

**Oracle FLEXCUBE
Time Deposit User Manual
Release 5.0.2.0.0
Part No E52129-01**



Table of Contents (index)

1.1. TD Introduction.....	4
1.1.1. Key Features.....	4
1.2. TD Account Opening-Maintenance.....	5
1.3. 8054 - Time Deposit Account Opening.....	6
1.4. CI500 - Assisted Account Opening.....	12
1.5. TD020 - TD Account Master.....	26
1.6. TD021 - Deposit Master.....	37
1.7. TD043 - TD Certificate Printing.....	58
1.8. TDM24 - Lien Master Maintenance.....	72
1.9. TD022 - TD Nominee Maintenance.....	83
1.10. TD028 - TD Block/Unblock Account Status.....	88
1.11. TDM05 - TD Account CBR Codes Maintenance.....	91
1.12. TDM48 - Backdated Interest Rate Change.....	94
1.13. BAM69 - Islamic Account Attributes.....	100
1.14. MCA12 - Multi Currency Account Additional Details Maintenance.....	105
1.15. MCA07 - Time Deposit Account Opening under MCA.....	110
1.16. Payin Processing.....	115
1.17. 1356 - Mixed Payin.....	116
1.18. 1007 - Quick Payin By CASA.....	143
1.19. 1021 - Quick Payin By GL.....	151
1.20. 1402 - Quick Payin By Cash.....	160
1.21. 6503 - Quick Payin By BC.....	169
1.22. 6504 - Quick Payin by DD.....	186
1.23. 6505 - Quick Payin By Cheque.....	203
1.24. Interest Payout Transaction.....	212
1.25. 1337 - TD Interest Payout Inquiry.....	213
1.26. 1302 - TD Interest Payout Inquiry.....	250
1.27. TD029 - TD Interest Adjustments.....	257
1.28. TD039 - TD Multiple Payout Instructions.....	261
1.29. Redemption.....	305
1.30. 1358 - Mixed Redemption.....	306
1.31. 1310 - Quick Redemption By Cash.....	343
1.32. 1311 - TD Redemption Inquiry - By BC.....	351
1.33. 1312 - Quick Redemption By CASA.....	360
1.34. 1318 - Quick Redemption By GL.....	369
1.35. 1332 - Quick Redemption By DD.....	378
1.36. 1333 - Quick Redemption By Reinvesting Existing Account.....	387
1.37. 1336 - Quick Redemption By Reinvesting To New Account.....	401
1.38. Renewal.....	416
1.39. 1316 - TD Renewal Inquiry.....	417
1.40. Other Transactions.....	426
1.41. 7020 - TD Balance Inquiry.....	427
1.42. TDM07 - Investment Calculator.....	433
1.43. TD023 - TD Rates History Inquiry.....	443
1.44. TD031 - TD Audit Trail Inquiry.....	448
1.45. TD037 - TD Account Ledger Inquiry.....	458
1.46. TD040 - TD Maturity Amount History.....	467
1.47. TD041 - TD Deposit Certificate Inquiry.....	474
1.48. TD042 - Interest and Principal Payment History.....	482
1.49. TD050 - TD Interest Inquiry.....	493
1.50. TD070 - Discounted Time Deposit Inquiry*.....	500
1.51. BAM82 - Business Acquirer Id Linkage Maintenance.....	504
1.52. TD044 - TD Transactions Inquiry.....	508

1.53. TDM55 - Call Deposit Notice Maintenance	513
1.54. PS001 - Group Passbook Issue/Lost Maintenance	517
1.55. PS003 - Passbook PIN Maintenance.....	521
1.56. PSM01 - Passbook And Debit Card Account Linkage	525
1.57. PS005 - Passbook - Multi Currency Account Linkage	530
1.58. PS002 - MCA Passbook Printing	535
1.59. MC141 - Multi Currency Account - Customer Relationship Maintenance.....	540
1.60. PSM02 - Passbook - MCA Linkage Maintenance.....	546
1.61. TD038 - TD Top-Up Payin Inquiry.....	552
1.62. 1096 - TDS Remittance.....	557
1.63. Tax Processing.....	568
1.64. TDS03 - Tax Waiver.....	569
1.65. TDS10 - TDS Remittance	574
1.66. TDS11 - TDS Inquiry	583
1.67. TDS12 - Tax Recovery.....	603
1.68. TDS14 - TD Tax Refund	614

1.1. TD Introduction

The Time Deposit (TD) module in **FLEXCUBE Retail** has been designed to facilitate easy introduction of new TD products and has the capability to customize system features that makes it possible to rapidly meet increased volumes, changing market scenarios and customer needs.

FLEXCUBE Retail TD module supports the complete life cycle of a Time Deposit account from opening of the account, interest accruals and payments, part redemptions, premature closure, tax deductions and finally maturity of the TD and its subsequent payout or renewal. This system also complies with Islamic Banking Laws, which allows the banks to capture the immense potential of customers in Islamic countries who want to put their financial equity to work based on the concept of profit and risk sharing, rather than fixed income.

1.1.1. Key Features

FLEXCUBE Retail Banking Solution offers the best feature with an interactive interface that gives emphasis to business logic in intelligence form for the financial companies.

- Easily manage new product setup, and the ability to customize your system to set desired defaults for processing
- Capable of combining term based and amount based attributes to define the product rate
- Multiple deposits can be opened under the same account for the same customer
- Interest can be transferred to multiple modes like CASA, TD, GL, etc.
- Fully menu driven and is integrated with the Financial Accounting system
- Premature redemption of the deposit amount in full or partial
- Flexible enough to deduct the tax account-wise or deposit-wise
- Available in major foreign currencies
- Provides multi-location requirements
- The deposit module is compliant with the Islamic Banking Law
- Greater flexibility in defining service charges and waiver of rules
- Deposit Corrections - adjustments to principal and interest amount on redemption/renewal
- Sweep-in and sweep-out processing
- Deposits kept under a Time Deposit account can be pledged as security for the advances to the depositor himself, or to a third party
- Increased accuracy and reliability of compliance report
- Online verification of signature and photos identity
- User-wise security support system
- Instant querying functionality
- Multilevel Password

The system has an inbuilt parameter based coding system to link it up with the financial accounting system.

1.2. TD Account Opening-Maintenance

1.3. 8054 - Time Deposit Account Opening

Using this option you can open a new time deposit account. The product has to be defined and authorised before an account can be opened.

The ideal procedure followed for Time Deposit Account Opening is as follows:

- Check for customer existence: Check for all customers linked to the account.
- Specify Account Operating Instructions.
- Add Account Memo (if any).
- Customer Account Linking: A Maximum of three customers can be linked to the account using this option. If there are more than three customers, the same need to be linked to the account.
- Add MIS information to the account, if applicable.
- Add CBR Codes / other user defined information to the account, if applicable.

Note: Tax rates are subject to change if any special tax code is maintained at the customer level. You can view the special tax code from the **Customer Special Tax Code Maintenance** (Fast Path: TDS05) option.

Definitions Prerequisites

- [BAM17 - Branch Type Maintenance](#)
- [TDM01 - TD Product Master](#)
- [BAM97 - Currency Codes Cross Reference](#)
- [BAM30 - Tax Codes Maintenance](#)
- [8053 - Customer Addition](#)
- [CI142 - Customer Account Relationship Maintenance](#)
- [BA524 - Product Code - Product Type Cross Reference](#)

Download

Not Required

Modes Available

Not Applicable

To open a new TD account

1. Type the fast path **8054** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Time Deposit Account Opening**.
2. The system displays the **Time Deposit Account Opening** screen.

Time Deposit Account Opening

Time Deposit Account Opening*

Branch : 9999 HO Product Name : Product Ccy :

A/C No : A/C Title : Serial No :

A/C Open Date : 29/02/2008 Restricted A/C :

Customer Information

Customer IC	Category	IC Type	Short Name	Birth/Reg Date	Relations	Customer ID

Taxable Customer Id : Waive Service Charge :

Base Tax Code 1 : IBAN :

Base Tax Code 2 :

Minor Account status : Major

* Tax rates will be subject to change if any special tax code maintained at the customer level

Card Change Pin Cheque Cost Rate Denomination Instrument **Inventory** Pin Validation Service Charge Signature Travellers Cheque

Val. Customer UDF OK Close Clear

Field Description

Field Name	Description
------------	-------------

Branch	<p>[Mandatory, Numeric, Four, Pick List]</p> <p>Type the branch code under which an account is to be opened and select it from the pick list.</p> <p>The name of the branch is displayed in the adjacent field.</p> <p>It is possible for a branch to open an account on behalf of another branch.</p> <p>The branch name as per the SMS set up of the user is defaulted.</p>
Product Name	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate product name, available for the selected branch, from the drop-down list.</p> <p>The product is selected for which the account has to be opened.</p>
Product Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the time of product definition.</p>

This is the default currency for the product defined in **Customer Addition** (Fast Path: 8053) option.

- A/C No** [Display]
This field displays the account number at the time of account opening, if the account number generation is set as "Automatic" in the system pre-load.
The structure of the account number is flexible and can be defined based on the requirements of the bank.
- A/C Title** [Optional, Alphanumeric, 35]
Type the account title.
This field is displayed on successful account creation.
- Serial No** This field is for future use.
- A/C Open Date** [Mandatory, Pick List, dd/mm/yyyy]
Select the date, on which the account is opened, from the pick list.
The system by default displays the posting date as the account open date.
The system allows backdated account opening of TD.
- Restricted A/C** [Optional, Check Box]
Select the **Restricted A/C** check box if the customer is a restricted customer or vice versa.
This field is enabled if the customer is not restricted in **Customer Account Restriction** (Fast Path: CIM21) option.
Select the check box if you want the account to be treated as restricted account used only in the home branch.
Only tellers with suitable capability will be able to inquire and post transactions into restricted accounts. Normal tellers will not be able to transact on the account.

Customer Information

- Customer IC** [Mandatory, Pick List]
Select the identification code of the customer from the pick list.
A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate, or corporate registration can be used as a customer IC.
- Category** [Mandatory, Drop-Down]
Select the category of the customer from the drop-down list.
For example, Tax Paying Individual, Church, Foreign Corporate, etc. You can choose to set up multiple customer types to segregate the customers using the **Customer Type Maintenance** (Fast Path: CIM08) option.
Further processing such as tax applicable, service charges, etc. are levied based on the customer type.

IC Type	[Display] This field displays the IC type of the customer, based on the category to which the customer belongs. This is maintained in the Customer Type Maintenance (Fast Path: CIM08) option.
Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the Customer Addition (Fast Path: 8053) option.
Birth / Reg Date	[Display] This field displays the birth or registration date of the customer after validation. If the customer already exists, then the Birth/Reg Date will be automatically defaulted. Otherwise, the Customer Addition (Fast Path: 8053) option will be invoked where more details about the customer need to be entered. For more information, refer to Customer Addition (Fast Path: 8053) option.
Relations	[Mandatory, Drop-Down] Select the appropriate relations from the drop-down list. The customer is linked to the account by way of a relations tag. This list contains different relations. For example, Sole Owner, Joint And First, Joint and Other and other relations. For successful account opening transaction, a customer with primary relationship viz. Sole Owner, Joint And First, or Joint Or First must be linked. If primary relationship linked is Joint And First or Joint or First , customer with secondary relationship viz. Joint and other or Joint or other must be linked to the account. A maximum of three customers can be linked to an account in the account-opening screen. Customer Account Relationship Maintenance (Fast Path: C1142) option can be used to attach additional customers to the accounts.
Customer ID	[Display] This field displays the ID of the customer. A customer ID is an identification number generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Taxable Customer Id	[Mandatory, Pick List] Select the taxable customer ID from the pick list. By default it displays the ID of the primary customer.
Waive Service Charge	[Optional, Check box] Select the Waive Service Charge check box, if you want to waive the service charge for the TD account.
Base Tax	[Display]

- Code 1** This field displays the tax code 1 set by the bank that will be applicable to the account.
- Base Tax Code 2** [Display]
This field displays the tax code 2 set by the bank that will be applicable to the account.
- IBAN** [Display]
This field displays the new International Bank Account Number generated by the system.
The **IBAN**¹ mask is defined in the **Bank Master Maintenance** (Fast Path: BAM08) option.
For more information on generation of IBAN refer the [Example 02](#) provided at the end of the **CASA Account Opening** (Fast Path: 8051) option.
- Minor Account status** [Mandatory, Drop-Down]
Select the appropriate minor account status from the drop-down list.
Oracle FLEXCUBE supports three types of minor accounts:
- **Major** - The account belongs to the customer who is a major.
 - **Minor with Restrictions** - The account belongs to the customer who is a minor, however, the customer cannot perform certain transactions like cheque withdrawal on the account.
 - **Minor without Restrictions** - The account belongs to the customer who is a minor, and the customer has no restrictions on the type of transactions that can be performed on the account.
3. Select the branch name and product name from the drop-down list.
 4. Enter the account opening date.
 5. Select the customer IC from the pick list.
 6. Select the appropriate category and relations from the drop-down list.
 7. Click the **Val Customer** button. The system validates if the customer is an existing customer or a new customer.
 8. For an existing customer, the system displays the message "Existing Customer...Proceed with data entry".

Time Deposit Account Opening

¹(International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.)

Time Deposit Account Opening*

Branch : 2 KHARWESTMUMB Product Name : 301 - Resident TD - Regular Product Ccy : INR

A/C No : A/C Title : KEVIN MATHEW Serial No :

A/C Open Date : 29/02/2008 Restricted A/C :

Customer Information

Customer IC	Category	IC Type	Short Name	Birth/Reg Date	Relations	Customer ID
121211000	INDIVIDUAL	B	KEVIN MATHEW	25/12/1980	Sole Owner	604942

Taxable Customer Id : 604942 Waive Service Charge :

Base Tax Code 1 : 1 - 0.00000 / 0.00000 IBAN :

Base Tax Code 2 : 1 - 0.00000 / 0.00000

Minor Account status : Major

* Tax rates will be subject to change if any special tax code maintained at the customer level

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | **Inventory** | Pin Validation | Service Charge | Signature | Travellers Cheque

Val. Customer | UDF | OK | Close | Clear

9. Click **OK** button.
10. The system displays the message "Authorisation Required. Do You Want to continue". Click the **OK** button.
11. The system displays the **Authorization Reason** screen.
12. Enter the relevant information and click the **Grant** button.
13. The system displays the account number. Click the **OK** button.

1.4. CI500 - Assisted Account Opening

Using this option, you can perform customer search in **Oracle FLEXCUBE** as well as CRM. The data maintained in CRM is continuously updated in Oracle Flexcube. This option facilitates account opening across all modules.

Based on the module type selected, the relevant CASA/TD/Loan account details tab is enabled. This option is a combination of **CASA Account Opening** (Fast Path: 8051), **TD Account Opening** (Fast Path:8054) and **Loan Account Opening** (Fast Path: LN057) options.

The information related to the added customer and account details captured in **Oracle FLEXCUBE** is updated in CRM.

Note: The validations provided in this option are based on **Oracle FLEXCUBE**.

Definition Prerequisites

- [CHM01 - CASA Product Master Maintenance](#)
- [LNM11 - Product Master Maintenances](#)
- [TDM01 - TD Product Master](#)
- [CI501- Assisted Customer Creation](#)

Modes Available

Not Applicable

To open a CASA/TD/Loan account

1. Type the fast path **CI500** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Assisted Account Opening**.
2. The system displays the **Assisted Account Opening** screen.

Assisted Account Opening

Assisted Account Opening*

Account Details

Module Type :* Product Name: Product Currency :

Account Number : Account Status :

Applicants

+ --

Delete	Customer IC	Customer Category	IC Type	Short Name	Birth / Reg. Date	Customer Id	Relation
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							

CASA Details | TD Details | Loan Details

Branch Code :

Officer Id :* IBAN :

Tax Code 1 :* Tax Code 2 :*

Cheque Book request : No. Of Leaves :

Interest Waiver : Restricted Account :

Annual Interest Rate : Deposit Term :

Deposit Unit :

Installment Frequency : Minor Account Status :

CR Interest Variance : DR Interest Variance :

Installment Amount :

Business Acquirer Id :*

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF OK Close Clear

Field Description

Field Name Description

Account Details

Module Type

[Mandatory, Drop-Down]

Select the module type under which the account needs to be opened from the drop-down list.

The options are:

- CASA
- TD
- LOAN

Product Name

[Mandatory, Drop-Down]

Select the product name under which the account is to be opened from the drop-down list.

The list of authorised products available for the selected branch based on the

option selected in the **Module** drop-down list.

Product Currency	[Display] This field displays the currency assigned to the product, at the time of product definition. This is the default currency for the product, and cannot be modified.
Account Number	[Display] This field displays the account number at the time of account opening.
Account Status	[Display] This field displays the status of the accounts created.
Applicants	
Delete	[Optional, Check Box] Select the check box to delete the corresponding customer.
Customer IC	[Display] This field displays the customer IC.
Customer Category	[Display] This field displays the category of the customer. For example, Tax Paying Individual, Church, Foreign Corporate, etc. Further processing such as tax applicable, SC charges, etc., are levied based on the customer type.
IC Type	[Display] This field displays the IC type of the customer, based on the category to which the customer belongs.
Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the Assisted Customer Creation (Fast Path: CI501) option.
Birth / Reg Date	[Display] This field displays the birth or registration date of the customer. The birth or registration date of the customer is defaulted from the Assisted Customer Creation (Fast Path: CI501) option.
Customer Id	[Display] This field displays the customer ID. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC & Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Relation	[Mandatory, Drop - Down]

Select the customer account relation from the drop-down list.

A customer is linked to an account, by a relations tag. This drop-down list contains different relations. For example, Sole Owner, Joint And First, Joint and Other and other relations. The customer to account relation is defaulted from the **Assisted Customer Creation** (Fast Path: CI501) option.

3. Select the module type, product name from the drop-down list. The system displays the corresponding tab.
4. Click the **+** button under the **Applicants** section. The system displays the **Assisted Customer Creation** (Fast Path: CI500) screen.
5. Enter the required details and click the **Close** button. For more information, refer to **Assisted Customer Creation** (Fast Path: CI500) option in the **Customer Information Capture Manual**.

Assisted Account Opening

The screenshot displays the 'Assisted Customer Creation*' application window. It features a top navigation bar with icons for help, search, and refresh. The main content area is divided into several sections:

- Account Details:** Includes fields for Module Type (CASA), Product Name (1 - SAVINGS REGULAR- DAILY BALANCE), Product Currency (INR), Account Number, and Account Status (Opened Today).
- Applicants:** A table with columns: Delete, Customer IC, Customer Category, IC Type, Short Name, Birth / Reg. Date, Customer Id, and Relation. One applicant is listed with IC 1000001001, Category I, Type B, Name edward1, Birth Date 19801225, and Relation Sole Owner.
- CASA Details:** A tabbed section with various input fields for account specifics, including Branch Code (9999), Officer Id, IBAN, Tax Code 1 and 2, Cheque Book request, Interest Waiver, Annual Interest Rate, Deposit Term, Deposit Unit, Installment Frequency, Minor Account Status (Major), CR Interest Variance, DR Interest Variance, Installment Amount, and Business Acquirer Id (TRAII).

At the bottom, there is a navigation bar with tabs for Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, and Travellers Cheque. Below these tabs are buttons for LDF, OK, Close, and Clear.

6. Enter the required information in the relevant tab. For example if the **CASA** option is selected in the **Module Type** drop-down list then the **CASA Details** tab is enabled.

CASA Details

This tab is enabled if the **CASA** option is selected in the **Module Type** drop-down list.

Assisted Account Opening*

Account Details
 Module Type : CASA Product Name : 1 - SAVINGS REGULAR- DAILY BALANCE Product Currency : INR
 Account Number : Account Status : Opened Today

Applicants

Delete	Customer IC	Customer Category	IC Type	Short Name	Birth / Reg. Date	Customer Id	Relation
<input type="checkbox"/>	100010010	I	B	edward1	19851225		Sole Owner
<input type="checkbox"/>							
<input type="checkbox"/>							

CASA Details | TD Details | Loan Details

Branch Code : 9999 HOHousingDevelopmentFinanceCorporationMu
 Officer Id : ABC IBAN :
 Tax Code 1 : 1 - 0.00000 / 0.00000 Tax Code 2 : 2 - 20.00000 / 1.00
 Cheque Book request : No. Of Leaves : 10
 Interest Waiver : Restricted Account :
 Annual Interest Rate : Deposit Term :
 Deposit Unit :
 Installment Frequency : Minor Account Status : Major
 CR Interest Variance : 0 DR Interest Variance :
 Installment Amount :
 Business Acquirer Id : TRAJI

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
------------	-------------

Branch Code	<p>[Mandatory, Pick List]</p> <p>Select the branch code in which the account needs to be opened, from the pick list.</p> <p>The account opening procedure can either be centralised or decentralised.</p> <p>In a centralised setup, one centralised processing center will open accounts for all branches of a region. You have to select the name of the centralised processing branch, if the bank follows the centralised setup for account opening.</p> <p>In Decentralised setup, the branch name will default to the branch to which the SMS user is mapped. In case, you select the IBAN² number from the IBAN field, then the system will display the branch name of the IBAN selected.</p>
--------------------	---

Officer Id	[Mandatory, Drop-Down]
-------------------	------------------------

²(International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.)

Select the officer ID from the drop-down list.

Each account can be assigned to a separate officer.

The officer who is assigned to an account will act as the relationship officer for the account.

IBAN

[Optional, Pick List]

Select the IBAN under which the account needs to be opened from the pick list.

Based on the product currency and customer ID selected, the pick list displays the corresponding CASA IBAN's with active account(s) available under the same multi currency package of the selected product code. If you want to generate a new IBAN, then you need not select any IBAN.

Oracle FLEXCUBE will generate a new IBAN. If the Customer ID selected, does not have any CASA IBAN for the product currency, then the field will be blank till the account number is generated. The IBAN will be generated after the account number and will be displayed in this field.

Tax Code 1

[Mandatory, Drop-Down]

Select the tax code 1 suitable to the customer from the drop-down list.

The tax code is defaulted if the customer type tax codes cross-reference has been maintained. It can however be modified.

Tax Code 2

[Mandatory, Drop-Down]

Select the tax code 2 from the drop-down list.

Dual tax codes can be applied to a customer's account.

For example, taxes are applied to the account at two levels, i.e., National tax and local tax. National tax can be specified in the Tax Code 1 field and local tax can be specified in the Tax Code 2 field.

Cheque Book Request

[Conditional, Check Box]

Select the **Cheque Book Request** check box, if the cheque book is to be issued.

This field is selected by default, if the cheque book facility is allowed for the product.

The request for the issue of a cheque book is validated against this field at the EOD process. This field is enabled only for CASA products.

No Of Leaves

[Conditional, Numeric, Three]

Type the number of leaves to be included in the cheque book.

This field is enabled only if the **Cheque Book Request** check box is selected.

A cheque book can have a maximum of 100 leaves.

Interest Waiver

[Optional, Check Box]

Select the **Interest Waiver** check box to waive the debit and credit interest defined at the product level.

If the check box is selected, the system waives all the interest for that account.

Note: This field can be selected, only at the time of account opening. It cannot be maintained during the life-cycle of the account.

Restricted Account	<p>[Optional, Check Box]</p> <p>Select the Restricted Account check box to restrict the customer if you want the account to be treated as a restricted account only in the home branch.</p> <p>This is maintained in the Customer Account Restriction (Fast Path: CIM21) option. The restriction may be applied before or during the account opening process for the customer.</p> <p>Only tellers with suitable capability will be able to inquire and post transactions into restricted accounts. Normal tellers will not be able to transact on the account.</p>
Annual Interest Rate	<p>[Display]</p> <p>This field displays the rate of interest for a recurring deposit account.</p> <p>This field displays the interest rate for a recurring deposit account. For other CASA products, this field will be blank. It displays up to 10 digits after decimal.</p>
Deposit Term	<p>[Conditional, Numeric, Five]</p> <p>Type the term for a recurring deposit account. For non-recurring account, this field is not enabled.</p> <p>This field displays the term for which the recurring deposit is being opened. By default, this value is defaulted from the product level.</p>
Deposit Unit	<p>[Display]</p> <p>This field displays the deposit unit of term for a recurring deposit account.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Days • Combination • Months
Installment Frequency	<p>[Display]</p> <p>This field displays the frequency at which the installment deposits are made to the account.</p> <p>This field is applicable only for recurring deposit accounts.</p>
Minor Account Status	<p>[Mandatory, Drop-Down]</p> <p>Select the minor account status from the drop-down list.</p> <p>Oracle FLEXCUBE supports three types of minor accounts.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Major: The account belongs to the customer who is a minor, and the minor customer can enjoy (primary) joint account relationship with the account. When the customer turns major, the account also turns major. • Minor with Restrictions: The account belongs to the customer who is a minor; and the customer cannot perform certain transactions like cheque withdrawal on the account. • Minor without Restrictions: The account belongs to the customer who is a minor, and the customer has no restrictions on the type of transactions that can be performed on the account. The Minor Account status field needs to

be set to Minor with Restriction, or Minor without Restriction.

**CR Interest
Variance**

[Optional, Numeric, 10]

Type the interest variance applicable for the credit interest.

The variance should be within the maximum and minimum levels, specified at the product level.

**DR Interest
Variance**

This field is for future use.

**Installment
Amount**

[Mandatory, Numeric, 13, Two]

Type the amount that will be deposited in the account in each installment for a recurring deposit account.

This will not be enabled for a non-recurring deposit product.

**Business
Acquirer Id**

[Mandatory, Drop-Down]

Select the business acquirer ID, to capture the business acquirer information for the particular transaction, from the drop-down list.

By default, the system displays the Id of the teller who has logged in.

The drop-down contains the list of users linked to the system.

TD Details

This tab is enabled if the **TD** option is selected in the **Module Type** drop-down list

Assisted Account Opening*

Account Details

Module Type : TD Product Name : 302 - Resident TD Products - Regular Product Currency : INR

Account Number : Account Status : Opened Today

Applicants

Delete	Customer IC	Customer Category	IC Type	Short Name	Birth / Reg. Date	Customer Id	Relation
<input type="checkbox"/>	100010010	I	B	edward1	19851225		Sole Owner
<input type="checkbox"/>							
<input type="checkbox"/>							

CASA Details | TD Details | Loan Details

Branch Code : 9999 HOHousingDevelopmentFinanceCorporationMu

Taxable Customer Id : 1000

IBAN :

Waive Service Charge :

Tax Code 1 : 1 - 0.00000 / 0.00000 Tax Code 2 : 2 - 20.00000 / 1.00

Minor Account Status : Major

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
------------	-------------

Branch Code

[Mandatory, Pick List]

Select the branch code under which an account is to be opened from the pick list.

The name of the branch is displayed in the adjacent field.

It is possible for a branch to open an account on behalf of another branch.

The branch name as per the SMS set up of the user is defaulted.

Taxable Customer ID

[Mandatory, Pick List]

Select the taxable customer ID from the pick list.

By default it displays the id of the primary customer

IBAN

[Display]

This field displays the new IBAN generated by the system.

The IBAN mask is defined in the **Bank Master Maintenance** (Fast Path: BAM08) option.

Waive Service Charge	[Optional, Check box] Select the Waive Service Charge check box, if you want to waive the service charge for the TD account.
Tax Code 1	[Mandatory, Drop-Down] Select the tax code 1 that will be applicable to the account from the drop - down list.
Tax Code 2	[Mandatory, Drop-Down] Select the tax code 2 that will be applicable to the account from the drop - down list.
Minor Account Status	[Mandatory, Drop-Down] Select the appropriate minor account status from the drop-down list. Oracle FLEXCUBE supports three types of minor accounts: <ul style="list-style-type: none">• Major - The account belongs to the customer who is a major.• Minor with Restrictions - The account belongs to the customer who is a minor, however, the customer cannot perform certain transactions like cheque withdrawal on the account.• Minor without Restrictions - The account belongs to the customer who is a minor, and the customer has no restrictions on the type of transactions that can be performed on the account.

Loan Details

This tab is enabled if the **Loan** option is selected in the **Module Type** drop-down list.

Assisted Account Opening*

Account Details
 Module Type : LOAN Product Name : Amar_Loan_RepaymentDateChange_Unsecure Product Currency : IDR
 Account Number : Account Status : Opened Today

Applicants

Delete	Customer IC	Customer Category	IC Type	Short Name	Birth / Reg. Date	Customer Id	Relation
<input type="checkbox"/>	100010010	I	B	edward1	19851225		Sole Owner
<input type="checkbox"/>							
<input type="checkbox"/>							

CASA Details | TD Details | **Loan Details**

Account Open Date : 31/03/2008
 Branch Code : 9999 HOHousingDevelopmentFinanceCorporationMu
 Loan Purpose : Education Loan Repayment Mode : Cash
 Loan Term : 12 Contribution :
 Asset Value : 100000 Producer Id :
 Loan Amount : 100000
 Parent Limit Code :
 Schedule Code :
 Annual Interest Rate : Subsidy Rate :
Interest Rate Type
 Variance
 Monthly Flat Rate
 Yearly Effective Rate
 Date Basis For Account Rate : First Disbursement Date

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
------------	-------------

Account Open Date	[Mandatory, Pick List, dd/mm/yyyy] Type the account opening date or select it from the pick list. This date should be lesser than or equal to the current process date.
--------------------------	---

Branch Code	[Mandatory, Pick List] Select the branch code from the pick list. The account opening procedure can be either centralized or decentralized. In the centralized setup, one centralized processing centre will open accounts for all branches of a region. You have to select the name of the centralized processing branch if the bank follows the centralized setup for account opening.
--------------------	--

Loan Purpose	[Mandatory, Alphanumeric, 40] Type the purpose for which the loan has been taken.
---------------------	--

Repayment Mode	[Mandatory, Drop-Down] The mode of repayment of the loan.
-----------------------	--

The options are:

- Cash
- Cheque
- Account Transfer
- GL

Loan Term	<p>[Mandatory, Numeric, Three]</p> <p>Type the tenure of the loan in months.</p> <p>The value is validated against the minimum and maximum term of the loan product defined at the product level.</p>
Contribution	<p>[Optional, Numeric, 13, Two]</p> <p>Type the contribution amount for purchasing the asset.</p> <p>The contribution amount should be less than the asset value.</p>
Asset Value	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the value of the asset for which the loan application is submitted.</p>
Producer ID	<p>[Optional, Pick List]</p> <p>Select the producer ID from the pick list.</p> <p>This is maintained in the Producer Setup (Fast Path: ORS25) option where the DSA details which source the loan account are maintained.</p>
Loan Amount	<p>[Display]</p> <p>This field displays the loan amount.</p> <p>The loan amount is calculated as the difference in value between the asset and contribution.</p> <p><i>Loan Amount = Asset Value – Contribution</i></p> <p>The loan amount value should be within the product minimum and maximum amount.</p>
Parent Limit Code	<p>[Optional, Pick List]</p> <p>Select the unique identification number of the limit from the pick list.</p> <p>The parent limit name is populated in the corresponding field.</p>
Schedule Code	<p>[Mandatory, Pick List]</p> <p>Select the repayment schedule code from the pick list.</p> <p>Only the schedules, which are attached to the product, are displayed in the pick list.</p> <p>The name of the schedule is displayed adjacent to the schedule code.</p> <p>The schedules are attached to the product in the Schedule Type (Fast Path: LNM98) option.</p>
Annual Interest Rate	<p>[Display]</p> <p>This field displays the annual interest rate of the loan account.</p>

Subsidy Rate [Conditional, Numeric, Three, 10]
Type the subsidy interest rate for the account being opened.
This rate should be greater than zero and less than the account rate applicable. It displays up to 10 digits after decimal.
This field is mandatory for all Loan accounts opened under the product where **Allow Subsidy Rate** check box is selected in the **Product Master Maintenance** (Fast Path - LNM11) option.

Interest Rate Type

Variance [Optional, Radio Button, Numeric, Two, 10]
Click **Variance** to select the interest variance at the account level.
Select this option if the monthly flat rate or the yearly effective rate is not used, and you want to define a variance for the schedule related interest rate applicable to the account.
Type the variance rate in the adjacent field. The value should be less than 100.

Monthly Flat Rate [Conditional, Radio Button, Numeric, Five]
Click **Monthly Flat Rate** to set the interest rate on a monthly basis.
Type the flat rate in the adjacent field. The monthly flat rate allows defining of 0% interest rate.
This option gets enabled based on schedule selection which has all the following three features:

- Non-Tiered rate of interest
- Fixed Interest Rate
- Schedule with only two stages, Regular and PMI.

Yearly Effective Rate [Conditional, Radio Button, Numeric, Five, Five]
Click **Yearly Effective Rate** to set the interest rate on a yearly basis. Type the effective rate in the adjacent field.
The system also accepts zero rate of interest. If the Monthly Flat Rate option is selected, the system will convert the flat rate into the yearly effective rate and display the same which cannot be edited.
This option gets enabled based on schedule selection which has all the following three features:

- Non-Tiered rate of interest
- Fixed Interest Rate
- Schedule with only two stages, Regular and PMI.

Date Basis For Account Rate [Mandatory, Drop-Down]
Select the date basis for account rate from the drop-down list.
The options are:

- **A/C Opening Date**: If this option is selected, the index rate considered for the loan account will be effective from the account opening date.

- **First Disbursement Date:** If this option is selected, the index rate considered for the loan account will be effective from the first disbursement date. By default, the system displays the **First Disbursement Date** option.
7. Click the OK button.
 8. The system displays the message "Authorization Required .Do you want to continue?". Click the OK button.
 9. The system displays the Authorization Reason screen.
 10. Enter the relevant information and click the Grant button.
 11. The system displays the transaction sequence number. Click the Ok button.
 12. The system displays the IBAN number.and the new account number. Click the Ok button.

1.5. TD020 - TD Account Master

Using this option you can change the attributes of a term deposit which has been opened through the **TD Account Opening** (Fast Path:8054) option.

The system lists the details of the term deposit account in the **Account Details** tab and lists all the deposits opened under the term deposit account in the **Deposit Details** tab.

Note: Tax rates are subject to change if any special tax code is maintained at the customer level. You can view the special tax code from the **Customer Special Tax Code Maintenance** (Fast Path: TDS05) option.

Definition Prerequisites

- [8054 - TD Account Opening](#)

Modes Available

Add By Copy, Modify, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To modify the TD account master

1. Type the fast path **TD020** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Account Master**.
2. The system displays the **TD Account Master** screen.

TD Account Master

TD Account Master*

Account No :* Customer Name:
 Customer Id : Product :
 Currency : Branch :
 Language : Account Status :

Account Details | Deposit Details

Joint Customer 1 : Relation :
 Joint Customer 2 : Relation :
 Joint Customer 3 : Relation :
 Account Title : Minor A/C Status :
 Opening Date : Officer :
 Search Criteria : Search String :
 Taxable Customer ID : Taxable Customer Name :
 Tax Code 1 : Tax Exemption Limit 1 :
 Tax Code 2 : Tax Exemption Limit 2 :
 Reason Code : PassBook Status :
 Blocked : Restricted Account: Employee Account: Service Charge Waiver:
 IBAN :
 Account Closure: Account Closure Date:

* Tax rates will be subject to change if any special tax code maintained at the customer level

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the TD account number of the customer.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Customer Id	[Display] This field displays the ID of the customer who holds the TD Account.
Product	[Display] This field displays the product code and name under which the TD account is initiated.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency.

For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Branch	[Display] This field displays the name of the home branch where the TD account is opened and maintained.
Language	[Display] This field displays the language code in which the transactions and correspondence for the account will be performed. For example, language will be displayed as ENG where the account language is English.
Account Status	[Display] This field displays the current status of the account. The options are: <ul style="list-style-type: none">• Regular – This account is a regular account opened for various transactions.• Account Opened Today - This account is opened on the day of the transaction.• Closed – This account includes those deposits which have matured and redeemed. Thus this account is closed.• Account Closed Today - This account has been closed on the day of the transaction.• Unclaimed - This account has remained unclaimed by the customer.• Matured - This account has matured.• Account Blocked - This account is blocked.• Forced Renewal - This account is marked for lien and thus has been force renewed.
Account Closure	[Optional, Checkbox] Click on the Check box to close the account/ sub-account . This check box will be enabled in Modify / Amend mode only if all the deposits under the sub-account are in 'Closed' or 'Closed Today' status or there is no deposit under the sub-account.
Account Closure Date	[Display] This will display the Account Closure Date, which is the current Posting Date.It cannot be modified by the user.The date will be displayed only when the Account Closure checkbox is checked by the user.

3. Click the **Modify** button.
4. Enter the account number and press the **<Tab>** key.

TD Account Master

TD Account Master*

Account No : 500010000004952 Customer Name: ABHISHEK DEVA
 Customer Id : 1000000185 Product : 50001 - Retail Normal
 Currency : RMB Branch : 1000 Branch 1000
 Language : ENG Account Status : ACCOUNT OPENED TODAY

Account Details | Deposit Details

Joint Customer 1 : Relation :
 Joint Customer 2 : Relation :
 Joint Customer 3 : Relation :
 Account Title : ABHISHEK DEVA Minor A/C Status : Major
 Opening Date : 02/01/2013 Officer : TABHI1000
 Search Criteria : Customer Short Name Search String :
 Taxable Customer ID : 1000000185 Taxable Customer Name : ABHISHEK DEVA
 Tax Code 1 : 502 5.0000000000 Tax Exemption Limit 1 : 0.00
 Tax Code 2 : 501 0.0000000000 Tax Exemption Limit 2 : 0.00
 Reason Code :
 Blocked : Restricted Account: Employee Account: Service Charge Waiver:
 IBAN : CN117044050001000000
 Account Closure: Account Closure Date : 02/01/2013

* Tax rates will be subject to change if any special tax code maintained at the customer level

Remarks:

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TABHI1000	TABHI1000	26/09/2012 17:45:27	Authorize	<input checked="" type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

5. Modify the required information in the various tabs.

Account Details

The Account Details tab includes the details of the TD account.

TD Account Master*

Account No : 500010000004952 Customer Name : ABHISHEK DEVA
 Customer Id : 1000000185 Product : 50001 - Retail Normal
 Currency : RMB Branch : 1000 Branch 1000
 Language : ENG Account Status : ACCOUNT OPENED TODAY

Account Details | Deposit Details

Joint Customer 1 : Relation :
 Joint Customer 2 : Relation :
 Joint Customer 3 : Relation :
 Account Title : ABHISHEK DEVA Minor A/C Status : Major
 Opening Date : 02/01/2013 Officer : TABHI1000
 Search Criteria : Customer Short Name Search String :
 Taxable Customer ID : 1000000185 Taxable Customer Name : ABHISHEK DEVA
 Tax Code 1 : 502 5,0000000000 Tax Exemption Limit 1 : 0,00
 Tax Code 2 : 501 0,0000000000 Tax Exemption Limit 2 : 0,00
 Reason Code :
 Blocked : Restricted Account : Employee Account : Service Charge Waiver :
 IBAN : CN117044050001000000 PassBook Status : N
 Account Closure : Account Closure Date : 02/01/2013

* Tax rates will be subject to change if any special tax code maintained at the customer level

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TABHI1000	TABHI1000	26/09/2012 17:45:27	Authorize	<input checked="" type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Joint Customer 1, 2, 3	[Display] This field displays the names of all the account holders, if the TD account is a Joint account.
Relation	[Display] This field displays the relation of the joint customer to the account, whether it is Joint and First or Joint or Other, as specified at the account level.
Account Title	[Optional, Alphanumeric, 120] Type the account title.
Minor A/C Status	[Mandatory, Drop-Down] Select the status of the TD account from the drop-down list. The options are: <ul style="list-style-type: none"> Major – The account belongs to the customer who is a major. Minor without Restrictions – Minor customer with no restrictions to

the account.

- Minor with Restrictions – Minor customer with restrictions to the account like no cheque book issue. A low level memo will be displayed on such accounts.

Opening Date	[Display] This field displays the date on which the TD account is initiated.
Officer	[Display] This field displays the officer who is assigned to the TD account. This officer acts as the relationship manager for the TD Account.
Search Criteria	[Optional, Drop down] Select the search criteria to search for the customer from the drop-down list. The options are: <ul style="list-style-type: none">• Customer Short Name• Customer IC - Customer Identification criteria (IC) arrived at by the bank during customer addition.• Customer Id - Unique identification given by the bank
Search String	[Optional, Alphanumeric, 40] Type the search string to search for a customer, corresponding to the search criteria selected in the Search Criteria field. If the search criterion is specified as customer's short name or IC then any of the letter(s) of the letter of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
Taxable Customer ID	[Display] This field displays the taxable customer ID. It is the tax payer's customer ID.
Taxable Customer Name	[Display] This field displays the taxable customer name. It is the tax payer's customer name.
Tax Code 1	[Display] This field displays the tax code 1 applicable to the TD account, as specified at the account level.
Tax Exemption Limit 1	[Display] This field displays the limit for tax exemption 1. If the interest accrued for all the deposits in the account is within this limit, no tax is deducted.

	The tax exemption limit 1 depends on the tax code 1 selected.
Tax Code 2	[Display] This field displays the tax code 2 applicable to the TD account, as specified at the account level.
Tax Exemption Limit 2	[Display] This field displays the limit for tax exemption 2. If the interest accrued for all the deposits in the account is within this limit, no tax is deducted. The tax exemption limit 2 depends on the tax code 2 selected.
Reason Code	[Display] This field displays the reason as to why a particular TD Account is blocked.
Passbook Status	[Display] This field displays if the passbook has been issued at least once.
Blocked	[Display] This field displays the TD account block status.
Restricted Account	[Optional, Check Box] Select the Restricted Account check box, if the TD account is restricted.
Employee Account	[Optional, Check Box] Select the Employee Account check box, if the account belongs to an employee of the bank.
Service Charge Waiver	[Display] This check box displays the status of service charges waived for a particular TD account.
IBAN	[Display] This field displays the IBAN ³ . For more information refer to Example 02 provided at the end of the CASA Account Opening (Fast Path: 8051) option.
Account Closure	[Optional, Checkbox] Click on the Check box to close the account/ sub-account . This check box will be enabled in Modify / Amend mode only if all the deposits under the sub-account are in 'Closed' or 'closed Today' status or there is no deposit under the sub-account.

³(International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.)

Account Closure Date

[Display]

This will display the Account Closure Date, which is the current Posting Date. It cannot be modified by the user.

Deposit Details

The **Deposit Details** tab displays the original deposit number, renewal deposit number, value date, etc. of a TD account.

TD Account Master

Account No : 00000002706601
 Customer Id : 604670
 Currency : RMB
 Language : ENG

Customer Name : RanishBalkrishnaTalw
 Product : 20001 - Retail Term Deposit in RMB payout
 Branch : 9999 Head Office
 Account Status : ACCOUNT OPEN REGULAR

ounding Frq	Interest Index Code	Rate Interest	Rate Variance in Absolute Value	Rate Variance in Percentage	Prod Variance in Absolute Value	Prod Variance in Percentage	Effective Rate	Annual Effective Rate
turity	2111	2.2525000000	1.0000000000	0.0000000000	0.0000000000	0.0000000000	3.2525000000	3.2525000000

* Tax rates will be subject to change if any special tax code maintained at the customer level

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TRAIISH	SRAIISH	28/02/2011 15:32:58	Authorize	<input checked="" type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

Field Description

Column Name

Description

Original Deposit No

[Display]

This column displays the original deposit number.

The original deposit number is the source or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal.

It will have new deposit running number but will retain the original deposit no of the source deposit.

Renewal No	[Display] This column displays the renewal number. Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No.	[Display] This column displays the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Value Date	[Display] This column displays the value date of the TD. The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective. The interest calculations for a TD will start from this date.
Deposit Status	[Display] This column displays the deposit status of the TD account.
Maturity Date	[Display] This column displays the maturity date for the deposit.
Term	[Display] This column displays the deposit term. The term of the deposit is the duration or the period in months and days, for which the TD is initiated.
Principal	[Display] This column displays the principal amount of the TD account.
Flg Base For Rate	[Display] This column displays the base amount parameter for calculating the interest. The base option for the deposit is displayed as symbols. <ul style="list-style-type: none">• I indicates Incremental Amount• S indicates Cumulative for the deposit• C indicates Cumulative for all deposits
Payout Frq	[Display] This column displays the payout frequency, i.e. the time interval at which

the interest earned on the deposit is paid out.

Compounding Frq	[Display] This column displays the compounding frequency i.e. the time interval at which the interest earned is compounded to the principal.
Interest Index Code	[Display] This column displays the interest index code applicable to the TD. The index code is defined at the product level against the slab in which the TD principal, and term fits in.
Rate Interest	[Display] This column displays the interest rate. It displays up to 10 digits after decimal.
Rate Variance	[Display] This column displays the interest variance specified at the time of initiating the deposit. The new value should be within the minimum and maximum values defined at the product level.
Rate Variance in Absolute Value	[Display] This column displays the interest variance specified at the time of initiating the deposit in the absolute value. It displays up to 10 digits after decimal.
Rate Variance in Percentage	[Display] This column displays the interest variance specified at the time of initiating the deposit in the percentage. It displays up to 10 digits after decimal.
Prod Variance in Absolute Value	[Display] This column displays the product variance specified at the time of initiating the deposit in the absolute value. It displays up to 10 digits after decimal.
Prod Variance in Percentage	[Display] This column displays the product variance specified at the time of initiating the deposit in the absolute value. It displays up to 10 digits after decimal.
Effective Rate	[Display] This column displays the rate at which interest is paid for the deposit. It displays up to 10 digits after decimal. $\text{Effective Rate} = \text{Interest Rate (at deposit level)} + \text{Interest Variance} + \text{Product Variance}$ The net rate should be within the minimum and maximum interest rate specified at the product level.
Annual Effective Rate	[Display] This column displays the annual effective rate. It displays up to 10 digits

after decimal.

6. Click the **OK** button.
7. The system displays the message "Record Modified...Authorisation Pending..". Click the **OK** button.
8. The account master details are modified once the record is authorized.

1.6. TD021 - Deposit Master

Using this option you can view the attributes for all individual term deposits held under a term deposit account. You can also view the customers association with the account and individual deposits, pay in and payout patterns and redemption details.

The **Balances** tab provides balance, interest and tax details.

The deposit level interest variance can be changed in the **Interest Rate** tab. If any RP plan is attached to the deposit, the RP details will be displayed in the **RP Variances** tab.

Definition Prerequisites

- [TDM01 - TD Product Master](#)
- [TDM48- Backdated Interest Rate Change](#)

Modes Available

Modify, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To modify the deposit details

1. Type the fast path **TD021** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > Deposit Master**.
2. The system displays the **Deposit Master** screen.

Deposit Master

Deposit Master*

Account No.: Org Deposit No.:

Deposit No.: Renewal No.:

Customer Name: Customer Id:

Taxable Customer Name: Taxable Customer Id:

Product: Currency: Branch:

General | Interest Rate | Balances | Payout | Payin | Redemption Details | RP Variances | Rule Doc

Status:

Discounted Amount:

Lien Amount:

Blocked: Reason:

Certificate Issued:

Force Renewal Term (in X): Months Days

Special PMI Processing Blocked status:

Forward Contract Status: Forward Contract Reference Note:

Maintained Date: Revoked date:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

Field Description

Field Name

Description

Account No

[Mandatory, Numeric, 16]

Type the TD account number for which you want to check the details.

Org Deposit No.

[Mandatory, Pick List]

Select the original number from the pick list.

The original deposit number is the source or the parent deposit no from which the new deposit is created due to interest payout or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit.

Note: The first stage list will display the latest deposit numbers for each deposit under that particular account. A check box has been provided on the top of this pick-list, on selecting which the second stage pick-list will be invoked. This will display all the deposit details such as original number, renewal number, etc.

Deposit No.

[Display]

This field displays the running term deposit number.

It signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.

Renewal No [Display]

This field displays the renewal number.

The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts.

This field along with the original deposit number explains the chronology of a particular deposit.

Customer Name [Display]

This field displays the name of the customer who holds the TD Account.

Customer Id [Display]

This field displays the customer ID on selecting the account.

Taxable Customer Name [Display]

This field displays the taxable customer name.

Taxable Customer ID [Display]

This field displays the taxable customer ID.

Product [Display]

This field displays the name assigned to the TD product, as defined at the product level.

This is the product under which the TD account is opened.

Currency [Display]

This field displays the currency assigned to the product at the product level, under which the account is opened.

All the entries posted in the account are in the account currency.

For example: If the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Branch [Display]

This field displays the name of the home branch where the TD account is opened and maintained.

3. Click the **Modify** button.
4. Enter the account number and press the **<Tab>** key.
5. Select the original deposit number from the pick list.

Deposit Master

Deposit Master*

Account No.: 99995030000023 Org Deposit No.: 1
 Deposit No.: 1 Renewal No.: 1
 Customer Name: MANAS J J Customer Id: 605060
 Taxable Customer Name: MANAS J J Taxable Customer Id: 605060
 Product: 503 - FCNR Term Deposit -Month Currency: USD Branch: 9999 Head Office

General | Interest Rate | Balances | Payout | Payin | Redemption Details | RP Variances | Rule Doc

Status: ACCOUNT OPENED TODAY

Discounted Amount: 0.00
 Lien Amount: 0.00
 Blocked: Reason:
 Certificate Issued: Not Issued
 Force Renewal Term (in C): 0 Months 90 Days
 Special PMI Processing Blocked status:
 Forward Contract Status: Not maintained Forward Contract Reference Note:
 Maintained Date: Revoked date:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TNARENDRA	SNARENDRA	19/11/2009 11:50:53	Authorize	<input checked="" type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

6. Modify the required information in the various tabs.

General

This tab displays the status of the account.

Deposit Master*

Account No.: 9999503000023 Org Deposit No.: 1
 Deposit No.: 1 Renewal No.: 1
 Customer Name: MANAS J J Customer Id: 605060
 Taxable Customer Name: MANAS J J Taxable Customer Id: 605060
 Product: 503 - FCNR Term Deposit -Month Currency: USD Branch: 9999 Head Office

General | Interest Rate | Balances | Payout | Payin | Redemption Details | RP Variances | Rule Doc

Status: ACCOUNT OPENED TODAY

Discounted Amount: 0.00
 Lien Amount: 0.00
 Blocked: Reason:
 Certificate Issued: Not Issued
 Force Renewal Term (in C): 0 Months 90 Days
 Special PMI Processing Blocked status:
 Forward Contract Status: Maintained Forward Contract Reference Note: 8366
 Maintained Date: 31/12/2007 Revoked date:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TNARENDRA	SNARENDRA	19/11/2009 11:50:53	Authorize	<input checked="" type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

Field Description

Field name

Description

Status

[Display]

This field displays the current status of the account.

The options are:

- Regular - This account is a regular account opened for various transactions.
- Account Opened Today - This account is opened on the day of the transaction.
- Closed - This account is closed.
- Account Closed Today - This account has been closed on the day of the transaction.
- Unclaimed - This account has remained unclaimed by the customer.
- Matured - This account has matured.
- Account Blocked - This account is blocked.

- Forced Renewal - This account is marked for lien and thus has been force renewed.

Discounted Amount

[Display]

This field displays the discounted deposit amount.

For discounted deposits, the customer wants the deposits to receive a pre-defined maturity amount.

For example, a customer wants to earn a maturity amount of 10,000. The bank will consider the interest adjustments and calculate the initial payment amount, which the customer needs to make. In this case, the maturity amount and the interest are fixed.

There are two types of product discounting. They are as follows:

- Normal Discounted – In normal discounted deposit, the maturity amount is defined along with the interest rate and the initial amount is deposited. Only the principal amount is discounted. Maturity value is decided based on the interest calculation.
- True Discounted – In true discounted deposit, even the interest which will be received will be discounted further, and reduced from the initial deposit amount of the normal discounted TD.

This field is displayed only when the product under which the account is opened is of the discounted type.

Lien Amount

[Display]

This field displays the lien amount, if there is a lien marked on the deposit.

As the deposit is a part of an account, lien on deposit will automatically imply as a partial lien on an account.

Blocked

[Display]

This field displays whether the TD account is blocked or vice versa.

Reason

[Display]

This field displays the reason for a blocked TD account as specified while blocking the account.

Certificate Issued

[Display]

This field shows the status of the certificate issued to the deposit. If no certificate is issued to the deposit, this field will show status 'not issued'.

Force Renewal Term (in M)

[Optional, Numeric, Four]

Type the force renewal term as defined at the product level.

The force renewal term will be applicable if there is a lien marked on a deposit. The amount which is marked for lien will be automatically renewed after maturity for the period mentioned in this field.

The term can be specified in months, days or in a combination of both as defined at the product level. The term unit is specified next to this field.

- C - Combination
- M - Months
- D - Days

Note: On entering the account number and deposit number, this field label will change dynamically based on the above three values viz. (in C), (in M) or (in D) as maintained on the deposit. On screen launch, since account number and deposit number is not entered the field will be displayed as 'Force Renewal Term (in X)'.

Special PMI Processing Blocked status

[Display]

This field displays whether the special PMI processing blocked status is to fulfill the TD conditions after the TD maturity.

Forward Contract Status

[Conditional, Drop-Down]

Select the status of forward contract from the drop-down list.

The options are:

- Not Maintained
- Maintained
- Revoked

This field is enabled for FCNR deposits.

Forward Contract Reference Note

[Conditional, Alphanumeric, 50]

Type the forward contract reference number.

This field is enabled if the **Maintained** option is selected in the **Forward Contract Status** drop-down list.

Maintained Date

[Display]

This field displays the date when the forward contract status was maintained.

Revoked Date

[Display]

This field displays the date when the forward contract status was revoked.

Interest Rate

This tab displays the interest rate details of an account.

Deposit Master*

Account No.: 501060000000018 Org Deposit No.: 1
 Deposit No.: 1 Renewal No.: 1
 Customer Name: MICHEAL CHANG Customer Id: 604160
 Taxable Customer Name: MICHEAL CHANG Taxable Customer Id: 604160
 Product: 50106 - Auto call 5 Currency: RMB Branch: 1102 OULTLET 1102

General | **Interest Rate** | Balances | Payout | Payin | Redemption Details | RP Variances | Rule Doc

Interest Index Code: 3077 - 3.6700000000 %
 Interest Rate: 3.6700000000
 Interest Variance: 0.0000000000 In % : 0.00000
 Product Variance: 0.0000000000 In % : 0.00000
 Scheme Rate: 0.0000000000
 Scheme Variance: 0.0000000000
 Net Effective Rate: 3.6700000000
 Annual Equivalent Rate: 3.6700000000
 PMI Variance: 0.0000000000 In % : 0.0000000000

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TRANISH1102	SYSTEM	17/08/2012 09:28:32	Authorize	<input checked="" type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

Field Description

Field name	Description
Interest Index Code	<p>[Display]</p> <p>This field displays the interest index code applicable to the TD. The index code is defined at the product level against the slab in which the TD principal and term fits in.</p>
Interest Rate	<p>[Display]</p> <p>This field displays the interest rate linked to the interest index code. It displays up to 10 digits after decimal.</p>
Interest Variance	<p>[Display]</p> <p>This field displays the interest variance specified at the time of creating the deposit. It displays up to 10 digits after decimal.</p> <p>Interest variance change for fixed as well as floating rate for TD products can be carried out using the Backdated Interest Rate Change (Fast Path: TDM48) option.</p> <p>This field can be amended and modified. The new value should be within the minimum and maximum values defined at the product level.</p>
Interest Variance in	<p>[Display]</p>

Percentage	This field displays the interest variance specified at the time of creating the deposit in Percentage terms.
Product Variance	[Display] This field displays the product variance. It displays up to 10 digits after decimal. The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fit in.
Product Variance in Percentage	[Display] This field displays the product variance in percentage terms.
Scheme Rate	[Display] This field displays the rate of the scheme. It displays up to 10 digits after decimal.
Scheme Variance	[Display] This field displays the scheme variance. It displays up to 10 digits after decimal.
Net Effective Rate	[Display] This field displays the rate at which interest is paid for the deposit. It displays up to 10 digits after decimal. Net Effective Rate = Interest Rate (at deposit level) + Interest Variance + Product Variance The net rate should be within the minimum and maximum interest rate specified at the product level.
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate. It displays up to 10 digits after decimal. AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.
PMI Variance	[Display] This field displays the PM Variance. It displays up to 10 digits after decimal. It is the additional rate over and above the Post maturity index rate and is defined after Creating a Deposit.
PM Variance in Percentage	[Display] This field displays the PM variance in percentage terms.

Balances

This tab displays the balance details of an account, interest details, tax withheld, etc.

Deposit Master*

Account No.:	<input type="text" value="99995030000023"/>	Org Deposit No.:	<input type="text" value="1"/>
Deposit No.:	<input type="text" value="1"/>	Renewal No.:	<input type="text" value="1"/>
Customer Name:	<input type="text" value="MANAS J J"/>	Customer Id:	<input type="text" value="605060"/>
Taxable Customer Name:	<input type="text" value="MANAS J J"/>	Taxable Customer Id:	<input type="text" value="605060"/>
Product:	<input type="text" value="503 - FCNR Term Deposit -Month"/>	Currency:	<input type="text" value="USD"/>
		Branch:	<input type="text" value="9999"/> <input type="text" value="Head Office"/>

General	Interest Rate	Balances	Payout	Payin	Redemption Details	RP Variances	Rule Doc
----------------	----------------------	-----------------	---------------	--------------	---------------------------	---------------------	-----------------

Interest Accrued:	<input type="text" value="0.00"/>	Interest Withheld :	<input type="text" value="0.00"/>
Projected Tax1 On accrued Int:	<input type="text" value="0.00"/>	Interest Withheld (Total):	<input type="text" value="0.00"/>
Projected Tax2 On accrued Int:	<input type="text" value="0.00"/>	Interest Compounded To Date :	<input type="text" value="0.00"/>
Balance Uncollected Interest:	<input type="text" value="0.00"/>	Interest Paid To Date :	<input type="text" value="0.00"/>
Balance Interest Due:	<input type="text" value="0.00"/>	Balance Uncollected Principal :	<input type="text" value="0.00"/>
Unclaimed Interest:	<input type="text" value="0.00"/>	Balance Principal Due:	<input type="text" value="0.00"/>
Tax On Accrual 1:	<input type="text" value="0.00"/>	Unclaimed Principal:	<input type="text" value="0.00"/>
Tax On Accrual 2:	<input type="text" value="0.00"/>	Interest Capitalized To Date:	<input type="text" value="0.00"/>
PMI Accrued:	<input type="text" value="0.00"/>		
Stamp Tax Amount:	<input type="text" value="0.00"/>		
		Tax Withheld 1 (Total):	<input type="text" value="0.00"/>
		Tax Withheld 2 (Total):	<input type="text" value="0.00"/>

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TNARENDRA	SNARENDRA	19/11/2009 11:50:53	Authorize	<input checked="" type="checkbox"/>

<input type="checkbox"/> Add By Copy	<input type="radio"/> Add	<input checked="" type="radio"/> Modify	<input type="radio"/> Delete	<input type="radio"/> Cancel	<input type="radio"/> Amend	<input type="radio"/> Authorize	<input type="radio"/> Inquiry
<input type="button" value="UDF"/> <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>							

Field Description

Field Name	Description
Interest Accrued	<p>[Display]</p> <p>This field displays the interest accrued on the current principal balance. The interest is calculated from the date of last interest payout or capitalization, or from the date of initiating the TD.</p>
Interest Withheld	<p>[Display]</p> <p>This field displays the interest that is withheld. The part of total due interest amount for the current payout cycle held by the bank, in case the customer has to pay interest to the bank.</p>
Projected Tax1 On Accrued Int:	<p>[Display]</p> <p>This field displays the tax 1 calculated on the accrued interest. It is calculated on the basis of the amount accounted and the amount in the</p>

accrued interest bucket.

**Interest Withheld
(Total)**

[Display]

This field displays the total interest withheld amount to date.

**Tax Withheld 1
(Total)**

[Display]

This field displays the total tax 1 deducted from interest against the TD recovered from the customer.

This tax is accrued but not remitted to the government.

The tax 1 is deducted on the basis of **Tax Deduction at Source Flag** defined at the product level and the **Tax Code** attached to the account at the time of account opening.

**Projected Tax2 On
Accrued Int**

[Display]

The tax 2 calculated on the accrued interest. It is calculated on the basis of the amount accounted and the amount in the accrued interest bucket.

**Interest
Compounded To
Date**

[Display]

This field displays the total compounded interest.

Interest Compounded to Date = Accumulated Interest earned on the Principal + Interest to Date

**Tax Withheld 2
(Total)**

[Display]

This field displays the total tax 2 deducted from interest against the TD recovered from the customer.

This tax is accrued but not remitted to the government.

The tax 2 is deducted on the basis of **Tax Deduction at Source Flag** defined at the product level and the **Tax Code** attached to the account at the time of account opening.

**Balance Uncollected
Interest**

[Display]

This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer.

Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.

Interest Paid To Date

[Display]

This field displays the total interest paid till date to the customer.

Balance Interest Due

[Display]

This field displays the interest amount for which the **Payout Option** is defined as **No instructions** at the product level, and the proceeds are not collected by the customer.

**Balance Uncollected
Principal**

[Display]

This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.

Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.

For example, a deposit has matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as uncollected principal.

Unclaimed Interest	[Display] This field displays the interest which is due, but not collected by the customer after the grace period. The interest, which is due and is not collected by the customer, gets transferred to the unclaimed GL after the specified grace period.
Balance Principal Due	[Display] This field displays the matured deposit amount for which Maturity Option is defined as No instructions at the product level, and the proceeds are not collected by the customer.
Tax On Accrual 1	[Display] This field displays the tax amount 1 on the last interest accrued.
Unclaimed Principal	[Display] This field displays the principal which is due, but not collected by the customer after the grace period. The principal, which is due and is not collected by the customer, gets transferred to the unclaimed GL after the specified grace period.
Tax On Accrual 2	[Display] This field displays the tax amount 2 on the last interest accrued.
Interest Capitalized To Date	[Display] This field displays the interest that is capitalized till date.
PMI Accrued	[Display] This field displays the accrued PMI. It is the amount accrued after the maturity of deposit in special PMI processing condition. It is displayed as '0', if PMI Accrual is selected as none.
Stamp Tax Amount	[Display] This field displays the documentary stamp tax amount calculated by the system.

Payout

This tab displays the interest payout details.

Deposit Master*

Account No.: 99995030000023 Org Deposit No.: 1
 Deposit No.: 1 Renewal No.: 1
 Customer Name: MANAS J J Customer Id: 605060
 Taxable Customer Name: MANAS J J Taxable Customer Id: 605060
 Product: 503 - FCNR Term Deposit -Month Currency: USD Branch: 9999 Head Office

General | Interest Rate | Balances | **Payout** | Payin | Redemption Details | RP Variances | Rule Doc

Payout Frequency: At Maturity
 Compounding: At Maturity
 Next Payout Date: 30/04/2008
 Next Compounding: 30/04/2008
 Anniversary Start Day: 31
 Anniversary Start Month: December

Record Details

Input By TNARENDRA	Authorized By SNARENDRA	Last Mnt. Date 19/11/2009 11:50:53	Last Mnt. Action Authorize	Authorized <input checked="" type="checkbox"/>
-----------------------	----------------------------	---------------------------------------	-------------------------------	---

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

Field Description

Field name	Description
------------	-------------

Payout Frequency	<p>[Mandatory, Drop-Down]</p> <p>Select the payout frequency from the drop-down list.</p> <p>This is the time interval at which the interest earned on the TD is paid, as specified while initiating a TD.</p> <p>The options are:</p> <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly
-------------------------	--

- Half Yearly
- Yearly

The value is set as **At Maturity** for cumulative products.

Compounding

[Display]

This field displays the time interval at which the interest is compounded to the principal, as specified while initiating a TD.

For example, if the compounding frequency is specified as **Quarterly** then the accumulated interest will be added to the principal every three months.

Next Payout Date

[Mandatory, Pick List, mm/dd/yyyy]

Select the date, on which the subsequent interest is due to be paid from the pick list. This field will display the next interest payout date as per the payout frequency of the deposit.

For example, the interest payout frequency is specified as quarterly. If the interest is paid on 31st June '09, the next payout date will be after 3 months i.e.30th September '09.

If the user modifies the field then the modified next payout date should be greater than current date and less than or equal to maturity date. This is true even in the case where the interest payout frequency is set as **At Maturity**.

If only the next payout date is changed and anniversary start day and anniversary start month fields are left unchanged, then the subsequent cycles of the payout are not impacted and will follow the original schedule.

If the next payout date is changed and anniversary start day and anniversary start month fields are also changed, then the subsequent cycles of the payout will be as per the modified anniversary day, anniversary month but as per the original payout frequency.

If next payout date , payout frequency , anniversary start day and anniversary start month are changed , then the subsequent cycles of the payout will be as per modified anniversary day , anniversary month and payout frequency.

Next Compounding

[Display]

This field displays the date on which the accrued interest will be added to the principal.

For example, the interest compounding frequency is specified as monthly. If the interest is compounded on 30th June '09, the next compounding date will be after 1 month i.e. 30th July '09.

Anniversary Start Day

[Conditional, Drop-Down]

Select the anniversary start date from the drop-down list.

For example: If a TD is created on 5th of August then the Anniversary Start Day will be 5th. If the next interest is due after a quarter then the **Next Payout Date** will be 5th November.

This field is enabled if **Anniversary** option is selected in the **Interest Payout basis** and **Interest Compounding basis** in the **TD Product**

Master (Fast Path: TDM01) option.

Anniversary Start Month

[Conditional, Drop-Down]

Select the anniversary start month from the drop-down list.

For example, if a TD is created on 5th of August then the Anniversary Start month will be August.

This field is enabled if **Anniversary** option is selected in the **Interest Payout basis** and **Interest Compounding basis** in the **TD Product Master** (Fast Path: TDM01) option.

Payin

This tab displays the deposit details.

Deposit Master*

Account No : 99995030000023 Org Deposit No.: 1
 Deposit No.: 1 Renewal No.: 1
 Customer Name: MANAS J J Customer Id: 605060
 Taxable Customer Name: MANAS J J Taxable Customer Id: 605060
 Product: 503 - FCNR Term Deposit -Month Currency: USD Branch: 9999 Head Office

General | Interest Rate | Balances | Payout | **Payin** | Redemption Details | RP Variances | Rule Doc

Principal Balance: 750,000.00 Value Date:
 Deposit Term (in C): 4 Months 0 Days
 Deposit Date: 31/12/2007 Base Amount For Deposit Rate : Incremental Amount
 Deposit Maturity Date: 30/04/2008 Balance For Rate Earned : 750,000.00
 Interest Start Date: 31/12/2007 Cheque No. : 0

Record Details

Input By TNARENDRA	Authorized By SNARENDRA	Last Mnt. Date 19/11/2009 11:50:53	Last Mnt. Action Authorize	Authorized <input checked="" type="checkbox"/>
-----------------------	----------------------------	---------------------------------------	-------------------------------	---

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

Field Description

Field name	Description
Principal Balance	[Display]

This field displays the principal amount of the TD.

This is the sum total of the principal amount at the time of initiating, and the compounding interest earned.

Value Date

[Display]

This field displays the value date of the TD.

The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective. The interest calculations for a TD will start from this date.

Deposit Term (in C)

[Display]

This field displays the term in months and days for which the TD is being created.

Deposit Date

[Display]

This field displays the date on which the TD is created.

Base Amount For Deposit Rate

[Display]

This field displays the base amount as specified while initiating a TD.

The options are:

- Incremental Amount – The deposit amount is considered as the base, and the interest rate defined at the product level slabs, is applied as the interest rate for this deposit.
- Cumulative of the Deposit – The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs, is applied as the interest rate for this deposit.
- Cumulative of all Deposits - The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs, is applied as the interest rate for all deposits under this account.

Deposit Maturity Date

[Display]

This field displays the maturity date for the new deposit.

This date is arrived at by adding the deposit term to the interest start date of the TD.

For example, if the interest start date of the TD is 1st January '04 and the TD term is two months, then the maturity date will be 29th February '04.

1st January '04 + 2 months = 29th February '04

Balance For Rate Earned

[Display]

This field displays the base principal amount, which determines the rate of interest applicable for the deposit.

This amount depends on the option selected as Base Amount for Deposit Rate.

For example, if the Base Amount for Deposit Rate is selected as Incremental, the deposit amount will be displayed.

Interest Start Date

[Display]

This field displays the current process date as the interest start date, by default.

The interest start date is the date on which the bank starts accruing interest for the TD.

For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument.

An interest start date can be any date on or after the value date of the deposit, and on or before the maturity date of the deposit.

Cheque No.

[Display]

This field displays the DD or BC or Cheque number through which the TD amount is paid.

When the cheque is deposited into any payee's account, the cheque number is used to ensure that duplicate entries are not made in the system (that the same cheque is not deposited multiple times in the system.). On every deposit of a cheque, cheque number along with the routing number and drawer account number (all the three are present on the MICR line) is/are used to check for the presence of any duplicate instrument. If duplicate instruments are found, cheque deposit will be rejected unless the earlier cheques are all marked as Returned.

Redemption Details

This tab displays the details of redemption of an account.

Deposit Master*

Account No.: 99995030000023 Org Deposit No.: 1
 Deposit No.: 1 Renewal No.: 1
 Customer Name: MANAS J J Customer Id: 605060
 Taxable Customer Name: MANAS J J Taxable Customer Id: 605060
 Product: 503 - FCNR Term Deposit -Month Currency: USD Branch: 9999 Head Office

General | Interest Rate | Balances | Payout | Payin | **Redemption Details** | RP Variances | Rule Doc

Number of Redemptions to Date: 0 Last Redemption Amount: 0.00
 Redemption Amount to Date: 0.00 Early Redemption Penalty to Date: 0.00
 Last Redemption Date: 01/01/1800

Record Details

Input By TNARENDRA	Authorized By SNARENDRA	Last Mnt. Date 19/11/2009 11:50:53	Last Mnt. Action Authorize	Authorized <input checked="" type="checkbox"/>
-----------------------	----------------------------	---------------------------------------	-------------------------------	---

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

Field Description

Field name	Description
Number of Redemptions to Date	[Display] This field displays the number of redemptions up to the inquiry date. This is equal to the number of times the principal or interest is redeemed.
Last Redemption Amount	[Display] This field displays the amount which was last redeemed.
Redemption Amount to Date	[Display] This field displays the total amount redeemed from the account.
Early Redemption Penalty to Date	[Display] This field displays the penalty amount, if penalties are charged for an early redemption. When a deposit is redeemed before maturity, the bank may charge a customer penalty interest. The penalty variance rate and the process of

calculation are defined at the product level.

Last Redemption Date

[Display]

This field displays the date on which the last redemption has taken place.

RP Variances

This tab displays the relationship pricing variance. For e.g.: If the relationship value is more than 1 crore, additional interest of 0.5% is to be given to the customer.

The screenshot shows the 'Deposit Master' application window. At the top, there are several input fields: Account No. (99995030000023), Deposit No. (1), Customer Name (MANAS J J), Taxable Customer Name (MANAS J J), Product (503 - FCNR Term Deposit -Month), Org Deposit No. (1), Renewal No. (1), Customer Id (605060), Taxable Customer Id (605060), Currency (USD), and Branch (9999 Head Office). Below these fields is a navigation bar with tabs: General, Interest Rate, Balances, Payout, Payin, Redemption Details, **RP Variances**, and Rule Doc. The 'RP Variances' tab is active, displaying a table with columns: Variance Package, Interest Type, RP Variance Rate, Rule, Package Dev Rule, and Benefit Plan Dev Rule. The table is currently empty, with a '0' visible in the 'RP Variance Rate' column. At the bottom of the window, there is a 'Record Details' section showing 'Input By: TNARENDRA', 'Authorized By: SNARENDRA', 'Last Mnt. Date: 19/11/2009 11:50:53', and 'Last Mnt. Action: Authorize'. A status bar at the very bottom contains buttons for 'Add By Copy', 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Inquiry', 'UDF', 'Ok', 'Close', and 'Clear'.

Field Description

Column Name

Description

Variance Package

[Display]

This column displays the variance package applicable to the deposit.

Interest Type

[Display]

This column displays the interest type applicable to the deposit.

- RP Variance Rate** [Display]
This column displays the rate of the RP variance.
- Rule** [Display]
This column displays the rule applicable to the deposit.
- Package Dev Rule** [Display]
This column displays the package deviation value applicable to the deposit.
- Benefit Plan Dev Rule** [Display]
This column displays the benefit plan deviation rule applicable to the deposit.

Rule Doc

This tab allows you to view the rule applied on the deposit.

The screenshot shows the Oracle Deposit Master application window. The title bar reads "Deposit Master*". The main area contains several input fields for deposit details:

- Account No.: 99995030000023
- Org Deposit No.: 1
- Deposit No.: 1
- Renewal No.: 1
- Customer Name: MANAS J J
- Customer Id: 605060
- Taxable Customer Name: MANAS J J
- Taxable Customer Id: 605060
- Product: 503 - FCNR Term Deposit -Month
- Currency: USD
- Branch: 9999 Head Office

Below the input fields is a tabbed interface with the following tabs: General, Interest Rate, Balances, Payout, Payin, Redemption Details, RP Variances, and Rule Doc. The "Rule Doc" tab is currently selected and is empty.

At the bottom of the window, there is a "Record Details" section with the following information:

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TNARENDRA	SNARENDRA	19/11/2009 11:50:53	Authorize	<input checked="" type="checkbox"/>

Below the record details are several action buttons: Add By Copy, Add, Modify (selected), Delete, Cancel, Amend, Authorize, and Inquiry. At the very bottom right are buttons for UDF, Ok, Close, and Clear.

7. Click the **OK** button.

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

1.7. TD043 - TD Certificate Printing

Using this option you can print a certificate of the deposit under a term deposit account. The deposit can be issued and printed denomination wise, either for entire deposit amount or part deposit amount.

For example, For a deposit worth 5000, you can have a single certificate printed in single denomination for full amount or multiple certificates printed in denominations of 500 for entire amount.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view the TD certificate printing

1. Type the fast path **TD043** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Certificate Printing**.
2. The system displays the **TD Certificate Printing** screen.

TD Certificate Printing

TD Certificate Printing

Account Number: Account Title:
 Branch: Product:
 Principal Balance: Account Currency:

Customer Details | Deposit Details | Certificate Details | Denomination Details | Inventory Details

Customer Name 1:
 Customer Name 2:
 Customer Name 3:
 Address:

 City:

Print Ok Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number of the customer.
Account Title	[Display] This field displays the name of the customer who holds the TD Account.
Branch	[Display] This field displays the name of the home branch where the TD account is initiated and maintained.
Product	[Display] This field displays the code and name assigned to the TD product, as defined at the product level. This is the product under which the TD account is opened.

Principal Balance [Display]

This field displays the TD account principal balance i.e. the sum total of the principal balance of all the term deposits held under the TD account.

Account Currency [Display]

This field displays the currency assigned to the product at the product level, under which the account is opened.

All the entries posted in the account are in the account currency.

For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.

3. Enter the account number and press the <Tab> key.

TD Certificate Printing

TD Certificate Printing

Account Number: 99993010000113 Account Title: SAMEER

Branch: HO Product: 301 Resident TD - Regular

Principal Balance: 120,000.00 Account Currency: INR

Customer Details | Deposit Details | Certificate Details | Denomination Details | Inventory Details

Customer Name 1: SAMEER PATE Sole Owner

Customer Name 2:

Customer Name 3:

Address: Iflex Annex

 Nirlon Complex

 Goregaon

City: Mumbai

Print Ok Close Clear

4. Modify the relevant information in the various tab screens.

Customer Details

The customer details tab provides details of the customer and their relationship with the account.

The screenshot shows a window titled "TD Certificate Printing" with a yellow header. The main content area is divided into several tabs: "Customer Details" (selected), "Deposit Details", "Certificate Details", "Denomination Details", and "Inventory Details". The "Customer Details" tab contains the following fields:

- Account Number: 99993010000113
- Account Title: SAMEER
- Branch: HO
- Product: 301 Resident TD - Regular
- Principal Balance: 120,000.00
- Account Currency: INR

Below the account information, there are three customer name fields and an address field:

- Customer Name 1: SAMEER PATE (Relationship: Sole Owner)
- Customer Name 2: (Empty)
- Customer Name 3: (Empty)
- Address: Iflex Annex, Nirlon Complex, Goregaon
- City: Mumbai

At the bottom of the window, there are four buttons: "Print", "Ok", "Close", and "Clear".

Field Description

Field Name	Description
Customer Name 1	[Display] This field displays the name of the customer and the relationship to the account, as specified while opening an account.
Customer Name 2	[Display] This field displays the name of the customer and the relationship to the account, as specified while opening an account.
Customer Name 3	[Display] This field displays the name of the customer and the relationship to the account, as specified while opening an account.
Address	[Display]

This field displays the address of the customer.

City

[Display]

This field displays the name of the city of the customer.

Deposit Details

The deposit details tab provides details of the deposit renewal number, status, deposit amount, etc.

TD Certificate Printing

Account Number:	99993010000113	Account Title:	SAMEER
Branch:	HO	Product:	301 Resident TD - Regular
Principal Balance:	120,000.00	Account Currency:	INR

Customer Details | **Deposit Details** | Certificate Details | Denomination Details | Inventory Details

Original Deposit No	Renewal No	Deposit No	Status	Value Date	Maturity Date	Deposit Amount	Maturity Amount	Payout Mode For Principle	Beneficiary Account For Principle	Payout Mode For Interest	Beneficiary Account For Interest	Selected
1	1	1	Open	31/12/2007	02/01/2009	120,000	134,042.88	Reinvest to Existing Account	99993010000113	Reinvest to Existing Account	99993010000113	N

Print Ok Close Clear

Field Description

Column Name

Description

Original Deposit No

[Display]

This column displays the original deposit number.

