

Term Deposits
Oracle FLEXCUBE Universal Banking
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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:

Chapter 1	<i>About this Manual</i> acquaints you quickly with the organization, audience, glossary of icons and related documents for this User Manual.
Chapter 2	<i>Term Deposits - An Overview</i> offers a brief insight into the TD module and lists out the salient features.
Chapter 3	<i>Term Deposit Maintenance</i> explains the maintenances required for creating and servicing TDs.
Chapter 4	<i>TD Account</i> gives details about how to create a TD account.
Chapter 5	<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.





Chapter 6	<i>TD Operations</i> explains the operations you can perform on a TD.
Chapter 7	<i>RD Operations</i> explains the operations you can perform on a recurring deposit.
Chapter 8	<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.
Chapter 9	<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.
Chapter 10	<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
	Exit
	Add row
	Delete row
	Option List

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)
 - Pay-in by Cheque
- 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)
 - Pay-out by Demand Draft
 - Pay-out by PC
- 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". Inside the window, there is a "New" record being created. The form contains three main input fields: "Branch Code*" with a list icon, "General Ledger Code*" with a list icon, and "Pay In Option*" with a dropdown menu currently set to "Pay In by GL". At the bottom of the window, there is a "Fields" section with columns for "Input By Date Time", "Authorized By Date Time", and "Modification Number". There are also checkboxes for "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.



The screenshot shows a window titled "User Defined Fields" with a blue header bar. Below the header, there is a section labeled "UDF Details" containing a table. The table has two columns: "Field Name *" and "Value". There are three rows in the table, each with a checkbox in the left margin. The first row is highlighted. Below the table, there are "Ok" and "Exit" buttons.

	Field Name *	Value
<input type="checkbox"/>		
<input type="checkbox"/>		
<input type="checkbox"/>		

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.

Term Deposit Pay In Parameters Summary

Authorization Status Record Status

Branch Code Pay In Option

Records per page 1 Of 1

<input type="checkbox"/>	Authorization Status	Record Status	Branch Code	Pay In Option

Pay In Option G - Pay in By GL C - Pay in By Cash

Authorization Status A - Authorized U - Unauthorized

Record Status C - Closed O - Open

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.

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:

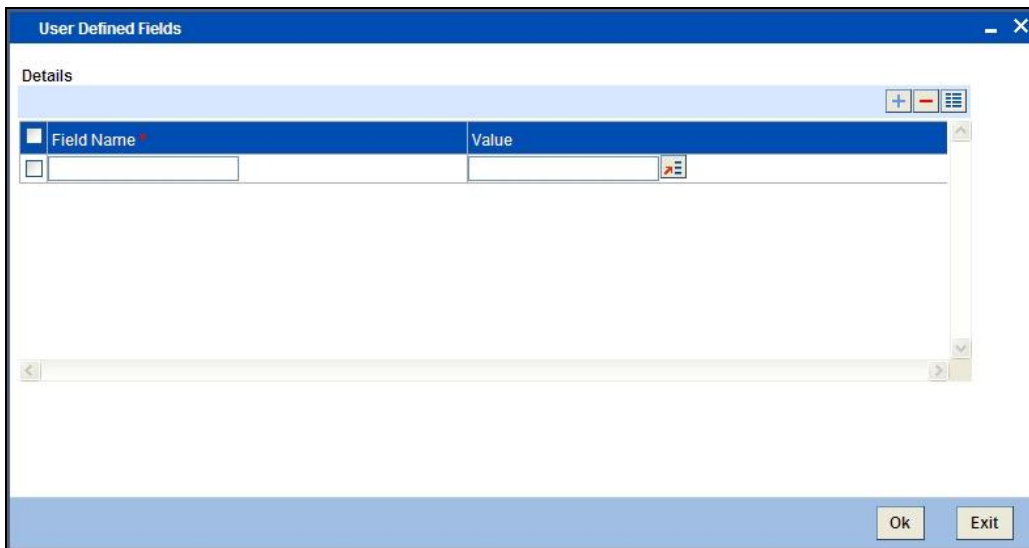
- Retail Teller Product
- Product linked to the instrument type

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.



The screenshot shows a window titled "User Defined Fields" with a "Details" section. It contains a table with two columns: "Field Name" and "Value". The table is currently empty, with only the headers visible. There are control buttons (+, -, list icon) at the top right of the table area and "Ok" and "Exit" buttons at the bottom right of the window.

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.

Term Deposit Closing Mode Maintenance

Authorization Status Record Status

Close Mode Debit Credit

Records per page 1 Of 1

<input type="checkbox"/>	Authorization Status	Record Status	Close Mode	Description	Product	Debit Credit
--------------------------	----------------------	---------------	------------	-------------	---------	--------------

Authorization Status A - Authorized U - Unauthorized

Record Status C - Closed O - Open

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.

The screenshot shows the 'Deposit Account Details' window with the following sections and fields:

- Options (checkboxes):**
 - Auto Rollover
 - Close On Maturity
 - Allow Partial Liquidation
 - Allow Partial Liquidation with Amount Block
 - Move Interest To Unclaimed
 - Move Principal to Unclaimed
 - Rate Chart Allowed
- Fields:**
 - Minimum: [Text Box]
 - Maximum: [Text Box]
 - Grace Period for Renewal: [Text Box]
 - Settlement Bridge GL: [Text Box]
 - Product Category: [Text Box]
 - Transaction Code: [Text Box]
 - Cluster Identification: [Text Box]
- Tenor Settings:**
 - Minimum Tenor:** Days, Months, Years
 - Default Tenor:** Days, Months, Years
 - Maximum Tenor:** Days, Months, Years
- Recurring Deposit (checkboxes):**
 - Recurring Deposit
 - Move Maturity to Unclaimed
 - Move funds on Overdraft
- Installment Frequency:** Days, Months, Years
- Dual Currency Deposit:**
 - Linked Currency: [Text Box]
 - Currency Option Product: [Text Box]
 - Fixing Days: [Text Box]
- Other Fields:**
 - Minimum Schedule Days: [Text Box]
 - Maximum Schedule Days: [Text Box]
 - Minimum Installment Amount: [Text Box]

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' application window. The window title is 'Interest & Charges Product Maintenance' and it has a 'New' button. The form contains several input fields: Product Code *, Product Description *, Product Type, Description, Slogan, Product Group, Product Group Description, Start Date, End Date, Remarks, Include For TDS Calc, Deposit, Tax, Billing Liquidation, Charge Basis, Description, Booking Account Type (set to Interest), Rule, and Rule Description. At the bottom, there are tabs for Accounting Roles, Events, Branch, Customer, Preferences, and Status Maintenance. The bottom panel includes fields for Maker, Checker, Mod No, Date Time, Record Status, Authorization Status, and 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 Default From Class

Class Code

Class Description

Roles

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

Ok Exit

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.

Interest Product Preferences

Product Code: [] UDE Currency: Account Currency
Description: [] Main interest Rate UDE: []

Accrual

Product Level
Accrual Day: [] Payment Method: Bearing
Frequency: Daily Discounted
Cycle: None Amount Block for Discount

Calculation and Liquidation

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

ILM Parameters

ILM Product ILM Type: []

Debit Interest Notification

Receivable General Ledger: [] Redemption Advice Required

Account Details

Account Class	Description	Currency	Special Condition Only	Repopulate at L

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' application window. It features a blue title bar with a 'New' button. The main area is divided into several sections:

- Rate Code:** Contains three input fields: 'Branch Code *', 'Rate Code *', and 'Description'.
- Currency:** A section with a dropdown menu for 'Currency Code'.
- Effective Date and Amount Slab:** A table with columns for 'Amount Slab', 'Effective Date', and 'Borrow Lend In'. The 'Borrow Lend In' column has a dropdown menu with 'Borrow' selected.
- Tenor and Interest Rate Details:** A table with columns for 'Tenor' and 'Interest Rate'.
- Fields:** A section at the bottom with input fields for 'Input By', 'Authorized By', and 'Modification Number'. It also includes checkboxes for 'Authorized' and 'Open', and an 'Exit' button.

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 st January to 13 January 2005	12.5%
14 th January to 30 January 2005	12.0%
31 st 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%
50,000	01 January '05	13.0%
999.9 million	01 January '05	14.0%

If the rates have to be applied on 1st 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'.

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 the 'New' button on the Application toolbar.

The screenshot shows the 'Deposit Account Booking' application window. The window title is 'Deposit Account Booking'. It features a top toolbar with 'New' and 'Enter Query' buttons. The main area is divided into several sections: 'Pay In Option' with fields for 'Pay in By' (Others), 'Clearing Type', 'Cheque Instrument No', 'Cheque Date', 'Drawee Account Number', and 'Routing No'; a central section with 'Main', 'Nominee', 'Check List', and 'Dual Currency Deposit' tabs, containing fields for 'Term Deposit Amount', 'Deposit Tenor', 'Account Type' (Single/Joint), 'Maturity Date', 'Next Maturity Date', 'Interest Rate', 'Maturity Amount', 'Rollover Type' (Principal, Special Amount, Interest, Principal + Interest), 'Rollover Amount', 'Stock Catalog Code', 'Certificate Number', and 'Duplicate' checkbox; and a 'Pay In Details' table with columns for 'Term Deposit Pay In Option', 'Percentage', 'Amount', 'Offset Branch', 'Offset Account', 'Cheque Instrument No', 'Clearing Type', 'Cheque Date', and 'Drawee Acc'. At the bottom, there are tabs for 'Interest', 'Charges', 'Linked Entities', 'Restrictions', 'MIS', 'Statement', 'Joint Holders', 'Fields', 'Account Signatory', 'TD Payout Details', 'Statistics', and 'Interest Payout Details', along with fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', and an 'Exit' button.

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' multigrid. 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 the following tabs:

Main	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.
Nominee	Here you can capture nominee details for the TD.
Dual Currency Deposit	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.

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.

Interest Rate

Click Compute button to display the interest rate. System computes the Interest Rate based on the interest rate maintained at the product level.

Maturity Amount

Click Compute button to display the maturity amount. System computes Maturity Amount based on the TD booking amount and the accrued interest till maturity. Maturity amount is based on the capitalized interest (P + I), if the booking account and the interest liquidation account are the same and the interest payout details are not provided.



In case of rollover in a TD account, the system recalculates the interest rate and maturity amount and displays the values accordingly.

Refer the chapter '*Annexure B - IC Rule Set-up*' in this user manual for details about the formula for calculating interest rate and maturity amount.

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.

Stock Catalog Code

The system displays the Stock Catalog Code of the TD certificate number.

Certificate Number

The system displays the TD certificate number in Deposit Tab.

Duplicate

This box remains checked if the certificate number issued is duplicate for this account.

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
- Pay in by Cheque

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.

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
- Pay-out by Demand Draft

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:

Payout 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.

Payout Component

Select the payout component from the options given below. The options available are:

- Principal
- Interest

Recurring Deposit

You can maintain the pay-in details for recurring deposits here:

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.

Intermediate**Intermediary Required**

Check this box to link Intermediaries with Term Deposit.

Intermediary Code

Specify the intermediary code from the adjoining option list.

