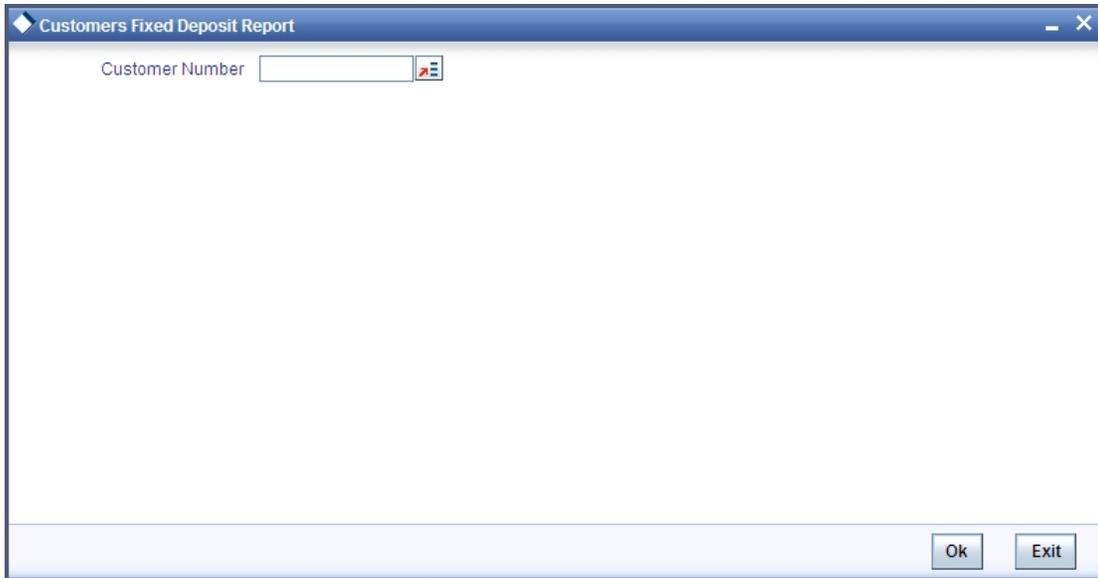
To generate any of these reports choose Reports in the Application Browser. Choose TD under it. A list of all the reports in TD module will be displayed. You can choose to view or print the report.

The time and the operator who generated the report will be displayed.

### 10.2 Customers Fixed Deposit Report

This report lists out all time deposit accounts for a given customer. This report also provides an additional information of whether lien is marked or not. You have an option to print and view the report in pdf or excel format.

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



Specify the following details here:

**Customer No**

Select the customer number from the adjoining option-list. The list displays all valid customer codes.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

**10.2.1 Contents of the Report**

The contents of the report are discussed under the following heads:

**Header**

The Header carries the Bank Name, Branch, Run Date, User ID and the Period for which the report is generated.

**Body of the report**

The following detail block elements are displayed in the report:

Field Name	Field Description
Customer ID	This indicates the unique id of the customer
Customer Name	This indicates the name of the customer
Customer Type	This indicates the type of customer
Account Number	This indicates the customer account number

The generated report will have the following information grouped customer-wise and account number-wise:

Field Name	Field Description
Rate type	This indicates the rate type for an account
Officer ID	This indicates the unique id of the officer
Currency	This indicates the account currency
Deposit amount (LCY)	This indicates the deposit amount of the account in local currency
Deposit value date	This indicates the value date of the deposit transaction in an account
Maturity date	This indicates the maturity date of a deposit account
Deposit term	This indicates the term of the deposit account
Deposit amount (ACY)	This indicates the deposit amount in account currency for an account
Lien Details	This indicates the Lien Details (Amount Blocked) of an account

### 10.3 TD Full Balance Listing Report

This report gives a complete listing of time deposit accounts opened till the run day. This report gives account class wise grouping of accounts with totals. You have an option to print and view the report in pdf or excel format.

You can invoke 'TD Full Listing Reports' screen by typing 'TDRFULBL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "TD Full balance Listing". Inside the window, there are three input fields: "Branch Code" with a search icon, "Status" with a dropdown arrow, and "Processing Date" with a calendar icon. At the bottom right of the window, there are "Ok" and "Exit" buttons.

