

UH Creation Process  
Oracle FLEXCUBE Investor Servicing  
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# 1. Unit Holder Creation Process

## 1.1 Introduction

The Business Process Execution Language (BPEL) workflow layer of Oracle FLEXCUBE Investor Servicing (FCIS) allows you to define a workflow for handling the Unit Holder creation business.

The front-end user interface of this layer allows you to capture details required for the transactions and sends them to FCIS for processing.

This manual explains the BPEL workflow available in FCIS.

The stages of the BPEL Workflow for the unit holder creation process are:

- Initiation
- Validation/Enrichment
- Verification

In FCIS, a separate menu is provided for the unit holder creation to initiate the BPEL workflow. This manual explains the BPEL workflow for unit holder creation.

## 1.2 Stage 1 - Initiation Stage

In this stage, you can launch the screen to initiate the BPEL process. On launching the screen, the system assigns the BPEL process to your User ID.

You can perform the following activities in the Initiation stage:

- Enter the unit holder details. It is not necessary to enter all the details during the first stage.
- Put the unit holder creation process on 'Hold' if you want to continue at a later stage. To put the process on Hold, select 'Hold' under 'Actions' menu.
- Select 'Approve' and save the record to proceed to the next stage.

If you 'Reject' the first stage and save, the system terminates the task.

## 1.2.1 Invoke UH Maintenance Screen for Stage 1

You can invoke this screen by typing 'UTDUHB01' in the field at the top right corner of the Application tool bar and click the adjoining arrow. The screen is displayed below:

## 1.2.2 Capture Details of Unit Holder

### Workflow Ref No

The system displays the reference number of the workflow.

You can specify the following details in this screen:

### Priority

Indicate your priority from the drop-down list.

- Low
- High
- Medium

### Unit Holder ID

This is a unique number assigned by the system to each unit holder account. It is generated automatically after you have specified all mandatory details for a new account, and clicked the Save button at the bottom of the Client Information Section (or at the bottom of the Detail screen). All your specifications are validated, and upon successful validation, the generated unit holder ID for the account is displayed.

The logic governing the generation of unit holder ID's would have been defined for the agency branch where you have created the account, in the agency branch maintenance record.

This field is not visible when you are creating a new account in the Detail screen. If you are viewing, editing, deleting or amending a previously created unit holder record, then the ID of the account is displayed here, and is non-editable.

If the unit holder account is being created for a CIF account in FCC, then the unit holder number will be identical to the FCC account number.

**CIF Number**

Specify the CIF number of the customer for whom you are creating a unit holder account.

When you specify the CIF Number, the name of the corresponding CIF customer is retrieved from the database and displayed alongside the field. Also, the default information from the initial unit holder account created for the CIF account is displayed in the fields of this screen. You can override any of these if necessary, and make necessary specifications.

**A/C Opening Date (DD/MM/YYYY)**

Specify the date on which you are creating the account.

The application date is displayed here by default, and will be reckoned as the opening date for the account if you do not specify any other date in this field. You can specify an earlier date, if necessary.

**Reference Number**

This is deemed as a unique alphanumeric identifier for the account. It could be the serial number that is given on the application form through which the investor has invested in the AMC. It could also be any alphanumeric value given by the investor, to identify the account.

**AMC/ Distributor ID**

Select the code of the AMC/ Distributor in whose funds the investor wishes to invest, from the list provided. You capture this information for the purpose of identifying the AMC/ Distributor to which the unit holder belongs, and in whose database the unit holder account will reside.

**Investor Type**

Indicate whether you are creating an account for an individual investor or a corporate one, by checking the appropriate radio button.

**Dealing Type**

Indicate whether the investor wishes to deal with the AMC either directly (as self) or through a designated authorized representative, by choosing the appropriate option from the drop down list.

If you choose the authorized representative option here, then you must specify the ID of the designated authorized representative in the Auth Rep ID field as mandatory information for the account.

If you are maintaining a depositary as a unit holder in the system, you must select the dealing type as 'Depositary'.

**Auth Rep ID**

For investors dealing through authorized representative, select the ID of the preferred representative using the list button alongside.

**Fee Sub Category**

From the list provided, select the fee subcategory to be deemed applicable for the investor whose account you are creating.

**Remarks**

Specify any narrative, or descriptive text, if any, concerning the account.

**First / Company Name**

In this field, indicate the reasons for which the account is being created, if necessary.

### 1.2.3 Specifying Individual Details of Unit Holder

Click on the 'Individual Details' tab and invoke the following screen:

Unit Holder Maintenance

New Enter Query

Workflow Ref No Priority Low

CIF Number A/C Opening Date \* Find UH  
Investor Type \* Individual AMC ID \* Copy CIF  
Dealing Type \* AMC Description Subscription  
Dealing Type Category IPO Subscription  
Fee Category Category Description  
Fee Category Desc Fee Sub Category  
Remarks Auth Rep ID  
Unit Holder ID Auth Rep ID Desc  
First / Company Name \*

Individual Dtls Corporate Dtls Contact Dtls Client Preferences ID Details Bank Dtls Intermediary Dtls KYC Details Document Dtls Add Info UH Signature Related Parties

Last Name Father / Spouse Name  
Middle Name Date Of Birth  
Title Beneficiary  
Initials Marital Status  
Minor No Marital Status  
Guardian Name Occupation  
Relationship Occupation  
Sex A/C Operation Type  
Guardian PAN/GIR No. Account Operation Type  
Guardian MFIN Guardian Form 60/61 Available? Yes

Delivery Dtls Beneficiary Details Joint Holder Dtls Nominee Dtls Member Dtls Alternate Language Dtls Document Upload

Prev Rem Rem Audit Outcome Exit

You can enter the following details:

#### Title

Select the applicable title for the name of the individual investor from the list provided. If you do not find the option you are looking for in the list, maintain the same in the System Parameters Maintenance Screen.

For further information refer to the chapter 'Maintaining System Parameters' in Volume 1 of Fund Manager user manual.

#### First Name

Specify the first name of the individual investor.

#### Middle Name

Specify the middle name of the individual investor.

#### Last Name

Specify the last name of the individual investor.

#### Initials

The system uses the first character in the First Name and Middle Name of the Unit Holder and displays it as Initials. You can however, change the initials if required.

For example, consider the investors with names 'Lee-Ann Burrows' and 'Shawn David James Burrows'.

The table below illustrates how the system arrives at the Initials for the above two names:

| First Name | Middle Name | Last Name | Initials |
|------------|-------------|-----------|----------|
| Lee-Ann    |             | Burrows   | L        |
| Shawn      | David James | Burrows   | SDJ      |

### Sex

Indicate the gender of the individual investor by choosing either the Male or Female option, as applicable.

The default option displayed in this field is Male, and will be considered to be the gender of the investor if you do not select an option.

### Minor

Check this box to indicate that the investor is a minor. If so, you must specify the following as mandatory information for such an investor:

- The date of birth for the same, in the Date of Birth field.
- The name of the designated guardian, in the Guardian field.
- The relationship of the designated guardian with the investor, in the Relationship field.

### Guardian Name

Specify the name of the designated guardian for the minor investor.

### Guardian Form 60/61 Available?

If you want Guardian Form 60/61 to be available, select 'Yes'. Else select 'No'.

### Guardian MFIN

In case the unit holder is a minor and the client country parameter is set to "SHOWPANINFO" for your bank, specify the MFIN details of the unit holder's guardian here.

### Marital Status

Indicate the marital status of the individual investor by choosing either the Single or Married option, as applicable.

The default option displayed in this field is Single, and will be considered to be the marital status of the investor if you do not select an option.

### A/c Operation Type

Indicate the manner in which the investor wishes to operate the account, from the options in the list provided.

The investor may choose to operate the account in any of the following ways:

- Single
- Joint
- Either or Survivor

If you choose the Joint option, then you must specify the name of at least one of the preferred joint unit holders in the Joint CIF Details section in this screen, you are also allowed to specify the details of the joint account holders in the Joint Unit Holder Details screen which can be invoked by clicking the Joint Unit Holder Details hyperlink which appears once the Joint option is selected. You can modify the account operation type after authorization.

### Occupation

Indicate the occupation of the individual investor by selecting the applicable option from the list provided.

### Father/ Spouse Name

Specify the name of the father or spouse of the individual investor.

### Date of Birth

Specify the date of birth of the investor. Although you need not specify this as mandatory information for non-minor investors, it is recommended that you do so.

You must specify the date of birth as mandatory information for investors that are minors.

## 1.2.4 Maintaining Delivery Details

Click on the 'Delivery Details' tab and invoke the following screen:

| Account Name * | Account Number * | UH A/C Type * | Default | Custodian / Clearing Agent * |
|----------------|------------------|---------------|---------|------------------------------|
|                |                  |               | No      |                              |

Here you can enter the following details:

- UH A/c Type
- Custodian/Clearing Agent
- Account Number
- Account Name
- Default



## 1.2.5 Maintaining Beneficiary Details

Click on the 'Beneficiary Details' tab and invoke the following screen:

| Beneficiary ID *         | Beneficiary Type * | Beneficiary Name | Date Of Birth | Gender | ID Type |
|--------------------------|--------------------|------------------|---------------|--------|---------|
| <input type="checkbox"/> | Primary            |                  |               | Male   |         |

Here you can capture the following details:

### Beneficiary ID

If the beneficiary is an existing unit holder, you can invoke the 'Find Options' screen to specify the desired unit holder, by using the search criteria. Else, specify the same.