Intermediary Description

The system gives a brief description about intermediary code.

Intermediary Ratio

Specify the ratio of individual intermediary contribution against the Term Deposit account.

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		Opening	
Account		Daily Turnover (Dr)	
Opening		Daily Turnover (Cr)	
Daily Turnover (Dr)		Debit (Dr)	
Daily Turnover (Cr)		Credit (Cr)	
Current (ACY)		Current (LCY)	
Uncollected		Accrued Interest (Dr)	
Withdrawal Uncollected Funds		Accrued Interest (Cr)	
Blocked		Interest Due	
Receivable		Charge Due	
Available		Previous Date	
Unutilized Amount		Debit	
Total Available		Credit	
Provision Amount		DR Activity	
Unauthorized Tanked Uncollected		CR Activity	
Debit (Dr)		Unauthorized Tanked (Dr)	
Credit (Cr)		Unauthorized Tanked (Cr)	
Unauthorized		Unauthorized Tanked Uncollected	
Debit (Dr)		Turnover Limit Details	
Credit (Cr)		Current Period	
Unauthorized (Cr)		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 displays the 'TD Accounts Maintenance' window with the 'Nominee' tab selected. The form includes the following fields and sections:

- Form Fields:** Branch Code *, Customer No *, Term Deposit Account Number *, Term Deposit Currency *, SD User Reference, Customer Name, Account Class * (set to 'P'), Pay In Option (Others), Pay in By (Others), Clearing Type, Cheque Instrument No, Cheque Date, Drawee Account Number, and Routing No.
- Navigation Tabs:** Main, **Nominee**, Check List, Dual Currency Deposit.
- Nominee Details Section:** Name, Date of Birth, Relationship, Address 1-4, Guardian Name, Relationship, Address 1-4, and a Minor checkbox.
- Bottom Navigation:** Interest, Charges, Linked Entities, Restrictions, MIS, Statement, Joint Holders, Fields, Account Signatory, TD Payout Details, Statistics, Interest Payout Details, Rollover History, Documents, Change Log.
- Footer:** 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 Dual Currency Deposit

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

The screenshot shows the 'TD Accounts Maintenance' window with the 'Dual Currency Deposit' tab selected. The form is divided into several sections:

- Account Information:** Branch Code, Term Deposit Account Number, Term Deposit Currency, SD User Reference.
- Customer Information:** Customer No, Customer Name, Account Class.
- Pay In Option:** Pay In By (Others), Clearing Type, Cheque Instrument No, Cheque Date, Drawee Account Number, Routing No.
- Dual Currency Deposit Details:** Linked Currency, Currency Option Product, Option Contract Reference, Exchange Rate, Linked Currency Settlement Account, Linked Currency GL, Fixing Days, Yield Enhancement, Inception Fair Value.
- Navigation Bar:** Interest, Charges, Linked Entities, Restrictions, MIS, Statement, Joint Holders, Fields, Account Signatory, TD Payout Details, Statistics, Interest Payout Details, Rollover History, Documents, Change Log.
- Footer:** Maker, Checker, Date Time, Mod No, Record Status, Authorization Status, and 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.

4.1.5 Check List Tab

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

Specify the following details:

Document Type

Specify the document type. The adjoining option list displays all the document types that are maintained in the system. You can select the appropriate one.

Mandatory

Check this box to indicate that the document specified here is mandatory.

Expiry Date

Specify the expiry date of the document provided by the customer.



Note the following:

- Expiry date will always be greater than 'Expected Date of Submission' and 'Actual Submission Date'.
- Expected Date of Submission will always be greater than current date.

Expected Date of Submission

Specify the expected date on which the customer is accepted to submit the required documents.

Actual Submission Date

System displays the actual date on which customer has submitted the required documents.

Document Reference

System defaults the document reference here.

Expiry Date

Specify the expiry date of the document provided by the customer.

Expected Date of Submission

Specify the expected date of document submission.

Actual Submission Date

Specify the actual document submission date.

Checked

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



You cannot save and authorize an account if the mandatory documents are not confirmed as 'Checked'.

Upload

Click on this button to upload the selected document type.

Delete

Click on this button to delete the selected document.

View

Click on this button to view the selected document.

Notification Details

System defaults notification details from the 'Account Class Maintenance' screen.

Send Notification

This check box indicates whether to send notifications or reminders for not submitting the mandatory documents.

Frequency (Notification)

System defaults the frequency of notification to be sent. The frequency can be one of the following:

- Daily
- Weekly
- Monthly
- Quarterly
- Half yearly
- Yearly



Note the following:

- Notification will be sent only if,
 - The check box 'Send Notification' is checked in Account Class Maintenance' screen.
 - The account status is active and authorized.
 - The mandatory documents are not submitted.
- Notifications will be sent based on the frequency specified.
- First notification will be sent on the expected date of submission or expiry date
- If notification date falls on a holiday then system will send the notification on next working day.

Days (Reminder)

System defaults the number of days left for the expiry or submission due date of the documents for sending the reminder.

System will send the following reminders:

- Reminder prior to the submission due date of the document.
- Reminder prior to the expiry date of the document.
- Overdue notifications after the due date if the document is not submitted based on the frequency.
- Notifications after the expiry date if the document is not submitted after the expiry date.



Note the following:

- Reminder will be sent only if,

- The mandatory documents are not submitted.
- The account status is active and authorized.
- Reminder will be sent only once.
- If reminder date falls on a holiday then system will send the notification on next working day.
- Reminder will be sent prior the number of days specified at the account level from expected date of submission or the expiry date.
- If there are more than one notifications or reminders of the same message type for which the notification schedule date falls on the same day for the same account, a single notification will be sent which will have the details of all the related documents.

Remarks 1 to 10

Specify the additional information, if required.

4.1.6 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.
Statistics	This invokes the 'Account Statistics' screen

Button	Function
Interest Payout Details	This invokes the 'Interest Pay-out Details' screen
Rollover History	This invokes the 'Rollover History' screen.
Documents	This invokes the 'Document Upload' 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.

4.2 Viewing Term Deposit Account Details

You can view the term deposit account details maintained in the 'Deposit Account Booking' screen using the 'Deposit Account Summary' screen. You can invoke this screen by typing 'STSCUSTD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Deposit Account Summary' application window. The window has a title bar with a diamond icon and the text 'Deposit Account Summary'. Below the title bar, there are several input fields and buttons. On the left, there are fields for 'Authorization Status', 'Branch Code', 'Customer Number', and 'Stock Catalog Code'. On the right, there are fields for 'Record Status', 'Term Deposit Account Number', 'Term Deposit Currency', and 'Certificate Number'. Below these fields, there are 'Search' and 'Advanced Search' buttons, and 'Refresh' and 'Reset' buttons. Below the search buttons, there is a 'Records per page' dropdown set to '15' and a '1 Of 1' indicator. The main area of the window is a table with the following columns: 'Authorization Status', 'Record Status', 'Branch Code', 'Term Deposit Account Number', 'Account Description', and 'Customer'. The table is currently empty. At the bottom right of the window, there is an 'Exit' button.

In the above screen, you can base your queries on any or all of the following parameters and fetch records:

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

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.



System will only fetch records for the group code allowed for the user. If a user tries to query customer information which is restricted for him, system displays the following error message:

No query results found for the specific criteria.

If you are allowed to query customer information, system displays the following details pertaining to the fetched records:


- Authorization Status
- Record Status
- Branch Code
- Term Deposit Account Number
- Description
- Customer Number
- Term Deposit Currency
- Account Class
- Account Open Date
- Alternate Account Number
- Account Number
- Account Type

4.3 Viewing Recurring Deposit Details

You can view the details of Recurring Deposit using the 'RD schedule enquiry' screen. You can invoke this screen by typing 'RDDSCHEQ' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You can query recurring deposit details in this screen based on the following mandatory parameters:

- Branch Code
- RD Account Number

 System displays a description of the Recurring Deposit account once the querying parameter is selected.

Select any of the parameters for a query and click 'Query' button. The records meeting the selected criteria are displayed.

System displays the following Recurring Deposit details:

- Account open date
- Installment Amount
- Installment frequency
- Deposit Tenor
- Number of successful installments
- Number of un successful installments
- Number of installments paid
- Number of outstanding installments
- Interest Rate
- Maturity Date

- Maturity amount

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.
Interest Payout Details	This invokes the 'Term Deposit Interest Payout Details' screen.
Rollover History	This invokes the 'rollover History' screen.

5.2 Specifying Interest Details

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

The screenshot shows the 'IC Special Conditions Maintenance' window with the following sections:

- Account Details:** Branch Code, Account, Calculation Account, Interest Booking Account, Charge Booking Account, Consolidated Charge Account, Interest Start Date, Charge Start Date, Interest Booking Branch, Charge Booking Branch. Checkboxes: Interest Statement, Dr Cr Advices, Rate Chart Allowed.
- Product Details:** Product Code, UDE Currency. Checkboxes: Waive Interest, Generate UDE Change Advice, Open.
- Effective Date:** Date picker, table with columns: Effective Date, Open.
- UDE Values:** Table with columns: User Defined Element Id, UDE Value, Rate Code, TD Rate Code.

Buttons: 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:

Status	Tag	Field Name	Content/Options	No.
M	20	Transaction Reference Number	16x	1

Status	Tag	Field Name	Content/Options	No.
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:** Includes text boxes for "Branch Code" and "Account", and a "Default" button.
- Product Details:** Includes text boxes for "Product Code *", "Description", and "Currency". It also has "Minimum", "Maximum", and "Free Items" text boxes. Below these are two checkboxes: "Waive Charges" and "Open".
- List of Slab Amounts:** A table with columns "Slab Amount *", "Charge Amount", and "Rate". The table has one row with empty input fields.

At the bottom right of the window 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"/>				<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.

The screenshot shows a software window titled "Products and Transaction Codes Restriction". It is divided into two main sections: "Product Details" and "Transaction Details".

Product Details:

- Product List: Allowed, Disallowed
- Special Condition: Applicable, Not Applicable

Below the radio buttons is a table with the following columns: Product, Description, Debit, Credit. The table is currently empty.

Transaction Details:

- Transaction List: Allowed, Disallowed
- Special Condition: Applicable, Not Applicable

Below the radio buttons is a table with the following columns: Transaction Code, Description, Debit, Credit. The table is currently empty.