Specify the following details here:

### **Branch Code**

Select the branch code for which the report needs to be generated, from the adjoining option-list. The list displays all valid branch codes. You have an option to select all the branches or a single branch.

### **Processing Date**

Select the date for processing the report from the adjoining calendar button. By default the current date is displayed here.

### **Status**

Select the account status from the drop-down list. The options available in the drop-down list are as follows:

- Open – If you select this option the report will be generated for all open deposit accounts
- Close – If you select this option the report will be generated for all closed deposit accounts

Click 'OK' button to generate the report. For the selected branch, currency-wise deposit amount and number of deposits for the previous month and current month will be displayed along with the cost %.

Click 'Exit' to return to the Reports Browser.

## **10.3.1 Contents of the Report**

The contents of the report are discussed under the following heads:

### **Header**

The Header carries the Bank, Branch and Run Date for which the report is generated.

### **Body of the report**

The following detail block elements are displayed in the report:

<b>Field Name</b>	<b>Field Description</b>
Account Class Code	This indicates the account class code
Account Class Name	This indicates the name of the account class
Account Number	This indicates the customer account number
Customer ID	This indicates the unique id of the customer
Customer Name	This indicates the name of the customer
Open Date	This indicates the date on which the account was opened

Field Name	Field Description
Account Class Code	This indicates the account class code
Value Date	This indicates the value date of the deposit transaction
Principal Amount	This indicates the Principal Amount
Term In days	This indicates the term of the deposit account, in days
Maturity Date	This indicates the maturity date of the deposit account
Interest Accrued	This indicates the interest accrued for the deposit account

The generated report will have the following information displayed for totals:

Field Name	Field Description
Principal Amount	This indicate the total principal amount of the deposit account
Interest Accrued	This indicates the total interest accrued for the deposit account

## 10.4 Large FD Report

This report provides customer-wise details of large time deposits beyond the given amount criteria. You have an option to print and view the report in pdf or excel format.

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

Specify the following details here:

### **Branch Code**

Select the branch code for which the report needs to be generated, from the adjoining option-list. The list displays all valid branch codes. You have an option to select all the branches or a single branch.

### **Currency**

Select the currency code from the adjoining option-list. The list displays all valid currency codes maintained in the system. By default the value 'ALL' will be displayed.

### **Amount Exceeding**

Specify the deposit amount here. The report generated will include only those accounts which exceed the deposit amount specified here.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

## **10.4.1 Contents of the Report**

The contents of the report are discussed under the following heads:

### **Header**

The Header carries the Bank code, Branch, Run Date, User ID and the Period for which the report is generated.

### **Body of the report**

The generated report will have the following information:

<b>Field Name</b>	<b>Field Description</b>
Customer with deposit amount total >	This indicates the name of the customer whose deposit amount exceeds the amount criteria specified
Customer ID	This indicated the unique id of the customer
Customer Short Name	This indicates the short name of the customer
Account Currency	This indicates the currency of the account
Deposit amount	This indicates the deposit amount

## **10.5 Deposit Detail Summary by Total Amount Report**

This report provides a summary of currency-wise deposit details. You have an option to print and view the report in pdf or excel format.

You can invoke 'Deposit Detail Summary by Total Amount' screen by typing 'TDRDDSUM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a window titled "Deposit detail summary". Inside the window, there are two input fields. The first is labeled "Processing Date" and has a small calendar icon to its right. The second is labeled "Branch Code \*" and has a small list icon to its right. At the bottom right of the window, there are two buttons: "Ok" and "Exit".

Specify the following details here:

**Process Date**

Select the date on which the report has to be processed, from the adjoining calendar button.

**Branch Code**

Select the branch code for which the report needs to be generated, from the adjoining option-list. The list displays all valid branch codes. You have an option to select all the branches or a single branch.

For the selected branch, currency-wise the deposit amount and number of deposits for previous month and current month are displayed along with the cost %.

**10.5.1 Contents of the Report**

The contents of the report are discussed under the following heads:

**Header**

The Header carries the Bank, Branch, Run Date, Operator ID and the Period for which the report is generated.