### Beneficiary Type

Specify whether the beneficiary is a primary or secondary holder.

### Beneficiary Name

Specify the name of the beneficiary.

### Date of Birth

Enter the beneficiary's date of birth.

### Gender

Specify the gender of the beneficiary.

### ID Type

Select the identification type of the beneficiary from the drop-down list. If the beneficiary is a valid Unit Holder, the identification type will be displayed.

### ID Number

Specify the identification number of the identification type of the beneficiary. If the beneficiary is a valid Unit Holder, the identification number will be displayed.

### Relation

Specify the relationship of the beneficiary with the unit holder. If the beneficiary is a valid Unit Holder, the relationship will be displayed.

### Award %

Specify the percentage of the unit holder's holdings that belongs to the beneficiary. The award should sum up to 100.

**Address**

Specify the contact address of the beneficiary.

**IBAN**

Specify the beneficiary IBAN.

**Delete**

Use this check box to identify any beneficiary details that must be marked for deletion. In the desired row, check this box. When you have selected all the accounts to be deleted, click the Delete link at the top of the section.

**Add link**

Click this link to add a new row in this section.

**Bank**

Specify the bank code of the beneficiary's bank. You can select the same from the option list, if the bank code is a valid code in the system.

**Branch**

Specify the branch of the bank that you have selected. You can select the same from the option list, if the branch is a valid one in the system.

**Account Type**

From the list, select the nature of the account held by the beneficiary.

**Account Currency**

Select the currency of the bank accounts that you are designating for the beneficiary.

**Account Number**

Specify the number of the account held by the beneficiary in the selected bank.

**Account Name**

Specify the name in which the beneficiary holds the specified bank account.

## **1.2.6 Maintaining Joint Holder Details**

You can specify the names of any joint unit holders to be considered for joint unit holder accounts, or 'Either' or 'Survivor' accounts.

For accounts with the operation type as either Joint or Either or Survivor, you must specify the name of at least one joint unit holder for such an account, as mandatory information.

Click on the 'Joint Holder' tab and invoke the following screen:

| Joint Holder ID * | Joint Holder Name | Joint Holder Type * | Date Of Birth | Gender | PAN/GIR Number | Form 60/61 Available? |
|-------------------|-------------------|---------------------|---------------|--------|----------------|-----------------------|
|                   |                   | First               |               | Male   |                | No                    |

Here you can capture the following details:

**Joint Holder ID**

Select the ID of the joint account holder from the list of IDs available.

**Joint Holder Name**

Specify the name of the Joint Holder.

**Joint Holder Type**

Select the Type of joint account from the drop down list.

**Date of Birth**

Enter the joint account holder's date of birth.

**Gender**

Specify the gender of the joint account holders.

**PAN/GIR Number**

Specify the Permanent Account Number (PAN) of the joint account holders in the respective text boxes.

**Form 60/61 Available?**

Indicate whether Form 60/61 is available for the joint holders in case they don't have a PAN.

**Country of Domicile**

Select the country of domicile from the option list provided; these details are maintained as part of Country Maintenance.

**Recover CGT?**

Check this option, if the tax on capital gain has to be deducted from the transaction (Redemption, Transfer and Switch)

**Address Line 1 and Address Line 2**

Click on the 'Address Details' link to view the Address text box. Here you can enter the address of the joint account holder.

## 1.2.7 Maintaining Nominee Details

Click on the 'Nominee Details' tab and invoke the following screen:

| Nominee ID *                       | Nominee Type *                     | Nominee Name         | Date Of Birth        | Gender                            | ID Type              |
|------------------------------------|------------------------------------|----------------------|----------------------|-----------------------------------|----------------------|
| <input type="text" value="First"/> | <input type="text" value="First"/> | <input type="text"/> | <input type="text"/> | <input type="text" value="Male"/> | <input type="text"/> |

You can specify the details of one or more nominees, if any, for the unit holder. A nominee could be an existing Unit Holder in the system or could be an external entity.

Here you can enter the following details:

### **Nominee ID**

If the nominee is an existing unit holder, you can invoke the 'Find Options' screen to specify the desired unit holder, by using the search criteria. Else, specify the same.

### **Nominee Type**

Enter the type of Nominee.

### **Nominee Name**

Specify the name of the nominee.

### **Date of Birth**

Specify the date of birth of the designated nominee.

### **Gender**

Specify the gender of the nominee.

### **ID Type**

Select the identification type of the nominee from the drop-down list. If the nominee is a valid Unit Holder, the identification type will be displayed.

### **ID Number**

Specify the identification number of the identification type of the nominee. If the nominee is a valid Unit Holder, the identification ID will be displayed.

### **PAN/GIR Number**

Specify the Permanent Account Number (PAN) of the nominee.

### **Relation**

Specify the relationship of the nominee with the unit holder. If the nominee is a valid Unit Holder, the relationship will be displayed.

**Award %**

Specify the percentage of the investor's holdings that belongs to the nominee. The award should sum up to 100.

**Address**

Enter the address of the nominee.

**E-Mail**

Enter the e-mail ID of the nominee.

**Contact Person**

Enter the name of the nominee's contact person.

**The Bank Details Link**

Here, you can capture the nominee bank details. Click on the Bank Details link to invoke the Bank Details screen.

**IBAN**

Specify the IBAN of the nominee.

For further information on the Bank Details screen, refer The Bank Details Section under ID Details discussed later in this chapter.

## 1.2.8 Maintaining Member Details

Click on the 'Member Details' tab and invoke the following screen:

| Member Details                  |                                      |
|---------------------------------|--------------------------------------|
| Date Member became Contributory | Date Member details were transferred |
| Employee Retirement Age         | Date of Retirement                   |
| Date of death                   | Cause of Death                       |
| Area Code                       |                                      |

Ok Exit

Here you can enter the following details:

**Date member became contributory (DD/MM/YYYY)**

Enter the date on which the investment account was created, i.e., the date on which the investor made the first contribution towards the retirement plan.

**Date member details were transferred (DD/MM/YYYY)**

If the retirement account was transferred from a different AMC, then specify the date of account transfer.

**Employee retirement age**

Specify the age that will be considered as retirement age for this unit holder.

### **Date of retirement**

Based on the retirement age specified for the investor, system derives and displays retirement date in this field.

### **Date of Death (DD/MM/YYYY)**

If the unit holder is deceased, enter the date on which the unit holder died.

### **Cause of death**

If the investor is deceased, then specify the cause of death here.

### **Area Code**

If the unit holder is deceased, select the area code of the unit holder's residence from the available list of values. The list displays all the values maintained for the parameter AREACODE in the Parameters Maintenance.

You are allowed to invoke the Member Details screen only if the client country parameter 'RETIREMENTCHK' has been set to true for your bank.

## **1.2.9 Maintaining Alternate Language Details**

Click on the 'Alternate Language Details' tab and invoke the following screen:

| Alternate Language Dtls |  |
|-------------------------|--|
| First / Company Name    |  |
| Last Name               |  |
| Authorized Signatory 2  |  |
| Middle Name             |  |
| Authorized Signatory 1  |  |
| Authorized Signatory 3  |  |

| Correspondence Address |  |
|------------------------|--|
| Contact Person         |  |
| Address Line 1         |  |
| City                   |  |
| Address Line 2         |  |
| State                  |  |

| Alternate Address |  |
|-------------------|--|
| Address Line 1    |  |
| City              |  |
| Address Line 2    |  |
| State             |  |

You can specify the customer details and customer contact details in the desired alternate language.

Here you can capture the following details:

### **First Name**

Specify the first name of the individual investor in the desired alternate language.

### **Company Name**

Specify the name of the company for the corporate account in the desired alternate language.

### **Middle Name**

Specify the middle name of the individual investor in the desired alternate language.

In case of a corporate customer, you need to enter the following information instead of the investor name:

### **Authorized Signatories**

Specify the names of any authorized signatories that must be deemed as valid for the company in the desired alternate language.

### **Address Lines 1-2**

Specify the default postal address that is to be used for correspondence with the investor in the desired alternate language.

#### **City**

Specify the name of the city of residence of the investor in the desired alternate language.

#### **State**

Specify the state in which the city of residence of the investor is located in the desired alternate language.

### **Contact Person**

Specify the name of the contact person for the company in the desired alternate language.

### **Alternate Address - Address Lines 1-2**

Specify the alternate postal address that is to be used for correspondence with the investor in the desired alternate language.