The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal.

It will have new deposit running number, but will retain the original deposit no of the source deposit.

Renewal No

[Display]

This column displays the renewal number.

Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.

Deposit No

[Display]

This column displays the deposit number.

The Deposit Number signifies the number of deposits opened in an account.

The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.

Status

[Display]

This column displays the current status of the deposit.

The options are:

- Open – This deposit is open for various transactions.
- Opened Today - This deposit is opened on the day of the transaction.
- Closed - This deposit has been redeemed and thus is closed.
- Closed Today - This deposit has been redeemed and closed on the day of the transaction.
- Unclaimed - This deposit is matured and the grace period has ended. Thus it is transferred to the unclaimed GL account.
- Matured - This deposit has matured.
- Marked for Lien - This deposit is marked for lien.
- Blocked - This deposit is blocked.
- Forced Renewal - This deposit is marked for lien and thus has been force renewed.
- Cheque Pending Clearing – This cheque deposited during the TD Payin is pending for clearing.

Value Date

[Display]

This column displays the date on which the deposit is initiated.

Maturity Date

[Display]

This column displays the date on which the deposit will mature.

Deposit Amount

[Display]

This column displays the available principal balance of the term deposit.

Maturity Amount	[Display] This column displays the total amount to be received on the maturity of the deposit. This amount is inclusive of the TDS, if any.
Payout Mode For Principle	[Display] This column displays the payout mode for the principal.
Beneficiary Account For Principle	[Display] This column displays the beneficiary account number for the principal amount.
Payout Mode For Interest	[Display] This column displays the payout mode for interest.
Beneficiary Account For Interest	[Display] This column displays the beneficiary account number for the interest.
Selected	[Display] This column displays the certificate printing status of the deposit. <ul style="list-style-type: none"> • Y - Indicates that the deposit is selected for certificate printing. • N - Indicates that the deposit is not selected for certificate printing.

5. Double-click a deposit in the **Deposit Details** tab to view the **Certificate Details** tab.

Certificate Details

The certificate details tab provides various details of the certificate like the date of issue, the type, amount, etc.

TD Certificate Printing*

Account Number : * 510010000000760 Account Title :

Branch : BR1000 Product : 51001 CTDRMB1

Principal Balance : 100.00 Account Currency : RMB

Customer Details Deposit Details Certificate Details Denomination Details Inventory Details

Certificates

Deposit Number :

Certificate Issue Date	Action	Existing Stock Code	Description	Existing Certificate No.	New Stock Code	Description	New Certificate No.	Deposit Amount	Certificate Amount
03/06/2012	Issue							100.00	100.

Card Change Pin Cheque Cost Rate FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

Print View OK Close Clear

Field Description

Field Name Description

Certificates

Deposit Number [Display]
 This field displays the deposit number.
 The Deposit Number signifies the number of deposits opened in an account.
 The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.

Column Name Description

Certificate Issue Date [Display]
 This column displays the date on which the certificate is issued.

Action [Mandatory, Drop-Down]
 Select the action from the drop-down list. This defines the action to be taken for

a certificate.

The options are:

- Issue
- Reissue
- Cancel
- Close

**Existing
stock code**

[Display]

This field displays the stock code of the certificate attached to deposit. If Issue option is selected, then this field will show stock code of certificate which is currently attached to deposit and is in canceled or closed status. If reissue option is chosen, then this field will show stock code of certificate which is currently attached to deposit and is in normal or 'lost-temporary/formal' status. If cancel option is chosen, then this field will show stock code of certificate which is currently attached to deposit and is in normal or 'lost-temporary/formal' or 'closed' status. If close option is chosen, then this field will show stock code of certificate which is currently attached to deposit and is in normal or 'lost-formal' status. If there is no certificate already attached to the deposit, then this field will be blank and disabled.

Description

[Display]

This field displays the stock code of the certificate attached to deposit. If Issue option is selected, then this field will show stock code of certificate which is currently attached to deposit and is in canceled or closed status. If reissue option is chosen, then this field will show stock code of certificate which is currently attached to deposit and is in normal or 'lost-temporary/formal' status. If cancel option is chosen, then this field will show stock code of certificate which is currently attached to deposit and is in normal or 'lost-temporary/formal' or 'closed' status. If close option is chosen, then this field will show stock code of certificate which is currently attached to deposit and is in normal or 'lost-formal' status. If there is no certificate already attached to the deposit, then this field will be blank and disabled.

**Existing
Certificate
No**

Display]

This field displays Existing Certificate no. of the certificate attached to deposit. If Issue option is selected, then this field will show stock code of certificate which is currently attached to deposit and is in canceled or closed status. If reissue option is chosen, then this field will show stock code of certificate which is currently attached to deposit and is in normal or 'lost-temporary/formal' status. If cancel option is chosen, then this field will show stock code of certificate which is currently attached to deposit and is in normal or 'lost-temporary/formal' or 'closed' status. If close option is chosen, then this field will show stock code of certificate which is currently attached to deposit and is in normal or 'lost-formal' status. If there is no certificate already attached to the deposit, then this field will be blank and disabled.

New stock code	[Display] Stock code of the new certificate to be attached to deposit will be chosen in this field. This field will be enabled only if action chosen is issue or reissue. If action chosen is cancel or close then this field will be disabled and blank
Description	[Display] This field will display Stock description of the selected stock code .
New Certificate No	[Display] This field will display Stock number for the certificate selected from the pick list. This is the certificate no which is to be issued/reissued to the deposit . This field will be enabled only if action chosen is issue or reissue. If action chosen is cancel or close then this field will be disabled and blank .
Deposit Amount	[Display] This column displays the available principal balance of the term deposit.
Certificate Amount	[Display] This column displays the amount for which the certificate is issued.
Print?	[Toggle] Click the toggle status to Y to print a certificate for a deposit. The default value for toggle status is N .

- Click the **+** button to navigate to the **Denomination Details** tab to add a new denomination.

Denomination Details

The denomination details tab provides details of the serial number of the TD amount, denomination of amount, etc.

TD Certificate Printing

Account Number: 99993010000113 Account Title: SAMEER
 Branch: HO Product: 301 Resident TD - Regular
 Principal Balance: 120,000.00 Account Currency: INR

Customer Details Deposit Details Certificate Details Denomination Details Inventory Details

Original Deposit Number: 1 Deposit Amount: 120,000.00

Sr. No.	Denomination	Series Number	Start No	End No	Total Certificates	Net Amount
1	0.00	10	1	1	1	120,000.00

+ - Validate

Print Ok Close Clear

Field Description

Field Name	Description
------------	-------------

Original Deposit Number	[Display] This field displays the original deposit number. The Deposit Number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
--------------------------------	---

Deposit Amount	[Display] This field displays the available principal balance of the term deposit.
-----------------------	---

Column Name	Description
-------------	-------------

Sr. No.	[Display] This column displays the serial number for the denominations specified for the certificate.
----------------	--

Denomination	<p>[Mandatory, Numeric, 16]</p> <p>Type the denominations of the TD certificate.</p> <p>The certificates will be issued for the specified denomination.</p> <p>For example 500, 100, etc.</p>
Series Number	<p>[Mandatory, Numeric, 16]</p> <p>Type the serial number of the TD certificate.</p> <p>This is the series of the inventory for the certificates you want to print.</p>
Start No	<p>[Mandatory, Numeric, 16]</p> <p>Type the start number of the series, from which you want to print the certificates.</p> <p>For example, TD certificates for the inventory are in the series of AS123. You want certificates starting from the number 150.</p>
End No	<p>[Mandatory, Numeric, 16]</p> <p>Type the end number of the series.</p> <p>The system by default displays the start number as the end number.</p>
Total Certificates	<p>[Mandatory, Numeric, 16]</p> <p>Type the number of certificates.</p> <p>The system calculates the total certificates based on the start number and end number of the certificates.</p> <p>For example, if you want the certificates in denomination of 500 for a deposit of 5000. You can specify the start number as 100 and the end number as 109. The system calculates the total certificates as 10.</p> <p>This field is editable. The End Number column gets updated if there is any modification in this column.</p>
Net Amount	<p>[Display]</p> <p>This column displays the net amount for which the certificates will be issued.</p> <p><i>Net Amount = Denomination X Total Certificate.</i></p>

Inventory Details

The inventory details tab displays information about the stock code, issuer code, etc.

TD Certificate Printing

Account Number: 99993010000113 Account Title: SAMEER
 Branch: HO Product: 301 Resident TD - Regular
 Principal Balance: 120,000.00 Account Currency: INR

Customer Details Deposit Details Certificate Details Denomination Details **Inventory Details**

Stock Code : TD Stock Sub Type : 1
 Issuer Code : 9999 Currency Code : 104

Print Ok Close Clear

Field Description

Field Name	Description
Stock Code	[Display] This field displays the stock code of the TD certificate.
Stock Sub Type	[Optional, Numeric, 40] Type the sub type of the stock.
Issuer Code	[Optional, Alphanumeric, 22] Type the code of the issuer who has issued the stock.
Currency Code	[Optional, Alphanumeric, 22] Type the code of the currency in which the stock is issued.

7. Enter the required information in the **Denomination Details** tab and click the **Validate** button.
8. The system displays the **Certificate Details** tab. Click the **OK** button.

9. The system displays the message "Authorization required. Do You Want to continue?". Click the **OK** button.
10. The system displays the **Authorization Reason** screen.
11. Enter the required information and click the **OK** button.
12. The system displays the message "Authorisation Successful". Click the **OK** button.
13. Click the **Print** button to print the certificate.
OR
Click the **Close** button.

1.8. TDM24 - Lien Master Maintenance

The bank can mark a lien on the term deposit as a security for a loan or an overdraft. If the lien is marked against a term deposit, customer is not allowed to withdraw the amount from the term deposit which lien is marked.

The different kinds of lien marked are:

- Internal Lien - The internal lien is automatically marked by the system on the term deposit which is kept as collateral. The two types of internal lien are:
- Overdraft – This lien is system-initiated and is marked for online transaction done against a Current and Savings account, which is having insufficient funds and has overdraft facility against a term deposit account.
- Loan / APS – This type of lien is marked as a security for Loan or Loan application. This lien is marked automatically by the system on the deposit when the customer specifies that the term deposit will be kept as collateral against the loans.
- External – This type of lien is marked for external reasons.

A deposit marked for lien will be force renewed on the maturity date irrespective of the maturity instruction specified. This is done as security against the loan or overdraft taken by the customer from the bank.

You can view the different liens which are marked against an individual deposit along with details like the start and expiry date of the lien, the lien amount, type of lien, reason for the lien and the account or instrument number against which the lien is marked. If the internal lien is placed on the principal or the principal + interest amount the system displays the lien marked on the principal and the interest. The propagate option increases the drawing power of the customer for the Current and Savings account.

You can place an external lien on a deposit. The lien will be placed when there is a court order or the term deposit has to be blocked for some external reason. You have to specify the lien amount, the description and the reason for the lien. The start date, end date and the maturity instruction is defaulted by the system.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Add, Modify, Delete, Cancel, Authorize, Inquiry.

To add a lien

1. Type the fast path **TDM24** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > Lien Master Maintenance**.
2. The system displays the **Lien Master Maintenance** screen.

Lien Master Maintenance

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the valid TD account number of the customer.
Original Deposit Number	[Mandatory, Pick List] Select the original deposit number, on which the lien will be marked for the TD account, from the pick list.
Lien Number	[Display] This field displays the lien number of the TD account. This field is displayed in the Add mode.
Deposit Number	[Display] This field displays the deposit number that signifies the number of

deposits opened in an account.

The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.

This field is displayed in the **Add** mode.

Renewal Number

[Display]

This field displays the renewal number that signifies the number of deposits created out of the source deposit either due to renewals or the payouts.

This field along with the original deposit number can explain the chronology of a particular deposit.

This field is displayed in the **Add** mode.

Lien Type

[Display]

This field displays the lien type.

**Lien
Instrument/Account
No**

[Display]

This field displays the lien instrument / account number.

3. Click the **Add** button.
4. Type the account number and press the **<Tab>** key.
5. Select the original deposit number from the pick list.

Lien Master Maintenance

Lien Master Maintenance*

Account Number : ... Original Deposit Number : ... Lien Number :
Deposit Number : Renewal Number :

External Lien Maintenance | All Lien Inquiry

Lien Type : External System ID: ...
Lien Date : ...
Expiry Date : ...
Lien Amount :
Description :
Maturity Instruction :
Department Code : ... Department Name :

In Favour Of
 Internal External
Search Criteria : Search String : ...
Customer Name : Customer ID :

Facility Code
Collateral Code : ... Collateral Name :

Reason For Lien : ...
Propagate :
Principal Lien Amount :
Interest Lien Amount :

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

6. The system enables the **External Lien Maintenance** tab, enter the required information in the tab.

External Lien Maintenance

This tab is used to mark external lien on deposit.

Lien Master Maintenance*

Account Number :* ... Original Deposit Number : ... Lien Number :
 Deposit Number : Renewal Number :

External Lien Maintenance All Lien Inquiry

Lien Type : External System ID: ...
 Lien Date : ...
 Expiry Date : ...
 Lien Amount :
 Description :
 Maturity Instruction : ...
 Department Code : ... Department Name :

In Favour Of
 Internal External
 Search Criteria : Search String : ...
 Customer Name : Customer ID :

Facility Code
 Collateral Code : ... Collateral Name :

Reason For Lien : ... Priority : Allow Force Debit :
 Propagate :
 Principal Lien Amount :
 Interest Lien Amount :

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

Field Description

Field Name

Description

Lien Type

[Display]

This field displays the lien type.

The field takes a default value as **External**. Only an external lien can be added.

An internal lien is marked automatically by the system.

External System ID

[Conditional, Pick list]

Select from the pick list external system code specifying earmark type. This field is enabled and mandatory when Lien type is 'External'. If the Lien type is internal, then this field will be disabled and blank.

Lien Date

[Display]

This field displays the date on which the lien is marked.
The system by default displays the current date as the lien start date.

Expiry Date	[Display] This field displays the date on which the lien will expire. The system by default displays the deposit maturity date as the expiry date.
Lien Amount	[Mandatory, Numeric, 13, Two] Type the lien amount for which the lien will be marked on the TD.
Description	[Mandatory, Alphanumeric, 40] Type the description of the lien.
Maturity Instruction	[Display] This field displays the maturity instruction as Force Renew , by default. A deposit marked for lien is force renewed on maturity irrespective of the maturity instruction defined at the product or account level.
Department Code	[Optional, Pick List] Select the department code from the pick list. The department code is maintained using the LOB Master (Fast Path: BA431) option.
Department Name	[Display] This field displays the department name based on the department code selected in the adjacent field.
In Favour Of	It is mandatory to select either the Internal or External option.
Internal	[Optional, Radio Button] Click Internal , if the lien details are to be maintained for an existing customer.
External	[Optional, Radio Button] Click External , if the lien details are to be maintained for an external entity.
Search Criteria	[Conditional, Drop-Down] Select the search criteria from the drop-down list. The options are: <ul style="list-style-type: none">• Customer Short Name• Customer IC• Customer ID This field is enabled if the Internal option is selected from the In Favour Of section.

Search String	<p>[Conditional, Alphanumeric, 40]</p> <p>Type the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the search criterion is specified as customer's short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.</p> <p>This field is enabled if the Internal option is selected from the In Favour Of section.</p>
Customer Name	<p>[Conditional, Alphanumeric, 120]</p> <p>Type the customer name.</p> <p>This field is enabled if the External option is selected from the In Favour Of section.</p> <p>If the Internal option is selected from the In Favour Of section, then this field displays the name of the customer.</p>
Customer ID	<p>[Conditional, Numeric, 10]</p> <p>Type the customer ID.</p> <p>This field is enabled if the External option is selected from the In Favour Of section.</p> <p>If the Internal option is selected from the In Favour Of section, then this field displays the customer Id.</p>
Facility Code	
Collateral Code	<p>[Optional, Pick List]</p> <p>Select the collateral code from the pick list.</p>
Collateral Name	<p>[Display]</p> <p>This field displays the collateral name based on the collateral code selected in the adjacent field.</p>
Reason For Lien	<p>[Mandatory, Drop-Down]</p> <p>Select the reason for the lien to be marked from the drop-down list.</p>
Priority	<p>[Display]</p> <p>This field displays the priority as per the selection of reason for lien.</p>
Allow Force Debit	<p>[Display]</p> <p>As per the selection of the "Reason For Lien", "Allow Force Debit" will be checked/unchecked.</p>
Propagate	<p>[Optional, Check Box]</p> <p>Select the Propagate check box for lien other than an external lien.</p>

Principal Lien Amount

[Display]

This field displays the principal TD amount on which the lien is imposed.

If the lien is imposed on the principal + interest, this column displays the principal amount on which the lien is imposed.

Interest Lien Amount

[Display]

This field displays the interest earned on the TD amount on which the lien is marked.

If the lien is marked on the principal + interest, then this column displays the interest amount on which the lien is marked else it displays the value as zero.

7. Click the **OK** button.
8. The system displays the message "Record Added. Authorisation Pending...". Click the **OK** button.
9. The lien details are added once the record is authorised.

To view the liens marked on an account

1. Click the **Inquiry** button.
2. Enter the account number and press the <**Tab**> key.
3. Select the original deposit number from the pick list and the lien type from the drop-down list.
4. The system displays the lien master details in the **All Lien Inquiry** tab.

All Lien Inquiry

All types of lien are maintained in the account.

Renewal No	[Display] This column displays the renewal number. The renewal number signifies the number of deposits created out of the source deposit either due to renewals, or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No	[Display] This column displays the deposit number on which the lien is marked.
Lien No	[Display] This column displays the sequence in which the lien is placed on the deposit.
Type	[Display] This column displays the type of lien, which is marked on the deposit.
Amount	[Display] This column displays the lien amount marked on the deposit.
AC No / Reference	[Display] This column displays the appropriate beneficiary account number in case of internal lien. For external lien this field displays the description entered at the time of creation of lien.
Start Date	[Display] This column displays the start date of the lien. The start date is the date on which the lien is marked on the deposit.
Expiry Date	[Display] This column displays the expiry date of the lien.
Maturity Instr.	[Display] This column displays the maturity instruction. A deposit marked for lien is force renewed on maturity irrespective of the maturity instruction defined at the product or account level. The system displays the default maturity instruction as Force Renew.
Reason	[Display] This column displays the reason for the lien to be marked on the deposit. This column displays the reason if the lien is external.
Propagate	[Display] This column displays the propagate option. If the propagate option is enabled for the lien, then the field displays Y. If the Principal + Interest option is selected in the Lien Allowed field

at the product level and the **Propagate** check box is checked at the **Collateral** level, then this option increases the drawing power of the customer.

This option is available only for internal lien.

For example, a lien is marked on a TD of 1,00,000 against the drawing power of the CASA account. The drawing power is specified as 50% of the TD. The compounding frequency is yearly and payout is at maturity. For the first year the drawing power of the customer will be 50% of 1,00,000 i.e. 50,000. At the end of the year the customer earns an interest of 5,000, which will be added to the principal because of compounding effect. The principal will now be 1,05,000. Thus, the drawing power will increase to 50% of 1,05,000 i.e. 52,500.

Lien Principal Amount

[Display]

This column displays the principal TD amount on which the lien is imposed.

If the lien is imposed on the principal + interest, this column displays the principal amount on which the lien is imposed.

Lien Interest Amount

[Display]

This column displays the interest earned on the TD amount on which the lien is imposed.

If the lien is imposed on the principal + interest, this column displays the interest amount on which the lien is imposed. If the lien is not imposed on the interest this column will be blank.

Department

[Display]

This column displays the department name corresponding to the department code maintained for the lien.

In Favour Of

[Display]

This column displays the customer name and Id.

Facility Code

[Display]

This column displays the collateral code and collateral name.

Maker Id

[Display]

This column displays the maker ID.

Checker Id

[Display]

This column displays the checker ID.

5. Click the **Close** button.

1.9. TD022 - TD Nominee Maintenance

Using this option you can record the nominee details for a deposit held under a term deposit account. You can search for the customer who is appointed as the nominee by the term deposit account holder and record the details.

The nominee details can be added, amended or deleted by choosing the appropriate options.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Add By Copy, Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To add TD Nominee

1. Type the fast path **TD022** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Nominee Maintenance**.
2. The system displays the **TD Nominee Maintenance** screen.

TD Nominee Maintenance

TD Nominee Maintenance*

Account No : ... Org Deposit No : ...

Deposit No : Renewal No :

Product : Account Currency :

Customer Id : Customer Name :

Nominee

Search Criteria : Customer Short Name Search String : ...

Nominee : Nominee ID :

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the TD account number of the customer.
Org Deposit No	[Mandatory, Pick List] Select the original deposit number for which the nominee has to be assigned from the pick list. The original deposit number is the source or the parent deposit number, from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit.
Deposit No	[Display] This field displays the running term deposit number. This signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is

created in an account. It may or may not be created due to interest payout or renewal.

Renewal No	<p>[Display]</p> <p>This field displays the renewal number.</p> <p>Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.</p>
Product	<p>[Display]</p> <p>This field displays the product code and the name, under which the TD account is opened.</p>
Account Currency	<p>[Display]</p> <p>This field displays the currency assigned to the product, under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.</p>
Customer Id	<p>[Display]</p> <p>This field displays the customer ID.</p> <p>A customer ID is an identification number generated by the system after customer addition is completed successfully. The number will be unique to a customer across the system and the customer search can be made on this basis. This is the number, which the system uses to track the customer. The system displays the customer ID, when the customer is validated.</p>
Customer Name	<p>[Display]</p> <p>This field displays the full name of the customer, based on the account number entered.</p> <p>The customer name is added in the Customer Addition (Fast Path: 8053) option.</p>
Nominee	
Search Criteria	<p>[Mandatory, Drop-Down]</p> <p>Select the search criteria to search for the customer from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none">• Customer Short Name• Customer Ic - Customer Identification criteria (IC) given by a central authority.• Customer Id - Unique identification given by the bank
Search String	<p>[Mandatory, Alphanumeric, 30, Pick List]</p>

Type the search string.

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

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

Nominee

[Display]

This field displays the name of the customer who is appointed as the nominee.

Nominee ID

[Display]

This field displays the ID of the customer who is appointed as the nominee.

3. Click the **Add** button.
4. Enter the account number and press the **<Tab>** key.
5. Select the original deposit number from the pick list.
6. Select the search criteria from the drop-down list and type the search string and press the **<Tab>** key and select the customer from the pick list.

TD Nominee Maintenance

TD Nominee Maintenance*

Account No : 6100000071440 Org Deposit No : 4
 Deposit No : 4 Renewal No : 1
 Product : 329 - SEB VB TD_TEST_NEW Account Currency : LTL
 Customer Id : 604217 Customer Name : RICKY

Nominee
 Search Criteria : Customer Short Name Search String : 5
 Nominee : SAM Nominee ID : 603964

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

7. Click the **OK** button.
8. The system displays the message "Record Added...Authorisation Pending..". Click the **OK** button.
9. The nominee details are added once the record is authorised.

1.10. TD028 - TD Block/Unblock Account Status

Using this option you can change the status of the term deposit account using this option. The account can be marked as blocked and the reason for the same can be specified. A blocked account can be unblocked along with the reason for the action.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To block/unblock the account status

1. Type the fast path **TD028** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > TD Block/Unblock Account Status** .
2. The system displays the **TD Block/Unblock Account Status** screen.

TD Block/Unblock Account Status

TD Block/Unblock Account Status*

Account No:

Account Status:

Customer Name:

Currency:

Account Blocked:

Reason:

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

LDF | OK | Close | Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the TD account number of the customer.
Account Status	[Display] This field displays the current status of the account. The options are: <ul style="list-style-type: none">• Regular - This account is a regular account that is opened for various transactions.• Account Opened Today - This account is opened on the day of the transaction.• Closed - This account is closed.• Account Closed Today - This account has been closed on the day of the transaction.• Unclaimed - This account has remained unclaimed by the customer.• Matured - This account has matured.• Account Blocked - This account is blocked.• Forced Renewal - This account is marked for lien and thus has been force renewed.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Account Blocked	[Optional, Check Box] Select the Account Blocked check box to block the account.
Reason	[Optional, Drop-Down] Select the reason for blocking the account from the drop-down list. This field is enabled when the Account Blocked check box is selected. The options are: <ul style="list-style-type: none">• Failure in Availability• Loan Non-repayment• Others

- Special Customer
- PA Customer

3. Enter the account number and press the <Tab> key.
4. Select the account blocked check box and select the reason from the drop-down list.

TD Block/Unblock Account Status

TD Block/Unblock Account Status*

Account No: 000000003996

Account Status: Account Open

Customer Name: SACHINKANEKAR

Currency: INR

Account Blocked:

Reason: BANK DECISION

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

LDF | OK | Close | Clear

5. Click the **Ok** button.
6. The system displays the message "Authorization required. Do You Want to continue?". Click the **OK** button.
7. They system displays the **Authorization Reasons** screen.
8. Enter the relevant information and click the **Grant** button.
9. The system displays the message "Modification Successful". Click the **OK** button.

1.11. TDM05 - TD Account CBR Codes Maintenance

CBR Codes are user-defined categories to classify customer i.e. accounts for Central Bank reporting purpose. Defining these categories facilitates generating exclusive MIS reports over and above the standard reports available within **Oracle FLEXCUBE**.

Using this option you can link the accounts of customers to the defined categories or CBR codes, as for example Customer Code, Region, Sector, etc.

Definition Prerequisites

- [CHM01 - CASA Product Master Maintenance](#)
- [BA080 - CBR PickLists Maintenance](#)
- [BA078 - CBR Label Maintenance](#)
- After defining the TD Product, TD Product Rates must be defined for the newly defined TD Product.

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To add a TD account CBR code

1. Type the fast path **TDM05** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > TD Account CBR Codes Maintenance**.
2. The system displays the **TD Account CBR Codes Maintenance** screen.

TD Account CBR Codes Maintenance

TD Account CBR Codes Maintenance

Account No. ...

Customer Name Branch Name

Product Name Account Currency

Account Status

Details0 | Details1 | Details2 | Details3 | Details4 | Details5 | Details6 | Details7 | Details8

Sector ...

LOB ...

Testing label ...

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the TD account number for which you want to assign a CBR code.
Customer Name	[Display] This field displays the customer name based on the account number.
Branch Name	[Display] This field displays the branch name where the TD account is opened and maintained.
Product Name	[Display] This field displays the product name under which the TD account is initiated.
Account Currency	[Display]

This field displays the TD account currency.

Account Status

[Display]

This field displays the account status.

For example, Account Opened Today, Account Closed, etc.

Details Tab

Details tab lists all the defined CBR Codes. You can link an account to these codes using the **Detail** tabs.

3. Click the **Add** button.
4. Enter the account number and press the **<Tab>** key.
5. Enter the required information in the various fields.

TD Account CBR Codes Maintenance

TD Account CBR Codes Maintenance

Account No. 61000000174440

Customer Name JOHNKENNEDY Branch Name Centras

Product Name 317 - Generic TD Product Account Currency LTL

Account Status Account Open Regular

Details0 Details1 Details2 Details3 Details4 Details5 Details6 Details7 Details8

Sector test1

LOB test2

Testing label 111

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add Modify Delete Cancel Amend Authorize Inquiry Ok Close Clear

6. Click the **OK** button.
7. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **OK** button.
8. The account reporting codes are added once the record is authorised.

1.12. TDM48 - Backdated Interest Rate Change

Using this option you can change the interest rate variance of an existing deposit with effect from a back date. You have the option to give a positive or a negative variance on the existing deposit rate in the screen.

This variance has to be within the interest variance limit defined at the product level. Also, after giving the variance the new interest rate should fall within the minimum and maximum interest rate range defined at the product level. You can specify the effective date for the interest rate change which can be the current date or a back date.

The backdated interest rate change will not be permitted prior to the following

- Last Interest Payout date
- Last Interest Compounding date
- Last Financial year end
- On the day of Pay In of a deposit.
- Value date of the deposit- The date from which the interest will be calculated for a deposit (in case of backdated account opening)
- Deposits with 'Open Today' status
- Interest start date – The date from which the interest calculations will start from a new TD
- Last part Redemption date of the related deposit.

The system will not allow both backdated interest rate change and the term deposit redemption on the same day. You can either redeem the deposit or can set up instruction for backdated interest rate change in a single day for the same deposit i.e. if the redemption is done, backdated interest rate change will not be allowed on the same day or if the backdated interest rate is changed then redemption is not allowed on the same day unless user deletes the rate change instruction. PMI rate changes will not be allowed for this type of change. If a sweep in maintenance exists on the deposit i.e. if the deposit is linked as a sweep in provider to a CASA account, the backdated interest rate change will not be allowed for such a deposit.

Example: Consider the interest rate details for a deposit are as follows:

- Interest Rate - 6% • Interest Variance - +1%
- Product variance - +2% • Net Effective rate - 9%
- Interest Variance set at Product level - -5 to +5 (In Percentage)
- Minimum & Maximum Interest rate for the Product - 2 to 12 (In Percentage)
- Accrual Frequency - Monthly • Interest Payout Frequency - Quarterly
- Last Accrual date - 31st Oct 2007
- Last Interest Payout date - 30th Sep 2007
- Current date - 15th Nov 2007
- On 15th Nov 2007, the user wants to change the interest rate for the said deposit with effect from a back date i.e. from 20th Oct 2007. The user increases the interest variance by 2% w.e.f. 20th Oct 2007 and the Interest variance field will be modified to +3%. The Net Effective interest rate will become 11% for the deposit. In the EOD process, **FLEXCUBE** will recalculate the accrued interest as per the new interest rate for the period from 20th to 31st Oct, and the

adjustment entries will be passed. On 30th Nov, the regular accrual will happen for the month of November with the new interest rate.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Other Prerequisites

Not Applicable

Modes Available

Add By Copy, Add, Delete, Cancel, Amend Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To add backdated interest rate change details

1. Type the fast path **TDM48** and click **Go** or navigate through the menus to Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > Backdated Interest Rate Change.
2. The system displays the **Backdated Interest Rate Change** screen.

Backdated Interest Rate Change

Backdated Interest Rate Change*

Account Number : * ... Deposit Number : * ... Effective Date : ...

Account Title : Product :

Customer Name : Customer Id :

Branch : Currency :

Last Compounding Date : ... Last Redemption Date : ...

Last Interest Payout Date : ... Interest Start Date : ...

Interest Rate : Scheme Rate :

Int Variance in Absolute Value : Scheme Variance :

Int Variance in Percentage : Net Effective Rate :

Prod Variance in Absolute Value :

Prod Variance in Percentage :

Remarks:

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 12] Type the TD account number of the customer.
Deposit Number	[Mandatory, Pick List] Select the deposit number from the pick list for which the backdated variance has to be applied. The system will show a pick list of only those deposits of the chosen account which are existing (regular, blocked/lien). Closed or matured deposits will not be available in the pick list.
Effective date	[Mandatory, Pick List] Select the date from which the backdated interest rate change should be applicable from the pick list. The date can be modified to a back date, but not to a future date. In Inquiry mode, user will be able to choose a date from the pick list. The pick list will only have those dates on which the interest rate change has

been done for the deposit.

Account Title	[Display] This field displays the account title of the customer.
Product	[Display] This field displays the product under which the TD account is opened.
Customer Name	[Display] This field displays the name of the customer.
Customer Id	[Display] This field displays the customer Id of the entered account number.
Branch	[Display] This field displays the branch of the TD account.
Currency	[Display] This field displays the currency of the entered TD account.
Last Compounding Date	[Display] This field displays the date on which the last compounding occurred.
Last Redemption Date	[Display] This field displays the last part redemption date for the deposit.
Last Interest Payout Date	[Display] This field displays the last interest payout date for the deposit.
Interest Start Date	[Display] This field displays the interest start date for the deposit.
Interest Rate	[Display] This field displays the interest rate linked to the index code attached to the deposit. It displays up to 10 digits after decimal.
Scheme Rate	[Display] This field displays the interest rate applicable on the scheme. It displays up to 10 digits after decimal.
Interest Variance in Absolute Value	[Mandatory, Numeric, Three, 10] Type the interest variance in absolute value. This field by default displays the deposit level variance in absolute value given at the time of deposit opening. For doing a backdated interest rate change, enter a positive or a negative variance in this field. Positive or negative variance given in this field has to be within the variance defined at the product level. If a variance already exists which is to be modified, the new data input will override the existing variance.
Interest Variance in Percentage	[Mandatory, Numeric, Three, 10] Type the interest variance in percentage. This field by default displays the

deposit level variance in percentage given at the time of deposit opening. For doing a backdated interest rate change, enter a positive or a negative variance in this field. Positive or negative variance given in this field has to be within the variance defined at the product level. If a variance already exists which is to be modified, the new data input will override the existing variance.

Scheme Variance	[Display] This field displays the interest variance applicable on the scheme.It displays up to 10 digits after decimal. For more details, Refer to Relationship Pricing User Manual .
Prod Variance in Absolute Value	[Display] This field displays the interest variance in absolute value defined at the product level for the slab in which TD principal balance and term fits in.It displays up to 10 digits after decimal.
Prod Variance in Percentage	[Display] This field displays the interest variance in percentage term defined at the product level for the slab in which TD principal balance and term fits in.It displays up to 10 digits after decimal.
Net Effective Rate	[Display] This field displays the net interest rate which is paid for the deposit.It displays up to 10 digits after decimal. Net Effective = Interest rate + Interest Variance + Product Variance.

3. Click the **Add** button.
4. Type the account number and select the deposit number from the pick list.

Backdated Interest Rate Change

Backdated Interest Rate Change*

Account Number :* 260020000000018 ... Deposit Number :* Effective Date : 01/01/1800 ...

Account Title : Product : Retail Term Deposit in USD

Customer Name : CHINA MOBILE Customer Id : 603893

Branch : HO Currency : USD

Last Compounding Date : 01/01/1800 ... Last Redemption Date : 01/01/1800 ...

Last Interest Payout Date : 01/01/1800 ... Interest Start Date : 01/01/1800 ...

Interest Rate : 0.0000000000 Scheme Rate : 0.0000000000

Int Variance in Absolute Value : 0.0000000000 Scheme Variance : 0.0000000000

Int Variance in Percentage : 0.0000000000 Net Effective Rate :

Prod Variance in Absolute Value : 0.0000000000

Prod Variance in Percentage : 0.0000000000

Remarks:

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				■

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

5. Enter a positive / negative variance in the **Interest Variance** field as required.
6. Click the **Ok** button.
7. The system displays the message "Record Added....Authorisation Pending". Click the **Ok** button.
8. The backdated interest rate change details are added once the record is authorised.

1.13. BAM69 - Islamic Account Attributes

The **Islamic Account Attributes** option is used to maintain a special nisbah / bonus variance for an account/deposit. For syariah products the attributes are set at product level in the **Islamic Product Attributes** (Fast Path: BAM68) option. FCR will generate a file for all the deposits along with the required details and will send it to the external system after everyday EOD, for profit sharing calculations.

Definition Prerequisites

- [BAM68 - Islamic Product Attributes](#)
- [8051- CASA Account opening](#)
- 8054 - Time Deposit Account Opening

Modes Available

Modify, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To modify Islamic account attributes

1. Type the fast path **BAM69** and click **Go** or navigate through the menus to **Global Definitions > Master > Islamic Account Attributes**.
2. The system displays the **Islamic Account Attributes** screen.

Islamic Account Attributes

Islamic Account Attributes*

Account No : Product Code : Product Type :
Product Name : Currency : Calculation Type(TD) :
Deposit No : 0

Nisbah % : Special Nisbah % : 0.00000
Nisbah Amount : Special Bonus % : 0.00000
Bonus % :
Bonus Amount :
Zakat % :
Zakat Amount :
Tax Amount :

Record Details

Input By : Authorized By : Last Mnt. Date : Last Mnt. Action : Authorized :

Add Modify Delete Cancel Amend Authorize Inquiry

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the account number for which the syariah parameters has to be modified. This field accepts only valid TD and CASA account numbers that are opened under a product for which Syariah parameters have been defined.
Product Code	[Display] This field displays the product code under which the customer account is opened.
Product Type	[Display] This field displays the type of product (Wadiah / Mudharabah) under which the account is opened. The product type for an account is defined in the Islamic Product Attributes (Fast Path: BAM68) option.
Product Name	[Display]

	This field displays the product name under which the account is opened.
Currency	[Display] This field displays the currency of the product under which the customer account is opened.
Calculation Type(TD)	[Display] This field displays the TD calculation type. It displays the option as daily or monthly if the TD product selected in the Product Code field has the product term defined as Daily or Monthly in the TD Product Master (Fast Path: TDM01) option.
Deposit No	[Conditional, Pick List] Select the deposit number, for which the account attributes are to be maintained, from the pick list. This field is enabled only for TD accounts.
Nisbah %	[Display] This field displays the nisbah percentage. By default the system displays the value in this field from the Islamic Product Attributes (Fast Path: BAM68) option. It is applicable only if the Mudharabah product type is selected in the Product Type field in the Islamic Product Attributes (Fast Path: BAM68) option.
Special Nisbah %	[Conditional, Numeric, Three, Five] Type the special Nisbah percentage for the customer account. The value in the Nisbah % field will not be modified based on the value in this field. The user can maintain a positive or negative value. This field is enabled only if the Mudharabah product type is selected in the Product Type field in the Islamic Product Attributes (Fast Path: BAM68) option.
Nisbah Amount	[Display] This field displays the Nisbah amount based on the external file upload. The cumulative value will be updated by the system, after every file upload. For closed deposits this field displays the cumulative accrued amount. This field displays the value for deposits opened only under TD monthly products.
Bonus %	[Display] This field displays the bonus percentage portion. By default the system displays the value in this field from the Islamic Product Attributes (Fast Path: BAM68) option. It is applicable only if the Wadiah product type is selected in the Product Type field is selected in the Product Type field in the Islamic Product Attributes (Fast Path: BAM68) option.
Special Bonus %	[Conditional, Numeric, Three, Five] Type the special bonus percentage for the customer account.

The value in the **Bonus %** field will not be modified based on the value in this field. The user can maintain a positive or negative value.

This field is enabled only if the Wadiah product type is selected in the **Product Type** field is selected in the **Product Type** field in the **Islamic Product Attributes** (Fast Path: BAM68) option.

Bonus Amount	[Display] This field displays the bonus amount for the deposit based on the external file upload. The cumulative value will be updated by the system, after every file upload. For closed deposits this field displays the cumulative accrued amount. This field displays the value for deposits opened under TD monthly products only.
Zakat %	[Mandatory, Numeric, Three, Five] Type the percentage value of charity portion. By default the system displays the value from the Islamic Product Attributes (Fast Path: BAM68) option.
Zakat Amount	[Display] This field displays the zakat amount for the deposit based on the external file upload. The cumulative value will be updated by the system, after every file upload. This field displays the value for deposits opened only under TD Monthly products.
Tax Amount	[Display] This field displays the tax amount for the deposit based on the external file upload. This field displays the value for deposits opened only under TD monthly products.

3. Click the **Modify** button.
4. Enter the account number and press the **<Tab>** key.
5. Select the deposit number for TD account.
6. Enter the Special Nisbah %/Special bonus % and zakat %.

Islamic Account Attributes

Islamic Account Attributes*

Account No : 000000016154 Product Code : 81 Product Type : Mudharabah
 Product Name : P2- SYARIAH - MUDHARABAH Currency : IDR Calculation Type(TD) :
 Deposit No : 0

Nisbah % : 10.50000 Special Nisbah % : 0.00000
 Nisbah Amount : 500.00
 Bonus % : 0.00000 Special Bonus % : 0.00000
 Bonus Amount : 0.00
 Zakat % : 2.50000
 Zakat Amount : 600.00
 Tax Amount : 100.00

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TRAVISAT		25/07/2008 16:19:17	Authorize	<input checked="" type="checkbox"/>

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Ok Close Clear

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

1.14. MCA12 - Multi Currency Account Additional Details Maintenance

This option displays the vital details of the CASA/TD/RD multi currency accounts. This screen allows the user to maintain additional details in the fields which will be stored in the system. However, no validations will be available for these fields.

Definition Prerequisites

- [MCA03 - Multi Currency Account Opening](#)
- [MCA06 - CASA Account Opening under MCA](#)
- MCA07 - TD Account Opening under MCA
- [MCA04 - RD Account Opening under MCA](#)

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To maintain additional details for multi currency account

1. Type the fast path **MCA12** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Multi Currency Account Additional Details Maintenance** .
2. The system displays the **Multi Currency Account Additional Details Maintenance** screen.

Multi Currency Account Additional Details Maintenance

Multi Currency Account Additional Details Maintenance*

Multi Currency Account Number : MCA Title :

Home Branch :

Delegate Details :

Name :

Gender :

IC Type : IC No : IC Issuer :

Mobile No :

Reason for Delegate :

Contact Person Details :

Name :

Relation :

Phone No : Mobile No :

MCA Attributes :

Account Nature :

Fiscal Deposit Type :

Remarks:

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Multi Currency Account Additional Details Maintenance	
Multi Currency Account No.	<p>[Mandatory, Numeric, 13]</p> <p>Type the valid multi currency account number for which the additional details is to be maintained.</p> <p>It should be a valid MCA number.</p>
MCA Title	<p>[Display]</p> <p>This field displays the MCA title of the selected MCA.</p>
Home Branch	<p>[Display]</p> <p>This field displays the home branch code and name of the selected MCA.</p> <p>It is maintained in the Branch Master Maintenance (Fast Path: BAM03) option.</p>

Delegate Details

Name	[Optional, Alphanumeric, 75] Type the name of the delegate.
Gender	[Optional, Drop-Down] Select the gender of the delegate from the drop-down list. The options are: <ul style="list-style-type: none">• M - Male• F - Female
IC Type	[Optional, Drop-Down] Select the IC type of delegate which shows the day 0 values maintained for identification criteria from the drop-down list.
IC No.	[Optional, Alphanumeric, 30] Type the IC number of the delegate.
IC Issuer	[Optional, Alphanumeric, 30] Type the name of the delegate IC issuer.
Mobile No.	[Optional, Numeric, 30] Type the mobile number of the delegate.
Reason for Delegate	[Optional, Alphanumeric, 75] Type the reason for delegates.

Contact Person Details

Name	[Optional, Character,75] Type the name of the contact person.
Relation	[Optional, Character, 20] Type the contact relation of the person.
Phone No.	[Optional, Numeric, 20] Type the phone number of the person.
Mobile No.	[Optional, Alphanumeric, 30] Type the mobile number of the contact person.

MCA Attributes

Account Nature	[Mandatory, Alphanumeric, Four] Type the nature of account for FCY cash or FCY remittance, CASA/TD accounts. This field is mandatory for the accounts opened under product having
-----------------------	---

product class as 'FCY cash' or 'FCY remittance'.

Fiscal Deposit Type

[Mandatory, Numeric, one]

Type the fiscal deposit for the CASA account opened under product having product type as 'Fiscal Deposit'.

This field is mandatory for the accounts opened under product having product type as 'Fiscal Deposit'

3. Click the **Add** button.
4. Enter the multi currency account number and press the <Tab> key. The system displays the account details.
5. Enter the account nature and fiscal deposit type.

Multi Currency Account Additional Details Maintenance

Multi Currency Account Number : 000060396600062 MCA Title : AMIT K

Home Branch : 9999

Delegate Details :

Name : John Milton

Gender : Male

IC Type : Passport IC No : 1020000009000000008900000002 IC Issuer : Smith Jones

Mobile No : 990000776544344

Reason for Delegate : Passport details

Contact Person Details :

Name : Amit Karkare

Relation : Employer

Phone No : 0224566788787878 Mobile No : 8990354311313

MCA Attributes :

Account Nature : CASA

Fiscal Deposit Type : 1

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorization Pending". Click the **Ok** button.

1.15. MCA07 - Time Deposit Account Opening under MCA

Using this option you can open TD account under multi currency accounts with the specified multi currency package type. The TD account opening under MCA screen can directly be accessed instead of linking it through MCA opening screen (FP: MCA01) by entering an MCA number directly, through this option.

Note:Sub account opening will not be permitted, if the status of the MCA under which a sub-account is being opened is "Closed".

Definition Prerequisites

- [MCA03 - Multi Currency Account Opening](#)
- [MCA01 - Multi Currency Package Definition](#)

Modes Available

Not Applicable

To open the TD account under multi currency account

1. Type the fast path **MCA07** and click **Go** or navigate through the menus to **Global Definitions > Master > Time Deposit Account Opening under MCA**.
2. The system displays the **Time Deposit Account Opening under MCA** screen.

Time Deposit Account Opening under MCA

Time Deposit Account Opening Under MCA*

Multi Currency Account Number : MCA Title :

Product Ccy : Product :

Branch :

TD A/C No : A/C Title :

A/C Open Date :

Primary Customer :

Customer Id Name

Taxable Customer Id :

Base Tax Code 1 : Base Tax Code 2 :

Waive Service Charge : Restricted A/C :

Minor Account Status :

*Tax rates will be subject to change if any special tax code maintained at the customer level

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name	Description
Multi Currency Account Number	[Mandatory, Pick List, Numeric, 15] Type the MCA number under which the time deposit(TD) sub account is to be opened. The MCA number opened in the option MCA03 will be defaulted in this field and it can not be modified.
MCA Title	[Display] This field displays the title for the multi currency account number under which the TD sub account to be opened. The title of the MCA opened in the option MCA03 will be defaulted in this field.
Product Ccy	[Mandatory, Pick List] Select the currency of the product under which the TD account is to be opened from the pick list.

The pick list will lists the product currencies of the products from the package under which there is no active sub-account under the MCA. The TD package can have multiple products of same currency. There can be multiple records of same currency with different product codes.

Product	[Display] This field displays the product code and name under which the TD sub account is to be opened. The product code and name from the package of the selected currency will be displayed.
Branch	[Display] This field displays the branch code and name under which theme deposit TD account is to be opened. By default the home branch of the MCA is displayed.
TD A/C No	[Display] This field displays the time deposit account number generated. TD Account number will be <13 digit MCA No> + <2 digit running serial number under MCA>.
A/C Title	[Optional, Alphanumeric, 120] Type the title of the TD account which is to be opened. The MCA title will be defaulted in this field and it can be modified. If the user does not specify the title then the customer short name is stamped as account title.
A/C Opening Date	[Optional, Pick List, DD/MM/YYYY] Select the date on which TD account is to be opened from the pick list. By default this field displays the current processing date and can be changed to a back date. This cannot be a back date than the MCA opening date and cannot be a future date.
Primary Customer	
Customer ID	[Display] This field displays the customer ID under which time deposit account is to be opened. By default this field displays the customer ID of the primary customer of the multi currency account (MCA03).
Name	[Display] This field displays the full name of the customer for which time deposit account is to be opened. By default this field displays the name of the primary customer of the multi currency account (MCA03).
Taxable Customer Id	[Mandatory, Pick List] Select the customer Id under which tax is to be considered for threshold limits from the pick list.

The system will default the customer id of the primary customer of the MCA.

**Base Tax Code
1**

[Display]

This field displays the rate at which the tax from the account will be deducted. The tax codes are maintained in Tax Codes Maintenance FP:BAM30 option.

The tax codes will be defaulted as maintained in customer Type maintenance / BAM76 depending upon the parameter defined in TDS06. The tax codes defaulted cannot be changed.

**Base Tax Code
2**

[Display]

This field displays the rate at which the tax from the account will be deducted. The tax codes are maintained in BAM30.

The Tax codes will be defaulted as maintained in customer Type maintenance / BAM76 depending upon the parameter defined in TDS06. The tax codes defaulted cannot be changed.

**Waive Service
Charge**

[Optional, Check Box]

Select the **Waive Service Charge** check box if the service charge for the TD account to be waived.

**Restricted
Account**

[Optional, Check Box]

Select the **Restricted Account** check box to restrict the account to be used only in the home branch.

Only tellers with suitable capability will be able to inquire and post transactions into restricted accounts. Normal tellers will not be able to transact on the account

**Minor Account
Status**

[Optional, Drop-Down]

Select the status of the account from the drop-down list.

The options are:

- Major
- Minor Without Restrictions
- Minor With Restrictions

3. Enter the multi currency account number for TD account. The system displays the MCA title, account title, branch and primary account holder details.
4. Select the product ccy from the pick list. The system displays the product code along with the product name.
5. Enter the other relevant details.

Time Deposit Account Opening under MCA

Time Deposit Account Opening Under MCA*

Multi Currency Account Number : 000060407800026

MCA Title :

Product Ccy : RMB

Product : 20000 TD TEST IUT FOR RETAIL PKG

Branch : 9999 HO

TD A/C No : 200000000003590

A/C Title :

A/C Open Date : 15/03/2012

Primary Customer :

Customer Id	Name
604078	ASHOK

Taxable Customer Id : 604078

Base Tax Code 1 : 1

Base Tax Code 2 : 101

Waive Service Charge :

Restricted A/C :

Minor Account Status : Major

*Tax rates will be subject to change if any special tax code maintained at the customer level

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

6. Click the **Reverse** button to reverse the account opening/closing transaction on the same day. This option is enabled only if the screen is operated through Electronic Journal (FP: 6006).
7. Click the **Ok** button.
8. The system displays the message "Transaction completed successfully".
9. The TD sub-account under MCA will be opened.

1.16. Payin Processing

1.17. 1356 - Mixed Payin

Payin in **Oracle FLEXCUBE** refers to the process of depositing an amount into a term deposit account .

There are two types of Payin:

- **Normal Payin:** The deposit is done on a newly opened term deposit account
- **Add-on or Top-up Payin:** The deposit is done on an already active account

The need for Add-on or Top-up Payin can be explained with the following examples:

- For every new deposit that is made, the rate of interest of the new deposit as well as existing deposits can be (re)computed based on the total amount under the parent term deposit account.
- At the time of renewal, you can add additional amounts to the maturity value and club the amounts and make a single deposit with a new principal.
- Sweep-Out amounts from CASA into existing accounts to avoid creation of new term deposit accounts.
- Interest or/and Principal that needs to be either paid out or redeemed can be partly reinvested into the same term deposit account.

A deposit on an account that does not have any prior deposit is automatically detected as a "Normal" payin by the system. Payin can be done by the following modes:

- Cash
- Cheque
- Transfer from CASA
- Transfer from GL
- Bankers Cheque
- Demand Draft

A payin transaction can include deposits made through one or more of the modes listed above.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To define a new mixed payin transaction

1. Type the fast path **1356** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Transfer > Mixed Payin**.
2. The system displays the **Mixed Payin** screen.

Mixed Payin

Field Description

Field Name	Description
------------	-------------

Account Number	[Mandatory, Numeric, 16] Type the TD account number in which you have to pay-in.
-----------------------	---

Pay-in Type	[Mandatory, Drop-Down] Select the deposit pay-in type from the drop-down list. The options are:
--------------------	---

- Normal Pay-In – To open a new deposit.
- Top Pay-In – To open an existing account.

This field is enabled if the **Top Pay-In Allowed** check box is selected in the **TD Product Master (FP:TDM01)**.

If the **Disallow Multiple Deposit Creation** check box is selected in the **TD Product Master (FP:TDM01)**, then the term deposit account cannot have more

than one active deposit in that account.

Deposit Number	<p>[Optional, Pick List]</p> <p>Select the deposit number from the pick list to which the top-up pay-in is required to be done.</p> <p>This pick list shows all the active deposit for the TD account in the ascending order.</p>
Principal Balance	<p>[Display]</p> <p>This field displays the principal balance of the TD account.</p> <p>Principal balance is the sum of the principal amount of all the deposits, falling under a single TD account.</p> <p>The account currency is displayed in the adjacent field.</p>
Customer Name	<p>[Display]</p> <p>This field displays the name of the customer who holds the TD account.</p>
Payin Amount	<p>[Display]</p> <p>This field displays the amount for which the new TD is opened.</p> <p>The account currency is displayed in the adjacent field.</p>
Txn Ref No	<p>[Display]</p> <p>This field displays the system generated transaction number.</p> <p>This number is unique for every transaction. The transaction number helps a teller to keep track of the various transactions.</p>
Value Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the value date from the pick list.</p> <p>By default, the system displays the current date as the value date. The value date signifies the date from which the TD is effective.</p> <p>The value date and the process date are usually same. However, a value date can be a previous date. The adjustments on the account take place from the value date.</p> <p>In case of past value dating of the deposit, Transfer from CASA and Transfer from GL are the only valid payin modes. Interest payable to the account will be calculated with retrospective effect, and paid to the account.</p>
User Ref No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the transaction reference number as the user reference number.</p>

3. Enter the account number and press the **<Tab>** key.

Mixed Payin

Mixed Payin*

Account Number :* 500010000000448 PayIn Type :* Normal Payin Deposit Number: [] [...]

Principal Balance : NaN Customer Name : SIA N S

Payin Amount : NaN 50,000.00 Txn Ref No : []

Value Date : 27/11/2011 [] User Ref No : []

Bankers Cheque Demand Draft Transfer from CASA Transfer from GL

Payin Details Deposit Details Cheque Cash

Sr. No.	Payin Mode	Acy Rate	Acy Cost Rate	Payin Amount	Txn Ccy	Txn Rate	Txn Cost Rate	Txn Amount

[+] [-] [Validate] [Payin]

Card Change Pin Cheque Cost Rate Handle FCY Change@denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

[UDF] [OK] [Close] [Clear]

4. Click the + button and enter the relevant information in **Payin Details** tab.

Payin Details

Mixed Payin*

Account Number : 500010000000448 PayIn Type : Normal Payin Deposit Number :

Principal Balance : NaN Customer Name : SIA N S

Payin Amount : NaN 50,000.00 Txn Ref No :

Value Date : 27/11/2011 User Ref No :

Bankers Cheque Demand Draft Transfer from CASA Transfer from GL

Payin Details Deposit Details Cheque Cash

Sr. No.	Payin Mode	Acy Rate	Acy Cost Rate	Payin Amount	Txn Ccy	Txn Rate	Txn Cost Rate	Txn Amount
1	By Cash	1.00	1.00	50000	RMB	1.00	1.00	50,000.00

+ - Validate Payin

Card Change Pin Cheque Cost Rate Handle FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
------------	-------------

Sr. No.	[Display] This field displays a serial number for every payin option or mode that is added.
----------------	--

Payin Mode	[Mandatory, Drop-Down] Select the payin mode of the amount from the drop-down list.
-------------------	--

The options are:

- Cash
- Cheque
- Transfer from CASA
- Transfer from GL
- Bankers Cheque
- Demand Draft

Payin mode determines the flow of the payin transaction.

Acy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p> <p>The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.</p>
Acy Cost Rate	<p>[Display]</p> <p>This field displays the account currency cost rate. The cost rate for the account currency is defaulted to the mid rate for the currency.</p>
Payin Amount	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the amount that you want to payin for opening the TD.</p> <p>This amount is in TD account currency.</p> <p>You need to specify the payin amount when the payin is done through the following mode:</p> <ul style="list-style-type: none"> • Cash • Transfer from CASA • Transfer from GL
Txn Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the currency of the cheque from the drop-down list.</p> <p>This field, by default, displays the account currency as the transaction currency.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.</p>
Txn Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p> <p>The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.</p>
Txn Cost Rate	<p>[Display]</p> <p>This field displays the cost rate for transaction currency that is defaulted to the mid rate for the currency.</p>
Txn Amount	<p>[Display]</p> <p>This field displays the transaction amount.</p> <p>The transaction amount depends on the Txn Ccy selected. When transaction currency is selected, the transaction amount is derived using the appropriate currency conversion rate.</p>

For example, if the payin mode is Cheque, the transaction amount should be specified, using which the system calculates and populates the payin amount field automatically, based on transaction currency and transaction rate.

Note: If payin mode is BC/DD, neither the **Payin Amount** nor the **Transaction Amount** should be entered. Based on the BC/DD serial no, the system picks the amount of the instrument.

SC Amount [Display]
This field displays the service charge amount when the payin is done in the form of a BC or DD.
It is possible to either waive the SC or increase the amount using the **SC Details** tab.

Net Payin Amount [Display]
This field displays the actual amount in transaction currency that will be paid towards opening a TD, in the chosen payin mode.

5. Depending upon the **Payin Mode** selected the system will enable the relevant tab. For example, if **Cash** is selected from the **Payin Mode** drop-down list then the system will display the **Cash** tab.
6. Double-click the amount in the **Net Payin Amount** column to enable the appropriate tab.
7. Enter the relevant information in the tabs and click the **Save** button.

Cash

Mixed Payin*

Account Number : * 500010000000448 PayIn Type : * Normal Payin Deposit Number :

Principal Balance : NaN Customer Name : SIA N S

Payin Amount : NaN 50,000.00 Txn Ref No :

Value Date : 27/11/2011 User Ref No :

Bankers Cheque Demand Draft Transfer from CASA Transfer from GL

Payin Details Deposit Details Cheque Cash

GL Account No. : 111010011 GL Description : BRANCH VAULT CASH GL

Narrative : * Payin by Cash

Txn Amount : RMB 50,000.00

Save Cancel

Card Change Pin Cheque Cost Rate Handle FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
GL Account Number	[Display] This field displays the GL code for cash (as maintained by the bank), which will be debited to pay the amount of the TD. This account will be debited with the pay-in amount.
GL Description	[Display] This field displays the description of the GL account number.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays Payin By Cash .
Txn Amount	[Display] This field displays the transaction or the pay-in amount to be received in cash mode.

Cheque

Mixed Payin 🔍 🗑️ 📄

Account Number:

Principal Balance: LTL Customer Name:

Payin Amount: LTL Txn Ref No:

Value Date: User Ref No:

Clearing Type:

Chq No:

Chq Literal:

Chq Date:

Drawer Acct No:

Routing No:

Bank:

Value Date: Branch:

Late Clearing: Sector:

Chg. Commission:

Narrative:

Field Description

Field Name	Description
------------	-------------

Clearing Type	<p>[Mandatory, Drop-Down]</p> <p>Select the clearing type from the drop-down list.</p> <p>The bank can set up multiple clearing types, where cheques that are required to be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happens on the basis of the clearing type.</p> <p>Interest gets accrued on the TD from the specified value date.</p>
----------------------	---

Chq No	<p>[Mandatory, Numeric, 12]</p> <p>Type the cheque number which is present on the MICR line of the instrument.</p> <p>When the cheque is deposited into any payee's account, the cheque number is used to ensure that the duplicate entries are not made in the system (that the</p>
---------------	--

same cheque is not deposited multiple times in the system.). On deposit of every cheque, cheque number along with the routing number and drawer account number (all the three are present on the MICR line) are used to check for the presence of any duplicate instrument. If duplicate instruments are found, cheque deposit will be rejected unless the earlier cheques are all marked as returned.

Chq Literal	[Mandatory, Drop-Down] Select the cheque literal value from the drop-down list.
Chq Date	[Mandatory, Pick List, dd/mm/yyyy] Select the cheque date which is present on the instrument from the pick list. The date can also be selected from the calendar. This date has to be less than or equal to current posting date. This date is used in checking validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period (defined in Settlement Bank Parameters).
Drawer Acct No	[Mandatory, Numeric, 16] Type the drawer account number. The drawer account number is the account number of the person who has issued the cheque. The drawer account is the account from where the funds will come into the beneficiary account. This number is generally printed on the cheque leaf. If the cheque is drawn on a different bank, the drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its correctness.
Routing No	[Mandatory, Numeric, Nine] Type the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the Routing Branch Maintenance (Fast path: STM54) option. <i>Routing Number = Sector Code / Bank Code + Branch Code</i> For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up at Settlement Bank Parameters option.
Bank	[Display] This field displays the bank name corresponding to the bank code extracted from the routing number.
Value Date	[Display] This field displays the value date of the TD. The value date is calculated by the system depending on the information like

clearing type, routing number and other clearing definitions done by the bank.
The value date signifies the date from which the life of the TD starts i.e. the date from which the TD will be effective. The interest calculations for a TD will start from this date.

Branch	[Display] This field displays the branch name corresponding to the branch code and bank code extracted from the routing number.
Late Clearing	[Display] This field displays the late clearing. If the field displays Y, it means that clearing cut-off for current posting date for the clearing type chosen is already over. The instrument that is being deposited is considered Late for clearing, and the same will be treated as though it is deposited on the next working date for all value date calculations.
Sector	[Display] This field displays the sector name corresponding to the sector code extracted from the routing number.
Chg. Commission	[Display] This field is for future use.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays TD Cheque Deposited .

XferFrom CASA

Mixed Payin

Account Number: 6100000175440
Principal Balance: LTL 0.00
Payin Amount: LTL 150.00
Value Date: 30/11/2007

Customer Name: GEORGEDANNIELPAUL
Txn Ref No: 512007113000730017
User Ref No: 512007113000730017

Payin Details | Deposit Details | SC Details | Cheque | **XferFromCASA**
DemandDraft | Deposit Denominations

Account Number: 65000000243840
Customer Name: GEORGEDANNIELPAUL
Cheque No: 452635
Cheque Date: 30/11/2007
Narrative: Payin By CASA
Txn Amount: LTL 150.00

Save Cancel

Ok Close Clear

Field Description

Field Name	Description
------------	-------------

Account Number	[Mandatory, Pick List] Select the account number from the pick list. The appropriate CASA account number from which the TD payin amount is to be debited.
Customer Name	[Display] This field displays the name of the customer who holds the CASA Account.
Cheque No	[Optional, Numeric, 12] Type the number of the CASA account cheque given by the customer. This cheque number must be a valid number of an issued, unpaid cheque. All validation applied at the time of cheque withdrawal will be applicable in this case.
Cheque Date	[Conditional, Pick List, dd/mm/yyyy]

Select the cheque date from the pick list.

The cheque date is the date written on the instrument. This date has to be less than or equal to the current posting date. This date is used to check the validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period defined in **Settlement Bank Parameters** (Fast Path: STM59) option.

If the cheque date is greater than the current posting date, then the cheque has to be treated as a post-dated cheque. Usually, post-dated cheques are not allowed.

This field is enabled only if **Cheque No** is entered.

Narrative	[Mandatory, Alphanumeric, 40] Type the narration of the transaction. The system displays the default narration "Payin By CASA". You can change the narration, if required.
Txn Amount	[Display] This field displays the transaction amount in the local currency of the bank.

XferFromGI

Mixed Payin

Account Number: 6100000175440
Principal Balance: LTL 0.00
Payin Amount: LTL 150.00
Value Date: 30/11/2007

Customer Name: GEORGEDANNIELPAUL
Txn Ref No: 512007113000730017
User Ref No: 512007113000730017

Payin Details | Deposit Details | SC Details | Cheque | **XferFromGL**
Bankers Cheque\Demand Draft | Deposit Denominations

GL Account Number: 330005105
Narrative: Payin By GL
Txn Amount: LTL 150.00

GL Description: ADDITIONAL SC1 GL

Save Cancel

Ok Close Clear

Field Description

Field Name	Description
------------	-------------

GL Account Number	[Mandatory, Pick List] Select the GL account number from the pick list. The GL account number which will be debited to pay the initial amount of the deposit for the TD. The GL code for cash (as maintained by the bank), which will be debited to pay the amount of the TD, is displayed in this field for information purposes only.
--------------------------	--

GL Description	[Display] This field displays the description of the GL Account number.
-----------------------	--

Narrative	[Mandatory, Alphanumeric, 120] Type the narration of the transaction. The system displays the default narration "Payin By GL". You can change
------------------	---

the narration, if required.

Txn Amount [Display]

This field displays the transaction amount in the local currency of the bank.

Bankers Cheque

Mixed Payin

Account Number: 61000000175440
Principal Balance: LTL 0.00
Payin Amount: LTL 0.00
Value Date: 30/11/2007
Customer Name: GEORGEDANNIELPAUL
Txn Ref No: 512007113000730017
User Ref No: 512007113000730017

Payin Details | Deposit Details | SC Details | Cheque | XferFromGl
BankersCheque | Deposit Denominations

Serial No: 99992211
Issuer Code: Danamon Bank
Cheque Ccy: LTL
Routing No: 0
Micr No: 0
Cheque Status: InstrStatus0
Issue Date: 30/11/2007
Passport / IC No:
Beneficiary Name:
Beneficiary Address: Lithuania
Narrative: TD. Payin By BC.

Cheque Amount: 48,500.00
Issue Mode: IssueMode1
Liquidation Date:

Save Cancel

Ok Close Clear

Field Description

Field Name

Description

Serial No

[Mandatory, Numeric, 12]

Type the serial number of the issued Bankers Cheque which will be used for making a payin in a new deposit.

Issuer Code

[Display]

This field displays the issuer code of the bank on which the Bankers Cheque is drawn.

Cheque Ccy	<p>[Display]</p> <p>This field displays the currency in which the payin will be done. The Bankers Cheque is issued in this currency.</p> <p>While posting the transaction entries to the account, the cheque currency is converted into the account currency, based on the defined transaction rate.</p>
Cheque Amount	<p>[Display]</p> <p>This field displays the cheque amount.</p> <p>The cheque amount is the transaction amount. The Bankers Cheque will be issued for this amount.</p>
Routing No	<p>[Display]</p> <p>This field displays the routing number against which the cheque has been drawn.</p> <p>The routing number is the combination of the bank code and the branch code.</p> <p>The combination can be obtained from the Routing Branch Maintenance (Fast path: STM54) option.</p> <p><i>Routing Number = Sector Code / Bank Code + Branch Code</i></p> <p>For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.</p> <p>For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up at Settlement Bank Parameters (Fast Path: STM59) option.</p>
Micr No	<p>[Display]</p> <p>This field displays the MICR number.</p> <p>For every remittance instrument it is necessary to maintain a MICR number that will be printed on the instrument, if the instrument is expected to come in for clearing through inward clearing. A cross reference is maintained with the system generated serial number to track the instrument.</p>
Cheque Status	<p>[Display]</p> <p>This field displays the status of the cheque, if the same bank issues the Bankers Cheque.</p> <p>For example, issued, cancelled, lost, etc.</p>
Issue Mode	<p>[Display]</p> <p>This field displays the mode of issuance for Bankers Cheque issue.</p>
Issue Date	<p>[Display]</p> <p>This field displays the date on which the Bankers Cheque is issued.</p>
Liquidation Date	<p>[Display]</p> <p>This field displays the liquidation date if the Bankers Cheque is</p>

liquidated.

In case the Bankers Cheque is liquidated the transaction will be rejected.

Passport / IC No

[Display]

This field displays the passport or IC number for the identification of the beneficiary.

Beneficiary Name

[Display]

This field displays the name of the beneficiary of the Bankers Cheque.

Beneficiary Address

[Optional, Alphanumeric, 35]

Type the address details of the beneficiary.

Narrative

[Mandatory, Alphanumeric, 40]

Type the narration of the transaction.

The system displays the default narration "TD. Payin By BC.". You can change the narration, if required.

Demand Draft

Mixed Payin

Account Number: 6100000175440
Principal Balance: LTL 0.00
Payin Amount: LTL 0.00
Value Date: 30/11/2007

Customer Name: GEORGEDANNIELPAUL
Txn Ref No: 512007113000730017
User Ref No: 512007113000730017

Payin Details | Deposit Details | SC Details | Cheque | XferFromGI
DemandDraft | Deposit Denominations

Serial No: 999913000005
Issuer Code: SE8
Payable Branch: Centras
Cheque Ccy: LTL
Routing No: 3359999
Micr No: 123456
Cheque Status: InstrStatus0
Issue Date: 30/11/2007
Passport / IC No: 12312
Beneficiary Name:
Beneficiary Address: ASD
ASD
ASD
Narrative: TD, Payin By DD.

Cheque Amount: 1.00
Issue Mode: IssueMode1
Liquidation Date:

Save Cancel

Ok Close Clear

Field Description

Field Name	Description
Serial No	[Mandatory, Numeric, 22] Type the serial number of the issued DD which will be used as payin mode for initiating a new deposit.
Issuer Code	[Display] This field displays the issuer code of the bank on which the DD is drawn.
Payable Branch	[Display] This field displays the bank/branch at which the DD is payable.
Cheque Ccy	[Display] This field displays the currency in which the payin will be done.
Cheque Amount	[Display]

This field displays the transaction amount as the cheque amount. The DD will be issued for this amount.

Routing No

[Display]

This field displays the routing number against which the cheque has been drawn.

The routing number is the combination of the bank code and the branch code.

The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54) option.

Routing Number = Sector Code / Bank Code + Branch Code

Micr No

[Display]

This field displays the MICR number.

For every remittance instrument it is necessary to maintain a MICR number that will be printed on the instrument, if the instrument is expected to come in for clearing through inward clearing. A cross reference is maintained with the system generated serial number to track the instrument.

Cheque Status

[Display]

This field displays the status of the cheque if the same bank issues the DD.

For example, issued, cancelled, lost, etc.

Issue Mode

[Display]

This field displays the mode of payment for DD issue.

Issue Date

[Display]

This field displays the date on which the DD is issued.

Liquidation Date

[Display]

This field displays the liquidation date if the DD is liquidated.

In case the DD is liquidated the transaction will be rejected.

Passport/IC No

[Display]

This field displays the passport or IC number for the identification of the beneficiary.

Beneficiary Name

[Display]

This field displays the name of the beneficiary of the DD.

Beneficiary Address

[Display]

This field displays the address details of the beneficiary.

Narrative

[Mandatory, Alphanumeric, 120]

Type the narration of the transaction.

The system displays the default narration "TD. Payin By DD.". You can change the narration, if required.

8. In the **Payin Details** tab, click the **Payin** button to view the **Deposit Details** tab.

Deposit Details

Mixed Payin*

Account Number : 501030000000034 PayIn Type : Top-up Payin Deposit Number : 1

Principal Balance : NaN 100,000.00 Customer Name : MICHEAL CHANG

Payin Amount : NaN 1,000.00 Txn Ref No :

Value Date : 27/11/2011 User Ref No :

Bankers Cheque Demand Draft Transfer from CASA Transfer from GL

Payin Details **Deposit Details** Cheque Cash

Int Payout Frequency : At Maturity

Compounding Frequency : At Maturity

Base For Rate : Incremental Amount

Maturity Date Factor :

Term Maturity Date

Term

Term : 5 Months 2 Days

Int. Start Date : 27/11/2011

Maturity Date : 30/04/2012

Rate

Interest Rate : 3.6500000000

Product Variance : 0.0000000000 In % : 0.00000

Deposit Variance : 0.0000000000 In % : 0.00000

Net Rate : 3.6500000000

Scheme Variance : 0.0000000000

Scheme Rate : 0.0000000000

Annual Equivalent Rate : 3.6500000000

Maturity

Maturity Amount : 102,587.25

Next Int. Pay Date : 30/04/2012

Next Int. Comp Date : 30/04/2012

Business Acquirer Id : TABHISHEK

Save Cancel

Card Change Pin Cheque Cost Rate Handle FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
------------	-------------

Int Payout Frequency

[Conditional, Drop-Down]

Select the interest payout frequency from the drop-down list.

Interest payout frequency is the time interval at which the interest for TD will be paid.

The interest payout frequency is defaulted from the **TD Product Master** (Fast Path: TDM01) option. If you change the default frequency, it overwrites the value defined at the product level.

The options are:

- At Maturity
- Daily

- Weekly
- Fortnightly
- Monthly
- Bimonthly
- Quarterly
- Half Yearly
- Yearly

This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

Compounding Frequency

[Conditional, Drop-Down]

Select the compounding frequency of the deposit amount from the drop-down list.

The TD interest is compounded at the time specified, and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases.

The options are:

- At Maturity
- Daily
- Weekly
- Fortnightly
- Monthly
- Bimonthly
- Quarterly
- Half Yearly
- Yearly

The compounding frequency is defaulted from the **TD Product Master** (Fast Path: TDM01) option.

This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

Base for rate

[Mandatory, Drop-Down]

Select the base for rate from the drop-down list.

The options are:

- **Incremental Amount** - The deposit amount is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit. For example,

Payin Amount = 10,000
Rate of Interest (defined at product slab level) =5%
In this case, 10,000 will be the base for 5% interest rate.

- **Cumulative for the deposit** - The sum of payin amount of all the deposits under the TD Account (including this new deposit) is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit. For example,

Under one TD account three deposits are placed.

Payin amount of first deposit = 5000

Payin amount of second deposit = 10,000

Payin amount of third deposit = 10,000

The interest rate for deposits up to 25,000 is 4%. The interest rate changes to 5% for deposit over 25,000.

New deposit payin amount = 5000

In this case, 30,000 will be the new deposit and the interest rate applicable to the new deposit of 5,000 is 5%, as Cumulative of the deposit option is selected. The rate of interest for the rest of the deposit (i.e. 25,000) remains 4%.

- **Cumulative for all the deposits** - The sum of payin amount of all the deposits under the TD Account (including this new deposit) is considered as the base and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account. For example,

Under one TD account there are three deposits placed.

Payin amount of first deposit = 5000

Payin amount of second deposit = 10,000

Payin amount of third deposit = 10,000

The interest rate for deposits upto 25,000 is 4%. The interest rate changes to 5% for deposit over 25,000.

New deposit payin amount = 5000

In this case, 30,000 will be the new deposit and the interest rate applicable to the total deposit of 30,000 is 5%, as Cumulative of all deposits option is selected. The rate of interest changes for the total deposit from the day the new amount is deposited.

Maturity Date Factor

[Conditional, Radio Button]

Click on the required maturity date factor.

The options are:

- Term
- Maturity Date

This field is disabled for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

Term

The below fields are enabled if Term option is selected in the Maturity Date Factor field.

Term	<p>[Mandatory, Numeric, Four, Four]</p> <p>Type the term that specifies the period for which the deposit is made.</p> <p>The term should be within the minimum and maximum limits and should be a multiple of the incremental term specified at the product level.</p>
Int. Start Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the interest start date from the pick list.</p> <p>By default, the current process date is displayed as the interest start date.</p> <p>The interest start date is the date on which the bank starts accruing interest for the TD.</p> <p>For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument.</p> <p>You can specify any date, on or after the value date of the deposit, and on or before the maturity date of the deposit.</p>
Maturity Date	<p>[Conditional, Pick List, dd/mm/yyyy]</p> <p>This field displays the date on which the deposit will mature.</p> <p>The Interest Start Date and the Term determines the maturity date of the deposit.</p> <p>This field is enabled if Maturity Date option is selected in the Maturity Date Factor field.</p>
Rate	
Interest Rate	<p>[Display]</p> <p>This field displays the rate of interest for the new TD account. It displays up to 10 digits after decimal.</p>
Product Variance	<p>[Display]</p> <p>This field displays the interest variance defined under TD Product Rate Maintenance (Fast Path: TD060) option for the slab in which TD principal balance and term fits in. It displays up to 10 digits after decimal.</p>
Deposit Variance	<p>[Optional, Numeric, Three, 10]</p> <p>Type the interest variance for the new term deposit initiated under the new TD account.</p> <p>The variance specified should be within the minimum and maximum variance specified at the product level. It displays up to 10 digits after decimal.</p> <p>Based on the product definition made for the field Auto/ Force Renew With Deposit Variance in the option TD Product Master (Fast Path : TDM01), the deposit variance will be carried forward to the deposits created by auto / force renewal.</p>
Net Rate	<p>[Display]</p> <p>This field displays the rate at which the interest is paid against the deposit. It displays up to 10 digits after decimal.</p> <p><i>Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product</i></p>

Variance

The net rate should be within the minimum and maximum interest rate, specified at the product level.

**Scheme
Variance**

[Display]

This field displays the interest variance applicable on the scheme. It displays up to 10 digits after decimal.

Scheme Rate

[Display]

This field displays the interest rate applicable on the scheme. It displays up to 10 digits after decimal.

**Annual
Equivalent Rate**

[Display]

This field displays the annual equivalent rate. It displays up to 10 digits after decimal.

AER is the annualized rate of return which the bank pays to the customer. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.

Maturity

**Maturity
Amount**

[Display]

This field displays the total amount to be received on the maturity of the deposit.

This amount is inclusive of the TDS, if any.

**Next Int. Pay
Date**

[Display]

This field displays the next interest pay date.

Depending on the interest payout frequency interval specified, the system calculates the next interest due date.

For example,

Interest Payout Frequency = Quarterly

Interest Compounding Frequency = Monthly

Deposit Initiated Date = 31st December '03

Next Interest Payout Date = 31st Jan '04

**Next Int. Comp.
Date**

[Display]

This field displays the next interest compounding date.

Depending on the interest compounding frequency duration specified, the system calculates the next interest compounding date.

For example,

Interest Payout Frequency = Quarterly

Interest Compounding Frequency = Monthly

Deposit initiated date 31st December '03

Next Interest Compounding Date = 31st March '04

Business Acquirer ID

[Mandatory, Pick List]

Select the business acquirer ID, to save the business acquirer details for the particular transaction, from the pick list.

The system by default displays the ID of the teller who has logged in. The pick list displays the list of users linked to the system.

Base for rate

Deposit Denomination

TD Payin

Account Number:

Principal Balance: Customer Name:

Payin Amount: Txn Ref No:

Value Date: User Ref No:

Deposit Denominations

Txn Amount: Total Amount:

Denomination	Description	Count	Amount
1.00	TEST	10	10000.00

Field Description

Field Name **Description**

Txn Amount [Display]
This field displays the transaction amount in the local currency of the bank.

Total Amount [Display]
This field displays the total amount.

Column Name **Description**

Denomination [Display]

This column displays the denomination value.

- Description** [Display]
This column displays the description of the deposit denomination.
- Count** [Mandatory, Numeric, Four, Four]
Type the number for the count.
- Amount** [Mandatory, Numeric, 13, Two]
Type the amount.