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

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 a top navigation bar with a diamond icon and the text 'Management Information System'. The main area is divided into several sections: 'Branch Code' and 'Account' (input fields); 'MIS Group' (dropdown menu with 'Default MIS Group' selected) and a checkbox 'Link to Group'; 'Rate Code' (input field); 'Calc Method' (dropdown menu); 'Rate Type' (dropdown menu with 'Fixed' selected) and 'Spread' (input field); 'Pool Code' (radio button) and 'Account Level' (radio button); 'Pool Code' (input field) and 'Reference Rate' (input field). Below these are two main sections: 'Transaction MIS Codes' and 'Composite MIS Codes', each containing a grid of input fields. At the bottom left, there are 'Change Log' and 'Transfer Log' buttons. At the bottom right, there are '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

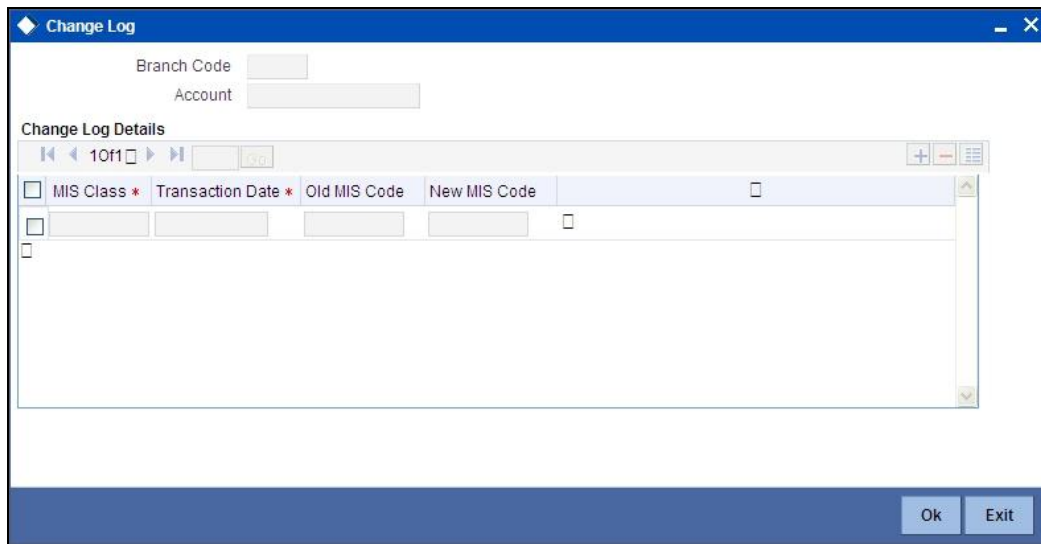
The composite type of MIS class will be defaulted from those defined for the customer.

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. Below the header, there are two input fields: "Branch Code" and "Account". Below these is a section titled "Change Log Details" which contains a table with the following columns: "MIS Class *", "Transaction Date *", "Old MIS Code", and "New MIS Code". The table has one row of data. 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.

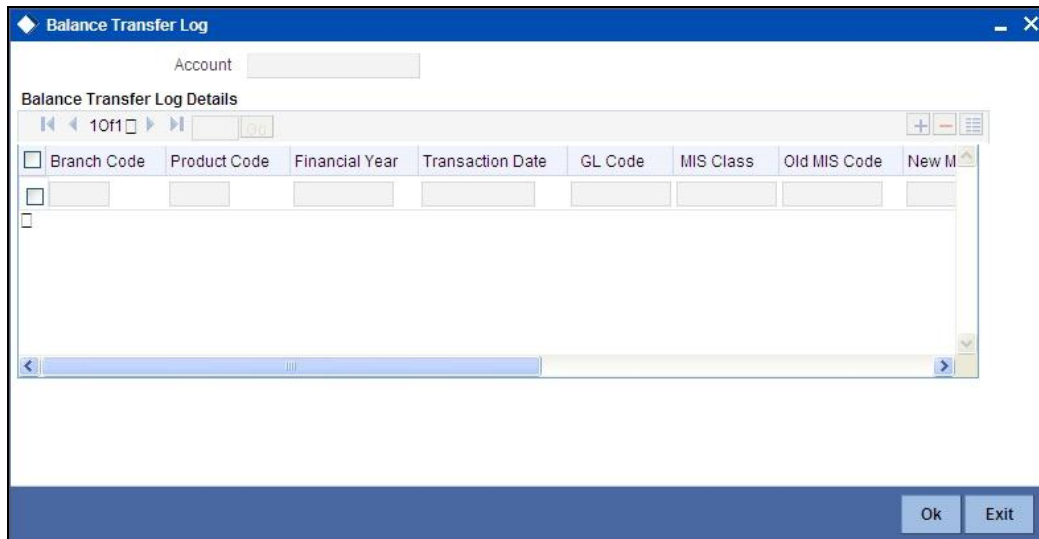
Change Log Details

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: [Text Field]
 - Cycle: [Dropdown]
 - On: [Dropdown]
 - Previous Statement Details: Date [Text], Balance [Text], No [Text]
- Secondary Account Statement:**
 - Generate Statement Only On Movement
 - Type: None, Summary, Detailed
 - Cycle: [Dropdown]
 - On: [Dropdown]
 - Previous Statement Details: Date [Text], Balance [Text], No [Text]
- Tertiary Account Statement:**
 - Generate Statement Only On Movement
 - Statement Account: [Text]
 - Type: [Dropdown]
 - Cycle: [Dropdown]
 - On: [Dropdown]
 - Previous Statement Details: Date [Text], Balance [Text], No [Text]
 - 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 31st 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.

Joint Holder Code	Description	Joint Holder Type	Start Date	End Date
		Authorized Signatory		

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.

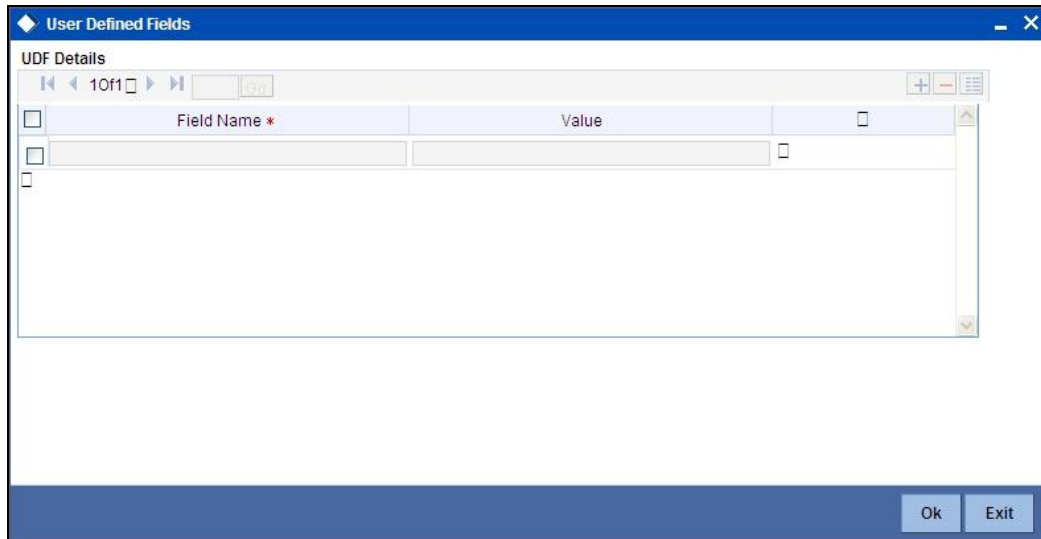
End date

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.



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 '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 M

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". It contains several input fields for data entry. At the top, there are fields for "Branch Code", "Account", and "Currency". Below these, a red tab labeled "Term deposit" is active, displaying "Bankers Cheque / Demand Draft" and "PC". Further down, there are fields for "Branch Code", "Currency", and "Customer No". To the right, there are radio buttons for "Default From" (selected "Parent Account", unselected "Account Class") and an "Account Class" field with a "P" button below it. At the bottom left, there is an "Interest" tab. At the bottom right, there are "Ok" and "Exit" buttons.

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 this is a tabbed interface with three tabs: "Term deposit", "Bankers Cheque / Demand Draft" (which is highlighted in red), and "PC". Under the "Bankers Cheque / Demand Draft" tab, there are two sections: "Instrument Details" and "Beneficiary Details". The "Instrument 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 window titled "Term Deposit Payout Details". At the top, there are input fields for "Branch Code", "Account", and "Currency". Below these is a navigation bar with three tabs: "Term deposit", "Bankers Cheque / Demand Draft", and "PC", where the "PC" tab is highlighted in red. The main area is divided into sections: "Counterparty" with fields for "Counterparty Bank Code", "Counterparty Account", and "Counterparty Currency"; "Beneficiary Details" with fields for "Beneficiary Name", "Passport/IC Number", and "Narrative"; and "Beneficiary Address" with two stacked input fields. At the bottom left, there is an "Interest" section. 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 displays the 'Term Deposit Interest' window with the following sections:

- Account Details:** Includes fields for Calculation Account, Interest Start Date, Interest Booking Account, Charge Start Date, Charge Booking Account, Interest Booking Branch, and Charge Booking Branch. There are checkboxes for 'Interest Statement' and 'Dr Cr Advices'.
- Product Details:** Includes fields for Product Code and UDE Currency. There are checkboxes for 'Waive Charges', 'Generate UDE Change Advice', and 'Open'.
- Effective Date:** A table with columns for 'Effective Date' and 'Open'. The first row has a date field and a checked 'Open' checkbox.
- UDE Values:** A table with columns for 'User Defined Element Id', 'UDE Value', and 'Rate Code'. The first row has empty fields.
- Payout Parameters:** A section at the bottom with 'Ok' and 'Exit' buttons.

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. The 'Deposit' tab is active, showing fields for Maturity Date, Next Maturity Date, Deposit Tenor, and Rollover Amount. There are also radio buttons for Rollover Type (Principal, Principal + Interest, Special Amount, Interest) and checkboxes for Auto Rollover, Close on Maturity, Move Interest to Unclaimed, and Move Principal to Unclaimed. A 'Compute' button is present. Below is a table for Term Deposit Payout Details with columns for Payout Type, Percentage, Offset Branch, Account, and Narrative. The bottom of the window has 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 'Payout Parameters' dialog box with a blue title bar. It features two tabs: 'Bankers Cheque' (selected and highlighted in red) and 'PC'. The 'Bankers Cheque' tab is active and contains two sections: 'Cheque Details' and 'Beneficiary Details'. The 'Cheque Details' section includes fields for 'Bank Code', 'Currency', and 'Payable Branch'. The 'Beneficiary Details' section includes fields for 'Beneficiary Name', 'Passport/IC Number', 'Narrative', and 'Beneficiary Address'. At the bottom right of the dialog 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 screenshot shows a window titled "Payout Parameters" with a blue header. Below the header is a tabbed interface. The first tab is "Bankers Cheque" and a red "PC" tab is visible next to it. The form is divided into two main sections: "Counterparty" and "Beneficiary Details".