#### **Alternate Address – City**

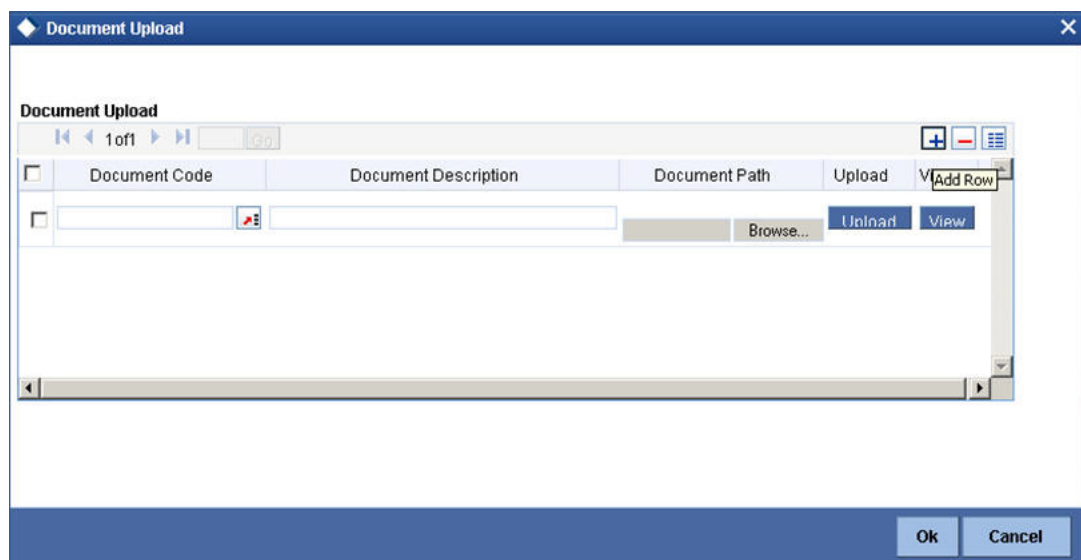
Specify the name of the city of residence of the investor in the desired alternate language.

#### **Alternate Address – State**

Specify the state in which the city of residence of the investor is located in the desired alternate language.

## **1.3 Maintaining Documents Details**

You can upload documents to the Oracle IPM (Oracle Imaging and Process Management). Click 'Documents' button to upload the documents. The screen is displayed below:



The screenshot shows a 'Document Upload' dialog box. At the top, it says 'Document Upload' with a close button. Below that, there's a table with columns: 'Document Code', 'Document Description', 'Document Path', 'Upload', and 'Add Row'. The 'Document Code' column has a search icon and a 'Browse...' button. The 'Upload' column has 'Unlink' and 'View' buttons. The 'Add Row' column has a '+' button. At the bottom, there are 'Ok' and 'Cancel' buttons.

### **Document Code**

Specify the document to be uploaded. You can also select the document to be uploaded from the option list. The option list consists of the valid documents codes mapped to the process.

## Document Description

The description of the selected document code is displayed,

## Document Path

Specify the path of the document to be uploaded. You can browse the path by selecting the 'Browse' button.

## Upload

Click 'Upload' button to upload the documents.

## View

Click 'View' button to view the documents uploaded.

## 1.4 Specifying Corporate Details

Click on the 'Corporate Details' tab and invoke the following screen:

The screenshot shows the 'Unitholder Maintenance' application window with the 'Corporate Details' tab selected. The form contains various input fields for corporate information, including CIF Number, Investor Type (set to 'Individual'), Dealing Type, Fee Category, Remarks, Unit Holder ID, A/C Opening Date, AMC ID, AMC Description, Category, Category Description, Fee Sub Category, Auth Rep ID, Auth Rep ID Desc, and First / Company Name. There are also buttons for 'Find UH', 'Copy CIF', 'Subscription', and 'IPO Subscription'. At the bottom, there are tabs for 'Individual Dtls', 'Corporate Dtls' (selected), 'Contact Dtls', 'Client Preferences', 'ID Details', 'Bank Dtls', 'Intermediary Dtls', 'KYC Details', 'Document Dtls', 'Add Info', 'UH Signature', and 'Related Parties'. Below these tabs are fields for 'Authorized Signatory 1', 'Authorized Signatory 2', 'Authorized Signatory 3', 'Min No. of Signatories', 'Corporation Type', and 'Description'. At the very bottom, there are buttons for 'Prev Rem', 'Rem', 'Audit', and 'Exit', along with an 'Outcome' dropdown menu.

Here we can capture the following details:

### Corporation Type

Select the type of the corporation that the company is to be deemed, from the list provided.

### Description

Upon selection of the corporate type, the system displays the description of the specified corporate type.

### Minimum No of Signatories

Specify the minimum number of signatories.

### Authorized Signatory 1, 2 and 3

Specify the names of any authorized signatories that must be deemed as valid for the company.



## 1.4.1 Maintaining Contact Details

Click on the 'Contact Details' tab and invoke the following screen:

Here you can specify the following correspondence address details:

### Address Lines 1-2

Specify the default postal address that is to be used for correspondence with the investor.

### City

Specify the name of the city of residence of the investor. You can select the city from the drop down list provided. The available options depend on the values defined at the params maintenance. If the city is not available in the list, you can specify the city in the field provided alongside.

The list of cities available in the system will be a one time upload into the system.

### State

Specify the state in which the city of residence of the investor is located. You can select the state of residence from the drop down list provided. The available options depend on the values defined at the params maintenance. If the state is not available in the list, you can specify the city in the field provided alongside.

### Country

Select the country in which the investor is domiciled, from the drop-down list.

### Optional

Check this box to indicate that the specified state is a US (United States) state.

**E-Mail**

Specify the Email address of the investor.

**Zip Code**

Specify the zip code of the specified city of residence of the investor.

**Contact Person**

For corporate investors, enter the name of the contact person at the unit holder office.

**Telephone 1-2**

Enter the contact telephone numbers of the investor.

**Cell Phone Number**

Specify the cell phone number of the investor.

**Fax Number**

Enter the fax number of the investor.

You can enter the alternate address details of the investor:

**Address Line 1-2**

Specify the default postal address that is to be used for correspondence with the investor

Specify the name of the city of residence of the investor. You can select the city from the drop down list provided. The available options depend on the values defined at the params maintenance. If the city is not available in the list, you can specify the city in the field provided alongside.

The list of cities available in the system will be a one time upload into the system.

**State**

Specify the state in which the city of residence of the investor is located. You can select the state of residence from the drop down list provided. The available options depend on the values defined at the params maintenance. If the state is not available in the list, you can specify the city in the field provided alongside.

**Country**

Select the country in which the investor is domiciled, from the drop-down list.

**E-Mail**

Specify the Email address of the investor.

**Zip Code**

Specify the zip code of the specified city of residence of the investor.

**Fax Number**

Enter the fax number of the investor.

**Telephone 1-2**

Enter the contact telephone numbers of the investor.

**Effective From Date**

Specify the date that marks the beginning of the period for which the specified alternate address is in effect.

**Effective To Date**

Specify the date that marks the end of the period for which the specified alternate address is in effect.

The following fields comprise the SWIFT address information, in the SWIFT Address section:

**Address Lines 1-2**

Enter the SWIFT address of the investor. You can enter up to 4 lines of address information.

**City**

Specify the city of the SWIFT address for the investor.

**Country**

Specify the country of the SWIFT address for the investor.

**BICCODE**

Specify the Bank Identifier Code (BIC) of the investor.

## 1.4.2 Maintaining Client Preference Details

In this section, you specify any preferences indicated by the investor for the purpose of investment and transaction processing. Click on the 'Client Preference' tab to invoke the following screen:

The screenshot shows the 'Unitholder Maintenance' application window. At the top, there's a 'New' button and a search bar labeled 'Enter Query'. Below this, a 'Workflow Ref No' field and a 'Priority' dropdown (set to 'Low') are visible. The main form is divided into two columns of input fields. The left column includes: CIF Number, Investor Type (dropdown, set to 'Individual'), Dealing Type, Fee Category, Fee Category Desc, Remarks, and Unit Holder ID. The right column includes: A/C Opening Date, AMC ID, AMC Description, Category, Category Description, Fee Sub Category, Auth Rep ID, Auth Rep ID Desc, and First / Company Name. To the right of these fields are four buttons: 'Find UH', 'Copy CIF', 'Subscription', and 'IPO Subscription'. Below the input fields is a horizontal tab bar with the following tabs: 'Individual Dtls', 'Corporate Dtls', 'Contact Dtls', 'Client Preferences' (highlighted in red), 'ID Details', 'Bank Dtls', 'Intermediary Dtls', 'KYC Details', 'Document Dtls', 'Add Info', 'UH Signature', and 'Related Parties'. The 'Client Preferences' section is divided into 'Mandatory' and 'Optional' fields. The 'Mandatory' section includes: Preferred Currency, Base Currency Desc, A/C Statement Currency, Acct Stmt Currency, A/C Statement Frequency, Account Statement Frequency, A/C Type, Account Type, Preferred Mailing Mode, Preferred Mailing Mode, NRI (dropdown, set to 'No'), Nationality, Country Of Domicile, Preferred Language, Resident Status, Redemption Payment, and Redemption Pymt Default. The 'Optional' section includes: Check Writing Facility (Yes/No), Telephone Redemption (Yes/No), Telephone Switch (Yes/No), Registration Type, Place Of Birth, Dispatch Date, Preferred Fund ID for Redemption, Transaction Delivery Preferences, Cert Delivery Preference, Registration Type Desc, Registration Name, Pay by FEDWIRE / ACH (No/Yes), Apply Indexation on CGT?, Country of Birth, Returned Date, All Signatories Sign Required (No/Yes), ROA Investor (No/Yes), FATF / Non FATF (dropdown, set to 'FATF'), Campaign Code, Country of Birth, IRS Notification on A/C, Stop Account Reason, Stop Account Release Date, IRS Notification, and Dividend Payout (checkbox). Below the 'Optional' section is the 'Stop Account' section, which includes: RPO Code, Stop Account (No/Yes), Stop Account Code, Stop Account Effective Date, RPO Code Desc, and Stop Account Release Date. At the bottom of the form is the 'Beneficiary Payout' section, which includes a checkbox for 'Redemption Payout'. The bottom of the window features a 'Prev Rem' button, a 'Rem' button, an 'Outcome' dropdown (set to 'Audit'), and an 'Exit' button.