SC Details

TD Payin

Account Number:

Principal Balance: Customer Name:

Payin Amount: Txn Ref No:

Value Date: User Ref No:

Sr. No.	SC Code	Description	SC Ccy	SC Amount	Amount(ACY)	Amount(TCY)	Amount(LCY)
1	8031	F-SC-PDPW-EOPEO-8031	USD	0.00	0.00	0.00	0.00
2	8206	T-SC-RT-PAF-O-8206	USD	0.00	0.00	0.00	0.00
3	8014	F-SC-FD-EOD-8014	USD	3.00	3.00	3.00	3.00

Field Description

- | Field Name | Description |
|----------------|---|
| Sr. No | [Display]
This field displays the row number. |
| SC Code | [Display]
This field displays the unique service code. |

Description	[Display] This field displays the SC description.
SC Ccy	[Display] This field displays the currency in which the SC will be charged.
SC Amount	[Display] This field displays the SC amount.
Amount (ACY)	[Display] This field displays the service charges levied for issuing the instrument. The charges will be calculated in the account currency. The system posts the entries to the accounts in the account currency. Account currency is the currency assigned to the product at the product level, under which the account is opened. If the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Amount (TCY)	[Display] This field displays the service charges levied for issuing the instrument. The charges will be calculated in the transaction currency. This is the amount, which will be deducted from the redemption amount. The transaction currency is the currency in which the customer wants to transact.
Amount (LCY)	[Display] This field displays the service charges levied for issuing the instrument. The charges will be calculated in the local currency of the bank. The local currency of the country where the bank is situated is the local currency of the bank.

9. Click the **Ok** button. The system displays the message "Deposit Number has been created".
10. Click the **OK** button. The system displays the **Document Receipt** screen.
11. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Yes** button.
OR
Click the **Cancel** button.
12. The system displays the [TD Multiple Payout Instructions](#) (Fast Path: TD039) option.

Note: This functionality is tested through API.
--

1.18. 1007 - Quick Payin By CASA

After the TD account is opened, funds have to be deposited in the account, this activity is called as payin.

Using this option you can transfer funds from the customer's CASA account to term deposit account. This option offers a quicker solution to the pay-in requirement for the teller. The teller can alternately use **Mixed Payin** (Fast Path: 1356) option which offers other mode of pay-in.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
- [8051 - CASA Account Opening](#)

Modes Available

Not Applicable

To make quick payin through CASA

1. Type the fast path **1007** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > Quick Payin By CASA**.
2. The system displays the **Quick Payin By CASA** screen.

Quick Payin By CASA

Quick Payin By CASA*

Account Number: * [] [] Account Ccy: []
Principal Balance: [] [] PayIn Type : * []
CASA Account Number: * [] [] ... Deposit Number: [] ...
Txn Ccy: [] Txn Rate: * []
Acy Rate: []
Txn Amount: * []
Payin Amount: []
Compounding Frequency: [] Int Payout Frequency: * []
Base for rate: * [Incremental Amount] []
Maturity Date Factor: Term Maturity Date

Term:
Value Date: * [31/05/2012] []
Term: * [] Months [] Days
Int. Start Date: * [31/05/2012] []
Maturity Date: [] []

Rate:
Interest Rate: []
Product Variance: [0.000000000] In % : [0.000000000]
Deposit Variance: * [0.000000000] In % : * [0.000000000]
Net Rate: []
Scheme Variance: [0.000000000]
Scheme Rate: [0.000000000]
Annual Equivalent Rate: []
Next Int. Comp. Date: [] []

Next Int. Pay Date: [] []
Maturity Amount: []
Deposit Number: []
User Ref No: []
Txn. Narrative: * [Payin By CASA]
Business Acquirer Id: [TPADMA] []

≠ Maturity Amount is calculated without considering tax.

Card Change Pin **Cheque** Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number in which you want to do payin.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Principal Balance	[Display] This field displays the available principal balance of the deposit.
PayIn Type	[Mandatory, Drop-Down]

Select the deposit pay-in type from the drop-down list.

The options are:

- Normal Pay-In – To open a new deposit.
- Top Pay-In – To open an existing account.

This field is enabled if the **Top Pay-In Allowed** check box is selected in the **TD Product Master** (FP:TDM01).

If the **Disallow Multiple Deposit Creation** check box is selected in the **TD Product Master**(FP:TDM01), then the term deposit account cannot have more than one active deposit in that account.

Casa Account Number

[Mandatory, Numeric, 16, Pick List]

Type the CASA account number or select it from the pick list.

The name of the account holder is displayed in the adjacent field.

Deposit Number

[Conditional, Pick List]

Select the deposit number from the pick list to which the top-up pay-in is required to be done.

The pick list shows all the active deposit for the TD account in the ascending order.

Txn Ccy

[Mandatory, Drop-Down]

Select the transaction currency from the drop-down list.

This is the currency in which the transaction has to be done.

While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.

Acy Rate

[Display]

This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.

Txn Rate

[Display]

This field displays the rate at which the transaction currency is converted to the local currency of the bank.

Txn Amount

[Display]

This field displays the amount in the account currency.

Payin Amount

[Mandatory, Numeric, 13, Three]

Type the payin amount to be debited from the CASA account.

Compounding Frequency

[Conditional, Drop-Down]

Select the compounding frequency from the drop-down list.

The options are:

- At Maturity
- Daily

- Weekly
- Fortnightly
- Monthly
- Bi-Monthly
- Quarterly
- Half-Yearly
- Yearly

This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

**Int Payout
Frequency**

[Conditional, Drop-Down]

Select the frequency at which the interest payout will be made in the deposit from the drop-down list.

The options are:

- At Maturity
- Daily
- Weekly
- Fortnightly
- Monthly
- Bi-monthly
- Quarterly
- Half-Yearly
- Yearly

This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

Base for Rate

[Mandatory, Drop-Down]

Select the base for Rate from the drop-down list.

The options are:

- Incremental Amount – The deposit amount is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
- Cumulative For the Deposit – The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
- Cumulative For All Deposits - The sum total of all the deposits under

the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account.

Maturity Date Factor

[Conditional, Radio Button]

Click on the required maturity date factor.

The options are:

- Term
- Maturity Date

This field is disabled for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

Term

The below fields are enabled if Term option is selected in the Maturity Date Factor field.

Value Date

[Mandatory, Pick List, dd/mm/yyyy]

Select the value date of the TD from the pick list.

The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective.

By default it displays the process date. It can also be a previous date.

Term

[Mandatory, Numeric , Four]

Type the term in months and days for which the TD is being created.

The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level.

Int. Start Date

[Mandatory, dd/mm/yyyy]

Type the date from which the interest starts accruing on TD.

By default, the current process date is displayed as the payin start date.

Maturity Date

[Conditional, dd/mm/yyyy]

Type the maturity date of the TD.

This field is enabled if the **Maturity Date** option is selected in the **Maturity Date Factor** section.

Rate

Interest Rate

[Display]

This field displays the rate of interest for the new TD account. It displays up to 10 digits after decimal.

Product Variance

[Display]

This field displays the product variance. It displays up to 10 digits after decimal.

The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.

Product Variance in Percentage

[Display]

This field displays the product variance in Percentage terms

Deposit Variance

[Mandatory, Numeric, Two, 10]

Type the interest variance for the new term deposit created under the new TD account.

The variance specified should be within the minimum and maximum variance specified at the product level.

Based on the product definition made for the field **Auto/ Force Renew With Deposit Variance** in the option **TD Product Master** (Fast Path: TDM01), the deposit variance will be carried forward to the deposits created by auto / force renewal.

Deposit Variance in Percentage

[Display]

This field displays the deposit variance in percentage term. It displays up to 10 digits after decimal.

Net Rate

[Display]

This field displays the rate at which the interest is paid against the deposit. It displays up to 10 digits after decimal.

Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance

The net rate should be within the minimum and maximum interest rate, specified at the product level.

Scheme Variance

[Display]

This field displays the scheme variance. It displays up to 10 digits after decimal.

Scheme Rate

[Display]

This field displays the scheme rate. It displays up to 10 digits after decimal.

Annual Equivalent Rate

[Display]

This field displays the annual equivalent rate. It displays up to 10 digits after decimal.

Next Int Pay Date

[Display]

This field displays the next interest payable date.

Next Int Comp Date

[Display]

This field displays the next interest compounded date.

Maturity Amount

[Display]

This field displays the total amount to be received on the maturity of the deposit.

This amount is inclusive of the TDS, if any.

Deposit Number

[Display]

This field displays the deposit number of the customer.

The deposit number signifies the number of deposits opened in an account.

The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.

User Ref No

[Optional, Alphanumeric, 40]

Type the user reference number.

Txn. Narrative

[Mandatory, Alphanumeric, 40]

Type the narration for the transaction.

By default, the system displays **Payin By CASA**.

Business Acquirer Id

[Mandatory, Pick List]

Select the business acquirer ID, to save the business acquirer details for the particular transaction, from the pick list.

The system by default displays the ID of the teller who has logged in. The pick list displays the list of users linked to the system.

3. Enter the account number and press the **<Tab>** key.
4. Select the CASA account number from the pick list.
5. Enter the payin amount.
6. Select the compounding frequency, interest payout frequency and base for rate from the drop-down list.
7. Enter the other relevant details.

Quick Payin By CASA

Quick Payin By CASA*

Account Number: 20058000000026 SENTHIL Account Ccy: RMB

Principal Balance: RMB 50,000.00 PayIn Type: Top-up Payin

CASA Account Number: Deposit Number: 1

Txn Ccy: RMB Txn Rate: 1.00000

Acy Rate: 1.00000

Txn Amount: 0.00

Payin Amount: 0.00

Compounding Frequency: At Maturity Int Payout Frequency: At Maturity

Base for rate: Incremental Amount

Maturity Date Factor: Term Maturity Date

Term:

Value Date: 15/03/2012

Term: Months Days

Int. Start Date: 15/03/2012

Maturity Date: 31/12/2099

Next Int. Pay Date:

Maturity Amount: 0.00

Deposit Number:

User Ref No:

Txn. Narrative: Payin By CASA

Business Acquirer Id: TPADMAK

Maturity Amount is calculated without considering tax.

Rate

Interest Rate:

Product Variance: 0.000000000 In %: 0.000000000

Deposit Variance: 0.000000000 In %: 0.000000000

Net Rate: 0.000000000

Scheme Variance: 0.000000000

Scheme Rate: 0.000000000

Annual Equivalent Rate: 0.000000000

Next Int. Comp. Date:

Card | Change Pin | **Cheque** | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF OK Close Clear

8. Click the **UDF** button. The system displays the **UDF Details** screen.
9. Click the **Validate** button. The system displays the message "Validation Procedure Completed".
10. Click the **Ok** button. The system displays the **Quick payin By CASA** screen.
11. Click the **Ok** button.
12. The system displays the transaction sequence number. Click the **Ok** button.
13. The system displays the **Document Receipt** screen.
14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Yes** button.
OR
Click the **Cancel** button.

1.19. 1021 - Quick Payin By GL

The act of depositing amount into a term deposit account is called payin in **Oracle FLEXCUBE**.

Using this option you can transfer funds from GL account to term deposit account while making a pay-in. This option offers a quicker solution to the pay-in requirement for the teller. The teller can alternately use **Mixed Payin** (Fast Path: 1356) option which offers other mode of transfers of making a pay-in.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
- [GLM02 - Chart of Accounts](#)

Modes Available

Not Applicable

To transfer fund from GL account

1. Type the fast path **1021** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Transfer > Cash > Quick Payin By GL**.
2. The system displays the Quick Payin By GL screen.

Quick Payin By GL

Quick Payin By GL*

Account Number: Account Ccy: Txn Ccy:

Principal Balance: GL Branch: 9999

GL Account Number: PayIn Type: Deposit Number:

Acy Rate: Txn Rate:

Txn Amount: Payin Amount:

Compounding Frequency: Int Payout Freq:

Base for rate:

Maturity Date Factor: Term Maturity Date

Term

Value Date: 15/03/2012

Term: Months Days

Int. Start Date: 15/03/2012

Maturity Date:

Rate

Interest Rate:

Product Variance: 0.00000 In %: 0.00000

Deposit Variance: 0.00000 In %: 0.00000

Net Rate:

Scheme Variance: 0.00000

Scheme Rate: 0.00000

Annual Equivalent Rate:

Next Int. Comp. Date:

Next Int. Pay Date:

Maturity Amount:

Deposit Number:

Reference No. :

User Ref No:

Txn. Narrative: Payin By GL

Business Acquirer Id: TPADMAK

Maturity Amount is calculated without considering tax.

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number for which the pay-in is to be done.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Principal Balance	[Display] This field displays the available principal balance of the deposit. The principal currency is displayed in the adjacent field.
GL Branch	[Optional,Pick List]

	Select the GI branch from the pick list.
Txn Ccy	[Mandatory, Drop-Down] Select the GL account currency in which the pay-in will be done from the drop-down list. While posting the transaction entries to the account, the GL account currency is converted into the account currency, based on the defined transaction rate.
GL Account Number	[Mandatory, Pick List] Select the account number from the pick list. The TD payin amount will be transferred from this account.
Pay-in Type	[Mandatory, Drop-Down] Select the deposit pay-in type from the drop-down list. The options are: <ul style="list-style-type: none"> • Normal Pay-In – To open a new deposit. • Top Pay-In – To open an existing account. This field is enabled if the Top Pay-In Allowed check box is selected in the TD Product Master (FP:TDM01). If the Disallow Multiple Deposit Creation check box is selected in the TD Product Master (FP:TDM01), then the term deposit account cannot have more than one active deposit in that account.
Deposit Number	[Optional, Pick List] Select the deposit number from the pick list to which the top-up pay-in is required to be done. This pick list shows all the active deposit for the TD account in the ascending order.
Acy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Amount	[Display] This field displays the transaction amount.
Payin Amount	[Mandatory, Numeric, 13, Three] Type the initial amount which the customer has to deposit.
Compounding Frequency	[Conditional, Drop-Down] Select the compounding frequency from the drop-down list.

The options are:

- At Maturity
- Daily
- Weekly
- Fortnightly
- Monthly
- Bi-Monthly
- Quarterly
- Half-Yearly
- Yearly

This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

Int Payout Frequency

[Conditional, Drop-Down]

Select the interest payout frequency from the drop-down list.

The options are:

- At Maturity
- Daily
- Weekly
- Fortnightly
- Monthly
- Bimonthly
- Quarterly
- Half Yearly
- Yearly

This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

Base for rate

[Mandatory, Drop-Down]

Select the base amount from the drop-down list.

The options are:

- **Incremental Amount** – The deposit amount is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
- **Cumulative for the Deposit** – The sum total of all the deposits under the TD Account (including this new deposit), is considered as

the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.

- **Cumulative for all Deposits** - The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account.

Maturity Date Factor [Conditional, Radio Button]
Click on the required maturity date factor.
The options are:

- Term
- Maturity Date

This field is disabled for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

Term

The below fields are enabled if the **Term** option is selected in the **Maturity Date Factor** field.

Value Date [Display]
This field displays the value date of the TD.
The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective.

Term [Mandatory, Numeric , Four]
Type the term in months and days for which the TD is being initiated.
The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level.

Int. Start Date [Mandatory, dd/mm/yyyy]
Type the interest start date.
By default, the current process date is displayed as the start date.

Maturity Date [Conditional, dd/mm/yyyy]
Type the maturity date.
This field is enabled if **Maturity Date** option is selected in **Maturity Date Factor** field.

Rate

Interest Rate [Display]
This field displays the rate of interest for the new TD account. It displays up to 10 digits after decimal.

Product Variance [Display]

This field displays the product variance.

The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in. It displays up to 10 digits after decimal.

Product Variance in Percentage

[Display]

This field displays the product variance in Percentage terms. It displays up to 10 digits after decimal.

Deposit Variance

[Mandatory, Numeric, Two, 10]

Type the interest variance for the new term deposit initiated under the new TD account.

The variance specified should be within the minimum and maximum variance specified at the product level.

Based on the product definition made for the field **Auto/ Force Renew With Deposit Variance** in the option **TD Product Master** (Fast Path: TDM01), the deposit variance will be carried forward to the deposits created by auto / force renewal.

Deposit Variance in Percentage

[Display]

This field displays the deposit variance in percentage term. It displays up to 10 digits after decimal.

Net Rate

[Display]

This field displays the rate at which the interest is paid against the deposit. It displays up to 10 digits after decimal.

Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance

The net rate should be within the minimum and maximum interest rate, specified at the product level.

Scheme Variance

[Display]

This field displays the interest variance applicable on the scheme. It displays up to 10 digits after decimal.

Scheme Rate

[Display]

This field displays the interest rate applicable on the scheme. It displays up to 10 digits after decimal.

Annual Equivalent Rate

[Display]

This field displays the annual equivalent rate. AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer. It displays up to 10 digits after decimal.

It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when interest is finally paid out to the customer, the AER is to be published along with the actual interest rate which is paid to the customer. So for all deposits, including CASA, Term Deposits, Notice

and structured deposits AER should be computed and displayed. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.

Next Int. Pay Date	<p>[Display]</p> <p>This field displays the next interest due date.</p> <p>Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Payout Date = 31/03/2004.</p>
Next Int. Comp. Date	<p>[Display]</p> <p>This field displays the next interest compounding date.</p> <p>Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Compounding Date = 31/01/2004.</p>
Maturity Amount	<p>[Display]</p> <p>This field displays the total amount to be received on the maturity of the deposit.</p> <p>This amount is inclusive of the TDS, if any.</p>
Deposit Number	<p>[Display]</p> <p>This field displays the deposit number.</p> <p>The Deposit Number signifies the number of deposits opened in an account.</p> <p>The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.</p>
Reference No.	<p>[Display]</p> <p>This field displays the reference number for a transaction.</p> <p>This reference number is used for reconciliation. It is generated and populated by the system as per masking logic if the GL involved in the transaction is implemented GL. However if required the user can modify it. If the transaction is not put through implemented GLs, reference number field will be blank .The reference no will have following masking YMMDDBBBnnnn, BBB is branch code and nnnn is serial no.</p>
User Ref No	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the user reference number in this field.</p>
Txn. Narrative	<p>[Mandatory, Alphanumeric, 120]</p> <p>Type the narration for the transaction.</p> <p>The system displays the default narration "Payin By GL". You can</p>

modify the narration, if required.

Business Acquirer Id [Mandatory, Pick List]

Select the business acquirer ID, to save the business acquirer details for the particular transaction, from the pick list.

The system by default displays the ID of the teller who has logged in. The pick list displays the list of users linked to the system.

3. Enter the account number and press the <Tab> key.
4. Select the GL account number from the pick list.
5. Enter the payin amount.
6. Select the compounding frequency, interest payout frequency and base for rate from the drop-down list.
7. Enter the other relevant details.

Quick Payin By GL

The screenshot shows the 'Quick Payin By GL' form with the following details:

- Account Number:** 260010000000042 (CHINA MOBILE)
- Principal Balance:** RMB 762,389.86
- GL Account Number:** 102030405 (TEST ASSET)
- Account Ccy:** RMB, **Txn Ccy:** RMB
- GL Branch:** Head Office, **PayIn Type:** Normal Payin
- Acy Rate:** 1.00000, **Txn Rate:** 1.00000
- Txn Amount:** 5,000.00, **Payin Amount:** 5,000.00
- Compounding Frequency:** At Maturity, **Int Payout Frequency:** At Maturity
- Base for rate:** Incremental Amount
- Maturity Date Factor:** Term (selected) / Maturity Date
- Term Section:**
 - Value Date: 24/07/2012
 - Term: 12 Months, 1 Days
 - Int. Start Date: 24/07/2012
 - Maturity Date: 25/07/2013
- Rate Section:**
 - Interest Rate: 4.5000000000
 - Product Variance: 0.0000000000 (In %: 0.00000)
 - Deposit Variance: 0.0000000000 (In %: 0.00000)
 - Net Rate: 4.5000000000
 - Scheme Variance: 0.0000000000
 - Scheme Rate: 0.0000000000
 - Annual Equivalent Rate: 4.5000000000
- Next Int. Pay Date:** 25/07/2013
- Maturity Amount:** 5,228.75
- Deposit Number:** (empty)
- Reference No.:** (empty)
- User Ref No:** (empty)
- Txn. Narrative:** Payin By GL
- Business Acquirer Id:** TABHISHEK

Maturity Amount is calculated without considering tax.

Navigation bar: Card, Change Pin, Cheque, Cost Rate, Handle FCY Charge, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque, UDF, OK, Close, Clear

8. Click the **UDF** button. The system displays the **UDF Details** screen.
9. Click the **Validate** button. The system displays the message "Validation Procedure Completed".

10. Click the **Ok** button. The system displays the **Quick payin By CASA** screen.
11. Click the **Ok** button.
12. The system displays the message "Authorisation Required. Do You Want to continue?". Click the **OK** button.
13. The system displays the **Authorisation Reason** screen.
14. The system displays the transaction sequence number. Click the **Ok** button.
15. Enter the relevant information and click the **Grant** button.
16. The system displays the **Document Receipt** screen.
17. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Yes** button.
OR
Click the **Cancel** button.

1.20. 1402 - Quick Payin By Cash

Payin in **Oracle FLEXCUBE** refers to the process of depositing an amount into a term deposit account.

Using this option, you can directly deposit cash in the customer's term deposit account, once it is opened. This option offers a quicker solution for term deposit pay-in. You can alternately use the **Mixed Payin** (Fast Path: 1356) option which offers other modes of transfer for pay-in.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To perform quick payin by cash

1. Type the fast path **1402** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > Quick Payin By Cash**.
2. The system displays the Quick Payin By Cash screen.

Quick Payin By Cash

The account currency is displayed in the adjacent field.

Txn Ccy

[Mandatory, Drop-Down]

Select the transaction currency from the drop-down list.

While posting the transaction entries to the account, the account currency is converted into the account currency, based on the defined transaction rate.

Acy Rate

[Display]

This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.

Txn Rate

[Display]

This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.

Pay-in Type

[Mandatory, Drop-Down]

Select the deposit pay-in type from the drop-down list.

The options are:

- Normal Pay-In – To open a new deposit.
- Top Pay-In – To open an existing account.

This field is enabled if the **Top Pay-In Allowed** check box is selected in the **TD Product Master** (FP:TDM01).

If the **Disallow Multiple Deposit Creation** check box is selected in the **TD Product Master**(FP:TDM01), then the term deposit account cannot have more than one active deposit in that account.

Txn Amount

[Display]

This field displays the transaction amount.

Deposit Number

[Optional, Pick List]

Select the deposit number from the pick list to which the top-up pay-in is required to be done.

This pick list shows all the active deposit for the TD account in the ascending order.

Payin Amount

[Mandatory, Numeric, 13, Two]

Type the initial amount which the customer has to deposit.

In normal and true discounted types of product, the maturity amount is pre-defined along with the applicable interest rate.

The interest is then deducted from the maturity amount to arrive at the initial payin amount.

Compounding Frequency

[Conditional, Drop-Down]

Select the compounding frequency from the drop-down list.

The options are:

- At Maturity
- Daily
- Weekly
- Fortnightly
- Monthly
- Bi-Monthly
- Quarterly
- Half-Yearly
- Yearly

This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

Int Payout Frequency

[Conditional, Drop-Down]

Select the time interval at which the pay out for TD will be made from the drop-down list.

The options are:

- At Maturity
- Daily
- Weekly
- Fortnightly
- Monthly
- Bimonthly
- Quarterly
- Half Yearly
- Yearly

This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

Base for rate

[Mandatory, Drop-Down]

Select the base amount from the drop-down list.

The options are:

- **Incremental Amount** – The deposit amount is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
- **Cumulative For The Deposit** – The sum total of all the deposits under the TD Account (including this new deposit), is considered as

the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.

- **Cumulative For All Deposits** - The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account.

Maturity Date Factor [Conditional, Radio Button]

Click on the required maturity date factor.

The options are:

- Term
- Maturity Date

This field is disabled for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

Term

The below fields are enabled if the **Term** option is selected in the **Maturity Date Factor** field.

Value Date [Display]

This field displays the value date of the TD.

The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective.

Term [Conditional, Numeric, Four, Four]

Type the term in months and days for which the TD is being initiated.

The term should be within the maximum and minimum limits specified at the product level.

This field is enabled if the **Term** option is selected in the **Maturity Date Factor** field.

Int Start Date [Mandatory, Pick List, dd/mm/yyyy]

Select the payin start date from the pick list.

By default, the current process date is displayed as the payin start date.

Maturity Date [Conditional, Pick List, dd/mm/yyyy]

Select the date on which the new deposit will mature from the pick list.

The interest start date determines the maturity date of the deposit.

This field is enabled if the **Maturity Date** option is selected in the **Maturity Date Factor** field.

Rate

Interest Rate [Display]

	This field displays the rate of interest for the new TD account. It displays up to 10 digits after decimal.
Product Variance	<p>[Display]</p> <p>This field displays the product variance. It displays up to 10 digits after decimal.</p> <p>The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.</p>
Product Variance in Percentage	<p>[Display]</p> <p>This field displays the product variance in percentage term.</p> <p>.</p>
Deposit Variance	<p>[Mandatory, Numeric, 10]</p> <p>Type the deposit variance defined for the particular term deposit under the TD account.</p> <p>The variance specified should be within the minimum and maximum variance specified at the product level.</p>
Deposit Variance in Percentage	<p>[Display]</p> <p>This field displays deposit variance in percentage term.</p>
Net Rate	<p>[Display]</p> <p>This field displays the rate at which the interest is paid against the deposit.</p> <p><i>Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance</i></p> <p>The net rate should be within the minimum and maximum interest rate, specified at the product level. It displays up to 10 digits after decimal</p>
Scheme Variance	<p>[Display]</p> <p>This field displays the scheme variance. It displays up to 10 digits after decimal.</p>
Scheme Rate	<p>[Display]</p> <p>This field displays the scheme rate. It displays up to 10 digits after decimal.</p>
Annual Equivalent Rate	<p>[Display]</p> <p>This field displays the annual equivalent rate. AER is the annualized rate of return which the bank pays to the customer. It displays up to 10 digits after decimal.</p> <p>It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when interest is finally paid out to the customer, the AER is to be published along with the actual interest rate which is paid to the customer. So for all deposits, including CASA, Term Deposits, Notice and structured deposits AER should be computed and displayed.</p> <p>The calculation of the AER depends on the number of compounding</p>

cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.

Next Int. Pay Date	<p>[Display]</p> <p>This field displays the next interest pay date.</p> <p>Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date.</p> <p>Consider the following example:</p> <p>Interest Payout Frequency = Quarterly</p> <p>Interest Compounding Frequency = Monthly</p> <p>Deposit initiated date = 31/12/2003</p> <p>Next Interest Payout Date = 31/03/2004.</p>
Next Int. Comp. Date	<p>[Display]</p> <p>This field displays the next interest compounding date.</p> <p>Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date.</p> <p>Consider the following example:</p> <p>Interest Payout Frequency = Quarterly</p> <p>Interest Compounding Frequency = Monthly</p> <p>Deposit initiated date = 31/12/2003</p> <p>Next Interest Compounding Date = 31/01/2004.</p>
Maturity Amount	<p>[Display]</p> <p>This field displays the total amount to be received on the maturity of the deposit.</p> <p>This amount is inclusive of the TDS, if any.</p>
Deposit Number	<p>[Display]</p> <p>This field displays the deposit number of the customer.</p> <p>The deposit number signifies the number of deposits opened in an account.</p> <p>The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.</p>
User Ref No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number.</p>
Txn. Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration for the transaction.</p> <p>The system displays the default narration "Payin By Cash". You can modify the narration, if required.</p>
Business Acquirer Id	<p>[Mandatory, Pick List]</p>

Select the business acquirer id from the pick list.

By default, the system displays the teller id who has performed the transaction.

3. Enter the account number and press the <Tab> key.
4. Enter the payin amount and select the compounding frequency, interest payout frequency and base for rate from the drop-down list.
5. Click on the appropriate maturity date factor.
6. Enter the other relevant details.

Quick Payin By Cash

Quick Payin By Cash*

Account Number: * 260010000000042 CHINA MOBILE Account Ccy: RMB

Principal Balance: RMB 676,729.12 Txn Ccy: * RMB

Acy Rate: 1.00000 Txn Rate: 1.00000

Payin Amount: 1,600.00 PayIn Type: * Normal Payin

Txn Amount: * 1,600.00 Deposit Number: ...

Compounding Frequency: At Maturity Int Payout Frequency: * At Maturity

Base for rate: * Incremental Amount

Maturity Date Factor: Term Maturity Date

Term

Value Date: 30/06/2012

Term: 4 Months 10 Days

Int. Start Date: * 30/06/2012

Maturity Date: * 09/11/2012

Next Int. Pay Date: 09/11/2012

Maturity Amount: 1,626.40

Deposit Number: ...

User Ref No: 246550

Txn. Narrative: * Payin By Cash

Business Acquirer Id: TABHISHEK ...

Rate

Interest Rate: 4.5000000000

Product Variance: 0.0000000000 In % : 0.00000

Deposit Variance: * 0.0000000000 In % : 0.00000

Net Rate: 4.5000000000

Scheme Variance: 0.0000000000

Scheme Rate: 0.0000000000

Annual Equivalent Rate: 4.5000000000

Next Int. Comp. Date: 09/11/2012

Maturity Amount is calculated without considering tax.

Card Change Pin Cheque Cost Rate Handle FCY Charge Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

7. Click the **UDF** button.
8. Enter the relevant details and click the **Validate** button.
9. Click the **Ok** button. The system displays the main screen.
10. Click the **Ok** button.
11. The system displays the message "Authorization Required. Do You want to continue?". Click the **OK** button.
12. The system displays the **Authorization Reason** screen.

13. Enter the relevant information and click the **Grant** button.
14. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
15. The system displays the **Document Receipt** screen.
16. Select the receipt you want to print and click the **Ok** button.
OR
Click the **Cancel** button.

1.21. 6503 - Quick Payin By BC

The act of depositing amount into a term deposit account is called Payin in **Oracle FLEXCUBE**. This option enables you to directly deposit the BC amount in the customer's term deposit account. This option offers a quicker solution for TD pay-in. You can alternately use the **Mixed Payin** (Fast Path: 1356) option which offers other mode of transfers for pay-in.

You can use this option to transfer the liquidated BC to walk-in customer, customer's account or GL account.

Definition Prerequisites

- Bankers cheque to be issued

Modes Available

Not Applicable

To perform quick payin by bankers cheque

1. Type the fast path **6503** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > Quick Payin By BC**.
2. The system displays the **BC Liquidation Inquiry** screen.

BC Liquidation Inquiry

BC Liquidation Inquiry*

Liq Mode :
 Serial No :
 Liq Type :
 Bank Code :
 Issue Branch :
 Cheque Ccy : Cheque Amount :
 Cheque No : Routing No :
 Cheque Status :
 Issue Date : Liquidation Date :
 Issue Mode :
 Drawee Acct No :
 Beneficiary Name : Passport/IC No :
 Beneficiary Address :

 Lost/Caution Details :

Field Description

Field Name	Description
Liq Mode	<p>[Mandatory, Drop-Down]</p> <p>Select the liquidation mode for BC from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Cancellation - Purchaser of BC wants payment against the instrument. • Payment – Beneficiary of BC wants payment against the instrument. • Refund – Purchaser has lost the instrument and wants the money refunded.
Serial No	<p>[Mandatory, Numeric, 12]</p> <p>Type the FLEXCUBE Retail serial number of the BC to be liquidated.</p> <p>The BC should be a valid BC issued by your bank.</p> <p>For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number automatically comprising the</p>

branch code, instrument type and a running serial number.

When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.

Liq Type	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate mode for type of liquidation from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none">• Cash• Against GL• Against Account• Against TD Account
Bank Code	<p>[Display]</p> <p>This field displays the issuer of the BC.</p>
Issuer Branch	<p>[Display]</p> <p>This field displays the branch of the bank that has issued the BC.</p>
Cheque Ccy	<p>[Display]</p> <p>This field displays the currency in which the BC is issued.</p>
Cheque Amount	<p>[Display]</p> <p>This field displays the amount for the BC. This amount is in the currency of the BC.</p>
Cheque No	<p>[Display]</p> <p>This field displays the cheque number of the BC.</p> <p>This is the MICR number of the BC. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by MICR number or the serial number.</p>
Routing No	<p>[Display]</p> <p>This field displays the routing number against which the cheque has been drawn.</p> <p>The routing number is the combination of the bank code and the branch code.</p> <p>The combination can be obtained from the Routing Branch Maintenance (Fast Path: STM54) option.</p> <p><i>Routing Number = Sector Code / Bank Code + Branch Code</i></p>

For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.

For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Fast Path: STM59) option.

Cheque Status

[Display]

This field displays the status of the BC.

The options are:

- Issued
- Cancelled
- Paid Through Clearing
- Paid by Cash
- Paid to Customer account
- Suspense
- Reversed
- Paid by GL
- Lost
- Unclaimed
- Stale

Except for BCs marked as lost, all other status are marked by the system itself.

Issue Date

[Display]

This field displays the date on which the BC is issued.

Liquidation Date

[Display]

This field displays the liquidation date.

This field is blank while performing an inquiry.

Issue Mode

[Display]

This field displays the mode of issue of the BC. For example, Against Cash, Against GL etc.

Drawee Acct No

[Display]

This field displays the drawee account number of the issuer bank.

Beneficiary Name

[Display]

This field displays the name of the beneficiary of the BC.

Passport / IC No

[Display]

This field displays the identification collected from the beneficiary of the BC.

Beneficiary Address [Display]

This field displays the contact address of the beneficiary.

Lost/ Caution Details [Display]

This field displays the lost/ caution details.

3. Select the liquidation mode and the liquidation type from the drop-down list
4. Enter the serial number.
5. Click the **Ok** button. The system displays the message "Do You Want to continue ".

BC Liquidation Inquiry

BC Liquidation Inquiry*

Liq Mode :

Serial No :

Liq Type :

Bank Code :

Issue Branch :

Cheque Ccy : Cheque Amount :

Cheque No : Routing No :

Cheque Status :

Issue Date : Liquidation Date :

Issue Mode :

Drawee Acct No :

Beneficiary Name : Passport/IC No :

Beneficiary Address :

Lost/Caution Details :

Microsoft Internet Explorer
contd : Do you want to continue?
OK Cancel

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque
LDF OK Close Clear

6. Click the **Ok** button.
7. The system displays the appropriate screen according to the option selected in the **Liquidation Type** field.
8. Enter the required information in the various screens.

BC Liquidation By Cash

BC Liquidation*

Liq Mode :

Serial No :

Liq Type :

Bank Code :

Issue Branch :

Cheque Ccy :

Cheque No :

Cheque Status :

Issue Date :

Issue Mode :

Drawee Acct No :

Beneficiary Name :

Beneficiary Address :

Lost/Caution Details :

Payable Branch :

Cheque Ccy :

Cheque Ccy Rate :

Cheque Amount :

Charges (Lcy) :

Net Amount :

User Reference No :

Narrative :

Cheque Amount :

Routing No :

Liquidation Date :

Passport/IC No :

Txn Ccy :

Txn Ccy Rate :

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | **Service Charge** | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name

Description

Payable Branch

[Display]

This field displays the branch of the bank where the BC is payable. This is defaulted from the **BC Liquidation Inquiry** screen.

Cheque Ccy

[Display]

This field displays the currency in which the BC is issued.

Txn Ccy

[Mandatory, Drop-Down]

Select the currency from the drop-down list.

The walk-in customer would be paid in this currency.

Cheque Ccy Rate

[Display]

This field displays the rate at which the cheque currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.

The teller's right to change the cheque currency rate is configurable at

the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the cheque currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Txn Ccy Rate

[Display]

This field displays the rate at which the transaction currency is converted to the local currency of the bank.

The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Cheque Amount

[Display]

This field displays the amount for which the BC is issued.

This amount is in the currency of the BC.

Charges (Lcy)

[Display]

This field displays the charges associated with the liquidation of BC.

These are defined in Local currency. The user can modify the charges using the Service Charge Detail link.

Net Amount

[Display]

This field displays the amount that will finally be given to the customer. This amount is net of charges if any, and is in the transaction currency.

User Reference No

[Optional, Alphanumeric, 40]

Type the user reference number.

It is used to identify the transaction.

Narrative

[Mandatory, Alphanumeric, 40]

Type the description for the transaction.

By default, the system displays **BC. Liquidation By Cash.**

BC Liquidation by GL

BC Liquidation by GL*

Liq Mode :
 Serial No :
 Liq Type :
 Bank Code :
 Issue Branch :
 Cheque Ccy : Cheque Amount :
 Cheque No : Routing No :
 Cheque Status :
 Issue Date : Liquidation Date :
 Issue Mode :
 Drawee Acct No :
 Beneficiary Name : Passport/IC No :
 Beneficiary Address :

 Lost/Caution Details :
 Payable Branch :
 GL Ccy :
 Cheque Ccy Rate : GL Ccy Rate :
 Cheque Amount :
 Charges(Lcy) :
 GL Acct Amount :
 GL Account No :
 User Reference No :
 Narrative :

Field Description

Field Name

Description

Payable Branch

[Display]

This field displays the branch of the bank where the BC is payable. This is defaulted from the **BC Liquidation Inquiry** screen.

GL Ccy

[Mandatory, Drop-Down]

Select the currency from the drop-down list.

GL will be credited in this currency.

Cheque Ccy Rate

[Display]

This field displays the rate at which the cheque currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.

The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the cheque currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

GL Ccy Rate	<p>[Mandatory, Drop-Down]</p> <p>Select the rate of conversion to be used for converting the GL currency to the local currency of the bank from the drop-down list.</p> <p>The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If both the GL currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Cheque Amount	<p>[Display]</p> <p>This field displays the amount for which the BC is issued.</p> <p>This amount is in the currency of the BC.</p>
Charges (Lcy)	<p>[Display]</p> <p>This field displays the charges associated with the liquidation of BC.</p> <p>These are defined in Local currency. The user can modify the charges using the Service Charge Detail link.</p>
GL Acct Amount	<p>[Display]</p> <p>This field displays the total amount of the GL account.</p>
GL Acct No	<p>[Mandatory, Pick List]</p> <p>Select the GL account against which you want to issue BC from the pick list.</p> <p>The adjacent field displays the GL code.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number.</p> <p>It is used to identify the transaction.</p>
Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the description for the transaction.</p> <p>By default, the system displays BC. Liquidation By GL.</p>

BC Liquidation Against A/c

BC Liquidation Against A/c*

Liq Mode :
 Serial No :
 Liq Type :
 Bank Code :
 Issue Branch :
 Cheque Ccy : Cheque Amount :
 Cheque No : Routing No :
 Cheque Status :
 Issue Date : Liquidation Date :
 Issue Mode :
 Drawee Acct No :
 Beneficiary Name : Passport/IC No :
 Beneficiary Address :

 Lost/Caution Details :
 Payable Branch :
 Account No :
 Account Ccy : Cheque Ccy :
 Acct Ccy Rate : Cheque Ccy Rate :
 Cheque Amount :
 Charges(Lcy) :
 Acct Amount :
 User Reference No :
 Narrative :

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | **Service Charge** | Signature | Travellers Cheque

Field Description

Field Name	Description
Payable Branch	[Display] This field displays the branch of the bank where the BC is payable. This is defaulted from the BC Liquidation Inquiry screen.
Account No	[Mandatory, Numeric, 16] Type the CASA account number. The adjacent field displays the name of the customer.
Acct Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account

currency, by default.

Cheque Ccy

[Display]

This field displays the currency in which the BC has been issued.

The cheque currency is converted into the transaction currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.

Acct Ccy Rate

[Display]

This field displays the rate at which the account currency is converted to the local currency of the bank.

The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.

Cheque Ccy Rate

[Display]

This field displays the rate of conversion to be used for converting the cheque currency to the local currency of your bank. This rate is defaulted from the exchange rates specified for the transaction.

The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If both the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.

Cheque Amount

[Display]

This field displays the amount for which the BC is issued.

This amount is in the currency of the BC.

Charges (Lcy)

[Display]

This field displays the charges, in local currency that will be levied on liquidation of BC.

The service charge codes are added and maintained in the **Service Charge Code Maintenance** option.

The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.

The system displays the total of all the service charges if more than one SC code is attached to the transaction. The default SC can be changed by selecting the **Service Charge Details** button.

Acct Amount

[Display]

This field displays the amount that will be finally credited to the CASA account.

This amount will be in the currency of the account and will include the charges as well as the BC amount.

User Reference No [Optional, Alphanumeric, 40]
Type the user reference number.
It is used to identify the transaction.

Narrative [Mandatory, Alphanumeric, 40]
Type the description for the transaction.
By default, the system displays **BC. Liquidation Against Account.**

Quick Payin By BC

Quick Payin By BC*

Account Number: 99993020001043	JACK JOHN MATHEW	Account Ccy: INR
Principal Balance: INR 0.00		Txn Ccy: INR
Acy Rate: 1.00000		Txn Rate: 1.00000
Txn Amount: 200.00		
Payin Amount: 200.00		
Compounding Frequency: Quarterly		Int Payout Frequency: At Maturity
Base for Rate: Incremental Amount		
Maturity Date Factor: <input checked="" type="radio"/> Term <input type="radio"/> Maturity Date		

Term

Value Date: 30/01/2008

Term: 1 Months 0 Days

Int. Start Date: 30/01/2008

Maturity Date: 29/02/2008

Rate

Interest Rate: 15.00000

Product Variance: 0.00000

Deposit Variance: 0.00000

Net Rate: 15.00000

Scheme Variance: 0.00000

Scheme Rate: 0.00000

Annual Equivalent Rate: 15.86504

Next Int. Pay Date: 29/02/2008	
Maturity Amount: 202.46	
Deposit Number:	
User Ref No: 1	
Txn. Narrative: Payin By BC.	
Business Acquirer Id: TRAJI	

Maturity Amount is calculated without considering tax.

Card
Change Pin
Cheque
Cost Rate
Denomination
Instrument
Inventory
Pin Validation
Service Charge
Signature
Travellers Cheque

UDF
OK
Close
Clear

Field Description

Field Name	Description
------------	-------------

Account Number	[Mandatory, Numeric, 16] Type the TD account number in which you want to do the pay-in. The name of the account holder is displayed in the adjacent field.
-----------------------	--

Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a TD product is USD, the account opened under that product has USD as its account currency.</p>
Principal Balance	<p>[Display]</p> <p>This field displays the principal balance of the TD account.</p> <p>Principal balance is the sum of the principal amount of all the deposits, falling under a single TD account.</p> <p>The account currency is displayed in the adjacent field.</p>
Txn Ccy	<p>[Display]</p> <p>This field displays the transaction currency.</p>
Acy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p>
Txn Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p>
Txn Amount	<p>[Display]</p> <p>This field displays the transaction amount.</p>
Payin Amount	<p>[Display]</p> <p>This field displays the payin amount based on the bankers cheque amount.</p>
Compounding Frequency	<p>[Mandatory, Drop-Down]</p> <p>Select the compounding frequency from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly

**Int Payout
Frequency**

[Mandatory, Drop-Down]

Select the time interval at which the pay out for TD will be made from the drop-down list.

The options are:

- At Maturity
- Daily
- Weekly
- Fortnightly
- Monthly
- Bi-Monthly
- Quarterly
- Half-Yearly
- Yearly

Base for rate

[Mandatory, Drop-Down]

Select the base amount from the drop-down list.

The options are:

- Incremental Amount – The deposit amount is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
- Cumulative For The Deposit – The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
- Cumulative For All Deposits - The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account.

Maturity Date Factor

[Mandatory, Radio Button]

Click the appropriate option.

The options are:

- Term
- Maturity Date

Term

Value Date

[Display]

This field displays the value date of the TD.

The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective.

Term

[Conditional, Numeric, Four, Four]

Type the term in months and days for which the TD is being initiated.
The term should be within the maximum and minimum limits specified at the product level.

This field is enabled if the **Term** option is selected in the **Maturity Date Factor** field.

Int Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the payin start date from the pick list. By default, the current process date is displayed as the payin start date.
Maturity Date	[Conditional, Pick List, dd/mm/yyyy] Select the date on which the new deposit will mature from the pick list. The interest start date determines the maturity date of the deposit. This field is enabled if the Maturity Date option is selected in the Maturity Date Factor field.
Rate	
Interest Rate	[Display] This field displays the rate of interest for the new TD account.
Product Variance	[Display] This field displays the product variance. The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.
Deposit Variance	[Mandatory, Numeric, Two, Five] Type the deposit variance defined for the particular term deposit under the TD account. The variance specified should be within the minimum and maximum variance specified at the product level.
Net Rate	[Display] This field displays the rate at which the interest is paid against the deposit. $\text{Net Rate} = \text{Interest Rate (At deposit level)} + \text{Deposit Variance} + \text{Product Variance}$ The net rate should be within the minimum and maximum interest rate, specified at the product level.
Scheme Variance	[Display] This field displays the scheme variance.
Scheme Rate	[Display] This field displays the scheme rate.
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate. AER is the annualized

rate of return which the bank pays to the customer.

It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when interest is finally paid out to the customer, the AER is to be published along with the actual interest rate which is paid to the customer. So for all deposits, including CASA, Term Deposits, Notice and structured deposits AER should be computed and displayed.

The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.

Next Int. Pay Date

[Display]

This field displays the next interest pay date.

Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date.

Consider the following example:

Interest Payout Frequency = Quarterly

Interest Compounding Frequency = Monthly

Deposit initiated date = 31/12/2003

Next Interest Payout Date = 31/03/2004.

Next Int. Comp. Date

[Display]

This field displays the next interest compounding date.

Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date.

Consider the following example:

Interest Payout Frequency = Quarterly

Interest Compounding Frequency = Monthly

Deposit initiated date = 31/12/2003

Next Interest Compounding Date = 31/01/2004.

Maturity Amount

[Display]

This field displays the total amount to be received on the maturity of the deposit.

This amount is inclusive of the TDS, if any.

Deposit Number

[Display]

This field displays the deposit number of the customer.

The deposit number signifies the number of deposits opened in an account.

The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.

User Ref No

[Optional, Alphanumeric, 40]

Type the user reference number.

Txn. Narrative [Mandatory, Alphanumeric, 40]
Type the narration for the transaction.
By default, the system displays **Payin By BC**.

Business Acquirer Id [Mandatory, Pick List]
Select the business acquirer id from the pick list.
By default, the system displays the teller id who has performed the transaction.

9. Click the **UDF** button. The system displays the **UDF Details** screen.
10. Enter the relevant details and click the **Validate** button. The system displays the message "Validation procedure completed".
11. Click the **Ok** button. The system displays the main screen.
12. Click the **Ok** button.
13. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
14. The system displays the **Document Receipt** screen.
15. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
16. The system displays the message "Printed Successfully?". Click the **Ok** button.
17. Click the **Cancel** button.
18. The system displays the serial number. Click the **Ok** button.

Note : For more Information on [Document Receipt](#) refer to the **Common Screens** option available in the **Oracle FLEXCUBE Introduction User Manual**.

1.22. 6504 - Quick Payin by DD

The act of depositing amount into a term deposit account is called Payin in **Oracle FLEXCUBE**.

After the TD account is opened, the funding is done by doing payin to the deposit account. This option enables you to directly deposit the DD amount in the customer's term deposit account. You can alternately use the **Mixed Payin** (Fast Path: 1356) option which offers other mode of transfers for pay-in. Payin in **Oracle FLEXCUBE** refers to the process of depositing an amount into a term deposit account.

You can use this option to transfer the liquidated DD to walk-in customer, customer's account or GL account.

Definition Prerequisites

- Demand Draft should be issued

Modes Available

Not Applicable

To perform quick payin by demand draft

1. Type the fast path **6504** and click **Go** or navigate through the menus to **Transaction Processing > Account Transaction > TD Account Transactions > Cash > Quick Payin by DD**.
2. The system displays the **DD Liquidation Inquiry** screen.

DD Liquidation Inquiry

DD Liquidation Inquiry*

Liquidation Mode :

Serial No :

Liq Type :

Bank Code :

Payable Branch : Issuer Branch :

Cheque Ccy : Cheque Amount :

Cheque No : Routing No :

Cheque Status :

Issue Date : Liquidation Date :

Issue Mode :

Drawee Acct No :

Beneficiary Name : Passport / IC No :

Beneficiary Addr :

Lost/Caution Details :

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name

Description

Liquidation Mode

[Mandatory, Drop-Down]

Select the reason for liquidation mode from the drop-down list

The options are:

- **Cancellation** - Select this option if customer who has purchased DD wants to cancel the issued DD and wants the amount to be paid.
- **Payment** – Select this option if the beneficiary has approached the bank and wants the proceeds of payment by liquidating DD.
- **Refund** – Select this option when the DD amount has to be refunded to the customer, who has purchased the DD

Serial No

[Mandatory, Numeric, 12]

Type the **FLEXCUBE Retail** serial number of the DD to be liquidated.

For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number automatically comprising the

branch code, instrument type and a running serial number.

When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.

Liq Type	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate mode of payment of DD proceeds to beneficiary / purchaser from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none">• Cash• Against GL• Against Account• Against TD Account
Bank Code	<p>[Display]</p> <p>This field displays the bank on which the DD is drawn. The list of banks on which DDs can be issued are maintained in the Issuer Maintenance option and downloaded to the branch. Normally banks issue DDs drawn on them.</p>
Payable Branch	<p>[Display]</p> <p>This field displays the branch of the bank where the DD is payable.</p>
Issuer Branch	<p>[Display]</p> <p>This field displays the branch of the bank that has issued the DD.</p>
Cheque Ccy	<p>[Display]</p> <p>This field displays the currency in which DD was issued.</p>
Cheque Amount	<p>[Display]</p> <p>This field displays the amount for which the instrument is issued. This amount is in the currency of the instrument.</p>
Cheque No	<p>[Display]</p> <p>This field displays the MICR number of the DD.</p> <p>For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated/inquired upon by the MICR number or the serial number.</p>
Routing No	<p>[Display]</p> <p>This field displays the routing number against which the DD has been drawn.</p> <p>The routing number is the combination of the bank code and the</p>

branch code.

The combination can be obtained from the **Routing Branch Maintenance** option.

Routing Number = Sector Code / Bank Code + Branch Code

Cheque Status

[Display]

This field displays the status of the DD at the time of liquidation.

The options are:

- Issued
- Cancelled
- Paid Through Clearing
- Paid by Cash
- Paid to Customer account
- Suspense
- Reversed
- Paid by GL
- Lost
- Unclaimed
- Stale

Except for DDs marked as lost, all other status are marked by the system itself.

Issue Date

[Display]

This field displays the date on which the DD was issued.

Liquidation Date

[Display]

This field displays the date on which the DD was liquidated.

It should be blank if the DD has not been liquidated yet.

Issue Mode

[Display]

This field displays the mode of issue of the DD. For example, Against Cash, Against GL etc.

Drawee Acct No

[Display]

This field displays the drawee account number.

Beneficiary Name

[Display]

This field displays the name of beneficiary in whose favor the DD was drawn.

Passport / IC No

[Display]

This field displays the identification details collected from the beneficiary of the DD.

Beneficiary Addr

[Display]

This field displays the address of beneficiary in whose favor the DD was drawn.

Lost/Caution Details [Display]

This field displays the details that are entered for lost/caution DD's.

3. Select the liquidation mode and the liquidation type from the drop-down list.
4. Enter the serial number.
5. Click the **Ok** button. The system displays the message "Do You Want to Continue".

DD Liquidation Inquiry

DD Liquidation Inquiry*

Liquidation Mode :

Serial No :

Liq Type :

Bank Code :

Payable Branch :

Issuer Branch :

Cheque Ccy :

Cheque Amount :

Cheque No :

Routing No :

Cheque Status :

Issue Date :

Liquidation Date :

Issue Mode :

Drawee Acct No :

Beneficiary Name :

Passport / IC No :

Beneficiary Addr :

Lost/Caution Details :

Microsoft Internet Explorer
contd : Do you want to continue?
OK Cancel

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF OK Close Clear

6. Click the **Ok** button.
7. The system displays the appropriate screen according to the option selected in the **Liquidation Type** field.
8. Enter the required information in the various screens.

DD Liquidation By Cash

DD Liquidation*

Liquidation Mode :

Serial No :

Liq Type :

Bank Code :

Payable Branch :

Issuer Branch :

Cheque Ccy :

Cheque Amount :

Cheque No :

Routing No :

Cheque Status :

Issue Date :

Liquidation Date :

Issue Mode :

Drawee Acct No :

Beneficiary Name :

Passport / IC No :

Beneficiary Addr :

Lost/Caution Details :

Cheque Ccy :

Txn Ccy :

Cheque Ccy Rate :

Txn Ccy Rate :

Cheque Amount :

Charges (Lcy) :

Net Amount :

User Reference No :

Narrative :

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation **Service Charge** Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Cheque Ccy	[Display] This field displays the currency in which the DD has been issued.
Txn Ccy	[Mandatory, Alphanumeric, Three] Type the transaction currency in this field. This field displays the currency in which cash payment transaction is taking place.
Cheque Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the DD currency to the local currency of your bank. This rate is defaulted from the exchange rates specified. If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display]

This field displays the rate at which the transaction currency is converted to the local currency of the bank.

The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Cheque Amount

[Display]

This field displays the amount for which the DD is issued. This amount is in the currency of the DD.

Charges (LCY)

[Display]

This field displays the charges that will be levied on the account for cash payment for DD liquidation.

The service charge codes are added and maintained in the **Service Charge Code Maintenance** option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.

The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.

Net Amount

[Display]

This field displays the net amount of DD liquidation transaction, which is to be paid out to customer.

This amount will be equal to DD amount net of charges involved in the liquidation transaction.

This amount will be shown in the transaction currency

User Reference No

[Optional, Alphanumeric, 40]

Type the user reference number.

It is used to identify the transaction.

Narrative

[Display]

This field displays the default narration, based on the transaction.

DD Liquidation Against A/c

DD Liquidation Against A/c*

Liquidation Mode :

Serial No :

Liq Type :

Bank Code :

Payable Branch : Issuer Branch :

Cheque Ccy : Cheque Amount :

Cheque No : Routing No :

Cheque Status :

Issue Date : Liquidation Date :

Issue Mode :

Drawee Acct No :

Beneficiary Name : Passport / IC No :

Beneficiary Addr :

Lost/Caution Details :

Account No :

Acct Ccy : Cheque Ccy :

Acct Ccy Rate : Cheque Ccy Rate :

Cheque Amount :

Charges (Lcy) :

Acct Amount :

User Reference No :

Narrative :

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | **Service Charge** | Signature | Travellers Cheque

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the CASA account number which will be credited with DD liquidation proceeds. The adjacent field displays the name of the customer.
Acct Ccy	[Display] This field displays the currency assigned to the product under which the account is opened. All the entries are posted in the account in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Cheque Ccy	[Display] This field displays the currency in which the DD has been issued.

The cheque currency is converted into the transaction currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.

Acct Ccy Rate

[Display]

This field displays the rate at which the account currency is converted to the local currency of the bank.

The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.

Cheque Ccy Rate

[Display]

This field displays the rate of conversion to be used for converting the DD currency to the local currency of your bank. This rate is defaulted from the exchange rates specified for the transaction.

The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If both the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.

Cheque Amount

[Display]

This field displays the amount for which the DD is issued.

This amount is in the currency of the DD.

Charges (Lcy)

[Display]

This field displays the charges in local currency that will be levied for the liquidation of DD.

The service charge codes are added and maintained in the **Service Charge Code** Maintenance option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.

The system displays the total of all the service charges if more than one SC code is attached to the transaction. The default SC can be changed by selecting the **Service Charge Details** button.

Acct Amount

[Display]

This field displays the amount that will be finally credited to the CASA account.

This amount will be in the currency of the account and will be equal to the DD amount net of charges recovered.

User Reference No

[Optional, Alphanumeric, 40]

Type the user reference number.

It is used to identify the transaction.

Narrative

[Mandatory, Alphanumeric, 40]

Type the narration.

DD Liquidation By GL

DD Liquidation By GL* ? X

Liquidation Mode : <input type="text" value="Payment"/>	
Serial No : <input type="text" value="999913000397"/>	
Liq Type : <input type="text" value="Against GL"/>	
Bank Code : <input type="text" value="HDFC BANK"/>	
Payable Branch : <input type="text" value="KHARWESTMUMB"/>	Issuer Branch : <input type="text" value="HO"/>
Cheque Ccy : <input type="text" value="INR"/>	Cheque Amount : <input type="text" value="1,000.00"/>
Cheque No : <input type="text" value="010100100010"/>	Routing No : <input type="text" value="400335444"/>
Cheque Status : <input type="text" value="Issued"/>	
Issue Date : <input type="text" value="15/01/2008"/>	Liquidation Date : <input type="text" value="15/01/2008"/>
Issue Mode : <input type="text" value="Savings Account"/>	
Drawee Acct No : <input type="text" value="06049410000019"/>	Passport / IC No : <input type="text" value="100100010100"/>
Beneficiary Name : <input type="text" value="Edward"/>	
Beneficiary Addr : <input type="text" value="Park avenue"/>	
Lost/Caution Details : <input type="text"/>	
GL Ccy : <input type="text" value="INR"/>	
Cheque Ccy Rate : <input type="text" value="1.00000"/>	GL Ccy Rate : <input type="text" value="1.00000"/>
Charges (Lcy) : <input type="text" value="0.00"/>	
GL Acct Amount : <input type="text" value="1,000.00"/>	
GL Acct No : <input type="text" value="100010001"/> <input type="text" value="DD ISSUE GL"/>	
User Reference No : <input type="text" value="1"/>	
Narrative : <input type="text" value="DD. Liquidation By GL."/>	

Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
<input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>										

Field Description

Field Name	Description
GL Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the GL currency from the drop-down list.</p> <p>This is the currency of the GL that will be credited when the DD is liquidated The GL currency then gets converted to the local currency of the bank for posting of GL entries.</p>
Cheque Ccy Rate	<p>[Display]</p> <p>This field displays the rate of conversion to be used for converting the DD currency to the local currency of your bank.</p> <p>The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field</p>

becomes non-editable.

If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

GL Ccy Rate

[Display]

This field displays the rate of conversion to be used for converting the GL currency to the local currency of the bank.

The teller's right to change the GL currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Charges (Lcy)

[Display]

This field displays the charges levied by the bank for liquidating the DD. The charges will be levied in the local currency of the bank.

GL Acct Amount

[Display]

This field displays the amount that will be finally credited to the GL account.

This amount will be in the currency of the GL and will be equal to DD amount net of charges recovered.

GL Acct No

[Mandatory, Pick List]

Select the GL account number which shall be credited with DD liquidation proceeds from the pick list.

The adjacent field displays the description of GL.

User Reference No

[Optional, Alphanumeric, 40]

Type the user reference number.

It is used to identify the transaction.

Narrative

[Mandatory, Alphanumeric, 40]

Type the narration.

Quick Payin By DD

Quick Payin By DD*

Account Number: 99993260000807 Q1 Account Ccy: INR
Principal Balance: INR 0.00 Txn Ccy: INR
Acy Rate: 1.00000 Txn Rate: 1.00000
Txn Amount: 10,000.00
Payin Amount: 10,000.00
Compounding Frequency: Monthly Int Payout Frequency: Monthly
Base for Rate: Incremental Amount
Maturity Date Factor: Term Maturity Date

Term
Value Date: 30/01/2008
Term: 1 Months 0 Days
Int. Start Date: 30/01/2008
Maturity Date: 29/02/2008

Rate
Interest Rate: 9.00000
Product Variance: 0.00000
Deposit Variance: 0.00000
Net Rate: 9.00000
Scheme Variance: 0.00000
Scheme Rate: 0.00000
Annual Equivalent Rate: 9.38069

Next Int. Pay Date: 29/02/2008
Maturity Amount: 10,000.00
Deposit Number:
User Ref No:
Txn. Narrative: Payin By DD.
Business Acquirer Id: TRAJI

Next Int. Comp. Date: 29/02/2008

Maturity Amount is calculated without considering tax.

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
------------	-------------

Account Number	[Mandatory, Numeric, 16] Type the TD account number in which you want to do the pay-in. The name of the account holder is displayed in the adjacent field.
-----------------------	--

Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD, the account opened under that product has USD as its account currency.
--------------------	---

Principal Balance	[Display] This field displays the principal balance of the TD account. Principal balance is the sum of the principal amount of all the deposits, falling under a single TD account. The account currency is displayed in the adjacent field.
--------------------------	---

Txn Currency	[Display] This field displays the transaction currency.
Acy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Amount	[Display] This field displays the transaction amount.
Payin Amount	[Display] This field displays the payin amount based on the DD amount.
Compounding Frequency	[Mandatory, Drop-Down] Select the compounding frequency from the drop-down list. The options are: <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly
Int Payout Frequency	[Mandatory, Drop-Down] Select the time interval at which the pay out for TD will be made from the drop-down list. The options are: <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bimonthly

- Quarterly
- Half Yearly
- Yearly

Base for rate

[Mandatory, Drop-Down]

Select the base amount from the drop-down list.

The options are:

- Incremental Amount – The deposit amount is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
- Cumulative For The Deposit – The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
- Cumulative For All Deposits - The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account.

Maturity Date Factor

[Mandatory, Radio Button]

Click the appropriate option.

The options are:

- Term
- Maturity Date

Term

Value Date

[Display]

This field displays the value date.

The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective.

Term

[Conditional, Numeric, Four, Four]

Type the term in months and days for which the TD is being initiated.

The term should be within the maximum and minimum limits specified at the product level.

This field is enabled if the **Term** option is selected in the **Maturity Date Factor** field.

Int Start Date

[Mandatory, Pick List, dd/mm/yyyy]

Select the payin start date from the pick list.

By default, the current process date is displayed as the payin start date.

Maturity Date

[Conditional, Pick List, dd/mm/yyyy]

Select the date on which the new deposit will mature from the pick list.

The interest start date determines the maturity date of the deposit.

This field is enabled if the **Maturity Date** option is selected in the **Maturity Date Factor** field.

Rate

Interest Rate

[Display]

This field displays the rate of interest for the new TD account.

Product Variance

[Display]

This field displays the product variance.

The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.

Deposit Variance

[Mandatory, Numeric, Two, Five]

Type the deposit variance defined for the particular term deposit under the TD account.

The variance specified should be within the minimum and maximum variance specified at the product level.

Net Rate

[Display]

This field displays the rate at which the interest is paid against the deposit.

Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance

The net rate should be within the minimum and maximum interest rate, specified at the product level.

Scheme Variance

[Display]

This field displays the scheme variance.

Scheme Rate

[Display]

This field displays the scheme rate.

Annual Equivalent Rate

[Display]

This field displays the annual equivalent rate. AER is the annualized rate of return which the bank pays to the customer.

It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when interest is finally paid out to the customer, the AER is to be published along with the actual interest rate which is paid to the customer. So for all deposits, including CASA, Term Deposits, Notice and structured deposits AER should be computed and displayed.

The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.

Next Int. Pay Date

[Display]

This field displays the next interest pay date.

Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date.

Consider the following example:

Interest Payout Frequency = Quarterly

Interest Compounding Frequency = Monthly

Deposit initiated date = 31/12/2003

Next Interest Payout Date = 31/03/2004.

Next Int. Comp. Date

[Display]

This field displays the next interest compounding date.

Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date.

Consider the following example:

Interest Payout Frequency = Quarterly

Interest Compounding Frequency = Monthly

Deposit initiated date = 31/12/2003

Next Interest Compounding Date = 31/01/2004.

Maturity Amount

[Display]

This field displays the total amount to be received on the maturity of the deposit.

This amount is inclusive of the TDS, if any.

Deposit Number

[Display]

This field displays the deposit number of the customer.

The deposit number signifies the number of deposits opened in an account.

The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.

User Ref No

[Optional, Alphanumeric, 40]

Type the user reference number.

Txn. Narrative

[Mandatory, Alphanumeric, 40]

Type the narration for the transaction.

The system displays the default narration "Payin By DD".

Business Acquirer Id

[Mandatory, Pick List]

Select the business acquirer id from the pick list.

By default, the system displays the teller id who has performed the transaction.

9. Click the **UDF** button. The system displays the **UDF Details** screen.
10. Enter the relevant details and click the **Validate** button. The system displays the message "Validation procedure completed".
11. Click the **Ok** button. The system displays the main screen.
12. Click the **Ok** button.

13. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
14. The system displays the **Document Receipt** screen.
15. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
16. The system displays the message "Printed Successfully?". Click the **Ok** button.
17. Click the **Cancel** button
18. The system displays the serial number. Click the **Ok** button.

1.23. 6505 - Quick Payin By Cheque

Payin in **Oracle FLEXCUBE** refers to the process of depositing an amount into a term deposit account.

Using this option, you can directly deposit cheque in the customer's term deposit account. This option offers a quicker solution for term deposit pay-in. You can alternately use the **Mixed Payin** (Fast Path: 1356) option which provides various modes of payin.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To perform quick payin by cheque

1. Type the fast path **6505** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > Quick Payin By Cheque**.
2. The system displays the Quick Payin By Cheque screen.

Quick Payin By Cheque

Quick Payin By Cheque*

Account Number: * [] [] Account Ccy: []

Principal Balance: [] [] Txn Ccy: * []

Acy Rate: [] Txn Rate: * []

Payin Amount: []

Txn Amount: * []

Compounding Frequency: [] Int Payout Frequency: * []

Base for rate: * [Incremental Amount]

Maturity Date Factor: Term Maturity Date

Term

Value Date: [31/05/2012]

Term: * [] Months [] Days

Int. Start Date: * [31/05/2012]

Maturity Date: * [01/01/1800]

Rate

Interest Rate: [0.0000000000]

Product Variance: [0.0000000000] In % : [0.0000000000]

Deposit Variance: * [0.0000000000] In % : * [0.0000000000]

Net Rate: [0.0000000000]

Scheme Variance: [0.0000000000]

Scheme Rate: [0.0000000000]

Annual Equivalent Rate: [0.0000000000]

Next Int. Pay Date: [01/01/1800]

Maturity Amount: [0.00]

Deposit Number: []

User Ref No: []

Txn. Narrative: * [Payin By Cheque]

Business Acquirer Id: * [TPADMA]

Maturity Amount is calculated without considering tax.

Card | Change Pin | Cheque | Cost Rate | Denomination | **Instrument** | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name

Description

Account Number

[Mandatory, Numeric, 16]

Type the TD account number in which you want to do the pay-in.

The name of the account holder is displayed in the adjacent field.

Account Ccy

[Display]

This field displays the currency assigned to the product at the product level under which the account is opened.

All the entries posted in the account are in the account currency.

For example, if the currency assigned to a TD product is USD, the account opened under that product has USD as its account currency.

Principal Balance

[Display]

This field displays the principal balance of the TD account.

Principal balance is the sum of the principal amount of all the deposits, falling under a single TD account.

The account currency is displayed in the adjacent field.

Txn Ccy

[Mandatory, Drop-Down]

Select the transaction currency from the drop-down list.

While posting the transaction entries to the account, the account currency is converted into the account currency, based on the defined transaction rate.

Acy Rate

[Display]

This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.

Txn Rate

[Display]

This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.

Payin Amount

[Mandatory, Numeric, 13, Two]

Type the initial amount which the customer has to deposit.

In normal and true discounted types of product, the maturity amount is pre-defined along with the applicable interest rate.

The interest is then deducted from the maturity amount to arrive at the initial payin amount.

Txn Amount

[Display]

This field displays the transaction amount.

Compounding Frequency

[Mandatory, Drop-Down]

Select the compounding frequency from the drop-down list.

The options are:

- At Maturity
- Daily
- Weekly
- Fortnightly
- Monthly
- Bi-Monthly
- Quarterly
- Half-Yearly
- Yearly

Int Payout Frequency

[Mandatory, Drop-Down]

Select the time interval at which the pay out for TD will be made from the drop-down list.

The options are:

- At Maturity
- Daily
- Weekly
- Fortnightly
- Monthly
- Bimonthly
- Quarterly
- Half Yearly
- Yearly

Base for rate

[Mandatory, Drop-Down]

Select the base amount from the drop-down list.

The options are:

- Incremental Amount – The deposit amount is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
- Cumulative For The Deposit – The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
- Cumulative For All Deposits - The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account.

Maturity Date Factor

[Mandatory, Radio Button]

Click on the appropriate option.

The options are:

- Term
- Maturity Date

Term

Value Date

[Display]

This field displays the value date of the TD.

The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective.

Term

[Conditional, Numeric, Four, Four]

Type the term in months and days for which the TD is being initiated.

The term should be within the maximum and minimum limits specified at the product level.

This field is enabled if the **Term** option is selected in the **Maturity Date Factor** field.

Int Start Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the payin start date from the pick list.</p> <p>By default, the current process date is displayed as the payin start date.</p>
Maturity Date	<p>[Conditional, Pick List, dd/mm/yyyy]</p> <p>Select the date on which the new deposit will mature from the pick list.</p> <p>The interest start date determines the maturity date of the deposit.</p> <p>This field is enabled if the Maturity Date option is selected in the Maturity Date Factor field.</p>
Rate	
Interest Rate	<p>[Display]</p> <p>This field displays the rate of interest for the new TD account. It displays up to 10 digits after decimal.</p>
Product Variance	<p>[Display]</p> <p>This field displays the product variance. It displays up to 10 digits after decimal.</p> <p>The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.</p>
Product Variance in Percentage	<p>[Display]</p> <p>This field displays the product variance in percentage terms.</p>
Deposit Variance	<p>[Mandatory, Numeric, 10]</p> <p>Type the deposit variance defined for the particular term deposit under the TD account.</p> <p>The variance specified should be within the minimum and maximum variance specified at the product level.</p>
Deposit Variance in Percentage	<p>[Display]</p> <p>This field displays deposit variance in percentage terms.</p>
Net Rate	<p>[Display]</p> <p>This field displays the rate at which the interest is paid against the deposit. It displays up to 10 digits after decimal.</p> <p><i>Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance</i></p> <p>The net rate should be within the minimum and maximum interest rate, specified at the product level.</p>
Scheme Variance	<p>[Display]</p> <p>This field displays the scheme variance. It displays up to 10 digits after decimal.</p>
Scheme Rate	<p>[Display]</p> <p>This field displays the scheme rate. It displays up to 10 digits after</p>

decimal.

Annual Equivalent Rate

[Display]

This field displays the annual equivalent rate. AER is the annualized rate of return which the bank pays to the customer.

It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when interest is finally paid out to the customer, the AER is to be published along with the actual interest rate which is paid to the customer. So for all deposits, including CASA, Term Deposits, Notice and structured deposits AER should be computed and displayed. It displays up to 10 digits after decimal.

The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.

Next Int. Pay Date

[Display]

This field displays the next interest pay date.

Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date.

Consider the following example:

Interest Payout Frequency = Quarterly

Interest Compounding Frequency = Monthly

Deposit initiated date = 31/12/2003

Next Interest Payout Date = 31/03/2004.

Next Int. Comp. Date

[Display]

This field displays the next interest compounding date.

Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date.

Consider the following example:

Interest Payout Frequency = Quarterly

Interest Compounding Frequency = Monthly

Deposit initiated date = 31/12/2003

Next Interest Compounding Date = 31/01/2004.

Maturity Amount

[Display]

This field displays the total amount to be received on the maturity of the deposit.

This amount is inclusive of the TDS, if any.

Deposit Number

[Display]

This field displays the deposit number of the customer.

The deposit number signifies the number of deposits opened in an account.

The deposit number is incremented every time a new deposit is

created in an account. It may or may not be created due to interest payout or renewal.

User Ref No [Optional, Alphanumeric, 40]

Type the user reference number.

Txn. Narrative [Mandatory, Alphanumeric, 40]

Type the narration for the transaction.

By default the system displays **Payin By Cheque**.

Business Acquirer Id [Mandatory, Pick List]

Select the business acquirer id from the pick list.

By default, the system displays the teller id who has performed the transaction.

3. Enter the account number and press the <Tab> key.
4. Enter the payin amount and select the compounding frequency, interest payout frequency and base for rate from the drop-down list.
5. Click on the appropriate maturity date factor.
6. Enter the other relevant details.

Quick Payin By Cheque

Quick Payin By Cheque*

Account Number: 00000000127101 EITTE Account Ccy: RMB

Principal Balance: RMB 15,000.00 Txn Ccy: RMB

Acy Rate: 1.00000 Txn Rate: 1.00000

Payin Amount: 50,000.00

Txn Amount: 50,000.00

Compounding Frequency: At Maturity Int Payout Frequency: At Maturity

Base for rate: Incremental Amount

Maturity Date Factor: Term Maturity Date

Term

Value Date: 25/11/2010

Term: 6 Months 0 Days

Int. Start Date: 25/11/2010

Maturity Date: 25/05/2011

Rate

Interest Rate: 2.5555000000

Product Variance: 0.0000000000 In % : 0.0000000000

Deposit Variance: 1.0000000000 In % : 0.0000000000

Net Rate: 3.5555000000

Scheme Variance: 0.0000000000

Scheme Rate: 0.0000000000

Annual Equivalent Rate: 3.5555000000

Next Int. Pay Date: 25/05/2011

Maturity Amount: 50,813.13

Deposit Number:

User Ref No: 21

Txn. Narrative: Payin By Cheque

Business Acquirer Id: TRAJI

Next Int. Comp. Date: 25/05/2011

Maturity Amount is calculated without considering tax.

Card Change Pin Cheque Cost Rate Denomination **Instrument** Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

7. Click the **UDF** button.
8. Enter the relevant details and click the **Validate** button. The system displays the message "Validation Procedure Completed".
9. Click the **Ok** button. The system displays the main screen.
10. Click the **Instrument** link.
11. Enter the relevant details and click the **Ok** button. The system displays the main screen
12. Click the **Ok** button.
13. The system displays the message "Authorization Required. Do You want to continue?". Click the **OK** button.
14. The system displays the **Authorization Reason** screen.
15. Enter the relevant information and click the **Grant** button.
16. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
17. The system displays the **Document Receipt** screen.

18. Select the receipt you want to print and click the **Ok** button.
OR
Click the **Cancel** button.

Note 1: For more Information on [UDF](#), [Document Receipt](#) and [Instrument](#) refer to the Common Screens option available in the *Oracle FLEXCUBE Introduction User Manual*
Note 2: For more information on [Authorization](#) refer to the *Oracle FLEXCUBE Introduction User Manual*.

1.24. Interest Payout Transaction

1.25. 1337 - TD Interest Payout Inquiry

Interest plan supported by **Oracle FLEXCUBE** comprises of fixed or floating interest rates, flexi-interest management and different interest payout modes.

Following are the interest rate types:

- Fixed Rate: You can specify a flat fixed rate. The interest rate specified at the time of TD opening is treated as final contractual rate until the deposit matures.
- Floating Rate: To apply a floating interest rate, it should be linked to an Interest Index Code. Thus, the interest rate at the account level varies with the changes in the index level rate.

Flexi-interest management supports

- Back dated interest calculation
- Calculation of interest based on interest payout frequency and compounding frequency

Interest Payout Modes:

Oracle FLEXCUBE supports the following payment modes for interest payment.

- Cash
- Bankers Cheque / Demand Draft
- Transfer to Savings
- Transfer to Loans
- Transfer to External Account
- Transfer to GL Account
- Transfer to TD Account

Using this option, you can pay interest on time deposit. A consolidated interest amount is displayed. After viewing the interest to be paid out, you can proceed to perform this interest payment transaction by choosing the appropriate mode of payout.

If the interest payout instruction at account/deposit level is maintained as 'Transfer to CASA Account' using the **TD Multiple Payout Instructions** (Fast Path: TD039) option, then during the BOD process interest payout will automatically takes place and the interest gets transferred to the specified savings account.

Definition Prerequisites

- [BAM09 - Issuer Maintenance](#)
- [STM59 - Settlement Bank Parameters](#)
- [BAM97 - Currency Code Cross Reference](#)
- [BAM20 - Bank Codes Maintenance](#)[8051 - CASA Account Opening](#)
 - [IV001 - Stock Transaction](#)
 - [SCM01 - SC Package Definition](#)
 - [8054 - Time Deposit Account Opening](#)

Modes Available

Not Applicable

To inquire about interest payout

1. Type the fast path **1337** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Remittance > TD Interest Payout Inquiry**.
2. The system displays the **TD Interest Payout Inquiry** screen.

TD Interest Payout Inquiry

The screenshot shows a web-based form titled "TD Interest Payout Inquiry". The form includes the following fields:

- Account No: [Text input field]
- Account Ccy: [Dropdown menu]
- Deposit No: [Text input field with a search icon]
- Payout Mode: [Dropdown menu]
- Total Interest: [Text input field]
- Tax Calculated: [Text input field]
- Net Interest Payout: [Text input field]

At the bottom right of the form, there are two buttons: "Ok" and "Cancel".

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the TD account number for which the interest has to be paid out. The name of the account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. The

exchange rate values must be defined and downloaded.

For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Deposit No	[Mandatory, Pick List] Select the term deposit number from the pick list. You can select the Deposit Number for which the interest needs to be paid, in case of deposit level payout.
Payout Mode	[Mandatory, Drop-Down] Select the payment mode of TD from the drop-down list. The options are: <ul style="list-style-type: none">• Bankers Cheque• Cash• Demand Draft• Transfer to External Account• Transfer to GL Account• Transfer to Loans Account• Transfer to Savings Account• Transfer to TD Account• Transfer to TD Product
Total Interest	[Display] This field displays the total interest amount when you enter the TD account number and deposit number.
Tax Calculated	[Display] This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.
Net Interest Payout	[Display] This field displays the interest payout amount when you enter the TD account number and deposit number (in case of deposit level payout).

3. Enter the account number and select the deposit no from the pick list.
4. Select the payout mode from the drop-down list.