Counterparty

- Counterparty Bank Code:
- Counterparty Account:
- Currency:

Beneficiary Details

- Beneficiary Name:
- Passport/IC Number:
- Narrative:
- Beneficiary Address:

At the bottom right of the window, 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

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

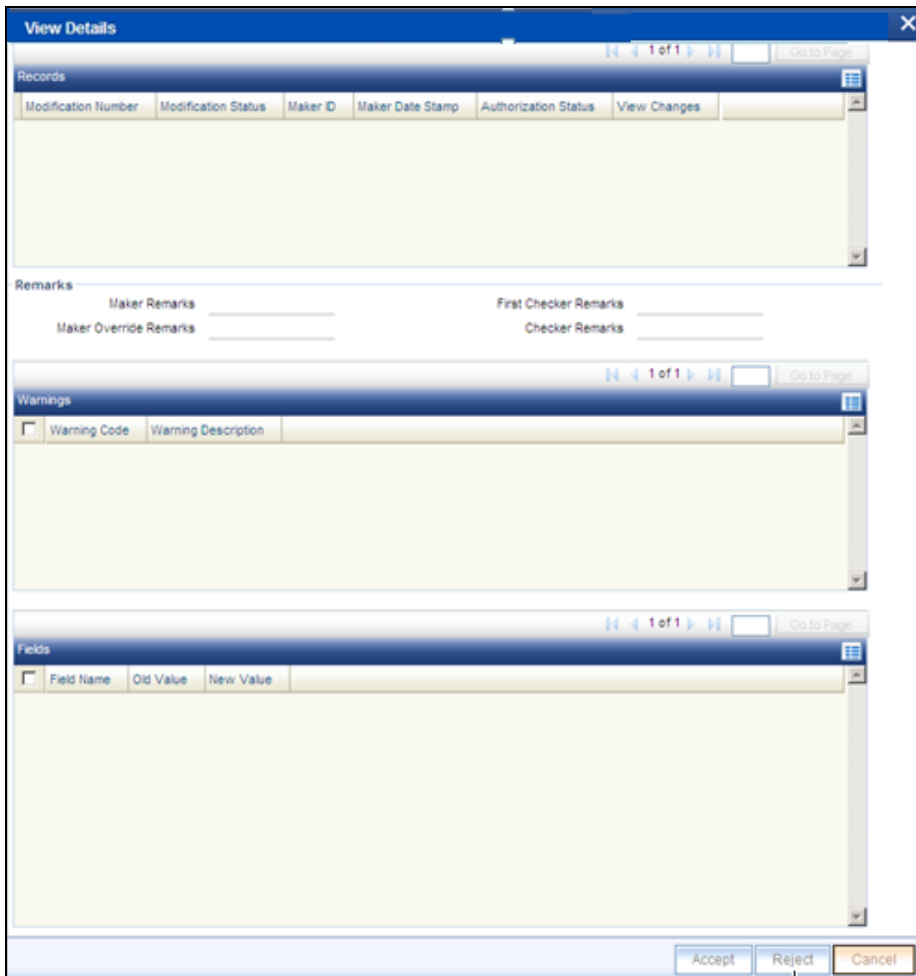
Give a brief description for the payout.

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.



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 Capturing Interest Payout Details for Banker's Cheque / DD and PC

You can capture interest payout details for Banker's Cheque / DD and PC in the 'Term Deposit Interest Payout Details' screen.

The screenshot shows the 'Interest Payout Details' window with the following fields and values:

- Branch Code: 002
- Account: [Empty]
- Currency: [Empty]
- Instrument Type: [Empty]
- Currency: [Empty]
- Bank Code: [Empty]
- Payment Branch: [Empty]
- Beneficiary Name: [Empty]
- Passport/IC Number: [Empty]
- Narrative: [Empty]
- Beneficiary Address: [Empty]

A red box highlights the 'Bankers Cheque / Demand Draft' and 'PC' options. The 'Ok' and 'Cancel' buttons are visible at the bottom right.

You can capture the following details:

Branch Code

Branch code of the current branch is defaulted here.

Account

Account number of TD is defaulted here from the main tab.

Currency

Currency code of the TD account is defaulted here.

5.13.1 Banker's Cheque / DD Tab

On invoking the 'Term Deposit Interest Payout Details' screen, this tab is displayed by default. You can specify the following details:

Cheque /DD Details

You can specify the following cheque or DD details here:

Bank Code

Specify the bank code. The adjoining option list displays all the bank codes maintained in the system. You can choose the appropriate one.

Payable Branch

Specify the branch from which the interest is payable. The adjoining option list displays all the bank codes maintained in the system. You can choose the appropriate one.

Instrument Type

The system displays the instrument type.

Currency

The system displays the currency.

Beneficiary Details

You can specify the following beneficiary details here:

Beneficiary Name

Specify the beneficiary name.

Passport Number

Specify the passport number of the beneficiary.

Narrative

Enter a brief description of the beneficiary.

Beneficiary Address

Specify the beneficiary address.

5.13.2 PC Tab

Click 'PC' tab on the 'Term Deposit Interest Payout Details' screen. The following screen will be displayed.

The screenshot shows a window titled "Interest Payout Details" with a close button (X) in the top right corner. The window contains several input fields and sections:

- Branch Code: 002
- Account: [Empty]
- Currency: [Empty]
- Payment Method: Bankers Cheque / Demand Draft (with a red "PC" tab selected)
- Counterparty section:
 - Counterparty Bank Code: [Empty]
 - Counterparty Account: [Empty]
 - Currency: [Empty]
- Beneficiary Details section:
 - Beneficiary Name: [Empty]
 - Passport/IC Number: [Empty]
 - Narrative: [Empty]
- Beneficiary Address: [Empty]

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

Counterparty

You can specify the following counterparty details here:

Counterparty Bank Code

Specify the counterparty bank code. The adjoining option list displays all the counterparty bank codes maintained in the system. You can choose the appropriate one.

Counterparty Account

Specify the counterparty account. The adjoining option list displays all the counterparty bank codes maintained in the system. You can choose the appropriate one.

Currency

The system displays the instrument currency.

Beneficiary Details

You can specify the following beneficiary details here:

Beneficiary Name

Specify the beneficiary name.

Passport Number

Specify the passport number of the beneficiary.

Narrative

Enter a brief description of the beneficiary.

Beneficiary Address

Specify the beneficiary address.



Note the following:

- The system supports the following payout options for interest payout:
 - Account
 - General Ledger
 - Bankers Cheque
 - Demand Draft
 - Payments and Collections
- If payout details are maintained for interest component then interest liquidation happens on the basis of payout details maintained for interest component. However, if payout details are not maintained for interest component then interest liquidation happens on the basis of interest book account specified.
- If payout type is chosen as Account or GL for interest component then interest liquidation happens on the basis of offset account mentioned in the 'Term deposit payout details' multi grid. If payout type is chosen as Demand Draft /Banker's Cheque or Payments and Collections for interest component then interest liquidation happens on the basis of payout details maintained in the 'Interest Payout Details' sub screen.
- Interest payout through as Demand Draft /Banker's Cheque or Payments and Collections happens through the same bridge GL used for principal payout.
- The system does not support payout option as Term Deposit.
- Interest payout is not supported if rollover type is interest or principal and interest. For Interest rollover type interest liquidation will be done based on the interest book account.

5.14 Viewing Rollover History Details

You can view Rollover History details in TD Rollover History screen. Click on 'Rollover History' to invoke this screen.

TD Rollover History

Branch Code 002
Account No

Rollover History

10f1 Go

Sequence Number	Rollover Date	Rollover Type	Principal	Interest	Rollover Amount	Old Maturity Date	New
-----------------	---------------	---------------	-----------	----------	-----------------	-------------------	-----

Cancel

The following details are defaulted in the above screen:

- Rollover Date
- Rollover Type
- Principal
- Interest
- Rollover Amount
- Old Maturity Date
- New Maturity Date
- Account Status

 For Rollover Type, P = PRINCIPAL, I = PRINCIPAL + INTEREST, T = INTEREST and S = SPECIAL AMOUNT.

5.15 Specifying Document details

You can capture the customer related documents in central content management repository through the 'Document Upload' screen. Click 'Documents' button to invoke this screen.

<input checked="" type="checkbox"/>	Document Category *	Document Type *	Document Reference *	Remarks	Upload
<input checked="" type="checkbox"/>					Upload

Here, you need to specify the following details:

Document Category

Specify the category of the document to be uploaded.

Document Type

Specify the type of document that is to be uploaded.

Document Reference

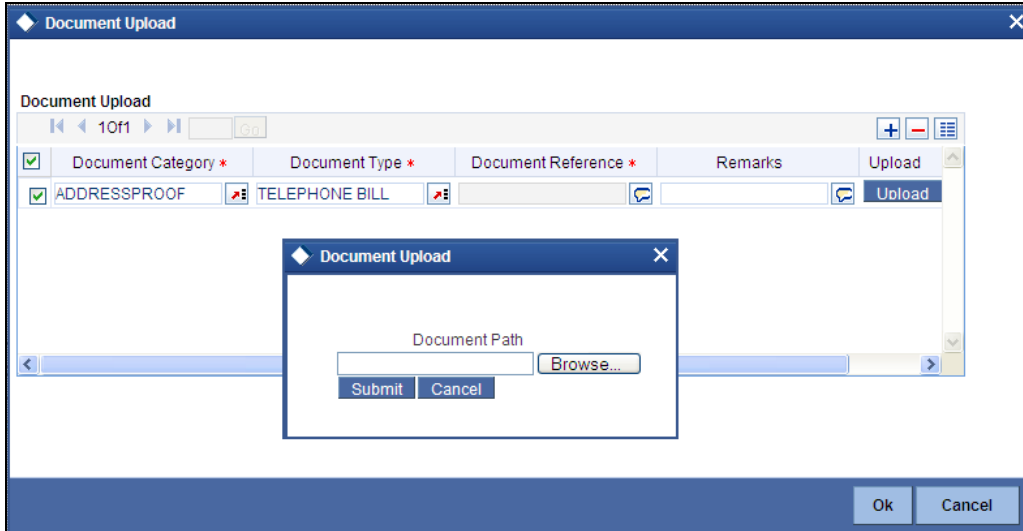
The system generates and displays a unique identifier for document reference.

Remarks

Specify the additional information, if any.

Upload

Click 'Upload' button to open the 'Document Upload' sub-screen. The 'Document Upload' sub-screen is displayed below:



In the 'Document Upload' sub-screen, specify the corresponding document path and click the 'Submit' button. Once the document is uploaded through the upload button, the system displays the document reference number.

View

Click 'View' to view the document uploaded.

5.16 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.

You can specify the following details:

Branch

The system displays the branch code.

Account

Specify the TD account details.

Account Description

The system displays the description of the specified account number based on the details maintained at 'Customer Account Maintenance' level.

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
- Sweep Deposit

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.

5.17 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 the 'Deposit Account Summary' application window. At the top, there are search criteria fields: 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'Branch Code' (text), 'Term Deposit Account Number' (text), 'Customer Number' (text), 'Term Deposit Currency' (text), and 'Certificate Number' (text). Below these are 'Search' and 'Advanced Search' buttons, along with 'Refresh' and 'Reset' buttons. A table below displays search results with columns: 'Authorization Status', 'Record Status', 'Branch Code', 'Term Deposit Account Number', 'Account Description', and 'Customer I'. The table shows 1 record. The pagination indicates '1 Of 1' records. An 'Exit' button is at the bottom right.

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
- Customer Number
- Term Deposit Currency
- Stock Catalog Code
- Certificate 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.

5.18 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.

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.

5.18.1 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.



The screenshot shows a window titled "User Defined Fields" with a sub-header "UDF Details". Below the header is a table with two columns: "Field Name *" and "Value". The table is currently empty, with only the header row visible. There are navigation controls (back, forward, search) and a "1 of 1" indicator above the table. At the bottom right of the window are "Ok" and "Exit" buttons.