You can enter the following details:

### Preferred Currency

From the list, select the currency in which the investor prefers to transact with the AMC.

The preferred currency is the currency in which the investor or unit holder prefers to make any payments involving transactions or receive any dividend income payments. The currency you select here will be deemed as the default currency for all payments from or to the investor.

The investor can, if need be, choose to transact in a currency different from the one you specify here, for any transaction.

When you specify the country in which the investor is domiciled, in the Country of Domicile field, the currency associated with the specified country is retrieved from the Country Currency Maintenance record in the system and displayed in this field by default. If you do not select any currency here, then the displayed default currency will be deemed as the preferred currency for the investor.

### **Nationality**

From the list, select the nationality of the investor for whom you are creating the account.

When you specify the country in which the investor is domiciled, in the Country of Domicile field, the nationality of the specified country is displayed in this field by default. If you do not make any selection in this field, then the displayed default nationality will be deemed as the nationality of the investor.

### **A/C Statement Currency**

Select the currency for account statements for the investor, from the drop-down list.

The preferred currency for the unit holder that you selected in the Preferred Currency field is displayed here as the default account statement currency. If you do not make any selection, this will be deemed as the account statement currency for the unit holder.

### **Country of Domicile**

From the list provided, select the country where the investor is domiciled.

When you specify the address of the investor, the country (if any) indicated in the address is displayed here by default, as the country of domicile for the investor. If you do not make a selection, then this default country of domicile is reckoned for the investor account in the database.

### **A/C Statement Frequency**

From the list, select the frequency at which the investor wishes to receive periodic statement of accounts from the AMC – this could be monthly, daily, yearly, half-yearly, biweekly, quarterly or weekly.

### **Preferred Language**

From the list, select the language preferred by the investor for correspondence and communication.

### **A/C Type**

From the list, specify whether the account is to be a Voluntary account or a Retired account. Once authorized, this field cannot be modified.

### **Resident Status**

Indicate whether the investor resides in the selected country of domicile or not, by selecting either the Resident or the Non-Resident option.

### **Preferred Mailing Mode**

From the list, select the mailing mode in which the investor prefers to receive correspondence from the AMC.

If you wish to suppress the printing of contract notes in respect of the unit holder during execution of End of Day processes, you must select the 'File' option in this field.

### **Redemption Payment**

Select the default mode of payment that is to be used for paying out the proceeds of any redemption transactions for the investor.

The two modes of payment supported in the system are Check and Transfer.

You can specify the following in the 'Optional' section of the screen:

### **Check Writing Facility**

You can use this field to indicate that the investor is allowed to avail check writing facility on any funds of the AMC in which the investor holds unit balances.

Typically, in money market funds, investors could be issued deposit slips for subsequent purchases. They could also write checks to any external entity/ individual, which are reckoned as redemption from the investor account, when produced by the external entity individual, to the AMC.

### **Pay by FEDWIRE / ACH**

Check this box to indicate that payment by FEDWIRE or ACH is to be accepted for the investor.

### **Telephone Redemption and Telephone Switch**

Check either box or both, to indicate that telephonic requests from the investor for redemption or switch transactions must be accepted. If so, and you have checked either or both these boxes, redemption and switch transaction requests with 'telephone' as the means of purchase would be accepted in the system.

### **All Signatories Sign Required**

For joint accounts in which the unit holder is availing the check-writing facility, use this field to indicate whether the signatures of all joint unit holders must be required on issued checks.

### **ROA Investor**

Check this box to indicate that the investor prefers to avail of the Rights of Accumulation facility.

### **Registration Type**

For investors requesting NSCC or Wire Order transactions, indicate whether the registration of certificates issued, if any, must be in the investor's name (Individual Name) or registration name specified for the broker dealer (Street Name).

### **Registration Name**

For street name registrations, specify the registration name to be displayed on the certificates. Typically, this is the dealer name of the corresponding broker dealer.

### **Transaction Delivery Preferences**

Select the transaction delivery preferences from the option list.

You can use this field to indicate whether indexation is to be applied on capital gains tax computation, for the investor. Select this option to indicate application of indexation. Leave it unchecked to indicate that indexation is not applicable.

To indicate application of indexation, you must also specify it as applicable for the capital gains load, when you associate the load with a fund in the Fund Load Setup. Indexation is applied only if it is specified *both* in this Unit Holder New Account screen (for the investor's profile) as well as in the Fund Load Setup, for the fund.

### **Preferred Fund**

The fund you select in this field will be the one from which management fee will be recovered and into which any incentives will be credited.

When an incentive is being credited, the system will first consider the fund you have selected here, in the field 'Preferred Fund'. If you have selected a fund here, the incentive will be credited into this fund. If you have not selected a fund, the incentive will be credited into the fund for which a fund-load mapping has been done.

Consider the following cases during the redemption of a fee:

**Case 1 – Periodic Fee maintained at the product level**

If the periodic load is maintained at the product level, redemption will happen from the fund indicated here, only if the fund has sufficient balance. If the fund does not have sufficient balance, the system will consider the funds that you have selected through the Management Fee Applicability screen. For further information on the Management Fee Applicability screen, refer to the chapter **Management Fee** in the **LEP User Manual**.

**Case 2 – Period Fee maintained at the fund level**

If the periodic load is maintained at the fund level, the redemption will happen in the following manner:

The system will first consider the fund you have selected here, in the field 'Preferred Fund'. If there is sufficient balance, the redemption will happen from this fund. If the balance is not sufficient, or you have not selected a fund (this field being optional), the system will consider the fund for which a fund-load mapping has been done. If there is sufficient balance in this fund, the redemption will be carried out from this fund. If, in this fund, the balance is not sufficient, the system will carry out the redemption from any other fund that the Unit Holder has invested into, in the appropriate ratio.

The funds, from which the fee amount is redeemed, may not be in the same currency. If the funds have different base currencies, the mid rate will be used as the exchange rate to arrive at the amount to be redeemed, in the fee currency.

If the fee needs to be accrued in a certain currency, the transaction will need to be generated in the same currency. Hence, if the base currency of a certain fund is not that particular currency and it does not allow any transaction in that currency, the fund will not be considered for redemption of the fee amount. This can be illustrated with the following example:

The base currency of the fund where the fee is accrued is RAND. After apportioning, the system will generate a redemption transaction in three funds with base currency and the restrictions as follows:

F1: Base Currency – RAND; Allowed Currencies: RAND, USD and GBP

F2: Base Currency – USD; Allowed Currencies: USD, INR and GBP

F3: Base Currency – GBP; Allowed Currencies: USD and GBP

In this case since the fee is accrued in RAND, the redemption transactions need to be generated in RAND. In the above case, F2 does not allow a RAND transaction. The system in such a case will raise an error.

**FATF/ Non-FATF**

Indicate whether the unit holder resides in a FATF (Financial Action Task Force) or a Non-FATF country.

**Place of Birth**

Enter the place of birth of the investor. This is mandatory if you have not specified the Tax ID.

**Country of Birth**

From the list, select the country of birth of the investor. This is mandatory if you have not specified the Tax ID.

### 1.4.3 Maintaining Identification Details

In this section, you specify details of any identification provided by the investor. You also indicate the applicability of tax being deducted at source for the investor and the required tax details.

Click on 'ID Details' tab to invoke the following screen:

The screenshot shows the 'Unitholder Maintenance' application window. The 'ID Details' tab is selected, highlighted in red. The window contains various input fields for unit holder information, including CIF Number, Investor Type (set to 'Individual'), Dealing Type, Fee Category, Remarks, Unit Holder ID, A/C Opening Date, AMC ID, AMC Description, Category, Category Description, Fee Sub Category, Auth Rep ID, Auth Rep ID Desc, and First / Company Name. On the right side, there are buttons for 'Find UH', 'Copy CIF', 'Subscription', and 'IPO Subscription'. Below the input fields, there is a section for tax details including Date of Issue, Date of Expiry, EUSD Options (set to 'With Holding Tax'), Place of Issue, UH BIC Code, Recover CGT? (set to 'No'), Description, Identification Type, Identification Number, Tax ID, Tax Deducted at Source (set to 'Yes'), Tax Certificate Expiry Date, Form 60/61 Available? (set to 'No'), Tax Exempted (set to 'No'), Tax Circle, and MFIN. At the bottom, there are tabs for 'Delivery Dtls', 'Beneficiary Details', 'Joint Holder Dtls', 'Nominee Dtls', 'Member Dtls', 'Alternate Language Dtls', and 'Document Upload'. The 'Outcome' field is set to 'Audit', and there is an 'Exit' button.

Here you can enter the following details:

#### Identification Type

From the list, select the type of identification that is being provided by the investor. The identification type is the mode in which the unit holder will furnish an identification document or proof, and could be a Personnel ID, License, Birth Certificate, etc. This is used for identifying the unit holder during all subsequent transactions.

You can capture 'NRIC Number' as the identification type for a unit holder account. If you have selected NRIC Number as the Identification Type for the account, you can specify the applicable NRIC Number as the Identification Number. Once authorized, this field cannot be modified.

#### Identification Number

Specify the number or ID of the identification document or proof that is furnished by the unit holder. Once authorized, this field cannot be modified.

#### Date of Issue

Specify the date of issue of the identification document or proof that is furnished by the unit holder.

The date of issue that you specify here must not be later than the date of opening the account.