TD Interest Payout Inquiry

TD Interest Payout Inquiry

Account No: 00000002741 SALIM

Account Ccy: INR

Deposit No: 2

Payout Mode: Bankers Cheque

Total Interest: 0.05

Tax Calculated: 0.00

Net Interest Payout: 0.05

Ok Cancel

5. Click the **Ok** button.
6. The system displays the message "Do You Want to continue?". Click the **Ok** button.
7. Depending upon the payout mode selected the system will display the relevant transaction screen. For example, if you select **Cash** from the **Payout Mode** drop-down list then the system will display that screen.
8. Enter the required information in the displayed screen.

Handle FCY Change Details

Handle FCY Change Details*

From Ccy : To Ccy :

From Ccy Rate : To Ccy Rate :

From Ccy Amount : To Ccy Amount :

Narrative :

OK

This tab is enabled if the controls are defined on the Transaction Definition Screen (**FP: TC001**) and when transaction currency selected is FCY in the transaction mnemonic screen.

Field Name	Description
------------	-------------

From Ccy	[Display] This field displays the currency of the account that is debited for the FCY Cash Withdrawal Transaction (ACY).
To Ccy	[Display] This field displays the local currency. This will always be the LCY of the branch.
From Ccy Rate	[Display] This field displays the FX mid rate between the ACY & LCY.

**To Ccy
Rate**

[Display]

This field displays the LCY Ccy rate. This value will always be 1.00000.

**From Ccy
Amt**

[Numeric, 13, Two]

Type the value for FCY amount, for this the branch teller wants to handover the change to the customer. Amount should not be greater than the transaction amount .

**To Ccy
Amt**

[Display]

This field displays the equivalent LCY for the FCY Amt entered in the FCY Amt field.

Narrative

[Alphanumeric, 40]

Type the transaction description. As a narrative enrichment, the standard narration will be suffixed with 'FCY Cash Handling - <Account Number debited>'

15. Click on **Handle FCY Change** Tab present at the bottom of the screen .
16. The system displays **Handle FCY Change** screen .
17. Enter the **From Ccy Amount**, the To Ccy Amount will be automatically populated.
18. Note that the Amount entered in From Ccy Amount should not be more than the Amount available in the account.
19. Click **OK** button.
20. The system will display **TD Interest Payout Inquiry** screen .
21. Click **OK** button, The system will display **Transaction Sequence No.** on a Pop up
22. Click **OK** button, the system will display **Transaction complete successfully ...**message on pop up.

TD Interest Payout - BC

TD Interest Payout Inquiry

Account No :	<input type="text" value="00000002741"/>	<input type="text" value="SALIM"/>	
Account Ccy :	<input type="text" value="INR"/>		
Deposit No :	<input type="text" value="2"/>		
Bank Code :	<input type="text" value="STATE BANK OF INDIA"/>		
Cheque Ccy :	<input type="text" value="INR"/>	<input type="text" value="..."/>	
Acct Ccy Rate :	<input type="text" value="1.00000"/>	Cheque Ccy Rate :	<input type="text" value="1.00000"/>
Int Payout Amt :	<input type="text" value="0.05"/>		
Tax Calculated :	<input type="text" value="0.00"/>		
Net Interest Payout :	<input type="text" value="0.05"/>		
Charges (Lcy) :	<input type="text" value="0"/>		
Cheque Amount :	<input type="text" value="0.05"/>		
Cheque Date :	<input type="text" value="15/02/2008"/>	Serial No :	<input type="text"/>
Micr No :	<input type="text" value="87697"/>	Routing No :	<input type="text" value="1001001"/>
Beneficiary Name :	<input type="text" value="Tom Smith"/>	Passport / IC No :	<input type="text" value="785785"/>
Beneficiary Addr :	<input type="text" value="Redwoods"/>		
	<input type="text" value="California"/>		
	<input type="text"/>		
User Reference No :	<input type="text" value="2"/>		
Narrative :	<input type="text" value="TD. Interest Payout By BC."/>		

Other Transactions

Service Charge Details

Field Description

Field Name	Description
Account No	<p>[Display]</p> <p>This field displays the account number as specified in the TD Interest Payout Inquiry screen.</p> <p>The name of the TD account holder is displayed in the adjacent field.</p>
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>

Deposit No	[Display] This field displays the deposit number for which the interest needs to be paid, as specified in the TD Interest Payout Inquiry screen.
Bank Code	[Mandatory, Drop-Down] Select the bank code of the bank, on which the BC will be drawn from the drop-down list. A list of banks on which the BC can be issued is maintained in Issuer Code Maintenance option A bank usually issues a BC of its own bank branch.
Cheque Ccy	[Mandatory, Pick List] Select the cheque currency in which the BC will be issued from the pick list.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Cheque Ccy Rate	[Display] This field displays the rate at which the cheque currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the cheque currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Int Payout Amt	[Display] This field displays the interest amount to be paid to the customer in the account currency. The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Tax Calculated	[Display] This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.
Net Interest Payout	[Display] This field displays the interest amount to be paid to the customer in the account currency. The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Charges (Lcy)	[Display]

This field displays the charges levied for issuing the BC.

The charges will be denominated in the local currency of the bank. If the charges pertain to our bank, they are attached at the Transaction Mnemonic level. For charges levied by issuer, the attachment is done at **Issuer Master Maintenance**. Such charges are deducted from the interest payout amount and the BC is issued for the net amount.

Cheque Amount

[Display]

This field displays the transaction amount to be paid in the cheque currency.

The transaction amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The transaction amount is converted into the cheque currency for the payout of the transaction amount.

Cheque Date

[Mandatory, dd/mm/yyyy]

Type the issue date of the BC that will be printed on the instrument. This date will be the posting date.

Serial No

[Display]

This field displays the serial number of the BC.

At the time of issue, for a remittance instrument such as a BC or DD, the system generates a serial number that includes the branch code. The serial number for each instrument type is maintained separately. On reversal of an instrument issue, the instrument serial number is not reused for the next instrument issue.

When an instrument comes into clearing, it may be referred to with an MICR number, which needs to be maintained for each instrument, if it is expected through an inward clearing batch. If the teller liquidates an instrument, the instrument serial number enables the system to track the instrument uniquely.

Micr No

[Mandatory, Alphanumeric, 12]

Type the MICR number.

For every remittance instrument, it is necessary to maintain an MICR number. The MICR number will be printed on the instrument, if the instrument is expected to come in for inward clearing. A cross reference is maintained with the system-generated serial number, to enable the system to track the instrument.

Routing No

[Mandatory, Numeric, Nine]

Type the routing number against which the cheque has been drawn.

The routing number is the combination of the bank code and the branch code.

The combination can be obtained from the **Routing Branch Maintenance** option.

Routing Number = Sector Code / Bank Code + Branch Code

For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.

The system may not allow a bank's own cheques to be deposited, thus

encouraging the internal bank transactions to be done through transfer of funds. This feature is bank configurable.

Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary of the BC.
Passport / IC No	[Mandatory, Alphanumeric, 14] Type the passport/IC number collected from the beneficiary of the BC.
Beneficiary Addr	[Optional, Alphanumeric, 35] Type the contact address of the beneficiary.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration, if required.

TD Interest Payout - Cash

TD Interest Payout Inquiry

Account No :	<input type="text" value="00000002741"/>	<input type="text" value="SALIM"/>	
Account Ccy :	<input type="text" value="INR"/>	Txn Ccy :	<input type="text" value=""/>
Acct Ccy Rate :	<input type="text" value=""/>	Txn Ccy Rate :	<input type="text" value=""/>
Deposit No :	<input type="text" value="2"/>		
Int Payout Amount :	<input type="text" value="0.05"/>		
Tax Calculated :	<input type="text" value="0.00"/>		
Net Interest Payout :	<input type="text" value="0.05"/>		
Txn Amount :	<input type="text" value=""/>		
User Reference No :	<input type="text" value=""/>		
Narrative :	<input type="text" value="TD. Interest Payout By Cash"/>		

Other Transactions

User Defined Fields

Field Description

Field Name	Description
Account No	<p>[Display]</p> <p>This field displays the account number as specified in the TD Interest Payout Inquiry screen.</p> <p>The name of the TD account holder is displayed in the adjacent field.</p>
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>

Txn Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the currency of the cheque from the drop-down list.</p> <p>This field, by default, displays the account currency as the transaction currency.</p>
Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Txn Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Deposit No	<p>[Display]</p> <p>This field displays the deposit number for which the interest needs to be paid.</p>
Int Payout Amount	<p>[Display]</p> <p>This field displays the net interest amount.</p> <p>The net interest amount to be paid to the customer in the account currency is the difference between the total interest amount and the tax calculated on the same.</p>
Tax Calculated	<p>[Display]</p> <p>This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.</p>
Net Interest Payout	<p>[Display]</p> <p>This field displays the interest amount to be paid to the customer in the account currency.</p> <p>The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p>
Txn Amount	<p>[Display]</p> <p>This field displays the interest amount to be paid, in the transaction currency.</p> <p>The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The</p>

interest amount is converted into the transaction currency for the payout of the interest.

User Reference No

[Optional, Alphanumeric, 40]

Type the user reference number assigned to the customer.

Narrative

[Mandatory, Alphanumeric, 40]

Type the narration.

This field displays the default narration, based on the transaction. The user can change the narration, if required.

TD Interest Payout - DD

TD Interest Payout Inquiry

Account No :	<input type="text" value="000000002741"/>	<input type="text" value="SALIM"/>	
Account Ccy :	<input type="text" value="INR"/>		
Deposit No :	<input type="text" value="2"/>		
Bank Code :	<input type="text" value="DANAMDN"/>		
Payable Branch :	<input type="text" value="9999"/>	<input type="text" value="Head Office"/>	<input type="button" value="..."/>
Cheque Ccy :	<input type="text" value="INR"/>	<input type="button" value="..."/>	
Acct Ccy Rate :	<input type="text"/>	Cheque Ccy Rate :	<input type="text"/>
Int Payout Amt :	<input type="text" value="0.05"/>		
Tax Calculated :	<input type="text" value="0.00"/>		
Net Interest Payout :	<input type="text" value="0.05"/>		
Charges (Lcy) :	<input type="text"/>		
Cheque Amount :	<input type="text"/>		
Cheque Date :	<input type="text"/>	Serial No :	<input type="text"/>
Micr No :	<input type="text"/>	Routing No :	<input type="text"/>
Beneficiary Name :	<input type="text"/>	Passport / IC No :	<input type="text"/>
Beneficiary Addr :	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
User Reference No :	<input type="text"/>		
Narrative :	<input type="text" value="TD. Interest Payout By DD."/>		

Other Transactions

Service Charge Details

Field Description

Field Name	Description
Account No.	<p>[Display]</p> <p>This field displays the account number as specified in the TD Interest Payout Inquiry screen.</p> <p>The name of the TD account holder is displayed in the adjacent field.</p>
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>

Deposit No	[Display] This field displays the deposit number, for which the interest needs to be paid, as specified in the TD Interest Payout Inquiry screen.
Bank Code	[Mandatory, Drop-Down] Select the bank code of the bank, on which the DD is drawn from the drop-down list. A list of banks on which the DD can be issued is maintained in Issuer Maintenance (Fast Path: BAM09) option.
Payable Branch	[Optional, Pick List] Select the branch name and the location of the bank/branch at which the DD is payable from the pick list.
Cheque Ccy	[Mandatory, Pick List] Select the cheque currency in which the DD will be issued from the pick list. While posting the transaction entries to the account, the cheque currency is converted into the account currency, based on the defined transaction rate.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Cheque Ccy Rate	[Display] This field displays the rate at which the cheque currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the cheque currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Int Payout Amt	[Display] This field displays the interest amount to be paid to the customer in the account currency. The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts
Tax Calculated	[Display] This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.

Net Interest Payout	<p>[Display]</p> <p>This field displays the interest amount to be paid to the customer in the account currency.</p> <p>The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p>
Charges (Lcy)	<p>[Display]</p> <p>This field displays the charges levied for issuing the DD.</p> <p>The charges will be calculated in the local currency of the bank. If the charges pertain to our bank, they are attached at the Transaction Mnemonic level. For charges levied by issuer, the attachment is done at Issuer Master Maintenance. Such charges are deducted from the interest payout amount and the DD is issued for the net amount.</p>
Cheque Amount	<p>[Display]</p> <p>This field displays the transaction amount to be paid in the cheque currency.</p> <p>The transaction amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The transaction amount is converted into the cheque currency for the payout of the transaction amount.</p>
Cheque Date	<p>[Mandatory, dd/mm/yyyy]</p> <p>Type the issue date of the DD that will be printed on the instrument. This date will be the posting date.</p>
Serial No	<p>[Display]</p> <p>This field displays the serial number.</p> <p>At the time of issue, for a remittance instrument such as a BC or DD, the system generates a serial number that includes the branch code. The serial number for each instrument type is maintained separately. On reversal of an instrument issue, the instrument serial number is not reused for the next instrument issue.</p> <p>When an instrument comes into clearing, it may be referred to with an MICR number, which needs to be maintained for each instrument, if it is expected through an inward clearing batch. If the teller liquidates an instrument, the instrument serial number enables the system to track the instrument uniquely.</p>
Micr No	<p>[Mandatory, Alphanumeric, 12]</p> <p>Type the MICR number.</p> <p>For every remittance instrument, it is necessary to maintain an MICR number. The MICR number will be printed on the instrument, if the instrument is expected to come in for inward clearing. A cross reference is maintained with the system-generated serial number, to enable the system to track the instrument.</p>
Routing No	<p>[Mandatory, Numeric, Nine]</p> <p>Type the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the</p>

branch code.

The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54) option.

Routing Number = Sector Code / Bank Code + Branch Code

For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.

For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up at **Settlement Bank Parameters** (Fast Path: STM59) option.

The system may not allow a bank's own cheques to be deposited, thus encouraging the internal bank transactions to be done through transfer of funds. This feature is bank configurable.

Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary of the DD.
Passport/IC No	[Mandatory, Alphanumeric, 14] Type the appropriate passport/IC number. This is the identification number, collected from the beneficiary of the DD.
Beneficiary Addr	[Optional, Alphanumeric, 35] Type the contact address of the beneficiary.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration, if required.

TD Interest Payout - Transfer To External A/C

TD Interest Payout Inquiry

TD Account No :	<input type="text" value="00000002741"/>	<input type="text" value="SALIM"/>	
TD Account Ccy :	<input type="text" value="INR"/>		
External Bank :	<input type="text" value="test bank"/>		
External Branch :	<input type="text"/>		
External Acct No. :	<input type="text"/>	External Acct Ccy :	<input type="text"/>
TD Acct. Ccy Rate :	<input type="text"/>	External Acct Ccy Rate :	<input type="text"/>
Deposit No :	<input type="text" value="2"/>		
Redemp Amount :	<input type="text" value="0.05"/>		
Tax Calculated :	<input type="text" value="0.00"/>		
Net Interest Payout :	<input type="text" value="0.05"/>		
Ext Acct Amount :	<input type="text"/>		
Narrative :	<input type="text" value="TD, Interest Payout To External Accour"/>		

Field Description

Field Name	Description
TD Account No	<p>[Display]</p> <p>This field displays the account number as specified in the TD Interest Payout Inquiry screen.</p> <p>The name of the TD account holder is displayed in the adjacent field.</p>
TD Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.</p>

External Bank	<p>[Mandatory, Drop-Down]</p> <p>Select the bank in which the external account is held from the drop-down list.</p>
External Branch	<p>[Mandatory, Drop-Down]</p> <p>Select the home branch where the external account is opened and maintained from the drop-down list.</p>
External Acct No.	<p>[Mandatory, Alphanumeric, 16]</p> <p>Type the external account number to which the redemption amount is to be credited.</p>
External Acct Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the external account currency in which the redemption payout will be done from the drop-down list.</p> <p>While posting the transaction entries to the account, the external account currency is converted into the account currency, based on the defined transaction rate.</p>
TD Acct. Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p> <p>The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.</p>
External Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the external account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p> <p>The teller's right to change the external account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the external account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.</p>
Deposit No	<p>[Display]</p> <p>This field displays the deposit number for which the interest needs to be paid, as specified in the TD Interest Payout Inquiry screen.</p>
Redemp Amount	<p>[Display]</p> <p>This field displays the interest amount in the account currency. The redemption amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts.</p>
Tax Calculated	<p>[Display]</p> <p>This field displays the tax amount which will be deducted from the total</p>

interest amount when you enter the TD account number and deposit number.

Net Interest Payout

[Display]

This field displays the interest amount to be paid to the customer in the account currency.

The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.

Ext Acct Amount

[Display]

This field displays the interest amount to be paid in the external account currency.

The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The interest amount is converted into the external account currency for the payout of the interest amount.

Narrative

[Mandatory, Alphanumeric, 40]

Type the narration.

TD Interest Payout - Transfer To GL

TD Interest Payout Inquiry

TD Acct No : 00000002741 SALIM

TD Acct Ccy : INR

GL Acct Ccy : INR

GL Acct No : 110001001 REP LINE TEST GL LOANS ...

TD Acct Ccy Rate : 1.00000 GL Acct Ccy Rate : 1.00000

Deposit No : 2

Redemption Amt : 0.05

Tax Calculated : 0.00

Net Interest Payout : 0.05

GL Acct Amount : 0.05

Narrative : TD. Interest Payout To GL

Ok Cancel

Field Description

Field Name	Description
TD Acct No	<p>[Display]</p> <p>This field displays the account number as specified in the TD Interest Payout Inquiry screen.</p> <p>The name of the TD account holder is displayed in the adjacent field.</p>
TD Acct Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.</p>
GL Acct Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the GL account currency in which the redemption payout will be done from the drop-down list.</p>

While posting the transaction entries to the account, the GL account currency is converted into the account currency, based on the defined transaction rate.

GL Acct No	<p>[Mandatory, Pick List]</p> <p>Select the GL account number from the pick list.</p> <p>The TD interest amount will be credited to this account.</p>
TD Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p> <p>The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are the same, the field takes a default value as 1 which cannot be modified.</p>
GL Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the GL account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p> <p>The teller's right to change the GL account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the GL account currency and the local currency are the same, the field takes a default value as 1 which cannot be modified.</p>
Deposit No	<p>[Display]</p> <p>This field displays the deposit number for which the interest needs to be paid, as specified in the TD Interest Payout Inquiry screen.</p>
Redemption Amt	<p>[Display]</p> <p>This field displays the redemption amount in the account currency.</p> <p>The redemption amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p>
Tax Calculated	<p>[Display]</p> <p>This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.</p>
Net Interest Payout	<p>[Display]</p> <p>This field displays the interest amount to be paid to the customer in the account currency.</p> <p>The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p>
GL Acct Amount	<p>[Display]</p> <p>This field displays the amount converted into the GL account currency,</p>

to which the interest amount is credited.

The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The interest amount is converted into the GL account currency for the payout of the interest amount.

Narrative

[Mandatory, Alphanumeric, 40]

Type the narration.

TD Interest Payout - Transfer To Loans

TD Interest Payout Inquiry

TD Acct No :

TD Acct Ccy :

Deposit No:

Loans Acct No :

Loans Acct Ccy :

TD Acct Ccy Rate : Loans Acct Ccy Rate :

Redemption Amt :

Tax Calculated :

Net Interest Payout :

Loans Amount :

Narrative :

Field Description

Field Name	Description
TD Acct No	<p>[Display]</p> <p>This field displays the account number as specified in the TD Interest Payout Inquiry screen.</p> <p>The name of the TD account holder is displayed in the adjacent field.</p>
TD Acct Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.</p>

Deposit No	[Display] This field displays the deposit number for which the interest needs to be paid, as specified in the TD Interest Payout Inquiry screen.
Loans Acct No	[Mandatory, Alphanumeric, 16] Type the loans account number. The TD interest amount will be credited to this account.
Loans Acct Ccy	[Display] This field displays the loans account currency. This is the currency in which the interest payout will be done. While posting the transaction entries to the account, the loans account currency is converted into the account currency, based on the defined transaction rate.
TD Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Loans Acct Ccy Rate	[Display] This field displays the rate at which the loan account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the loans account currency value is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the loan account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Redemption Amt	[Display] This field displays the interest amount in the account currency. The redemption amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts.
Tax Calculated	[Display] This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.
Net Interest Payout	[Display] This field displays the interest amount to be paid to the customer in the account currency. The interest amount is calculated in the account currency, to facilitate

the bank to make relevant entries in their respective accounts.

Loans Amount

[Display]

This field displays the interest amount to be paid in the loans account currency.

The interest amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts. The interest amount is converted into the loans account currency for the payout of the interest amount.

Narrative

[Mandatory, Alphanumeric, 40]

Type the narration.

TD Interest Payout - Transfer to Savings

The screenshot shows a window titled "TD Interest Payout Inquiry" with the following fields and values:

TD Acct No :	00000002741	SALIM
TD Acct Coy :	INR	
Deposit No :	2	
Sav Acct No :	00000003633	JACKK.JASON
Sav Acct Coy :	INR	
TD Acct Coy Rate :	1.00000	Sav Acct Coy Rate : 1.00000
Redemption Amt :	0.05	
Tax Calculated :	0.00	
Net Interest Payout :	0.05	
Savings Amount :	0.05	
Narrative :	TD, Interest Payout To Savings	

Field Description

Field Name	Description
TD Acct No	[Display]

This field displays the account number as specified in the **TD Interest Payout Inquiry** screen.

The name of the TD account holder is displayed in the adjacent field.

TD Acct Ccy

[Display]

This field displays the currency assigned to the product at the product level under which the account is opened.

All the entries posted in the account are in the account currency.

For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.

Deposit No

[Display]

This field displays the deposit number for which the interest needs to be paid, as specified in the **TD Interest Payout Inquiry** screen.

Sav Acct No

[Mandatory, Alphanumeric, 16]

Type the savings account number.

The TD interest amount will be credited to this account.

Sav Acct Ccy

[Display]

This field displays the saving account currency.

This is the currency in which the interest will be paid.

While posting the transaction entries to the account, the savings account currency is converted into the account currency, based on the defined transaction rate.

TD Acct Ccy Rate

[Display]

This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.

The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.

Sav Acct Ccy Rate

[Display]

This field displays the rate at which the savings account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.

The teller's right to change the savings account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the savings account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.

Redemption Amt

[Display]

This field displays the TD interest amount to be credited to the savings

account.

The redemption amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts.

Tax Calculated

[Display]

This field displays the tax amount which will be deducted from the total interest amount, when you enter the TD account number and deposit number.

Net Interest Payout

[Display]

This field displays the interest amount to be paid to the customer in the account currency.

The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.

Savings Amount

[Display]

This field displays the redemption amount converted into the saving account currency, to which the interest amount is credited.

Narrative

[Mandatory, Alphanumeric, 40]

Type the narration.

TD Interest Payout - Transfer To TD

TD Interest Payout Inquiry

TD Acct No : 00000002741 SALIM

Acct Ccy : INR

To TD Acct No : 00000003996 SACHINKANEKAR

Txn Ccy : INR

Acct Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000

Int Payout Frq : At Maturity Compounding Frq : Quarterly

Base Amount: Cumulative For The Deposit Annual Equivalent Rate :

Maturity Date Factor : Term Maturity Date

Payout Term: 12 Months 0 Days

Maturity Date : 16/02/2008

Int St Date: 15/02/2008

Redemption Amt : 0.05

Tax Calculated : 0.00

Net Interest Payout : 0.05

Txn Amount : 0.05

Narrative : TD. Interest Payout To TD.

Ok Cancel

Field Description

Field Name	Description
TD Acct No	<p>[Display]</p> <p>This field displays the account number as specified in the TD Interest Payout Inquiry screen.</p> <p>The name of the TD account holder is displayed in the adjacent field.</p>
Acct Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level under which the account is opened.</p> <p>All the entries are posted in the account, in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.</p>
To TD Acct No	<p>[Mandatory, Numeric, 16]</p> <p>Type the TD account number.</p>

The TD interest will be transferred to this account.

Txn Ccy

[Display]

This field displays the currency of the cheque.

This field by default displays the account currency as the transaction currency.

While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.

Acct Ccy Rate

[Display]

This field displays the rate at which the account currency is converted to the local currency of the bank.

The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.

Txn Ccy Rate

[Display]

This field displays the rate at which the transaction currency is converted to the local currency of the bank.

The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.

Int Payout Frq

[Mandatory, Drop-Down]

Select the time interval at which the Interest for TD will be paid out from the drop-down list.

The options are:

- At Maturity
- Daily
- Weekly
- Fortnightly
- Monthly
- Bimonthly
- Quarterly
- Half Yearly
- Yearly

Compounding Frq

[Mandatory, Drop-Down]

Select the compounding frequency from the drop-down list.

TD interest is compounded at the time specified, and the amount is added to the principal amount of the TD. The principal amount

increases and hence the subsequent interest amount earned also increases.

For example,

TD Amount = 1000

Rate of Interest = 10% p.a

Interest Payout Frequency = Monthly

Compounding Frequency = Monthly

Interest Due After End of 1st Month = $100/12 = 8.33$

At the end of the First Month, the interest earned i.e. 8.33 will be added to the principal amount.

So the principal amount will increase to 1008.33.

Therefore, the actual interest paid for the principal amount of 1008.33, will be 8.40 at the end of second month.

Base Amount

[Mandatory, Drop-Down]

Select the base amount from the drop-down list.

The options are:

- Incremental Amount – The deposit amount is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
- Cumulative of the Deposit – The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
- Cumulative of all Deposits - The sum total of all the deposits under the TD Account (including this new deposit) is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account.

Annual Equivalent Rate

[Display]

This field displays the annual equivalent rate.

It is the annualized rate of return which the bank pays to the customer.

It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when the interest is finally paid out to the customer.

The AER is to be published along with the actual interest rate which is paid to the customer.

Maturity Date Factor

[Mandatory, Radio Button]

Click the option button to select the term or maturity date factor.

If **Maturity Date** option is selected **FLEXCUBE** disables the **Term** field.

Payout Term

[Conditional, Numeric, Four]

Type the term for which the TD is being maintained.

The term should be within the maximum and minimum limits and

should be equivalent to a multiple of the incremental term that is specified at the product level.

Maturity Date	<p>[Conditional, Pick List, dd/mm/yyyy]</p> <p>Select the maturity date from the pick list.</p> <p>This field is enabled if the Maturity Date option is selected from the Maturity Date Factor field. The system will calculate the term by the difference between the maturity date and the value date and stamp the term in the related fields.</p>
Int St Date	<p>[Display]</p> <p>This field displays the current process date as the interest start date by default.</p> <p>The interest start date is the date on which the bank starts accruing interest for the TD.</p> <p>For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument.</p> <p>You can specify any date, on or after the value date of the deposit, and on or before the maturity date of the deposit.</p>
Redemption Amt	<p>[Display]</p> <p>This field displays the TD interest amount to be credited to the To TD Account in TD account currency.</p>
Tax Calculated	<p>[Display]</p> <p>This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.</p>
Net Interest Payout	<p>[Display]</p> <p>This field displays the interest amount to be paid to the customer in the account currency.</p> <p>The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p>
Txn Amount	<p>[Display]</p> <p>This field displays the actual redemption amount converted in the To TD Account currency.</p>
Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p>

TD Interest Payout - Transfer To TD product

TD Interest Payout Inquiry*

Account No :

Account Ccy :

Product Name*

Txn Ccy :

Acct Ccy Rate : Txn Ccy Rate :

Int Payout Frq : Compounding Frq :

Base Amount : Annual Equivalent Rate :

Maturity Date Factor : Term Maturity Date

Payout Term :* Months Days

Maturity Date :

Int Start Date :*

Redemption Amt :

Tax Calculated:

Net Interest Payout :

Txn Amount :

Payout Account No :

Narrative :*

Use Source Account's MIS Class and Code :

Card	Change Pin	Cheque	Cost Rate	FCY Change	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
------	------------	--------	-----------	------------	--------------	------------	-----------	----------------	----------------	-----------	-------------------

Field Description

Field Name

Description

Account No

[Display]

This field displays the account number as specified in the **TD Interest Payout Inquiry** screen.

The name of the TD account holder is displayed in the adjacent field.

Acct Ccy

[Display]

This field displays the currency assigned to the product at the product level, under which the account is opened.

All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.

For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.

Product Name	[Mandatory, Drop-Down] Select the name of the TD product from the drop-down list.
Txn Ccy	[Display] This field displays the currency of the cheque. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Int Payout Frq	[Mandatory, Drop-Down] Select the time interval at which the Interest for TD will be paid out from the drop-down list. The options are: <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly
Compounding Frq	[Mandatory, Drop-Down] Select the compounding frequency from the drop-down list.

TD interest is compounded at the time specified, and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases.

For example,

TD Amount = 1000

Rate of Interest = 10% p.a

Interest Payout Frequency = Monthly

Compounding Frequency = Monthly

Interest Due After End of 1st Month = $100/12 = 8.33$

At the end of the First Month, the interest earned i.e. 8.33 will be added to the principal amount

So the principal amount will increase to 1008.33

Therefore, the actual interest paid for the principal amount of 1008.33, will be 8.40 at the end of second month.

Base Amount

[Mandatory, Drop-Down]

Select the base amount from the drop-down list.

The options are:

- Incremental Amount – The deposit amount is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
- Cumulative of the Deposit – The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
- Cumulative of all Deposits - The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account.

Annual Equivalent Rate

[Display]

This field displays the annual equivalent rate.

AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits

Maturity Date Factor

[Mandatory, Radio Button]

Click the option button to select the term or maturity date factor.

If Maturity Date option is selected FLEXCUBE disables the Term field.

Payout Term

[Mandatory, Alphanumeric, 22]

Type the term for which the TD is being maintained.

The term should be within the maximum and minimum limits and should be equivalent to a multiple of the incremental term that is

specified at the product level.

Maturity Date	<p>[Conditional, Pick List, dd/mm/yyyy]</p> <p>Select the maturity date from the pick list.</p> <p>This field is enabled if the Maturity Date option is selected from the Maturity Date Factor field. The system will calculate the term by the difference between the maturity date and the value date and stamp the term in the related fields.</p>
Int St Date	<p>[Mandatory, dd/mm/yyyy]</p> <p>Type the interest start date.</p> <p>By default, the current process date is displayed as the interest start date.</p> <p>The interest start date is the date on which the bank starts accruing interest for the TD.</p> <p>For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument.</p> <p>You can specify any date, on or after the value date of the deposit, and on or before the maturity date of the deposit.</p>
Redemption Amt	<p>[Display]</p> <p>This field displays the TD interest amount to be credited to the TD product in TD account currency.</p>
Tax Calculated	<p>[Display]</p> <p>This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.</p>
Net Interest Payout	<p>[Display]</p> <p>This field displays the interest amount to be paid to the customer in the account currency.</p> <p>The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p>
Txn Amount	<p>[Display]</p> <p>This field displays the actual redemption amount converted in the TD product currency.</p>
Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p>
Use Source account's MIS class and code	<p>[Optional, Checkbox]</p> <p>Select the checkbox if the MIS class and codes defined at the source account level are to be inherited by the new account to be opened.</p>

9. Click the **OK** button.

10. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
11. The system displays the **Document Receipt** screen.
12. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
13. The system displays the message "Printed Successfully?". Click the **Ok** button.
14. Click the **Cancel** button.
15. The system displays the serial number.

1.26. 1302 - TD Interest Payout Inquiry

Interest plan supported by **Oracle FLEXCUBE** comprises of fixed or floating interest rates, flexi-interest management and different interest payout modes.

Following are the interest rate types:

- **Fixed Rate:** You can specify a flat fixed rate. The interest rate specified at the time of TD opening is treated as final contractual rate until the deposit matures.
- **Floating Rate:** To apply a floating interest rate, it should be linked to an Interest Index Code. Thus, the interest rate at the account level varies with the changes in the index level rate.

Flexi-interest management supports

- Back dated interest calculation
- Calculation of interest based on interest payout frequency and compounding frequency

Using this option, you can pay interest on time deposit. A consolidated interest amount is displayed. After viewing the interest to be paid out, you can proceed to perform this interest payment transaction by choosing the mode of payout.

If the interest payout instruction at account/deposit level is maintained as 'Transfer to CASA Account' using the **TD Multiple Payout Instructions** (Fast Path: TD039) option, then during the BOD process interest payout will automatically takes place and the interest gets transferred to the specified savings account.

Definition Prerequisites

- [BAM09 - Issuer Maintenance](#)
- [8051 - CASA Account Opening](#)
- [IV001 - Stock Transaction](#)
- [SCM01 - SC Package Definition](#)
- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To inquire about interest payout

1. Type the fast path **1302** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > TD Interest Payout By Cash**.
2. The system displays the **TD Interest Payout Inquiry** screen.

TD Interest Payout Inquiry

TD Interest Payout Inquiry*

Account No :

Account Ccy :

Deposit No :

Payout Mode :

Total Interest :

Tax Calculated :

Net Interest Payout :

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the TD account number for which the interest has to be paid out. The name of the account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Deposit No	[Mandatory, Pick List] Select the term deposit number from the pick list.

You can select the Deposit Number for which the interest needs to be paid, in case of deposit level payout.

Payout Mode

[Mandatory, Drop-Down]

Select the payment mode of TD from the drop-down list.

The options are:

- Cash

Total Interest

[Display]

This field displays the total interest amount when you enter the TD account number and deposit number.

Tax Calculated

[Display]

This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.

Net Interest Payout

[Display]

This field displays the interest payout amount when you enter the TD account number and deposit number (in case of deposit level payout).

3. Enter the account number and select the deposit no from the pick list.
4. Select the payout mode from the drop-down list.
5. Click the **Ok** button.
6. The system displays the message "Do You Want to continue?".

TD Interest Payout Inquiry

TD Interest Payout Inquiry*

Account No : 01000002896018 JEEVAN J BABU
Account Ccy : SGD
Deposit No : 1
Payout Mode : Cash
Total Interest : 1,522.81
Tax Calculated : 0.00
Net Interest Payout : 1,522.81

Windows Internet Explorer
contd : Do you want to continue?
OK Cancel

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF OK Close Clear

7. Click the **Ok** button.
8. Enter the required information in the displayed screen.

TD Interest Payout - Cash

TD Interest Payout By Cash*

Account No : 01000002896018 JEEVAN J BABU

Account Ccy : SGD Txn Ccy : SGD

Acct Ccy Rate : 4.96000 Txn Ccy Rate : 4.96000

Deposit No : 1

Int Payout Amount : 1,522.81

Tax Calculated: 0.00

Net Interest Payout : 1,522.81

Txn Amount : 1,522.81

User Reference No : 1

Narrative : TD. Interest Payout By Cash

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name	Description
Account No	<p>[Display]</p> <p>This field displays the account number as specified in the TD Interest Payout Inquiry screen.</p> <p>The name of the TD account holder is displayed in the adjacent field.</p>
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
Txn Ccy	[Mandatory, Drop-Down]

Select the currency of the cheque from the drop-down list.

This field, by default, displays the account currency as the transaction currency.

Acct Ccy Rate

[Display]

This field displays the rate at which the account currency is converted to the local currency of the bank.

The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Txn Ccy Rate

[Display]

This field displays the rate at which the transaction currency is converted to the local currency of the bank.

The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Deposit No

[Display]

This field displays the deposit number for which the interest needs to be paid.

Int Payout Amount

[Display]

This field displays the net interest amount.

The net interest amount to be paid to the customer in the account currency is the difference between the total interest amount and the tax calculated on the same.

Tax Calculated

[Display]

This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.

Net Interest Payout

[Display]

This field displays the interest amount to be paid to the customer in the account currency.

The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.

Txn Amount

[Display]

This field displays the interest amount to be paid, in the transaction currency.

The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The interest amount is converted into the transaction currency for the payout of the interest.

User Reference No [Optional, Alphanumeric, 40]
Type the user reference number assigned to the customer.

Narrative [Mandatory, Alphanumeric, 40]
Type the narration.
This field displays the default narration, based on the transaction. The user can change the narration, if required.

9. Click the **OK** button.
10. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
11. The system displays the **Document Receipt** screen.
12. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
13. The system displays the message "Printed Successfully?". Click the **Ok** button.
14. Click the **Cancel** button.
15. The system displays the serial number.

1.27. TD029 - TD Interest Adjustments

This transaction allows you to pay an interest amount, which is different from the amount stipulated by the bank. The amount specified in this screen may be greater or lesser than the interest amount. This change affects the amount of accrued interest against the term deposit in the current accrual cycle. The account is paid with the modified interest amount at the end of the payment or capitalization cycle. If the bank has paid more interest to the customer, that amount needs to be recovered. You can enter the recovered amount in this screen. If the amount is paid to the customer then **Interest Expense GL** is debited through this transaction while if the amount is recovered from the customer, the **Interest Payable GL** is credited.

Definition Prerequisites

- [8054 - Time Deposit Account Opening](#)

Modes Available

Not Applicable

To perform TD interest adjustments

1. Type the fast path **TD029** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > TD Interest Adjustments**.
2. The system displays the **TD Interest Adjustments** screen.

TD Interest Adjustments

TD Interest Adjustments*

Account No : Org Deposit No : ...

Deposit No : Renewal No :

Transaction No :

Short Name :

Adjustment Details

Debit/Credit :

Adjustment Amount :

Description :

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the TD account number.
Org Deposit No	[Mandatory, Pick List] Select the deposit number on which the adjustment transaction is to be performed, from the pick list.
Deposit No	[Display] This field displays the deposit number. The deposit number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.

Renewal No [Display]
This field displays the renewal number.
Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts.
This field along with the original deposit number can explain the chronology of a particular deposit.

Transaction No [Display]
This field displays the transaction number of the TD account.

Short Name [Display]
This field displays the short name of the customer.

Adjustment Details

Debit/Credit [Mandatory, Drop-Down]
Select the debit or credit interest adjustment from the drop-down list.
The options are:

- Credit
- Debit

A debit in the interest payable account will reduce the interest to be paid to the customer.
The credit in the interest payable account will increase the banks interest liability.
The debit entry for interest adjustment will take place if there is a credit entry for interest accrued on the account.

Adjustment Amount [Mandatory, Numeric, 13, Two]
Type the amount that has to be adjusted in the accrued amount.
In case of debit interest adjustment there should be sufficient credit accrual available for setting off the debit.

Description [Mandatory, Alphanumeric, 40]
Type the description of the transaction.

3. Enter the account number and press the **<Tab>** key.
4. Select the original deposit number from the pick list.
5. Select the debit/credit type from the drop-down list, and enter the adjustment amount and description.

TD Interest Adjustments

TD Interest Adjustments*

Account No : 61000000174440 Org Deposit No : 1

Deposit No : 1 Renewal No : 1

Transaction No :

Short Name : JOHNKENNEDY

Adjustment Details

Debit/Credit : Credit

Adjustment Amount : 100.00 LTL

Description : Term Deposit

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UCF OK Close Clear

6. Click the **Ok** button.
7. The system displays the message "Authorization required. Do You Want to continue?". Click the **OK** button.
8. The system displays the **Authorization Reason** screen.
9. Enter the relevant information and click the **Ok** button.
10. The system displays the message "Interest adjusted". Click the **OK** button.

1.28. TD039 - TD Multiple Payout Instructions

Customer has the flexibility to choose the payout amount and mode in which the redemption proceeds of a term deposit will be received, As per customer requirement multiple modes of payment for interest and principal can be selected.

The multiple payout options which can be set for a TD account are as follows:

- Interest earned
- Principal amount
- Premature redemption

You can also set up TD payout instructions to an external account. The instructions can be set for a single or all the deposits in a TD account. In case of premature redemption of a deposit, the interest amount accrued till date will not be paid to the customer. And, if any tax is deducted on the interest amount paid to the customer, then the tax amount also is not refunded to the customer.

In case of premature redemption of a deposit, the interest amount accrued till date will not be paid to the customer. And, if any tax is deducted on the interest amount paid to the customer, then the tax amount is also not refunded to the customer.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
- [PM002 - Payments Transaction Definition](#)

Modes Available

Add, Modify, Delete Cancel, Amend, Authorize, Inquiry.

To add multiple payout instructions

1. Type the fast path **TD039** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > TD Multiple Payout Instructions**.
2. The system displays the **TD Multiple Payout Instructions** screen.

TD Multiple Payout Instructions

TD Multiple Payout Instructions*

Account Number : ... Customer Name :

Branch : Product :

Principal Balance : Account Currency :

Reinvest to New Account	Reinvest to Existing Account	Bankers Cheque	Demand Draft	External A/c- NEFT	External A/c- RTGS
Payout Details	CASA Account	External Account	Loan Account	Loan Account	GL Account

Payout Type: <input type="text"/>	Payout Frequency: <input type="text"/>
All Deposits: <input type="checkbox"/> Deposit No: <input type="text"/> ... Notice No: <input type="text"/> ...	Payout Date: <input type="text"/>
Indicative Amount: <input type="text"/>	Payout Mode: <input type="text"/> Penalty Variance: <input type="checkbox"/>

Org. Deposit No.	Renewal No.	Deposit No.	Priority	Pay Type	Amt/Percent	Net Amount	Pay Ccy	Pay Amount	Pay Mode	Tot. Amount
<input type="button" value="+"/> <input type="button" value="-"/> <input type="button" value="Up"/> <input type="button" value="Down"/>										

Remarks:

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized <input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number of the customer, for which the payout instructions have to be specified.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Branch	[Display] This field displays the home branch where the TD account is opened and maintained.
Product	[Display] This field displays the product code.
Principal	[Display]

Balance This field displays the TD account principal balance.
The TD account principal balance is the sum total of the principal balance of all the term deposits held under the TD account.

Account Currency [Display]
This field displays the currency assigned to the product at the product level, under which the account is opened.
For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
All the entries posted in the account are in the account currency.

3. Click the **Add** button.
4. Enter the account number and press the **<Tab>** key.

TD Multiple Payout Instructions

TD Multiple Payout Instructions*

Account Number : 00000000063301 Customer Name : RanishBalkrishnaTalw
 Branch : HO Product : 20001 Retail Term Deposit in RMB payout :
 Principal Balance : 10,000.00 Account Currency : RMB

Reinvest to New Account Reinvest to Existing Account Bankers Cheque Demand Draft External A/c- NEFT External A/c- RTGS
 Principal Summary CASA Account External Account Loan Account GL Account

Payout Type: Principal
 All Deposits: Deposit No: 0 Notice No: 0
 Indicative Amount: RMB 0.00

Org. Deposit No.	Renewal No.	Deposit No.	Priority	Pay Type	Amt/Percent	Net Amount	Pay Ccy	Pay Amount	Pay Mode	Tot. Amount
+ - Up Down										

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

- The system enables the **Payout Details** tab.
- Select the payout type, payout frequency and payout mode from the drop-down list and select the payout date from the pick list.
- Click the **+** button to add a row.

Payout Details

In the **Payout Details** tab the **Payout Type** field facilitates you to specify whether the payout instruction is for

- Interest
- Principal amount
- Premature redemption

Depending on the criteria you choose for the payout type, the data fields will alter as explained below.

Principal Summary

TD Multiple Payout Instructions*

Account Number : 00000000147501 Customer Name : RAVI
 Branch : HO Product : 20319 Corporate unfixed TD dormancy
 Principal Balance : 5,000,000.00 Account Currency : RMB

Reinvest to New Account Reinvest to Existing Account Bankers Cheque Demand Draft External A/c- NEFT External A/c- RTGS
Principal Summary CASA Account External Account Loan Account GL Account

Payout Type: Principal
 All Deposits: Deposit No: 0 Notice No: 0
 Indicative Amount: RMB 5,000,000.00

Org. Deposit No.	Renewal No.	Deposit No.	Priority	Pay Type	Amt/Percent	Net Amount	Pay Ccy	Pay Amount	Pay Mode	Tot. Amount
1	1	1	1	Percent	100.00	1,500.00	RMB	1,500.00		0.00

+ - Up Down

Remarks:

Record Details
 Input By: TRAVIKANTH Authorized By: SRAVIKANTH Last Mnt. Date: 15/03/2011 12:20:51 Last Mnt. Action: Authorize Authorized:

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry UDF Ok Close Clear

Field Description

Field Name	Description
------------	-------------

Payout Type	[Mandatory, Drop-Down]
--------------------	------------------------

Select the payout type as **Principal** from the drop-down list.

The other options are:

- Interest
- Premature

All Deposits	[Optional, Check Box]
---------------------	-----------------------

Select the **All Deposits** check box, to set up payout instructions for all the term deposits initiated under the TD account.

Deposit No.	[Conditional, Pick List]
--------------------	--------------------------

Select the TD number, to set the payout instruction to a single term deposit

from the pick list.

The pick list, lists all the deposits held under the TD account.

This field is disabled if the **All Deposits** check box is selected.

Notice No. [Optional, Pick List]

Select the notice number from the pick list.

The notice number provides the information on the notice amount and effective date.

The notice numbers are maintained in the **Call Deposit Notice Maintenance** (Fast Path - TDM55) screen.

Indicative Amount [Display]

This field displays the pay currency and the principal amount.

If the **All Deposits** check box is selected, the **Payout Amount** field will reflect the sum of the principal amount of all term deposits held under the account.

Column Name **Description**

Org. Deposit No [Display]

This column displays the original deposit number.

The Original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit.

Renewal No [Display]

This column displays the renewal number.

Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.

Deposit No [Display]

This column displays the deposit number.

The Deposit Number signifies the number of deposits opened in an account.

The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.

Priority [Display]

This column displays the payout instruction execution priority. The payout instruction for a term deposit or deposits will be carried out as per the priority.

This priority number can be changed to alter the priority of a particular instruction.

Pay Type [Optional, Drop-Down]

Select the pay type from the drop-down list.

The options are:

- Fixed – a fixed payout amount is specified
- Percent – a % of the amount is specified

Amt/Percent [Mandatory, Numeric, 15 , Two]

Type the amount or percentage value depending upon the pay type selected.

- Fixed - Type an amount, if the **Pay Type** is **Fixed**. The value should be less than the payout amount.
- Percentage - Type a percentage, if the **Pay Type** is **Percent**. The value should be equal to or less than 100.

For example, a customer is specifying payout instructions for the interest earned on the TD and chooses the **Pay Type** as **Percentage**. The customer wants to transfer 75% of the interest amount to the loan account and the remaining amount to the CASA account. If the customer earns 1000 as interest amount in a year, 75% of 1000 i.e. 750 will get transferred to the loan account. The remaining 250 i.e. the remaining 25% will get transferred to the CASA account.

Net Amount [Display]

This column displays the available payout amount (principal or interest or premature), for which the payout transaction will be carried out.

This amount is displayed in account currency.

Pay Ccy [Optional, Drop-Down]

Select the currency in which the payout is conducted i.e. the transaction currency, from the drop-down list.

The transaction currency is the currency in which the customer wants to transact.

Pay Amount [Display]

This column displays the net payable amount in the pay currency after applying the conversion rate of local currency of the bank.

This field displays the net payable amount to be paid, in the transaction currency.

The payment amount is converted into the transaction currency for the payout of the amount.

The exchange rate values must be defined and downloaded.

Pay Mode [Mandatory, Drop-Down]

Select the payout mode from the drop-down list.

The options are:

- Cash
- Bankers Cheque
- Demand Draft
- Transfer to CASA
- Transfer to External Account
- Transfer to Loans

- Transfer to GL
- Reinvest to New Account
- Reinvest to Existing Account
- Add to Principal On Maturity
- Tr.to External A/c - NEFT
- Tr.to External A/c - RTGS
 - Reinvest to New TD MCA

Tot. Amount [Display]

This column displays the outstanding amount.

This amount is derived at by deducting the payout amount from the net amount.

Total Amount = Net Amount - Payout Amount

This amount is displayed in account currency.

Interest Summary

TD Multiple Payout Instructions*

Account Number : 00000000147501 Customer Name : RAVI
 Branch : HO Product : 20319 Corporate unfixed TD dormancy
 Principal Balance : 5,000,000.00 Account Currency : RMB

Reinvest to New Account	Reinvest to Existing Account	Bankers Cheque	Demand Draft	External A/c- NEFT	External A/c- RTGS
Interest Summary	CASA Account	External Account	Loan Account	Loan Account	GL Account

Payout Type: Interest Payout Frequency: None/At Maturity

All Deposits: Deposit No: 1 Notice No: 0

Indicative Amount: RMB 1,500.00

Org. Deposit No.	Renewal No.	Deposit No.	Priority	Pay Type	Amt/Percent	Net Amount	Pay Ccy	Pay Amount	Pay Mode	Tot. Amount
1	1	1	1	Percent	100.00	1,500.00	RMB	1,500.00		0.00

+ - Up Down

Remarks: _____

Record Details				
Input By TRAVIKANTH	Authorized By SRAVIKANTH	Last Mnt. Date 15/03/2011 12:20:51	Last Mnt. Action Authorize	Authorized <input checked="" type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

Field Name	Description
Payout Type	[Mandatory, Drop-Down] Select the payout type as Interest from the drop-down list. The other options are: <ul style="list-style-type: none">• Principal• Premature
Payout Frequency	[Display] This field displays the interest payout frequency for the deposit, if a single term deposit is selected.
All Deposits	[Optional, Check Box] Select the All Deposits check box, to set up payout instructions for all the term deposits initiated under the TD account.
Deposit No.	[Optional, Pick List] Select the TD number from the pick list, to apply the payout instruction to a single term deposit. The pick list, lists all the deposits held under the TD account.
Indicative Amount	[Display] This field displays the indicative amount. The interest amount, if a single Term Deposit number is selected, this field displays the interest amount payable for that deposit along with the currency code. If the All Deposits check box is selected, this field displays the sum total of Interest amount payable for the complete deposit under the TD account along with the currency code.

Column Name	Description
Org. Deposit No	[Display] This column displays the original deposit number. The Original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit.
Renewal No	[Display] This column displays the renewal number. Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.

Deposit No	[Display] This column displays the deposit number. The Deposit Number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Priority	[Display] This column displays the payout instruction execution priority. The payout instruction for a term deposit or deposits will be carried out as per the priority. This priority number can be changed to alter the priority of a particular instruction.
Pay Type	[Optional, Drop-Down] Select the pay type from the drop-down list. The options are: <ul style="list-style-type: none"> • Fixed – a fixed payout amount is specified • Percent – a % of the amount is specified
Amt/Percent	[Optional,] This column displays the amount or percentage value depending on the pay type selected. <ul style="list-style-type: none"> • Fixed - Type an amount, if the Pay Type is Fixed. The value should be less than the payout amount. • Percentage - Type a percentage, if the Pay Type is Percent. The value should be equal to or less than 100. For example, a customer is specifying payout instructions for the interest earned on the TD and chooses the Pay Type as Percentage . The customer wants to transfer 75% of the interest amount to the loan account and the remaining amount to the CASA account. If the customer earns 1000 as interest amount in a year, 75% of 1000 i.e. 750 will get transferred to the loan account. The remaining 250 i.e. the remaining 25% will get transferred to the CASA account.
Net Amount	[Display] This column displays the available payout amount (principal or interest or premature), for which the payout transaction will be carried out. This amount is displayed in account currency.
Pay Ccy	[Optional, Drop-Down] Select the currency in which the payout is conducted i.e. the transaction currency from the drop-down list. The transaction currency is the currency in which the customer wants to transact. For example, if the customer wants payment amount to be paid in EUR (Euro), EUR is the transaction currency.
Pay Amount	[Display] This column displays the net payable amount in the pay currency after applying

the conversion rate of the local currency of the bank.

This field displays the net payable amount to be paid, in the transaction currency.

The payment amount is converted into the transaction currency for the payout of the amount.

The exchange rate values must be defined and downloaded.

Pay Mode

[Mandatory, Drop-Down]

Select the payout mode from the drop-down list.

The options are:

- Cash
- Bankers Cheque
- Demand Draft
- CASA Account
- External Account
- Loan Account
- GL Account
- Reinvest to New Account
- Reinvest to Existing Account

Tot. Amount

[Display]

This column displays the outstanding amount.

This amount is derived at by deducting the payout amount from the net amount.

Total Amount = Net Amount - Payout Amount

This amount is displayed in account currency.

Premature Summary

TD Multiple Payout Instructions

Account Number: <input type="text" value="99993010000636"/>	Customer Name: <input type="text" value="EDWARD MATHEW"/>
Branch: <input type="text" value="HO"/>	Product: <input type="text" value="301 Resident TD - Regular"/>
Principal Balance: <input type="text" value="9,000.00"/>	Account Currency: <input type="text" value="INR"/>

CASA Account	External Account	Loan Account	GL Account	Default Instructions			
Premature Summary	Reinvest to New Account	Reinvest to Existing Account	Bankers Cheque	Demand Draft	External A/c- NEFT	External A/c- RTGS	

Payout Type: <input type="text" value="Premature"/>	
All Deposits: <input type="checkbox"/>	Deposit No.: <input type="text" value="1"/>
	Payout Date: <input type="text" value="04/02/2008"/>
Indicative Amount: <input type="text" value="INR 9,000.00"/>	Payout Mode: <input type="text" value="Part Payment"/>
	Penalty Variance: <input type="checkbox"/>

Orj. Deposit No	Renewal No	Deposit No	Priority	Pay Type	Amt/Percent	Net Amount	Pay to	Pay Amount	Pay Mode	Tot. Amount
<input type="button" value="+"/> <input type="button" value="-"/> <input type="button" value="▲"/> <input type="button" value="▼"/>										

Record Details	Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
					<input type="checkbox"/>

<input type="radio"/> Add	<input type="radio"/> Modify	<input type="radio"/> Delete	<input type="radio"/> Cancel	<input type="radio"/> Amend	<input type="radio"/> Authorize	<input type="radio"/> Inquiry	<input type="button" value="Ok"/>	<input type="button" value="Close"/>	<input type="button" value="Clear"/>
---------------------------	------------------------------	------------------------------	------------------------------	-----------------------------	---------------------------------	-------------------------------	-----------------------------------	--------------------------------------	--------------------------------------

Field Description

Field Name	Description
Payout Type	<p>[Mandatory, Drop-Down]</p> <p>Select the payout type as Premature from the drop-down list.</p> <p>The other options are:</p> <ul style="list-style-type: none"> • Principal • Interest
All Deposits	<p>[Display]</p> <p>This field displays whether the payout instructions is set up for all the term deposits initiated under the TD account.</p>
Deposit No.	<p>[Optional, Pick List]</p>

Select the TD number, to apply the payout instruction to a single term deposit from the pick list.

The pick list, lists all the deposits held under the TD account.

Payout Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date on which the actual payout should take place, from the pick list. The payout date must be greater than the current date.
Indicative Amount	[Mandatory, Numeric, 13, Two] Type the indicative amount.
Payout Mode	[Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options are: <ul style="list-style-type: none">• Full - The entire deposit amount is redeemed• Part - You can specify a part amount of the entire amount to be redeemed. When the Payout Mode is selected as part redemption, the Payout Amount can be modified to specify the redemption amount.
Penalty Variance	[Optional, Check Box] Select the Penalty Variance check box, to apply the penalty variance defined at the TD product level. The penal interest payable on pre-mature redemption is given at the rate after reducing the penalty variance from the contracted interest rate.

Column Name	Description
Org. Deposit No	[Display] This column displays the original deposit number. The Original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit no of the source deposit.
Renewal No	[Display] This column displays the renewal number. Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No	[Display] This column displays the deposit number. The Deposit Number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.

Priority	<p>[Display]</p> <p>This column displays the payout instruction execution priority. The payout instruction for a term deposit or deposits will be carried out as per the priority.</p> <p>This priority number can be changed to alter the priority of a particular instruction.</p>
Pay Type	<p>[Optional, Drop-Down]</p> <p>Select the pay type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Fixed – a fixed payout amount is specified • Percent – a % of the amount is specified
Amt/Percent	<p>[Display]</p> <p>This column displays the amount or percentage value depending on the pay type selected.</p> <ul style="list-style-type: none"> • Fixed - Type an amount, if the Pay Type is Fixed. The value should be less than the payout amount. • Percentage - Type a percentage, if the Pay Type is Percent. The value should be equal to or less than 100. <p>For example, a customer is specifying payout instructions for the interest earned on the TD and chooses the Pay Type as Percentage. The customer wants to transfer 75% of the interest amount to the loan account and the remaining amount to the CASA account. If the customer earns 1000 as interest amount in a year, 75% of 1000 i.e. 750 will get transferred to the loan account. The remaining 250 i.e. the remaining 25% will get transferred to the CASA account.</p>
Net Amount	<p>[Display]</p> <p>This column displays the net amount.</p> <p>The available payout amount (principal or interest or premature), for which the payout transaction will be carried out.</p> <p>This amount is displayed in account currency.</p>
Pay Ccy	<p>[Optional, Drop-Down]</p> <p>Select the currency in which the payout is performed i.e. the transaction currency from the drop-down list.</p> <p>The transaction currency is the currency in which the customer wants to transact.</p> <p>For example, if the customer wants payment amount to be paid in EUR (Euro), EUR is the transaction currency.</p>
Pay Amount	<p>[Display]</p> <p>This column displays the net payable amount in the pay currency, after applying the conversion rate of local currency of the bank.</p> <p>This field displays the net payable amount to be paid, in the transaction currency.</p>
Pay Mode	<p>[Mandatory, Drop-Down]</p>

Select the payout mode from the drop-down list.

The options are:

- Cash
- Bankers Cheque
- Demand Draft
- CASA Account
- External Account
- Loan Account
- GL Account
- Reinvest to New Account
- Reinvest to Existing Account

Tot. Amount [Display]

This column displays the outstanding amount.

This amount is derived at by deducting the payout amount from the net amount.

Total Amount = Net Amount - Payout Amount

This amount is displayed in account currency.

Default Instructions

TD Multiple Payout Instructions

Account Number: <input style="width: 90%;" type="text" value="99993010000636"/>	Customer Name: <input style="width: 90%;" type="text" value="EDWARD MATHEW"/>
Branch: <input style="width: 90%;" type="text" value="HO"/>	Product: <input style="width: 90%;" type="text" value="301 Resident TD - Regular"/>
Principal Balance: <input style="width: 90%;" type="text" value="9,000.00"/>	Account Currency: <input style="width: 90%;" type="text" value="INR"/>

Premature Summary	Reinvest to New Account	Reinvest to Existing Account	Bankers Cheque	Demand Draft	External A/c- NEFT	External A/c- RTGS
CASA Account	External Account	Loan Account	GL Account	Default Instructions		

Org. Deposit No	Renewal No	Deposit No	Principal	Princ. Instruction	Int. Amount	Int. Instruction	Reinvest Product
-----------------	------------	------------	-----------	--------------------	-------------	------------------	------------------

If no instruction is maintained then default instruction will be executed

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

<input type="radio"/> Add	<input type="radio"/> Modify	<input type="radio"/> Delete	<input type="radio"/> Cancel	<input type="radio"/> Amend	<input type="radio"/> Authorize	<input type="radio"/> Inquiry	<input type="button" value="Ok"/>	<input type="button" value="Close"/>	<input type="button" value="Clear"/>
---------------------------	------------------------------	------------------------------	------------------------------	-----------------------------	---------------------------------	-------------------------------	-----------------------------------	--------------------------------------	--------------------------------------

Field Description

Column Name

Description

Org. Deposit No

[Display]

This column displays the term deposit number of the TD account.

Renewal No

[Display]

This column displays the renewal number.

Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts.

This field along with the original deposit number can explain the chronology of a particular deposit.

Deposit No.

[Display]

This column displays the deposit number.

The deposit number signifies the number of deposits opened in an

account.

The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.

Principal

[Display]

This column displays the principal amount of the term deposit or all deposits initiated under the TD account.

Princ. Instruction

[Display]

This column displays the payout instruction for the matured principal as defined at the product level.

If no instructions are maintained at the account level, then the default instructions are executed.

Int. Amount

[Display]

This column displays the interest amount.

Int. Instruction

[Display]

This column displays the payout instruction for interest accrued as defined at the product level.

Reinvest Product

[Display]

This column displays the reinvested product code.

The TD product code is the product under which the matured principal amount of the deposit will be reinvested, as defined at the product level.

If no instructions are maintained at the account level, then the default instructions are executed.

8. Based on the pay mode selected in the **Pay Mode** column, the system enables the appropriate tab.
9. Enter the appropriate information in the various tabs.

CASA Account

TD Multiple Payout Instructions*

Account Number : 00000000063301 Customer Name : RanishBalkrishnaTaliv

Branch : HO Product : 10002 Retail Term Deposit in RMB payout

Principal Balance : 10,000.00 Account Currency : RMB

Reinvest to New Account	Reinvest to Existing Account	Bankers Cheque	Demand Draft	External A/c- NEFT	External A/c- RTGS
Principal Summary	CASA Account	External Account	Loan Account	GL Account	GL Account

Beneficiary A/C: 963256100000101

Customer Name : SenthikamarajMuruga

Remarks:

Record Details	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
Input By				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

Field Name	Description
Beneficiary A/C	[Mandatory, Pick List] Select the CASA account number from the pick list. The interest or principal or premature redemption amount will be credited to this account.
Customer Name	[Display] This field displays the name of the customer who holds the CASA Account.

Bankers Cheque

TD Multiple Payout Instructions

Account Number: 99993210000028 Customer Name: ARJUN PANDIT
 Branch: HO Product: 321 Term Deposit Product Daily uncla
 Principal Balance: 2,500,000.00 Account Currency: INR

Principal Summary | Reinvest to New Account | Reinvest to Existing Account | **Bankers Cheque** | Demand Draft | External A/c- NEFT | External A/c- RTGS
 CASA Account | External Account | Loan Account | GL Account | Default Instructions

TD Amount: 2,500,000.00 Account Currency: INR TD Rate: 1.00000
 Txn Amount: 2,500,000.00 Txn Currency: INR Txn Rate: 1.00000

Issuer Code: 192
 Beneficiary Name: John
 Beneficiary Address: 15 Park Avenue
 Hill Road
 City: Mumbai State: Maharashtra
 Country: India Zip: 400065
 Automatic BC Issue:

Save Cancel

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add Modify Delete Cancel Amend Authorize Inquiry Ok Close Clear

Field Description

Field Name	Description
TD Amount	[Display] This field displays the principal amount of the term deposit or all deposits initiated under the TD Account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.

TD Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Amount	[Display] This field displays the amount in the transaction currency. The transaction currency is the currency in which the customer wants to transact. The exchange rate values must be defined and downloaded. For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.
Txn Currency	[Display] This field displays the currency of the cheque. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank. For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.
Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Issuer Code	[Mandatory, Pick List] Select the issuer code from the pick list. The bank, on which the BC is to be drawn. A list of banks on which BC can be issued, is maintained in the Issuer Code Maintenance and is downloaded to the branch. Normally banks issue BC of their own bank.
Beneficiary Name	[Mandatory, Alphanumeric, 120] Type the name of the beneficiary.
Beneficiary Address	[Optional, Alphanumeric, 35] Type the address details of the beneficiary.
City	[Mandatory, Alphanumeric, 20] Type the town or city name where the beneficiary of the BC resides. This is also part of the address.
State	[Mandatory, Alphanumeric, 20] Type the state name where the beneficiary of the BC resides. This is also part of the beneficiary address.
Country	[Mandatory, Alphanumeric, 20]

Type the country name where the beneficiary of the BC resides.

This is also part of the beneficiary address.

Zip

[Mandatory, Numeric, 35]

Type the zip code of the area where the beneficiary resides.

Automatic BC Issue

[Optional, Check Box]

Select the **Automatic BC Issue** check box, if the user wants the BC to be generated automatically.

The BC number will be generated automatically as a part of End of Day (EOD) process and the BC will be printed based on the supporting report generated.

If this check box is not selected, only then the BC value is transferred to a different GL, and the BC is issued manually on the next day with the help of a report.

Demand Draft

TD Multiple Payout Instructions

Account Number: 99993210000028 Customer Name: ARJUN PANDIT
Branch: BankHouse Product: 321 Term Deposit Product Daily uncla
Principal Balance: 2,500,000.00 Account Currency: INR

Principal Summary | Reinvest to New Account | Reinvest to Existing Account | Bankers Cheque | **Demand Draft** | External A/c- NEFT | External A/c- RTGS
CASA Account | External Account | Loan Account | GL Account | Default Instructions

TD Amount: 2,500,000.00 Account Currency: INR TD Rate: 1.00000
Txn Amount: 2,500,000.00 Txn Currency: INR Txn Rate: 1.00000

Issuer Code: 335 Payable Branch: MUMBAI CLEARING
Beneficiary Name: Jane Hudson
Beneficiary Address: Block 4
Hill Road
City: NY State: MH
Country: India Zip: 875765
Automatic DD Issue:

Save Cancel

Record Details	Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
					<input type="checkbox"/>

Add Modify Delete Cancel Amend Authorize Inquiry Ok Close Clear

Field Description

Field Name	Description
TD Amount	<p>[Display]</p> <p>This field displays the principal balance of a term deposit or all the term deposits initiated under the TD account.</p>
Account Currency	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.</p>
TD Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p>
Txn Amount	<p>[Display]</p> <p>This field displays the amount in the transaction currency.</p> <p>The transaction currency is the currency in which the customer wants to transact. The exchange rate values must be defined and downloaded.</p> <p>For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.</p>
Txn Currency	<p>[Display]</p> <p>This field displays the currency of the cheque.</p> <p>This field, by default, displays the account currency as the transaction currency.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency, and for posting the GL entries it is converted into the local currency of the bank.</p>
Txn Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p>
Issuer Code	<p>[Mandatory, Pick List]</p> <p>Select the issuer code of the bank, on which the DD is to be drawn from the pick list.</p> <p>A list of banks on which DD can be issued, is maintained in the Issuer Code Maintenance and is downloaded to the branch. Normally banks issue DD of their own bank.</p>
Payable Branch	<p>[Mandatory, Pick List]</p> <p>Select the bank/branch at which the DD is payable from the pick list.</p>

Beneficiary Name	[Mandatory, Alphanumeric, 120] Type the name of the beneficiary.
Beneficiary Address	[Optional, Alphanumeric, 35] Type the address details of the beneficiary.
City	[Mandatory, Alphanumeric, 20] Type the town or city name where the beneficiary of the DD resides. This is also a part of the address.
State	[Mandatory, Alphanumeric, 20] Type the state name where the beneficiary of the DD resides. This is also a part of the beneficiary address.
Country	[Mandatory, Alphanumeric, 35] Type the country name where the beneficiary of the DD resides. This is also a part of the beneficiary address.
Zip	[Mandatory, Numeric, 35] Type the zip code of the area where the beneficiary resides.
Automatic DD Issue	[Optional, Check Box] Select the Automatic DD Issue check box, if the user wants the DD to be generated automatically. The DD number will be generated automatically as a part of End of Day (EOD) process, and the DD will be printed based on the supporting report generated. If this check box is not selected then only the DD value is transferred to a different GL, and the DD is issued manually on the next day with the help of a report.

Loan Account

TD Multiple Payout Instructions

Account Number: <input type="text" value="99993020000168"/>	Customer Name: <input type="text" value="TD ONLINE RENWAL"/>
Branch: <input type="text" value="HO"/>	Product: <input type="text" value="302"/> Resident TD Products - Regular
Principal Balance: <input type="text" value="300,000.00"/>	Account Currency: <input type="text" value="INR"/>

Interest Summary	Reinvest to New Account	Reinvest to Existing Account	Bankers Cheque	Demand Draft	External A/c- NEFT	External A/c- RTGS
CASA Account	External Account	Loan Account	GL Account	Default Instructions		

Beneficiary A/C: <input type="text" value="06513336778932"/>	Customer Name: <input type="text"/>
<input type="button" value="Save"/> <input type="button" value="Cancel"/>	

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

<input checked="" type="radio"/> Add	<input type="radio"/> Modify	<input type="radio"/> Delete	<input type="radio"/> Cancel	<input type="radio"/> Amend	<input type="radio"/> Authorize	<input checked="" type="radio"/> Inquiry	<input type="button" value="Ok"/>	<input type="button" value="Close"/>	<input type="button" value="Clear"/>
--------------------------------------	------------------------------	------------------------------	------------------------------	-----------------------------	---------------------------------	--	-----------------------------------	--------------------------------------	--------------------------------------

Field Description

Field Name	Description
Beneficiary A/C	<p>[Mandatory, Pick List]</p> <p>Select the Loan account number from the pick list.</p> <p>The interest or principal or premature redemption amount will be credited to this account.</p>
Customer Name	<p>[Display]</p> <p>This field displays the name of the customer who holds the loan account.</p>

GL Account

TD Multiple Payout Instructions*

Account Number : 00000000147501 Customer Name : RAVI
 Branch : HO Product : 20319 Corporate unfixed TD dormancy
 Principal Balance : 5,000,000.00 Account Currency : RMB

Reinvest to New Account	Reinvest to Existing Account	Bankers Cheque	Demand Draft	External A/c- NEFT	External A/c- RTGS
Interest Summary	CASA Account	External Account		Loan Account	GL Account

GL Branch : Head Office 9999
 GL Account Number: 202020222
 GL Description: EXTERNAL FILE SUSPENSE CREDIT

Save Cancel

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TRAVIKANATH	SRAVIKANTH	15/03/2011 12:20:51	Authorize	<input checked="" type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
GL Branch	[Mandatory, Pick List] Select the GL branch from the pick list.
GL Account Number	[Mandatory, Pick List] Select the GL account number from the pick list. The interest or principal or premature redemption amount will be credited to this account.
GL Description	[Display] This field displays the description of the selected GL account.

External Account

The TD Payout instruction to an external account can be set up for all the following payout types:

- Interest
- Principal
- Premature

The payout instructions will be executed in BOD process of the instruction date and the principal, interest or premature net amount will be sent to the external account through the outgoing payment mode. The user has to select the payment transaction code according to the network through which the transaction is required to be sent.

TD Multiple Payout Instructions
🔍 📄 🗑️

Account Number:	<input type="text" value="99993010000636"/>	Customer Name:	<input type="text" value="EDWARD MATHEW"/>
Branch:	<input type="text" value="HO"/>	Product:	<input type="text" value="301 Resident TD - Regular"/>
Principal Balance:	<input type="text" value="9,000.00"/>	Account Currency:	<input type="text" value="INR"/>

Principal Summary
Reinvest to New Account
Reinvest to Existing Account
Bankers Cheque
Demand Draft
External A/c- NEFT
External A/c- RTGS

CASA Account
External Account
Loan Account
GL Account
Default Instructions

Beneficiary Details

Beneficiary Account:	<input type="text" value="0000000000643"/>	Routing Number:	<input type="text" value="400335016"/>
Beneficiary Name:	<input type="text" value="Joh"/>	BI Code:	<input type="text"/>
Bank Code:	<input type="text"/>	Bank Name:	<input type="text"/>
Branch Code:	<input type="text"/>	Branch Name:	<input type="text"/>

Other Details

Payment Transaction Code:	<input type="text" value="1"/>	TRN:	<input type="text" value="IFT00000"/>	PTR:	<input type="text" value="001"/>
		LLD:	<input type="text" value="001"/>	FEE:	<input type="text" value="BEN"/>

Remitter Details

Remitter Name:	<input type="text" value="EDWARD MATHEW"/>
Remitter National ID:	<input type="text" value="1212121"/>
Remitter Phone Number:	<input type="text" value="444444"/>

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

Field Name	Description
------------	-------------

Beneficiary Details

Beneficiary Account	[Mandatory, Alphanumeric, 16] Type the account number of the beneficiary.
----------------------------	--

Routing Number	<p>[Mandatory, Numeric, Nine]</p> <p>Type the routing number of the destination bank branch.</p> <p>The system validates the value against the Financial Institution IDs present in the Bank Branch Directory (Fast Path: PM004) option.</p>
Beneficiary Name	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the beneficiary name.</p>
BI Code	<p>[Display]</p> <p>This field displays the BI code for the destination bank based on the routing number entered.</p> <p>The BI code is populated from the Bank Branch Directory (Fast Path: PM004) option.</p>
Bank Code	<p>[Display]</p> <p>This field displays the bank code for the destination bank based on the routing number entered.</p> <p>The bank code is populated from the Bank Branch Directory (Fast Path: PM004) option.</p>
Bank Name	<p>[Display]</p> <p>This field displays the destination bank name based on the routing number entered.</p> <p>The bank name is populated from the Bank Branch Directory (Fast Path: PM004) option.</p>
Branch Code	<p>[Display]</p> <p>This field displays the destination branch code based on the routing number entered.</p> <p>The branch code is populated from the Bank Branch Directory (Fast Path: PM004) option.</p>
Branch Name	<p>[Display]</p> <p>This field displays the destination branch name based on the routing number entered.</p> <p>The branch name is populated from the Bank Branch Directory (Fast Path: PM004) option.</p>
Other Details	
Payment Transaction Code	<p>[Mandatory, Pick List]</p> <p>Select the payment transaction code, through which the payment is to be sent, from the pick list.</p> <p>The payment transaction codes are defined in the Payment Transaction Definition (Fast Path: PM002) option.</p>
TRN	<p>[Mandatory, Pick List]</p> <p>Select the TRN code according to the type of transaction from the pick list.</p>

The TRN code is decided by the central bank for identifying the type of transaction and destination account (CASA or GL).

By default the system displays the value 'IFT00000'.

PTR

[Mandatory, Drop-Down]

Select the settlement currency from the drop-down list.

The options are:

- 001 – Local to local
- 002 – Local to foreign
- 003 – Foreign to local
- 004 – Foreign to foreign

By default, the system displays the value as 001.

LLD

[Mandatory, Drop-Down]

Select the initiator of the transaction from the drop-down list.

The options are:

- 001 - Resident
- 002 - Non-resident

By default the system displays the value as 001.

FEE

[Mandatory, Drop-Down]

Select whether the charges for the payment transaction is to be borne by the beneficiary or by the customer from the drop-down list.

The options are:

- BEN: The outgoing payment charges is to be borne by the beneficiary
- OUR: The outgoing payment charges is to be borne by the customer

By default system displays the BEN option.

Remitter Details

The details in this section are populated from the Customer master.

Remitter Name

[Display]

This field displays the name of the customer holding the deposit.

Remitter National ID

[Display]

This field displays the remitter national ID.

Remitter Phone Number

[Display]

This field displays the remitter phone number.

Reinvest to Existing Account

TD Multiple Payout Instructions*

Account Number : 510010000000760 ... Customer Name : ABHISHEK DEVA
 Branch : BR1000 Product : 51001 CTRMB1
 Principal Balance : 100.00 Account Currency : RMB

Interest Summary | CASA Account | External Account | Loan Account | GL Account
 Reinvest to New Account | **Reinvest to Existing Account** | Bankers Cheque | Demand Draft | External A/c- NEFT | External A/c- RTGS

TD Amount: 20.00 Account Currency: RMB TD Rate: 1
 Txn Amount: 20.00 Txn Currency: RMB Txn Rate: 1

Account Number: 510010000000760 ... Next Auto Renewal With Original Deposit Term:
 PayIn Type: Normal PayIn Deposit No: 1 ...
 Interest Variance as: Percentage
 Variance: 8.000000000 Next Maturity Date: 01/01/1800
 Renewal Term: Months 9 Days 0
 Payout Frequency: None/At Maturity
 Compounding Frequency: None/At Maturity
 Base for rate: Incremental Amx

Remarks:

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TVICKY2101	SVICKY2101	15/08/2012 19:33:06	Authorize	<input checked="" type="checkbox"/>

Add Modify Delete Cancel Amend Authorize Inquiry

Field Description

Field Name

Description

TD Amount

[Display]

This field displays the principal amount of the term deposit or all deposits initiated under the TD Account.

Account Currency

[Display]

This field displays the currency assigned to the product at the product level, under which the account is opened.

For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

All the entries posted in the account are in the account currency.

TD Rate

[Display]

This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be

and downloaded.

Txn Amount	<p>[Display]</p> <p>This field displays the amount in the transaction currency.</p> <p>The transaction currency is the currency in which the customer wants to transact. The exchange rate values must be defined and downloaded.</p> <p>For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.</p>
Txn Currency	<p>[Display]</p> <p>This field displays the currency of the cheque.</p> <p>This field, by default, displays the account currency as the transaction currency.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p> <p>For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.</p>
Txn Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p>
Add Pending Interest to Principal on Maturity	<p>[Conditional, Check Box]</p> <p>Select the Add Pending interest to Principal on Maturity check box to add any uncollected interest and due interest, which is not collected to the principal at the time of maturity of the account.</p> <p>This flag is available only when payout type is principal and defaulted from the product level but modifiable at account/deposit level and overrides the product level definition. The adding of amounts to principal on maturity will be done in the BOD.</p>
Account Number	<p>[Mandatory, Pick List]</p> <p>Select the TD account under which the new TD is to be initiated from the pick list.</p>
Next Auto Renewal with Original Deposit Term	<p>[Optional, Check Box]</p> <p>Select the Next Auto Renewal with Original Deposit Term checkbox to active the auto renewal with original deposit term.</p>
Interest Variance as	<p>[Optional, Radio Button]</p> <p>Click the appropriate option for interest variance as.</p> <p>The options are:</p> <ul style="list-style-type: none">• Absolute Value• Percentage
Pay-in Type	<p>[Mandatory, Drop Down]</p>

Select the deposit pay-in type from the drop-down list.

The options are:

- Normal Pay-In – To open a new deposit.
- Top Pay-In – To open an existing deposit.

This field is enabled if the top-up pay-in allowed flag is checked in **TD Product Master** (FP:TDM01).

If the flag Disallow Multiple Deposit Creation is checked at the TD product (FP:TDM01), then the normal pay-in is not be allowed to the existing deposit.

Deposit No.

[Optional, Pick List]

Select the deposit number from the pick list to which the top-up pay-in is required to be done.

The pick list shows all the active deposit for the TD account in the ascending order.

Variance

[Optional, Numeric, Three, 10]

Type the interest variance.

The interest variance is validated against the minimum and the maximum variance defined at the product level.

It also validates if the interest rate + variance is within the minimum and maximum interest ceiling defined in the **TD Product Master**.