**Body of the report**

The generated report will have the following information:

Field Name	Field Description
Currency	This indicates the account currency

No. of Deposits	Displays the currency-wise number of deposits for a branch for the previous month
Previous month Deposits	This indicates the previous month deposits
Cost (% p.a)	This indicates the cost percentage per annum
No. of deposits	This indicates the currency-wise no. of deposits for a branch for the current month
Current month Deposits	This indicates the current month deposits
Cost (% p.a)	This indicates the cost percentage per annum

## 10.6 Interest Paid Report

This is a report of term deposits interest paid for the day. In this report accounts are grouped Account class wise and interest type wise. This report is generated at BOD.

### 10.6.1 Contents of the Report

The contents of the report are discussed under the following heads:

#### Header

The Header carries the Bank name, Branch, Run Date, User ID and the Period for which the report is generated.

#### Body of the report

The generated report will have the following information:

Field Name	Field Description
Account Class Code	This indicates the Account Class Code
Account Class Name	This indicates the name of the account class
Currency	This indicates the account currency
Interest Type	This indicates the interest type for the TD account

Following elements will be displayed for branch, account class and interest type:

Field Name	Field Description
Account Number	This indicates the Account Number

Customer Name	This indicates the name of the Customer
Payment Frequency	This indicates the Payment Frequency
Interest paid today	This indicates the Interest paid today (in ACY)
Interest paid To date	This indicates the Interest paid To date (in ACY)

Following elements will be displayed for Totals:

Field Name	Field Description
Account class total interest paid today	This indicates the Account class total for interest paid today (in ACY)
Account class total interest paid To date	This indicates the Account class total for interest paid to date (in ACY)
Currency total Interest paid Today	This indicates the Currency total for Interest paid Today (in ACY)
Currency total Interest paid To date	This indicates the Currency total for interest paid To date (in ACY)
Branch total Interest paid today	This indicates the Branch total for Interest paid Today (in ACY)
Branch total for interest paid To Date	This indicates the Branch total for Interest Paid To Date (in ACY)

## **10.7 TD Statement of Accounts Report**

This is a report all financial transactions that are customer initiated along with the interest payout and tax deduction if any that has taken place in a time deposit account. There are multiple financial transactions like deposits, interest pay out etc. that takes place in a time deposit account. Some of these will be customer initiated while others may be done by the system for auto renewal, sweep transactions, etc. The customer needs to get a list of such transactions that have taken place in his/her account along with key transaction details like date transacted, description, maturity date of the deposit etc. This report is generated monthly at EOFI.

### **10.7.1 Contents of the Report**

The report will have the following elements:

Field Name	Field Description
Customer Name	This indicates the name of the Customer
Customer ID	This indicates the unique id of the Customer

Field Name	Field Description
Address	This indicates the address of the Customer
Account No.	This indicates the customer account number
Current Deposit No.	This indicates the Deposit No.
Current Balance	This indicates the current balance in the account
Deposit/Renewal Date	This indicates the date on which the Deposit/Renewal was done
Maturity Date	This indicates the Maturity Date of the account
Date of Txn	This indicates the date of transaction
Txn Description	This is a small description of the transaction
Cheque/ref no.	This indicates the Reference No.
Dr/Cr Amount	This indicates the amount credited or debited

## **10.8 TD Account Class Summary Report**

This summary report provides MIS information like principal amount, interest amount etc. with respect to term deposit accounts of the bank. This is a GL-wise, currency wise Account class summary report for all the branches. This report provides information about Account class Code, Account class Name, Total Accounts, Principal Balance, Interest Accrued. The totals are also provided.

This report will be generated at EOD.

### **10.8.1 Contents of the Report**

The contents of the report are discussed under the following heads:

#### **Header**

The Header carries the Bank name, Branch, Run Date, User ID and the Period for which the report is generated.

#### **Body of the report**

The generated report will have the following information:

Field Name	Field Description
GL Type	This indicates the GL Type
GL Code	This indicates the GL Code

<b>Field Name</b>	<b>Field Description</b>
Currency	This indicates the currency for the respective GL
Account Class Code	This indicates the Account Class code
Total Accounts	This indicates the Total Accounts
Principal balance	This indicates the Principal Balance in the accounts
Interest Accrued	This indicates the Interest Accrued for the accounts