#### Date of Expiry

Specify the date of expiry of the identification document or proof. It must be later than the date of issue and the application date.



**Place of Issue**

From the option list, select the place of issue of the identification type. Once authorized, this field cannot be modified.

**Form 60/ 61 Available?**

If form 60/ 61 is available, select 'Yes'. Else select 'No'.

**Tax Exempted**

You can use this field to indicate that the investor is the recipient of a special exemption from tax. Check this box to indicate such an exemption. If you have maintained any tax details for such an investor, they will be disabled, and not used.

**Tax ID**

Specify the tax identification number or tax ID for the investor.

You can use this field to capture the PAN Number of the unit holder. For any transactions entered into by the unit holder in any fund, which involve volumes that exceed the Minimum Amount for Tax ID specified in the fund rules, the system validates the availability of the PAN Number.

**Tax Circle**

Specify the tax circle to which the unit holder belongs.

**Tax Deducted at Source**

Check this box to indicate that tax must be deducted at source for the investor. By default, this box is checked, indicating that tax is reckoned to be deducted at source. You can uncheck it if necessary.

If you check this box and indicate that tax must be deducted at source, then you must specify the following mandatory information:

- The tax ID of the investor, in the Tax ID field.
- The tax circle that corresponds to the investor, in the Tax Circle field.
- The tax category that corresponds to the investor, in the Category field.

**EUSD Option**

The EUSD (European Union Savings Directive) option gets defaulted based on either the unit holder's county of domicile or the segment level default EUSD option. However, you may change this value, if required.

If EUSD option is not applicable at the segment level, then you will not be allowed to specify any option here.

**Tax Certificate Expiry Date (DD/MM/YYYY)**

Specify the date on which the tax certificate expires. It is mandatory for you to specify the expiry date if you chosen 'Tax Exemption Certificate' as the EUSD option.

**UH BIC Code**

Enter the Bank Identification Code (BIC) of the unit holder, in case of financial institutional unit holders.

**MFIN**

Specify the MFIN details of the unit holder, provided the client country parameter is set to "SHOWPANINFO" for your bank. You will however not be allowed to enter the MFIN details if the unit holder is a minor.

## Recover CGT?

Check this option, if the tax on capital gain has to be deducted from the transaction (Redemption, Transfer and Switch).

### 1.4.4 Maintaining Bank Details

In this section, you specify details of any bank accounts operated by the investor, which are preferred for transacting with the AMC. Click on Bank Details tab to invoke the following screen:

The screenshot displays the 'Unitholder Maintenance' window with the 'Bank Details' tab selected. The interface includes a top navigation bar with tabs like 'Individual Dtls', 'Corporate Dtls', 'Contact Dtls', 'Client Preferences', 'ID Details', 'Bank Dtls' (highlighted), 'Intermediary Dtls', 'KYC Details', 'Document Dtls', 'Add Info', 'UH Signature', and 'Related Parties'. The main form area contains several sections: 'Fund ID' and 'Transaction Type' at the top; 'Bank' and 'Branch' fields; 'Bank Details' section with 'Account Type', 'Account Number', 'Param Value', 'Last Name', 'Identification Number', 'Relationship', 'IBAN', and 'Account Type Description'; 'Routing Details' with 'Swift Format'; 'Beneficiary Account Category' with 'Beneficiary', 'Beneficiary Add1', 'Beneficiary Add2', 'Beneficiary Add3', 'Beneficiary IBAN', 'Beneficiary BIC Code', 'Beneficiary Acct No', 'Beneficiary Code', and 'Beneficiary Info'; 'Intermediary Details' with 'Intermediary', 'Intermediary Add1', 'Intermediary Add2', 'Intermediary Add3', 'Intermediary IBAN', 'Intermediary BIC Code', 'Intermediary Acct No', 'Intermediary Code', and 'Intermediary Info'; 'Further Credit Details' with 'Further Credit Name' and 'Further Credit Acct No'; 'Reference' section with 'Reference1' and 'Reference2'; and a bottom section with 'Prev Rem', 'Rem', 'Outcome', and 'Exit' buttons. The 'Bank' field is highlighted in red, and the 'Bank Dtls' tab is also highlighted in red.

For each bank account in each currency, specify the following details:

#### Fund ID

Select the ID of the fund.

#### Transaction Type

Select the type of transaction.

The options available are:

- IPO Subscription
- Subscription
- Redemption

**Bank**

From the list, select the name of the bank in which the account is held.

**Branch**

From the list, select the name of the branch of the bank in which the account is held.

**Direct Debit**

Check this option to indicate if whether direct debits are allowed for the account.

**Default**

Use this check box to identify the bank account that is to be reckoned as the default bank account for the investor in the system. In the desired row, check this box.

**Account Type**

From the list, select the nature of the account held by the investor. The list provides all account types that have been set up in the Account Type Maintenance records.

**Account Currency**

Select the currency of the bank accounts that you are designating for the unit holder. You can maintain any number of accounts in each currency; however, you must designate one default bank account for each currency.

**Account Number**

Specify the number of the account held by the unit holder in the selected bank.

**Account Name**

Specify the name in which the investor holds the specified bank account.

By default, the system reckons this to be the specified name of the unit holder, and the same is displayed here. It will be accepted into the database as the account holder's name if you do not specify any other.

**Last Name and Initials**

If you select the 'Account Category' field as 'Self' then the 'Last Name' and 'Initials' will be defaulted.

**Account Category**

You can select the account type whether it is 'Self' or 'Third Party'.

**Identification Type**

Select the identification type from the option list.

**Identification Number**

Specify the identification number of the identification type

If you select the 'Account Category' field as 'Third Party', the system will not verify the third party bank accounts using the details such as Initials, Identification Number and so forth.

FCIS provides the option to capture the bank routing details as well while maintaining the bank details. At the time of transaction input, the routing details specified here are picked up for the combination of fund, transaction type and transaction currency.

You can specify the following Routing Details:

#### **Swift Format**

Select the format of the Swift message. The options are:

- MT 103
- MT 202

#### **Bank Charged**

Indicate whether the bank charges must be levied upon the beneficiary, the remitter or must be shared between the two.

#### **Beneficiary Account Category**

You can enter the following details in the Beneficiary Account Category Section.

##### **Beneficiary**

Specify the beneficiary bank.

##### **Beneficiary BIC Code**

Specify the BIC Code of the beneficiary bank.

##### **Beneficiary Address1-3**

Enter beneficiary address.

##### **Beneficiary Account Number**

Enter the account number of the beneficiary.

##### **Beneficiary Code**

Enter the beneficiary code.

##### **Beneficiary Information**

Enter any other beneficiary information.

#### **Intermediate Details**

You can enter the following details in the **Intermediate Details** section of the screen.

##### **Intermediary**

Indicate the intermediary bank.

##### **Intermediary BIC Code**

Specify the intermediary bank's BIC Code.

##### **Intermediary Address 1-3**

Enter intermediary bank's address.

##### **Intermediary Account Number**

Enter the account number for the intermediary.

##### **Intermediary IBAN**

Specify the IBAN of the intermediary.

### **1.4.5 Maintaining Intermediary Details**

In this section, specify the intermediaries (with the respective hierarchies) that will represent the investor in transactions with the AMC. You can also specify applicable commission percentages that each is to receive.

Click on the 'Intermediary Details' tab to invoke the following screen:

The screenshot displays the 'Unitholder Maintenance' application window. The top section contains input fields for 'Workflow Ref No', 'Priority' (set to 'Low'), 'CIF Number', 'Investor Type' (set to 'Individual'), 'Dealing Type', 'Fee Category', 'Remarks', 'Unit Holder ID', 'A/C Opening Date', 'AMC ID', 'AMC Description', 'Category', 'Category Description', 'Fee Sub Category', 'Auth Rep ID', 'Auth Rep ID Desc', and 'First / Company Name'. On the right, there are buttons for 'Find UH', 'Copy CIF', 'Subscription', and 'IPO Subscription'. Below the input fields is a tabbed interface with the following tabs: 'Individual Dtls', 'Corporate Dtls', 'Contact Dtls', 'Client Preferences', 'ID Details', 'Bank Dtls', 'Intermediary Dtls' (highlighted in red), 'KYC Details', 'Document Dtls', 'Add Info', 'UH Signature', and 'Related Parties'. The 'Intermediary Dtls' tab is active, showing two sections: 'Broker Details' and 'Intermediary'. Each section has a table with columns for 'Entity ID', 'Entity Type', 'Split Percentage', and 'Default'. The 'Broker Details' table has one row with 'Yes' in the 'Default' column. The 'Intermediary' table has one row with 'Yes' in the 'Default' column. At the bottom, there are buttons for 'Prev Rem', 'Rem', 'Audit', 'Outcome' (a dropdown menu), and 'Exit'.

Here you can enter the following details:

## **Broker Details Section**

### **Broker ID**

From the list, select the broker ID preferred by the investor. The corresponding information regarding the Broker Name and Parent Broker Name will automatically be populated in the adjoining fields on selection of the Intermediary.

Broker can be selected by specifying the broker code or the name (or part of the name) and click on the adjacent option list. System will search for Brokers with Broker code or name having the given search string. In addition system will have a search option based on the Legacy Code in the option list.

### **Split Percentage**

Specify the percentage of the commission that the selected broker is entitled to receive on any transactions put through for the investor.

This percentage must not exceed one hundred percent.

If you specify more than one broker in this section, then the split percentages for all brokers, when summed up, must not exceed or fall below one hundred percent.