Renewal Term

[Mandatory, Numeric, Three, Three]

Type the term for which the deposit has to be renewed.

The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level.

Payout Frequency

[Mandatory, Drop-Down]

Select the time interval at which the interest for TD will be paid out from the drop-down list.

The options are:

- At Maturity
- Daily
- Weekly
- Fortnightly
- Monthly
- Bimonthly
- Quarterly
- Half Yearly
- Yearly

Compounding

[Mandatory, Drop-Down]

Frequency

Select the compounding frequency from the drop-down list. The TD interest is compounded at the time specified, and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases.

The options are:

- None/At Maturity
- Daily
- Weekly
- Fortnightly
- Monthly
- Bimonthly
- Quarterly
- Half Yearly
- Yearly

For example,

TD Amount = INR 1000

Rate of Interest = 10%

Interest Payout Frequency = Monthly

Compounding Frequency = Monthly

Interest Due After End of 1st Month = INR 100

At the end of the 1st Month, the Interest earned i.e. INR 100 will be added to the Principal amount

So the Principal amount will increase to INR 1100

Therefore, the actual Interest paid for the Principal amount of INR 1100, will be INR 110.

Base for rate

[Mandatory, Drop-Down]

Select the base amount from the drop-down list.

The options are:

- **Incremental Amount** – The deposit amount is considered as the base, and the interest rate defined at the product level slabs, is applied as the interest rate for this deposit.
- **Cumulative for the Deposit** – The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base and the interest rate defined at the product level slabs, is applied as the interest rate for this deposit.
- **Cumulative for all the Deposits** - The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base and the interest rate defined at the product level slabs, is applied as the interest rate for all deposits under this account.

Reinvest to New Account

TD Multiple Payout Instructions*

Account Number : 514010000000737 Customer Name : 徐测试2
 Branch : HO Product : 51401 Retail Normal TD-CNY- byron 测试
 Principal Balance : 10,000.00 Account Currency : CNY

Principal Summary	CASA Account	External Account	Loan Account	GL Account
Reinvest to New Account	Reinvest to Existing Account	Bankers Cheque	Demand Draft	External A/c- NEFT
External A/c- RTGS	MIS Details			

TD Amount: 10,000.00 Account Currency: CNY TD Rate: 1.00000
 Txn Amount: 10,000.00 Txn Currency: CNY Txn Rate: 1.00000
 Add Pending Interest to Principle to Maturity Create subsequent deposits under the same MCA

Multi Currency Package: 50401 Retail Normal TD-CNY
 Product: 50401 Retail Normal TD-CNY Product Currency: CNY
 Interest Variance as: Absolute Value
 Variance: 0.000000000
 Renewal Term: 2 Months 0 Days
 Payout Frequency: None/At Maturity
 Compounding Frequency: None/At Maturity
 Base for rate: Incremental Am
 Use Source Account's MIS Class and Code:
 Input MIS:

Save Cancel

Remarks:

Record Details	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
Input By SYSTEM	SYSTEM	21/05/2013 11:11:31	Authorize	<input checked="" type="checkbox"/>

Add Modify Delete Cancel Amend Authorize Inquiry

Field Description

Field Name	Description
TD Amount	[Display] This field displays the principal amount of the term deposit or all deposits initiated under the TD Account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. All the entries posted in the account are in the account currency.
TD Rate	[Display]

This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.

Txn Amount

[Display]

This field displays the amount in the transaction currency.

The transaction currency is the currency in which the customer wants to transact. The exchange rate values must be defined and downloaded.

For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.

Txn Currency

[Display]

This field displays the currency of the cheque.

This field, by default, displays the account currency as the transaction currency.

While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.

For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.

Txn Rate

[Display]

This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.

Add Pending Interest to Principal on Maturity

[Conditional, Check Box]

Select the **Add Pending interest to Principal on Maturity** check box to add any uncollected interest and due interest, which is not collected to the principal at the time of maturity of the account. This flag will be available only when payout type is principal and defaulted from the Product level but modifiable at account/deposit level and overrides the product level definition.

The adding of amounts to principal on maturity will be done in the BOD.

Product

[Mandatory, Pick List]

Select the TD product code number under which the TD account is opened from the pick list.

Variance

[Mandatory, Numeric, Three, Ten]

Type the interest variance.

The interest variance is validated against the minimum and the maximum variance defined at the product level.

It also validates if the interest rate + variance is within the minimum and maximum interest ceiling defined in the **TD Product Master**.

Renewal Term

[Mandatory, Numeric, Three, Three]

Type the term for which the TD is being maintained.

The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product

level.

Payout Frequency

[Mandatory, Drop-Down]

Select the time interval, at which the interest for TD will be paid out from the drop-down list.

The options are:

- At Maturity
- Daily
- Weekly
- Fortnightly
- Monthly
- Bimonthly
- Quarterly
- Half Yearly
- Yearly

Compounding Frequency

[Mandatory, Drop-Down]

Select the compounding frequency from the drop-down list.

The TD interest is compounded at the time specified, and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases.

The options are:

- None/At Maturity
- Daily
- Weekly
- Fortnightly
- Monthly
- Bimonthly
- Quarterly
- Half Yearly
- Yearly

For example,

TD Amount = INR 1000

Rate of Interest = 10%

Interest Payout Frequency = Monthly

Compounding Frequency = Monthly

Interest Due After End of 1st Month = INR 100

At the end of the 1st Month, the Interest earned i.e. INR 100 will be added to the Principal amount

So the Principal amount will increase to INR 1100

Therefore, the actual Interest paid for the Principal amount of INR 1100, will be INR 110

Base for rate

[Mandatory, Drop-Down]

Select the base amount from the drop-down list.

The options are:

- Incremental Amount – The deposit amount is considered as the base, and the interest rate defined at the product level slabs, is applied as the interest rate for this deposit.
- Cumulative of the Deposit – The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base and the interest rate defined at the product level slabs, is applied as the interest rate for this deposit.
- Cumulative of all Deposits - The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base and the interest rate defined at the product level slabs, is applied as the interest rate for all deposits under this account.

Create Subsequent deposits under the same MCA

[Conditional, Checkbox]

Select the Create Subsequent deposits under the same MCA check box, if the subsequent instruction executions should create the deposits under the same MCA. This field is enabled, if Reinvest to New TD MCA option is selected in Pay Mode field and the Disallow multiple deposit creation check box in TDM01 for the beneficiary product is deselected.

Multi Currency Package Code & Description

[Mandatory, Pick List]

Select the package under which the MCA is to be opened from the pick list. The pick list, lists all the TD packages defined in the system. The CASA, Rd & Loan Packages will not be listed. If the instruction type selected is New TD MCA, then the user can select the package under which the MCA account is to be opened. If the instruction type selected is Internal TD Account, then this field will display the package under which the MCA is opened as the TD account number in such case is entered by the user.

TD Product

[Mandatory, Pick List]

Select the TD product under which the sub-account and the deposit is to be opened from the pick list. The pick list, lists all the products included in the package selected in the Multi currency Package Code & Description field . If the instruction type selected is Re-invest to New TD MCA, then the user can select the product under which the account and deposit to be opened.

Product Currency

[Display]

This field displays the currency of the product selected. Currency short

name will be displayed.

**Use Source
account's MIS class
and code**

[Optional, Checkbox]

Select the checkbox if the MIS class and codes defined at the source account level are to be inherited by the new account to be opened.

If this check box is checked, Input MIS will be disabled and the MIS class and code Grid in MIS Details Tab will show source account's MIS class and code.

Input MIS

[Optional, Checkbox]

Select the checkbox if MIS class and code is to be defined by the user and is not to be inherited from source account.

This check box will be checked if MIS class and code is to be defined by the user and is not to be inherited from source account. MIS class and code Grid in MIS Details Tab will be enabled for input if this check box is checked.

External A/c - NEFT

TD Multiple Payout Instructions

Account Number: 99993010000636 Customer Name: EDWARD MATHEW
 Branch: BankHouse Product: 301 Resident TD - Regular
 Principal Balance: 1.00 Account Currency: INR

Principal Summary | Reinvest to New Account | Reinvest to Existing Account | Bankers Cheque | Demand Draft | External A/c- NEFT | External A/c- RTGS
 CASA Account | External Account | Loan Account | GL Account | Default Instructions

Payment Transaction Code: * N06CASH Payment Type: OP

Sender's Detail's
 Sender's Account Number: 36589998855578
 Sender's Account Type: * 10 - Savings Bank Account Currency: (4488)* INR

Sender Bank Details
 Sending Branch IFSC Code: (5756)* HDFC0000001 Originator of Remittance : (7002) * EDWARD MATHEW
 Sender to Receiver Information : (7495) Details 12 A, Redwoods Lane
 Andheri,
 Mumbai, Maharashtra, 400104

Beneficiary Details
 Beneficiary Account Number : (6061)* 98579111TTTT Beneficiary Customer Name : (6081) * John
 Beneficiary Account type : (6310) 11 - Current Account Beneficiary Customer Address : (5565) 12 Park Avenue
 Beneficiary Branch IFSC code : (5569) SBIN0008866 Mumbai
 Maharashtra
 India

Save Cancel

Record Details
 Input By Authorized By Last Mnt. Date Last Mnt. Action Authorized

Add Modify Delete Cancel Amend Authorize Inquiry Ok Close Clear

Field Description

Field Name	Description
Payment Transaction Code	[Mandatory, Pick List] Select the payment transaction code from the pick list. These codes are defined in the Payment Transaction Definition (Fast Path : PM002) option.
Payment Type	[Display] This field displays the payment type based on the selected payment transaction code.
Sender's Details	
Sender's Account Number	[Mandatory, Alphanumeric,16] Type the account number from which the payment is originated. It can be an external account number. By default the system displays the TD account number for which the instruction is being maintained. The account number is mapped to the Sending Customer Account

Number (6021) field in the NEFT message (NO6).

Sender's Account Type

[Mandatory, Drop-Down]

Select the account type from the drop-down list.

The options are as follows:

- 10 - Savings Bank
- 11 - Current Account
- 12 - Overdraft
- 13 - Cash Credit
- 14 - Loan Account
- 40 - NRE
- 52 - Credit Card

Account Currency (4488)

[Display]

This field displays the account currency.

Sender Bank Details

Sending Branch IFSC Code (5756)

[Mandatory, Alphanumeric, 11]

Type the sending branch IFSC code.

These codes are maintained in the **Bank Branch Directory** (Fast Path : PM004) option.

Sender to Receiver Information (7495)

[Optional, Alphanumeric, 35]

Type the information from the sender to the receiver.

Originator of Remittance (7002)

[Mandatory, Alphanumeric, 35 , Four Lines, Pick List]

Type the sending customer account details or select it from the pick list.

Beneficiary Details

Beneficiary Account Number (6061)

[Mandatory, Alphanumeric,35]

Type the beneficiary account number to which the outgoing payment transaction is to be sent.

Beneficiary Customer Name (6081)

[Mandatory, Alphanumeric, 35]

Type the receiving customer's account name.

Beneficiary Account Type (6310)

[Optional, Drop-Down]

Select the beneficiary account type from the drop-down list.

The options are as follows:

- 10 - Savings Bank
- 11 - Current Account
- 12 - Overdraft

- 13 - Cash Credit
- 14 - Loan Account
- 40 - NRE
- 52 - Credit Card

This is the receiving customer's account type.

Beneficiary Customer Address (5565)

[Optional, Alphanumeric, 35, Four Lines]
Type the address of the beneficiary customer .

Beneficiary Branch IFSC Code (5569)

[Mandatory, Alphanumeric,11]
Type the beneficiary branch's IFSC code.
It is a unique code used for NEFT and RTGS.

External A/c - RTGS

TD Multiple Payout Instructions

Account Number: 99993010000636 Customer Name: EDWARD MATHEW
 Branch: HO Product: 301 Resident TD - Regular
 Principal Balance: 9,000.00 Account Currency: INR

Principal Summary | Reinvest to New Account | Reinvest to Existing Account | Bankers Cheque | Demand Draft | External A/c- NEFT | **External A/c- RTGS**
 CASA Account | External Account | Loan Account | GL Account | Default Instructions

Payment Transaction Code: * N06X21 Payment Type: OP
 Account Type: * 40 - NRE Account currency: (4488)* 104

Ordering customer details: (5500) * 99993010000636 Receiver Address: SBIN0007766
 EDWARD MATHEW Beneficiary Customer Account Number: (5661)* 000644489332
 12 A, Redwoods Lane, Andheri Beneficiary Account Type: 10 - Savings Bank
 Mumbai, Maharashtra, 400104 Beneficiary Customer Details: (5561)* John
 15 Park Avenue
 Hill Road
 Mumbai

Ordering Institution*: 1. 5516 Sender to Receiver Information code: (7495) 2. FAST
 Code Info : (7495) 123
 Ordering Institution IFSC: (5517) Additional Info 1: (7495)
 Ordering Institution Details: (5516) HDFC BANK Additional Info 2: (7495)
 Head Office Additional Info 3: (7495)
 Mumbai Additional Info 4: (7495)
 Additional Info 5: (7495)

Record Details
 Input By Authorized By Last Mnt. Date Last Mnt. Action Authorized

Add Modify Delete Cancel Amend Authorize Inquiry Ok Close Clear

Field Description

Field Name	Description
Payment Transaction Code	[Mandatory, Pick List] Select the payment transaction code from the pick list. These codes are defined in the Payment Transaction Definition (Fast Path : PM002) option.
Payment Type	[Display] This field displays the payment type based on the selected payment transaction code.
Account Currency (4488)	[Display] This field displays the currency of the account.
Ordering Customer Details (5500)	[Mandatory, Alphanumeric, 35, 4 lines, Pick List] Type the sender's bank account number, name of the sender and address or select it from the pick list.
Receiver Address	[Mandatory, Alphanumeric,11] Type the IFSC code of the beneficiary bank receiving the remittance.
Beneficiary Customer Account Number (5561)	[Mandatory, Alphanumeric, 34] Type the beneficiary customer's account number.
Beneficiary Customer Details (5561)	[Mandatory, Alphanumeric, 35, 4 lines] Type the details of the beneficiary customer.
Ordering Institution	[Mandatory, Drop-Down] Select the ordering institution from the drop-down list. The options are: <ul style="list-style-type: none"> • 5517 • 5516
Ordering Institution IFSC (5517)	[Conditional, Alphanumeric,11] Type the ordering institution IFSC code. It is the sending branch's IFSC. This field is enabled if the 5517 option is selected in the Ordering Institution drop-down list.
Ordering Institution Details (5516)	[Conditional, Alphanumeric, 35, 3 lines] Type the ordering institution details such as the name of the exchange house and intermediary institution from which originating banks have received the money. This field is enabled if the 5516 option is selected in the Ordering Institution drop-down list.
Sender to Receiver Info Code (7495)	[Optional, Drop-Down] Select the sender receiver information code from the drop-down

list.

The options are:

- NRE
- FAST
- URGENT

Code Info (7495)

[Optional, Alphanumeric, 25]

Type the code related information.

**Additional Info 1,2,3,4,5
(7495)**

[Optional, Alphanumeric, 35]

Type additional information related to the code.

MIS Details

TD Multiple Payout Instructions*

Account Number : 514010000000737 Customer Name : 徐测试R2
 Branch : HO Product : 51401 Retail Normal TD-CNY-byron 测试
 Principal Balance : 10,000.00 Account Currency : CNY

Interest Summary	CASA Account	External Account	Loan Account	GL Account
Reinvest to New Account	Reinvest to Existing Account	Bankers Cheque	Demand Draft	External A/c- NEFT
				External A/c- RTGS
				MIS Details

Transaction MIS Information

MIS Class	MIS Code
TXNAMT	
NOMMISTEST	
AGEGROUP	
TXNTIME	
INDTYPE	
TXNCLASSNOM	

Remarks: _____

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

Field Name

Description

MIS Class

[Display]

This column displays the defined MIS class.

MIS Code

[Display]

This column displays the MIS code for the entered details.

- Click the **Save** button. The system displays the relevant **Payout Detail** screen.

11. Click the **Ok** button.
12. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **OK** button.
13. The multiple payout instructions are added once the record is authorised.

1.29. Redemption

1.30. 1358 - Mixed Redemption

Oracle FLEXCUBE provides the customer with the facility to redeem the deposit on instruction before its maturity date. This is termed as premature redemption.

A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. The customer cannot redeem the deposit on the date of account opening.

If the customer does not keep a deposit in the bank for a complete term, a penalty interest will be charged to him.

Penalty rate = TD rate as per the product rates + Deposit level variance (special rate) – Product/bank/slab level penalty variance + or - Special penalty variance

The system does not allow partial or premature redemption of a deposit, which is marked for lien for the entire deposit. If a part of the deposit is marked for lien, redemption is allowed only on the remaining amount.

If a deposit matures on a holiday, on full / part redemption of the auto renewed / force renewed deposit on the immediate next working day, the holiday interest will be calculated and paid. For a single maturity deposit, holiday period interest along with the PMI interest (if applicable) will be given if redemption / reinvest to new account / reinvest to existing account is done on any day other than the immediate working day after the holiday.

In case a back dated interest change is carried out for the deposit, the redemption is not permitted on the same day.

To arrive at the net redeem amount, the system performs additions and deductions.

Net Redeem Amount = Redeem Amount + [(Principal Due + Uncollected Principal + Interest Due + Uncollected Interest + PMI on uncollected principal + PMI on uncollected interest + Penalty Interest) - (Pro-Rata interest paid + Tax paid)]

Note: If the penalty routine is defined as not to pay any interest for any premature redemption of Term Deposits, the same will result in reversal of all accrued and compounded interest amounts till the date of redemption. If any interest amount is already paid out to the customer, it will be recovered from the principal amount before calculating the net redemption amount payable to the customer.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To perform TD redemption

1. Type the fast path **1358** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Transfer > Mixed Redemption**.
2. The system displays the **Mixed Redemption** screen.

Mixed Redemption

Mixed Redemption

Account Number: <input style="width: 90%;" type="text"/>	Customer Name: <input style="width: 90%;" type="text"/>
Principal Balance: <input style="width: 90%;" type="text" value="0.00"/>	Txn Ref No: <input style="width: 90%;" type="text"/>
Redemption Amount: <input style="width: 90%;" type="text" value="0.00"/>	User Ref No: <input style="width: 90%;" type="text"/>
Notice No: <input style="width: 90%;" type="text"/>	

<input type="checkbox"/> Reinvest to other Account	<input type="checkbox"/> Cheque/Demand Draft	<input type="checkbox"/> Transfer to Account
--	--	--

<input type="checkbox"/> Deposit Summary	<input type="checkbox"/> Redem Details	<input type="checkbox"/> Deposit Details	<input type="checkbox"/> SC Details
--	--	--	-------------------------------------

Original Deposit No	Renewal No	Deposit No	Deposit Status	Redem Mode	Principal Balance	Lien Amount	Outstanding Principal	Outstanding Interest	Redem Amount	Net Redem Amount	Product Penalty Variance	Special Penalty Variance
<input type="button" value="Validate"/> <input type="button" value="Payout"/>												

Other Transactions

User Defined Fields

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number of the customer, whose term deposit has to be redeemed.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Principal Balance	[Display] This field displays the principal balance of the TD account. Principal balance is the sum total of the principal amount of all the deposits falling under a single TD account. The principal balance of a matured deposit is not included in this column, as once a deposit

matures, the principal amount is moved to Outstanding Principal.
The account currency is populated adjacent to the principal balance.

Txn Ref No

[Display]

This field displays the system generated transaction number.

This number is unique for every transaction. The transaction number helps a teller to keep track of the various transactions.

Redemption Amount

[Display]

This field displays the redemption amount in the account currency.

The redemption amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.

User Ref No

[Display]

This field displays the transaction reference number as the user reference number.

Notice No

[Conditional, Pick List]

Select the notice number from the pick list.

The picklist displays the details based on the TD account number and Deposit number selected in the corresponding fields.

This field is enabled for accounts opened under product for which the **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

3. Enter the TD account number and select the deposit number from the adjacent pick list. If no deposits are selected, the system will display all the deposits opened under the TD account in the **Deposit Summary** tab.

Mixed Redemption

🔍 📄 🗑
Mixed Redemption

Account Number: <input type="text" value="01000000716100"/> <input type="text" value="3"/> ...	Customer Name: <input type="text" value="SHIN CHAN"/>
Principal Balance: <input type="text" value="CNY"/> <input type="text" value="298,456.00"/>	Txn Ref No: <input type="text" value="91741200903210093000000C"/>
Redemption Amount: <input type="text" value="CNY"/> <input type="text" value="0.00"/>	User Ref No: <input type="text" value="91741200903210093000000C"/>
Notice No: <input type="text" value="3"/> ...	

<input type="checkbox"/> Reinvest to other Account	<input type="checkbox"/> Cheque/Demand Draft	<input type="checkbox"/> Transfer to Account
--	--	--

Deposit Summary	<input type="checkbox"/> Redem Details	<input type="checkbox"/> Deposit Details	<input type="checkbox"/> SC Details
------------------------	--	--	-------------------------------------

Original Deposit No	Renewal No	Deposit No	Deposit Status	Redem Mode	Principal Balance	Lien Amount	Outstanding Principal	Outstanding Interest	Redem Amount	Net Redem Amount	Product Penalty Variance	Special Penalty Variance
1	1	1	Open	No Redem	150,000.00	0.00	0.00	0.00	0.00	0	N	

Other Transactions

User Defined Fields

4. The system displays the **Deposit Summary** tab.

Deposit Summary

The **Deposit Summary** tab displays the details of the deposits maintained under the TD account. This tab initiates the process for redemption of a deposit. You can choose the deposit to be redeemed, whether full or partial deposit is to be redeemed and specify the redemption amount in case of a partial redemption.

Mixed Redemption

Account Number: 01000000716100 3 ... Customer Name: SHIN CHAN
Principal Balance: CNY 298,456.00 Txn Ref No: 91741200903210093000000
Redemption Amount: CNY 10,000.00 User Ref No: 91741200903210093000000
Notice No: 3 ...

Reinvest to other Account | Cheque/Demand Draft | Transfer to Account

Deposit Summary | Redem Details | Deposit Details | SC Details

Original Deposit No	Renewal No	Deposit No	Deposit Status	Redem Mode	Principal Balance	Lien Amount	Outstanding Principal	Outstanding Interest	Redem Amount	Net Redem Amount	Product Penalty Variance	Special Penalty Variance
1	1	1	Open	Part	150,000.00	0.00	0.00	0.00	10,000.00	0.00	N	

Validate Payout

Other Transactions
User Defined Fields

Ok Close Clear

Field Description

Column Name

Description

Original Deposit No

[Display]

This column displays the original deposit number which is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit.

Renewal No

[Display]

This column displays the renewal number which signifies the number of deposits created out of the source deposit either due to renewals, or the payouts.

This field along with the original deposit number can explain the chronology of a particular deposit.

Deposit No

[Display]

This column displays the running Term Deposit Number which signifies

the number of deposits opened in an account.

The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.

Deposit Status

[Display]

This column displays the current status of the deposit.

The options are:

- Open - This deposit can be partly or prematurely redeemed. An open account is open for various transactions.
- Opened Today - This deposit is opened on the day of the transaction. Part or premature redemption cannot be done for this deposit.
- Closed - This deposit has been redeemed and thus is closed.
- Closed Today - This deposit has been redeemed and closed on the day of the transaction.
- Unclaimed - This deposit is matured and the grace period has ended. It is thus transferred to the unclaimed GL account. This amount cannot be redeemed. If the **Redemption Renewal Unclaimed Account** check box is selected at the product level, the deposit will be treated as a normal matured deposit and redemption will be allowed.
- Matured - This deposit has matured. Partial or premature redemption will not be allowed on this deposit. The system displays the error FCR5458, if you try to perform partial or premature redemption on a matured deposit. For more information, refer to Appendix A
- Marked for Lien - This deposit is marked for lien. If a lien is marked on the full amount, part or premature redemption is not allowed. If lien is marked on partial deposit, part or premature redemption is allowed for the remaining amount, which is not marked for lien.
- Blocked - This deposit is blocked. Part or premature redemption is not allowed for this deposit.
- Forced Renewal - This deposit is marked for lien and thus has been force renewed. Part or premature redemption is not allowed for this deposit. The **Redemption Mode** column is disabled.

Redem Mode

[Mandatory, Drop-Down]

Select the redeem mode of the TD account from the drop-down list.

The options are:

- Full - Select this option for premature redemption of the deposit.
- No Redem - Select this option for not allowing redemption of the deposit.
- Part - Select this option for partial redemption of the deposit.

Principal Balance

[Display]

This column displays the principal balance of the TD account in the account currency.

The principal balance of a matured deposit is not included in this column as once a deposit matures, the principal amount is moved to the Outstanding Principal column.

The account currency is populated adjacent to the principal balance.

Lien Amount

[Display]

This column displays the lien amount, if there is a lien marked on a deposit.

If a lien is marked on the full deposit amount, the system will not allow you to perform partial or premature redemption.

If the lien is marked on the partial deposit amount, part or premature redemption is allowed for the remaining amount not marked for lien. The system will not allow you to select the full redeem mode.

The system allows the customer to redeem a partial amount not marked for lien in the incremental value as mentioned at the product level.

For example, for a deposit of 10,000, lien is marked on an amount of 5550. The incremental value is 1000. The customer will be allowed to redeem 4000.

Outstanding Principal

[Display]

This column displays the principal balances of the matured deposits which are not redeemed.

Outstanding Interest

[Display]

This column displays the interest earned on the matured deposits which are not redeemed.

Redem Amount

[Conditional, Numeric, 13, Two]

Type the amount to be redeemed.

This field is enabled if the **Part** option is selected from the **Redem Mode** drop-down list.

If the **Full** option is selected from the **Redem Mode** drop-down list, then the full deposit amount is displayed in this field.

Net Redem Amount

[Display]

This column displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest and service charges (if applicable), from the redeem amount. This is the amount which will be paid to the customer.

Product Penalty Variance

[Toggle]

Click the toggle status to change the value to **Y**, if penalty variance is to be charged for premature redemption of a deposit. The default value is set as **N**.

When a deposit is redeemed before maturity, the bank pays a customer penalty interest, which is lower than the normal interest. The penalty index and the process of calculation are defined at the product

level.

Penalty interest = Current Interest Rate - Penalty variance (which is defined at the bank/product/interest slab level)

Special Penalty Variance

[Conditional, Numeric, Three, Five]

Type the variance which will be applied over the product/bank/slab level penalty.

This field is enabled if the value **Y** is selected in the **Product Penalty Variance** field.

This field will accept a value within the minimum and maximum variance specified at the product level.

If the net interest rate derived after applying the special penalty variance is negative or zero, no interest will be paid for that particular deposit on redemption.

5. Select the redeem mode from the drop-down list and enter the redeem amount for the deposit.
6. Click the **Validate** button.
7. Double-click the net redeem amount column.
8. The system displays the **Deposit Details** tab.

Deposit Details

The **Deposit Details** tab displays the principal position, the interest earned and deducted information, and calculates the net redemption proceeds of the TD.

Mixed Redemption

Account Number: 01000000716100 3 ... Customer Name: SHIN CHAN
Principal Balance: CNY 298,456.00 Txn Ref No: 9174120090321009300000C
Redemption Amount: CNY 10,000.00 User Ref No: 9174120090321009300000C
Notice No: 3 ...

XferToProd DemandDraft XferToGL
Deposit Summary Redem Details **Deposit Details** SC Details

Redemption Amount: 10,000.00
+ Principal Due: 0.00
+ Uncollected Principal: 0.00
+ PMI On Uncollected Principal: 0.00
+ Interest Due: 0.00
+ Uncollected Interest: 0.00
+ PMI On Uncollected Interest: 0.00
+ Penalty Interest On Principal: 190.00 Interest Applicable: 0.00 Penalty Amount: 0.00
- Additional Penalty Amount: 0.00
- Pro-rata Interest Paid Deducted: 0.00
- Tax Deducted 1: 19.00
- Tax Deducted 2: 0.00
Net Proceeds: 10,171.00
Txn Narrative: Mixed Redemption

Save Cancel

Other Transactions
User Defined Fields

Ok Close Clear

Field Description

Field Name	Description
------------	-------------

Redemption Amount	[Display] This field displays the premature redemption amount.
--------------------------	---

+ Principal Due	[Display] This field displays the premature or matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field. For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.
------------------------	---

+ Uncollected	[Display]
----------------------	-----------

Principal	<p>This field displays the matured deposit amount for which Maturity Option is defined as No instructions at the product level, and the proceeds are not collected by the customer.</p>
+ PMI On Uncollected Principal	<p>[Display]</p> <p>This field displays the post-maturity interest earned on a matured principal, and the proceeds are not collected by the customer.</p> <p>Post Maturity Interest (PMI) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period).</p> <p>PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p>
+ Interest Due	<p>[Display]</p> <p>This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer and the accrued interest if any, that was carried forward at the time of the maturity.</p> <p>Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.</p>
+ Uncollected Interest	<p>[Display]</p> <p>This field displays the interest amount for which the Payout Option is defined as No instructions at the product level, and the proceeds are not collected by the customer.</p>
+ PMI On Uncollected Interest	<p>[Display]</p> <p>This field displays the post-maturity interest earned on uncollected interest, and the proceeds are not collected by the customer.</p> <p>PMI will be paid to the customer if the Payout Option is defined as No instructions at the product level.</p>
+ Penalty Interest On Principal	<p>[Display]</p> <p>This field displays the net interest paid to the customer, after deducting penalty interest amount charged to the customer for premature redemption of the TD.</p> <p>When a deposit is redeemed before maturity, the bank pays a customer penalty interest, which is lower than the normal interest. The penalty index and the process of calculation are defined at the product level.</p> <p><i>Penalty interest = Current Interest Rate - Penalty variance (which is defined at the bank/product/interest slab level)</i></p>
Interest Applicable	<p>[Display]</p> <p>This field displays the interest calculated for the redemption amount based on the slab it would fall into without considering any penalty. It is calculated based on the rate applicable.</p>
Penalty Amount	<p>[Display]</p> <p>This field displays the penalty amount.</p> <p>It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable. The modification of the penalty amount is dependent on the minimum</p>

and maximum variance limit set at the TD Bank Parameter Level (TDM04).

- Additional Penalty Amount

[Display]

It displays the Documentary Stamp Tax amount. On premature closure, system will debit Documentary Stamp Tax amount calculated at the time of TD Account opening from the final proceeds of TD Account.

- Pro-rata Interest Paid Deducted

[Display]

This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed.

While redeeming an amount, the system calculates the interest payable from the **Interest Start Date** to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount.

If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero.

For example, for a deposit of 10,000 made on 1st January '04, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '04, the system calculates the interest payable for this deposit from 1st January '04 to 31st May '04. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.

- Tax Deducted 1

[Display]

This field displays the tax 1 for the amount to be redeemed. This amount is paid by the bank, to the tax authorities.

The tax proceeds are to be recovered by the customer. The bank will deduct this tax amount from the redemption proceeds.

The tax is calculated based on the tax code 1 attached to the account at the time of account opening.

- Tax Deducted 2

[Display]

This field displays the tax 2 for the amount to be redeemed. This amount is paid by the bank, to the tax authorities.

The tax proceeds are to be recovered by the customer. The bank will deduct this tax amount from the redemption proceeds.

The tax is calculated based on the tax code 2 attached to the account at the time of account opening.

Net Proceeds

[Display]

This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.

Txn Narrative

[Mandatory, Alphanumeric, 120]

Type the default narration based on the chosen redeem mode.

9. Enter the transaction narrative and click the **Save** button.

10. Click the **Payout** button on the **Deposit Summary** tab.
11. The system displays the **Redeem Details** tab.

Redeem Details

The **Redem Details** tab helps to specify the redem mode for the premature redemption of the deposit.

Mixed Redemption
🔍 📄 🗑

Account Number: <input type="text" value="01000000716100"/> <input type="text" value="3"/> ...	Customer Name: <input type="text" value="SHIN CHAN"/>
Principal Balance: <input type="text" value="CNY 298,456.00"/>	Txn Ref No: <input type="text" value="91741200903210093000000"/>
Redemption Amount: <input type="text" value="CNY 10,000.00"/>	User Ref No: <input type="text" value="91741200903210093000000"/>
Notice No: <input type="text" value="3"/> ...	

Reinvest to other Account
Cheque/Demand Draft
Transfer to Account

Deposit Summary
Redem Details
Deposit Details
SC Details

Net Redem Amount:

Sr. No.	Redem Mode	Account Rate	Account Cost Rate	Redem Amount	Txn Ccy	Txn Rate	Txn Cost Rate	Txn Amount	SC Amount	Net Txn Amount
1	Cash	1.00000	0.00000	10,171.00	CNY	1.00000	0.00000	10,171.00	0.00	10,171.00

Other Transactions

User Defined Fields

Field Description

Field Name	Description
Net Redem Amount	<p>[Display]</p> <p>This field displays the sum total of the redemption amount for all the deposits that are being redeemed.</p> <p>This amount is displayed in the TD account currency.</p>

Column Name	Description
-------------	-------------

Sr.No.	<p>[Display]</p> <p>This column displays a serial number for every redemption option or mode that is added.</p>
Redem Mode	<p>[Mandatory, Drop-Down]</p> <p>Select the redeem mode of the TD amount from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Cash • Bankers Cheque • Transfer to CASA • Transfer to External Account • Transfer to Loans • Demand Draft • Transfer to GL • Reinvest to Existing Account • Reinvest to New Account
Account Rate	<p>[Display]</p> <p>This column displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values are defined and downloaded from FCC.</p> <p>The teller's right to change the account currency rate value, is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes a default value as 1, which cannot be modified.</p>
Account Cost Rate	<p>[Display]</p> <p>This column displays the cost rate for the account currency that is defaulted to the mid rate for the currency.</p>
Redem Amount	<p>[Optional, Numeric, 13, Two]</p> <p>Type the redemption amount that is to be redeemed to the customer, in the chosen redeem mode.</p> <p>This amount is displayed in the account currency.</p>
Txn Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the currency of the cheque from the drop-down list.</p> <p>This field, by default, displays the account currency as the transaction currency.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.</p>
Txn Rate	<p>[Display]</p> <p>This column displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and</p>

downloaded.

The teller's right to change the transaction currency rate value, is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.

Txn Cost Rate	[Display] This column displays the cost rate for the transaction currency that is defaulted to the mid rate for the currency.
Txn Amount	[Display] This column displays the redemption amount to be paid in the transaction currency. The redemption amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The redemption amount is converted into the transaction currency for the payout of the redemption amount.
SC Amount	[Display] This column displays the service charge amount, if the redemption is done by issuing a BC or DD. You can either waive the SC or increase the amount through the SC Details tab.
Net Txn Amount	[Display] This column displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest and service charges (if applicable) from the redeem amount. This is the amount, which will be paid to the customer in the chosen redeem mode.

12. Click the **+** button to add the **Redeem Mode** option, for premature redemption amount. Click the **-** button, to delete the **Redeem Mode** option.
13. Depending upon the **Redem Mode** selected the system will display the relevant tab screen. For example, if you select **Cash** from the **Redeem Mode** drop-down list then, the system displays the **Cash** tab screen.
14. Enter the required information in various tab screens.

Cash

If the customer chooses cash as the redemption payout mode, the customer has to personally come to collect the proceeds. Uncollected redeemed cash proceeds are displayed in the principal due field.

Mixed Redemption

Account Number: 01000000716100 3 ... Customer Name: SHIN CHAN
Principal Balance: CNY 298,456.00 Txn Ref No: 9174120090321009300000C
Redemption Amount: CNY 10,000.00 User Ref No: 9174120090321009300000C
Notice No: 3 ...

Deposit Summary | Redem Details | Deposit Details | SC Details
Reinvest to other Account | Cheque/Demand Draft | **Cash**

GL Account Number: 111010011 Txn Narrative: Redemption By Cash
GL Description: BRANCH VAULT CASH GL
Redemption Amount: CNY 10,171.00

Save Cancel

Other Transactions
User Defined Fields

Ok Close Clear

Field Description

Field Name	Description
GL Account Number	[Display] This field displays the cash GL account number maintained by the bank.
GL Description	[Display] This field displays the description of the GL Account number.
Txn Narrative	[Mandatory, Alphanumeric, 120] Type the narrative value based on the chosen redeem mode.
Redemption Amount	[Display] This field displays the redemption amount to be paid in cash mode.

Bankers Cheque

If the customer selects Banker's cheque as the redemption mode, the customer can choose the bank at which the BC is payable. The BC is an inward clearing cheque and thus, will come to the issuer bank for clearing. The BC has to be personally collected by the customer. Service charges applicable for issuing a BC are deducted from the redemption amount.

Mixed Redemption

Account Number:	<input type="text" value="01000000716100"/> <input type="button" value="3"/>	Customer Name:	<input type="text" value="SHIN CHAN"/>
Principal Balance:	<input type="text" value="CNY"/> <input type="text" value="298,456.00"/>	Txn Ref No:	<input type="text" value="91741200903210093000000"/>
Redemption Amount:	<input type="text" value="CNY"/> <input type="text" value="10,000.00"/>	User Ref No:	<input type="text" value="91741200903210093000000"/>
Notice No:	<input type="text" value="3"/>		

Deposit Summary	Redem Details	Deposit Details	SC Details
---------------------------------	-------------------------------	---------------------------------	----------------------------

Reinvest to other Account	BankersCheque	Cash
---	-------------------------------	----------------------

Issuer Code:	<input type="text" value="Danamon Bank"/>	Bank:	<input type="text" value="Danamon Bank"/>
Issue Date:	<input type="text" value="30/11/2007"/>	Branch:	<input type="text" value="Head Office"/>
Routing No:	<input type="text" value="119999"/>	Sector:	<input type="text" value="Java"/>
Serial No:	<input type="text" value="999922000015"/>		
Micr No:	<input type="text" value="458637542142"/>		
Passport / IC No:	<input type="text" value="PP5867521"/>		
Beneficiary Name:	<input type="text" value="John Cussack"/>		
Beneficiary Address:	<input type="text" value="34 Block"/>		
	<input type="text" value="New Athens"/>		
	<input type="text" value="New Jersey"/>		
Txn Narrative:	<input type="text" value="TD. Redemption Payout By B.C."/>		

Other Transactions	User Defined Fields

Field Description

Field name	Description
Issuer Code	<p>[Mandatory, Pick List]</p> <p>Select the issuer code of the bank on which the BC is to be drawn from the pick list.</p> <p>A list of banks on which BC can be issued, is maintained in the Issuer Code Maintenance option and is downloaded to the branch. Normally banks issue BC of their own bank.</p>
Issue Date	<p>[Display]</p>

This field displays the date on which the BC is issued.

Routing No

[Conditional, Numeric, Nine]

Type the routing number of the bank/branch, on which the BC is drawn.

The routing number is the combination of the bank code and the branch code.

The combination can be obtained from the **Routing Branch Maintenance** option.

Routing Number = Sector Code / Bank Code + Branch Code

In case of a BC, the routing number should be of the same bank, i.e. the default routing number displayed, as the instrument comes for inward clearing.

In case of a DD, the routing number can be modified to the routing number of the bank, where the instrument will go for clearing. The order, in which the codes in the routing number are to be entered, is determined by the set up at **Settlement Bank Parameters** option.

The system may not allow a bank's own cheques to be deposited, thus encouraging the internal bank transactions to be done through transfer of funds. This feature is bank configurable.

You must enter data in **Routing No** and **Micr No** field or keep both as blank.

Serial No

[Display]

This field displays the serial number. For a remittance instrument such as a BC or DD, the system generates a serial number that includes the branch code. The serial number for each instrument type is maintained separately. On reversal of an instrument issue, the instrument serial number is not reused for the next instrument issue.

When an instrument comes into clearing, it may be referred to with an MICR number, which needs to be maintained for each instrument, if it is expected through an inward clearing batch. If the teller liquidates an instrument, the instrument serial number enables the system to track the instrument uniquely.

Micr No

[Conditional, Numeric, 12]

Type the MICR number. The MICR number is the number which is necessary for every remittance instrument.

The MICR number will be printed on the instrument, if the instrument is expected to come in for inward clearing. A cross reference is maintained with the system-generated serial number, to enable the system to track the instrument.

You must enter data in **Routing No** and **Micr No** field or keep both as blank.

Passport/IC No

[Mandatory, Alphanumeric, 16]

Type the passport/IC number for the identification of the beneficiary.

Beneficiary Name

[Mandatory, Alphanumeric, 35]

Type the name of the beneficiary.

Beneficiary Address	[Optional, Alphanumeric, 35] Type the address details of the beneficiary.
Txn Narrative	[Mandatory, Alphanumeric, 120] Type the narrative value based on the chosen redeem mode.
Bank	[Display] This field displays the bank name corresponding to the bank code extracted from the routing number.
Branch	[Optional, Alphanumeric, Five] Type the branch name corresponding to the branch code and bank code extracted from the routing number.
Sector	[Optional, Alphanumeric, Five] Type the sector name corresponding to the sector code extracted from the routing number.

Xfer ToCASA

If the customer selects Transfer to CASA as the redemption mode, the redemption proceeds will be directly transferred to the specified current or savings account, on the date of redemption.

Mixed Redemption

Account Number: 0100000716100 3 ... Customer Name: SHIN CHAN
Principal Balance: CNY 298,456.00 Txn Ref No: 9174120090321009300000C
Redemption Amount: CNY 10,000.00 User Ref No: 9174120090321009300000C
Notice No: 3 ...

Deposit Summary | Redem Details | Deposit Details | SC Details
Reinvest to other Account | Cheque/Demand Draft | XferToCASA

CASA A/C: 01000001330100 ...
Customer Name: SHIN CHAN
Txn Narrative: Redemption By CASA
Redemption Amount: CNY 10,171.00

Save Cancel

Other Transactions
User Defined Fields

Ok Close Clear

Field Description

Field Name	Description
CASA A/C	[Mandatory, Numeric, 16, Pick List] Select the CASA account number from the pick list. The TD redemption proceeds will be credited to this account.
Customer Name	[Display] This field displays the name of the CASA account holder(s).
Txn Narrative	[Mandatory, Alphanumeric, 40] Type the narrative value based on the chosen redeem mode.
Redemption Amount	[Display] This field displays the redemption amount in the chosen redeem mode. This amount is displayed in the account currency.

XferToExtAcct

If the customer selects Transfer to External account as the redemption mode, the redemption proceeds will be directly transferred to the specified external account, on the date of redemption. The inter-branch GL account for external transfers is defined under TD Bank parameters maintenance.

Mixed Redemption

Account Number: 01000000716100 3
Principal Balance: CNY 298,456.00
Redemption Amount: CNY 10,000.00
Notice No: 2

Customer Name: SHIN CHAN
Txn Ref No: 91741200903210093000000
User Ref No: 91741200903210093000000

Deposit Summary | Redem Details | Deposit Details | SC Details

XferToAcct | DemandDraft | **XferToExtAcct**

Issuer Code: 11
External Branch: [Dropdown]
External Acct No.: 986733421421
Redemption Amount: LTL 500.00
Txn Narrative: TD. Redemption By Ext. Xfer.

Save Cancel

Other Transactions
User Defined Fields

Ok Close Clear

Field Description

Field name

Description

Issuer Code

[Mandatory, Pick List]

Select the issuer code to which the redemption proceeds of the deposit will be transferred from the pick list.

This is a GL account maintained by the bank where the redemption proceeds will be temporarily held, until it is transferred to the external account.

External Branch

[Mandatory, Drop-Down]

Select the external bank branch number from the drop-down list.

- External Acct No.** [Mandatory, Numeric, 16]
Type the external account number.
The TD redemption proceeds will be credited to this account.
- Txn Narrative** [Mandatory, Alphanumeric, 120]
Type the narrative value based on the chosen redeem mode.
- Redemption Amount** [Display]
This field displays the redemption amount that is to be redeemed to the customer, in the chosen redeem mode.
This amount is displayed in the account currency.

XferToLN

If the customer selects Transfer to Loans account as the redemption mode, the redemption proceeds will be directly transferred to the specified loans account, on the date of redemption.

The screenshot shows the 'Mixed Redemption' form with the following fields and values:

- Account Number:** 01000000716100 (with a dropdown showing '3')
- Principal Balance:** CNY 298,456.00
- Redemption Amount:** CNY 10,000.00
- Notice No.:** 3 (with a dropdown showing '3')
- Customer Name:** SHIN CHAN
- Txn Ref No.:** 91741200903210093000000
- User Ref No.:** 91741200903210093000000

Navigation tabs include: Deposit Summary, Redem Details, Deposit Details, SC Details. A dropdown menu is open showing options: Reinvest to other Account, Cheque/Demand Draft, and XferToLN (which is selected).

Below the dropdown, the 'XferToLN' section contains:

- Loan A/C:** 00000000002100 (with a dropdown showing '...')
- Customer Name:** NEHA R R
- Txn Narrative:** TD. Redemption By Xfer. To LN.
- Redemption Amount:** CNY 10,171.00

Buttons: Save, Cancel, Ok, Close, Clear.

Other Transactions section: User Defined Fields.

Field Description

Field name	Description
Loan A/C	[Mandatory, Numeric, 16, Pick List] Select the loan account number from the pick list. The TD redemption proceeds will be credited to this account.
Customer Name	[Display] This field displays the name of the loan account holder.
Txn Narrative	[Mandatory, Alphanumeric, 40] Type the narrative value based on the chosen redeem mode.
Redemption Amount	[Display] This field displays the redemption amount that is to be redeemed to the customer in the chosen redeem mode. This amount is displayed in the account currency.

TXferToGL

If the customer selects Transfer to GL account as the redemption mode, the redemption proceeds will be directly transferred to the specified GL account, on the date of redemption.

Mixed Redemption

Account Number: 01000000716100 3 ... Customer Name: SHIN CHAN
Principal Balance: CNY 298,456.00 Txn Ref No: 9174120090321009300000C
Redemption Amount: CNY 10,000.00 User Ref No: 9174120090321009300000C
Notice No: 3 ...

Deposit Summary | Redem Details | Deposit Details | SC Details
Reinvest to other Account | DemandDraft | XferToGL

GL Account Number: 112233446 ... Txn Narrative: Redemption By GL
GL Description: ADJUSTMENT GL
Redemption Amount: CNY 10,171.00

Save Cancel

Other Transactions
User Defined Fields

Ok Close Clear

Field Description

Field name	Description
GL Account Number	[Mandatory, Pick List] Select the GL account number from the pick list. The TD redemption proceeds will be credited to this account.
GL Description	[Display] This field displays the description of the GL account number.
Txn Narrative	[Mandatory, Alphanumeric, 120] Type the narration.
Redemption Amount	[Display] This field displays the redemption amount that is to be redeemed to the customer, in the chosen redeem mode. This amount is displayed in the account currency.

Demand Draft

If the customer selects Demand Draft as the redemption mode, the customer can choose the bank on which, the DD is to be drawn. It is an online transaction and has to be handled accordingly. Service charges applicable for issuing a DD are deducted from the redemption amount.

Mixed Redemption

Account Number: 01000000716100 3 ... Customer Name: SHIN CHAN
 Principal Balance: CNY 298,456.00 Txn Ref No: 9174120090321009300000C
 Redemption Amount: CNY 10,000.00 User Ref No: 9174120090321009300000C
 Notice No: 3 ...

Deposit Summary | **Redem Details** | Deposit Details | SC Details

XferToAcct: **DemandDraft** | Transfer to Account

Issuer Code: AMERICAN EXPRESS ...
 Payable Branch: 0 ...
 Issue Date: 30/11/2007 ...
 Routing No: 1001001 Bank: Canara
 Serial No: Branch: CANARA 1
 Micr No: 1586734212 Sector: Java
 Passport / IC No: PP789645
 Beneficiary Name: John Cussack
 Beneficiary Address: 34 Block
 New Pendricve
 New York
 Txn Narrative: TD, Redemption By DD.

Save Cancel

Other Transactions
 User Defined Fields

Ok Close Clear

Field Description

Field name	Description
------------	-------------

Issuer Code	[Mandatory, Pick List] Select the issuer code of the bank on which the DD is to be drawn from the pick list. A list of banks on which DD can be issued is maintained in the Issuer Code Maintenance option and is downloaded to the branch. Normally banks issue DD of their own bank.
Payable Branch	[Mandatory, Pick List] Select the bank/branch at which the DD is payable from the pick list.

Issue Date	[Display] This field displays the date on which the DD is issued.
Routing No	[Conditional, Numeric, Nine] Type the routing number of the bank/branch, on which the DD is drawn. The routing number is the combination of the bank code and the branch code. This is an editable field. The combination can be obtained from the Routing Branch Maintenance option. Routing Number = Sector Code / Bank Code + Branch Code In case of a DD, the routing number should be of the same bank, i.e. the default routing number displayed, as the instrument comes for inward clearing. You must enter data in Routing No and Micr No field or keep both as blank.
Bank	[Display] This field displays the bank name corresponding to the bank code extracted from the routing number.
Serial No	[Display] This field displays the serial number. For a remittance instrument such as a BC or DD, the system generates a serial number that includes the branch code. The serial number for each instrument type is maintained separately. On reversal of an instrument issue the instrument serial number is not reused for the next instrument issue. When an instrument comes into clearing, it may be referred to with an MICR number, which needs to be maintained for each instrument, if it is expected through an inward clearing batch. If the teller liquidates an instrument, the instrument serial number enables the system to track the instrument uniquely.
Branch	[Optional, Alphanumeric, Five] Type the branch name corresponding to the branch code and bank code extracted from the routing number.
Micr No	[Conditional, Numeric, 12] This field displays the MICR number The MICR number is a number which is necessary for every remittance instrument. The MICR number will be printed on the instrument, if the instrument is expected to come in for inward clearing. A cross reference is maintained with the system-generated serial number, to enable the system to track the instrument. You must enter data in Routing No and Micr No field or keep both as blank.
Sector	[Optional, Alphanumeric, Five] Type the sector name corresponding to the sector code extracted from the routing number.
Passport / IC No	[Mandatory, Alphanumeric, 16] Type the passport/IC number for the identification of the beneficiary.

Beneficiary Name [Mandatory, Alphanumeric, 40]
Type the name of the beneficiary.

Beneficiary Address [Optional, Alphanumeric, 35]
Type the address details of the beneficiary.

Txn Narrative [Mandatory, Alphanumeric, 120]
Type the narration.

XrefToAcct

If the customer selects Reinvest to Other Account as the redemption mode, the redemption proceeds will be reinvested as a new deposit under the same TD account or any other existing TD account. The specified redemption amount will be reinvested as a new deposit at every pay out frequency.

Variance, term, compounding frequency and pay out frequency for such a deposit should be defined here. The system will initiate a new deposit with the specifications mentioned here on every pay out frequency.

Mixed Redemption

Account Number: 01000000716100 3 ... Customer Name: SHIN CHAN
Principal Balance: CNY 298,456.00 Txn Ref No: 91741200903210093000000
Redemption Amount: CNY 10,000.00 User Ref No: 91741200903210093000000
Notice No: 3 ...

Deposit Summary | **Redem Details** | Deposit Details | SC Details

XferToAcct | DemandDraft | XferToGL

Account Number: 01000000719100 ... Customer Name: SHIN CHAN
Payout Frequency: At Maturity
Compounding Frequency: At Maturity
Base for rate: Incremental Amount
Txn Narrative: Redemption To Existing Account
Maturity Date Factor: Term Maturity Date

Term
Term: 12 Months 0 Days
Int. Start Date: 21/03/2009
Maturity Date: 21/03/2010

Rate
Interest Rate: 8.0
Product Variance: 0.0
Deposit Variance: 0.00000
Net Rate: 8.00000
Scheme Variance: 0.0
Scheme Rate: 0.0
Annual Equivalent Rate: 8.0

Maturity
Maturity Amount: 10,984.68

Next Int. Pay Date: 21/03/2010
Next Int. Comp. Date: 21/03/2010

Other Transactions
User Defined Fields

Save Cancel

Ok Close Clear

Field Description

Field Name	Description
Account Number	<p>[Mandatory, Pick List]</p> <p>Select the TD account number under which the new deposit is to be initiated from the pick list.</p>
Customer Name	<p>[Display]</p> <p>This field displays the name of the customer holding the selected TD account.</p>
Payout Frequency	<p>[Conditional, Drop-Down]</p> <p>Select the time interval at which the interest for TD will be paid out from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none">• At Maturity• Daily• Weekly• Fortnightly• Monthly• Bimonthly• Quarterly• Half Yearly• Yearly <p>This field is disabled and set as At Maturity for accounts opened under product for which the Flexible TD (No Maturity) or Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p>
Compounding Frequency	<p>[Conditional, Drop-Down]</p> <p>Select the compounding frequency from the drop-down list. The TD interest is compounded at the specified time, and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases.</p> <p>For example,</p> <p>TD Amount = INR 1000</p> <p>Rate of Interest = 10%</p> <p>Interest Payout Frequency = Monthly</p> <p>Compounding Frequency = Monthly</p> <p>Interest Due After End of 1st Month = INR 100</p> <p>At the end of 1st Month the Interest earned i.e. INR 100 will be added to the Principal amount</p>

So the Principal amount will increase to INR 1100

Therefore the actual Interest paid for the Principal amount of INR 1100 will be INR 110

This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

Base for rate

[Mandatory, Drop-Down]

Select the base for rate from the drop-down list.

The options are:

- Incremental Amount - The deposit amount is considered as the base, and the interest rate defined at the product level slabs, is applied as the interest rate for this deposit.

For example,

Payin Amount = 10,000

Rate of Interest (defined at product slab level) =5%

In this case, 10,000 will be the base for 5% interest rate.

- Cumulative of the deposit - The sum total of all the deposits under the TD Account (including this new deposit) is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.

For example,

Under one TD account there are three deposits placed.

Payin amount of first deposit = 5000

Payin amount of second deposit = 10,000

Payin amount of third deposit = 10,000

The interest rate for deposits up to 25,000 is 4%. The interest rate changes to 5% for deposits over 25,000.

New deposit payin amount = 5000

In this case, 30,000 will be the new deposit and the interest rate applicable to the new deposit of 5,000 is 5%, as Cumulative of the deposit option is selected. The rate of interest for the rest of the deposit (i.e. 25,000) remains 4%.

- Cumulative of all deposits - The sum of payin amount of all deposits under this account (including this new deposit) is considered as the base, and the interest rate applicable for this base as defined at the product level slabs is picked up as the interest rate applicable from the process date of new deposit for all the existing deposits under this account, and for the new deposit. It is applicable from the interest start date.

For example,

Under one TD account there are three deposits placed.

Payin amount of first deposit = 5000

Payin amount of second deposit = 10,000

Payin amount of third deposit = 10,000

The interest rate for deposits up to 25,000 is 4%. The interest rate changes to 5% for deposit over 25,000.

New deposit payin amount = 5000

In this case, 30,000 will be the new deposit and the interest rate applicable to the total deposit of 30,000 is 5%, as Cumulative of all deposits option is selected. The rate of interest changes for the total deposit from the day the new amount is deposited.

Txn Narrative

[Mandatory, Alphanumeric, 40]

Type the narrative value based on the chosen redeem mode.

Maturity Date Factor

[Conditional, Radio Button]

Click on the required maturity date factor.

The options are:

- Term
- Maturity Date

This field is disabled for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

Term

The below fields are enabled if Term option is selected in the Maturity Date Factor field.

Term

[Mandatory, Numeric, Two]

Type the term for which the TD is being renewed.

The term should be within the maximum and minimum limits specified at the product level.

Int. Start Date

[Mandatory, Pick List, dd/mm/yyyy]

Select the interest start date from the pick list.

The interest start date is the date on which the bank starts accruing interest for the TD.

For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument.

You can specify any date, on or after the value date of the deposit, and on or before the maturity date of the deposit.

Maturity Date

[Conditional, Pick List, dd/mm/yyyy]

Select the date on which the new deposit will mature from the pick list.

This field is enabled if **Maturity Date** is selected in the **Maturity Date Factor** field.

Rate

Interest Rate

[Display]

This field displays the rate of interest for the new TD account.
The interest should be within the product limits.

Product Variance	[Display] This field displays the interest variance, defined under the Product-Rate Maintenance for the slab under which TD principal balance and term falls.
Deposit Variance	[Mandatory, Numeric, Three, Six] Type the interest variance for the new term deposit initiated under the new TD account. The variance specified should be within the minimum and maximum variance specified at the product level. Based on the product definition made for the field Auto/ Force Renew With Deposit Variance in TD Product Master (Fast Path: TDM01) option, the deposit variance will be carried forward to the deposits created by auto / force renewal.
Net Rate	[Display] This field displays the net rate at which interest is paid against the deposit. <i>Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance</i> The net rate specified should be within the minimum and maximum variance specified at the product level.
Scheme Variance	[Display] This field displays the interest variance applicable on the scheme.
Scheme Rate	[Display] This field displays the interest rate applicable on the scheme.
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate. AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer.
Next Int. Pay Date	[Display] This field displays the next interest due date. Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Payout Date = 31/03/2004
Next Int. Comp. Date	[Display] This field displays the next interest compounding date. Depending on the Interest Compounding Frequency duration specified, the system

calculates the next interest compounding date.

Consider the following example:

Interest Payout Frequency = Quarterly

Interest Compounding Frequency = Monthly

Deposit initiated date = 31/12/2003

Next Interest Compounding Date = 31/01/2004

Maturity

Maturity Amount

[Display]

This field displays the total amount to be received on the maturity of the deposit.

This amount is inclusive of the TSD, if any.

XferToProd

If the customer selects Reinvest to New Account as the redemption mode, the system enables you to reinvest the premature deposit redemption amount to a new TD Account. The new account could be opened under any other **FLEXCUBE Retail** TD product defined, including the existing TD account product.

Variance, term, compounding frequency and payout frequency for such a new deposit needs to be defined here. The system will initiate a new TD Account under a new TD Product, as per the specifications mentioned here on every payout frequency.

Mixed Redemption*

Account Number: 514010000000737 Customer Name: 徐测TR2
Principal Balance: CNY 0.00 Txn Ref No:
Redemption Amount: CNY 10,000.00 User Ref No:
Notice No:

xferToGL	xferToCASA	xferToLoan	Bankers Cheque	xferToAcct
Deposit Summary		Redem Details	Deposit Details	SC Details
XferToProd		Demand Draft	XferToExtAcct	Cash

Product: 50401 Retail Normal TD-CNY
Payout Frequency: At Maturity
Compounding Frequency: At Maturity
Base for rate: Incremental Amount
Txn Narrative: TD. Redemption To TD. Prod.
Maturity Date Factor: Term Maturity Date

Term:
Term: 2 Months 0 Days
Int. Start Date: 21/09/2013
Maturity Date: 21/11/2013

Rate
Interest Rate: 3.2
Product Variance: 0.000000000
Deposit Variance: 0.000000000
Net Rate: 3.2
Scheme Variance: 0.0
Scheme Rate: 0.0
Annual Equivalent Rate: 3.2

Next Int. Pay Date: 21/11/2013
Next Int. Comp. Date: 21/11/2013
Use Source Account's MIS Class and Code:

Maturity
Maturity Amount: 10,054.22

Save Cancel

Card Change Pin Cheque Cost Rate FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field name

Description

Product

[Mandatory, Pick List]

Select the new TD product in which the premature redemption amount of the deposit is to be reinvested from the pick list.

Payout Frequency

[Mandatory, Drop-Down]

Select the time interval at which the interest for TD will be paid from the drop-down list.

The options are:

- At Maturity
- Daily
- Weekly
- Fortnightly
- Monthly

- Bimonthly
- Quarterly
- Half Yearly
- Yearly

This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

Compounding Frequency

[Mandatory, Drop-Down]

Select the compounding frequency from the drop-down list

The TD interest is compounded at the time specified and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases.

For example,

TD Amount = INR 1000

Rate of Interest = 10%

Interest Payout Frequency = Monthly

Compounding Frequency = Monthly

Interest Due After End of 1st Month = INR 100

At the end of 1st Month the Interest earned i.e. INR 100 will be added to the Principal amount

So the Principal amount will increase to INR 1100

Therefore the actual Interest paid for the Principal amount of INR 1100 will be INR 110

This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

Base for rate

[Mandatory, Drop-Down]

Select the base for the rate from the drop-down list.

The options are:

- Incremental Amount – The deposit amount is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
- Cumulative of the Deposit – The sum total of all the deposits under the TD Account (including this new deposit) is considered as the base and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.
- Cumulative of all Deposits - The sum total of all the deposits under the TD Account (including this new deposit) is considered as the base and the interest rate defined at the product level slabs is

applied as the interest rate for all deposits under this account.

Txn Narrative	[Mandatory, Alphanumeric, 120] Type the narrative value based on the chosen redeem mode.
Maturity Date Factor	[Conditional, Radio Button] Click on the required maturity date factor. The options are: <ul style="list-style-type: none">• Term• Maturity Date <p>This field is disabled for accounts opened under product for which the Flexible TD (No Maturity) or Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p>
Term	
The below fields are enabled if Term option is selected in the Maturity Date Factor field.	
Term	[Mandatory, Numeric, Two] Type the term for which the TD is being renewed. The term should be within the maximum and minimum limits specified at the product level.
Int. Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the interest start date from the pick list. The interest start date is the date on which the bank starts accruing interest for the TD. For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument. You can specify any date, on or after the value date of the deposit and on or before the maturity date of the deposit.
Maturity Date	[Conditional, Pick List, dd/mm/yyyy] Select the date on which the new deposit will mature from the pick list. The interest start date determines the maturity date of the deposit. This field is enabled if Maturity Date is selected in the Maturity Date Factor field.
Rate	
Interest Rate	[Display] This field displays the rate of interest for the new TD account. The interest should be within the product limits.
Product Variance	[Display] This field displays the interest variance, defined under the Product Rate Maintenance for the slab under which the TD principal balance

and term fall.

Deposit Variance

[Mandatory, Numeric, Three, Six]

Type the interest variance for the new term deposit initiated under the new TD account. The variance specified should be within the minimum and maximum variance specified at the product level.

Net Rate

[Display]

This field displays the net rate at which interest is paid against the deposit.

Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance

The net rate specified should be within the minimum and maximum variance specified at the product level.

Scheme Variance

[Display]

This field displays the interest variance applicable on the scheme.

Scheme Rate

[Display]

This field displays the interest rate applicable on the scheme.

Annual Equivalent Rate

[Display]

This field displays the annual equivalent rate.

AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer.

Next Int. Pay Date

[Display]

This field displays the next interest due date. Depending on the Interest Payout Frequency interval specified, the system will calculate the next interest due date.

Consider the following example:

Interest Payout Frequency = Quarterly

Interest Compounding Frequency = Monthly

Deposit initiated date = 31/12/2003

Next Interest Payout Date = 31/03/2004

Next Int. Comp. Date

[Display]

This field displays the next interest compounding date. Depending on the Interest Compounding Frequency duration specified, the system would calculate the next interest compounding date.

Consider the following example:

Interest Payout Frequency = Quarterly

Interest Compounding Frequency = Monthly

Deposit initiated date 31/12/2003

Next Interest Compounding Date = 31/01/2004

Maturity

- Maturity Amount** [Display]
 This field displays the total amount to be received on the maturity of the deposit.
 This amount is inclusive of the TSD, if any.
- Use Source account's MIS class and code** [Optional, Checkbox]
 Select the checkbox if the MIS class and codes defined at the source account level are to be inherited by the new account to be opened.

15. Click the **Save** button. The system displays the **Redem Details** tab.
16. Click the **Ok** button.
17. The system displays the message "Record added". Click the **Ok** button.
18. The system displays the **Documents Receipt** screen.
19. Select the receipt you want to print and click the **Ok** button.
 OR
 Click the **Cancel** button.

Note: This functionality is tested through API.

Example: Negative Special Penalty Variance

Deposit level variance of 1% given at the time of deposit opening

Interest Rate Matrix

Period/ Amount	10000-50000	50001-100000	100001-500000	500000 & above
1 month	5	6	7	8
2 month	6	7	8	9
3 month	7	8	9	10
6 month	8	9	10	11

- At product level, the penalty rate to be used is specified as the Product rate
- Product level penalty variance is -1%
- Customer comes and opens a TD for the period of 6 months, amount is 60000/-
- Deposit level variance given is 1%
- Interest rate applicable to the TD deposit is 9% + 1% = 10%
- Customer visits the branch after 1 month for making a part redemption of 25000/-
- Bank wants to apply a negative special penalty variance of 1.5%

Based on the part redemption amount and the period for which the deposit was kept with the bank, **Oracle FLEXCUBE** will determine the applicable interest rate for the part amount.

Calculation of the net interest rate will be as follows:

Rate derived as per the Product rates	Product level Penalty Variance	Deposit level Variance	Special Penalty Variance	Net Interest Rate
5%	-1%	+1%	-1.5%	3.5%

1.31. 1310 - Quick Redemption By Cash

Oracle FLEXCUBE provides the customer with the facility to redeem the deposit on instruction before its maturity date. This is termed as premature redemption.

A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. The customer cannot redeem the deposit on the date of account opening.

Using this option you can redeem a term deposit and encash the proceeds directly. The teller can alternately use **Mixed Redemption** (Fast Path: 1358) option which offers other modes of transferring the proceeds.

Definition Prerequisites

- [8054 - Time Deposit Account Opening](#)

Modes Available

Not Applicable

To redeem a TD account by cash

1. Type the fast path **1310** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > Quick Redemption By Cash**.
2. The system displays the TD Redemption Inquiry screen.

TD Redemption Inquiry

TD Redemption Inquiry*

Account Number:

Account Ccy:

Redemption Mode:

Original Deposit No:

Deposit No:

Renewal No:

Notice No:

Uncollected Principal:

Uncollected Interest:

Redemption Amount:

Lien Amount:

Waive Interest:

Special Penalty Variance: 0.00

Interest Variance as : Absolute Value Percentage

Account Status:

Principal Balance:

Interest Applicable: 0.00

Penalty Amount: 0.00

+ Uncollected Principal:

+ Uncollected Interest:

+ PMI On Uncollected Principal:

+ PMI On Uncollected Interest:

+ Penalty Interest On Principal:

- Additional Penalty Amount: 0.00

- Pro-rata Interest Deducted:

- Tax Deducted 1:

- Tax Deducted 2:

Net Proceeds:

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number. The name of the account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Redemption Mode	[Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options in the list are:

- Full Redemption - The entire deposit amount is redeemed.
- Part Redemption - You can specify a part of the entire deposit amount to be redeemed.

Original Deposit No.	[Display] This field displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.
Deposit No	[Mandatory, Pick List] Select the term deposit number from the pick list that is to be redeemed.
Renewal No	[Display] This field displays the renewal number of the TD.
Notice No	[Conditional, Pick List] Select the notice number from the pick list. The pick list displays the details based on the TD account number and Deposit number selected in the corresponding fields. This field is enabled for accounts opened under product for which the Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.
Uncollected Principal	[Display] This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.
Uncollected Interest	[Display] This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.
Redemption Amount	[Conditional, Numeric, 13, Two] Type the amount of the term deposit that is to be redeemed. This field is enabled if Part Redemption is selected as Redemption Mode .
Waive Interest	[Optional, Checkbox] Select the checkbox if the accrued or compounded interest have to be waived. This flag is disabled if partial redemption is made. This flag is

also disabled if redemption made on or after maturity

Special Penalty Variance

[Conditional, Numeric, Three, 10]

Type the special penalty variance.

This field accepts negative variance.

Interest Variance as

[Optional, Radio Button]

Select the interest variance for redemption.

The options are as follows:

- Absolute Value
- Percentage

Account Status

[Display]

The field displays the account status.

Principal Balance

[Display]

This field displays the matured Principal amount left uncollected with the bank, and which has no specific payout instructions.

Interest Applicable

[Display]

This field displays the interest applicable for the TD. It displays up to 10 digits after decimal.

Penalty Amount

[Display]

This field displays the penalty amount.

It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable.

The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the **TD Bank Parameter Level** (TDM04) option.

+ Uncollected Principal

[Display]

This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.

Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.

For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.

+ Uncollected Interest

[Display]

This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this

	field.
+ PMI On Uncollected Principal	<p>[Display]</p> <p>This field displays the post-maturity interest earned on the matured uncollected principal.</p>
+ PMI On Uncollected Interest	<p>[Display]</p> <p>This field displays the post-maturity interest earned on the matured uncollected interest.</p> <p>Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p>
+ Penalty Interest On Principal	<p>[Display]</p> <p>This field displays the penalty interest on the principal, if penalty is charged for early redemption.</p>
- Additional Penalty Amount	<p>[Display]</p> <p>This field displays the additional penalty amount.</p>
- Pro-rata Interest Deducted	<p>[Display]</p> <p>This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed.</p> <p>While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount.</p> <p>If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero.</p> <p>For example, for a deposit of 10,000 made on 1st January '09, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '09, the system calculates the interest payable for this deposit from 1st January '09 to 31st May '09. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.</p>
- Tax Deducted 1	<p>[Display]</p> <p>This field displays the tax 1 for the amount to be redeemed.</p> <p>The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds. The tax is calculated based on the tax code 1 attached to the account at the time of account opening.</p>
- Tax Deducted 2	<p>[Display]</p> <p>This field displays the tax 2 for the amount to be redeemed. The tax is</p>

calculated based on the tax code 2 attached to the account at the time of account opening.

Net Proceeds

[Display]

This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.

3. Enter the account number and select the redemption mode from the drop-down list.
4. Select the deposit number from the pick list. In case of premature redemption, the system displays the message "Premature Redemption of Term Deposit. Do you want to continue?". Click the **Ok** button to continue.
5. For partial redemption, enter the redemption amount.
6. Select the checkbox for Waive interest if the accrued or compounded interest have to be waived.
7. Click the **Ok** button.
8. The system displays the message "Do You want to continue?".

TD Redemption Inquiry

The screenshot shows the 'TD Redemption Inquiry' application window. The form contains the following fields and values:

Account Number: *	260010000000042	CHINA MOBILE
Account Ccy:	RMB	
Redemption Mode: *	Full Redemption	
Original Deposit No:	11	Deposit No: 11
Renewal No:	1	
Uncollected Principal:	0.00	Uncollected Interest: 0.00
Redemption Amount:	15,001.00	
Waive Interest:	<input checked="" type="checkbox"/>	
Special Penalty Variance:	0.00000000	Balance as: <input type="radio"/> Absolute Value <input type="radio"/> Percentage
Account Status:	ACCOUNT OPEN REG	
Principal Balance:	15,001.00	
Interest Applicable:	0.00000000	
Penalty Amount:	0.00	
+ Uncollected Principal:	0.00	
+ Uncollected Interest:	0.00	
+ PMI On Uncollected Principal:	0.00	
+ PMI On Uncollected Interest:	0.00	
+ Penalty Interest On Principal:	0.00	
- Additional Penalty Amount:	0.00	
- Pro-rata Interest Deducted:	0.00	
- Tax Deducted 1:	0.00	
- Tax Deducted 2:	0.00	
Net Proceeds:	15,001.00	

A modal dialog box is displayed in the center of the screen with the text "contd : Do you want to continue?" and two buttons: "OK" and "Cancel".

At the bottom of the window, there is a navigation bar with the following options: Card, Change Pin, Cheque, Cost Rate, Handle FCY Change, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque. Below this bar are buttons for UDF, OK, Close, and Clear.

9. Click the **OK** button. The system displays the **Quick Redemption By Cash** screen.

Quick Redemption By Cash

Quick Redemption By Cash*

Account Number: 260010000000042 CHINA MOBILE

Account Ccy: RMB Txn Ccy: RMB

Acy Rate: 1.00000 Txn Rate: 1.00000

Deposit No: 12

Redemption Proceeds: 15,000.00

Txn Amount: 15,000.00

User Ref No:

Txn Narrative: * Redemption By Cash

Document Receipt

Documents

Sr No.	Doc ID	Description	Printed
1			

Oracle Flexcube MessageBox - Mozilla Firefox

10.180.13.112/bmn9999/MessageDialogBox.asp

! txnSeqNo : Transaction sequence number is 11.

OK

Cancel

Card Change Pin Cheque Cost Rate Handle FCY Charge Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Account Number	[Display] This field displays the TD account number. The name of the account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the account currency for the transaction.
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency of the account from the drop-down list.
Acy Rate	[Display] This field displays the account currency rate.

Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to
Deposit No	[Display] This field displays the deposit number selected in the TD Redemption Inqu
Redemption Proceeds	[Display] This field displays the redemption amount.
Txn Amount	[Display] This field displays the transaction amount. The transaction amount depends on the Transaction Currency selected. When transaction currency is selected, the transaction amount is derived us rate.
User Ref No	[Optional, Alphanumeric, 40] Type the user reference number.
Txn Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. You can o

10. Click the **UDF** button. The system displays the **UDF Details** screen.
11. Click the **Validate** button. The system displays the message "Validation procedure completed".
12. Click the **Ok** button.
13. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.
14. Click the **Ok** button. The system displays the **Quick Redemption By Cash** screen.
15. The system displays the **Authorization Reason** screen.
16. Enter the relevant information and click the **Grant** button.
17. The system displays the transaction sequence number. The transaction number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
18. The system displays the **Document Receipt** screen.
19. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
20. Click the **Cancel** button.

Note 1: For more Information on [Document Receipt](#) refer to the **Common Screens** option available in the **Oracle FLEXCUBE Introduction User Manual**

Note 2: For more information on [Authorization Transaction](#) refer to the **Oracle FLEXCUBE Introduction User Manual**.

1.32. 1311 - TD Redemption Inquiry - By BC

Oracle FLEXCUBE provides the customer with the facility to redeem the deposit on instruction before its maturity date. This is termed as premature redemption. A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. The customer cannot redeem the deposit on the date of account opening.

Using this option you can directly redeem a term deposit and transfer the proceeds to a bankers cheque. You can alternately use the **Mixed Redemption** (Fast Path: 1358) option which provides various modes of redemption.

Definition Prerequisites

- [8054 - Time Deposit Account Opening](#)

Modes Available

Not Applicable

To redeem a TD account by bankers cheque

1. Type the fast path **1311** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > Quick Redemption By BC**.
2. The system displays the TD Redemption Inquiry screen.

TD Redemption Inquiry

TD Redemption Inquiry*

Account Number: *

Account Ccy:

Redemption Mode: *

Original Deposit No:

Renewal No:

Uncollected Principal:

Redemption Amount: *

Waive Interest:

Special Penalty Variance:

Account Status:

Principal Balance:

Interest Applicable:

Penalty Amount:

+ Uncollected Principal:

+ Uncollected Interest:

+ PMI On Uncollected Principal:

+ PMI On Uncollected Interest:

+ Penalty Interest On Principal:

- Additional Penalty Amount:

- Pro-rata Interest Deducted:

- Tax Deducted 1:

- Tax Deducted 2:

Net Proceeds:

Deposit No:

Notice No:

Uncollected Interest:

Lien Amount:

Interest Variance as : Absolute Value Percentage

Card | Change Pin | Cheque | Cost Rate | Handle FCY Change | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened.
Redemption Mode	[Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options are: <ul style="list-style-type: none"> • Full Redemption - The entire deposit amount is redeemed. • Part Redemption - You can specify a part of the entire deposit amount to be redeemed.
Original Deposit No.	[Display] This field displays the original deposit number.

The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.

Deposit No	[Mandatory, Pick List] Select the term deposit number that is to be redeemed from the pick list.
Renewal No	[Display] This field displays the renewal number of the TD.
Notice No	[Conditional, Pick List] Select the notice number from the pick list. The pick list displays the details based on the TD account number and Deposit number selected in the corresponding fields. This field is enabled for accounts opened under product for which the Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.
Uncollected Principal	[Display] This field displays the uncollected amount. This is the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer.
Uncollected Interest	[Display] This field displays the uncollected interest. The interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer.
Redemption Amount	[Conditional, Numeric, 13, Two] Type the amount of the term deposit that is to be redeemed. This field is enabled if Part Redemption is selected from the Redemption Mode drop-down list.
Lien Amount	[Display] This field displays the lien amount on the TD, if any.
Waive Interest	[Optional, Checkbox] Select the checkbox if the accrued or compounded interest have to be waived. This flag is disabled if partial redemption is made. This flag is also disabled if redemption made on or after maturity .
Special Penalty Variance	[Conditional, Numeric, Three, 10] Type the special penalty variance.

	This field accepts negative variance.
Interest Variance as	[Optional, Radio Button] Select the interest variance for redemption. The options are as follows: <ul style="list-style-type: none"> • Absolute Value • Percentage
Account Status	[Display] The field displays the account status.
Principal Balance	[Display] This field displays the matured principal amount left uncollected with the bank, and which has no specific payout instructions.
Interest Applicable	[Display] This field displays the interest applicable for the TD. It displays up to 10 digits after decimal.
Penalty Amount	[Display] This field displays the penalty amount. It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable. The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the TD Bank Parameters Maintenance (Fast Path: TDM04).
+ Uncollected Principal	[Display] This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field. For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.
+ Uncollected Interest	[Display] This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.
+ PMI On Uncollected Principal	[Display] This field displays the post-maturity interest earned on the matured uncollected principal.

Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.

**+ PMI On
Uncollected Interest**

[Display]

This field displays the post-maturity interest earned on the uncollected interest.

Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.

**+ Penalty Interest On
Principal**

[Display]

This field displays the penalty interest on the principal, if penalty is charged for early redemption.

**- Additional Penalty
Amount**

[Display]

This field displays the additional penalty amount.

**- Pro-rata Interest
Deducted**

[Display]

This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed.

While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount.

If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero.

For example, for a deposit of 10,000 made on 1st January '04, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '04, the system calculates the interest payable for this deposit from 1st January '04 to 31st May '04. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.

- Tax Deducted 1

[Display]

This field displays the tax 1 for the amount to be redeemed.

The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds.