Here you can specify values for each UDF.

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

5.19 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.

Term Deposits Instruction Summary

Authorization Status Record Status

Account Number

Search Advanced Search Reset

Records per page 15 First Previous 1 Of 1 Next Last Go

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

Authorization Status A - Authorized U - Unauthorized

Record Status C - Closed O - Open

Exit

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.

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.

Click the new button on the Application toolbar.

The screenshot shows the 'Term Deposits Redemption Input' application window. It features a 'New' button in the top left corner. The main area is divided into several sections: 'Branch' (text input), 'Customer ID' (text input), 'Account Currency' (text input), 'Redemption Reference Number' (text input), 'Term Deposit Account * Number' (text input), 'Account Description' (text input), 'Account Balance' (text input), 'Waive Interest' (checkbox), 'Action' (radio buttons for 'Renewal' and 'Redemption'), 'Redemption' section (including 'Redemption Mode' dropdown set to 'Partial Redemption', 'Redemption Amount' text input, 'Waiver Penalty' checkbox, and 'Suppress Redemption Advice' checkbox), 'Principal and Interest Details' section (including 'Principal Amount', 'Interest Rate', 'Maturity Amount' text inputs and a 'Compute' button), and 'Renewal' section (including 'Days', 'Month', 'Year' text inputs and 'Next Maturity Date' text input). Below these sections is a table with columns: 'Payout Type', 'Percentage', 'Redemption Amount', 'Instrument Number', and 'Waive Issuance Charge'. The table has one row with 'Account' in the 'Payout Type' column and a checked box in the 'Waive Issuance Charge' column. At the bottom, there is a 'TD Payout Details' section with fields for 'Input By', 'Date Time', 'Authorization Status', 'Authorized By', 'Date Time', and 'Status'. 'Ok' and 'Exit' buttons are 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 off the accrued interest amount that is to be paid to the customer during redemption.

Example

Deposit account opening date: 01-Jan-2011

Deposit amount: 10000 USD

Tenor: 365 Days

Interest rate: 9%

Maturity date: 31-Dec-2011

Computed interest amount: 900 USD

During Redemption when the 'Waive Interest' is set to 'Y':

Redemption date: 31-Dec-2011

Redemption type: Full Redemption

Waive interest flag: Y

Amount to be paid to the customer: 10000 USD

During Redemption when the 'Waive Interest' is set to 'N':

Redemption date: 31-Dec-2011

Redemption type: Full Redemption

Waive interest flag: N

Amount to be paid to the customer: 10900 USD

Waive Penalty

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



You can check the 'Waive Interest' and 'Waive Penalty' boxes only for full redemption and not for partial redemption.

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

Principal and Interest Details

The system displays the following principal and interest details:

Principal Amount

The system displays the amount paid at the time of term deposit booking, when you click on the 'Compute' button.

Interest Rate

The system displays the current interest rate applicable after partial/full redemption when you click on the 'Compute' button.

Maturity Amount

The system displays the current maturity amount after partial/full redemption.

Refer the chapter 'Annexure B - IC Rule Set-up' in this user manual for details on calculating principal and interest amount during term 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.

Instrument Number

Specify the instrument number to be issued.

Waive Charges


Check this box to indicate waive option for pay-out BC issuance charge

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.

 You can query, modify and amend other branch transactions only through the summary screen.

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 window titled "Term deposit" with three tabs: "Term deposit" (selected), "Instrument Details", and "Counterparty Details". The "Term deposit" tab contains the following fields:

- Branch Code:
- Customer Account Number:
- Customer Number:
- Currency:
- Account Class: (with a dropdown arrow)
- Account Class options: Account, Account Class

At the bottom left, there is an "Interest" tab. At the bottom right, there are "Ok" and "Exit" buttons.

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.

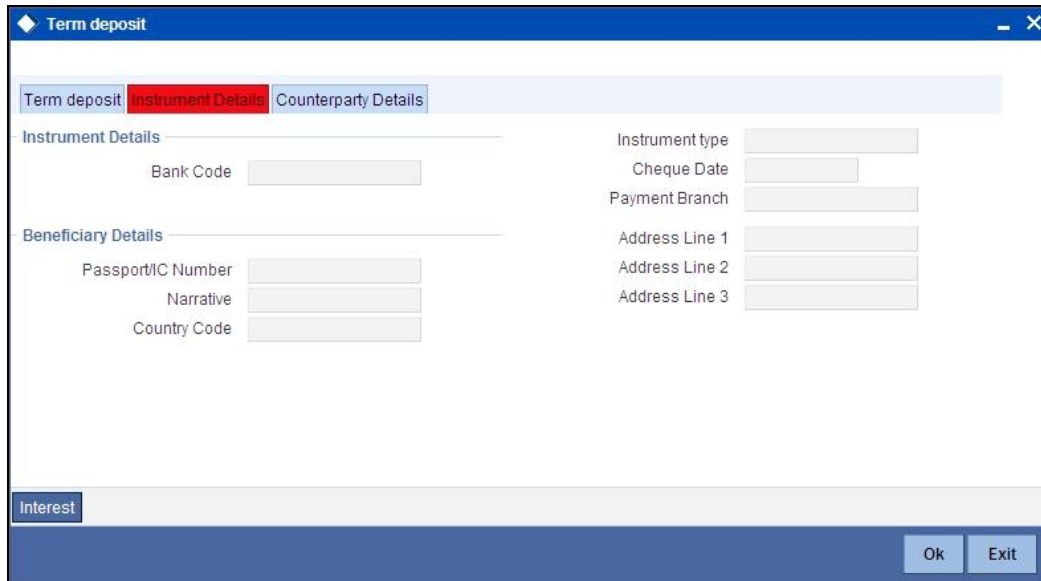
Account/Account Class

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" with a blue header bar. Below the header, there are three tabs: "Term deposit", "Instrument Details", and "Counterparty Details" (which is highlighted in red). The main content area is divided into two sections: "Counterparty Details" and "Beneficiary Details".

Counterparty Details:

- Counterparty Bank Code:
- Counterparty Account:
- Offset Currency:

Beneficiary Details:

- Beneficiary Name:
- Address Line 1:
- Address Line 2:
- Passport/IC Number:
- Narrative:

At the bottom of the window, there is a blue bar with the word "Interest" on the left and "Ok" and "Exit" buttons on the right.

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 fields and sections:

- Header:** Interest Charges
- Input Fields:** Branch Code, Account, Account Class, Customer Number
- Buttons:** Interest (highlighted in red), Deposit (highlighted in blue)
- Interest Details:** Calculation Account, Interest Booking Account, Charge Booking Account, Interest Start Date, Interest Booking Branch, Charge Booking Branch, Charge Start Date
- Checkboxes:** Interest Statement, Dr Cr Advices, Waive, Generate UDE Change Advice, Open
- Product:** Product
- User Data Elements:** User Data Elements Currency
- Effective Dates Table:**

Effective Date	Open
- UDE Values Table:**

User Data Elements Id	Value	Rate Code
- Footer:** TD Payout Details, 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.

Interest Charges

Branch Code Account Class
Account Customer Number

Interest Deposit

Calculation Account Interest Start Date
Interest Booking Account Interest Booking Branch
Charge Booking Account Interest Statement Dr Cr Advices
Charge Booking Branch
Charge Start Date

< 1 Of 1 >

Product
User Data Elements Currency

Waive
 Generate UDE Change Advice
 Open

Effective Dates

10f1 Go

Effective Date	Open
----------------	------

UDE Values

10f1 Go

User Data Elements Id	Value	Rate Code
-----------------------	-------	-----------

TD Payout Details

OK Exit

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' window with the 'Deposit' tab selected. The 'Deposit' tab is highlighted in red. The window contains the following fields and options:

- Branch Code: [Text Field]
- Account: [Text Field]
- Account Class: [Text Field]
- Customer Number: [Text Field]
- Maturity Date: [Text Field]
- Next Maturity Date: [Text Field]
- Auto Rollover:
- Close On Maturity:
- Move Interest to unclaimed:
- Move Principal to unclaimed:
- Rollover Type: Principal, Principal/Interest, Special Amount, Interest
- Rollover Amount: [Text Field]

At the bottom, there is a table with the following columns: Payout Type, Percentage, Offset Branch, Offset Account, and Narrative. The table has one row with a dropdown menu for 'Account'. At the bottom right, there are 'Ok' and 'Exit' buttons.

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 screenshot shows a software window titled "Term Deposit Payout Details". It features two tabs: "Bankers Cheque" (selected) and "Counterparty Details". Under "Bankers Cheque", there are input fields for "Bank Code" and "Currency". Under "Beneficiary Details", there are input fields for "Bank Code", "Beneficiary Name", "Passport/IC Number", "Narrative", and "Country Code". Under "Counterparty Details", there is a "Payment Branch" field and a "Beneficiary Address" section with three lines: "Address Line 1", "Address Line 2", and "Address Line 3". The window has "Ok" and "Exit" buttons at the bottom right.

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

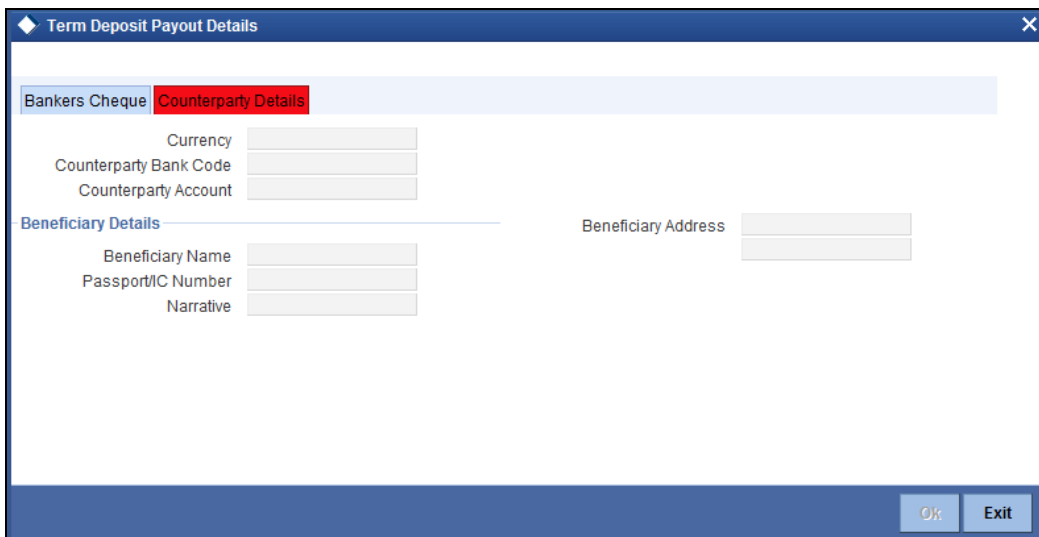
Specify the country code for the payout address.