### Default

Select 'Yes' to identify the broker that is to be reckoned as the default broker for the investor in the system. In the desired row, check this box.

### Intermediary Details Section

#### Entity Type

Select the entity type that has been identified as the intermediary for the transaction.

#### Entity ID

For each entity type, specify the intermediary in this field. The name of the selected intermediary is displayed in the Entity Name field.

While entering a transaction, system will default the intermediary specified here. However, you can override the defaulted value.

#### Split Percentage

Specify the percentage of the commission that the selected intermediary is entitled to receive on any transactions put through for the investor.

### Default

Select 'Yes' to identify the intermediary that is to be reckoned as the default intermediary for the investor in the system. In the desired row, check this box.

## 1.4.6 Maintaining KYC Details

Depending on the type of country marked for the investor and the investor category, Unit Holder KYC list maintained for that type of country and investor category is displayed. You can check the documents received from the investor and link the KYC list to the unit holder being created.

Click on the 'KYC Details' tab to invoke the following screen:

Unitholder Maintenance

New Enter Query

Workflow Ref No: Priority: Low

CIF Number: Investor Type: Individual Dealing Type: Fee Category: Remarks: Unit Holder ID:

A/C Opening Date: AMC ID: AMC Description: Category: Category Description: Fee Sub Category: Auth Rep ID: Auth Rep ID Desc: First / Company Name:

Find UH Copy CIF Subscription IPO Subscription

Individual Dtls Corporate Dtls Contact Dtls Client Preferences ID Details Bank Dtls Intermediary Dtls **KYC Details** Document Dtls Add Info UH Signature Related Parties

Default KYC

KYC Details

1 of 1

| Requested | Requirement | Fax Received | Original Received | Received Date | Workflow Reference No. | User Comment |
|-----------|-------------|--------------|-------------------|---------------|------------------------|--------------|
|           |             |              |                   |               |                        |              |

Delivery Dtls Beneficiary Details Joint Holder Dtls Nominee Dtls Member Dtls Alternate Language Dtls Document Upload

Prev Rem Rem Outcome: Audit Exit

Here you can enter the following details:

**Requested**

By default, documents belonging to type Standard are marked as 'Requested'. You are not allowed to uncheck the standard documents.

However, you may check or uncheck any additional documents.

**Requirement**

Both, standard and additional list of documents maintained for the combination of country type and investor category are displayed here. You may add additional documents, if required.

You cannot add additional documents once the 'All the requested KYC documentation has been received' check box has been checked.

**Fax Received**

Check this option to indicate that the investor has faxed a copy of the required document.

**Original Received**

Check this option to indicate that the investor has submitted the original document.

**Received Date**

Specify the date on which the document was received.

**Workflow Reference No**

Enter the workflow reference number (number of the corresponding document from the external imaging system) here.

**User Comment**

Specify any narrative, or descriptive text, if any, concerning the document.

**Delete Button**

You can delete a record by clicking '-' button.

Documents defaulted from KYC maintenance cannot be deleted. However, Adhoc documents added during UH creation can be deleted before checking the 'All the requested KYC documents has been received' option.

### **1.4.7 Capturing Document Details**

Document Management System or DMS is used to scan and store documents like Account Opening form, Transaction form, Identity Proof etc. In this section, you can specify the document type for the unit holder. The document types can be maintained in the System Parameters Maintenance screen.

For further information on maintenance of system parameters, refer to the chapter 'Maintaining System Parameters' in Volume 1 of the Fund Manager user manual.

Click on the 'Document Details' tab to invoke the following screen:

The screenshot displays the 'Unitholder Maintenance' application window. At the top, there are buttons for 'New' and 'Enter Query'. Below this, a 'Workflow Ref No' field and a 'Priority' dropdown menu (set to 'Low') are visible. The main form area is divided into two columns of input fields. The left column includes fields for 'CIF Number', 'Investor Type' (a dropdown menu currently showing 'Individual'), 'Dealing Type', 'Dealing Type', 'Fee Category', 'Fee Category Desc', 'Remarks', and 'Unit Holder ID'. The right column includes fields for 'A/C Opening Date', 'AMC ID', 'AMC Description', 'Category', 'Category Description', 'Fee Sub Category', 'Auth Rep ID', 'Auth Rep ID Desc', and 'First / Company Name'. To the right of these fields is a vertical stack of buttons: 'Find UH', 'Copy CIF', 'Subscription', and 'IPO Subscription'. Below the main form area is a horizontal tab bar with the following tabs: 'Individual Dtls', 'Corporate Dtls', 'Contact Dtls', 'Client Preferences', 'ID Details', 'Bank Dtls', 'Intermediary Dtls', 'KYC Details', 'Document Dtls' (which is highlighted in red), 'Add Info', 'UH Signature', and 'Related Parties'. Below the 'Document Dtls' tab, there is a 'Document Details' section with a table. The table has two columns: 'Document ID' and 'Document Type'. The first row of the table is highlighted in blue. Below the table is a large empty rectangular area. At the bottom of the application window, there is a footer bar with buttons for 'Prev Rem', 'Rem', 'Outcome' (a dropdown menu), and 'Exit'.

Here you can enter the following details:

### Document ID

You can either enter the document id in this field or choose the document id from the option list.

### Document Type

The system updates the document type once you choose the document ID.

## 1.4.8 Maintaining Additional Information

If the AMC has designated any additional information heads for investors, you can indicate the relevant information applicable to the investor under each head, in this section.



Click on the 'Additional Info' tab to invoke the following screen:

The screenshot shows the 'Unitholder Maintenance' application window. The 'Add Info' tab is selected in the top navigation bar. The main area displays a form with various fields for unit holder information, including CIF Number, Investor Type (set to 'Individual'), Dealing Type, Fee Category, Remarks, Unit Holder ID, A/C Opening Date, AMC ID, AMC Description, Category, Category Description, Fee Sub Category, Auth Rep ID, Auth Rep ID Desc, and First / Company Name. On the right side, there are buttons for 'Find UH', 'Copy CIF', 'Subscription', and 'IPO Subscription'. Below the form, there is a section titled 'Additional Information Details' with a table for 'Other Info Field' and 'Field Value'. The bottom of the screen features a navigation bar with tabs like 'Delivery Dtls', 'Beneficiary Details', 'Joint Holder Dtls', 'Nominee Dtls', 'Member Dtls', 'Alternate Language Dtls', and 'Document Upload'. The bottom right corner has buttons for 'Prev Rem', 'Rem', 'Audit', 'Outcome', and 'Exit'.

Here you can specify the following details:

### Other Info Field

Select this option to allow the system to display the additional fields maintained.

### Field Value

Select the value for the additional field from the option list.

## 1.5 Maintaining Unit Holder Signature

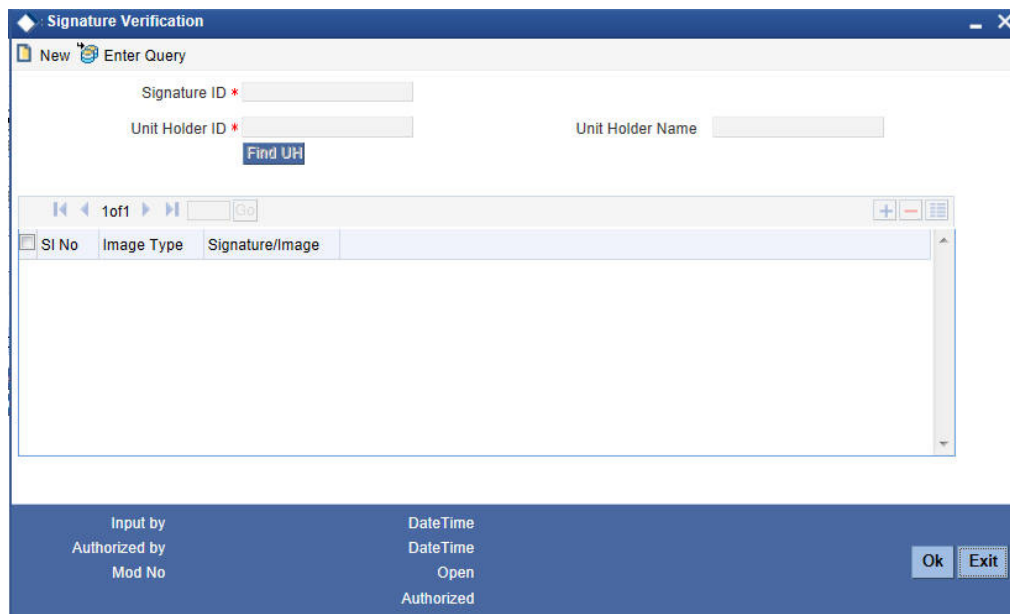
You can upload the document containing unit holder's signature's signature using the UH Signature tab in the Unit Holder Maintenance screen.

The screenshot shows the 'Unitholder Maintenance' application window with the 'UH Signature' tab selected in the top navigation bar. The main area displays a form with various fields for unit holder information, including CIF Number, Investor Type (set to 'Individual'), Dealing Type, Fee Category, Remarks, Unit Holder ID, A/C Opening Date, AMC ID, AMC Description, Category, Category Description, Fee Sub Category, Auth Rep ID, Auth Rep ID Desc, and First / Company Name. On the right side, there are buttons for 'Find UH', 'Copy CIF', 'Subscription', and 'IPO Subscription'. Below the form, there is a section titled 'Additional Information Details' with a table for 'Other Info Field' and 'Field Value'. The bottom of the screen features a navigation bar with tabs like 'Delivery Dtls', 'Beneficiary Details', 'Joint Holder Dtls', 'Nominee Dtls', 'Member Dtls', 'Alternate Language Dtls', and 'Document Upload'. The bottom right corner has buttons for 'Prev Rem', 'Rem', 'Audit', 'Outcome', and 'Exit'.