The tax is calculated based on the tax code 1 attached to the account at the time of account opening.

- Tax Deducted 2

[Display]

This field displays the tax 2 for the amount to be redeemed.

The tax is calculated based on the tax code 2 attached to the account

at the time of account opening.

Net Proceeds

[Display]

This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.

3. Enter the account number and press the <Tab> key.
4. Select the redemption mode from the drop-down list.
5. Select the deposit number from the pick list. In case of premature redemption, the system displays the message "Premature Redemption of Term Deposit. Do you want to continue?". Click the **Ok** button.
6. Select the **Penalty Variance** check box if special penalty variance is to be added.
7. Click the **Ok** button.
8. The system displays the message "Do you want to continue?".

TD Redemption Inquiry

Account Number: *	501030000000034	MICHEAL CHANG
Account Ccy:	RMB	
Redemption Mode: *	Full Redemption	
Original Deposit No:	1	Deposit No: 1
Renewal No:	1	
Uncollected Principal:	0.00	Uncollected Interest: 0.00
Redemption Amount:	100,000.00	Lien Amount: 0.00
Waive Interest:	<input type="checkbox"/>	
Special Penalty Variance:	1.00000000	<input checked="" type="radio"/> Absolute Value <input type="radio"/> Percentage
Account Status:	ACCOUNT OPENED T	
Principal Balance:	100,000	
Interest Applicable:	3.65000000	
Penalty Amount:	0.00	
+ Uncollected Principal:	0.00	
+ Uncollected Interest:	0.00	
+ PMI On Uncollected Principal:	0.00	
+ PMI On Uncollected Interest:	0.00	
+ Penalty Interest On Principal:	0.00	
- Additional Penalty Amount:	0.00	
- Pro-rata Interest Deducted:	0.00	
- Tax Deducted 1:	0.00	
- Tax Deducted 2:	0.00	
Net Proceeds:	100,000.00	

9. Click the **OK** button. The system displays the **Quick Redemption By BC** screen.

Quick Redemption By BC

TD Redemption Payout By BC*

Account No: 5010300000000034 MICHEAL CHANG

Deposit No: 1

Bank Code: Shenzhen Ping An Bank

Acct Ccy: RMB Txn Ccy: RMB

Acct Ccy Rate: 1.00000 Txn Ccy Rate: 1.00000

Redemption Proceeds: 10,000.00

Txn Amount: 10,000.00

Issue Date: 21/03/2009 Serial No:

Micr No: 1 Routing No:

Beneficiary Name: John Passport / IC No: 75765

Beneficiary Addr: 503 Block A
Sea Street

User Reference No: 333

Narrative: Quick Redemption By BC.

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | **Inventory** | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name	Description
Account No	[Display] This field displays the TD account number.
Deposit No	[Display] This field displays the deposit number.
Bank Code	[Mandatory, Drop-Down] Select the bank code from the drop-down list.
Acct Ccy	[Mandatory, Pick List] Select the account currency from the pick list.
Txn Ccy	[Display] This field displays the transaction currency.
Acct Ccy Rate	[Display]

	This field displays the rate for the account currency.
Txn Ccy Rate	[Display] This field displays the rate for the transaction currency.
Txn Amount	[Display] This field displays the amount based on the redeem amount entered.
Redemption Proceeds	[Display] This field displays the redeem amount in transaction currency.
Issue Date	[Display] This field displays the date on which the BC is issued.
Serial No	[Display] This field displays the serial number. For a remittance instrument such as a BC or DD, the system generates a serial number. The serial number for each instrument type is maintained separately. The instrument serial number is not reused for the next instrument issue. When an instrument comes into clearing, it may be referred to with an MICR number for each instrument, if it is expected through an inward clearing batch. If the instrument serial number enables the system to track the instrument uniquely.
Micr No	[Mandatory, Numeric, 12] Type the MICR number. The MICR number is a number which is necessary for every remittance instrument. The MICR number will be printed on the instrument, if the instrument is expected. A cross reference is maintained with the system-generated serial number, to enable tracking of the instrument.
Routing No	[Display] This field displays the routing number.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary.
Passport / IC No	[Optional, Alphanumeric, 30] Type the passport/IC number for the identification of the beneficiary.
Beneficiary Addr	[Optional, Alphanumeric, 35, Three Lines] Type the address details of the beneficiary. The first line is mandatory.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number.
Narrative	[Mandatory, Alphanumeric, 40] Type the transaction narration. By default, the system displays Quick Redemption by BC .

10. Click the **Ok** button.
11. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.
12. The system displays the **Authorization Reason** screen.
13. Enter the relevant information and click the **Grant** button.
14. The system displays the transaction sequence number. The transaction number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
15. The system displays the **Document Receipt** screen.
16. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
OR
Click the **Cancel** button.
17. The system displays the serial number.

Note 1: For more Information on [Document Receipt](#), refer to the Common Screens option available in the *Oracle FLEXCUBE Introduction User Manual*.

Note 2: For more information on [Authorization](#) refer to the *Oracle FLEXCUBE Introduction User Manual*.

1.33. 1312 - Quick Redemption By CASA

Oracle FLEXCUBE provides the customer with the facility to redeem the deposit on instruction before its maturity date. This is termed as premature redemption.

A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. The customer cannot redeem the deposit on the date of account opening.

Using this option you can redeem a term deposit and encash the proceeds directly. The teller can alternately use **Mixed Redemption** (Fast Path: 1358) option which offers other modes of transferring the proceeds.

Definition Prerequisites

- [8054 - Time Deposit Account Opening](#)

Modes Available

Not Applicable

To redeem a TD account by CASA

1. Type the fast path **1312** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > Quick Redemption By CASA**.
2. The system displays the TD Redemption Inquiry screen.

TD Redemption Inquiry

TD Redemption Inquiry*

Account Number: *	<input type="text"/>	
Account Ccy:	<input type="text"/>	
Redemption Mode: *	<input type="text"/>	
Original Deposit No:	<input type="text"/>	Deposit No: <input type="text"/>
Renewal No:	<input type="text"/>	Notice No: <input type="text"/>
Uncollected Principal:	<input type="text"/>	Uncollected Interest: <input type="text"/>
Redemption Amount: *	<input type="text"/>	Lien Amount: <input type="text" value="0.00"/>
Waive Interest:	<input type="checkbox"/>	Interest Variance as : <input type="radio"/> Absolute Value <input type="radio"/> Percentage
Force Debit Against Lien No :	<input type="text"/>	Withhold Interest: <input type="checkbox"/>
Special Penalty Variance:	<input type="text" value="0.0000000000"/>	
Account Status:	<input type="text"/>	
Principal Balance:	<input type="text"/>	
Interest Applicable:	<input type="text" value="0.0000000000"/>	
Penalty Amount:	<input type="text" value="0.00"/>	
+ Uncollected Principal:	<input type="text"/>	
+ Uncollected Interest:	<input type="text"/>	
+ PMI On Uncollected Principal:	<input type="text"/>	
+ PMI On Uncollected Interest:	<input type="text"/>	
+ Penalty Interest On Principal:	<input type="text"/>	
- Additional Penalty Amount:	<input type="text" value="0.00"/>	
- Pro-rata Interest Deducted:	<input type="text"/>	
- Tax Deducted 1:	<input type="text"/>	
- Tax Deducted 2:	<input type="text"/>	
Net Proceeds:	<input type="text"/>	

Card	Change Pin	Cheque	Cost Rate	FCY Change	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
<input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>											

Field Description

Field Name	Description
Account Number	<p>[Mandatory, Numeric, 16]</p> <p>Type the TD account number to which you want to transfer the fund from CASA account.</p> <p>The name of the account holder is displayed in the adjacent field.</p>
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.</p>
Redemption Mode	<p>[Mandatory, Drop-Down]</p> <p>Select the redemption mode from the drop-down list.</p>

The options in the list are:

- Full Redemption - The entire deposit amount is redeemed.
- Part Redemption - You can specify a part of the entire deposit amount to be redeemed.

Original Deposit No.	[Display] This field displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.
Deposit No	[Mandatory, Pick List] Select the term deposit number from the pick list that is to be redeemed.
Renewal No	[Display] This field displays the renewal number of the TD.
Notice No	[Conditional, Pick List] Select the notice number from the pick list. The pick list displays the details based on the TD account number and Deposit number selected in the corresponding fields. This field is enabled for accounts opened under product for which the Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.
Uncollected Principal	[Display] This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.
Uncollected Interest	[Display] This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.
Redemption Amount	[Conditional, Numeric, 13, Two] Type the amount of the term deposit that is to be redeemed. This field is enabled if Part Redemption is selected as Redemption Mode .
Lien Amount	[Display] This field displays the total lien amount placed on the deposit.
Waive Interest	[Optional, Checkbox] Select the checkbox if the accrued or compounded interest have to be

waived. This flag is disabled if partial redemption is made. This flag is also disabled if redemption made on or after maturity

Force debit against Lien No.

[Optional, Pick list]

Select the force debit against lien number from the pick list.

Withhold Interest

[Optional, Check box]

This checkbox will be checked if interest is to be withheld and not to be paid with principal at the time of redemption using force debit. This check box will be enabled for checking/unchecking only if lien no selected has force debit as 'Y'.

Special Penalty Variance

[Conditional, Numeric, Three, 10]

Type the special penalty variance.

This field accepts negative variance.

Interest Variance as

[Optional, Radio Button]

Select the interest variance for redemption.

The options are as follows:

- Absolute Value
- Percentage

Account Status

[Display]

The field displays the account status.

Principal Balance

[Display]

This field displays the matured Principal amount left uncollected with the bank, and which has no specific payout instructions.

Interest Applicable

[Display]

This field displays the interest applicable for the TD. It displays up to 10 digits after decimal.

Penalty Amount

[Display]

This field displays the penalty amount.

It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable.

The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the **TD Bank Parameter Level (TDM04)** option.

+ Uncollected Principal

[Display]

This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.

Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.

For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.

+ Uncollected Interest

[Display]

This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.

+ PMI On Uncollected Principal

[Display]

This field displays the post-maturity interest earned on the matured uncollected principal.

Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.

+ PMI On Uncollected Interest

[Display]

This field displays the post-maturity interest earned on the uncollected Interest

Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.

+ Penalty Interest On Principal

[Display]

This field displays the penalty interest on the principal, if penalty is charged for early redemption.

- Additional Penalty Amount

[Display]

This field displays the additional penalty amount.

- Pro-rata Interest Deducted

[Display]

This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed.

While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount.

If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero.

For example, for a deposit of 10,000 made on 1st January '09, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '09, the system calculates the interest payable for this deposit from 1st January '09 to 31st May '09. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.

- Tax Deducted 1 [Display]
This field displays the tax 1 for the amount to be redeemed. The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds.

The tax is calculated based on the tax code 1 attached to the account at the time of account opening.

- Tax Deducted 2 [Display]
This field displays the tax 2 for the amount to be redeemed. The tax is calculated based on the tax code 2 attached to the account at the time of account opening.

Net Proceeds [Display]
This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.

3. Enter the account number and select the redemption mode from the drop-down list.
4. Select the deposit number from the pick list. In case of premature redemption, the system displays the message " Premature Redemption of Term Deposit. Do you want to continue?". Click the **Ok** button to continue.
5. For partial redemption, enter the redemption amount.
6. Select the **Penalty Variance** check box if special penalty variance is to be added.
7. Click the **Ok** button.
8. The system displays the message "Do You want to continue?".

TD Redemption Inquiry

TD Redemption Inquiry*

Account Number: * 5010300000000034 MICHEAL CHANG

Account Ccy: RMB

Redemption Mode: * Full Redemption

Original Deposit No: 1 Deposit No: 1 ...

Renewal No: 1

Uncollected Principal: 0.00 Uncollected Interest: 0.00

Redemption Amount: 100,000.00

Waive Interest:

Special Penalty Variance: 10.00000000

Account Status: ACCOUNT OPENED T

Principal Balance: 100,000.00

Interest Applicable: 3.6500000000

Penalty Amount: 0.00

+ Uncollected Principal: 0.00

+ Uncollected Interest: 0.00

+ PMI On Uncollected Principal: 0.00

+ PMI On Uncollected Interest: 0.00

+ Penalty Interest On Principal: 0.00

- Additional Penalty Amount: 0.00

- Pro-rata Interest Deducted: 0.00

- Tax Deducted 1: 0.00

- Tax Deducted 2: 0.00

Net Proceeds: 100,000.00

Balance as : Absolute Value Percentage

contd : Do you want to continue?

OK Cancel

Card Change Pin Cheque Cost Rate Handle FCY Charge Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

9. Click the **OK** button. The system displays the **Quick Redemption By CASA** screen.

Quick Redemption By CASA

Quick Redemption By CASA*

Account Number: 504010000003368 NEXT INT PAYOUTCOMP

Account Ccy: CNY

CASA Account Number: *

Txn Ccy:

Acy Rate: * Txn Rate: *

Deposit No: 1

Redemption Proceeds: 10,093.82

Txn Amount:

User Ref No:

Txn. Narrative: * Redemption By CASA

Card | Change Pin | Cheque | Cost Rate | FCY Change | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name	Description
Account Number	[Display] This field displays the TD account number.
Account Ccy	[Display] This field displays the account currency.
CASA Account Number	[Mandatory, Pick List] Select the CASA account number from the pick list, to which the redemption of TD is to be done. The name of the customer is displayed in the adjacent field.
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency of the CASA account from the drop-down list.
Acy Rate	[Display] This field displays the account currency rate.

Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the transaction currency rate value, is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified
Deposit No	[Display] This field displays the deposit number selected in the TD Redemption Inquiry screen.
Redemption Proceeds	[Display] This field displays the redemption amount.
Txn Amount	[Display] This field displays the transaction amount. The transaction amount depends on the Transaction Currency selected. When the transaction currency is selected, the transaction amount is derived using the appropriate currency conversion rate.
User Ref No	[Display] This field displays the user reference number.
Txn Narrative	[Mandatory, Alphanumeric, 120] Type the narration. This field displays the default narration, based on the transaction. You can change the narration if required.

10. Click the **Ok** button.
11. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.
12. The system displays the **Authorization Reason** screen.
13. Enter the relevant information and click the **Grant** button.
14. The system displays the transaction sequence number. The transaction number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

Note: For more information on [Authorization](#) refer to the *Oracle FLEXCUBE Introduction User Manual*.

1.34. 1318 - Quick Redemption By GL

Oracle FLEXCUBE provides the customer with the facility to redeem the deposit on instruction before its maturity date. This is termed as premature redemption.

A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. The customer cannot redeem the deposit on the date of account opening.

This option enables you to directly redeem a term deposit and transfer the proceeds to a general ledger account. The teller can alternately use the **Mixed Redemption** (Fast Path: 1358) option which offers other modes of transferring the proceeds.

Definition Prerequisites

- [8054 - Time Deposit Account Opening](#)




Modes Available

Not Applicable

To redeem a TD account by GL

1. Type the fast path **1318** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > Quick Redemption By GL**.
2. The system displays the TD Redemption Inquiry screen.

TD Redemption Inquiry

TD Redemption Inquiry*		  	
Account Number:*	<input type="text"/>	<input type="text"/>	
Account Ccy:	<input type="text"/>		
Redemption Mode:*	<input type="text"/>		
Original Deposit No:	<input type="text"/>	Deposit No:	<input type="text"/> ...
Renewal No:	<input type="text"/>	Notice No:	<input type="text" value="0"/> ...
Uncollected Principal:	<input type="text"/>	Uncollected Interest:	<input type="text"/>
Redemption Amount:*	<input type="text"/>	Lien Amount:	<input type="text" value="0.00"/>
Waive Interest:	<input type="checkbox"/>	Interest Variance as :	<input type="radio"/> Absolute Value <input type="radio"/> Percentage
Force Debit Against Lien No :	<input type="text"/> ...	Withhold Interest:	<input type="checkbox"/>
Special Penalty Variance:	<input type="text" value="0.0000000000"/>		
Account Status:	<input type="text"/>		
Principal Balance:	<input type="text"/>		
Interest Applicable:	<input type="text" value="0.0000000000"/>		
Penalty Amount:	<input type="text" value="0.00"/>		
+ Uncollected Principal:	<input type="text"/>		
+ Uncollected Interest:	<input type="text"/>		
+ PMI On Uncollected Principal:	<input type="text"/>		
+ PMI On Uncollected Interest:	<input type="text"/>		
+ Penalty Interest On Principal:	<input type="text"/>		
- Additional Penalty Amount:	<input type="text" value="0.00"/>		

◀ ▶

Card	Change Pin	Cheque	Cost Rate	FCY Change	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheq
------	------------	--------	-----------	------------	--------------	------------	-----------	----------------	----------------	-----------	-----------------

TD Redemption Inquiry*

Uncollected Principal:

Redemption Amount: *

Waive Interest:

Force Debit Against Lien No : ...

Special Penalty Variance:

Account Status:

Principal Balance:

Interest Applicable:

Penalty Amount:

+ Uncollected Principal:

+ Uncollected Interest:

+ PMI On Uncollected Principal:

+ PMI On Uncollected Interest:

+ Penalty Interest On Principal:

- Additional Penalty Amount:

- Pro-rata Interest Deducted:

- Tax Deducted 1:

- Tax Deducted 2:

Net Proceeds:

Uncollected Interest:

Lien Amount:

Interest Variance as : Absolute Value Percentage

Withhold Interest:

Card | Change Pin | Cheque | Cost Rate | FCY Change | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheq

UDF | OK | Close | Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Redemption Mode	[Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options in the list are: <ul style="list-style-type: none"> • Full Redemption - The entire deposit amount is redeemed. • Part Redemption - You can specify a part of the entire deposit

amount to be redeemed.

Original Deposit No.	[Display] This field displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.
Deposit No	[Mandatory, Pick List] Select the term deposit number from the pick list that is to be redeemed.
Renewal No	[Display] This field displays the renewal number of the TD.
Notice No	[Conditional, Pick List] Select the notice number from the pick list. The pick list displays the details based on the TD account number and Deposit number selected in the corresponding fields. This field is enabled for accounts opened under product for which the Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.
Uncollected Principal	[Display] This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.
Uncollected Interest	[Display] This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.
Redemption Amount	[Conditional, Numeric, 13, Two] Type the amount of the term deposit that is to be redeemed. This field is enabled if Part Redemption is selected as Redemption Mode .
Lien Amount	[Display] This field displays the lien amount on the TD, if any.
Waive Interest	[Optional, Checkbox] Select the checkbox if the accrued or compounded interest have to be waived. This flag is disabled if partial redemption is made. This flag is

also disabled if redemption made on or after maturity .

Force debit against Lien No.	[Optional, Pick list] Select the force debit against lien number from the pick list.
Withhold Interest	[Optional, Check box] This checkbox will be checked if interest is to be withheld and not to be paid with principal at the time of redemption using force debit. This check box will be enabled for checking/unchecking only if lien no selected has force debit as 'Y'.
Special Penalty Variance	[Conditional, Numeric, Three, 10] Type the special penalty variance. This field accepts negative variance.
Interest Variance as	[Optional, Radio Button] Select the interest variance for redemption. The options are as follows: <ul style="list-style-type: none">• Absolute Value• Percentage
Account Status	[Display] The field displays the account status.
Principal Balance	[Display] This field displays the matured principal amount left uncollected with the bank, and which has no specific payout instructions.
Interest Applicable	[Display] This field displays the interest applicable for the TD. It displays up to 10 digits after decimal.
Penalty Amount	[Display] This field displays the penalty amount. It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable. The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the TD Bank Parameters Maintenance (Fast Path: TDM04).
+ Uncollected Principal	[Display] This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.

For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.

+ Uncollected Interest

[Display]

This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.

+ PMI On Uncollected Principal

[Display]

This field displays the post-maturity interest earned on the matured uncollected principal.

Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.

+ PMI On Uncollected Interest

[Display]

This field displays the post-maturity interest earned on the uncollected interest.

Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.

+ Penalty Interest On Principal

[Display]

This field displays the penalty interest on the principal, if penalty is charged for early redemption.

- Additional Penalty Amount

[Display]

This field displays the additional penalty amount.

- Pro-rata Interest Deducted

[Display]

This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed.

While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount.

If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero.

For example, for a deposit of 10,000 made on 1st January '04, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '04, the system calculates the interest payable for this deposit from 1st January '04 to 31st May '04. Therefore, the

interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.

- Tax Deducted 1

[Display]

This field displays the tax 1 for the amount to be redeemed.

The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds.

The tax is calculated based on the tax code 1 attached to the account at the time of account opening.

- Tax Deducted 2

[Display]

This field displays the tax 2 for the amount to be redeemed.

The tax is calculated based on the tax code 2 attached to the account at the time of account opening.

Net Proceeds

[Display]

This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.

3. Enter the account number and select the redemption mode from the drop-down list.
4. Select the deposit number from the pick list. In case of premature redemption, the system displays the message " Premature Redemption of Term Deposit. Do you want to continue?". Click the **Ok** button to continue.
5. Select the **Penalty Variance** check box if special penalty variance is to be added.
6. Click the **Ok** button.
7. The system displays the message "Do You want to continue?".
8. Click the **OK** button. The system displays the **Quick Redemption By GL** screen.

Quick Redemption By GL

Quick Redemption By GL*

Account Number:

Account Ccy:

GL Account Ccy:

GL Branch :

GL Account Number:

Acy Rate: GL Account Ccy:

Deposit No:

Redemption Proceeds:

Txn Amount:

Reference No :

User Ref No:

Txn. Narrative:

Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
------	------------	--------	-----------	--------------	------------	-----------	----------------	----------------	-----------	-------------------

Field Description

Field Name	Description
Account Number	[Display] This field displays the TD account number.
Account Ccy	[Display] This field displays the account currency.
GL Account Ccy	[Mandatory, Drop-Down] Select the GL account currency from the drop-down list.
GL Branch	[Mandatory, Picklist] Select the branch to which GL Account belongs to from the picklist.
GL Account Number	[Mandatory, Pick List]

Select the GL account number from the pick list, to which the redemption of TD is to be done.

The GL code is displayed in the adjacent field.

Acy Rate

[Display]

This field displays the account currency rate.

GL Account Ccy

[Display]

This field displays the rate at which the GL currency is converted to the local currency of the bank.

Deposit No

[Display]

This field displays the deposit number selected in the **TD Redemption Inquiry** screen.

Redemption Proceeds

[Display]

This field displays the redemption amount.

Txn Amount

[Display]

This field displays the transaction amount.

The transaction amount depends on the Transaction Currency selected.

When transaction currency is selected, the transaction amount is derived using the appropriate currency conversion rate.

Reference No

[Optional, Alphanumeric, 40]

Type the reference number.

User Reference No

[Optional, Alphanumeric, 40]

Type the user reference number.

Txn Narrative

[Mandatory, Alphanumeric, 120]

Type the narration.

This field displays the default narration, based on the transaction.

You can change the narration if required.

9. Click the **Ok** button.
10. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.
11. The system displays the **Authorization Reason** screen.
12. Enter the relevant information and click the **Grant** button.
13. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

Note: For more information on [Authorization](#) refer to the *Oracle FLEXCUBE Introduction User Manual*.

1.35. 1332 - Quick Redemption By DD

Oracle FLEXCUBE provides the customer with the facility to redeem the deposit on instruction before its maturity date. This is termed as premature redemption. A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. The customer cannot redeem the deposit on the date of account opening.

Using this option you can directly redeem a term deposit and transfer the proceeds to a demand draft. You can alternately use the **Mixed Redemption** (Fast Path: 1358) option which provides various modes of redemption.

Definition Prerequisites

- [8054 - Time Deposit Account Opening](#)

Modes Available

Not Applicable

To perform quick redemption by DD

1. Type the fast path **1332** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > Quick Redemption By DD**.
2. The system displays the TD Redemption Inquiry screen.

TD Redemption Inquiry

TD Redemption Inquiry*

Account Number:

Account Ccy:

Redemption Mode:

Original Deposit No:

Renewal No:

Uncollected Principal:

Redemption Amount:

Waive Interest:

Special Penalty Variance: 0.00

Account Status:

Principal Balance:

Interest Applicable: 0.00

Penalty Amount: 0.00

+ Uncollected Principal:

+ Uncollected Interest:

+ PMI On Uncollected Principal:

+ PMI On Uncollected Interest:

+ Penalty Interest On Principal:

- Additional Penalty Amount: 0.00

- Pro-rata Interest Deducted:

- Tax Deducted 1:

- Tax Deducted 2:

Net Proceeds:

- Service Charge Deduction:

Deposit No: ...

Notice No: 0 ...

Uncollected Interest:

Lien Amount: 0.00

Absolute Value Percentage

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Redemption Mode	[Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options in the list are: <ul style="list-style-type: none"> • Full Redemption - The entire deposit amount is redeemed.

- Part Redemption - You can specify a part of the entire deposit amount to be redeemed.

Original Deposit No.	[Display] This field displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.
Deposit No	[Mandatory, Pick List] Select the term deposit number that is to be redeemed from the pick list.
Renewal No	[Display] This field displays the renewal number of the TD.
Notice No	[Conditional, Pick List] Select the notice number from the pick list. The pick list displays the details based on the TD account number and Deposit number selected in the corresponding fields. This field is enabled for accounts opened under product for which the Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.
Uncollected Principal	[Display] This field displays the uncollected amount. This is the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer.
Uncollected Interest	[Display] This field displays the uncollected interest. The interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer.
Redemption Amount	[Conditional, Numeric, 13, Two] Type the amount of the term deposit that is to be redeemed. This field is enabled if Part Redemption is selected from the Redemption Mode drop-down list.
Lien Amount	[Display] This field displays the lien amount on the TD, if any.
Waive Interest	[Optional, Checkbox] Select the checkbox if the accrued or compounded interest have to be waived. This flag is disabled if partial redemption is made. This flag is also

disabled if redemption made on or after maturity .

Special Penalty Variance	<p>[Conditional, Numeric, Three, 10] Type the special penalty variance. This field accepts negative variance.</p>
Interest Variance as	<p>[Optional, Radio Button] Select the interest variance for redemption. The options are as follows:</p> <ul style="list-style-type: none">• Absolute Value• Percentage
Account Status	<p>[Display] The field displays the account status.</p>
Principal Balance	<p>[Display] This field displays the matured principal amount left uncollected with the bank, and which has no specific payout instructions.</p>
Interest Applicable	<p>[Display] This field displays the interest applicable for the TD. It displays up to 10 digits after decimal.</p>
Penalty Amount	<p>[Display] This field displays the penalty amount. It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable. The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the TD Bank Parameters Maintenance (Fast Path: TDM04).</p>
+ Uncollected Principal	<p>[Display] This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field. For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.</p>
+ Uncollected Interest	<p>[Display] This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.</p>
+ PMI On	<p>[Display]</p>

Uncollected Principal	<p>This field displays the post-maturity interest earned on the matured uncollected principal.</p> <p>Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p>
+ PMI On Uncollected Interest	<p>[Display]</p> <p>This field displays the post-maturity interest earned on the uncollected interest.</p> <p>Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p>
+ Penalty Interest On Principal	<p>[Display]</p> <p>This field displays the penalty interest on the principal, if penalty is charged for early redemption.</p>
- Additional Penalty Amount	<p>[Display]</p> <p>This field displays the additional penalty amount.</p>
- Pro-rata Interest Deducted	<p>[Display]</p> <p>This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed.</p> <p>While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount.</p> <p>If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero.</p> <p>For example, for a deposit of 10,000 made on 1st January '04, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '04, the system calculates the interest payable for this deposit from 1st January '04 to 31st May '04. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.</p>
- Tax Deducted 1	<p>[Display]</p> <p>This field displays the tax 1 for the amount to be redeemed.</p> <p>The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds.</p> <p>The tax is calculated based on the tax code 1 attached to the account at the time of account opening.</p>
- Tax Deducted 2	<p>[Display]</p> <p>This field displays the tax 2 for the amount to be redeemed.</p> <p>The tax is calculated based on the tax code 2 attached to the account at the time of account opening.</p>

Net Proceeds

[Display]

This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.

Type of Variance

[Display]

This field displays the type of variance. Depending upon the option made the radio button **Absolute Value** or **Percentage** is selected.

3. Enter the account number and press the <Tab> key.
4. Select the redemption mode from the drop-down list.
5. Select the deposit number from the pick list. In case of premature redemption, the system displays the message "Premature Redemption of Term Deposit. Do you want to continue?". Click the **Ok** button.
6. Select the **Penalty Variance** check box if special penalty variance is to be added.
7. Click the **Ok** button.
8. The system displays the message "Do you want to continue?".

TD Redemption Inquiry

TD Redemption Inquiry*

Account Number: * 510010000000760 ABHISHEK DEVA

Account Ccy: RMB

Redemption Mode: * Full Redemption

Original Deposit No: 1 Deposit No: 1

Renewal No: 1

Uncollected Principal: 0.00 Uncollected Interest: 0.00

Redemption Amount: 100.00

Waive Interest:

Special Penalty Variance: 1.00000000

Account Status: ACCOUNT OPENED TR

Principal Balance: 100.00

Interest Applicable: 2.44000000

Penalty Amount: 0.00

+ Uncollected Principal: 0.00

+ Uncollected Interest: 0.00

+ PMI On Uncollected Principal: 0.00

+ PMI On Uncollected Interest: 0.00

+ Penalty Interest On Principal: 0.00

- Additional Penalty Amount: 0.00

- Pro-rata Interest Deducted: 0.00

- Tax Deducted 1: 0.00

- Tax Deducted 2: 0.00

Net Proceeds: 100.00

contd : Do you want to continue?

OK Cancel

Force as : Absolute Value Percentage

Card Change Pin Cheque Cost Rate FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

9. Click the **OK** button. The system displays the **Quick Redemption By DD** screen.

Quick Redemption By DD

Quick Redemption By DD*

Account No: 99993260000352 EDWARD MATHEW

Deposit No: 1

Bank Code: HDFC BANK

Payable Branch: 1 PEN

Acct Ccy: INR Acct Ccy: INR

Acct Ccy Rate: 1.00000 Txn Ccy Rate: 1.00000

Txn Amount: 9,999.00

Redemption Proceeds: 9,999.00

Issue Date: 30/04/2008 Serial No:

Micr No: 1764654 Routing No: 400335016

Beneficiary Name: John Passport / IC No: 78875

Beneficiary Addr: 15 Valley Heights
Hill Road

User Reference No: 564654

Narrative: Quick Redemption By DD.

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | **Inventory** | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | **OK** | Close | Clear

Field Description

Field Name

Description

Account Number

[Display]
This field displays the TD account number.

Deposit No

[Display]
This field displays the deposit number.

Bank Code

[Mandatory, Drop-Down]
Select the bank code from the drop-down list.

Payable Branch

[Mandatory, Pick List]
Select the branch at which the DD is payable from the pick list.

Acct Ccy	[Mandatory, Pick List] Select the account currency from the pick list.
Acct Ccy Rate	[Display] This field displays the rate for the account currency.
Txn Ccy	[Display] This field displays the transaction currency.
Txn Ccy Rate	[Display] This field displays the rate for the transaction currency.
Txn Amount	[Display] This field displays the amount to be redeemed.
Redemption Proceeds	[Display] This field displays the redeem amount.
Issue Date	[Display] This field displays the date on which the DD is issued.
Serial No	[Display] This field displays the serial number. For a remittance instrument such as a BC or DD, the system generates a serial number that includes the branch code. The serial number for each instrument type is maintained separately. On reversal of an instrument issue the instrument serial number is not reused for the next instrument issue. When an instrument comes into clearing, it may be referred to with an MICR number, which needs to be maintained for each instrument, if it is expected through an inward clearing batch. If the teller liquidates an instrument, the instrument serial number enables the system to track the instrument uniquely.
Micr No	[Mandatory, Numeric, 12] This field displays the MICR number The MICR number is a number which is necessary for every remittance instrument. The MICR number will be printed on the instrument, if the instrument is expected to come in for inward clearing. A cross reference is maintained with the system-generated serial number, to enable the system to track the instrument.
Routing No	[Display] This field displays the routing number.

Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary.
Passport / IC No	[Optional, Alphanumeric, 30] Type the passport/IC number for the identification of the beneficiary.
Beneficiary Addr	[Optional, Alphanumeric, 35, Three Lines] Type the address details of the beneficiary. The first line is mandatory.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays Quick Redemption By DD .

10. Click the **Ok** button.
11. The system displays the message "Authorization Required. Do you want to continue?".
Click the **Ok** button.
12. The system displays the **Authorization Reason** screen.
13. Enter the relevant information and click the **Grant** button.
14. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.
15. The system displays the **Document Receipt** screen.
16. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
OR
Click the **Cancel** button.
17. The system displays the serial number. Click the **Ok** button.

Note 1: For more Information on [Document Receipt](#), refer to the **Common Screens** option available in the **Oracle FLEXCUBE Introduction User Manual**

Note 2: For more information on [Authorization](#) refer to the **Oracle FLEXCUBE Introduction User Manual**.

1.36. 1333 - Quick Redemption By Reinvesting Existing Account

Oracle FLEXCUBE provides the customer with the facility to redeem the deposit on instruction before its maturity date. This is termed as premature redemption. A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. The customer cannot redeem the deposit on the date of account opening.

Using this option you can redeem a term deposit and transfer the proceeds to an existing account. You can alternately use the **Mixed Redemption** (Fast Path: 1358) option which provides various modes of redemption.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To redeem a TD account and transfer to an existing account

1. Type the fast path **1333** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > Quick Redemption By Reinvesting Existing Account**.
2. The system displays the TD Redemption Inquiry screen.

TD Redemption Inquiry

TD Redemption Inquiry*

Account Number:

Account Ccy:

Redemption Mode:

Original Deposit No:

Renewal No:

Uncollected Principal:

Redemption Amount:

Waive Interest:

Special Penalty Variance: 0.00

Account Status:

Principal Balance:

Interest Applicable: 0.00

Penalty Amount: 0.00

+ Uncollected Principal:

+ Uncollected Interest:

+ PMI On Uncollected Principal:

+ PMI On Uncollected Interest:

+ Penalty Interest On Principal:

- Additional Penalty Amount: 0.00

- Pro-rata Interest Deducted:

- Tax Deducted 1:

- Tax Deducted 2:

Net Proceeds:

Deposit No: ...

Notice No: 0 ...

Uncollected Interest:

Lien Amount: 0.00

Interest Variance as : Absolute Value Percentage

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Redemption Mode	[Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options in the list are:

- Full Redemption - The entire deposit amount is redeemed.
- Part Redemption - You can specify a part of the entire deposit amount to be redeemed.

Original Deposit No.	[Display] This field displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.
Deposit No	[Mandatory, Pick List] Select the term deposit number that is to be redeemed from the pick list.
Renewal No	[Display] This field displays the renewal number of the TD.
Notice No	[Conditional, Pick List] Select the notice number from the pick list. The pick list displays the details based on the TD account number and Deposit number selected in the corresponding fields. This field is enabled for accounts opened under product for which the Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.
Uncollected Principal	[Display] This field displays the uncollected amount. This is the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer.
Uncollected Interest	[Display] This field displays the uncollected interest. The interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer.
Redemption Amount	[Conditional, Numeric, 13, Two] Type the amount of the term deposit that is to be redeemed. This field is enabled if Part Redemption is selected from the Redemption Mode drop-down list.
Lien Amount	[Display] This field displays the lien amount on the TD, if any.
Waive Interest	[Optional, Checkbox]

Select the checkbox if the accrued or compounded interest have to be waived. This flag is disabled if partial redemption is made. This flag is also disabled if redemption made on or after maturity .

Special Penalty Variance

[Conditional, Numeric, Three, 10]

Type the special penalty variance.

This field accepts negative variance.

Interest Variance as

[Optional, Radio Button]

Select the interest variance for redemption.

The options are as follows:

- Absolute Value
- Percentage

Account Status

[Display]

The field displays the account status.

Principal Balance

[Display]

This field displays the matured principal amount left uncollected with the bank, and which has no specific payout instructions.

Interest Applicable

[Display]

This field displays the interest applicable for the TD. It displays up to 10 digits after decimal.

Penalty Amount

[Display]

This field displays the penalty amount.

It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable.

The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the **TD Bank Parameters Maintenance** (Fast Path: TDM04).

+ Uncollected Principal

[Display]

This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.

Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.

For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.

+ Uncollected Interest

[Display]

This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. This is applicable

for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.

**+ PMI On
Uncollected
Principal**

[Display]

This field displays the post-maturity interest earned on the matured uncollected principal.

Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.

**+ PMI On
Uncollected Interest**

[Display]

This field displays the post-maturity interest earned on the uncollected interest.

Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.

**+ Penalty Interest On
Principal**

[Display]

This field displays the penalty interest on the principal, if penalty is charged for early redemption.

**- Additional Penalty
Amount**

[Display]

This field displays the additional penalty amount.

**- Pro-rata Interest
Deducted**

[Display]

This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed.

While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount.

If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero.

For example, for a deposit of 10,000 made on 1st January '04, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '04, the system calculates the interest payable for this deposit from 1st January '04 to 31st May '04. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.

- Tax Deducted 1

[Display]

This field displays the tax 1 for the amount to be redeemed.

The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds.

The tax is calculated based on the tax code 1 attached to the account at the time of account opening.

- Tax Deducted 2

[Display]

This field displays the tax 2 for the amount to be redeemed.

The tax is calculated based on the tax code 2 attached to the account at the time of account opening.

Net Proceeds

[Display]

This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.

Type of Variance

[Display]

This field displays the type of variance. Depending upon the option made the radio button **Absolute Value** or **Percentage** is selected.

3. Enter the account number and press the <Tab> key.
4. Select the redemption mode from the drop-down list.
5. Select the deposit number from the pick list. In case of premature redemption, the system displays the message " Premature Redemption of Term Deposit. Do you want to continue?". Click the **Ok** button.
6. Select the **Penalty Variance** check box if special penalty variance is to be added.
7. Click the **Ok** button.
8. The system displays the message "Do You want to continue?".

TD Redemption Inquiry

TD Redemption Inquiry*

Account Number:* 510010000000760 ABHISHEK DEVA

Account Ccy: RMB

Redemption Mode:* Full Redemption

Original Deposit No: 1 Deposit No: 1

Renewal No: 1

Uncollected Principal: 0.00 Uncollected Interest: 0.00

Redemption Amount: 100.00

Waive Interest:

Special Penalty Variance: 1.000000000

Account Status: ACCOUNT OPENED TO

Principal Balance: 100.00

Interest Applicable: 2.440000000

Penalty Amount: 0.00

+ Uncollected Principal: 0.00

+ Uncollected Interest: 0.00

+ PMI On Uncollected Principal: 0.00

+ PMI On Uncollected Interest: 0.00

+ Penalty Interest On Principal: 0.00

- Additional Penalty Amount: 0.00

- Pro-rata Interest Deducted: 0.00

- Tax Deducted 1: 0.00

- Tax Deducted 2: 0.00

Net Proceeds: 100.00

Interest as: Absolute Value Percentage

contd : Do you want to continue?

OK Cancel

Card Change Pin Cheque Cost Rate FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

9. Click the **OK** button. The system displays the **Quick Redemption By Reinvest To Existing Account** screen.

Quick Redemption By Reinvest Existing Account

TD Redemption By Transfer To TD Account*

Account Number: 0100000716100 SHIN CHAN
Account Ccy: CNY
Acy Rate: 1.00000
Deposit No: 3
Redemption Proceeds: 10,000.00
To Account Number: 0100000719100 SHIN CHAN
To Account Ccy: CNY
Payin Amount: 10,000.00
Compounding Frequency: At Maturity
Base for rate: Incremental Amount
Maturity Date Factor: Term Maturity Date

Term
Value Date: 21/03/2009
Term: 12 Months 0 Days
Int. Start Date: 21/03/2009
Maturity Date: 21/03/2010
Next Int. Pay Date: 21/03/2010
Maturity Amount: 10,800.00
User Ref No:
Txn. Narrative: Redemption To Existing

To Account CCy Rate: 1.00000
To Deposit No:
Int Payout Frequency: At Maturity

Rate
Interest Rate: 8.00000
Product Variance: 0.00000
Deposit Variance: 0.00000
Net Rate: 8.00000
Scheme Variance: 0.00000
Scheme Rate: 0.00000
Annual Equivalent Rate: 8.00000
Next Int. Comp. Date: 21/03/2010

Maturity Amount is calculated without considering tax.

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name	Description
Account Number	[Display] This field displays the TD account number.
Account Ccy	[Display] This field displays the account currency.
Acy Rate	[Display] This field displays the rate of account currency.
Deposit No	[Display] This field displays the deposit number
Redemption Proceeds	[Display] This field displays the redemption proceeds based on the redemption amount entered in the Redemption Inquiry screen.

To Account Number	[Mandatory, Numeric, 16, Pick List] Type the account number to which the amount needs to be redeemed or select it from the pick list.
To Account Ccy	[Display] This field displays the account currency for the account number selected in the corresponding field..
To Account Ccy Rate	[Display] This field displays the account currency rate for the account number selected in the corresponding field.
Payin Amount	[Display] This field displays the payin amount.
To Deposit No	[Display] This field displays the deposit number.
Compounding Frequency	[Conditional, Drop-Down] Select the compounding frequency from the drop-down list. The TD interest is compounded at the specified time, and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases The options are: <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly For example, TD Amount = INR 1000 Rate of Interest = 10% Interest Payout Frequency = Monthly Compounding Frequency = Monthly Interest Due After End of 1st Month = INR 100 At the end of 1st Month the Interest earned i.e.

INR 100 will be added to the Principal amount
So the Principal amount will increase to INR 1100
Therefore the actual Interest paid for the Principal amount of
INR 1100 will be INR 110.

This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

Int Payout Frequency

[Conditional, Drop-Down]

Select the time interval at which the interest for TD will be paid out from the drop-down list.

The options are:

- At Maturity
- Daily
- Weekly
- Fortnightly
- Monthly
- Bimonthly
- Quarterly
- Half Yearly
- Yearly

This field is disabled and set as **At Maturity** for accounts opened under product for which the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list in the **TD Product Master** (Fast Path: TDM01) option.

Base for Rate

[Mandatory, Drop-Down]

Select the base for rate from the drop-down list.

The options are:

- Incremental Amount - The deposit amount is considered
- as the base, and the interest rate defined at the
- product level slabs, is applied as the interest rate for this deposit.

For example,

Payin Amount = 10,000

Rate of Interest (defined at product slab level) =5%

In this case, 10,000 will be the base for 5% interest rate.

- Cumulative for the deposit - The sum total of all the
- deposits under the TD Account (including this new deposit)
- is considered as the base, and the interest rate defined at
- the product level slabs is applied as the interest rate for this deposit.

For example,

Under one TD account there are three deposits placed.

Payin amount of first deposit = 5000

Payin amount of second deposit = 10,000

Payin amount of third deposit = 10,000

The interest rate for deposits up to 25,000 is 4%. The interest rate changes to 5% for deposits over 25,000.

New deposit payin amount = 5000

In this case, 30,000 will be the new deposit and the interest rate applicable to the new deposit of 5,000 is 5%, as Cumulative of the deposit option is selected. The rate of interest for the rest of the deposit (i.e. 25,000) remains 4%.

- Cumulative for all deposits under this account - The sum of all deposits (including a new deposit) is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for all the existing deposits on the account, and for the new deposit, the rate of interest applicable to the new deposit is 5%, as Cumulative of the deposit option is selected. It is applicable from the interest start date.

For example,

Under one TD account there are three deposits placed.

Payin amount of first deposit = 5000

Payin amount of second deposit = 10,000

Payin amount of third deposit = 10,000

The interest rate for deposits up to 25,000 is 4%.

The interest rate changes to 5% for deposit over 25,000.

New deposit payin amount = 5000

In this case, 30,000 will be the new deposit and the interest rate applicable to the total deposit of 30,000 is 5%, as Cumulative of all deposits option is selected.

The rate of interest changes for the total deposit from the day

the new amount is deposited.

Maturity Date Factor

[Conditional, Radio Button]

Click on the required maturity date factor.

The options are:

- Term
- Maturity Date

This field is disabled for accounts opened under product for which

the **Flexible TD (No Maturity)** or **Call Deposit (No Maturity)**

option is selected in the **Class** drop-down list in the

TD Product Master (Fast Path: TDM01) option.

Term

The below fields are enabled if **Term** option is selected in the **Maturity Date Factor** field.

Value Date

[Display]

This field displays the value date.

Term

[Conditional, Numeric, Two]

Type the term for which the TD is being renewed.

The term should be within the maximum and minimum limits specified at the product level.

This field is enabled if **Term** is selected in **Maturity Date Factor** field.

Int. Start Date

[Mandatory, Pick List, dd/mm/yyyy]

Select the interest start date from the pick list.

The interest start date is the date on which the bank starts accruing interest for the TD.

For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument.

You can specify any date, on or after the value date of the deposit, and on or before the maturity date of the deposit.

Maturity Date

[Conditional, Pick List, dd/mm/yyyy]

Select the date on which the new deposit will mature from the pick list.

This field is enabled if **Maturity Date** is selected in the **Maturity Date Factor** field.

Rate

Interest Rate

[Display]

This field displays the rate of interest for the new TD account.

	The interest should be within the product limits.
Product Variance	[Display] This field displays the interest variance, defined under the Product-Rate Maintenance for the slab under which TD principal balance and term falls.
Deposit Variance	[Mandatory, Numeric, Three, Six] Type the interest variance for the new term deposit initiated under the new TD account. The variance specified should be within the minimum and maximum variance specified at the product level. Based on the product definition made for the field Auto/ Force Renew With Deposit Variance in TD Product Master (Fast Path: TDM01) option, the deposit variance will be carried forward to the deposits created by auto / force renewal.
Net Rate	[Display] This field displays the net rate at which interest is paid against the deposit. <i>Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance</i> The net rate specified should be within the minimum and maximum variance specified at the product level.
Scheme Variance	[Display] This field displays the interest variance applicable on the scheme.
Scheme Rate	[Display] This field displays the interest rate applicable on the scheme.
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate. AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer.
Next Int. Pay Date	[Display] This field displays the next interest due date. Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Payout Date = 31/03/2004
Next Int. Comp. Date	[Display]

This field displays the next interest compounding date.
Depending on the Interest Compounding Frequency duration specified,
the system calculates the next interest compounding date.

Consider the following example:

Interest Payout Frequency = Quarterly

Interest Compounding Frequency = Monthly

Deposit initiated date = 31/12/2003

Next Interest Compounding Date = 31/01/2004

Maturity Amount

[Display]

This field displays the total amount to be received on the maturity of the deposit.
This amount is inclusive of the TSD, if any.

User Ref No

[Optional, Alphanumeric, 40]

Type the user reference number which is used to identify the transaction.

Txn. Narrative

[Mandatory, Alphanumeric, 40]

Type the transaction narrative.

By default, the system displays **Redemption to Existing Account**.

10. Click the **Ok** button.
11. The system displays the message "Authorization Required. Do you want to continue?".
Click the **Ok** button.
12. The system displays the **Authorization Reason** screen.
13. Enter the relevant information and click the **Grant** button.
14. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.
15. The system displays the **Document Receipt** screen.
16. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
OR
Click the **Cancel** button.

Note 1: For more information on [Document Receipt](#), refer to the **Common Screens** option available in the *Oracle FLEXCUBE Introduction User Manual*. **Note 2:** For more information on [Authorization](#) refer to the *Oracle FLEXCUBE Introduction User Manual*.

1.37. 1336 - Quick Redemption By Reinvesting To New Account

Oracle FLEXCUBE provides the customer with the facility to redeem the deposit on instruction before its maturity date. This is termed as premature redemption. A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. The customer cannot redeem the deposit on the date of account opening.

Using this option you can redeem a term deposit and transfer the proceeds to a new account. You can alternately use the **Mixed Redemption** (Fast Path: 1358) option which provides various modes of redemption.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To redeem a TD account and transfer to a new account

1. Type the fast path **1336** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > Quick Redemption By Reinvesting To New Account**.
2. The system displays the TD Redemption Inquiry screen.

TD Redemption Inquiry

TD Redemption Inquiry*

Account Number:*	<input type="text"/>		
Account Ccy:	<input type="text"/>		
Redemption Mode:*	<input type="text"/>		
Original Deposit No:	<input type="text"/>	Deposit No:	<input type="text"/>
Renewal No:	<input type="text"/>	Notice No:	<input type="text"/>
Uncollected Principal:	<input type="text"/>	Uncollected Interest:	<input type="text"/>
Redemption Amount:*	<input type="text"/>	Lien Amount:	<input type="text" value="0.00"/>
Waive Interest:	<input type="checkbox"/>	Interest Variance as :	<input type="radio"/> Absolute Value <input type="radio"/> Percentage
Force Debit Against Lien No :	<input type="text"/>	Withhold Interest:	<input type="checkbox"/>
Special Penalty Variance:	<input type="text" value="0.000000000"/>		
Account Status:	<input type="text"/>		
Principal Balance:	<input type="text"/>		
Interest Applicable:	<input type="text" value="0.000000000"/>		
Penalty Amount:	<input type="text" value="0.00"/>		
+ Uncollected Principal:	<input type="text"/>		
+ Uncollected Interest:	<input type="text"/>		
+ PMI On Uncollected Principal:	<input type="text"/>		
+ PMI On Uncollected Interest:	<input type="text"/>		
+ Penalty Interest On Principal:	<input type="text"/>		
- Additional Penalty Amount:	<input type="text" value="0.00"/>		
- Pro-rata Interest Deducted:	<input type="text"/>		
- Tax Deducted 1:	<input type="text"/>		
- Tax Deducted 2:	<input type="text"/>		
Net Proceeds:	<input type="text"/>		

Card	Change Pin	Cheque	Cost Rate	FCY Change	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
------	------------	--------	-----------	------------	--------------	------------	-----------	----------------	----------------	-----------	-------------------

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Redemption Mode	[Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options in the list are:

- Full Redemption - The entire deposit amount is redeemed.
- Part Redemption - You can specify a part of the entire deposit amount to be redeemed.

Original Deposit No.	[Display] This field displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.
Deposit No	[Mandatory, Pick List] Select the term deposit number that is to be redeemed from the pick list.
Renewal No	[Display] This field displays the renewal number of the TD.
Notice No	[Conditional, Pick List] Select the notice number from the pick list. The pick list displays the details based on the TD account number and Deposit number selected in the corresponding fields. This field is enabled for accounts opened under product for which the Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.
Uncollected Principal	[Display] This field displays the uncollected amount. This is the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer.
Uncollected Interest	[Display] This field displays the uncollected interest. The interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer.
Redemption Amount	[Conditional, Numeric, 13, Two] Type the amount of the term deposit that is to be redeemed. This field is enabled if Part Redemption is selected from the Redemption Mode drop-down list.
Lien Amount	[Display] This field displays the lien amount on the TD, if any.
Waive Interest	[Optional, Checkbox]

Select the checkbox if the accrued or compounded interest have to be waived. This flag is disabled if partial redemption is made. This flag is also disabled if redemption made on or after maturity

Force debit against Lien no.	[Optional, Pick list] Select the force debit against lien number from the pick list.
Special Penalty Variance	[Conditional, Numeric, Three, 10] Type the special penalty variance. This field accepts negative variance.
Interest Variance as	[Optional, Radio Button] Select the interest variance for redemption. The options are as follows: <ul style="list-style-type: none">• Absolute Value• Percentage
Account Status	[Display] The field displays the account status.
Principal Balance	[Display] This field displays the matured principal amount left uncollected with the bank, and which has no specific payout instructions.
Interest Applicable	[Display] This field displays the interest applicable for the TD. It displays up to 10 digits after decimal.
Penalty Amount	[Display] This field displays the penalty amount. It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable. The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the TD Bank Parameters Maintenance (Fast Path: TDM04).
+ Uncollected Principal	[Display] This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field. For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.

+ Uncollected Interest	<p>[Display]</p> <p>This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.</p>
+ PMI On Uncollected Principal	<p>[Display]</p> <p>This field displays the post-maturity interest earned on the matured uncollected principal.</p> <p>Post Maturity Interest (PMI) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p>
+ PMI On Uncollected Interest	<p>[Display]</p> <p>This field displays the post-maturity interest earned on the uncollected interest.</p> <p>Post Maturity Interest (PMI) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p>
+ Penalty Interest On Principal	<p>[Display]</p> <p>This field displays the penalty interest on the principal, if penalty is charged for early redemption.</p>
- Additional Penalty Amount	<p>[Display]</p> <p>This field displays the additional penalty amount.</p>
- Pro-rata Interest Deducted	<p>[Display]</p> <p>This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed.</p> <p>While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount.</p> <p>If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero.</p> <p>For example, for a deposit of 10,000 made on 1st January '04, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '04, the system calculates the interest payable for this deposit from 1st January '04 to 31st May '04. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.</p>

- Tax Deducted 1** [Display]
This field displays the tax 1 for the amount to be redeemed.
The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds.
The tax is calculated based on the tax code 1 attached to the account at the time of account opening.
- Tax Deducted 2** [Display]
This field displays the tax 2 for the amount to be redeemed.
The tax is calculated based on the tax code 2 attached to the account at the time of account opening.
- Net Proceeds** [Display]
This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.

3. Enter the account number and press the <Tab> key.
4. Select the redemption mode from the drop-down list.
5. Select the deposit number from the pick list. In case of premature redemption, the system displays the message "Premature Redemption of Term Deposit. Do you want to continue?" Click the **Ok** button.
6. Select the **Penalty Variance** check box if special penalty variance is to be added.
7. Click the **Ok** button.
8. The system displays the message "Do you want to continue?".

TD Redemption Inquiry

TD Redemption Inquiry*

Account Number:* 510010000000760 ABHISHEK DEVA

Account Ccy: RMB

Redemption Mode:* Full Redemption

Original Deposit No: 1 Deposit No: 1

Renewal No: 1

Uncollected Principal: 0.00 Uncollected Interest: 0.00

Redemption Amount: 100.00

Waive Interest:

Special Penalty Variance: 1.000000000

Account Status: ACCOUNT OPENED TO

Principal Balance: 100.00

Interest Applicable: 2.440000000

Penalty Amount: 0.00

+ Uncollected Principal: 0.00

+ Uncollected Interest: 0.00

+ PMI On Uncollected Principal: 0.00

+ PMI On Uncollected Interest: 0.00

+ Penalty Interest On Principal: 0.00

- Additional Penalty Amount: 0.00

- Pro-rata Interest Deducted: 0.00

- Tax Deducted 1: 0.00

- Tax Deducted 2: 0.00

Net Proceeds: 100.00

Force as : Absolute Value Percentage

contd : Do you want to continue?

OK Cancel

Card Change Pin Cheque Cost Rate FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

9. Click the **OK** button. The system displays the **Quick Redemption By Reinvest To New Account** screen.
10. Enter the relevant details.

Quick Redemption By Reinvest To New Account

TD Redemption To TD Product*

Account Number: 514010000000737 222R2

Account Ccy: CNY

Acy Rate: 1.00000

Deposit No: 1

Redemption Proceeds: 10,000.00

To Product: *

To Account Ccy: CNY

To Account Number:

Payin Amount:

Compounding Frequency: At Maturity

Base for rate: * Incremental Amount

Maturity Date Factor: Term Maturity Date

Term

Value Date: 21/09/2013

Term: * 0 Months 0 Days

Int. Start Date: *

Maturity Date:

Next Int. Pay Date:

Maturity Amount: 0.00

User Ref No:

Txn. Narrative: * Redemption To New Account

Use Source Account's MIS Class and Code :

Maturity Amount is calculated without considering tax.

To Account CCy Rate: 1.00000

To Deposit No:

Int Payout Frequency: * At Maturity

Rate

Interest Rate: 0.0000000000

Product Variance: 0.0000000000 In % : 0.00000

Deposit Variance: * 0.0000000000 In % : 0.00000

Net Rate: 0.0000000000

Scheme Variance: 0.0000000000

Scheme Rate: 0.0000000000

Annual Equivalent Rate: 0.0000000000

Next Int. Comp. Date:

Card | Change Pin | Cheque | Cost Rate | FCY Change | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name

Description

Account Number

[Display]

This field displays the TD account number.

Account Ccy

[Display]

This field displays the account currency.

Acy Rate

[Display]

This field displays the rate of account currency.

Deposit No

[Display]

This field displays the deposit number.

Redemption Proceeds

[Display]

	This field displays the redemption proceeds.
To Product	[Mandatory, Numeric, Three, Pick List] Select the product code in which the premature redemption amount of the deposit is to be reinvested from the pick list.
To Account Ccy	[Display] This field displays the account currency for the account number selected in the corresponding field..
To Account Ccy Rate	[Display] This field displays the account currency rate for the account number selected in the corresponding field.
To Account Number	[Display] This field displays the account number.
To Deposit No	[Display] This field displays the deposit number.
Payin Amount	[Display] This field displays the payin amount.
Compounding Frequency	[Conditional, Drop-Down] Select the compounding frequency from the drop-down list. The TD interest is compounded at the specified time, and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases The options are: <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly For example, TD Amount = INR 1000 Rate of Interest = 10% Interest Payout Frequency = Monthly

Compounding Frequency = Monthly

Interest Due After End of 1st Month = INR 100

At the end of 1st Month the Interest earned i.e. INR 100 will be added to the Principal amount

So the Principal amount will increase to INR 1100

Therefore the actual Interest paid for the Principal amount of INR 1100 will be INR 110.

This field is disabled and set as **At Maturity** for Flexible and Call Deposit products.

Int Payout Frequency

[Conditional, Drop-Down]

Select the time interval at which the interest for TD will be paid out from the drop-down list.

The options are:

- At Maturity
- Daily
- Weekly
- Fortnightly
- Monthly
- Bimonthly
- Quarterly
- Half Yearly
- Yearly

This field is disabled and set as **At Maturity** for Flexible and Call Deposit products.

Base for Rate

[Mandatory, Drop-Down]

Select the base for rate from the drop-down list.

The options are:

- Incremental Amount - The deposit amount is
- considered as the base, and the interest rate defined at
- the product level slabs, is applied as the interest rate for
- this deposit.

For example,

Payin Amount = 10,000

Rate of Interest (defined at product slab level) =5%

In this case, 10,000 will be the base for 5% interest rate.

- Cumulative of the deposit - The sum total of all the

- deposits under the TD Account (including this new deposit)
- is considered as the base, and the interest rate defined
- at the product level slabs is applied as the interest rate
- for this deposit.

For example,

Under one TD account there are three deposits placed.

Payin amount of first deposit = 5000

Payin amount of second deposit = 10,000

Payin amount of third deposit = 10,000

The interest rate for deposits up to 25,000 is 4%. The interest rate changes to 5% for deposits over 25,000.

New deposit payin amount = 5000

In this case, 30,000 will be the new deposit and the interest rate applicable to the new deposit of 5,000 is 5%, as Cumulative of the deposit option is selected.

The rate of interest for the rest of the deposit (i.e. 25,000) remains 4%.

Cumulative of all deposits - The sum of payin amount of all deposits under this account (including this new deposit) is considered as the base, and the interest rate applicable for this base as defined at the product level slabs is picked up as the interest rate applicable from the process date of new deposit for all the existing deposits under this account, and for the new deposit.

It is applicable from the interest start date.

For example,

Under one TD account there are three deposits placed.

Payin amount of first deposit = 5000

Payin amount of second deposit = 10,000

Payin amount of third deposit = 10,000

The interest rate for deposits up to 25,000 is 4%.

The interest rate changes to 5% for deposit over 25,000.

New deposit payin amount = 5000

In this case, 30,000 will be the new deposit and the interest rate applicable to the total deposit of 30,000 is 5%, as Cumulative of all deposits option is selected.

The rate of interest changes for the total deposit from the day the new amount is deposited.

Maturity Date Factor

[Conditional, Radio Button]

Click on the required maturity date factor.

The options are:

- Term
- Maturity Date

This field is disabled for Flexible and Call Deposit products.

Term

The below fields are enabled if Term option is selected in the Maturity Date Factor field.

Value Date

[Display]

This field displays the value date for TD.

Term

[Mandatory, Numeric, Two]

Type the term for which the TD is being renewed.

The term should be within the maximum and minimum limits specified at the product level.

Int. Start Date

[Mandatory, Pick List, dd/mm/yyyy]

Select the interest start date from the pick list.

The interest start date is the date on which the bank starts accruing interest for the TD.

For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument.

You can specify any date, on or after the value date of the deposit, and on or before the maturity date of the deposit.

Maturity Date

[Conditional, Pick List, dd/mm/yyyy]

Select the date on which the new deposit will mature from the pick list.

This field is enabled if **Maturity Date** is selected in the **Maturity Date Factor** field.

Rate

Interest Rate

[Display]

This field displays the rate of interest for the new TD account.

The interest should be within the product limits.

Product Variance

[Display]

This field displays the interest variance, defined under the **Product-Rate Maintenance** for the slab under which TD principal balance and term falls in absolute value

Product Variance in Percentage

[Display]

This field displays the interest variance, defined under the

Deposit Variance	<p>Product-Rate Maintenance for the slab under which TD principal balance and term falls in percentage value</p> <p>[Mandatory, Numeric, Three, Six]</p> <p>Type the interest variance in absolute value for the new term deposit initiated under the new TD account.</p> <p>The variance specified should be within the minimum and maximum variance specified at the product level.</p> <p>Based on the product definition made for the field Auto/ Force Renew With Deposit Variance in TD Product Master (Fast Path: TDM01) option, the deposit variance will be carried forward to the deposits created by auto / force renewal.</p>
Deposit Variance in Percentage	<p>[Mandatory, Numeric, Three, Six]</p> <p>Type the interest variance in percentage terms for the new term deposit initiated under the new TD account.</p> <p>The variance specified should be within the minimum and maximum variance specified at the product level.</p> <p>Based on the product definition made for the field Auto/ Force Renew With Deposit Variance in TD Product Master (Fast Path: TDM01) option, the deposit variance will be carried forward to the deposits created by auto / force renewal.</p>
Net Rate	<p>[Display]</p> <p>This field displays the net rate at which interest is paid against the deposit.</p> <p><i>Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance</i></p> <p>The net rate specified should be within the minimum and maximum variance specified at the product level.</p>
Scheme Variance	<p>[Display]</p> <p>This field displays the interest variance applicable on the scheme.</p>
Scheme Rate	<p>[Display]</p> <p>This field displays the interest rate applicable on the scheme.</p>
Annual Equivalent Rate	<p>[Display]</p> <p>This field displays the annual equivalent rate.</p> <p>AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer.</p>
Next Int. Pay Date	<p>[Display]</p>

This field displays the next interest due date.
Depending on the Interest Payout Frequency interval specified,
the system calculates the next interest due date.

Consider the following example:

Interest Payout Frequency = Quarterly

Interest Compounding Frequency = Monthly

Deposit initiated date = 31/12/2003

Next Interest Payout Date = 31/03/2004

Next Int. Comp. Date

[Display]

This field displays the next interest compounding date.

Depending on the Interest Compounding Frequency
duration specified, the system calculates the next interest
compounding date.

Consider the following example:

Interest Payout Frequency = Quarterly

Interest Compounding Frequency = Monthly

Deposit initiated date = 31/12/2003

Next Interest Compounding Date = 31/01/2004

Maturity Amount

[Display]

This field displays the total amount to be received on the
maturity of the deposit.

This amount is inclusive of the TDS, if any.

User Ref No

[Optional, Numeric, 40]

Type the user reference number which is used to identify the transaction.

Txn. Narrative

[Mandatory, Alphanumeric, 40]

Type the transaction narrative.

By default, the system displays **Redemption to New Account**.

**Use Source account's MIS class
and code**

[Optional, Checkbox]

Select the checkbox if the MIS class and codes defined
at the source account level are to be inherited by the
new account to be opened.

11. Click the **Ok** button.
12. The system displays the message "Authorization Required. Do you want to continue?".
Click the **Ok** button.
13. The system displays the **Authorization Reason** screen.
14. Enter the relevant information and click the **Grant** button.

15. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.
16. The system displays the **Document Receipt** screen.
17. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
OR
Click the **Cancel** button.
18. The system displays the serial number.

Note 1: For more information on [Document Receipt](#), refer to the **Common Screens** option available in the *Oracle FLEXCUBE Introduction User Manual*. **Note 2:** For more information on [Authorization](#) refer to the *Oracle FLEXCUBE Introduction User Manual*.

1.38. Renewal

1.39. 1316 - TD Renewal Inquiry

Using this option a deposit that has matured after a defined time period can be renewed. If maturity instruction of a term deposit is defined as **Renew Principal** and/or **Interest**, the term deposit is automatically renewed by the system on the date of maturity.

If no maturity instructions are specified for the term deposit, then the status changes to **Matured Deposit**. Such deposits can be renewed

If term deposit is renewed after maturity within grace days defined at product level, the term deposit renewal can be effective from the date of maturity of the term deposit. If such renewal is done after grace days, term deposit renewal is done from the current process date.

This is explained using an example below:

Date of Maturity of TD account	10 th October 2002
Grace days defined for the product	10 days

If customer comes for renewal of the TD before 20th October 2002, the TD renewal can be done from the date of maturity i.e. value date for the renewal can be 10th October 2002.

If customer comes for renewal of the TD after 20th October 2002, say on 25th October 2002, the TD renewal will be done from the current date i.e. 25th October 2002.

If a deposit matures on a holiday and if online renewal is done using this option, on the immediate working day but with the value date as the current process date and not the original maturity date (the holiday), interest will be provided to the customer. Holiday period interest will not be given to the customers if Online renewal of a deposit is done within the grace days defined and if renewal is done after grace days, the holiday period interest along with the PMI interest (if applicable) will be given.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To perform online renewal of TD

1. Type the fast path **1316** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > TD Post Maturity Renew**.
2. The system displays the **TD Renewal Inquiry** screen.

TD Renewal Inquiry

TD Renewal Inquiry*

Account No :

Account Ccy :

Deposit No :

Value Date :

Principal Due :

+ Interest Due :

+ Uncollected Principal :

+ Uncollected Interest :

+ PMI on Principal :

+ PMI on Interest :

- Tax Withheld :

Renewal Amount :

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name

Description

Account No

[Mandatory, Numeric, 16]

Type the TD account number, which is to be renewed online.

Account Ccy

[Display]

This field displays the currency assigned to the product, under which the account is opened.

All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.

For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Deposit No

[Mandatory, Pick List]

Select the term deposit number to be renewed from the pick list.

Value Date

[Mandatory, Pick List, dd/mm/yyyy]

Select the value date from the pick list.

The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective. The interest calculations for a TD will start from this date. The system by default displays the current date as the value date.

The value date is validated against the grace period defined at the product level.

If the matured deposit is renewed during the grace period, the value date can be the maturity date or any other date within the grace period.

If the matured deposit is renewed after the grace period, the value date will be the current date.

Principal Due

[Display]

This field displays the matured principal amount left uncollected with the bank, and which has no specific payout instructions.

+Interest Due

[Display]

This field displays the Interest amount left uncollected with the bank, and which has no specific payout instructions.

+Uncollected Principal

[Display]

This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.

Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.

For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.

+ Uncollected Interest

[Display]

This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer.

This is applicable for non-cumulative deposits.

Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.

+ PMI on Principal

[Display]

This field displays the post-maturity interest earned on the matured uncollected principal.

Post Maturity Interest (PMI) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period).

PMI will be paid to the customer if the **Maturity Option** is defined as

No instructions at the product level.

+ PMI on Interest

[Display]

This field displays the post-maturity interest earned on uncollected interest.

PMI will be paid to the customer if the **Payout Option** is defined as **No instructions** at the product level.

-Tax Withheld

[Display]

This field displays the tax deducted for the matured deposit amount which is to be renewed.

This tax is accrued but not remitted to the government.

The tax is deducted on the basis of tax deduction frequency defined at the product level and the tax code attached to the account at the time of account opening.

Renewal Amount

[Display]

This field displays the amount for which the deposit is being renewed

This amount is calculated by adding and deducting the interest (due, PMI), principal (due) and tax (if applicable) from the deposit amount.

3. Enter the account number and press the **<Tab>** key.
4. Select the deposit number and the value date from the pick list.
5. Click the **Ok** button.
6. The system displays the message "Do you want to continue?".

TD Renewal Inquiry

TD Renewal Inquiry*

Account No :	99993030000310	TD MAT PROCESSING
Account Ccy :	INR	
Deposit No :	1	
Value Date :	10/01/2008	
Principal Due :	0.00	
+ Interest Due :	0.00	
+ Uncollected Principal :	1,00,000.00	
+ Uncollected Interest :	273.30	
+ PMI on Principal :	0.00	
+ PMI on Interest :	0.00	
- Tax Withheld :	0.00	
Renewal Amount :	1,00,273.30	

Microsoft Internet Explorer
contd : Do you want to continue?
OK Cancel

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

7. Click the **Ok** button.
8. The system displays the **TD Post Maturity Renew** screen.
9. Select the base amount, enter the renewal term and the interest variance.

TD Post Maturity Renew

TD Post Maturity Renew*

Account No : 000000004919601 KAKA

Account Ccy : RMB

Deposit No : 1

Renewal Amount : 5,008.62

Int Payout Frq : Monthly Compounding Frq : At Maturity

Base Amount : Incremental Amount Renewal Amount : 5,008.62

Maturity Date Factor : Term Maturity Date

Renewal Term : Mths Days

Maturity Date : 30/04/2011 In % : 0.00000

Interest Rate : Int Variance : 0.00000

Net Interest :

Annual Equivalent Rate :

Narrative : TD, Post Maturity Renew

Business Acquirer Id: TRAJI

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Account No	<p>[Display]</p> <p>This field displays the account number as specified in the TD Renewal Inquiry screen.</p> <p>The name of the TD account holder is displayed in the adjacent field.</p>
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.</p>
Deposit No	<p>[Display]</p>

	This field displays the term deposit number to be renewed.
Renewal Amount	[Display] This field displays the amount for which the deposit is being renewed.
Int Payout Frq	[Mandatory, Drop-Down] Select the time interval at which the interest will be paid out from the drop-down list. Interest payout frequency should be greater than or equal to the compounding frequency chosen. The options are: <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly
Compounding Frq	[Mandatory, Drop-Down] Select the time interval at which the interest earned on the term deposit principal is compounded to the principal from the drop-down list. The TD interest earned is compounded at the time specified and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases. The options are: <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly
Base Amount	[Mandatory, Drop-Down] Select the Base Amount for the deposit from the drop-down list. The Base amount indicates the base amount option selected at the

time of initiating a TD. Whether it is:

- Incremental Amount – The deposit amount is alone considered as the base and the interest rate applicable for this base as defined at the product level slabs is picked up as the interest rate of this deposit.
- Cumulative of the Deposit – The sum total of all the deposits under this TD account (including this new deposit) is considered as the base and the interest rate applicable for this base as defined at the product level slabs is picked up as the interest rate for this deposit.
- Cumulative of all Deposits - The sum total of all the deposits under this TD Account (including this new deposit) is considered as the base and the interest rate applicable for this base as defined at the product level slabs is picked up as the interest rate for all deposits under this account.

Maturity Date Factor

[Mandatory, Radio Button]

Click the option button to select the term or maturity date factor.

Renewal Term

[Conditional, Numeric, Four, Four]

Type the term for which the TD is being renewed.

The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level.

The renewal term in months and days should be less than or equal to 1000.

This field is enabled if **Term** option is selected in the **Maturity Date Factor** field.

Maturity Date

[Conditional, Pick List, dd/mm/yyyy]

Select the maturity date for the new deposit from the pick list.

This date is arrived at by adding the renew term to the value date of the TD.

For example, if the value date of the TD is 1st January '04 and the TD term is 2 months, then the maturity date will be 29th February '04.

1st January '04 + 2 months = 29th February '04

This field is enabled if **Maturity Date** option is selected in the **Maturity Date Factor** field.

In %

[Mandatory, Numeric, Two, Five]

Type the interest variance in percentage term.

Interest Rate

[Display]

This field displays the interest rate applicable for the renewed TD. This rate should be within the interest ceiling defined at the product level. It displays up to 10 digits after decimal .

Int Variance

[Mandatory, Numeric, Two, Five]

Type the interest variance in absolute term.

The interest variance validated against the minimum and the maximum variance defined at the product level.

It also validates if the interest rate + variance is within the minimum and maximum interest ceiling defined in the **TD Product Master** (Fast Path: TDM01) option.

Net Interest

[Display]

This field displays the net interest.

The net interest is arrived at by adding the interest variance to the interest rate of the TD.

New interest rate = Interest rate + Variance

The system validates if the interest rate + variance is within the minimum and maximum interest ceiling defined in the **TD Product Master** (Fast Path: TDM01) option.

Annual Equivalent Rate

[Display]

This field displays the annual equivalent rate.

AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.

Narrative

[Display]

This field displays the narration for the transaction.

Business Acquirer Id

[Mandatory, Pick List]

Select the business acquirer ID, to save the business acquirer details for the particular transaction, from the pick list.

The system by default displays the ID of the teller who has logged in. The pick list displays the list of users linked to the system.

10. Click the **Ok** button.
11. The system displays the message " Authorisation required. Do You Want to continue?". Click the **Ok** button.
12. The system displays the **Authorization Reason** screen.
13. Enter the relevant information and click the **Grant** button.
14. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
15. The system displays the **Documents** screen.
16. Select the receipt you want to print and click the **Ok** button.
OR
Click the **Cancel** button.

1.40. Other Transactions

1.41. 7020 - TD Balance Inquiry

Customers can make inquiries on term deposit balances at any given time during the life of the deposit.

Using this option, you can view the balances in term deposits till date, interest receivable in case of account closure on current date and also view tax details with the projected tax amount for the accrued interest amount.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To inquire about the balance in a TD account

1. Type the fast path **7020** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Balance Inquiry**.
2. The system displays the **TD Balance Inquiry** screen.

TD Balance Inquiry

TD Balance Inquiry*

Account No :

Acct Ccy :

Deposit No :

Customer Name :

Account Status :

Units :

Closeout Balance :

Annual Equivalent Rate:

Principal Balance : Projected Interest :

Interest Withheld(Blocked) : Uncollected Balance :

Interest Paid To Date(Net Of Tax) : Lien Amount :

Tax 1 : Maturity Date :

Tax 2 : Deposit Date :

Rate of Interest :

Accrued Interest:

Projected Tax1 on Accrued int:

Projected Tax2 on Accrued int:

Net Accrued Interest:

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the TD account number of the customer for which you want to check the balance details.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Deposit No	[Mandatory, Pick List] Select the term deposit number from the pick list, for which you want to check the balance.

Customer Name	[Display] This field displays the name of the customer who holds the TD account.
Account Status	[Display] This field displays the current status of the account. The options are: <ul style="list-style-type: none"> • Regular – This account is a regular account that is opened for various transactions. • Account Opened Today - This account is opened on the day of the transaction. • Closed – This account includes those deposits that have matured and redeemed. Thus this account is closed. • Account Closed Today - This account has been closed on the day of the transaction. • Unclaimed - This account has remained unclaimed by the customer. • Matured - This account has matured. • Account Blocked - This account is blocked. • Forced Renewal - This account is marked for lien and thus has been force renewed.
Units	[Display] This field displays the principal balance as a multiple of incremental amount defined at the product level. This flexibility of the system enables the bank to accept amounts in multiples of the incremental unit. For example, Incremental Unit defined for the product = 0.01 Principal = 4550.88 Units = 455088 X 0.01
Closeout Balance	[Display] This field displays the deposit amount that will be given to the customer if the TD is closed on the current transaction date.
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate. It displays up to 10 digits after decimal. AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.
Principal Balance	[Display]

This field displays the principal amount of the TD.

For a **Normal Discounted** and **True Discounted** product, the principal balance will be the maturity amount.

Projected Interest

[Display]

This field displays the projected interest.

For a cumulative deposit, the projected interest is the interest that will be earned on the TD for the full term.

For a non-cumulative deposit, the projected interest will be the interest accrued after the last interest payout and before the maturity date of the deposit.

Interest Withheld (Blocked)

[Display]

This field displays the interest amount from the current interest payout cycle, which is withheld by the bank.

If the TD account is blocked, the interest will be accrued but not paid to the customer. These interest proceeds are reflected in this field.

Uncollected Balance

[Display]

This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer.

Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.

Interest Paid To Date (Net of Tax)

[Display]

This field displays the interest paid to the customer till date.

Lien Amount

[Display]

This field displays the lien amount, if there is a lien marked on the deposit.

Tax 1

[Display]

This field displays the Tax 1 set by the bank that will be applicable to the account.

The Tax 1 depends on the type of customer and the account.

Maturity Date

[Display]

This field displays the maturity date for the new deposit.

Tax 2

[Display]

This field displays the Tax 2 set by the bank that will be applicable to the account.

The Tax 2 depends on the type of customer and the account. It can be calculated as tax on tax.

Deposit Date

[Display]

This field displays the date on which the deposit was made.

Rate of Interest

[Display]

This field displays the rate of interest applicable to the selected deposit. It displays up to 10 digits after decimal.

Accrued Interest

[Display]

This field displays the interest accrued from the last compounding date to the last accrual date.

**Projected Tax1 on
Accrued int**

[Display]

This field displays the tax 1 applicable on the accrued interest.

**Projected Tax2 on
Accrued int**

[Display]

This field displays the tax 2 applicable on the accrued interest.

Net Accrued Interest

[Display]

This field displays the net accrued interest. Net accrued interest is calculated by deducting projected tax 1 and projected tax 2.

3. Enter the account number and press the **<Tab>** key.
4. Select the deposit number from the pick list and press the **<Tab>** key.
5. Click the **Ok** button.
6. The system displays the TD balance details.