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. The window has two tabs: "Bankers Cheque" and "Counterparty Details", with the latter being selected and highlighted in red. The "Counterparty Details" tab contains the following fields:

- Currency:
- Counterparty Bank Code:
- Counterparty Account:
- Beneficiary Name:
- Passport/IC Number:
- Narrative:
- Beneficiary Address:

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

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. It contains the following fields and sections:

- Branch _____
- Term Deposit Account Number _____
- Redemption Reference Number _____
- Account Currency _____
- Overrides**

Confirmed	Override Text
<input type="checkbox"/>	
- Ok 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 the 'Term Deposits Redemption Input - Summary' application window. The window title is 'Term Deposits Redemption Input - Summary'. The interface includes a search section with the following fields and controls:

- Redemption Reference Number (text input)
- Parent Account (text input)
- Maker ID (text input)
- Authorized (dropdown menu)
- Branch Code (text input)
- Customer ID (text input)
- Checker Id (text input)
- Contract Status (dropdown menu)

Below the search fields are buttons for 'Search', 'Advanced Search', 'Refresh', and 'Reset'. A table below shows search results with the following columns: 'Redemption Reference Number', 'Branch Code', 'Parent Account', 'Customer ID', 'Maker ID', 'Checker Id', and 'Authorized'. The table currently displays one record. At the bottom right of the window is an 'Exit' button.

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



Note the following:

- You can query or modify the account details of the customers whose accounts are permitted to you for the query/modification in the 'Group Code Restriction' screen.
- If you are allowed to query customer information, then system displays the following details pertaining to the fetched records:
- You can query, modify and amend other branch transactions through the summary screen.

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 "Term Deposit Advice". At the top left, there is a "New" button. Below it, the "Advice" section contains three input fields: "Customer Account Number *", "Stock Catalog Code", and "Certificate Number". A "Generate" button is positioned below the "Certificate Number" field. To the right of these fields, there is a "No. of Advices Generated" input field and three checkboxes: "Rollover Issue", "Mark As Duplicate", and "Auto Generate Certificate". Below the checkboxes is a "Print" button. At the bottom right of the window, there is an "Exit" button.

You need to specify the following details.

Advice

Branch Code

The system displays the branch code.

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.

Stock Catalog Code

Select the stock catalog code from the adjoining option list. The list displays active stock catalog codes for the TD Certificate instrument type.

Certificate Number

Specify the Certificate Number if the Auto Generate Certificate Number is not checked. System defaults the Certificate Number if Auto Generate Certificate Number is checked.



If the Auto Generate Certificate Number is checked, then the existing Generate button will be used to fetch the next Certificate Number from the inventory maintenance based on the selected Stock Catalog Code for the TD Certificate instrument type.

If Auto Generate Certificate Number is not checked then you have to enter the certificate number. System validates whether the certificate number is valid or not based on the selected stock code. If the entered certificate number is already in use then the system displays an error message.

No. of Advice Generated

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

Rollover Issue

Check this box if the certificate is generated for a rolled over term deposit.



Note the following:

- If you want to issue certificate for Rollover, then the Rollover should be checked.
- If the account is not rolled over and if you select rollover issue, system throws an error message as follows:

Since Account is not rolled over, Rollover issue should not be checked.
- If The Rollover certificate is issued already but the rollover issue is selected again, then the system prompts to select Duplicate Issue.
- If The certificate is not issued for rollover activity and if the duplicate issue is done, then the system displays the following message:

Certificate not issued for Rollover activity

Mark as Duplicate

Select Mark as Duplicate to issue duplicate certificate.

Auto Generate Certificate Number

Check this box to indicate whether system should automatically pickup the certificate number from inventory or the certificate number should be entered manually.

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

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.

Term Deposits Execution Log Summary

Branch Code Account
 Currency Code Run Date

Records per page: 15 1 Of 1

<input type="checkbox"/>	Branch Code	Account	Currency Code	Event	Tenor	Amount	Run Date	Execution Status	Error Reason	Deposit Number	Maturity Date

Execution Status E - Error S - Success U - Unprocessed

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.

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:

IC Special Conditions Maintenance

Account Details

Branch _____
 Account _____
 Calculation Account
 Interest Booking Account
 Charge Booking Account
 Interest Statement

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

Product Details

Product*
 User Defined Element Currency _____
 ILM Product
 Display ILM Type _____

Waive Product
 Generate UDE Change Advice
 Open

UDE Values

Dates

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

Interest SDE

User Defined Element Id*	UDE Id	Rate Code
<input type="text"/>	<input type="text"/>	<input type="text"/>

Deposit

Ok Exit

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.

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.

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

New Enter Query

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

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

- 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

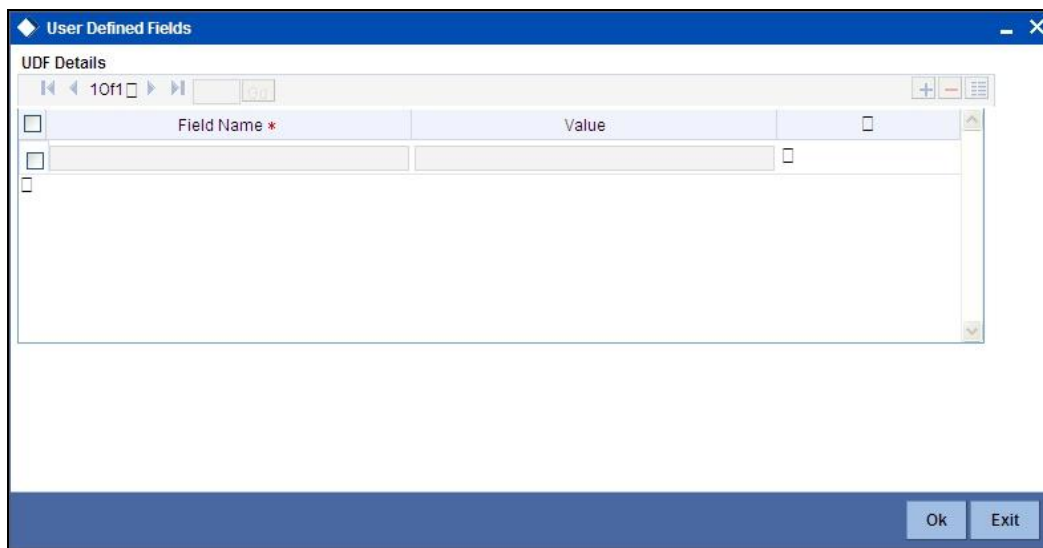
The system displays overdue days in case payment is overdue.

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.



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.

Recurring Deposit Payment Summary

Authorization Status Record Status

Branch Code RD Account Number

Payment Branch Code Payment Currency

Product Code Transaction Date

Records per page: 15 First Previous 1 Of 1 Next Last Go

Authorization Status	Record Status	Branch Code	RD Account Number	Payment Branch Code	Payment Currency	Product Code	Trans
----------------------	---------------	-------------	-------------------	---------------------	------------------	--------------	-------

Authorization Status A - Authorized U - Unauthorized

Record Status C - Closed O - Open

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

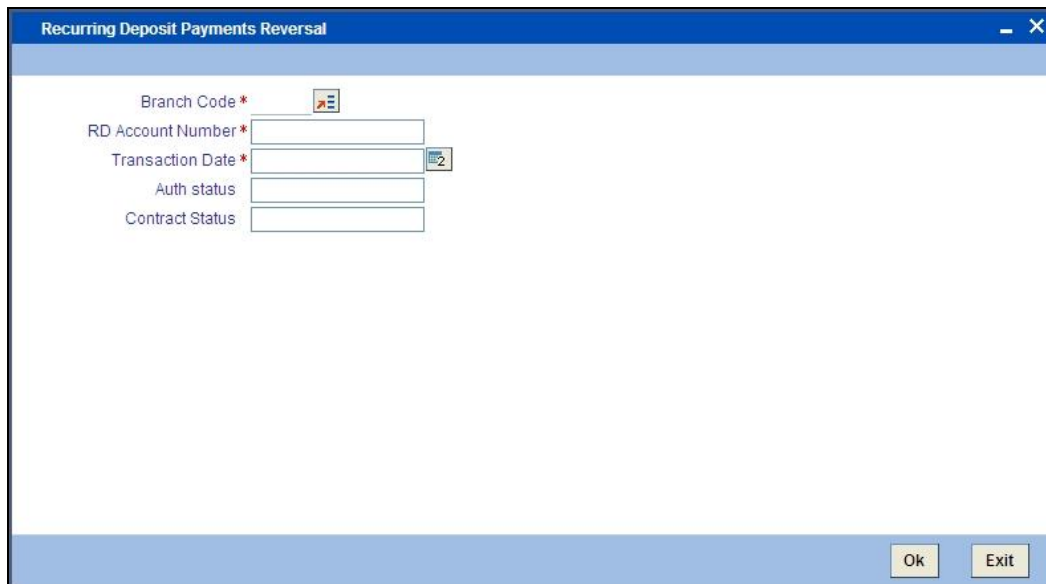
Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- 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 window titled "Recurring Deposit Payments Reversal". The window contains the following fields and controls:

- Branch Code * (with a dropdown arrow icon)
- RD Account Number * (text input field)
- Transaction Date * (text input field with a calendar icon)
- Auth status (text input field)
- Contract Status (text input field)
- Ok (button)
- Exit (button)

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).

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:

Tag	Description
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

Accounting Role	Amount Tag	Dr/Cr Indicator
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

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 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' application window for 'IC Rule Maintenance'. The window title is 'Main' and it has a 'New' button in the top left. The main area contains several sections:

- Rule Information:** Fields for 'Rule Id *', 'Rule Description *', and 'Primary Element'.
- Apply Interest:** A section with two checkboxes: 'On Account Opening Month' and 'On Account Closure Month'.
- ILM Parameters:** A section with a checkbox 'Integrated LM' and a dropdown menu 'Integrated LM Type'.
- System Elements:** A list box with a '+' button and a list icon. It contains one entry with a checkbox and a list icon.
- User Elements:** A list box with a '+' button and a list icon. It contains one entry with a checkbox, a 'Type' dropdown set to 'Amount', and a 'Get Latest' dropdown set to 'Use Effective'.

At the bottom of the window, there are three tabs: 'Formulas', 'Fields', and 'Formula Rate'. Below the tabs is a status bar with the following fields and buttons:

- Input By: Date Time
- Authorized By: Date Time
- Modification Number: Authorized, Open
- 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.
- Use the SDE 'DEPOSIT_AMOUNT' for displaying the maturity amount based on interest capitalization.
- The system sets the value of 'WAIVE_INTEREST' SDE to '1', if you have unchecked (waiver not applicable) the Waive Interest checkbox in the 'Term Deposits Redemption Input' screen (ICDREDMN). The system sets the value of this SDE to '0' if you have checked the Waive interest checkbox (waiver applicable).

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.