Upon clicking the UH Signature tab, you will find the following two buttons:

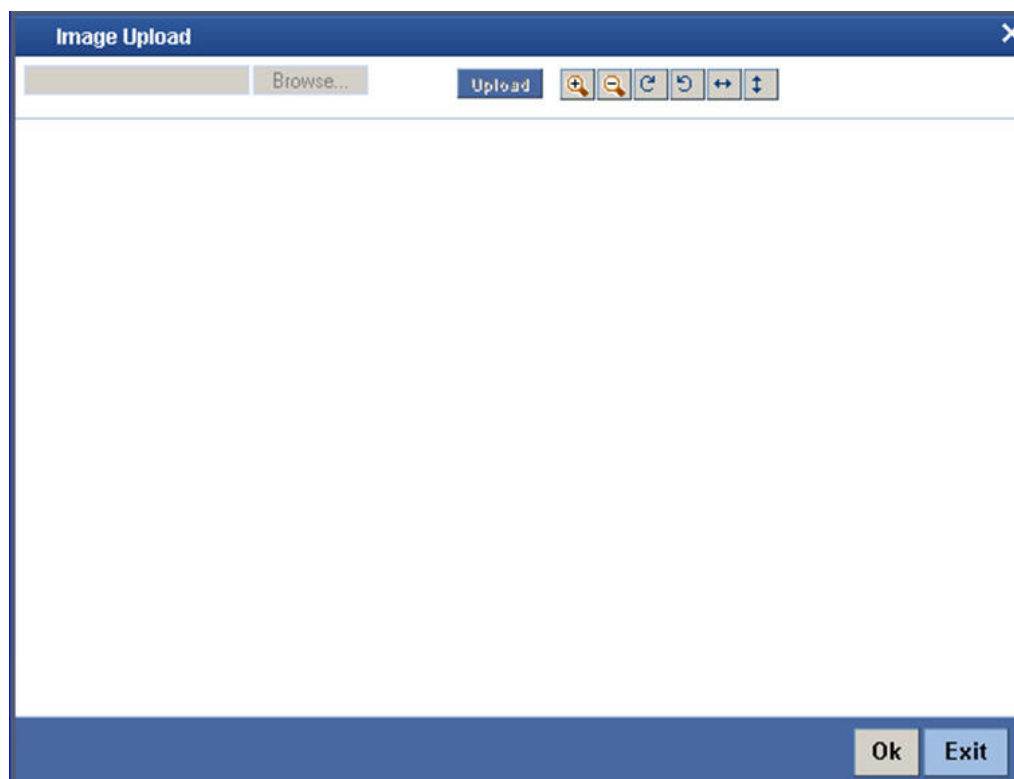
- Show Image
- Delete Image

Click on the show image button to invoke the Signature Verification screen:



The Signature Verification window has a title bar with a diamond icon and the text "Signature Verification". Below the title bar is a menu bar with "New" and "Enter Query". The main area contains two text boxes: "Signature ID \*" and "Unit Holder ID \*", both with red asterisks. To the right of the "Unit Holder ID \*" box is a text box labeled "Unit Holder Name". Below these boxes is a blue button labeled "Find UH". Below the "Find UH" button is a table with three columns: "SI No", "Image Type", and "Signature/Image". The table is currently empty. At the bottom of the window is a blue footer bar with the following text: "Input by", "Authorized by", "Mod No", "DateTime", "DateTime", "Open", and "Authorized". To the right of this text are two buttons: "Ok" and "Exit".

In the Signature Verification screen, click on Document Upload button to invoke the image upload screen.



The Image Upload window has a title bar with the text "Image Upload". Below the title bar is a menu bar with "Browse..." and "Upload". To the right of the "Upload" button is a toolbar with icons for zooming in, zooming out, rotating, and other image manipulation functions. The main area is a large empty space for the image. At the bottom of the window is a blue footer bar with two buttons: "Ok" and "Exit".

In the image upload screen you can browse for the required document or image and click upload button. After uploading the document, click OK to exit.

## 1.5.1 Maintaining Related Parties

You can link authorized 'Related Parties' entity with unit holder at the time of unitholder creation. Click 'Related Parties' tab in the Unitholder Maintenance screen. You can link multiple 'Related parties' and add, modify or delete the linked related parties.

These details are used to send unit holder reports to the linked entities. The report sent is based on the reporting level selected while creating unitholder.

The screenshot displays the 'Unitholder Maintenance' window. At the top, there's a 'New' button and an 'Enter Query' field. Below this, a 'Workflow Ref No' field and a 'Priority' dropdown (set to 'Low') are visible. The main form area is divided into two columns of input fields. The left column includes: CIF Number, Investor Type (dropdown, currently 'Individual'), Dealing Type, Fee Category, Fee Category Desc, Remarks, and Unit Holder ID. The right column includes: A/C Opening Date, AMC ID, AMC Description, Category, Category Description, Fee Sub Category, Auth Rep ID, Auth Rep ID Desc, and First / Company Name. To the right of these fields are four buttons: 'Find UH', 'Copy CIF', 'Subscription', and 'IPO Subscription'. Below the form fields is a horizontal tab bar with the following tabs: 'Individual Dtls', 'Corporate Dtls', 'Contact Dtls', 'Client Preferences', 'ID Details', 'Bank Dtls', 'Intermediary Dtls', 'KYC Details', 'Document Dtls', 'Add Info', 'UH Signature', and 'Related Parties' (which is highlighted in red). Below the tabs is a table with columns: 'Entity Type', 'Entity ID', 'Relationship', 'Reporting Level', 'Preferred Mailing Mode', 'Link Notes', and 'Entity Name'. The table has a 'Select' dropdown in the 'Entity Type' column. At the bottom of the window, there's a footer bar with buttons for 'Prev Rem', 'Rem', 'Audit', and 'Exit'. The 'Outcome' dropdown is also visible.

The following details are entered for maintaining related parties:

### Entity Type

#### *Mandatory*

Select the entity type from the following:

- Related Parties
- Agent
- Agency Branch
- Unit Holder
- CIF
- Broker

### Entity ID

#### *Mandatory*

Select the entity ID from the option list. These entities are based on the Entity Type chosen.

### Entity Name

#### *Display*

The entity name gets displayed on selection of entity ID.

### **Reporting Level**

#### *Mandatory*

Select the reporting level from the list. The following are the reporting levels:

- A: All Reports
- C: Contract notes and trade acknowledgement
- V: Valuations and statements
- N: No Reporting

### **Preferred Mailing Mode**

#### *Mandatory*

Select the preferred mailing mode from the list. The following are the preferred mailing modes:

- Mail
- E-Mail
- Fax
- SWIFT

### **Link Notes**

#### *Optional*

The link notes stores free format text which is used to explain the reason for linking the entity with the unit holder.

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#### **Note**

Related Parties are captured for informational purpose only and no processing impact is associated.

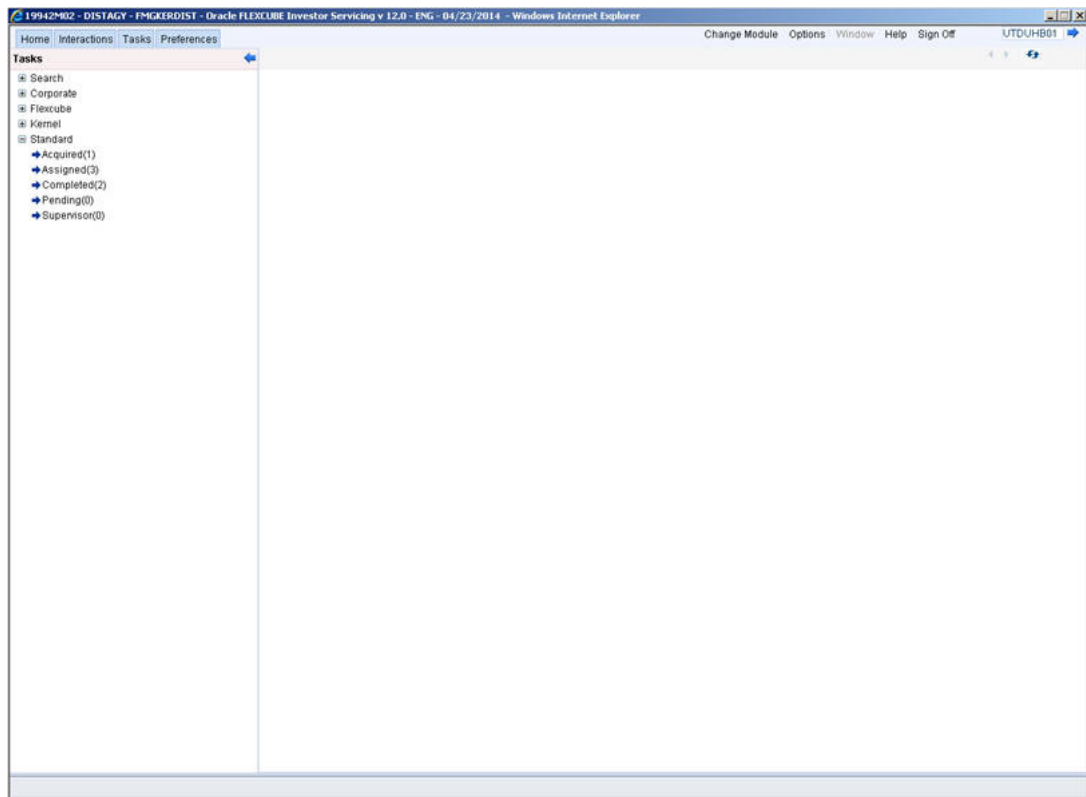
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## **1.6 Submit the transaction to the Processing Hub**