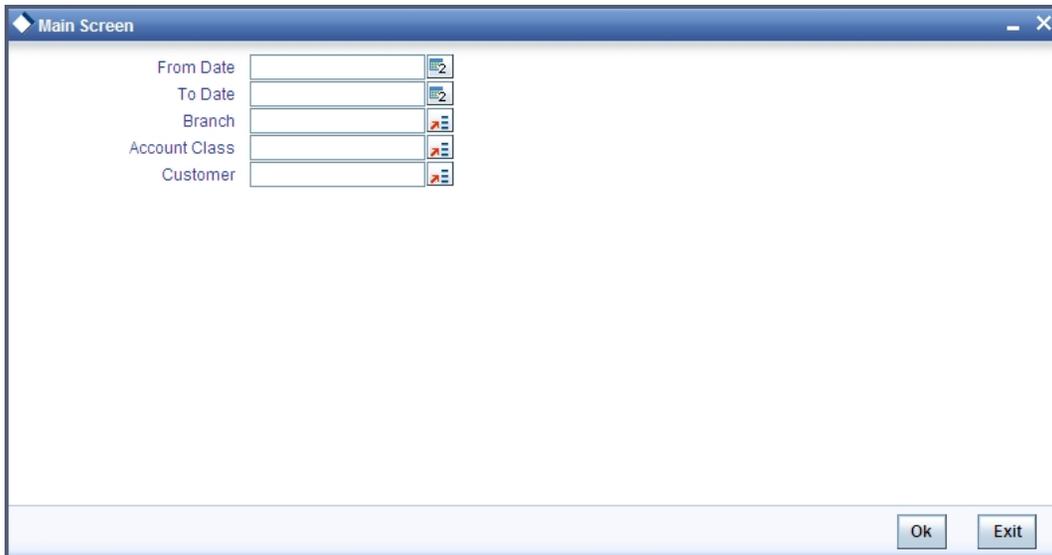
Following elements will be displayed for Totals:

<b>Field Name</b>	<b>Field Description</b>
Principal Balance	This indicates the total Principal Balance of the accounts
Interest accrued	This indicates the total Interest accrued for the accounts

## 10.9 Term Deposits Opened for the Period Report

This report lists the term deposit accounts which are opened for the given period, and that are currently on open status.

You can generate this report using 'TD Account Opened Report' screen by typing 'TDROPEN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details here:

### **From Date**

Enter the TD accounts which are opened from this date. However by default the system displays the current application date.

### **To Date**

Enter the TD accounts which are opened till this date. However by default the system displays the current application date.

### **Branch**

Specify the branch code of the TD account. The adjoining option list displays the list of all the valid TD/RD branch codes maintained in the system. You can choose the appropriate one.

### **Account Class**

Specify the account class of TD account. The adjoining option list displays the list of all the valid TD/RD account classes maintained in the system. You can choose the appropriate one.

## Customer

Specify the customer number of the customer. The adjoining option list displays the list of all the valid customer numbers maintained in the system. You can choose the appropriate one.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

## Body of the report

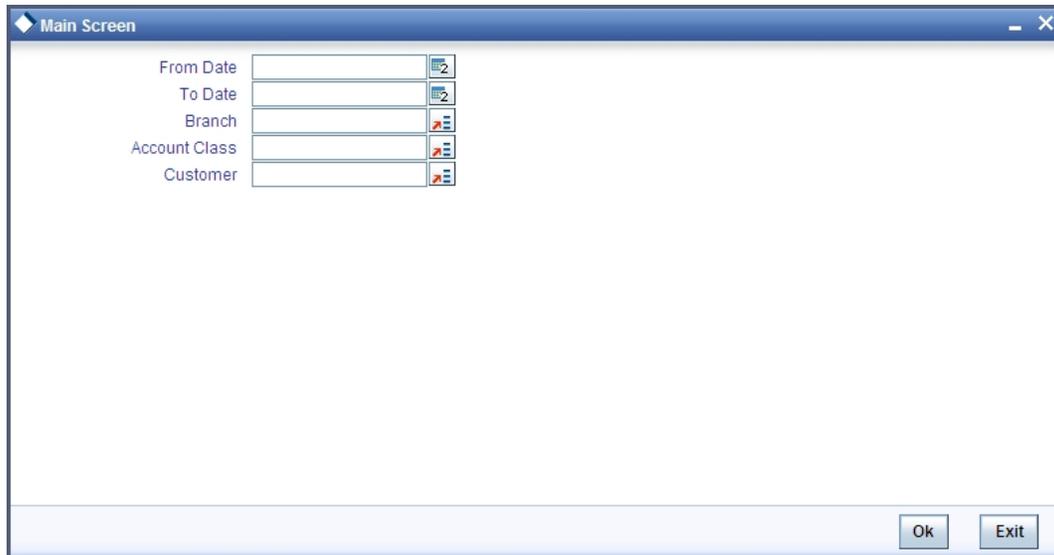
The generated report will have the following information:

Field Name	Field Description
Account No./Deposit No.	This indicates the TD account Number
Customer Name	This indicates the Name of the TD account holder
Date of Open	This indicates the TD account opened date
Value Date	This indicates the Value Date of the TD account
Deposit Amount	This indicates the Deposit Amount
Deposit Term	This indicates the TD Tenor (Maturity Date – Interest Start Date)
Maturity Date	This indicates the Maturity date of the TD account
Total Interest Payable	This indicates the Interest Amount (This will show interest amount on the maturity date.)
Maturity Amount	This will show the sum of Deposit amount and Total Interest Payable(as computed in the above column)
Branch	This indicates the Branch name
Product Code	This indicates the Account Class code of the TD account
Product Title	This indicates the Account Class description of the TD account
Product Currency	This indicates the Currency of the TD account class
Currency Total	This indicates the Currency-wise total for deposit amount, Interest Payable and Maturity Amount
Close on Maturity	This will show whether TD will be closed on maturity
Auto Rollover	This will show whether TD will be automatically rolled over

## 10.10 Term Deposits Closed for the Period Report

This report lists the term deposit accounts which are closed for the given period, and that are currently on open status.

You can generate this report using 'TD Account Closed Report' screen by typing 'TDRCLOSE' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details here:

### **From Date**

Enter the TD accounts which are closed from this date. However by default the system displays the current application date.

### **To Date**

Enter the TD accounts which are closed till this date. However by default the system displays the current application date.

### **Branch**

Specify the branch code of the TD account. The adjoining option list displays the list of all the valid TD/RD branch codes maintained in the system. You can choose the appropriate one.

### **Account Class**

Specify the account class of TD account. The adjoining option list displays the list of all the valid TD/RD account classes maintained in the system. You can choose the appropriate one.

## Customer

Specify the customer number of the customer. The adjoining option list displays the list of all the valid customer numbers maintained in the system. You can choose the appropriate one.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

## Body of the report

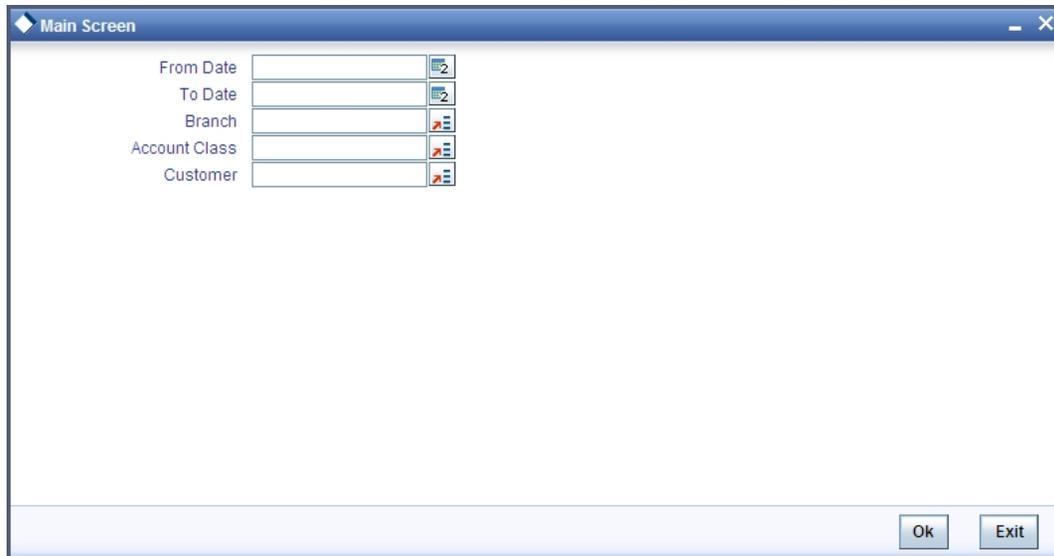
The generated report will have the following information:

Field Name	Field Description
Account No./Deposit No.	This indicates the TD account Number
Customer Name	This indicates the Name of the TD account holder
Closed Date	This indicates the TD account closed date
Amount of Deposit	This indicates the Deposit Amount
Maturity Date	This indicates the Maturity date of the TD account
Reason for Closure	Display the Narrative which is captured during the TD Redemption ( For auto closed account this will be blank)
Proceeds credit to	This will show the Payment Mode of the Redemption
Interest Amount	This indicates the Interest Amount  (This will show the actual interest amount which has been paid to the customer)
Maturity Amount	This will show the sum of Deposit amount and Interest Amount
Branch	This indicates the Branch Name
Product Code	This indicates the Account Class code of the TD account
Product Title	This indicates the Account Class description of the TD account
Product Currency	This indicates the Currency of the TD account class

## 10.11 Term Deposits Renewed for the Period Report

This report lists the term deposit accounts which are renewed for the given period.

You can generate this report using 'TD Account Renewed Report' screen by typing 'TDRRENEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details here:

### **From Date**

Enter the TD accounts which are renewed from this date. However by default the system displays the current application date.

### **To Date**

Enter the TD accounts which are renewed till this date. However by default the system displays the current application date.

### **Branch**

Specify the branch code of the TD account. The adjoining option list displays the list of all the valid TD/RD branch codes maintained in the system. You can choose the appropriate one.

### **Account Class**

Specify the account class of TD account. The adjoining option list displays the list of all the valid TD/RD account classes maintained in the system. You can choose the appropriate one.

## Customer

Specify the customer number of the customer. The adjoining option list displays the list of all the valid customer numbers maintained in the system. You can choose the appropriate one.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

## Body of the report

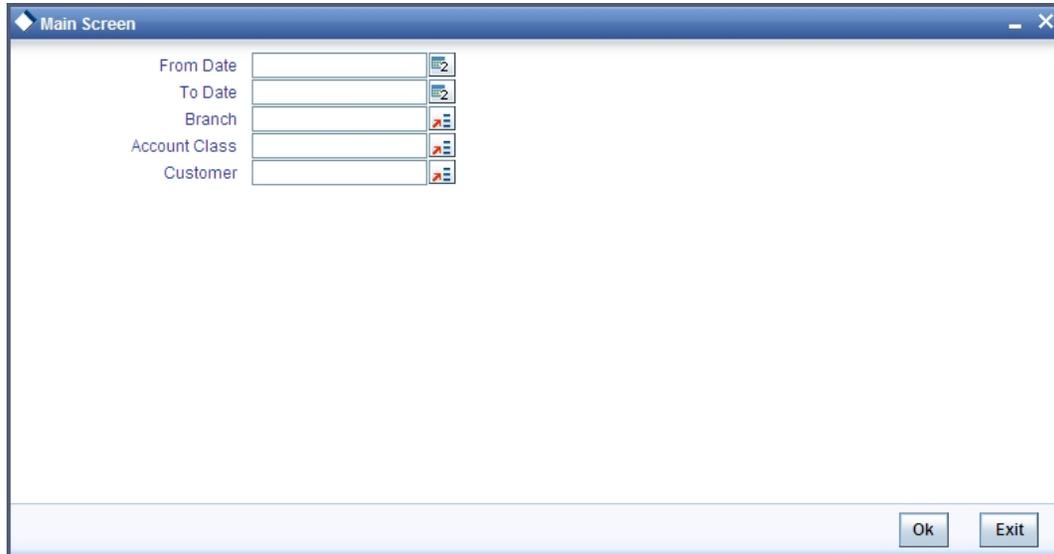
The generated report will have the following information:

Field Name	Field Description
Account No./Deposit No.	This indicates the TD account Number
Name of the Deposit	This indicates the Name of the TD account holder
Date of Opening	This indicates the TD account opened date
Value Date of Deposit	This indicates the Value date of TD account
Deposit Amount	This indicates the Deposit Amount
Period of Deposit	This indicates the TD Period
Due Date	This indicates the Maturity date of the TD account
Total Interest Payable	This indicates the Interest Amount (This will show interest amount on the maturity date)
Maturity Value	This will show the sum of Deposit amount and Total Interest Payable
Branch	This indicates the Branch Name
Auto Rollover	Will indicate whether the TD is Auto Rollover or not

## 10.12 Term Deposits Maturity Report

This report lists the term deposits which will be matured for the given period.