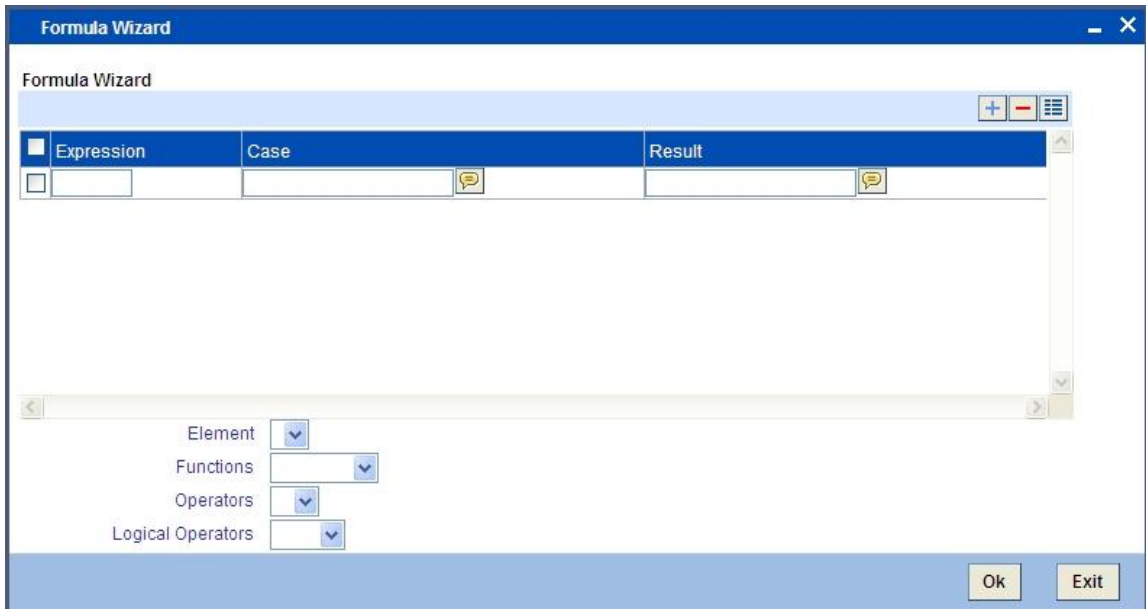
Accrual Required

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:

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 '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:

Case	Result
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:

$$(DEPOSIT_AMT * TENOR * RATE)/(YEAR*100)$$

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)

9.2.4.2 Formula for Interest Rate and Maturity Amount

The following formula will be used to calculate interest rate and maturity amount during term deposit account opening.

Sample formula below:

Condition	Formula
DEPOSIT_AMOUNT >0	((DEPOSIT_AMOUNT * DAYS * INT_RATE) / (100 * YEAR))

Deposit Amount: 15000 USD

Deposit Booking Date: 01-Jan-2011

Tenor: 180 Days

Interest Rate: 9%

Interest Amount: $(15000 * 9 * 180) / (365 * 100)$

= 665.75 USD

Interest Rate and Maturity Amount after Rollover

The example below shows how the interest rate and maturity amount are calculated after term deposit rollover.

Example

Condition	Formula
DEPOSIT_AMOUNT >0	$((DEPOSIT_AMOUNT * DAYS * INT_RATE) / (100 * YEAR))$

Deposit Amount: 10000 USD

Deposit Booking Date: 01-Jan-2011

Tenor: 180 Days

Interest Rate: 9%

Interest Amount: $(10000 * 9 * 180) / (365 * 100)$

= 443.84 USD

Rollover Date: 30-Jun-2011

After Rollover

Deposit amount: 10443.84 USD.

Interest rate: 9.25%.

Interest amount: $(10443.84 * 9.25 * 180) / (365 * 100)$

= 476.41 USD

9.2.4.3 Formula for Interest Waive

Based on the 'WAIVE_INTEREST' SDE, a new formula will be created in the IC Rule Definition screen for Interest Waiver.

Condition	Formula
DEPOSIT_AMOUNT >0 AND WAIVE_INTEREST=0	$((\text{DEPOSIT_AMOUNT} * \text{DAYS} * \text{INT_RATE}) / (100 * \text{YEAR}))$

The example below explains how the interest that is to be paid out to the account holder will be waived off during redemption.

Example

Deposit account opening date: 01-Jan-2011

Deposit amount: 10000 USD

Tenor: 365 Days

Interest rate: 9%

Maturity date: 31-Dec-2011

Computed interest amount: 900 USD

During Redemption when the 'Waive Interest' is set to 'Y':

Redemption date: 31-Dec-2011

Redemption type: Full Redemption

Waive interest flag: Y

Amount to be paid to the customer: 10000 USD

During Redemption when the 'Waive Interest' is set to 'N':

Redemption date: 31-Dec-2011

Redemption type: Full Redemption

Waive interest flag: N

Amount to be paid to the customer: 10900 USD

9.2.4.4 Formula for Principal and Interest Details

The following formula will be used to calculate principal and interest amount during term deposit redemption

Sample formula below:

Condition	Formula
DEPOSIT_AMOUNT >0	$((\text{DEPOSIT_AMOUNT} * \text{DAYS} * \text{INT_RATE}) / (100 * \text{YEAR}))$

Deposit account opening date: 01-Jan-2011

Deposit amount: 10000 USD

Tenor: 365 Days

Interest rate: 10%

Interest payout frequency: Monthly

Maturity date: 31-Dec-2011

Computed interest amount: 1000 USD

Partial Redemption

Redemption date: 01-Jul-2011

Redemption type: Partial Redemption

Redemption Amount: 5000 USD

Interest liquidated so far: 600 USD

Recalculated interest rate: 7%

Recomputed Interest till redemption: 350 USD

Amount to be recovered from customer: 250 USD

Full Redemption

Redemption date: 01-Jul-2011

Redemption type: Full Redemption

Redemption Amount: 10000 USD

Interest liquidated so far: 600 USD

Recalculated interest rate: 7%

Penalty rate: 2%

Recomputed Interest till redemption: 350 USD

Amount to be recovered from customer: 250 USD

Penalty amount to be recovered: 99 USD

Net Amount paid to the customer after full redemption: (10000 - 250 - 99) = 9651 USD

9.2.5 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.

The screenshot shows the 'User Data Element Values' application window. The window title is 'User Data Element Values'. It contains a 'New' section with various input fields: Product Code *, Branch Code *, Effective Date *, Description, Accrual Frequency, checkboxes for Product Accruals and Rate Chart Allowed, Liquidation Days, Months, and Years. On the right, there are fields for Account Class *, Currency Code *, Rule, Description, Currency, and Description. Below this is a 'User Data Elements' table with columns: User Element *, User Element Value, Rate Code, TD Rate Code, and a checkbox. The table is currently empty. At the bottom, there is a 'UDF' section with fields for Maker, Checker, Mod No, Date Time, Record Status, and Authorization Status, along with an 'Exit' button.

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

9.2.6 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

9.2.7 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

9.2.8 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

9.2.9 Recurring deposit Scheme

You need to maintain values for the following UDEs under this product:

- TD_1
- OVERDUE_PENALTY
- TAX_RATE

9.3 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.

The screenshot shows the 'IC Rate Code Branch Availability' application window. The window title is 'IC Rate Code Branch Availability'. The interface includes a 'New' button, a 'Rate Code *' text box, and 'Branch Restrictions' radio buttons for 'Allow' (selected) and 'Disallow'. Below is a 'Branch Specific Rates' section with a table header 'Branch Code' and 'Description'. The 'Branch Code' column has a dropdown menu. At the bottom, there is a 'Fields' section with labels for 'Input By', 'Authorized By', and 'Modification Number', each with a 'Date Time' field. There are also checkboxes for 'Authorized' and 'Open', and an 'Exit' button.

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

New

Rate

Branch Code *

Rate Code *

Currency Code *

Rates

<input type="checkbox"/>	Effective Date	Rate	Open
<input type="checkbox"/>	<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.

10.1 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
- Customer-wise Tax Deduction Report
- Unclaimed Deposits Transferred Report

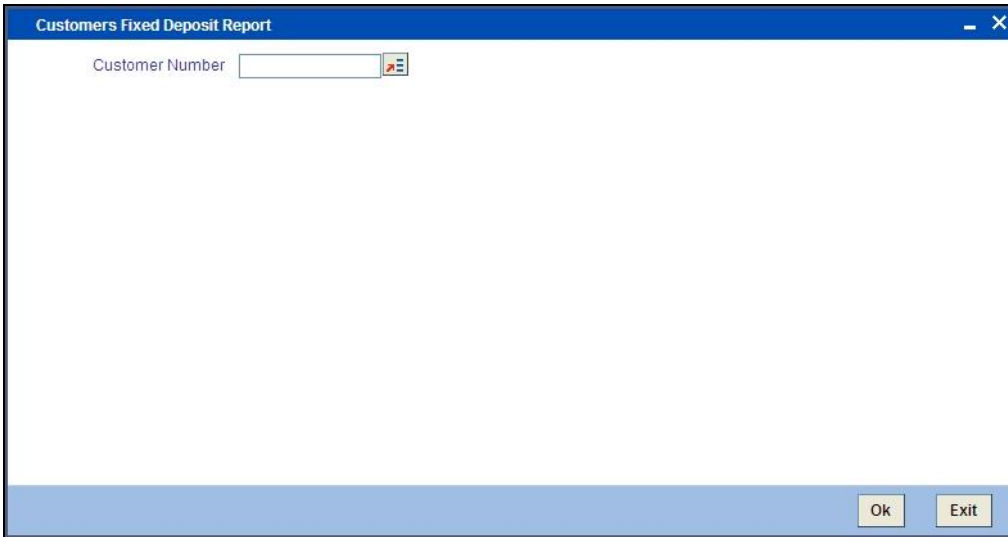
To generate any of these reports choose Reports in the Application Browser. Choose TD under it. A list of all the reports in TD module will be displayed. You can choose to view or print the report.

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

Field Name	Field Description
Customer ID	This indicates the unique id of the 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
Maturity Amount	This displays the maturity amount as per new calculation
Deposit term	This indicates the term of the deposit account
Stock Catalogue Code	This displays Stock Catalog Code for the TD certificate number
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
Interest rate	This displays the interest rate of the 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 dialog box titled "TD Full balance Listing". It has a blue header bar with the title and standard window controls (minimize, maximize, close). The main area contains three input fields: "Branch Code *" with a list icon, "Status" with a dropdown arrow, and "Processing Date" with a calendar icon. At the bottom right, 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:

Field Name	Field Description
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
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
Interest rate	This displays the interest rate of the account
Maturity Amount	This displays the maturity amount as per new calculation

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.

Large FD Report

Branch Code *

Currency Code * ALL

Amount Exceeding *

Ok Exit

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:

Field Name	Field Description
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
Interest rate	This displays the interest rate of the account
Maturity Amount	This displays the maturity amount as per new calculation

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: "Processing Date" with a calendar icon and "Branch Code *" with a dropdown arrow icon. At the bottom right of the window, there are "Ok" and "Exit" buttons.