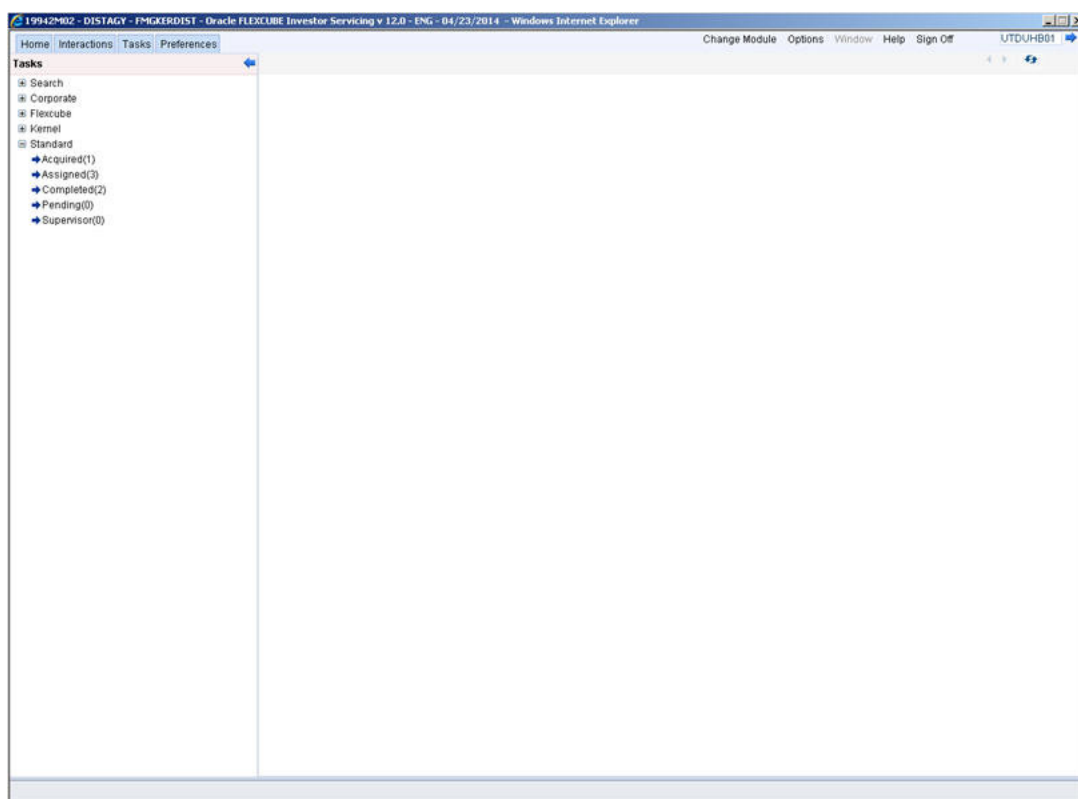
After you enter the details, you can either put the process on Hold or approve the details. To put the process on hold, select 'Hold' from the Actions menu. Click 'OK' button to save. After the data is saved in the first stage, the task will appear in the 'Pending' items list. An authorized user can then acquire the task and then operate on it.

## 1.7 Acquire the task for further processing

You can query on tasks by clicking on 'Task' option in the Application Browser. The following screen will be displayed.



Based on the access control defined through the Security Management, the system builds the Summary dashboard for every user.

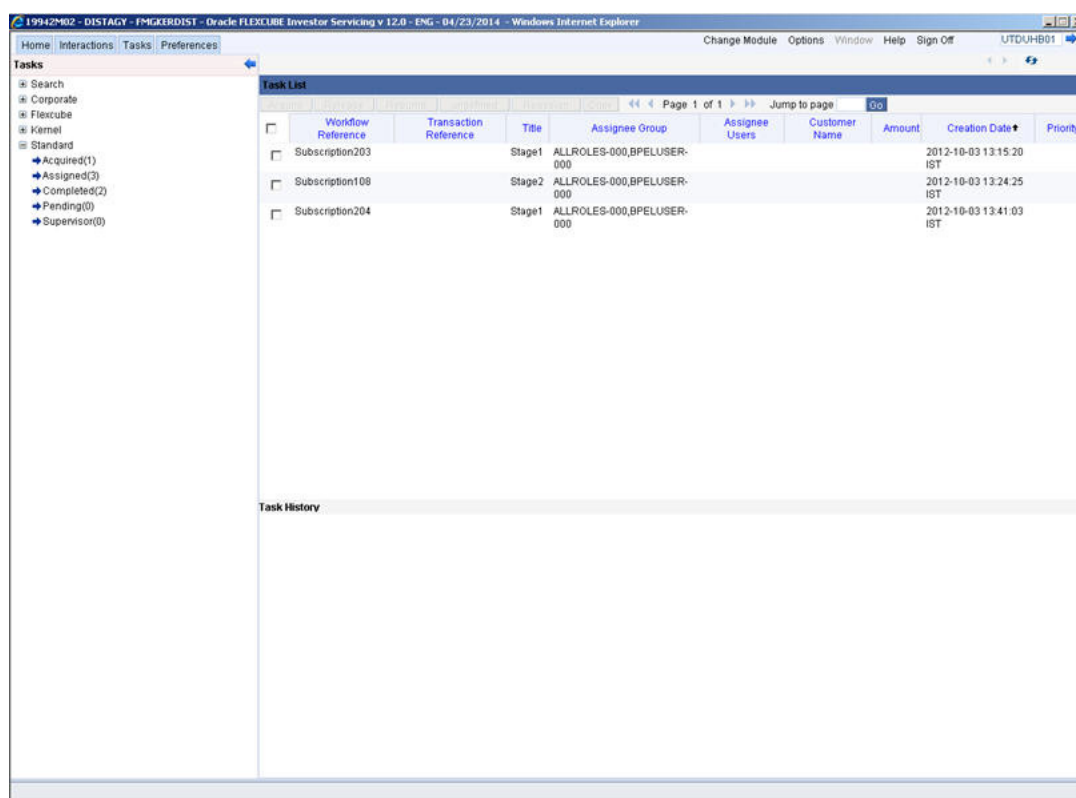


In this dashboard, tasks are available for a User under the following categories.

- Pending – These are the tasks that are waiting for the users to act upon.
- Assigned – These are the tasks that have assigned for action by a particular user.
- Completed – These are the tasks that has been completed or acted upon on a particular business day.
- Expired – These are the tasks that have been in pending status for particular period of time and have expired. Any task that has not been acted upon within a pre-defined time limit is moved into the Expired queue. Once a transaction moves into this category, it becomes unavailable for further processing in the workflow layer.

In each of these lists, the system displays the number of transactions that are assigned a high priority.

Click on the 'Pending' task list to view all transactions which are pending.



You can acquire any transaction in your 'Pending' list by clicking 'Acquire' button against the transaction.

Once you acquire a transaction, you can view its details by double clicking on it.

You'll be returned to the Summary Dashboard. The transaction that you acquired would now have moved to your 'Acquired' list. Click on the 'Acquired' list to view the details.

If you do not wish to work on that task, click on Release button. The task will move to the Pending List.

Click on the 'Reference No' of any transaction to view its details.

## 1.8 Stage 2 - Validation and Enrichment Stage

In this stage, you can view/edit/delete the details containing the data which was saved in the Initial stage. You can also upload the documents to Oracle IPM.

Follow the steps mentioned above to 'acquire' the task.

You can enter the details which you had not entered in the first stage. Based on the validation, certain fields will be mandatory in this stage.

After you enter the details, you can then put the process on Hold or save and proceed.

- To put the process on Hold, select the option 'Hold' under 'Actions' menu.
- To proceed to the next stage, choose 'Approve' and click 'OK' to save.

Once you save the second stage, the system performs all mandatory validations and business checks on the details that you have entered. The system displays any error if

encounters and allows you to correct the details. You will be able to proceed to the next stage only after all you resolve the errors.

If you 'Reject' the second stage and save the process, the system will terminate the task.

## **1.9 Stage 3- Verification Stage**

On successful completion of the second stage, you can acquire the task from the 'Pending' list. Only an authorized user can acquire the task for further processing.

In this stage, you are required to verify the documents uploaded. Check the 'Verify' option in the 'Doc Verification' screen and click 'Ok' button to verify each documents to be uploaded. The documents will be uploaded to Oracle IPM.

Once you acquire the task, you can put the process on Hold or approve to save the process. On saving the third and final stage, the data is stored in FCIS.

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### **Note**

The documents uploaded are not saved in the FCIS system and can only be viewed till the final stage of the BPEL workflow.

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## 2. Function ID Glossary

### U

UTDUHB01 .....1-2



## UH Creation Process

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Version 12.0.1.0.0

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