You can generate this report using 'TD Account Maturity Report' screen by typing 'TDRMATR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The screenshot shows a window titled "Main Screen" with a blue title bar. Inside the window, there are five input fields arranged vertically. Each field has a label to its left and a small icon to its right. The labels are "From Date", "To Date", "Branch", "Account Class", and "Customer". The icons are small squares with a white background and a blue border. At the bottom right of the window, there are two buttons: "Ok" and "Exit".

Specify the following details here:

### **From Date**

Enter the From date. This should be greater than the current application date

### **To Date**

Enter the To date. This should be greater than the current application date

### **Branch**

Specify the branch code of the TD account. The adjoining option list displays the list of all the valid TD/RD branch codes maintained in the system. You can choose the appropriate one.

### **Account Class**

Specify the account class of TD account. The adjoining option list displays the list of all the valid TD/RD account classes maintained in the system. You can choose the appropriate one.

### **Customer**

Specify the customer number of the customer. The adjoining option list displays the list of all the valid customer numbers maintained in the system. You can choose the appropriate one.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

### Body of the report

The generated report will have the following information:

Field Name	Field Description
Account No./Deposit No.	This indicates the TD account Number
Customer Name	This indicates the Name of the TD account holder
Date of Open	This indicates the TD account opened date
Value Date	This indicates the Value Date of the TD account
Deposit Amount	This indicates the Deposit Amount
Maturity Date	This indicates the Maturity date of the TD account
Deposit Term	This indicates the TD Tenor (Maturity Date – Interest Start Date)
Total Interest Payable	This indicates the Interest Amount  (This will show interest amount on the maturity date)
Maturity Amount	This will show the sum of Deposit amount and Interest Amount
Branch	This indicates the Branch Name
Product Code	This indicates the Account Class code of the TD account
Product Title	This indicates the Account Class description of the TD account
Product Currency	This indicates the Currency of the TD account class
Currency Total	This indicates the Currency-wise total for deposit amount, Interest Payable and Maturity Amount
Auto Rollover	Will indicate whether the TD is Auto Rollover or not

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## 11. Screen Glossary

### 11.1 Function ID List

The following table lists the function id and the function description of the screens covered as part of this User Manual.

Function ID	Function Description
ACDAUDTR	Customer Account TD Audit Trail
CFDFLTRT	LD MM Floating Rate Input
ICDBADHC	Term Deposit Advice
ICDINSTR	Term Deposits Instruction Maintenance
ICDPMNTS	Recurring Deposit Payment Input
ICDPMREV	Recurring Deposit Payments Reversal
ICDPRMNT	Interest & Charges Product Maintenance
ICDRATES	Interest & Charges Rate Input
ICDREDMN	Term Deposits Redemption Input
ICDRESTR	Interest & Charges Branch Availability Maintenance
ICDRLMNT	Interest & Charges Rule Maintenance
ICDUDVAL	Interest & Charges User Data Element Maintenance
ICSEXELG	Term Deposits Execution Log Summary
ICSINSTR	Term Deposits Instruction Summary
ICSPMNTS	Recurring Deposit Payment Summary
ICSREDMN	Term Deposits Redemption Input - Summary
STDACCLS	Account Class Maintenance
STDAMBLK	TD Amount Block Input
STDCLOSE	Term Deposit Closing Mode Maintenance
STDCUSTD	Deposit Account Booking
STDSCSAC	Term Deposit Simulation

<b>Function ID</b>	<b>Function Description</b>
STDTDPAY	Term Deposit Pay In Parameters Maintenance
STSCLOSE	Term Deposit Closing Mode Maintenance
STSCUSTD	Deposit Account Summary
STSTDPAY	Term Deposit Pay In Parameters Summary
TDRCLOSE	TD Account Closed Report
TDRDDSUM	Deposit detail summary
TDRFDREP	Large FD report
TDRFIDEP	Customers Fixed Deposit Report
TDRFULBL	TD Full balance Listing
TDRMATR	TD Account Maturity Report
TDROPEN	TD Account Opened Report
TDRRENEW	TD Account Renewed Report



**Term Deposits**  
**[May] [2011]**  
**Version 11.3**

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