TD Balance Inquiry

TD Balance Inquiry*

Account No : 6100000174440 JOHNKENNEDY

Acct Ccy : LTL

Deposit No : 2

Customer Name : JOHNKENNEDY

Account Status : Open Regular

Units : 4500 1.00

Closeout Balance : 4,511.82

Annual Equivalent Rate: 13.8032000000

Principal Balance : 4,500.00 Projected Interest : 792.69

Interest Withheld(Blocked) : 0.00 Uncollected Balance : 0.00

Interest Paid To Date(Net Of Tax) : 0.00 Lien Amount : 0.00

Tax 1 : 0.00 Maturity Date : 18/03/2009

Tax 2 : 0.00 Deposit Date : 15/12/2007

Rate of Interest : 13.0000000000

Accrued Interest: 75.48

Projected Tax1 on Accrued int: 0.00

Projected Tax2 on Accrued int: 0.00

Net Accrued Interest: 75.48

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close

7. Click the **Close** button.

1.42. TDM07 - Investment Calculator

Using this option, you can calculate the interest which a customer is likely to earn during the life of the term deposit. As per the customer's requirements you can make suggestions for a suitable product to ensure complete satisfaction, before the money is deposited in the bank.

The **Output Screen** tab displays the interest payout, interest compounding date and the tax information.

Definition Prerequisites

- [TDM01 - TD Product Master](#)[TD060 - TD Product Rates Maintenance](#)

Modes Available

Not Applicable

To use investment calculator

1. Type the fast path **TDM07** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > Investment Calculator**.
2. The system displays the **Investment Calculator** screen.

Investment Calculator

Investment Calculator*

Product Code : * Name : Currency :

Amount
 Minimum : Maximum : Incremental :

Term
 Term Unit : Minimum : Months Days
 Incremental : Months Days Maximum : Months Days

Interest
 Compounding Frequency : Payout Frequency : Discounting Type :

Input Screen Output Screen

Amount : Initial Amount Maturity Amount
 Deposit Date : Deposit Term Months Days
 Maturity Date : Variance : In % :
 Discounted Int Payout Frq : Tax Code 1 :
 Index/Rate : Tax Code 2 :

Output Parameters
 Principal Balance : Initial Payin : Maturity Interest :
 Tax 1 : Tax 2 : Maturity Amount :

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

Field Description

Field Name	Description
Product Code	[Mandatory, Pick List] Select the TD Product code for which you wish to calculate the earnings on investment, from the pick list.
Name	[Display] This field displays the name assigned to the TD product, as defined at the product level. This is the product under which the TD account is opened.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account

currency.

Amount

Minimum

[Display]

This field displays the minimum amount defined at the product level, that a customer can invest for the TD Product

Maximum

[Display]

This field displays the maximum amount defined at the product level, that a customer can invest in the given TD Product.

Incremental

[Display]

This field displays the incremental amount defined at the product level. The deposit amount can be increased in the multiples of the defined incremental value.

For example,

Minimum Amount = 5000

Maximum Amount = 15000

Incremental = 1000

The deposit can be initiated for minimum 5000 and it can be incremented only in slabs of 1000. So a deposit can be incremented to 6000 or 7000 but not 5500 or 6500.

Term

Term Unit

[Display]

This field displays the investment term unit as defined at the product level. The duration can be in months or days.

Minimum

[Display]

This field displays the minimum term defined at the product level, for which investment can be made for TD Product.

Maximum

[Display]

This field displays the maximum term defined at the product level, for which the investment can be made for TD Product.

Incremental

[Display]

This field displays the incremental term defined at the product level. The deposit term can be increased in the multiples of the defined incremental value.

For example,

Minimum Term: Months = 1 month

Maximum Term: Months = 12 months

Incremental Term: Months = 2 months

The deposit can be initiated for minimum 1 month and it can be incremented only in slabs of 2 months. So a deposit term can be incremented to 3 or 5 months but not to 2 months.

Interest

Compounding Frequency

[Mandatory, Drop-Down]

Select the interest compounding frequency from the drop-down list.

The options are:

- None/At Maturity
- Monthly
- Bi-Monthly
- Quarterly
- Half-Yearly
- Yearly

This is the time interval at which the interest earned on the term deposit principal is compounded to the principal. The principle amount increases and hence the subsequent interest amount earned also increases.

Payout Frequency

[Mandatory, Drop-Down]

Select the interest payout frequency as defined at the product level from the drop-down list.

The options are:

- None/At Maturity
- Monthly
- Bi-Monthly
- Quarterly
- Half-Yearly
- Yearly

This is the time interval at which the interest earned against the invested amount will be paid out.

Discounting Type

[Display]

This field displays the discounting type of the TD product.

The options are:

- Not Discounted - In normal deposit, the initial amount is deposited and interest is calculated on the deposit amount.
- Normal Discounted – In normal discounted deposit, the maturity amount is defined along with the interest rate and the initial amount is deposited. Only principal amount is discounted. Maturity value is decided based on interest calculation.
- True Discounted – In True discounted deposit, even the interest which will be received will be discounted further and reduced from the initial pay in amount of the normal discounted TD.

3. Select the product code from the pick list and press the **<Tab>** key.

4. Select the compounding frequency and payout frequency from the drop-down list.

Investment Calculator

The screenshot shows the 'Investment Calculator' application window. The title bar reads 'Investment Calculator®'. The main interface is divided into several sections:

- Product Code:** 20001, Name: Retail Term Deposit in RMB payout, Currency: RMB.
- Amount:** Minimum: 50.00, Maximum: 9,999,999,999.99, Incremental: 0.01.
- Term:** Term Unit: Months, Minimum: 1 Months 0 Days, Incremental: 1 Months 0 Days, Maximum: 60 Months 0 Days.
- Interest:** Compounding Frequency: None/At Maturit, Payout Frequency: None/At Maturity, Discounting Type: Not Discounted.

The **Input Screen** tab is active, showing the following fields:

- Amount:** 50,000.00 (with radio buttons for Initial Amount and Maturity Amount).
- Deposit Date:** 31/05/2012.
- Maturity Date:** 01/01/1800.
- Discounted Int Payout Frq:** (dropdown menu).
- Index/Rate:** 0.00000000.
- Deposit Term:** (Months) (Days).
- Variance:** 0.0000000000, **In %:** 0.0000000000.
- Tax Code 1:** (dropdown menu), **Tax Code 2:** (dropdown menu).

The **Output Parameters** section displays:

- Principal Balance: 0.00, Initial Payin: 0.00, Maturity Interest: (empty).
- Tax 1: (empty), Tax 2: (empty), Maturity Amount: (empty).

At the bottom, there is a navigation bar with buttons for UDF, OK, Close, and Clear, and a list of categories: Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque.

5. The system displays the **Input Screen** tab.
6. Enter the required information in the tab.

Input Screen

Investment Calculator*

Product Code : 20001 Name : Retail Term Deposit in RMB payout Currency : RMB

Amount
 Minimum : 50.00 Maximum : 9,999,999,999.00 Incremental : 0.01

Term
 Term Unit : Months Minimum : 1 Months 0 Days
 Incremental : 1 Months 0 Days Maximum : 60 Months 0 Days

Interest
 Compounding Frequency : None/At Maturity Payout Frequency : None/At Maturity Discounting Type : Not Discounted

Input Screen Output Screen

Amount : 50,000.00 Initial Amount Maturity Amount
 Deposit Date : 31/05/2012 Deposit Term : 10 Months 0 Days
 Maturity Date : 31/03/2013 Variance : 50.0000000000 In % : 0.0000000000
 Discounted Int Payout Frq : Tax Code 1 : 100 - 10.00000 / 0.00000 / 20-
 Index/Rate : 34 - 5.00000 % 5.00000000 Tax Code 2 : 101 - 0.00000 / 0.00000 / 20-M

Output Parameters
 Principal Balance : 0.00 Initial Payin : 0.00 Maturity Interest :
 Tax 1 : Tax 2 : Maturity Amount :

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name

Description

Amount

[Mandatory, Numeric, 13,Two]

Type the amount.

The amount could either be the initial investment amount or the amount received on maturity.

Initial Amount

[Mandatory, Radio Button]

Click **Initial Amount** to treat the entered amount as the initial investment amount. The investment calculations will be done accordingly.

The system, by default selects this option.

Maturity Amount

[Mandatory, Radio button]

Click **Maturity Amount** to treat the entered amount as the maturity amount you want to earn on the investment.

The investment calculations will be done accordingly. You can select

this option only if the product is of a normal discounted or true discounted type.

Deposit Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the deposit date from the pick list.</p> <p>The investment calculations for the deposit will be effective from the specified date.</p>
Deposit Term	<p>[Mandatory, Numeric, 22]</p> <p>Type the term for which the investment is being made.</p> <p>The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level.</p>
Maturity Date	<p>[Display]</p> <p>This field displays the maturity date.</p> <p>The system calculates the maturity date based on the deposit date selected and the deposit term specified.</p>
Variance	<p>[Optional, Numeric, Three, 10]</p> <p>Type the interest variance.</p> <p>The interest variance should be within the maximum and minimum limits that are specified at the product level.</p>
In %	<p>[Optional, Numeric, Three, Six]</p> <p>Type the interest variance in percentage terms.</p>
Discounted Int Payout Frq.	<p>[Mandatory, Drop-Down]</p> <p>Select the discounted interest payout frequency for the deposit from the drop-down list.</p> <p>This field will be enabled only if the product is of the Normal Discounted or True Discounted type.</p> <p>The options are:</p> <ul style="list-style-type: none">• Monthly - The interest will be paid at the end of month.• Quarterly - The interest will be paid at the end of the quarter.
Index/Rate	<p>[Display]</p> <p>This field displays the interest index code defined for the slab at the product rates level.</p> <p>This is the index code defined for the slab, in which the principal and term falls at the product level. It displays up to 10 digits after decimal.</p>
Tax Code 1	<p>[Mandatory, Drop-Down]</p> <p>Select the tax code 1 for the investment from the drop-down list.</p> <p>This field becomes editable if the amount entered in the Amount field is the initial investment deposit.</p>
Tax Code 2	<p>[Mandatory, Drop-Down]</p>

Select the tax code 2 for the investment from the drop-down list.

This field becomes editable if the amount entered in the **Amount** field is the initial investment deposit.

Output Parameters

Principal Balance	[Display] This field displays the principal balance. The system calculates the principal amount that the customer needs to invest in the TD.
Initial Payin	[Display] This field displays the TD initial payin amount. The system calculates the TD initial payin amount, based on the input specified such as: amount, variance, term, and tax code.
Maturity Interest	[Display] This field displays the total interest earned on the TD investment during the term, till the maturity.
Tax 1	[Display] This field displays the tax 1 applicable to the interest earned on the invested amount.
Tax 2	[Display] This field displays the tax 2 applicable to the interest earned on the invested amount.
Maturity Amount	[Display] This field displays the total amount the customer will receive at the maturity. This amount is inclusive of the TDS, if any.

7. Click the **Investment Schedule** button.
8. The system displays the **Output Screen** tab.

Output Screen

Investment Calculator*

Product Code : 20007 Name : Retail Term Deposit in CAD payout at Currency : CAD

Amount
 Minimum : 50.00 Maximum : 9,999,999,999.00 Incremental : 0.01

Term
 Term Unit : Months Minimum : 1 Months 0 Days
 Incremental : 1 Months 0 Days Maximum : 12 Months 0 Days

Interest
 Compounding Frequency : None/At Maturity Payout Frequency : None/At Maturity Discounting Type : Not Discounted

Input Screen | Output Screen

Date	Principal Balance	Interest Amount	Tax Amount 1	Tax Amount 2	Payout/Compounding

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Column Name	Description
Date	[Display] This column displays the date on which the interest will be compounded to the principal, or paid to the customer.
Principal Balance	[Display] This column displays the TD Principal balance amount.
Interest Amount	[Display] This column displays the amount of interest either compounded to the principal, or paid to the customer.
Tax Amount 1	[Display] This column displays the tax amount, if applicable.
Tax Amount 2	[Display]

This column displays the tax amount, if applicable.

**Payout/
Compounding**

[Display]

This column displays the type of action is for interest compounding or payout.

9. Click the **Close** button.

1.43. TD023 - TD Rates History Inquiry

Using this option you can view the interest rates applied to a term deposit during its life cycle.

If the interest rate is defined as **Fixed** at the product level then it displays the same interest rate for all deposits made under the term deposit account.

If the interest rate is defined as **Floating**, you can view the different rates applied to each deposit placed under the term deposit account.

Definition Prerequisites

- After defining the TD Product, TD Product Rates must be defined for the newly defined TD Product.
- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view TD rates history

1. Type the fast path **TD023** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Rates History Inquiry**.
2. The system displays the **TD Rates History Inquiry** screen.

TD Rates History Inquiry

TD Rates History Inquiry*

Account Details

Account No : Customer Name : Customer Id :

Product : Currency : Branch :

Deposit No :

From Date : To Date : 20/08/2009

TD Rates Inquiry Details

Account Number	Original Deposit No	Renewal No	Deposit No	Principal Balance	Balance for Rate Earned	Value Date	Maturity Date	Deposit Rate	Dep Vari

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name	Description
------------	-------------

Account Details

Account No	[Mandatory, Numeric, 16] Type the TD account number.
-------------------	---

Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
----------------------	---

Customer Id	[Display] This field displays the customer ID.
--------------------	---

A customer ID is an identification number generated by the system after customer addition is completed successfully. The number will be unique to a customer across the system and the customer search can be made on this basis. This is the number, which the system uses to track the customer. The system displays the customer ID, when the

customer is validated.

Product	[Display] This field displays the TD product code number under which the TD account is opened.
Currency	[Display] This field displays the TD account currency.
Branch	[Display] This field displays the home branch where the TD account is opened and maintained.
Deposit No	[Mandatory, Pick List] Select the deposit number from the pick list. The deposit number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
From Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start day from which you want to view the term deposit rates history, from the pick list.
To Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end day up to which you want to view the term deposit rates history, from the pick list.

Column Name	Description
--------------------	--------------------

TD Rates Inquiry Details

Account Number	[Display] This column displays the TD account number as specified in the TD Rates History Inquiry screen.
Original Deposit No	[Display] This column displays the term deposit number of the TD account.
Renewal No	[Display] This column displays the renewal number. Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No	[Display] This column displays the deposit number. The deposit number signifies the number of deposits opened in an

account.

The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.

Principal Balance

[Display]

This column displays the principal amount of the TD.

Balance for Rate Earned

[Display]

This column displays the base principal amount, which determines the rate of interest applicable for the deposit.

The balance amount gets calculated on the basis of how it is defined at the TD Payin transaction. If the **Base for Rate** is defined as **Incremental** then the principal balance and the balance amount remains same.

If Base for Rate is defined as **Cumulative for the Deposit or Cumulative for All the Deposits** then the principal amount and balance amount varies. Thus, the rate earned on all the deposits may increase.

Value Date

[Display]

This column displays the value date.

The value date is the date from which the term deposit is effective.

Maturity Date

[Display]

This column displays the date on which the deposit will mature.

Deposit Rate

[Display]

This column displays the rate of interest applicable for the term deposit.

The deposit rate is based on the term and the amount range defined at the product level.

Deposit Variance in Absolute Value

[Display]

This column displays the interest variance defined for the particular term deposit under the TD account. It displays up to 10 digits after decimal.

The variance specified should be within the minimum and maximum variance specified at the product level.

Deposit Variance in Percentage

Display]

This column displays the Deposit variance in Percentage terms i.e. percent of the applicable base rate.

Deposit Interest Index

[Display]

This column displays the interest index code applicable to the TD.

This is the index code defined for the product against the slab in which TD principal and term fit in.

Product Variance in

[Display]

Absolute Value

This column displays the **Interest Variance** defined under **Product Rate Maintenance** for the slab in which TD principal balance and term fit in.

Product Variance in Percentage

[Display]
This column displays the Product variance in Percentage terms i.e. percent of the applicable base rate.

Effective Date

[Display]
This column displays the date from which the net rate (i.e. deposit rate + deposit variance + product variance) defined at the product level is effective.

3. Enter the account number and press the **<Tab>** key
4. Select the deposit number, from date, and to date from the pick list.
5. Click the **OK** button. The system displays the TD rates history details.

TD Rates History Inquiry

TD Rates History Inquiry*

Account Details

Account No : 5000100000000547 Customer Name : TEST-1.4 ROBIN Customer Id : 604073

Product : 50001 Currency : RMB Branch : 2100

Deposit No : 1

From Date : 27/11/2011 To Date : 31/03/2012

TD Rates Inquiry Details

Deposit Rate	Deposit Variance in Absolute Value	Deposit Variance in Percentage	Deposit Interest Index	Product Variance in Absolute Value	Product Variance in Percentage
0.3600000000	0	0.00000	3051	0.0000000000	0.00000
2.4400000000	0	0.00000	3011	0.0000000000	0.00000

Card Change Pin Cheque Cost Rate FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF **OK** Close Clear

6. Click the **Close** button.

1.44. TD031 - TD Audit Trail Inquiry

Using this option allows you can view the transactions performed on a term deposit account. You can also view the accounting entries of all transactions done against the account. This option helps you to keep a record of the transactions done on an individual's account.

Transaction details can be viewed at the account level and at the deposit level. Inter-bank transfer accounting entries are passed for transactions done at any other branch other than the home branch.

Definition Prerequisites

- [TDM01 - TD Product Master](#)
- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view the transaction details

1. Type the fast path **TD031** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Audit Trail Inquiry**.
2. The system displays the **TD Audit Trail Inquiry** screen.

TD Audit Trail Inquiry

TD Audit Trail Inquiry*

Account No : All Deposits : Original Deposit No : Deposit No :

Cheque No : Action :

From Date : To Date :

Transactions | Details

Customer Name : Account Currency :

Account Status : Branch Name :

Product Name :

First Previous / 0 Next Last

Original Deposit No	Renewal No	Deposit No	Value Date	GL Code	Txn Description	Dr/Cr	Acy Amount	Lcy Amount

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the TD account number of the customer, for which you want to view the transaction details.
All Deposits	[Optional, Check Box] Select the All deposits check box, to view the transactions done against all the individual term deposits in the account.
Original Deposit No	[Conditional, Pick List] Select the original deposit number from the pick list. The term deposit number to view the transactions done against that particular term deposit. This field is disabled if the All Deposits check box is selected.
Deposit No	[Conditional, Pick List]

Select the deposit number from the pick list.

The running term deposit number signifies the number of deposits opened in an account.

The deposit number is incremented every time a new deposit is created in an account.

It may or may not be created due to interest payout or renewal.

This field is disabled if the **All Deposits** check box is selected.

Cheque No

[Optional, Numeric, 12]

Type the cheque number to view the transactions done against a cheque.

You can filter and view the transaction details done against a particular cheque.

Action

[Mandatory, Drop-Down]

Select the appropriate action, to filter the TD account transactions that are displayed under TD audit trail, from the drop-down list.

These options are:

- All
- Interest Compounding
- Transfer to Matured Deposits
- Transfer to Unclaimed Deposits
- Interest Accrual
- Interest Payout
- Tax on Accrued Interest
- Redemption
- Redemption Payout
- Payin
- Premature Redemption
- Premature Redemption Reversal
- Payin Reversal
- Redemption Reversal
- Renewal
- Renewal Reversal
- Interest Adjustment
- Interest Reversal
- Tax on Compounded Interest

From Date

[Mandatory, Pick List, dd/mm/yyyy]

Select the start date of the inquiry from the pick list.

This date should not be greater than the to date. This field is validated

against the start date of the deposit.

To Date

[Mandatory, Pick List, dd/mm/yyyy]

Select the end date of the period for which the transaction details of the deposit are to be displayed from the pick list.

3. Enter the account number and press the **<Tab>** key.
4. Select the action from the drop-down list, and select the from date and to date from the pick list.

TD Audit Trail Inquiry

TD Audit Trail Inquiry*

Account No : 61000000174440 All Deposits : Original Deposit No : 0 Deposit No : 0

Cheque No : Action : All

From Date : 30/11/2007 To Date : 15/01/2008

Transactions Details

Customer Name : JOHNKENNEDY Account Currency : LTL

Account Status : Account Open Branch Name : Centras

Product Name : 317 - Generic TD Product

First Previous 0 / 0 Next Last

Original Deposit No	Renewal No	Deposit No	Value Date	GL Code	Txn Description	Dr/Cr	Acy Amount	Lcy Amount
---------------------	------------	------------	------------	---------	-----------------	-------	------------	------------

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

5. Click the **Ok** button.
6. The system displays the **Transactions** tab.

Transactions

The transactions tab displays the details such as original deposit number, renewal number, transaction description, etc.

TD Audit Trail Inquiry*

Account No : 6100000174440 All Deposits : Original Deposit No : 0 Deposit No : 0

Cheque No : Action : All

From Date : 30/11/2007 To Date : 15/01/2008

Transactions | Details

Customer Name : JOHNKENNEDY Account Currency : LTL

Account Status : Account Open Branch Name : Centras

Product Name : 317 - Generic TD Product

First Previous 1 / 3 1 2 3 Next Last

Original Deposit No	Renewal No	Deposit No	Value Date	GL Code	Txn Description	Dr/Cr	Acy Amount	Lcy Amount
1	1	1	30/11/2007	250171800	Payin By GL	D	4500	4500
1	1	1	30/11/2007	212101100	Payin By GL	C	4500	4500
1	1	1	30/11/2007	410103000	Interest Accrual	D	1.73	1.73
1	1	1	30/11/2007	250010900	Interest Accrual	C	1.73	1.73
1	1	1	14/12/2007	410103000	Interest Accrual	D	24.16	24.16
1	1	1	14/12/2007	250010900	Interest Accrual	C	24.16	24.16
1	1	1	15/12/2007	250010900	Interest Compounding	D	25.89	25.89
1	1	1	15/12/2007	250231000	Interest Compounding	C	25.89	25.89
1	1	1	15/12/2007	250171800	Online Redemp	D	450	1237.5
1	1	1	30/12/2007	410103000	Interest Accrual	D	27.78	27.78

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name

Description

Customer Name

[Display]

This field displays the name of the customer who holds the TD Account.

Account Currency

[Display]

This field displays the currency assigned to the product at the product level, under which the account is opened.

All the entries posted in the account are in the account currency.

For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Account Status

[Display]

This field displays the current status of the account.

The options are:

- Regular – This account is a regular account that is opened for various transactions.
- Account Opened Today - This account is opened on the day of the transaction.
- Closed - This account is closed.
- Account Closed Today - This account has been closed on the day of the transaction.
- Unclaimed - This account has remained unclaimed by the customer.
- Matured - This account has matured.
- Account Blocked - This account is blocked.
- Forced Renewal - This account is marked for lien and thus has been force renewed.

Branch Name [Display]
This field displays the name of the home branch where the TD account is opened and maintained.

Product Name [Display]
This field displays the name assigned to the TD product, as defined at the product level.
This is the product under which the TD account is opened.

Column Name	Description
Original Deposit No	[Display] This column displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have the new deposit running number but will retain the original deposit number of the source deposit.
Renewal No	[Display] This column displays the renewal number. The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No	[Display] This column displays the deposit number for which the transaction is performed.
Value Date	[Display] This column displays the value date of the transaction.

The value date signifies the date on which the transaction was committed.

The value date and the transaction date is usually same. However a value date can be a previous date. The adjustment on the account takes place from the value date.

For example: A TD matures on 10th July '04 and has a grace period of 15 days. The renewal transaction takes place on 16th July '04. 16th July is the transaction date. As the TD can be renewed from the maturity date, the value date for that transaction will be 10th July '04.

GL Code	[Display] This column displays the GL code against which accounting entry is posted for every transaction.
Txn Description	[Display] This column displays the transaction description.
Dr / Cr	[Display] This column displays whether the transaction was a debit or a credit type of transaction.
Acy Amount	[Display] This column displays the amount in the account currency, as defined in the product definition. The transactions on the account are always taken on the account currency.
Lcy Amount	[Display] This column displays the amount in the local currency. The local currency of the country where the bank is situated, is the local currency of the bank. If the account currency and the local currency are the same, the amounts displayed in the Acy Amount field and the Lcy Amount field will be the same. The exchange rate values must be defined and downloaded.

7. Double-click the appropriate column link, to view the details.
8. The system displays the **Details** tab.

Details

The details tab provides information on transaction details like who performed the transaction, the value date, payment mode, etc.

TD Audit Trail Inquiry*

Account No : 61000000174440 All Deposits : Original Deposit No : 0 Deposit No : 0

Cheque No : Action : All

From Date : 30/11/2007 To Date : 15/01/2008

Transactions | **Details**

Tran Date :	21/11/2008	User Name :	TKATDARE
Value Date :	30/11/2007	Batch No :	73
Posting Date :	30/11/2007	System Trace No :	1301
Mnemonic Code :	1356	SC Code :	
Amount Acy :	4500	Rate Acy to Lcy :	1.00000
Amount Tcy :	4500	Rate Tcy to Lcy :	1.00000
Amount Lcy :	4500	Cheque No :	000000000000
Tran Brn Code :	9999	Debit/Credit :	D
Xfer Branch No :		Bank Routing No :	
Xfer Account No :		Authoriser :	SYSTEM
GL Branch :	9999	Payment Mode :	7
Description :	PayIn By GL		

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Tran Date	[Display] This field displays the date on which the transaction has been executed.
User Name	[Display] This field displays the name of the teller/operator who entered the transaction. If the transaction is a system run process, this field displays the user name as system.
Value Date	[Display] This field displays the value date of the transaction.
Batch No	[Display] This field displays the batch under which the transaction has been

processed during the EOD.

Posting Date

[Display]

This field displays the posting date of the transaction.

The posting date is the date on which the transaction is posted to the accounts.

Usually the transaction date and the posting date is the same, except where the transaction date is a bank holiday.

For example: The monthly interest for a TD is paid on the last day of the month. In the month of July, if the date on which the payout has to take place, i.e. 31st July is a holiday, the bank will accrue the interest on the 29th and the payout will take place on the 1st of August.

In this case the transaction date will be 1st August and the posting date will be 29th July.

System Trace No

[Display]

This field displays the **System Reference Audit Trail Number** generated by the system for the transaction.

Mnemonic Code

[Display]

This field displays the transaction mnemonic code through which this transaction has been entered.

SC Code

[Display]

This field displays the service charge code, if service charges are levied to the transaction.

The bank may levy service charges when the transaction is done through a banker's cheque or a demand draft.

Amount Acy

[Display]

This field displays the amount in the account currency, as defined in the product definition. The transactions on the account are always taken on the account currency.

The amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.

Rate Acy to Lcy

[Display]

This field displays the rate at which the account currency is converted to the local currency of the bank.

The exchange rate values must be defined and downloaded.

Amount Tcy

[Display]

This field displays the amount in the transaction currency.

The transaction currency is the currency in which the customer wants to transact. The exchange rate values are defined and downloaded from FCC.

For example: If the customer wants redemption amount to be paid in EUR (Euro), EUR will be the transaction currency.

Rate Tcy to Lcy

[Display]

This field displays the rate at which the transaction currency is converted to the local currency of the bank.

The exchange rate values must be defined and downloaded.

Amount Lcy	[Display] This field displays the amount in the local currency.
Cheque No	[Display] This field displays the cheque number, if the initial deposit, interest payout or the redemption amount is remitted by cheque.
Tran Brn Code	[Display] This field displays the branch code where the transaction was executed.
Debit/Credit	[Display] This field displays whether the transaction is a debit or credit type of transaction, based on the type of transaction performed and the transaction mnemonic.
Xfer Branch No	[Display] This field displays the branch code where the TD is being transferred, in case of a TD transfer.
Bank Routing No	[Display] This field displays the routing number. The routing number is the combination of the bank code and the branch code.
Xfer Account No	[Display] This field displays the account number where the TD is being transferred, in case of a TD transfer.
Authorizer	[Display] This field displays the identification of the person who authorized the transaction.
GL Branch	[Display] This field displays the branch code to which the GL amount is transferred.
Payment Mode	[Display] This field displays the mode of payment for the transaction.
Description	[Display] This field displays the description of the transaction.

9. Click the **Close** button.

1.45. TD037 - TD Account Ledger Inquiry

Using this option, you can view the transactions done against a term deposit account, within the specified start date and end date. Customer can ask for the transaction details done on their account at any time during the life of the term deposit. You can use this option to provide the transaction details.

Definition Prerequisites

- After defining the TD Product, TD Product Rates must be defined for the newly defined TD Product.
- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view the TD account ledger

1. Type the fast path **TD037** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Account Ledger Inquiry**.
2. The system displays the **TD Account Ledger Inquiry** screen.

TD Account Ledger Inquiry

TD Account Ledger Inquiry*

Account No: All Deposits: Deposit No:

Start Date: End Date:

Transactions

Customer Name: Account Currency:

Account Status: Branch Name:

Product Name:

First: / 0 Last

Original Deposit No	Renewal No	Deposit No	Date	Dr/Cr	Acy Amount	Lcy Amount

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the TD account number for which the account ledger inquiry has to be done.
All Deposits	[Optional, Check Box] Select the All deposits check box, to view the transactions done against all the individual term deposits in the account.
Deposit No	[Conditional, Pick List] Select the term deposit number to view the transactions done against that particular term deposit from the pick list. This field is disabled if the All Deposits check box is selected.
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start date of the inquiry from the pick list.

This date should not be greater than the end date. This field is validated against the start date of the deposit.

End Date

[Mandatory, Pick List, dd/mm/yyyy]

Select the end date of the period for which the transaction details of the deposit will be displayed from the pick list.

3. Enter the account number and press the <Tab> key.
4. Enter the start date and end date.

TD Account Ledger Inquiry

TD Account Ledger Inquiry*

Account No: 61000000174440 All Deposits: Deposit No: 0

Start Date: 01/01/1950 End Date: 15/01/2008

Transactions | Details

Customer Name: JOHNKENNEDY Account Currency: LTL

Account Status: Account Open Branch Name: Centras

Product Name: 317 - Generic TD Product

First Previous 0 / 0 Next Last

Original Deposit No	Renewal No	Deposit No	Date	Dr./Cr	Acy Amount	Lcy Amount
---------------------	------------	------------	------	--------	------------	------------

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

5. Click the **Ok** button.
6. The system displays the list of transactions in the **Transactions** tab.

Transactions

Transactions tab displays the details of the transactions in a TD account.

TD Account Ledger Inquiry*

Account No: 61000000174440 All Deposits: Deposit No: 0

Start Date: 01/01/1950 End Date: 15/01/2008

Transactions | Details

Customer Name: JOHINKENNEDY Account Currency: LTL

Account Status: Account Open Branch Name: Centras

Product Name: 317 - Generic TD Product

First Previous 1 / 1 Next Last

Original Deposit No	Renewal No	Deposit No	Date	Dr/Cr	Acy Amount	Lcy Amount
1	1	1	30/11/2007	C	4500	4500
1	1	1	15/12/2007	C	4500	4500
1	1	1	31/12/2007	D	450	1237.5
2	1	2	15/12/2007	C	4500	4500

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. For example: If the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Account Status	[Display] This field displays the current status of the account.

The options are:

- Regular - This account is a regular account opened for various transactions.
- Account Opened Today - This account is opened on the day of the transaction.
- Closed - This account is closed.
- Account Closed Today - This account has been closed on the day of the transaction.
- Unclaimed - This account has remained unclaimed by the customer.
- Matured - This account has matured.
- Account Blocked - This account is blocked.
- Forced Renewal - This account is marked for lien and thus has been force renewed.

Branch Name [Display]
This field displays the name of the home branch where the TD account is initiated and maintained.

Product Name [Display]
This field displays the name assigned to the TD product, as defined at the product level.
This is the product under which the TD account is opened.

Column Name	Description
Original Deposit No	[Display] This column displays the deposit number of the TD account.
Renewal No	[Display] This column displays the renewal number. Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No	[Display] This column displays the running term deposit number. This signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Date	[Display] This column displays the value date of the transaction. The value date signifies the date on which the transaction had taken place.

The value date and the transaction date is usually the same. However a value date can be a previous date. The adjustment on the account takes place from the value date.

For example: A TD matures on 10th of July '04 and has a grace period of 15 days. The renewal transaction takes place on 16th of July '04. 16th July is the transaction date. As the TD can be renewed from the maturity date, the value date for that transaction will be 10th July '04

Dr / Cr	[Display] This column displays the debit or credit type of transaction, based on the type of transaction performed and the transaction mnemonic.
Acy Amount	[Display] This column displays the amount in the account currency. The amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts. The exchange rate values are defined and downloaded from FCC.
Lcy Amount	[Display] This column displays the amount in the local currency. The local currency of the country where the bank is situated, is the local currency of the bank. If the account currency and the local currency are the same, the amounts displayed in the Acy Amount field and the Lcy Amount field will be the same. The exchange rate values must be defined and downloaded. For example: If the bank is situated in U.S.A., the local currency of the bank will be USD.

7. Double-click the appropriate column link, to view the **Details** tab.

Details

Details tab displays the various details of the TD account.

TD Account Ledger Inquiry*

Account No: 61000000174440 All Deposits: Deposit No: 0

Start Date: 01/01/1950 End Date: 15/01/2008

Transactions | **Details**

Tran Date :	21/11/2008	User Name :	TKATDARE
Value Date :	30/11/2007	Batch No :	73
Posting Date :	15/12/2007	System Trace No :	1300
Mnemonic Code :	1021	Service Charge Code :	0
Amount Acy :	LTL 4,500.00	Rate Acy to Lcy :	1.00000
Amount Tcy :	LTL 4,500.00	Rate Tcy to Lcy :	1.00000
Amount Lcy :	LTL 4,500.00	Cheque No :	000000000000
Tran Branch :	Centras	Debit/Credit :	Credit
Xfer Branch :		Bank Routing No :	0
Xfer Account No :		Authoriser :	SYSTEM
Description :	Payin By GL		

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name

Description

Tran Date

[Display]

This field displays the date on which the transaction has been done. This is a system generated date.

Value Date

[Display]

This field displays the value date of the transaction.

Posting Date

[Display]

This field displays the posting date of the transaction.

The posting date is the date on which the transaction is posted to the accounts.

Usually the transaction date and the posting date is the same, except in the cases where the transaction date is a bank holiday.

For example, the interest for a TD is paid monthly on the last day of the month. In the month of July, if the date on which the payout has to take

place, i.e. 31st July is a holiday, the bank will accrue the interest on the 29th and the payout will take place on the 1st of August.

In this case the transaction date will be 1st August and the posting date will be 29th July.

Mnemonic Code	[Display] This field displays the transaction mnemonic code through which this transaction has been made.
Amount Acy	[Display] This field displays the amount in the account currency. Account currency is the currency assigned to the product at the product level, under which the account is opened. The amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts.
Amount TCY	[Display] This field displays the amount in the transaction currency. The transaction currency is the currency in which the customer wants to transact. The exchange rate values must be defined and downloaded. For example: If the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.
Amount Lcy	[Display] This field displays the amount in the local currency.
Tran Branch	[Display] This field displays the branch code where the transaction was executed.
Xfer Branch	[Display] This field displays the branch code to which the TD is being transferred, in case of a TD transfer.
Xfer Account No	[Display] This field displays the account number to which the TD is being transferred, in case of a TD transfer.
Description	[Display] This field displays the description of the transaction.
User Name	[Display] This field displays the name of the teller/operator who entered the transaction. If the transaction is a system run process, this field displays the user name as system.
Batch No	[Display] This field displays the batch under which the transaction has been

processed during the EOD.

System Trace No	[Display] This field displays the system reference audit trail number generated by the system for the transaction.
Service Charge Code	[Display] This field displays the service charge code, if service charges are levied to the transaction. The bank may levy service charges when the transaction is done through a banker's cheque or a demand draft.
Rate Acy to Lcy	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values are defined and downloaded from FCC.
Rate Tcy to Lcy	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Cheque No	[Display] This field displays the cheque number if the initial deposit, interest payout, or the redemption amount is remitted by cheque.
Debit/Credit	[Display] This field displays the debit or credit type of transaction, based on the type of transaction performed and the transaction mnemonic.
Bank Routing No	[Display] This field displays the routing number of the instrument, if a transaction is done by cheque. The routing number is the combination of the bank code and the branch code.
Authoriser	[Display] This field displays the identification of the person who authorised the transaction.

8. Click the **Close** button.

1.46. TD040 - TD Maturity Amount History

A customer would like to view the maturity details during the term of the deposit.

Using this option you can view the maturity details, maturity amount details for the deposits under a term deposit account. You can also view the details for a selected deposit and the details about premature redemption.

Definition Prerequisites

- After defining the TD Product, TD Product Rates must be defined for the newly defined TD Product.
- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view TD maturity amount history

1. Type the fast path **TD040** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Maturity Amount History**.
2. The system displays the **TD Maturity Amount History** screen.

TD Maturity Amount History

TD Maturity Amount History*

Account Number : Customer Name :

Branch : Product :

Principal Balance : Account Currency :

Maturity Amount Summary | Maturity Amount Details

First Previous / 0

Original Deposit Number	Renewal Number	Deposit Number	Calculation Date	Principal An

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number for which you want to check the maturity amount details.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Branch	[Display] This field displays the name of the home branch where the TD account is initiated and maintained.
Product	[Display] This field displays the code and name assigned to the TD product, as defined at the product level.

	This is the product under which the TD account is opened.
Principal Balance	[Display] This field displays the principal balance of the TD account. Principal balance is the sum total of the principal amount of all the deposits falling under a single TD account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. For example: If the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.

3. Enter the account number and press the **<Tab>** key.

TD Maturity Amount History

4. Click the **Ok** button. The system displays the details in the **Maturity Amount Summary** tab.

Maturity Amount Summary

This tab displays a summary of the maturity amount of the account.

TD Maturity Amount History*

Account Number : 6100000174440 Customer Name : JOHNKENNEDY
 Branch : Centrine bustine Product : 317 Generic TD Product
 Principal Balance : 8,550.00 Account Currency : LTL

Maturity Amount Summary | Maturity Amount Details

First Previous 1 / 1 1

Original Deposit Number	Renewal Number	Deposit Number	Calculation Date	Principal Amount
1	1	1	31/12/2007	
2	1	2	15/12/2007	

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Column Name

Description

Original Deposit No.

[Display]

This column displays the deposit number of the TD account.

Renewal No.

[Display]

This column displays the renewal number.

The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.

Deposit No.

[Display]

This column displays the deposit number.

The deposit number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest

payout or renewal.

Calculate Date

[Display]

This column displays the date, which is used for calculating the maturity amount.

This date could be the start date of a new deposit, or the date on which the deposit was partially redeemed.

For example,

Deposit Initiated = 24/10/2003

Principal Amount = 780000

Maturity Date = 24/04/2004

Maturity Amount = 791731.40

Here the deposit initiated date i.e. 24/10/2003 is the calculate date.

Now assume there is a premature part redemption for this deposit:

Part Redemption Date = 31/12/2003

Principal Amount = 80000

Maturity Date = 24/04/2004

Maturity Amount = 81136.21

Here the part redemption Date i.e. 31/12/2003 is the calculate date.

Principal Amount

[Display]

This column displays the principal amount of the term deposit.

Maturity Date

[Display]

This column displays the date on which the deposit will mature.

Maturity Amount

[Display]

This column displays the total amount to be received on the maturity of the deposit.

This amount is inclusive of the TDS, if any.

5. Double-click the appropriate column in the **Maturity Amount Summary** tab, to view the maturity amount details of the selected deposit.
6. The system displays the **Maturity Amount Details** tab.

Maturity Amount Details

This tab displays the details of the maturity amount of the account.

TD Maturity Amount History*

Account Number : 6100000174440 Customer Name : JOHNKENNEDY
 Branch : Centrine bustine Product : 317 Generic TD Product
 Principal Balance : 8,550.00 Account Currency : LTL

Maturity Amount Summary | Maturity Amount Details

Deposit Number : 1

First Previous 1 / 1 1 Next Last

Calculation Date	Principal Amount	Maturity Date	Maturity Amount
30/11/2007	4,500.00	15/06/2009	5,573.94
31/12/2007	4,050.00	15/06/2009	5,016.53

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name

Description

Deposit Number

[Display]

This field displays the deposit number.

Column Name

Description

Calculate Date

[Display]

This column displays the date, which is used for calculating the maturity amount.

Principal Amount

[Display]

This column displays the principal amount of the term deposit.

Maturity Date

[Display]

This column displays the date on which the deposit will mature.

Maturity Amount

[Display]

This column displays the total amount to be received on the maturity of the deposit.

This amount is inclusive of TDS, if any.

7. Click the **Close** button to exit the screen.

1.47. TD041 - TD Deposit Certificate Inquiry

You can view the certificate details for a deposit using this option. The inquiry gives you details about the certificates issued along with the certificate number. You can check the details of the initial as well as duplicate certificates. The details provided are principal amount, maturity amount, total deposit amount, denomination amount, maturity date, etc.

Definition Prerequisites

- After defining the TD Product, TD Product Rates must be defined for the newly defined TD Product.
- [TD043 - TD Certificate Printing](#)
- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view TD deposit certificate inquiry

1. Type the fast path **TD041** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Deposit Certificate Inquiry**.
2. The system displays the **TD Deposit Certificate Inquiry** screen.

TD Deposit Certificate Inquiry

TD Deposit Certificate Inquiry*

Account Number :* Deposit number:

Certificate Number: Customer Name:

Certificate Type:

Branch : Product:

Account Currency:

Deposit Certificate Details

Account No	Original Deposit No	Renewal No	Deposit No	Certificate No	Status	Issue Date	Principal Amount	Maturity Amount	Total Deposit Amt.	Denomination Amt.	Maturity Date

Card Change Pin Cheque Cost Rate FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number of the customer, for whom the TD certificate inquiry is to be conducted.
Deposit Number	[Optional, Pick List] Select the deposit number, for which you want to conduct the certificate inquiry from the pick list. The Deposit Number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Certificate Number	[Optional, Alphanumeric, 20] Type the certificate number, if you wish to see the details for particular deposit certificate number.
Customer Name	[Display] This field displays the name of the customer who holds the TD

Account.

Certificate Type

[Optional, Drop-Down]

Select the certificate type from the drop-down list.

The options are:

- **Normal** - When the Certificate is issued to the deposit, the status is Normal.
- **Canceled** - When Certificate is Canceled using action "Canceled " in **TD Certificate Printing (Fast Path - TD043)**, then the status of the certificate becomes canceled.
- **Temp Lost** - When certificate is marked as temporary lost in **Inventory Lost Report Registration Maintenance* (Fast Path- IV004)**, then the status of the certificate is temporary lost.
- **Formal Lost** - When certificate is marked as Formal Lost (Inventory) in **Inventory Lost Report Registration Maintenance* (Fast Path-IV004)** , Then the status of certificate becomes formal lost.
- **Replaced** - If the new Certificate is re-issued to a deposit in **TD Certificate Printing (Fast Path - TD043)**,then the status of the old certificate becomes replaced.
- **Closed** - When the Certificate is closed using action "**Close**" in **TD Certificate Printing (Fast Path - TD043)**,then the status of certificate becomes closed.
- **Release lost by Closing the Account** - When formal lost (Inventory) Report is released using option '**Release lost report by Account Closure** ' in **Inventory Lost Report Registration Maintenance* (Fast Path- IV004)**then the status of the Certificate is marked as Release lost by closing the Account.
- **Release lost by Re-issuing the Inventory** - When formal lost (Inventory) report is released using option 'Release lost Report by re- issuance of Inventory' in **Inventory Lost Report Registration Maintenance* (Fast Path- IV004)**, then status of certificate issued is marked as Release lost by Re-issuing the Inventory
- **Duplicate** - The certificate issued is a duplicate of the initial certificate for the deposit

Select certificate type to get details of certificate having particular status. If no option is selected, details of all the certificates attached to a particular deposit are shown

Branch

[Display]

This field displays the home branch where the TD account is opened and maintained.

Product

[Display]

This field displays the name assigned to the TD product, as defined at

the product level.

This is the product under which the TD account is opened.

Account Currency

[Display]

This field displays the currency assigned to the product at the product level, under which the account is opened.

All the entries are posted in the account in the account currency.

For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Column Name

Description

Deposit Certificate Details

Account No.

[Display]

This column displays the account number as specified in the **TD Deposit Certificate Inquiry** screen.

Original Deposit No

[Display]

This column displays the original deposit number.

The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal.

It will have new deposit running number, but will retain the original deposit no of the source deposit.

Renewal No

[Display]

This column displays the renewal number.

Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.

Deposit No.

[Display]

This column displays the original deposit number.

The deposit number signifies the number of deposits opened in an account.

The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.

This field displays the certificate number as specified in the **TD Deposit Certificate Inquiry** screen.

Certificate No.

[Display]

This column displays the certificate number of the deposit which has been issued.

Issue Date

[Display]

	This column displays the date on which the certificate is issued.
Principal Amount	[Display] This column displays the principal amount of the deposit.
Maturity Amount	[Display] This column displays the deposit maturity amount. This amount is inclusive of the TDS, if any.
Total Deposit Amt.	[Display] This column displays the sum total of principal amount of all the deposits initiated and maintained under the TD account.
Denomination Amt.	[Display] This column displays the denomination in which the certificates are printed.
Maturity Date	[Display] This column displays the date on which the deposit will mature.

3. Enter the account number and press the **<Tab>** key.
4. Select the deposit number from the pick list.
5. Enter the certificate number and press the **<Tab>** key.

TD Deposit Certificate Inquiry

TD Deposit Certificate Inquiry*

Account Number :* Deposit number: ...

Certificate Number: Customer Name:

Certificate Type:

Branch : Product:

Account Currency:

Deposit Certificate Details

Account No	Original Deposit No	Renewal No	Deposit No	Certificate No	Status	Issue Date	Principal Amount	Maturity Amount	Total Deposit Amt.	Denomination Amt.	Maturity Date

Card Change Pin Cheque Cost Rate FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

- Click the **Ok** button. The system displays the TD deposit certificate details in the **Deposit Certificate Details** tab.

Deposit Certificate Details

TD Deposit Certificate Inquiry*

Account Number : 5000100000001172 Deposit number: 9

Certificate Number: Customer Name: MILIND R. DANGARE

Certificate Type: Normal

Branch : 1000 Product: 50001 Retail Normal

Account Currency: RMB

Deposit Certificate Details

Account No	Original Deposit No	Renewal No	Deposit No	Certificate No	Status	Issue Date	Principal Amount	Maturity Amount	Total Deposit Amt.	Denomination Amt.	Maturity Date
5000100000001172	9	1	9	CDPC1	NORMAL	31/01/2012	35000	35068.79	35000	Not Present	29/02/2012

Card Change Pin Cheque Cost Rate FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF **OK** Close Clear

Field Description

Column Name	Description
Account No.	[Display] This column displays the account number as specified in the TD Deposit Certificate Inquiry screen.
Original Deposit No	[Display] This column displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit.
Renewal No	[Display] This column displays the renewal number. Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.

Deposit No.	[Display] This column displays the original deposit number. The deposit number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal. This field displays the certificate number as specified in the TD Deposit Certificate Inquiry screen.
Status	[Display] This field displays the status of the certificate attached to the deposit.
Certificate No.	[Display] This column displays the certificate number of the deposit which has been issued.
Issue Date	[Display] This column displays the date on which the certificate is issued.
Principal Amount	[Display] This column displays the principal amount of the deposit.
Maturity Amount	[Display] This column displays the deposit maturity amount. This amount is inclusive of the TDS, if any.
Total Deposit Amt.	[Display] This column displays the sum total of principal amount of all the deposits initiated and maintained under the TD account.
Denomination Amt.	[Display] This column displays the denomination in which the certificates are printed.
Maturity Date	[Display] This column displays the date on which the deposit will mature.

7. Click the **Close** button.

1.48. TD042 - Interest and Principal Payment History

A customer would like to inquire about the interest and principal payout details during the term of the deposit.

Using this option you can view the details of the interest payout and principal redemption done for the deposits under a term deposit account. You can view the payout details for all the deposits under a term deposit account or for an individual deposit. You can also view the details for a selected payout mode.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view interest and principal payment history

1. Type the fast path **TD042** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > Interest and Principal Payment History**.
2. The system displays the **Interest and Principal Payment History** screen.

Interest and Principal Payment History

Interest and Principal Payment History*

Account Number : 00000030775 Customer Name : AMAR SINGH
 Branch : HO Product : 599 Testing Product
 Principal Balance : 15,237.00 Account Currency : INR
 From Date : 31/01/2008 To Date : 10/04/2008
 All Deposits : Deposit No :

Payout Mode : Cash

Pay Summary Pay History Pay Details

First Previous 0 0

Sr No	Original Deposit No	Renewal No	Deposit No	Payment Type	Interest/Principal Amount	OutStanding Amount	Tax 1	Tax 2

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF Inquire Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number, for which you want to view the interest and principal payment history.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Branch	[Display] This field displays the name of the home branch in which the TD account is opened and maintained.
Product	[Display] This field displays the name assigned to the TD product, as defined at the product level. This is the product under which the TD account is opened.

Principal Balance	[Display] This field displays the TD account principal balance i.e. the sum total of the principal balance of all the term deposits held under the TD account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. For example: If the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
From Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start date of the inquiry from the pick list. This date should not be greater than the end date. This field is validated against the start date of the deposit.
To Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end date of the inquiry from the pick list.
All Deposits	[Optional, Check Box] Select the All Deposits check box to view the interest and principal history for all the individual deposits under the TD account.
Deposit No.	[Conditional, Pick List] Select the term deposit number to view the transactions done against that particular term deposit from the pick list. This field is disabled if the All Deposits check box is selected.
Payout Mode	[Optional, Drop-Down] Select the payout mode in which the interest and the principal is paid from the drop-down list. The options are: <ul style="list-style-type: none"> • Cash • Bankers Cheque • Add To Principal on Maturity • Transfer to CASA • Transfer to External Account • Transfer to Loan • Demand Draft • Transfer to GL • Reinvest to Other Account

- Reinvest to Other Product

3. Enter the account number and press the <Tab> key.
4. Select the appropriate from date and to date from the pick list, the deposit number and the payout mode from the drop-down list.

Interest and Principal Payment History

Interest and Principal Payment History*

Account Number : <input type="text" value="00000030775"/>	Customer Name : <input type="text" value="AMAR SINGH"/>
Branch : <input type="text" value="HO"/>	Product : <input type="text" value="599"/> Testing Product:
Principal Balance : <input type="text" value="15,237.00"/>	Account Currency : <input type="text" value="INR"/>
From Date : <input type="text" value="31/01/2008"/>	To Date : <input type="text" value="10/04/2008"/>
All Deposits : <input checked="" type="checkbox"/> Deposit No : <input type="text"/>	Payout Mode : <input type="text" value="Cash"/>

Pay Summary | Pay History | Pay Details

First Previous 0 / 0

Sr No	Original Deposit No	Renewal No	Deposit No	Payment Type	Interest/Principal Amount	OutStanding Amount	Tax 1	Tax 2
[Empty Table Area]								

5. Select the appropriate record in the pay summary tab and click the **Inquire** button.
6. The system displays the interest and principal payment history in the various tabs.

Pay Summary

The **Pay Summary** tab displays the summary of the principal and interest.

Interest and Principal Payment History*

Account Number : 00000030775 Customer Name : AMAR SINGH
 Branch : HO Product : 599 Testing Product
 Principal Balance : 15,237.00 Account Currency : INR
 From Date : 31/01/2008 To Date : 10/04/2008
 All Deposits : Deposit No :

Payout Mode : Cash

Pay Summary Pay History Pay Details

First Previous 1 / 1

Sr No.	Original Deposit No	Renewal No	Deposit No	Payment Type	Interest/Principal Amount	OutStanding Amount	Tax 1	Tax 2
1	1	1	1	Normal Interest	30.96	0.00	0.00	0.00
2	1	1	1	Principal	15,102.96	0.97	0.00	0.00
3	1	3	3	Normal Interest	34.68	0.68	0.00	0.00
4	1	3	3	Normal Interest	37.13	0.14	0.00	0.00
5	1	3	3	Normal Interest	34.68	0.68	0.00	0.00
6	1	4	4	Normal Interest	0.09	0.00	0.00	0.00

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF Inquire Close Clear

Field Description

Column Name

Description

Sr. No.

[Display]

This column displays the serial number.

The serial number is the row number generated for the deposit information.

Original Deposit No

[Display]

This column displays the original deposit number.

The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have a new deposit running number, but will retain the original deposit number of the source deposit.

Renewal No

[Display]

This column displays the renewal number.

The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field

along with the original deposit number can explain the chronology of a particular deposit.

Deposit No

[Display]

This column displays the deposit number.

The deposit number signifies the number of deposits opened in an account.

The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.

Payment Type

[Display]

This column displays the payment type.

The payment is either for the interest earned on the deposit or the redeemed principal deposit.

Interest/Principal Amount

[Display]

This column displays the available principal amount of the deposit.

In case of redemption, this amount will be principal amount balance after the redemption.

Outstanding Amount

[Display]

This column displays the deposit amount or the interest for which the payment mode is specified, but the proceeds are not collected by the customer.

Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.

For example: A deposit is redeemed and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as outstanding amount.

Tax 1

[Display]

This column displays the amount of tax deducted on the interest earned on the deposit.

Tax 2

[Display]

This column displays the amount of tax deducted on the interest earned on the deposit.

Service Charge

[Display]

This column displays the amount of service charge applicable, if any.

The bank may levy service charges when the transaction is done through a banker's cheque or a demand draft.

Interest Rate

[Display]

This column displays the rate at which interest is calculated for the deposit. It displays up to 10 digits after decimal.

This rate should be within the interest ceiling defined at the product

level.

Status

[Display]

This column displays the status of the payout transaction.

The various statuses are paid and unpaid.

Interest Index Code

[Display]

This column displays the interest index code applicable to the TD. This is the index code defined for the product against the slab in which TD principal and term fit in.

- 7. Double-click a record to enable the remaining two tabs.

Pay History

This tab displays the history of the account.

Interest and Principal Payment History*

Account Number : 00000030775 Customer Name : AMARSINGH
Branch : HO Product : 599 Testing Product
Principal Balance : 15,237.00 Account Currency : INR
From Date : 31/01/2008 To Date : 10/04/2008
All Deposits : Deposit No : ... Payout Mode : Cash

Pay Summary **Pay History** Pay Details

First Previous 1 / 1 Next Last

Sr No	Pay Mode	Pay Currency	Account Rate	Txn Rate	TD Amount	Pay Amount	Net Amount
1	Reinvest to other Account	INR	1.00	1.00	30	30	30
2	Add To Principal On Maturity		1.00	1.00	0.97	0.97	0.97

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF Inquire Close Clear

Field Description

Column Name

Description

Sr. No.	[Display] This column displays the serial number. The serial number is the number generated for the deposit information.
Pay Mode	[Display] This column displays the payment mode through which the interest and principal was paid.
Pay Currency	[Display] This column displays the currency in which the payout is conducted i.e. the transaction currency. The transaction currency is the currency in which the customer wants to transact. For example: If the customer wants payment amount to be paid in EUR (Euro), EUR will be the transaction currency.
Account Rate	[Display] This column displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Rate	[Display] This column displays the rate at which the pay currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
TD Amount	[Display] This column displays the TD amount i.e. the sum total of the principal balance of all the term deposits held under the TD account.
Pay Amount	[Display] This column displays the net payable amount displayed in the pay currency after applying the conversion rate of local currency of the bank. The payment amount is converted into the transaction currency for the payout of the amount. The exchange rate values must be defined and downloaded.
Net Amount	[Display] This column displays the net amount that will be paid to the customer. This amount is calculated by adding outstanding amount and deducting the various interest amounts from the payable amount.

Pay Details

This tab displays the details of the account.

Interest and Principal Payment History*

Account Number : 00000002706601 Customer Name : RanishBalkrishnaTalw
Branch : 9999 HO Product : 20001 Retail Term Deposit in RMB payout
Principal Balance : 3,100,000.00 Account Currency : RMB
From Date : 30/06/2010 To Date : 25/11/2010
All Deposits : Deposit No : 1 Payout Mode :

Pay Summary | Pay History | Pay Details

From Date : 01/01/1800 To Date :
Beneficiary Name: Beneficiary A/C:
New Product: Product Variance: 0.0000000000 In % :
Payable Branch: New Deposit Number:
Deposit Interest Rate: 0.0000000000 Deposit Variance: 0.0000000000 In % :
Reinvest Date: 01/01/1800 Reinvest Type: Auto
Reinvest Term: Months Days Maturity Date: 01/01/1800
Compounding Frequency: Routing Number:
Payout Frequency: Discounted Amount: 0.0000000000
Base Amount for Rate: Ref. Doc. No.:

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF Inquire Close Clear

Field Description

Field Name	Description
------------	-------------

From Date	[Display] This field displays the date on which the deposit is initiated. This is the start date of the deposit.
------------------	--

To Date	[Display] This field displays the maturity date for the deposit.
----------------	---

Beneficiary Name	[Display] This field displays the beneficiary name.
-------------------------	--

Beneficiary A/C	[Display] This field displays the account number of the beneficiary. This is the account to which the payout proceeds will be transferred, in case the payout mode is Transfer to External account or Transfer to CASA or Transfer to Loan account.
------------------------	--

New Product	[Display] This field displays the product code and the name, if the payout proceeds are reinvested into a new TD product
Product Variance	[Display] This field displays the product variance. It displays up to 10 digits after decimal. The product variance is the interest variance defined at the TD Product Rate Maintenance (Fast Path: TD060) option for the slab in which the deposit principal balance and term fits in.
Product Variance in Percentage	[Display] This column displays the product variance in the Percentage value. It displays up to 10 digits after decimal.
Payable Branch	[Display] This field displays the payable branch, if the payout mode is through DD.
New Deposit Number	[Display] This field displays the new deposit number, if the payout proceeds are reinvested into new or existing account.
Deposit Interest Rate	[Display] This field displays the deposit interest rate. It displays up to 10 digits after decimal. This is the rate of interest for the new deposit, if payout proceeds are reinvested.
Deposit Variance	[Display] This field displays the deposit variance. It displays up to 10 digits after decimal. If payout proceeds are reinvested, the interest variance for the new deposit initiated is displayed. The specified variance should be within the minimum and maximum variance limit specified at the product level.
Deposit Variance in Percentage	[Display] This field displays the deposit variance in percentage value. It displays up to 10 digits after decimal.
Reinvest Date	[Display] This field displays the date on which the payout proceeds are reinvested into new or existing account.
Reinvest Type	[Display] This field displays the type of reinvestment. The payout proceeds are reinvested into new or existing account.

Reinvest Term	[Display] This field displays the duration of the deposit, if reinvested.
Maturity Date	[Display] This field displays the maturity date of the new deposit, if reinvested.
Compounding Frequency	[Display] This field displays the time interval at which the interest earned on the term deposit will be compounded to the principal, if the payout proceeds are reinvested.
Routing Number	[Display] This field displays the routing number of the bank issuing the DD or BC.
Payout Frequency	[Display] This field displays the time interval at which the interest earned on the deposit will be paid out, if the payout proceeds are reinvested.
Discounted Amount	[Display] This field displays the discounted deposit amount. For discounted deposits, the customer allows the deposits to receive a pre-defined maturity amount. For example: A customer wants to earn a maturity amount of 10,000. The bank will consider the interest adjustments and calculate the initial payment amount, the customer needs to make. In this case, the maturity amount and the interest are fixed.
Base Amount for rate	[Display] This field displays the base amount for rate. The base amount for rate is incremental, cumulative for the deposit, or cumulative of all deposits, if the payout proceeds are reinvested.
Ref. Doc. No.	[Display] This field displays the instrument serial number, in case, the payout proceeds are in the form of a cheque, or DD, or BC. A serial number is a system generated number that includes the branch code. The instrument serial number enables the system to track the instrument uniquely.
Issuer Code	[Display] This field displays the issuer code of the DD or BC, if payout proceeds are in the form of a DD or BC.

8. Click the **Close** button.

1.49. TD050 - TD Interest Inquiry

Using this option you can view the complete history of interest calculated and the details of the rules applied on a term deposit account. You can view the interest details for all deposits or for a selected deposit.

As a part of relationship pricing, the bank may provide rule based variances for the term deposit interest.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view the TD interest details

1. Type the fast path **TD050** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Interest Inquiry**.
2. The system displays the **TD Interest Inquiry** screen.

TD Interest Inquiry

TD Interest Inquiry*

Account Number :* All Deposits Deposit No ...

Start Date :* End Date :*

Deposit Details | Rule Details

Deposit No	Interest Base	Effective Rate	Interest Variance	Interest Amount	Interest Type	Rule Applied	Number of Days
Disclaimer: The above interest figures are shown before any rounding effect.							

Card | Change Pin | Cheque | Cost Rate | Handle FCY Change | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Trav

UDF | Inquire | Close | Clear

Field Description

Field Name	Description
Account No	[Mandatory, Alphanumeric, 16] Type the TD account number.
All Deposits	[Optional, Check Box] Select the All Deposits check box to perform inquiry for all deposits.
Deposit No	[Conditional, Pick List] Select the deposit number of the TD from the pick list. This field is disabled if the All Deposits check box is selected.
Start Date	[Mandatory, Pick List, dd/mm/yyyy] This field displays the start date from which the interest details are to be viewed. The start date should be less than the process date.
End Date	[Mandatory, Pick List, dd/mm/yyyy]

This field displays the date up to which interest details are to be viewed.

The end date should be less than the process date.

3. Enter the TD account number and press the **<Tab>** key.
4. Select the all deposits check box or the deposit number from the pick list.
5. Select the start date and end date from the pick list.

TD Interest Inquiry

TD Interest Inquiry*

Account Number : 2600100000000042 All Deposits Deposit No 0 ...

Start Date :* 30/05/2012 End Date :* 30/06/2012

Deposit Details Rule Details

Deposit No	Interest Base	Effective Rate	Interest Variance	Interest Amount	Interest Type	Rule Applied	Number of Days
------------	---------------	----------------	-------------------	-----------------	---------------	--------------	----------------

Disclaimer : The above interest figures are shown before any rounding effect.

Card Change Pin Cheque Cost Rate Handle FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Trav

UDF Inquire Close Clear

6. Click the **Inquire** button.
7. The system displays the **Deposit Details** tab.

Deposit Details

The deposit details tab displays information about the interest base, effective rate, interest variance, etc.

TD Interest Inquiry*

Account Number : All Deposits Deposit No ...

Start Date : End Date :

Deposit Details | Rule Details

Deposit No	Interest Base	Effective Rate	Interest Variance	Interest Amount	Interest Type	Rule Applied	Number of Days
3	1,000.00	2.2500000000	0.0000000000	1.81	N	0	29
9	11,000.00	2.2500000000	0.0000000000	19.94	N	0	29
10	15,000.00	2.2512301212	0.0000000000	27.20	N	0	29
12	15,000.00	2.2512301212	0.0000000000	27.20	N	0	29
11	15,001.00	2.2512301212	0.0000000000	27.20	N	0	29
13	16,000.00	2.2512301212	0.0000000000	29.02	N	0	29
6	20,000.00	2.2500000000	0.0000000000	36.25	N	0	29
5	35,000.00	2.2500000000	0.0000000000	63.44	N	0	29

Disclaimer : The above interest figures are shown before any rounding effect.

Card | Change Pin | Cheque | Cost Rate | Handle FCY Change | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | Inquire | Close | Clear

Field Description

Column Name	Description
Deposit No.	[Display] This column displays the deposit number of the TD.
From Date	[Display] This column displays the effective date from when the interest was calculated.
To Date	[Display] This column displays the effective date till when the interest was calculated.
Interest Base	[Display] This column displays the base interest applicable on the TD.
Effective Rate	[Display]

This column displays the net rate applicable on the TD. It displays up to 10 digits after decimal.

Interest Variance

[Display]

This column displays the interest variance defined at the account level. It displays up to 10 digits after decimal.

Interest Amount

[Display]

This column displays the interest amount applicable on the TD

Interest Type

[Display]

This column displays the interest type applicable on the TD.

The options are:

- N - Normal
- P - Penalty. The numeric attached to "P" signifies the historical sequence of the penalty charged. For eg P1/ P2
- R - Reversal
- M - Maturity

Rule Applied

[Display]

This column displays the rule applied to the TD account.

8. Double-click the **Rule Applied** link to enable the **Rule Details** tab.
9. The system displays the rules applied to the particular deposit number.

Rule Details

The rule details tab displays information about the condition number for the rule, value before rule evaluation, etc.

TD Interest Inquiry*

Account Number : 2600100000000042 All Deposits Deposit No 0 ...

Start Date : 30/05/2012 End Date : 30/06/2012

Deposit Details Rule Details

Rule	Condition No.	Reason Text	Original Value	Rule Effect	Final Value
Disclaimer : The above interest figures are shown before any rounding effect.					

Card Change Pin Cheque Cost Rate Handle FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Trav

UDF Inquire Close Clear

Field Description

Column Name	Description
Rule	[Display] This column displays the name of the rule applied to the TD account.
Condition No.	[Display] This column displays the valid condition number for the rule which was satisfied for this interest computation.
Reason text	[Display] This column displays the reason for the value returned by the rule.
Original Value	[Display] This column displays the value before the rule evaluation.
Rule Effective	[Display] This column displays the rule applicable on the TD.
Final Value	[Display]

This column displays the net rate applicable on the TD.

10. Click the **Close** button.

1.50. TD070 - Discounted Time Deposit Inquiry*

Using this option you can calculate the initial payin amount,if the account is opened under a discounted product.The initial payin amount for a discounted product is calculated by deducting the interest to be earned from the specified maturity amount.

Customers can specify the amount they wish to earn at maturity, before depositing their money. Consequently the customer would like to know the initial payment to be done, so as to receive the desired maturity amount.This inquiry can be done after an account is opened and before initial payin.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To inquire on discounted time deposit

1. Type the fast path **TD070** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > Discounted Time Deposit Inquiry**.
2. The system displays the **Discounted Time Deposit Inquiry** screen.

Discounted Time Deposit Inquiry

Discounted Time Deposit Inquiry*

Account Number : * 5100100000000760 Deposit No : 1 ...

Product Code : 51001-CTDRMB1

Account Details

Principal Balance :

Deposit Term : Months Days

Customer Type : INDIVIDUAL CUSTOMER

Tax Code :

Interest Variance :

Payin Details

Effective Interest Rate :

Discounted Interest :

Tax Amount AcctCcy :

Tax Amount TaxCcy :

Payin Amount :

Card Change Pin Cheque Cost Rate FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number, for which the discounted time deposit inquiry has to be done.
Deposit No	[Mandatory, Pick List] Select the deposit number from the pick list. The Deposit Number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Product Code	[Display] This field displays the product code. Product code is a unique number. Once assigned, it helps to identify the TD product in FLEXCUBE Retail. The length of the product code is configurable at the bank level.

Account Details

Principal Balance	[Display] This field displays the principal balance of the TD account. For a discounted product, the principal balance is the maturity amount that the customer will receive at the time of maturity.
Deposit Term: (in X)	[Display] This field displays the deposit term of the TD account. This field displays the deposit term unit as defined at the product level. The duration can be in months or days.
Customer Type	[Display] This field displays the customer type of the TD account, as specified while opening an account.
Tax Code	[Display] This field displays the tax code applicable to the TD account.
Interest Variance	[Display] This field displays the interest variance of TD account. It displays up to 10 digits after decimal. The variance should be within the minimum and maximum interest rate specified at the product level.
Payin Details	
Effective Interest Rate	[Display] This field displays the rate at which interest is paid for the deposit. It displays up to 10 digits after decimal. <i>Net Effective Rate = Interest Rate (at deposit level) + Interest Variance + Product Variance</i> The net rate should be within the minimum and maximum interest rate specified at the product level.
Discounted Interest	[Display] This field displays the discounted interest. For a discounted type of product, the interest is calculated and deducted from the maturity amount to derive the initial payin amount. This field displays the gross interest amount which is to be paid to the customer.
Tax Amount: (in Acct Ccy)	[Display] This field displays the tax that will be deducted on the account in account currency. This value is derived on the basis of the gross interest and actual tax rate applicable to the account.
Tax Amount: (in Tax Ccy)	[Display] This field displays the tax that will be deducted on the account in tax currency. This is the currency in which the tax will be paid to the

government.

The tax currency is defined at the product level.

Payin Amount

[Display]

This field displays the initial amount which the customer has to deposit.

In normal and true discounted types of product, the maturity amount is pre-defined along with the applicable interest rate.

The interest is then deducted from the maturity amount to arrive at the initial payin amount.

3. Enter the account number and press the **<Tab>** key.
4. Select the deposit number from the pick list.
5. Click the **Inquire** button.

Discounted Time Deposit Inquiry

Discounted Time Deposit Inquiry*

Account Number : * 5100100000000760 Deposit No : 1 ...

Product Code : 51001-CTDRMB1

Account Details

Principal Balance :

Deposit Term : 4 Months 12 Days

Customer Type : INDIVIDUAL CUSTOMER

Tax Code : 501 5.0000000000

Interest Variance : 0.2440000000

Payin Details

Effective Interest Rate : 2.4400000000

Discounted Interest : 0.00

Tax Amount AcctCcy : 0.00 RMB

Tax Amount TaxCcy : 0.00 RMB

Payin Amount :

Card Change Pin Cheque Cost Rate FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

6. The system displays the discounted time deposit details. Click the **Cancel** button to cancel the inquiry.

1.51. BAM82 - Business Acquirer Id Linkage Maintenance

The business acquirer id is captured for the transactions / events like CASA and Loan account opening, TD pay in, OD limit master maintenance etc. The **Business Acquirer Id Linkage Maintenance** option is used to inquire or modify (reassign) the business acquirer ID for the selected account. The system supports the modification through GEFU upload.

Note: This is an auto-authorization option, so any modification done in the business acquirer Id does not require authorization

Definition Prerequisites

- [8053 - Customer Addition](#)
- Customer should have account in CASA/TD/Loan.

Modes Available

Modify, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To modify the business acquirer ID linkage details

1. Type the fast path **BAM82** and click **Go** or navigate through the menus to **Global Definitions > Master > Business Acquirer Id Linkage Maintenance**.
2. The system displays the **Business Acquirer Id Linkage Maintenance** screen.

Business Acquirer Id Linkage Maintenance

Business Acquirer Id Linkage Maintenance*

Account Number : ...

Transaction Date : ...

Transaction Branch :

Event :

Limit/Deposit/Mandate Number :

Transaction Amount :

Business Acquirer Id: ...

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

Field Name	Description
Account Number	<p>[Mandatory, Numeric, 16, Pick List]</p> <p>Type the account number and select the details from the pick list for which you want to modify the business acquirer Id.</p>
Transaction Date	<p>[Display]</p> <p>This field displays the date on which the transaction was performed. The system displays the reassignment date for reassignment event and transaction date for other events.</p>
Transaction Branch	<p>[Display]</p> <p>This field displays the branch in which the original transaction was performed.</p> <p>For reassignment of events this field displays the reassignment branch.</p>

Event	[Display] This field displays the type of transaction for which a seller ID is linked.
Limit/Deposit/Mandate Number	[Display] This field displays the limit, deposit or mandate number for OD, TD or Direct Debit mandates respectively.
Transaction Amount	[Display] This field displays the original transaction amount for events other than reassignment and account opening. This field displays the updated Limit Amount for Limits and Sanctioned amount in case of Loans.
Business Acquirer Id	[Mandatory, Pick List] Select the business acquirer ID for the transaction from the pick list. By default, system displays the teller ID who has performed the transaction.

3. Click the **Modify** button.
4. Enter the account number and press the **<Tab>** key and select the appropriate record from the pick list.
5. Select the **Business Acquirer Id** from the pick list.

Business Acquirer Id Linkage Maintenance

Business Acquirer Id Linkage Maintenance*

Account Number : 6000000009440

Transaction Date : 30/11/2007

Transaction Branch : 9999

Event : CASA Account Opening

Limit/Deposit/Mandate Number : 0

Transaction Amount : 0.00

Business Acquirer Id: TDHANESH

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TDHANESH	SYSTEM	17/12/2008 11:03:43	Authorize	<input checked="" type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

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

1.52. TD044 - TD Transactions Inquiry

Using this option, you can view the details of the transactions performed on a term deposit account. Details of a particular deposit number can be viewed by selecting the original deposit number. If the original deposit number is not mentioned, the system displays all the transactions performed on an account.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view the TD transaction

1. Type the fast path **TD044** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquires > TD Transaction Inquiry**.
2. The system displays the **TD Transaction Inquiry** screen.

TD Transactions Inquiry

TD Transactions Inquiry*

Account Number : Customer Name : Account Currency :

Product Name : Branch Name :

Org Deposit No : Deposit No :

Start Date : End Date :

TD Transactions Details

First Previous / 0 Next Last

No.	Type	Org Dep	DepNo	Post Date	Txn Date	Narration	Ref No	TxnAmount	Dr/Cr	Balance	Teller

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF Inquire Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number of the customer.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened.
Product Name	[Display] This field displays the name of the product, which is defined at the product level, under which the account is opened.
Branch Name	[Display] This field displays the home branch where the TD account is opened and maintained.

- Org Deposit No** [Optional, Pick List]
Select the original number from the pick list.
- Deposit No** [Display]
This field displays the deposit number.
- Start Date** [Mandatory, Pick List, dd/mm/yyyy]
Select the start date from the pick list.
The start date should be greater than deposit date.
- End Date** [Mandatory, Pick List, dd/mm/yyyy]
Select the end date from the pick list.
The end date should be greater than start date.

3. Enter the account number and press the **<Tab>** key.
4. Select the start date and end date from the pick list.

TD Transactions Inquiry

TD Transactions Inquiry*

Account Number : 61000014632360 Customer Name : LINARDASSALDUKAS Account Currency : IDR

Product Name : 410 - General Product Branch Name : Centras

Org Deposit No : 1 Deposit No : 4

Start Date : 31/01/2009 End Date : 30/04/2009

TD Transactions Details

First Previous 0 / 0 Next Last

No.	Type	Org Dep	DepNo	Post Date	Txn Date	Narration	Ref No	TxnAmount	Dr/Cr	Balance	Teller
-----	------	---------	-------	-----------	----------	-----------	--------	-----------	-------	---------	--------

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF Inquire Close Clear

5. Click the **Inquire** button. The system displays the TD transaction details.

TD Transactions Inquiry

TD Transactions Inquiry*

Account Number :	<input type="text" value="61000014632360"/>	Customer Name :	<input type="text" value="LINARDASSALDUKAS"/>	Account Currency :	<input type="text" value="IDR"/>
Product Name :	<input type="text" value="410 - General Product"/>	Branch Name :	<input type="text" value="Centras"/>		
Org Deposit No :	<input type="text" value="1"/>	Deposit No :	<input type="text" value="5"/>		
Start Date :	<input type="text" value="31/01/2009"/>	End Date :	<input type="text" value="30/04/2009"/>		

TD Transactions Details

First Previous Next Last

No.	Type	Org Dep	DepNo	Post Date	Txn Date	Narration	Ref No	TxnAmount	Dr/Cr	Balance	Teller
1	TBP	1	5	31/01/2009	14/04/2009	Mixed Payin 61000014632360	350032009013121437060399	94.00	C	94.00	SYSOPER
2	TIA	1	5	28/02/2009	16/04/2009	Interest Compounding	350032009022818510061228	1.01	-	94.00	SYSOPER
3		1	5	28/02/2009	16/04/2009	Interest at Payout	350032009022818510061233	1.01	C	95.01	SYSOPER
4		1	5	28/02/2009	16/04/2009	Tax for on accr/comp/payout + Yr End	350032009022818510061233	0.20	D	94.81	SYSOPER
5		1	5	28/02/2009	16/04/2009	Principal At Maturity	350032009022821510060558	94.00	-	94.81	SYSOPER
6		1	5	28/02/2009	16/04/2009	Interest At Maturity	350032009022821510060558	0.81	-	94.81	SYSOPER
7	TBA	1	5	28/02/2009	16/04/2009	Principal Auto Redemption - Reinvest	350032009022821510060558	94.00	D	0.81	SYSOPER

1 / 1

Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Traveller Cheque
------	------------	--------	-----------	--------------	------------	-----------	----------------	----------------	-----------	------------------

Field Description

Field Name	Description
No	[Display] This field displays the serial number.
Type	[Display] This field displays the type of transaction.
Org Dep	[Display] This field displays the original deposit number.
Dep No	[Display] This field displays the deposit number.
Post Date	[Display] This field displays the posting date.

Txn Date	[Display] This field displays the transaction date.
Narration	[Display] This field displays the narration for the transaction.
Ref No	[Display] This field displays the reference number.
Txn Amount	[Display] This field displays the transaction amount.
Dr/Cr	[Display] This field displays whether the transaction was a debit or credit transaction.
Balance	[Display] This field displays the account balance.
Teller	[Display] This field displays the id of the teller who has executed the transaction.
Correction Reversal	[Display] This field displays Y or N based on whether transaction is correction reversal or not. This field is always disabled used for information purpose only.

6. Click the **Close** button.

1.53. TDM55 - Call Deposit Notice Maintenance

Call Deposit is a type of TD product for which maturity date is not maintained. Such deposits can be withdrawn fully or partially by specifying the date of withdrawal in a notice. Notice is an instruction given by the customer specifying the redemption details.

Using this option you can maintain notices for call deposit products. You must maintain the notice amount and the notice date. You can maintain multiple notices having same effective date i.e there can be multiple redemptions of a given Term Deposit on same given date. You can redeem multiple time deposits on a day till the principal amount becomes zero.

You can also modify the process date and amount on the same day before EOD. However if the process date is a back date then after this modification you cannot modify the notice date or amount on the same day again. You can also cancel the order either on the same day or any day after the day order is maintained. If any change needs to be done in the notice then the existing notice should be deleted/a new notice created. Also for backdated instructions you cannot modify the date and amount on the same day.