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

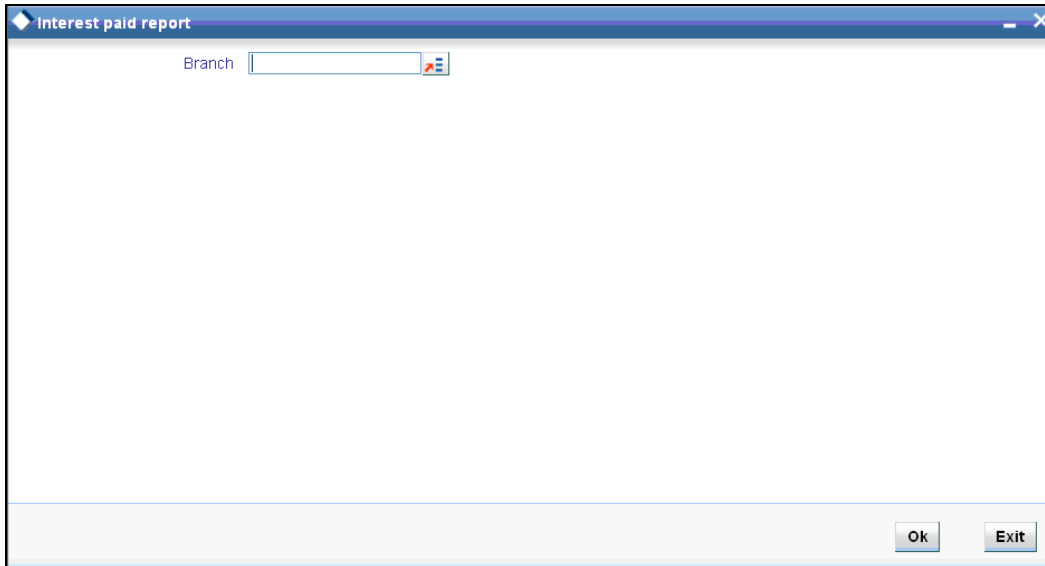
The generated report will have the following information:

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.

You can invoke 'Interest Paid Report'screen by typing 'TDRINREP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Branch Code

Specify the branch code. The system will generate the interest paid report for the branch code that you have selected.

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
Interest rate	This displays the interest rate of the account

Maturity Amount	This displays the maturity amount as per new calculation
-----------------	--

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.

You can invoke 'TD Statement of Accounts Report'screen by typing 'TDRSOACC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

TD statement of accounts

Branch Code

Ok Exit

Branch Code

Specify the branch code. The system will generate the interest paid report for the branch code that you have selected.

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
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

Field Name	Field Description
Interest rate	This displays the interest rate of the account
Maturity Amount	This displays the maturity amount as per new calculation

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.

You can invoke 'TD Account class Summary' screen by typing 'TDRPRSUM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Branch Code

Specify the branch code. The system will generate the interest paid report for the branch code that you have selected.

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
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
Maturity Amount	This displays the maturity amount as per new calculation

Following elements will be displayed for Totals:

Field Name	Field Description
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 list 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.

TD Account Opened Report

Branch Code Branch Name

Customer Customer Name

Account Class Description

From Date To Date

Include Subordinates Yes

Report Format PDF

Report Output Print

Printer At Client

Printer

Ok Exit

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.

Include Subordinates

The relationship managers can generate the reports for the customers who are associated with their subordinate RMs. Choose one of the following options:

- Yes – Select this to include the customers assigned to your subordinate RMs.
- No – Select this to generate the report only for the customers assigned to you, excluding the customers assigned to your subordinate RMs.

Choose the appropriate one.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

Header of the report

The header of the report contains the following information:

Field Name	Field Description
Branch	Branch Code
Branch Date	Branch Date
Date & Time	Date on which report is generated
User Id	User ID
Module	Module Code

Body of the report

The generated report will have the following information:

Field Name	Field Description
RM ID	Relationship manager ID
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 displays the maturity amount as per new

Field Name	Field Description
	calculation
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
Stock Catalogue Code	This displays Stock Catalog Code for the TD certificate number
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
Interest rate	This displays the interest rate of the account

10.10 Term Deposits Closed for the Period Report

This report list 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 Code

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.

Based on the branch code, the system displays the branch name.

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.

The system displays the description of the account class.

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.

Based on the customer code, the system displays the name of the customer.

Include Subordinates

The relationship managers can generate the reports for the customers who are associated with their subordinate RMs. Choose one of the following options:

- Yes – Select this to include the customers assigned to your subordinate RMs.
- No – Select this to generate the report only for the customers assigned to you, excluding the customers assigned to your subordinate RMs.

Choose the appropriate one.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

Header of the report

The header of the report contains the following information:

Field Name	Field Description
Branch	Branch code
Branch Date	Branch date
Date & Time	Date and time at which the report was generated
User ID	User ID
Module	Module code

Body of the report

The generated report will have the following information:

Field Name	Field Description
RM ID	Relationship manager ID
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

Field Name	Field Description
Interest Amount	This indicates the Interest Amount (This will show the actual interest amount which has been paid to the customer)
Maturity Amount	This displays the maturity amount as per new calculation
Branch	This indicates the Branch Name
Product Code	This indicates the Account Class code of the TD account
Stock Catalogue Code	This displays Stock Catalog Code for the TD certificate number
Product Title	This indicates the Account Class description of the TD account
Product Currency	This indicates the Currency of the TD account class
Interest rate	This displays the interest rate of the account

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.

The screenshot shows a window titled "Main Screen" with a blue header bar. Inside the window, there are five input fields arranged vertically, each with a small icon to its right:

- From Date: [] [icon]
- To Date: [] [icon]
- Branch: [] [icon]
- Account Class: [] [icon]
- Customer: [] [icon]

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

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

Field Name	Field Description
	maturity date)
Maturity Value	This displays the maturity amount as per new calculation
Branch	This indicates the Branch Name
Auto Rollover	Will indicate whether the TD is Auto Rollover or not
Interest rate	This displays the interest rate of the account

10.12 Term Deposits Maturity Report

This report lists the term deposits that will be matured for the given period. You can generate this report using 'TD Account Maturity Report' screen.

To invoke this screen, type 'TDRMATR' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

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.

Include Subordinates

The relationship managers can generate the reports for the customers who are associated with their subordinate RMs. Choose one of the following options:

- Yes – Select this to include the customers assigned to your subordinate RMs.
- No – Select this to generate the report only for the customers assigned to you, excluding the customers assigned to your subordinate RMs.

Choose the appropriate one.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

Header of the report

The header of the generated report will have the following information:

Field Name	Field Description
Branch	Branch Code
Branch Date	Branch Date
Date & Time	Date on which report is generated
User Id	User ID
Module	Module Code

Body of the report

The generated report will have the following information:

Field Name	Field Description
RM ID	Relationship Manager ID

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 displays the maturity amount as per new calculation
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
Stock Catalogue Code	This displays Stock Catalogue Code for the TD certificate number
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
Interest rate	This displays the interest rate of the account

10.13 Tax Deduction Report

You can generate term deposit tax deduction reports for specific customers. This report provides the details of the tax deducted at source for a customer for the term deposits. The system generates this report during beginning of day operations.

This report can be generated for a specific branch, as of the date of tax deduction.

10.13.1 Contents of the Report

The report contains the following details:

Header

Field Name	Field Description
Report Name	Report name
Bank Code / Bank Name	Bank code and bank name
Branch Code / Branch Name	Current branch code and branch name
Branch Currency	Branch currency
Report Run Date	Current branch date
Report Run Time	Current branch time

Body

Field Name	Field Description
Customer ID	Customer number
Account Title	Account class description
Account No	TD account number
Account Currency	TD account currency
Tax Type	IC rule description
TDS Date	Tax deduction date
Interest in Account Currency	Interest in account currency
Tax Deduced in Account Currency	Tax deducted in account currency
Interest in Local Currency	Interest in local currency
Tax in Local Currency	Tax in local currency

10.14 Unclaimed Deposits Transferred Report

Oracle FLEXCUBE allows you to generate a report that contains the details of all matured TD accounts that are moved to unclaimed GL.

In order to have a TD account included in this report, the TD must be defined as described below.

The following options must be checked for the TD account:

- Move Interest to Unclaimed
- Move Principal to Unclaimed

The following options must not be checked for the TD account:

- Auto Rollover
- Close on Maturity

The report can be generated for a given branch as of a given date.

10.14.1 Contents of the Report

The report contains the following details:

Header

Field Name	Field Description
Report Name	Report name
Bank Code / Bank Name	Bank code and bank name
Branch Code / Branch Name	Current branch code and branch name
Report Run Date	Current branch date
Report Run Time	Current branch time
User ID	Logged in user

Body

Field Name	Table/Column Name	FCR Field Name
Product Code	Prod(ICTB_ACC_PR)	Product_code
Product Title	Product Description(CSTM_PRODUCT)	Product description
Currency	Deposit currency(tdvw_td_details)	Deposit currency
Account Number	TD Account No(ICTM_ACC)	Account no

Field Name	Table/Column Name	FCR Field Name
Customer Name	Customer name- (Sttm_customer)	Customer name
Deposit/renewal Date	Int_Start_Date-(Tdvw_td_details)	Deposit/renewal date
Maturity Date	Maturity_Date- (Cltb_account_master)	Maturity Date
Outstanding Principal	Deposit_Amount- (tdvw_td_details)	Outstanding principal
Outstanding Interest	Total_Interest_Payable- (tdvw_td_details)	Outstanding Interest

10.15 Term Deposits Exceeding Lien Limits Report

You can generate a report of term deposits exceeding the lien reports using 'Term Deposits Exceeding Lien Limit' screen. To invoke the screen, type 'STRLELMT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

Branch Code

Specify the branch code for which you are generating the report. The option list displays all valid branch codes available in the system. Choose the appropriate one.

Based on the branch code selected, the system displays the name of the branch.

Customer

Specify the CIF of the customer for whom the report is being generated. The option list displays all valid customer numbers that are applicable. Choose the appropriate one.

Based on the customer number, the system displays the name of the customer.

Include Subordinates

The relationship managers can generate the reports for the customers who are associated with their subordinate RMs. Choose one of the following options:

- Yes – Select this to include the customers assigned to your subordinate RMs.
- No – Select this to generate the report only for the customers assigned to you, excluding the customers assigned to your subordinate RMs.

Choose the appropriate one.

Once you have specified the details, click 'OK'. The system generates the report based on the parameters specified.

10.15.1.1 Contents of the Report

The term deposit exceeding lien limit report contains the following details:

Header Elements

Sr. No.	Field Name	Field Description
1	Branch	Branch Code
2	Branch Date	Branch Date
3	Date & Time	Date on which report is generated
4	User Id	User ID
5	Module	Module Code

Body Elements

Sr. No.	Field Name	Field Description
1	Rm Id	Relationship Manager ID
2	Customer No	CIF Number
3	Customer Name	Customer Name
4	Deposit Amount	Deposit Amount
5	Deposit Term	Deposit Term

Sr. No.	Field Name	Field Description
6	Account Number	Account Number
7	Td Maturity Date	Maturity date of the TD
8	Total Interest Payable	Total Interest Payable
9	Maturity Amount	Maturity Amount
10	Lien Limit %	Lien Limit % at bank level
11	Lien %	Lien percentage utilized
12	Lien Amount	Lien Amount
13	Total Interest Payable	Total Interest Payable
14	Maturity Amount	Maturity Amount

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

Function ID	Function Description
STDTDPAY	Term Deposit Pay In Parameters Maintenance
STRLELMT	Term Deposits Exceeding Lien Limit
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



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