Definition Prerequisites

- [8054 - Time Deposit Account Opening](#)- Create a Call Deposit product

Modes Available

Add By Copy, Add, Modify, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To maintain call deposit notice

1. Type the fast path **TDM55** and click **Go** or navigate through the menus to **Global Definitions > TD > Call Deposit Notice Maintenance**.
2. The system displays the **Call Deposit Notice Maintenance** screen.

Call Deposit Notice Maintenance

Call Deposit Notice Maintenance*

Account No : Customer Name :
 Branch : Account Currency :
 Product :
 Deposit Number :

Notice Details

Notice Number : Delete
 Notice Amount : Notice Delete Date :
 Notice Date : Status :
 Effective Date of Notice :
 Transaction Description :

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF OK Close Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the TD account number. It should be an account opened under product for which the Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.
Customer Name	[Display] This field displays the name of the customer.
Branch	[Display] This field displays the branch code.
Account Currency	[Display] This field displays the account currency.

Product	[Display] This field displays the product code under which the account is opened.
Deposit Number	[Mandatory, Pick List] Select the deposit number from the pick list.
Notice Details	
Notice Number	[Display] This field displays the notice number.
Notice Amount	[Mandatory, Numeric, 13, Two] Type the notice amount. It is the amount which is to be redeemed. This amount should be greater than or equal to the Minimum Amount for Withdrawal maintained in the TD Product Master (Fast Path: TDM01) option.
Delete	[Conditional, Check Box] Select the Delete check box to deactivate the authorized order and it is not available to use against the redemption of the deposit. But such order will be inquired upon by giving the order number.
Notice Delete Date	[Optional, Date] Type the date on which notice is deleted. The date for Notice Delete Date is defaulted to the current date when the teller checks the 'Delete Flag'. This is non-editable
Status	[Display] This field displays the current status of the account.
Notice Date	[Optional, Pick List, dd/mm/yyyy] Select the notice date from the pick list. It is the date from which the notice is valid. By default the system displays the current process date. You can modify it to a back date but not a future date.
Effective Date of Notice	[Display] This field displays the effective date of notice. The effective date of withdrawal is calculated by adding the notice period specified at product level to the notice date.
Transaction Description	[Optional, Alphanumeric, 40] Type the transaction description.

3. Click the **Add** button.
4. Type the account number and press the **<Tab>** key.
5. Select the deposit number from the pick list.
6. Type the notice amount.

Call Deposit Notice Maintenance

Call Deposit Notice Maintenance*

Account No : 00000000127101 Customer Name : ENTE
Branch : HO Account Currency : RMB
Product : 20001 Retail Term Deposit in RMB payout
Deposit Number : 1

Notice Details

Notice Number : 1 Delete
Notice Amount : 5,000.00 Notice Delete Date :
Notice Date : 25/11/2010 Status : Active
Effective Date of Notice : 25/11/2010
Transaction Description : premature

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

7. Click the **Ok** button.
8. The system displays the message "Record Added . . . Authorization Pending ..". Click the **OK** button.
9. The call deposit notice is added once the record is authorized.

1.54. PS001 - Group Passbook Issue/Lost Maintenance

Using this option you can issue a passbook to an individual (not corporate) customer and link various accounts to it by using the **Passbook And Debit Card Account Linkage** (Fast Path: PSM01) option. You can issue any number of passbooks to a customer. There will be a separate passbook for CASA, TD and RD accounts. The CASA passbook is used for printing all CASA transactions. TD account passbooks are used to print the payin transactions, full / part redemption transactions etc. RD passbook is used to print Educational deposits and Installment FDs and conventional RDs.

You can also reissue or mark the status of a passbook as lost/damaged using this option. Once the status is marked as lost/damaged it cannot be used for printing and the customer should be issued a new passbook.

Definition Prerequisites

- Passbook inventory should be available with teller

Modes Available

Not Applicable

To maintain a group passbook

1. Type the fast path **PS001** and click **Go** or navigate through the menus to **Global Definitions > Passbook > Group Passbook Issue/Lost Maintenance**.
2. The system displays the **Group Passbook Issue/Lost Maintenance** screen.

Group Passbook Issue/Lost Maintenance

Group Passbook Issue/Lost Maintenance *

Action :

Search Criteria: Search String:

ID: IC:

Full Name:

Passbook Type :

Current Passbook No : Current Passbook Status :

New Passbook No :

Address :

Town / City :

State :

Country : Zip :

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name

Description

Action

[Mandatory, Drop-Down]

Select the action from the drop-down list.

The options are:

- Issue New Passbook
- Reissue Passbook
- Passbook Lost/Damaged

Search Criteria

[Mandatory, Drop-Down]

Select the search criteria from the drop-down list.

The options are:

- Customer Short name
- Customer Ic

	<ul style="list-style-type: none"> • Customer Id
Search String	<p>[Mandatory, Alphanumeric, 20]</p> <p>Type the search string corresponding to the search criteria selected in the Search Criteria field.</p>
ID	<p>[Display]</p> <p>This field displays the ID of the customer.</p>
IC	<p>[Display]</p> <p>This field displays the IC of the customer.</p>
Full Name	<p>[Display]</p> <p>This field displays the full name of the customer.</p>
Passbook Type	<p>[Mandatory, Drop-Down]</p> <p>Select the passbook type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • CASA • TD • RD
Current Passbook No	<p>[Conditional, Pick List]</p> <p>Select the current passbook number from the pick list.</p> <p>This field is enabled if the Reissue Passbook or Passbook Lost/Damaged option is selected in the Action drop-down list.</p>
Current Passbook Status	<p>[Display]</p> <p>This field displays the current passbook status.</p>
New Passbook No	<p>[Display]</p> <p>This field displays the new passbook number.</p>
Address	<p>[Display]</p> <p>This field displays the address of the customer.</p>
Town/City	<p>[Display]</p> <p>This field displays the name of the town/city.</p>
State	<p>[Display]</p> <p>This field displays the name of the state.</p>
Country	<p>[Display]</p> <p>This field displays the country name.</p>
Zip	<p>[Display]</p> <p>This field displays the zip code.</p>

3. Select the action and search criteria from the drop-down list.

4. Type the search string and select the appropriate record from the pick list.
5. Select the passbook type from the drop-down list.

Group Passbook Issue/Lost Maintenance

Group Passbook Issue/Lost Maintenance *

Action : Issue New Passbook

Search Criteria: Customer Short Name Search String: john

ID: 604285 IC: 6002

Full Name: JOHN M WHITE

Passbook Type : CASA

Current Passbook No : Current Passbook Status :

New Passbook No : 0

Address : 5/207
VT

Town / City : SHANGHAI

State : SHAANKI

Country : CN Zip : 555522

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

6. Click the **Ok** button.
7. The system displays the message "Transaction completed successfully". Click the **Ok** button.
8. The system displays the message "Passbook issued successfully". Click the **Ok** button.
OR
The system displays the message "Passbook marked as Lost". Click the **Ok** button.

1.55. PS003 - Passbook PIN Maintenance

Passbook PIN maintenance is an identification criteria for authenticating a transaction. Once the customer is issued a passbook, you can register the PIN using this option. Each customer visits the banks with their Passbook and PIN. While performing the transaction the passbook is swiped and the customer details are displayed on the screen. The customer has to input the PIN for authentication of transaction. Based on the parameters set in the **Transaction Definition** (Fast Path: TC001) option, the system may ask to reenter the PIN.

Using this option you can also reset, unlock and change the PIN. The system keeps a count of the number of times an invalid PIN is entered in a single transaction, if the count reaches the set value say n, the system will get locked and the customer will not be able to perform any transactions. After proper authentication of credentials, you can unlock the PIN.

Definition Prerequisites

- PS001 - Group Passbook Issue-Lost Maintenance

Modes Available

Not Applicable

To register passbook PIN

1. Type the fast path **PS003** and click **Go** or navigate through the menus to **Global Definitions > Passbook > Passbook PIN Maintenance**.
2. The system displays the **Passbook PIN Maintenance** screen.

Passbook PIN Maintenance

Passbook PIN Maintenance*

Search Criteria : Search String :

ID IC

Full Name :

PassBook Number:

Passbook Type :

PIN Status :

Action :

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are: <ul style="list-style-type: none"> • Customer Short name • Customer Ic • Customer Id
Search String	[Mandatory, Alphanumeric, 20, Pick List] Type the search string corresponding to the search criteria selected.
ID	[Display] This field displays the ID of the customer.
IC	[Display]

	This field displays the IC of the customer.
Full Name	[Display] This field displays the full name of the customer.
Passbook Number	[Mandatory, Pick List] Select the passbook number from the pick list. The pick list displays the details of the passbooks in the Issued status.
Passbook Type	[Display] This field displays the passbook type. The options are: <ul style="list-style-type: none"> • CASA • TD • RD
PIN Status	[Display] This field displays the current PIN status. The options are: <ul style="list-style-type: none"> • Not Registered • Active • Locked
Action	[Mandatory, Drop-Down] Select the action from the drop-down list. The options are: <ul style="list-style-type: none"> • Register Pin • Reset Pin • Unlock Pin • Change Pin

3. Select the search criteria from the drop-down list.
4. Enter the search string and select the appropriate record from the pick list.
5. Select the passbook number from the pick list.
6. Select the action from the drop-down list. The PIN pad device is enabled.
7. Enter the PIN number for all the actions except for Unlock.

Passbook PIN Maintenance

Passbook PIN Maintenance*

Search Criteria : Customer Short Name Search String : shin

ID 604104 IC 1234567

Full Name : SHIN CHAN

PassBook Number: 19308

Passbook Type : CASA

PIN Status : Not Registered

Action : Register Pin

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF OK Close Clear

8. Click the **Ok** button. The system displays a message based on the action being performed.
9. The system displays the message "Pin is registered successfully".
OR
The system displays the message "The PIN Reset Successful".
Or
The system displays the message "PIN Change Successful".
OR
The system displays the message "PIN Unlock Successful".
10. Click the **Ok** button.

1.56. PSM01 - Passbook And Debit Card Account Linkage

Using this option you can link a debit card/passbook to many accounts.

The following are the conditions for accounts being linked to a debit card:

- All CASA, RD and TD accounts can be linked except for those having status as Closed and Closed Today
- The debit card status should be active
- The selected customer should be a primary account holder
- The account should not be linked to any other cards
- Amongst the accounts linked to the card, there has to be at least one CASA account linked to the card, without a CASA account the system will not allow linking of RD / TD accounts to the card.

The following are the conditions for accounts being linked to a passbook:

- CASA, TD and RD accounts will be in separate Passbooks
- The selected customer should be a primary account holder
- An account can be a part of only one Passbook
- Accounts of different currencies can be linked to a passbook
 - A passbook can contain multiple accounts of a given currency of a customer

Definition Prerequisites

- PS001 - Group Passbook Issue-Lost Maintenance
- [CM12 - Customer Card Maintenance](#)

Modes Available

Add By Copy, Add, Delete, Cancel, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To link an account to a debit card/passbook

1. Type the fast path **PSM01** and click **Go** or navigate through the menus to **Global Definitions > Passbook > Passbook And Debit Card Account Linkage**.
2. The system displays the **Passbook And Debit Card Account Linkage** screen.

Passbook And Debit Card Account Linkage

Passbook And Debit Card Account Linkage*

Customer Information

Search Criteria : Search String :

ID: IC :

Full Name : Short Name :

Accounts linkage for :

Passbook/Debit Card No:

Passbook/Debit Card Type:

Passbook/Debit Card Status:

Account No:

Currency :

Account No.	Branch Code	Account Status	Currency Code

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

Field Description

Field Name

Description

Search Criteria

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

- Customer Short Name
- Customer IC
- Customer ID

Search String

[Mandatory, Alphanumeric, 20]
 Type the search string corresponding to the search criteria selected in the **Search Criteria** field.

ID

[Display]
 This field displays the ID of the customer.

IC	[Display] This field displays the IC of the customer.
Full Name	[Display] This field displays the full name of the customer.
Short Name	[Display] This field displays the short name of the customer.
Accounts Linkage for	[Mandatory, Drop-Down] Select the appropriate accounts linkage for option from the drop-down list. The options are: <ul style="list-style-type: none"> • Passbook • Debit Card
Passbook/Debit Card No	[Mandatory, Pick List] Select the passbook/debit card number from the pick list.
Passbook/Debit Card Type	[Display] This field displays the passbook type (CASA / TD / RD).
Passbook/Debit Card Status	[Display] This field displays the passbook/debit card status. It displays the passbook PIN status as Not Registered, Active or Locked.
Account No	[Mandatory, Pick List] Select the account number from the pick list. The accounts number's corresponding to the selected passbook type is displayed. For Example: If the Passbook type selected is RD, then only RD accounts will be displayed. If passbook type is selected as TD, then only TD accounts are displayed. Linking and delinking of the account to the passbook is not allowed, if the PIN status of the passbook is locked and the passbook status is full or lost/damaged.
Currency	[Display] This field displays the currency corresponding to the selected account number.

3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Type the search string and select the appropriate record from the pick list.
6. Select whether account is to be linked to a passbook or debit card.
7. Select the passbook or debit card number from the pick list.
8. Select the account number to which the card/passbook is to be linked from the pick list.

Passbook And Debit Card Account Linkage

Passbook And Debit Card Account Linkage*

Customer Information

Search Criteria : Customer Id Search String : 604065

ID: 604065 IC : NELSON000001

Full Name : NELSON X DSOUZA Short Name : NELSON X DSOUZA

Accounts linkage for : Debit card

Passbook/Debit Card No: 555555555000020

Passbook/Debit Card Type:

Passbook/Debit Card Status: ACTIVE

Account No: 01000000970100

Currency : CNY

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

9. Click the **Ok** button.
10. The system displays the message "Record Added...Authorization Pending ..". Click the **Ok** button.
11. The account is linked to the passbook/debit card once the record is authorized.

To view the accounts linked to the debit card/passbook

1. Click the **Inquiry** button.
2. Select the search criteria from the drop-down list.
3. Type the search string and select the appropriate record from the pick list.
4. Select whether account is to be linked to a passbook or debit card.
5. Select the passbook or debit card number from the pick list. The system displays the list of accounts linked.

Passbook And Debit Card Account Linkage

Passbook And Debit Card Account Linkage*

Search Criteria : Customer Id Search String : 604065

ID: 604065 IC : NELSON000001

Full Name : NELSON X DSOUZA Short Name : NELSON X DSOUZA

Accounts linkage for : Debit card

Passbook/Debit Card No: 55555555000020

Passbook/Debit Card Type:

Passbook/Debit Card Status: ACTIVE

Account No:

Currency :

Account No.	Branch Code	Account Status	Currency Code
01000000606100	9999	REGULAR	CNY
01000000613100	9999	REGULAR	CNY
01000000614100	9999	REGULAR	CNY
01000000615100	9999	REGULAR	CNY
01000000916100	9999	REGULAR	CNY
01000000918100	9999	REGULAR	CNY
01000000956100	9999	REGULAR	CNY
01000000958101	9999	REGULAR	USD

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Account No	[Display] This column displays the account numbers linked to the selected debit card/passbook.
Branch Code	[Display] This column displays the branch code.
Account Status	[Display] This column displays the account status.
Currency Code	[Display] This column displays the currency code.

- Click the **Close** button.

1.57. PS005 - Passbook - Multi Currency Account Linkage

This screen is used for issuance/re-issuance of passbook to MCA accounts. Multiple MCA under the same module can link to the same passbook. The passbook is issued to this MCA and the sub-account opened / to be opened under the MCA get automatically linked to the passbook. The user is required to input passbook type (stock code) and passbook number for issuing a new passbook.

Definition Prerequisites

- [MCA01 - Multi Currency Package Definition](#)
- [MCA03 - Multi Currency Account Opening](#)
- [IVM01 - Stock Codes](#)
- [IVM10 - Multi Currency Package - Stock Code Cross Reference](#)
- [CHM01 - CASA Product Master Maintenance](#)
- [TDM01 - TD Product Master](#)

Modes Available

Not Applicable

To link passbook to multi currency account

1. Type the fast path **PS005** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transaction > Passbook - Multi Currency Account Linkage**.
2. The system displays the **Passbook - Multi Currency Account Linkage** screen.

Passbook - Multi Currency Account Linkage

Passbook - Multi Currency Account Linkage*

Link Delink

Passbook Re-issue : Current Passbook No : Current Passbook Status :

Passbook No : Passbook Status :

Passbook Type : ...

MCA No : ...

MCA Title :

Multi Currency Package :

Module :

Home Branch :

All in One Number :

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

Field Description

Field Name	Description
Link	[Optional, Radio Button] Select the appropriate option for issue and re-issue of passbook. By default this radio button is selected.
De-Link	[Optional, Radio Button] Select the radio button to de-link the passbook.
Passbook Reissue	[Optional, Check Box] Select the check box for re-issuance of passbook. On re-issuance all MCA linked to the original passbook will get linked to the new passbook.
Current Passbook No	[Conditional, Alphanumeric, 20] Type the current passbook number. This field is enabled and mandatory if the Passbook Reissue check

box is selected. Original passbook number need to provide for re-issuance. For normal passbook, MCA number will be displayed. If MCA number not present, system will give error message

For All in one passbook, All in one number will be displayed. If all in one number not present, system will give error message

Current Passbook Status

[Display]

This field displays the passbook status of the current passbook.

The value will be displayed, if current passbook no is entered. The current passbook status should be Normal (Full/ Torn / damage), Formal Lost, or Formal Lost and Password otherwise system will give the error message. On re-issuance the status will change to "Replaced"

Passbook No

[Mandatory, Alphanumeric, 20]

Type the passbook number that has to be linked or de-linked.

System will match the inventory based on stock code + passbook series (default value 1) + Passbook number in the account branch. If not matching, system will give error message.

This field becomes mandatory if all in one number not provided. Only the passbook number for which the linkage is maintained should be allowed for inquiry.

Passbook Status

[Display]

This field displays the status of card/passbook number entered.

For de-linking and linking passbook status should be NORMAL.

Passbook Type

[Mandatory, Pick List]

Select the passbook type from the pick list.

This will be the stock codes defined for each stock type for normal passbook, gas fee passbook, water fee, mixed all in one passbook, and TD all in one passbook in IVM01 - Stock Codes.

Stock Code will be stored in this field.

If passbook type is selected as Normal Passbook/Gas fee passbook/Water Fee passbook, then the passbook entered is already linked to another account, then system will give error message. (Multiple account can not link to a single passbook).

Passbook issuance/link will not be allowed for passbook type (stock code) "Mixed all in one". Mixed all in one passbook will be allowed only for re-issuance and de-linking.

MCA No

[Conditional, Numeric, 20]

Type the MCA account number which is to be linked to the passbook.

In case the MCA is already linked to other inventory /Passbook then system will give an error message.

If **Passbook Reissue** check box is selected , then it will be a display field. If **De-Link** option is selected it will be a pick list and all the MCA linked to the card will get displayed in the pick list. The teller can select the MCA that has to be de-linked.

MCA Title	[Display] This field displays the MCA title as defined at the time of MCA creation.
Multi Currency Package	[Display] This field displays the multi currency package code and name under which the MCA is opened. It displays the package code and name selected at the time of MCA creation.
Module	[Display] This field displays the module under which the MCA is opened.
Home Branch	[Display] This field displays the home branch code and name under which the MCA is opened.
All in one Number	[Optional, numeric, 13] Type the all in one unique number. This number is generated by the system incase of issue of new passbook. In case of linkage for TD it will be an input field as the same all in one number can link to multiple accounts. The "customer ID" of the MCA number selected plus serial number (001 to 999) will form the all in one number. For each customer, the serial number will start from 001 and will get incremented on issuance of new all in one passbook. In case of re-issue, the all in one number linked to the current passbook number will be carry forwarded to the new passbook number.

3. Select the appropriate radio button.
4. Enter the passbook number. The system displays the passbook status.
5. Select the passbook type from the pick list.
6. Enter the other relevant details.

Passbook - Multi Currency Account Linkage

Passbook - Multi Currency Account Linkage*

Link Delink

Passbook Re-issue : Current Passbook No : Current Passbook Status :

Passbook No : Passbook Status :

Passbook Type : ...

MCA No : ...

MCA Title :

Multi Currency Package :

Module :

Home Branch :

All in One Number :

Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
------	------------	--------	-----------	--------------	------------	-----------	----------------	----------------	-----------	-------------------

<< >> Print View UDF OK Close Clear

7. Click the **Ok** button.
8. The system displays the message "Transaction completed successfully".

1.58. PS002 - MCA Passbook Printing

Using this option you can print all the unprinted transactions of the accounts linked to the passbook in chronological order irrespective of the account / account currency. The transactions done in the various MCAs will be printed in the Passbook. The CASA passbook is used for printing all CASA transactions. TD account passbooks are used to print the payin transactions, full / part redemption transactions etc. RD passbook is used to print Educational deposits and Installment FDs and conventional RDs. Only authorized transactions will be taken for printing.

In case of re-issue, system will not consolidate the records but will print all unprinted records.

In case a new account is linked or an existing account is de-linked from some other passbook and linked to a new passbook, then the system will print all the transactions of the account which are not yet printed irrespective of the date of the linking. i.e. the transactions prior to account linkage will be printed if those are not printed in the earlier passbook.

Definition Prerequisites

- PSM01 - Passbook And Debit Card Account Linkage
- PSM02 - Passbook - MCA Linkage Maintenance

Modes Available

Not Applicable

To print the group passbooks

1. Type the fast path **PS002** and click **Go** or navigate through the menus to **Global Definitions > Passbook > MCA Passbook Printing**.
2. The system displays the **MCA Passbook Printing** screen.

MCA Passbook Printing

MCA PASSBOOK PRINTING*

Multi Currency Account No. : Module :

Passbook No: ... Passbook Type & Desc. : Issue Date :

All in One Number : Current Page : Change Page : Change Passbook :

Print Line No.	Tran. Post Date	Credit or Debit	Deposit No	Tran. Amount	Tran. Ccy	Available Balance	Tran. Branch	Tran. Teller	Auth. Teller	Sub A/C No.	Tran. Literal	Gas Meter Point	Term
<p>Card Change Pin Cheque Cost Rate FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque</p> <p>Previous Next Print View UDF OK Close Clear</p>													

Field Description

Field Name	Description
Multi Currency Account No.	<p>[Mandatory, Numeric, 13]</p> <p>Type the MCA account number for which the passbook has to be printed. The system displays the MCA title as set at the time of MCA account opening for the selected MCA in the adjacent field.</p> <p>For passbook type (stock code), normal, gas fee, water fee MCA number can be entered. This field will accepts valid TD, CASA and RD MCA no. The Passbook to be printed for all the statues of the MCA including closed. This field will be optional if Passbook no and Passbook type are entered or All in one number is entered.</p> <p>Note: It is mandatory to enter either Multi Currency Account No., Passbook No or All in one Number to print the passbook.</p>
Module	<p>[Display]</p> <p>This field displays the module under which the selected MCA is opened. The module may be CASA / TD / RD.</p>
Passbook No	<p>[Mandatory, Pick List]</p> <p>Select the passbook number from the pick list.</p>

The pick list displays the passbook details based on the selected customer and passbook type.

Note: It is mandatory to enter either Multi Currency Account No., Passbook No or All in one Number to print the passbook.

Passbook Type & Desc	[Display] This field displays the passbook type and description.
Issue Date	[Display] This field displays the passbook issue date.
All in one Number	[Mandatory, Alphanumeric, 20] Type the all in one unique number for TD all in one passbook/Mixed All in one passbook. This field become mandatory if MCA account or passbook number not provided.

Note: It is mandatory to enter either Multi Currency Account No., Passbook No or All in one Number to print the passbook.

Current Page	[Display] This field displays the current page number of the passbook.
Change Page	[Display] This field displays the change page flag. This field displays Y if the page is changed.
Change Passbook	[Display] This field displays the change passbook flag. If change passbook flag is Y for passbook number entered , then system will not allow printing.

Column Name	Description
Print Line No.	[Display] This column displays the serial number of the transactions to be printed.
Tran. Post Date	[Display] This column displays the posting date of the transaction.
Credit or Debit	[Display] This column displays the type of transaction (debit/credit). The system displays C for Credit transaction and D for Debit transaction.
Tran. Amount	[Display] This column displays the transaction amount in account currency.
Tran. Ccy	[Display] This column displays the currency code.

Available Balance	[Display] This column displays the running balance after the transaction.
Tran. Branch	[Display] This column displays the transaction branch.
Tran. Teller	[Display] This column displays the transaction teller.
Auth. Teller	[Display] This column displays the authorizer of the transaction.
Sub A/C No	[Display] This column displays the sub account number. It is the last five digits of MCA number.
Tran. Literal	[Display] This column displays the transaction narration in Chinese character.
Gas Meter Point	[Display] This column displays the meter number entered in transaction description field. The data after the " " pipe character from transaction narration will be taken as gas meter point. If no " " character is present in transaction narration, no value will be provided.
Term	[Display] This column displays the term for RD/TD.
Int. Rate	[Display] This column displays the interest rate of RD/TD account transaction. For CASA account ,this field will be blank. It displays up to 10 digits after decimal(For TD Account).
Mat. Date	[Display] This column displays the date of maturity of RD/TD transaction. For CASA, blank will be printed.

3. Enter the multi currency account number.
4. Select the passbook type from the drop-down list.
5. Select the passbook number from the pick list.
6. Click the **Ok** button. The system displays the records of passbook that is to be printed.

MCA Passbook Printing

MCA PASSBOOK PRINTING*

Multi Currency Account No. : 100000006100611 MEGHA VERMA Module : CH

Passbook No: DEF107 Passbook Type & Desc. : 734 NORMPSBK Issue Date : * 27/12/2012

All in One Number : 0 Current Page : 2 Change Page : Y Change Passbook : N

Print Line No.	Tran. Post Date	Credit or Debit	Deposit No	Tran. Amount	Tran. Ccy	Available Balance	Tran. Branch	Tran. Teller	Auth. Teller	Sub A/C No.	Tran. Literal
1	20121227	C	0	3,000.00	RMB	3000.00	1100	TMEGHA1100	TMEGHA1100	00611	Cash Deposit
2	20121227	C	0	4,000.00	RMB	7000.00	1100	TMEGHA1100	TMEGHA1100	00611	Cash Deposit
3	20121227	C	0	5,000.00	RMB	12000.00	1100	TMEGHA1100	TMEGHA1100	00611	Cash Deposit
4	20121227	C	0	6,000.00	RMB	18000.00	1100	TMEGHA1100	TMEGHA1100	00611	Cash Deposit

Card Change Pin Cheque Cost Rate FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Chec

Previous Next Print View UDF OK Close Clear

- Click the **Print** button.
OR
Click the **View** button.
OR
Click the **Close** button.

1.59. MC141 - Multi Currency Account - Customer Relationship Maintenance

This option enables you to perform the following functions:

- Inquire and ascertain customer/s relationship to a particular account.
- Add a customer to account and define his/her relationship to that account.
- Modify a customer's relationship with an account.

A maximum of three customers can be linked to an account in the account-opening screen. The Multi Currency Account Customer Relationship screen can be used to attach additional customers to the accounts.

When adding or deleting a customer linked to an account, the following rules should be followed:

- Only one primary relationship, SOW, JAF, JOF have to exist at any point of time. The customer linked to the account with the primary relationship can be replaced using this maintenance.
- When a customer is linked to the account with 'JAF' relationship, there has to be another customer linked to the account with 'JAO' relationship.
- When a customer is linked to the account with 'JOF' relationship, there has to be another customer linked to the account with 'JOO' relationship

Definition Prerequisites

- [MCA03 - Multi Currency Account Opening](#)

Modes Available

Modify, Cancel, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#) .

To maintain the multi currency account customer relationship

1. Type the fast path **MC141** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transaction > Multi Currency Account - Customer Relationship Maintenance**.
2. The system displays the **Multi Currency Account - Customer Relationship Maintenance** screen.

Multi Currency Account - Customer Relationship Maintenance

Multi Currency Account-Customer Relationship Maintenance*

Multi Currency Account Number : MCA Title :
 Multi Currency Package Code & Description: Module:
 Branch :

Account Customer Relationship Details | Add Customer Relationship

Customer Id	Customer Type	Customer Name	Relationship	Delete
+ -				

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Multi Currency Account No.	[Mandatory, Numeric, 13] Type the MCA account number for which the multi currency account customer relationship is maintained.
MCA Title	[Display] This field displays the MCA title as defined at the time of MCA creation for the selected MCA.
Multi Currency Package Code and Description	[Display] This field displays the multi currency package code and name under which the MCA is opened. It displays the package code and name selected at the time of MCA creation.
Module	[Display] This field displays the module under which the selected MCA is

opened. The module may be CASA / TD / RD.

Branch [Display]
This field displays the home branch code and name under which the MCA is opened.
It is maintained in the **Branch Master Maintenance** (Fast Path: BAM03) option.

Column Name	Description
-------------	-------------

Account Customer Relationship Details

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

Customer Type [Display]
This column displays the IC type of the customer, based on the category to which the customer belongs.
This is maintained in the **Customer Type Maintenance** (Fast Path: CIM08) option.

Customer Name [Display]
This column displays the name of the customer for which the multi currency account relationship is maintained.

Relationship [Display]
This field displays the relationship of the customer with the account.
A customer with primary relationship viz. Sole Owner, Joint And First, or Joint Or First must be linked. If primary relationship linked is Joint And First or Joint or First, customer with secondary relationship viz. Joint and other or Joint or other must be linked to the account.

Delete [Display]
This column displays the customer relationship with the account is to be deleted.
By default, this column displays the value as **N**. The value changes to **Y**, if user select the **Delete** check box in the Add Customer Relationship tab.

3. Click the **Modify** button.
4. Enter the multi currency account number and press the <Tab> key. The system displays the customer relation details.

Multi Currency Account - Customer Relationship Maintenance

Multi Currency Account-Customer Relationship Maintenance*

Multi Currency Account Number : 210000170000086 MCA Title : UDAYHIREBET

Multi Currency Package Code & Description: 5001 | 5001 Retail Module: TD

Branch : 9999 | Head Office

Account Customer Relationship Details | Add Customer Relationship

Customer Ic	Customer Type	Customer Name	Relationship	Delete
099990015266	ID CARD	UDAYHIREBET	SOW	N

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

7. Click the + button.
8. Enter the customer relationship details.

Add Customer Relationship

Multi Currency Account-Customer Relationship Maintenance*

Multi Currency Account Number : 210000170000086 MCA Title : UDAYHIREBET
Multi Currency Package Code & Description: 5001 | 5001 Retail Module: TD
Branch : 9999 | Head Office

Account Customer Relationship Details Add Customer Relationship

Search Criteria : Customer Short Name Search String : As
Customer Name : ASHISH SHRIKANT GOKH ID : 2100000009
Customer Ic : ASH0911 Delete :
Customer Type : OTHER TYPES (RETAIL)
Relationship : Guarantor

Save Cancel

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

Field Description

Field Name

Description

Search Criteria

[Mandatory, Drop-Down]

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

The options are:

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

Search String

[Mandatory, Alphanumeric, 20]

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

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

the existing customer list.

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

Customer Name	[Display] This field displays the name of the new primary customer.
ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Customer IC	[Display] This field displays the identification code of the customer. A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.
Delete	[Optional, Check Box] Select the Delete check box, to delete an existing customer relationship. This will not be enabled if you are adding a new relationship to an account.
Customer type	[Display] This field displays the IC type of the customer, based on the category to which the customer belongs. This is maintained in the Customer Type Maintenance (Fast Path: CIM08) option.
Relationship	[Mandatory, Drop Down] Select the relationship of the customer with the account from the drop-down list.

7. Click the **Save** button in **Add Customer Relationship** tab screen.
8. The system displays the **Account Customer Relationship Details** tab. Click the **Ok** button.
9. The system displays the message "Record Modified...Authorization Pending..". Click the **Ok** button.
10. The multi currency account customer relationship is added once the record is authorized.

1.60. PSM02 - Passbook - MCA Linkage Maintenance

Using this option the accounts linked to a passbook can be inquired. The inquiry will display the record as per the linkage set at the time of the Inquiry.

Inquiry cannot be done for the unauthorized records.

Definition Prerequisites

- PS001 - Group Passbook Issue-Lost Maintenance
- [CM12 - Customer Card Maintenance](#)

Modes Available

Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To inquire the link to a passbook

1. Type the fast path **PSM02** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transaction > Passbook - MCA Linkage Maintenance**.
2. The system displays the **Passbook - MCA Linkage Maintenance** screen.

Passbook - MCA Linkage Maintenance

Passbook - MCA Linkage Maintenance*

Passbook Number:

All in One Number:

Passbook Type & Desc:

CASA MCA Details | TD MCA Details | RD MCA Details

MCA No.	MCA Title	Home Branch	Multi Currency Package

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Passbook No	<p>[Mandatory, Alphanumeric, 20]</p> <p>Type the passbook number for which passbook details is to be inquired.</p> <p>This field become mandatory, if all in one number is not provided. Only the passbook number for which the linkage is maintained should be allowed for inquiry.</p>
All in one Number	<p>[Optional, numeric, 20]</p> <p>Type the all in one unique number.</p> <p>This field becomes mandatory if passbook number is not provided. Only the passbook number, linked to the all in one number for which the linkage is maintained should be allowed for inquiry.</p>
Passbook Type & Desc.	<p>[Mandatory, Pick List]</p> <p>Select the passbook type and description linked to the MCA from the pick list.</p>

CASA MCA Details

MCA No	[Display] This field displays the MCA number linked to the passbook. Only CASA MCAs will be displayed in this tab.
MCA Title	[Display] This field displays the MCA title as defined at the time of MCA creation.
Home Branch	[Display] This field displays the home branch code and name under which the MCA is opened.
Multi Currency Package	[Display] This field displays the multi currency package code and name under which the MCA is opened. It displays the package code and name selected at the time of MCA creation.

RD MCA Details

MCA No	[Display] This field displays the MCA number linked to the passbook. Only RD MCAs will be displayed in this tab.
MCA Title	[Display] This field displays the MCA title as defined at the time of MCA creation.
Home Branch	[Display] This field displays the home branch code and name under which the MCA is opened.
Multi Currency Package	[Display] This field displays the multi currency package code and name under which the MCA is opened. It displays the package code and name selected at the time of MCA creation.

TD MCA Details

MCA No	[Display] This field displays the MCA number linked to the passbook. Only TD MCAs will be displayed in this tab.
MCA Title	[Display] This field displays the MCA title as defined at the time of MCA creation.
Home Branch	[Display] This field displays the home branch code and name under which the MCA is opened.
Multi Currency	[Display] This field displays the multi currency package code and name under

Package

which the MCA is opened. It displays the package code and name selected at the time of MCA creation.

3. Enter the passbook number for inquiry.
4. Select the passbook type and description from the pick list.
5. Click the **CASA MCA Details** tab.

Passbook - MCA Linkage Maintenance

Passbook - MCA Linkage Maintenance*

Passbook Number: 100000005000000009
All in One Number: 0
Passbook Type & Desc: 734 Normal Passbook

CASA MCA Details | TD MCA Details | RD MCA Details

MCA No.	MCA Title	Home Branch	Multi Currency Package
210000170000136	UDAYHIREBET	HO	1003Savings

Remarks:

Record Details
Input By: TZARTABK Authorized By: Last Mnt. Date: 01/11/2011 00:00:00 Last Mnt. Action: Authorized

Add By Copy Add Modify Delete Cancel Amend Authorize **Inquiry** UDF Ok Close Clear

6. Click the **Ok** button. The system displays the CASA MCA details.
7. Click the **TD MCA Details** tab to view the TD multi currency account details.

Passbook - MCA Linkage Maintenance - TD MCA Details

Passbook - MCA Linkage Maintenance*

Passbook Number: 5000000000005811110
 All in One Number: 0
 Passbook Type & Desc: 735 Mixed All in one Passbook

CASA MCA Details | **TD MCA Details** | RD MCA Details

MCA No.	MCA Title	Home Branch	Multi Currency Package
210000323200036	KALAIYARASI	HO	1201-RD MCA PACKAGE

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TKALAI		21/12/2011 12:15:13		<input checked="" type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

8. Click the **RD MCA Details** tab to view the RD multi currency account details.

Passbook - MCA Linkage Maintenance - RD MCA Details

Passbook - MCA Linkage Maintenance*

Passbook Number: 5000000000005811110
 All in One Number: 0
 Passbook Type & Desc: 735 Mixed All in one Passbook

CASA MCA Details | TD MCA Details | RD MCA Details

MCA No.	MCA Title	Home Branch	Multi Currency Package
210000323200036	KALAIYARASI	HO	1201-RD MCA PACKAGE

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TKALAI		21/12/2011 12:15:13		<input checked="" type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

9. The system displays the records for the selected passbook number.
10. Click the **Close** button.

1.61. TD038 - TD Top-Up Payin Inquiry

Using this option, you can enquire about the history of top up transactions done on a deposit. The details for a normal pay-in can also be viewed through this screen. You can inquire on the previous individual pay-in details of the deposit. In case of a deposit having only a normal pay-in, the single record of normal pay-in with the relevant details will get displayed. The Top-up Payin Inquiry screen will also display the historical rates. In case of a interest rate change for the deposit or the deposit variance change, the screen will display the current as well historical rates depending upon the effective date selected at the time of inquiry.

Definition Prerequisites

- [MCA03 - Multi Currency Account Opening](#)
 - [MCA07 - TD Account Opening under MCA](#)
- [1356 - Mixed Payin](#)
- [1021 - Quick Payin By GL](#)
- [1402 - Quick Payin By Cash](#)
- [1007 - Quick Payin By CASA](#)

Modes Available

Not Applicable

To inquire on pay-in details of deposit

1. Type the fast path **TD038** and click **Go** or navigate through the menus to **Global Definitions >TD > TD Top-Up Payin Inquiry**.
2. The system displays the **TD Top-Up Payin Inquiry** screen.

TD Top-Up Payin Inquiry

TD Top-Up Payin Inquiry*

Account Number : Deposit No : ...

Branch Name : Product Name :

Principal Balance : Account Currency :

Customer Id : Customer Name :

Effective Date :

Top Up Pay-In Details

Pay-in Type	Pay-in Mode	Pay-in Date	Interest start date	Deposit Amount	Base rate of Interest	Product Interest variance	Deposit Interest variance	Net rate of

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF Inquire Close Clear

Field Description

Field Name	Description
------------	-------------

Account Number	[Mandatory, Numeric, 16] Type the TD account number of the customer for the top-up inquiry. The TD account number provided should be an active account no.
Deposit No	[Mandatory, Pick List] Select the deposit number for which the top-up inquiry is required from the pick list. The list shows all the active deposit for the TD account in the ascending order.
Branch	[Display] This field displays the home branch where the TD account is opened and maintained.
Product Name	[Display] This field displays the product code along with the product name of the deposit

account.

Principal Balance

[Display]

This field displays the deposit principal balance of the deposit account.

Principal balance is the sum of the principal amount of all the deposits, falling under a single TD account.

Account Currency

[Display]

This field displays the currency assigned to the product at the product level, under which the account is opened.

For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

All the entries posted in the account are in the account currency.

Customer ID

[Displays]

This field displays the customer Id of the deposit account.

Customer Name

[Displays]

This field displays the customer name of the deposit account.

Effective Date

[Mandatory, Pick List, DD/MM/YYYY]

Select the effective date for which the top-up inquiry is required from the pick list.

The pick list will show the date on which there is a change in the rate of deposit event such as normal pay-in, top-up pay-in, change in deposit variance, partial redemption of deposit, rate change in case of floating rate deposit.

Column Name

Description

Top-Up Pay-In Details

Pay-in Type

[Display]

This column displays the type of pay-in whether normal pay-in or top-up pay-in.

There are two types of pay-in: Normal and Top-up. In normal pay-in deposit is done on a newly opened term deposit account and in top-up the deposit is done on an already active account.

Pay-in Mode

[Display]

This column displays the type of pay-in mode of the TD pay-in.

Pay-in mode is cash, cheque, transfer from CASA, transfer from GL, bankers cheque, demand draft etc. Pay-in mode determines the flow of the pay-in transaction.

Pay-in Date

[Display]

This column displays the processing date of the TD pay-in.

Interest start date

[Display]

This column displays the interest start date of the TD deposit pay-in.

By default, the current process date is displayed as the interest start date. The

interest start date is the date on which the bank starts accruing interest for the TD. For pay-in by cheque, DD or BC, the interest start date is by default the value date of the instrument.

Deposit Amount	[Display] This column displays the deposit amount of the TD. Deposit pay-in will get individually displayed.
Base rate of Interest	[Display] This column displays the base interest rate of the TD. Deposit pay-in will individually get displayed.
Product Interest variance	[Display] This column displays the interest variance at the product-level of the TD. Deposit pay-in will get individually displayed. It displays up to 10 digits after decimal. The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fit in.
Deposit Interest variance	[Display] This column displays the interest variance of the TD specified at the time of deposit. Deposit pay-in will individually get displayed. It displays up to 10 digits after decimal.
Net rate of Interest	[Display] This column displays the rate at which the interest is paid against the deposit of the TD. Deposit pay-in will individually get displayed. It displays up to 10 digits after decimal. <i>Net Rate of Interest = Interest Rate (At deposit level) + Deposit Variance + Product Variance</i>

3. Enter the TD account number and press the **<Tab>** key. The system displays the TD account details.

TD Top-Up Payin Inquiry

TD Top-Up Payin Inquiry*

Account Number : 501010000000059 Deposit No : 2

Branch Name : 01102 Product Name : 50101 - Auto call Base 1

principal Balance : 15,001.46 Account Currency : RMB

Customer Id : 604061 Customer Name : RANISH TALWALKAR

Effective Date : 28/05/2012

Top Up Pay-In Details

Pay-in Type	Pay-in Mode	Pay-in Date	Interest start date	Deposit Amount	Base rate of Interest	Product Interest variance	Deposit Interest variance	Net rate of interest
1350	4	2012/05/28	2012/05/28	15,001.46	3.5	0	0	3.5000000000

Card Change Pin Cheque Cost Rate FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF Inquire Close Clear

- Select the deposit number and effective date from the pick list.
- Click the **Inquire** button. The system displays the records and details of previous individual pay-in.

1.62. 1096 - TDS Remittance

This screen facilitates the process of remitting TDS to a destination CASA account or GL of the tax authority. The tax remitted to GL will be debited and the contra-credit will be posted to the GL / CASA as entered in this screen.

Definition Prerequisites

- [BAM08 - Bank Master Maintenance](#)
- TDS transactions in the account
- [8051 - CASA Account Opening](#)
- [GLM02 - Chart of Accounts](#)

Modes Available

Not Applicable

To add TDS remittance details

1. Type the fast path **1096** and click **Go** or navigate through the menus to **Global Definitions > Master > TDS Remittance**.
2. The system displays the **TDS Remittance** screen.

TDS Remittance

TDS Remittance*

Add/Inq :

Add | Inquire

All Branches : Remit By Tax Code : ...

Branch Code : Remit By Tax Type : v

Period of Tax Deduction

From Date : 01/01/1800 To Date : 01/01/1800

Int. and Tax Deduction for TD

Number of Accounts : Number of Customers :

Base Tax : 0.00

Additional Tax 1 : 0.00

Additional Tax 2 : 0.00

Total TDS in Lcy : 0.00

Int. and Tax Deduction for CASA

Number of Accounts : Number of Customers :

Base Tax : 0.00

Additional Tax 1 : 0.00

Additional Tax 2 : 0.00

Total TDS in Lcy : 0.00

Challan Details

Challan Number : Cheque/DD Number :

Date of Remittance : 01/01/1800

Details of Remittance :

Remittance Details

From Amount :

Ccy : Ccy Rate :

Mode of Remittance : v

To Account No : Branch : ...

Account Ccy : Acct Ccy Rate :

Account Amt : Date of Remittance : 01/01/1800

User Reference No :

Narrative :

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

3. Select the add or inq option from the drop-down list.
4. Select the branch code from the drop-down list.
OR
Select the **All Branches** check box.
5. Select the tax code from the pick list.
OR
Select the tax type from the drop-down list.
6. Enter the period of tax deduction.
7. Enter the int and tax deduction details.
8. Enter the challan details.
9. Enter the remittance details.

Add

The user can enter details of tax type, challan number and date of remittance for a branch in the **Add** tab.

TDS Remittance*

Add/Inq :

All Branches : Remit By Tax Code : 101

Branch Code : SB 21 Remit By Tax Type : All

Period of Tax Deduction
 From Date : 01/01/2011 To Date : 01/01/2012

Int. and Tax Deduction for TD

Number of Accounts : 0 Number of Customers : 0

Base Tax : 0.00

Additional Tax 1 : 0.00

Additional Tax 2 : 0.00

Total TDS in Lcy : 0.00

Int. and Tax Deduction for CASA

Number of Accounts : 3 Number of Customers : 3

Base Tax : 1.92

Additional Tax 1 : 0.00

Additional Tax 2 : 0.00

Total TDS in Lcy : 0.00

Challan Details

Challan Number : 12345 Cheque/DD Number :

Date of Remittance : 01/01/2012

Details of Remittance : Tax remitted to tax department

Remittance Details

From Amount : 1.92

Ccy : RMB Ccy Rate : 0

Mode of Remittance : GL

To Account No : 121020305 TEST GL POSITION REQD

Account Ccy : RMB Branch : 11 Sub Branch 21

Acct Ccy Rate : 1

Account Amt : 1.92 Date of Remittance : 01/01/2012

User Reference No : 344441212

Narrative :

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

Field Description

Field Name	Description
------------	-------------

Add/Inq	[Mandatory, Drop-Down] Select the appropriate option from the drop-down list. The options are: <ul style="list-style-type: none"> Add Inquire
----------------	---

Add

All Branches	[Optional, Check Box] Select the All Branches check box if remittance is to be marked for all the branches. By default, this checkbox is unchecked
---------------------	--

Branch Code	[Conditional, Pick List] Select the branch code from the drop-down list. This field is disabled if the All Branches check box is selected.
--------------------	---

It is mandatory to select a option either from Remit By Tax Code or Remit By Tax Type field.

Remit By Tax Code [Optional, Pick List]
Select the tax code on the basis of which the remittance is to be marked, from the pick list.
The pick list displays the list of tax codes maintained.

Remit By Tax Type [Optional, Drop-Down]
Select the type of tax based on which the remittance is to be marked from the drop-down list.
The options are:

- Tax 1 - Base Tax
- Tax 1 - Additional Tax 1
- Tax 1 - Additional Tax 2
- Tax 2 - Base Tax
- Tax 2 - Additional Tax 1
- Tax 2 - Additional Tax 2
- All

Period of Tax Deduction

These fields display the period for which the TDS is being remitted.

From Date [Mandatory, Pick List, dd/mm/yyyy]
Select the date, from which tax deduction will take place, from the pick list.
From date cannot be greater than To date.

To Date [Mandatory, Pick List, dd/mm/yyyy]
Select the date, till which tax deduction will take place, from the pick list.
To date cannot be less than from date.

Int. and Tax Deduction for TD

Number of Accounts [Display]
This field displays the number of TD accounts for which the total interest has to be paid.
The value is less than or equal to 100.

Number of Customers [Display]
This field displays the value for the number of customers for whom TDS has to be remitted.
The value is less than or equal to 100.

Base Tax [Display]
This field displays the value for the base tax.
It is the amount of tax which is remitted with respect to base tax under a

specific tax structure (Tax 1 or Tax 2).

Additional Tax 1 [Display]
This field displays the value for the additional tax 1.
It is the amount of tax which is remitted with respect to additional tax 1 under a specific tax structure (Tax 1 or Tax 2).

Additional Tax 2 [Display]
This field displays the value for the additional tax 2.
It is the amount of tax which is remitted with respect to additional tax 2 under a specific tax structure (Tax 1 or Tax 2).

Total TDS in Lcy [Display]
This field displays the total tax on the interest accrued that has to be remitted to the government authority.

Int. and Tax Deduction for CASA

Number of Accounts [Display]
This field displays the number of CASA accounts for which the total interest has to be paid.

Number of Customers [Display]
This field displays the number of customers for whom TDS has to be remitted.

Base Tax [Display]
This field displays the value for the base tax.
It is the amount of tax which is remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2).

Additional Tax 1 [Display]
This field displays the value for additional tax 1.
It is the amount of tax which is remitted with respect to additional tax 1 under a specific tax structure (Tax 1 or Tax 2).

Additional Tax 2 [Display]
This field displays the value for additional tax 2.
It is the amount of tax which is remitted with respect to additional tax 2 under a specific tax structure (Tax 1 or Tax 2).

Total TDS in Lcy [Display]
This field displays the value for total tax on the interest accrued that has to be remitted to the government authority.

Challan Details

Challan Number [Mandatory, Numeric, 10]
Type the challan number.

Cheque /DD [Mandatory, Alphanumeric, 20]

Number Type the cheque or DD number issued while remitting TDS.

Date of Remittance [Mandatory, Pick List, dd/mm/yyyy]
Type the date on which the TDS on interest is remitted or select it from the pick list.
This is the date on which the bank will remit funds from the TDS GL and transfer it to the concerned government authority.
This field updates the **Bank Master Maintenance** (Fast Path: BAM08) option.

Details of Remittance [Optional, Alphanumeric, 40]
Type the remittance details.

Remittance Details

From Amount [Mandatory, Numeric, 13, Two]
Type the total tax amount collected during the mentioned period. This amount is the total of TDS deducted for CASA & TD accounts.

Ccy [Display]
This field displays the ccy short name for lcy. The total tax will be collected in lcy in this GL.

Ccy Rate [Display]
This field displays the currency rate with the lcy.

Mode of Remittance [Mandatory, Drop-Down]
Select the mode of remittance from the drop-down list.
The options are:

- CASA
- GL

TDS remittance proceeds to be credited to the CASA or GL accounts.

To Account No [Mandatory, Numeric, 16]
Type the to account number.
The TDS credit CASA / GL account number is entered in this field. If mode of remittance is selected as CASA, then this has to be a valid CASA account number.
If mode of remittance is selected as GL, then this has to be a valid GL account number. The account title or GL name will also be displayed adjacent to the account number field accordingly.

Account Ccy [Mandatory, Pick List]
Select the currency of the account into which the transaction is to be done from the pick list. For CASA the account currency will be displayed, but it can be modified.

Branch [Optional, Pick List]
Select the branch code of the account into which the transaction is to be

done from the pick list. The branch name of the selected branch code is displayed.

For CASA - The account branch will be displayed.

For GL - The user will have to select the branch into which the credit to the GL is to be done.

Account Ccy Rate	[Mandatory, Numeric, 15] Type the account conversion rate with lcy .
Account Amount	[Mandatory, Numeric, 13, Two] Type the account amount.
Date of Remittance	[Mandatory, Pick List, dd/mm/yyyy] Select the value date of the transaction from the pick list. Back dated and current dated transactions are allowed. Future dated transaction is not allowed
User Reference No	[Optional, Alphanumeric, 40] Type the reference number to be entered for the transaction.
Narrative	[Optional, Alphanumeric, 40] Type the narrative for the transaction. The default narrative will be "TDS Remittance". The user can change this narrative.

10. Click the **OK** button.

11. The system displays the message "Record Added". Click the **OK** button.

To view the TDS remittance details

1. Click the **Inquiry** button.
2. The system enables the **Inquire** tab.
3. Enter the challan number.
4. Select the branch code from the pick list.
OR
Select the **All Branches** check box.
5. Select the tax type from the drop-down list.
OR
Select the tax code from the pick list.
6. Enter the date of remittance and press the **<Tab>** key.
7. The system displays the TDS remittance details.

Inquire

This tab displays the details of tax type, challan number and the date of remittance for a branch.

TDS Remittance*

Add/Inq :

Challan Number :

All Branches : Branch Code :

Tax Type : Tax Code :

Date of Remittance :

Details of Remittance :

Base Tax :
 Additional Tax 1:
 Additional Tax 2:
 Remitted Tax in Lcy for TD :

Base Tax :
 Additional Tax 1:
 Additional Tax 2:
 Remitted Tax in Lcy for CASA:

Cheque/DD Number :

Remittance Details

From Amount :
 Ccy : Ccy Rate :
 Mode of Remittance :
 To Account No :
 Account Ccy : Branch :
 Acct Ccy Rate :
 Account Amt : Date of Remittance :
 User Reference No :
 Narrative :

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

Field Description

Field Name	Description
Challan Number	[Mandatory, Numeric, 10] Type the challan number.
All Branches	[Optional, Check Box] Select this checkbox to view the TDS remittance details for all the branches.
Branch Code	[Conditional, Pick List] Select the branch code from the pick list. This field is disabled if the All Branches check box is selected.
It is mandatory to select a option either from Remit By Tax Code or Remit By Tax Type field.	
Tax Type	[Optional, Drop-Down] Select the type of tax based on which the remittance is to be marked

from the drop-down list.

The options are:

- Tax 1 - Base Tax
- Tax 1 - Additional Tax1
- Tax 1 - Additional Tax2
- Tax 2 - Base Tax
- Tax 2 - Additional Tax1
- Tax 2 - Additional Tax2
- All

Tax Code	[Optional, Pick List] Select the tax code from the pick list.
Date of Remittance	[Mandatory, Pick List, dd/mm/yyyy] Type the date on which the TDS on interest is remitted or select it from the pick list. This is date on which the bank will remit funds from the TDS GL and transfer it to the concerned government authority. This field updates the Bank Master Maintenance (Fast Path: BAM08) option.
Details of Remittance	[Display] This field displays the details of the remittance.
Base Tax	[Display] This field displays the base tax. It is the amount of tax which is remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 1	[Display] This field displays the additional tax 1. It is the amount of tax which is remitted with respect to Additional Tax 1 under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 2	[Display] This field displays the additional tax 2. It is the amount of tax which is remitted with respect to additional tax 2 under a specific tax structure (Tax 1 or Tax 2).
Remitted Tax in Lcy for TD	[Display] This field displays the remitted tax amount in the local currency for TD accounts.
Base Tax	[Display] This field displays the base tax. It is the amount of tax which is remitted with respect to base tax under

a specific tax structure (Tax 1 or Tax 2).

Additional Tax 1	[Display] This field displays the additional tax 1. It is the amount of tax which is remitted with respect to Additional Tax 1 under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 2	[Display] This field displays the additional tax 2. It is the amount of tax which is remitted with respect to Additional Tax 2 under a specific tax structure (Tax 1 or Tax 2).
Remitted Tax in Lcy for CASA	[Display] This field displays the remitted tax amount in the local currency for time deposit accounts.
Cheque / DD Number	[Display] This field displays the cheque or DD number.
Remittance Details	
From Amount	[Display] This field displays the total tax amount collected during the mentioned period will be displayed here. This will be the total of TDS deducted for CASA & TD accounts
Ccy	[Display] This field displays the ccy short name for Lcy. The total tax will be collected in lcy in this GL.
Ccy Rate	[Display] This field displays the currency rate with the Lcy.
Mode of Remittance	[Display] This field displays the mode of TDS remittance proceeds to be credited either to the CASA or GL accounts.
To Account No	[Display] This field displays the to account number. The TDS credit CASA / GL account number is displayed in this field. The Account title or GL Name will also be displayed besides the account number
Account Ccy	[Display] This field displays the currency of the account into which the transaction is to be done. For CASA the account currency will be displayed.
Branch	[Display] This field displays the branch code of the account into which the transaction is to be done from the pick list. The branch name of the

selected branch code is displayed.

Account Ccy Rate	[Display] This field displays the account conversion rate with Lcy .
Account Amount	[Display] This field displays the account amount.
Date of Remittance	[Display] This field displays the value date of the transaction. Back dated and current dated transactions are allowed.
User Reference No	[Display] This field displays the reference number for the transaction.
Narrative	[Display] This field displays the narrative for the transaction. The default narrative will be "TDS Remittance".

8. Click the **Close** button.

1.63. Tax Processing

1.64. TDS03 - Tax Waiver

Using this option you can define tax waiver for term deposit account(s) of a customer. The tax waiver can be maintained for a specified period. This maintenance is to be done for all accounts of a customer who is exempted from TDS. If the tax waiver is defined for an account, tax is not computed on the interest earned.

If **Tax Deduction at Source Flag** is defined as **No Tax**, at the product level, then by default no tax will be deducted from the term deposit account.

If **Tax Deduction at Source Flag** is defined as **Accrued**, at the product level then tax is calculated on the basis of accrued interest. In case customer seeks waiver of tax for a specific period, then you can define the period to waive the tax. The Tax Waiver is a yearly maintenance and relevant document for claiming exemption as per applicable taxation rule needs to be provided.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To add tax waiver details

1. Type the fast path **TDS03** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > Tax Waiver**.
2. The system displays the **Tax Waiver** screen.

Tax Waiver

Tax Waiver*

Search Criteria : Search String :

Customer Name : Customer ID :

Branch : Flag Waiver :

Financial Year : Form Submitted :

* Please check if the income is within the threshold limit for the selected criteria before maintaining waiver.

Account No.	Deposit No.	Waiver From	Waiver To	Tax Waived	Waiver Reason
-------------	-------------	-------------	-----------	------------	---------------

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

Field Description

Field Name

Description

Search Criteria

[Mandatory, Drop-Down]

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

The options are:

- **Customer Short Name:** Short name of the customer.
- **Customer Ic:** Customer Identification criteria (IC) arrived at by the bank during customer addition.
- **Customer Id:** Unique identification given by the bank.

Search String

[Mandatory, Alphanumeric, 20]

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

If the search criterion is specified as customers' short name or IC then

any of the letter(s) of the letter of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list.

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

Customer Name	[Display] This field displays the full name of the customer.
Customer Id	[Display] This field displays the customer identification number.
Branch	[Mandatory, Drop-Down] Select the branch code from the drop-down list.
Flag Waiver	[Optional, Check Box] Select the Flag Waiver check box to waive the tax on all the existing deposits, and the deposit(s) opened in future for the respective period. The waiver will be applicable for all the accounts under the customer ID.
Financial Year	[Mandatory, Numeric, Four] Type the financial year for which the tax is to be waived.
Form Submitted	[Mandatory, Drop-Down] Select the type of form submitted from the drop-down list. The options are: <ul style="list-style-type: none"> • Form 15G for Female • Form 15G for Male • Form 15H • New Form 15AA • Others

Column Name	Description
Account No.	[Display] This column displays the TD account number of the customer.
Deposit No.	[Display] This column displays the deposit number.
Waiver From	[Display] This column displays the period for which the waiver is applicable. The field is maintained in the Bank Master Maintenance option.
Waiver To	[Display]

This column displays the period up to which the waiver will be applicable.

The field is maintained in the **Bank Master Maintenance** option.

Tax Waived

[Optional, Check Box]

Select the check box corresponding to the deposit for which tax is to be waived.

Waiver Reason

[Optional, Alphanumeric, 40]

Type the waiver reason.

By default the system displays the reason based on the type of form submitted.

You can change the reason, if required.

3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Type the search string and press the **<Tab>** key and select the customer from the pick list. The selected customer's detail appears in the relevant fields.
6. Select the branch code from the drop-down list.
7. Enter the financial year and press the **<Tab>** key.
8. Select the form submitted from the drop-down list. They system displays the tax waiver details.

Tax Waiver

Tax Waiver*

Search Criteria : Search String :

Customer Name : Customer ID :

Branch : Flag Waiver :

Financial Year : Form Submitted :

* Please check if the income is within the threshold limit for the selected criteria before maintaining waiver.

Account No.	Deposit No.	Waiver From	Waiver To	Tax Waived	Waiver Reason
99994010000592	1	01/04/2007	31/03/2008	Y	Form 15G For Female

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

9. Click the **UDF** button. The system displays the **UDF Details** screen.
10. Click the **Validate** button. The system displays the message "Validation procedure completed".
11. Click the **Ok** button. The system displays the **Tax Waiver** screen.
12. Click the **Ok** button.
13. The system displays the message "Record Added...Authorisation Pending..". Click the **OK** button.
14. The tax waiver details are added once the record is authorised.

1.65. TDS10 - TDS Remittance

Using this option you can mark the tax deducted against interest paid on current and savings account or term deposit accounts, as remitted to government.

The date of remittance and challan number for remittance is marked against the total tax deducted within the mentioned dates. You can define TDS tax codes with corresponding rates and the exemption limit above which the tax rate is applicable using the **Tax Codes Maintenance** (Fast Path: BAM30) option.

Definition Prerequisites

- [BAM08 - Bank Master Maintenance](#)
- TDS transactions in the account

Modes Available

Add, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To add TDS remittance details

1. Type the fast path **TDS10** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > TDS Remittance**.
2. The system displays the **TDS Remittance** screen.

TDS Remittance

TDS Remittance*

Add | Inquire

Challan Number :

All Branches : Branch Code : ...

Tax Type : Tax Code : ...

Date of Remittance : 01/01/1800 ...

Details of Remittance :

Base Tax : 0.00

Additional Tax 1: 0.00

Additional Tax 2: 0.00

Remitted Tax in Lcy for TD : 0.00

Base Tax : 0.00

Additional Tax 1: 0.00

Additional Tax 2: 0.00

Remitted Tax in Lcy for CASA: 0.00

Cheque/DD Number :

Add By Copy Add Modify Delete Cancel Amend Authorize Inquire

UDF Ok Close Clear

3. Click the **Add** button.
4. Select the branch code from the pick list.
OR
Select the **All Branches** check box.
5. Select the tax code from the pick list.
OR
Select the tax type from the drop-down list.
6. Enter the period of tax deduction.
7. Enter the challan details.

Add

The user can enter details of tax type, challan number and date of remittance for a branch in the **Add** tab.

TDS Remittance*

Add Inquire

All Branches : Remit By Tax Code :

Branch Code : Remit By Tax Type : All

Period of Tax Deduction
 From Date : 01/01/1800 To Date : 31/03/2008

Int. and Tax Deduction for TD

Number of Accounts :	285	Number of Customers :	215
Base Tax :	5,912,366.69		
Additional Tax 1 :	396,354.92		
Additional Tax 2 :	168,343.57		
Total TDS in Lcy :	6,477,065.18		

Int. and Tax Deduction for CASA

Number of Accounts :	8	Number of Customers :	8
Base Tax :	697,601.00		
Additional Tax 1 :	0.00		
Additional Tax 2 :	0.00		
Total TDS in Lcy :	0.00		

Challan Details

Challan Number : 1234 Cheque/DD Number : 888854543

Date of Remittance : 31/03/2008

Details of Remittance : Cheque Issued

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
All Branches	[Optional, Check Box] Select the check box if remittance is to be marked for all the branches.
Branch Code	[Conditional, Pick List] Select the branch code from the pick list. This field is disabled if the All Branches check box is selected.
It is mandatory to select a option either from Remit By Tax Code or Remit By Tax Type field.	
Remit By Tax Code	[Optional, Pick List] Select the tax code on the basis of which the remittance is to be marked, from the pick list.
Remit By Tax Type	[Optional, Drop-Down] Select the type of tax based on which the remittance is to be marked

from the drop-down list.

The options are:

- Tax 1 - Base Tax
- Tax 1 - Additional Tax 1
- Tax 1 - Additional Tax 2
- Tax 2 - Base Tax
- Tax 2 - Additional Tax 1
- Tax 2 - Additional Tax 2
- All

Period of Tax Deduction

These fields display the period for which the TDS is being remitted.

From Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date, from which tax deduction will take place, from the pick list.
To Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date, till which tax deduction will take place, from the pick list.

Int. and Tax Deduction for TD

Number of Accounts	[Display] This field displays the number of TD accounts for which the total interest has to be paid.
Number of Customers	[Display] This field displays the number of customers for whom TDS has to be remitted.
Base Tax	[Display] This field displays the base tax. It is the amount of tax which is remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 1	[Display] This field displays the additional tax 1. It is the amount of tax which is remitted with respect to additional tax 1 under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 2	[Display] This field displays the additional tax 2. It is the amount of tax which is remitted with respect to additional tax 2 under a specific tax structure (Tax 1 or Tax 2).
Total TDS in Lcy	[Display]

This field displays the total tax on the interest accrued that has to be remitted to the government authority.

Int. and Tax Deduction for CASA

Number of Accounts	[Display] This field displays the number of CASA accounts for which the total interest has to be paid.
Number of Customers	[Display] This field displays the number of customers for whom TDS has to be remitted.
Base Tax	[Display] This field displays the base tax. It is the amount of tax which is remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 1	[Display] This field displays the additional tax 1. It is the amount of tax which is remitted with respect to additional tax 1 under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 2	[Display] This field displays the additional tax 2. It is the amount of tax which is remitted with respect to additional tax 2 under a specific tax structure (Tax 1 or Tax 2).
Total TDS in Lcy	[Display] This field displays the total tax on the interest accrued that has to be remitted to the government authority.

Challan Details

Challan Number	[Mandatory, Numeric, 10] Type the challan number.
Cheque /DD Number	[Mandatory, Alphanumeric, 20] Type the cheque or DD number issued while remitting TDS.
Date of Remittance	[Mandatory, Pick List, dd/mm/yyyy] Type the date on which the TDS on interest is remitted or select it from the pick list. This is the date on which the bank will remit funds from the TDS GL and transfer it to the concerned government authority. This field updates the Bank Master Maintenance (Fast Path: BAM08) option.
Details of Remittance	[Optional, Alphanumeric, 40] Type the remittance details.

8. Click the **OK** button.
9. The system displays the message "Record Added". Click the **OK** button.

To view the TDS remittance details

1. Click the **Inquiry** button.
2. The system enables the **Inquire** tab.
3. Enter the challan number.
4. Select the branch code from the pick list.
OR
Select the **All Branches** check box.
5. Select the tax type from the drop-down list.
OR
Select the tax code from the pick list.
6. Enter the date of remittance and press the **<Tab>** key.
7. The system displays the TDS remittance details.

Inquire

This tab displays the details of tax type, challan number and the date of remittance for a branch.

TDS Remittance*

Add Inquire

Challan Number : 1

All Branches : Branch Code : PEN

Tax Type : Tax Code : 101

Date of Remittance : 30/04/2008

Details of Remittance :

Base Tax :	3,701,001.38
Additional Tax 1 :	285,025.35
Additional Tax 2 :	94,601.95
Remitted Tax in Lcy for TD :	4,080,628.68

Base Tax :	0.00
Additional Tax 1 :	0.00
Additional Tax 2 :	0.00
Remitted Tax in Lcy for CASA :	0.00

Cheque/DD Number : 0000000001

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquire

UDF Ok Close Clear

Field Description

Field Name	Description
Challan Number	[Mandatory, Numeric, 10] Type the challan number.
All Branches	[Optional, Check Box] Select this checkbox to view the TDS remittance details for all the branches.
Branch Code	[Conditional, Pick List] Select the branch code from the pick list. This field is disabled if the All Branches check box is selected.
It is mandatory to select a option either from Remit By Tax Code or Remit By Tax Type field.	
Tax Type	[Optional, Drop-Down] Select the type of tax based on which the remittance is to be marked

from the drop-down list.

The options are:

- Tax 1 - Base Tax
- Tax 1 - Additional Tax1
- Tax 1 - Additional Tax2
- Tax 2 - Base Tax
- Tax 2 - Additional Tax1
- Tax 2 - Additional Tax2
- All

Tax Code	[Optional, Pick List] Select the tax code from the pick list.
Date of Remittance	[Mandatory, Pick List, dd/mm/yyyy] Type the date on which the TDS on interest is remitted or select it from the pick list. This is date on which the bank will remit funds from the TDS GL and transfer it to the concerned government authority. This field updates the Bank Master Maintenance (Fast Path: BAM08) option.
Details of Remittance	[Display] This field displays the details of the remittance.
Base Tax	[Display] This field displays the base tax. It is the amount of tax which is remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 1	[Display] This field displays the additional tax 1. It is the amount of tax which is remitted with respect to Additional Tax 1 under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 2	[Display] This field displays the additional tax 2. It is the amount of tax which is remitted with respect to additional tax 2 under a specific tax structure (Tax 1 or Tax 2).
Remitted Tax in Lcy for TD	[Display] This field displays the remitted tax amount in the local currency for TD accounts.
Base Tax	[Display] This field displays the base tax. It is the amount of tax which is remitted with respect to base tax under

a specific tax structure (Tax 1 or Tax 2).

Additional Tax 1

[Display]

This field displays the additional tax 1.

It is the amount of tax which is remitted with respect to Additional Tax 1 under a specific tax structure (Tax 1 or Tax 2).

Additional Tax 2

[Display]

This field displays the additional tax 2.

It is the amount of tax which is remitted with respect to Additional Tax 2 under a specific tax structure (Tax 1 or Tax 2).

**Remitted Tax in Lcy
for CASA**

[Display]

This field displays the remitted tax amount in the local currency for time deposit accounts.

Cheque / DD Number

[Display]

This field displays the cheque or DD number.

8. Click the **Close** button.

1.66. TDS11 - TDS Inquiry

Using this option you can have a detailed break-up of the tax deducted against a customer.

Account wise details on interest paid and tax deducted with date of deduction against all term deposit accounts of a customer are provided. You can inquire details of TDS customer wise, account wise, deposit wise and transaction wise. The **Txn Details** tab will be enabled and active only for the deposits against which TDS is due. You can also view the tax computation details and projected income details for the selected customer.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
- [TDM04 - TD Bank Parameters Maintenance](#)
- TDS transactions in the account

Modes Available

Not Applicable

To perform TDS inquiry

1. Type the fast path **TDS11** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TDS Inquiry**.
2. The system displays the **TDS Inquiry** screen.

pick list will pop up. Choose the beneficiary from the existing customer list.

For example, The customer's name is John S Winter. In this case you can specify the short name as Joh.

Customer Name	[Display] This field displays the name of the customer who holds the TD account.
Customer ID	[Display] This field displays the unique customer number generated by Oracle FLEXCUBE as a combination of Customer IC and customer type.
Branch Code	[Optional, Pick List] Select the branch code from the pick list.
Account No.	[Optional, Numeric, 16] Type the TD account number of the customer.
Financial Year	[Mandatory, Pick List] Select the financial year for which you want to make the TDS inquiry from the pick list.

3. Select the search criteria from the drop-down list.
4. Type the search string and press the **<Tab>** key and select the customer from the pick list. The selected customer's detail appears in the relevant fields.
5. Select the financial year from the pick list.

TDS INQUIRY

TDS Inquiry*

Search Criteria : Search String :

Customer Name : Customer ID : Branch Code :

Account No. : Financial Year :

CustomerWise Details | AccountWise Details | DepositWise Details | Txn Details | Tax Details View | Projected Income View

Branch Code	Branch Name	Cumulative Actual Income	Cumulative Projected Income	Interest Waived	Tax Due 1	Tax Unrecovered 1	Tax Remitted 1	Tax Refunded Amount
-------------	-------------	--------------------------	-----------------------------	-----------------	-----------	-------------------	----------------	---------------------

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | **Inquire** | Close | Clear

6. Click the **Inquire** button. The system displays the **Customer Wise Details** tab.

Customer Wise Details

This tab displays the details of the tax deducted, remitted, unrecovered, interest waived, etc. for the branch.

TDS Inquiry*

Search Criteria : Customer Id Search String : 1000000489
 Customer Name : MA LIN Customer ID : 1000000489
 Branch Code : 9999 ORACLE DEMO BANK Financial Year:* 2013
 Account No.: 1000100000001628

CustomerWise Details AccountWise Details DepositWise Details Txn Details Tax Details View Projected Income View Tax Proration Details

Branch Code	Branch Name	Cumulative Actual Income	Cumulative Projected Income	Interest Waived	Tax Due 1	Tax Unrecovered 1
9999	ORACLE DEMO BAN	4,146.54	0.00	0	0.00	0.00

Card Change Pin Cheque Cost Rate FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheq

UDF Inquire Close Clear

Field Description

Field Name	Description
Branch Code	[Display] This field displays the branch code where the customer maintains the TD accounts.
Branch Name	[Display] This field displays the name of the home branch where the TD is opened and maintained.
Cumulative Actual Income	[Display] This field displays the total interest earned on all the deposits, initiated under all the TD accounts, within the branch.
Cumulative Projected Income	[Display] This field displays the cumulative projected income of all deposits of the branch.
Interest Waived	[Display] This field displays the total interest amount earned on the deposits, within a branch, for which tax is exempted.

Tax Due 1	[Display] This field displays the amount due as tax 1 for the total interest earned on all deposits, under a TD account, within a branch.
Tax Unrecovered 1	[Display] This field displays the tax amount 1 due on the interest earnings, but not deducted during the financial year.
Tax Remitted 1	[Display] This field displays the tax amount 1 paid to the agency that collects the tax.
Tax Refunded Amount 1	[Display] This field displays the amount of Tax1 which has been refunded from Tax Refund Screen (Fast Path: TDS14) option.
Tax Due 2	[Display] This field displays the amount due as tax 2 for the total interest earned on all deposits, under a TD account, within a branch.
Tax Unrecovered 2	[Display] This field displays the tax amount 2 due on the interest earnings, but not deducted during the financial year.
Tax Remitted 2	[Display] This field displays the tax amount 2 paid to the agency that collects the tax.
Tax Refunded Amount 2	[Display] This field displays the amount of Tax2 which has been refunded from Tax Refund Screen (Fast Path: TDS14) option.

7. Double-click the appropriate column link in the **CustomerWise Details** tab, to view the **AccountWise details** tab.

Account Wise Details

This tab displays the details of the tax deducted, remitted, unrecovered, interest waived, etc. in the account.

TDS Inquiry*

Search Criteria : Customer Id Search String : 1000000489
 Customer Name : MA LIN Customer ID : 1000000489
 Branch Code : 9999 ORACLE DEMO BANK Financial Year:* 2013
 Account No.: 1000100000001628

CustomerWise Details AccountWise Details DepositWise Details Txn Details Tax Details View Projected Income View Tax Proration Details

Account No	Cumulative Actual Income	Cumulative Projected Income	Interest Waived	Tax Due 1	Tax Unrecovered 1	Tax Remit
1000100000001628	4,146.54	0.00	0	0.00	0.00	

Card Change Pin Cheque Cost Rate FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheq

UDF Inquire Close Clear

Field Description

Column Name	Description
Account No	[Display] This column displays the account numbers of all the TD accounts of the customer, maintained in a particular branch.
Cumulative Actual Income	[Display] This field displays the total interest earned on all deposits in the account of the selected branch.
Cumulative Projected Income	[Display] This column displays the cumulative projected interest. In case of cumulative deposit, projected interest is the interest which the deposit will be earning for the full term. While in case of non-cumulative deposit, it is the interest earned after the last payout and the date of maturity. This is inclusive of TDS, if any.
Interest Waived	[Display] This column displays the total interest earned on the deposits, under the TD account, for which tax is exempted.

Tax Due 1	[Display] This column displays the total amount deducted as tax 1 for the complete interest earned on all deposits, under a TD account.
Tax Unrecovered 1	[Display] This column displays the tax 1 amount due on the interest earnings, but not deducted during the financial year.
Tax Remitted 1	[Display] This column displays the tax 1 amount paid out to the agency collecting the tax.
Tax Refunded Amount 1	[Display] This column displays the amount of Tax 1 which has been refunded from Tax Refund Screen (Fast Path: TDS14) option.
Tax Due 2	[Display] This column displays the total amount deducted as tax 2 for the complete interest earned on all deposits, under a TD account.
Tax Unrecovered 2	[Display] This column displays the tax 2 amount due on the interest earnings, but not deducted during the financial year.
Tax Remitted 2	[Display] This column displays the tax 2 amount paid out to the agency collecting the tax.
Tax Refunded Amount 2	[Display] This field displays the amount of Tax 2 which has been refunded from Tax Refund Screen (Fast Path: TDS14) option.

8. Double-click the appropriate column link in the AccountWise Details tab, to view the **DepositWise details** tab.

Deposit Wise Details

This tab displays the details of the tax deducted, remitted, unrecovered, interest waived, etc. in the deposit.

TDS Inquiry*

Search Criteria : Customer Id Search String : 1000000489
 Customer Name : MA LIN Customer ID : 1000000489
 Branch Code : 9999 ORACLE DEMO BANK Financial Year:* 2013
 Account No.: 1000100000001628

CustomerWise Details | AccountWise Details | **DepositWise Details** | Txn Details | Tax Details View | Projected Income View | Tax Proration Details

Account No.: 1000100000001628

Deposit No	Projected Income	Actual Income	Tax Waived	Tax Due 1	Tax Unrecovered 1	Tax Remitted 1	T.
0	0.00	0.00	0	0.00	0.00	0.00	

Card | Change Pin | Cheque | Cost Rate | FCY Change | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheq

UDF | Inquire | Close | Clear

Field Description

Field Name	Description
------------	-------------

Account No.	[Display] This field displays the TD account number under which the deposit(s) are initiated and maintained.
--------------------	---

Column Name	Description
-------------	-------------

Deposit No	[Display] This column displays the all the deposit numbers maintained under the TD account
-------------------	---

Projected Income	[Display] This field displays the projected income of the selected deposit.
-------------------------	--

Actual Income	[Display] This field displays the actual income of the selected deposit.
----------------------	---

Tax Waived	[Display]
-------------------	-----------

	This column displays whether the tax has been waived or not.
Tax Due 1	[Display] This column displays the total amount deducted as tax 1 for the complete interest earned on the deposit.
Tax Unrecovered 1	[Display] This column displays the Tax 1 deducted at source amount due on the interest earnings, but not deducted during the financial year.
Tax Remitted 1	[Display] This column displays the Tax 1 Deducted at source amount paid out to the agency collecting the tax.
Tax Refunded Amount 1	[Display] This column displays the amount of Tax 1 which has been refunded from Tax Refund Screen (Fast Path: TDS14) option.
Tax Due 2	[Display] This column displays the total amount deducted as tax 2 for the complete interest earned on the deposit.
Tax Unrecovered 2	[Display] This column displays the Tax 2 deducted at source amount due on the interest earnings, but not deducted during the financial year.
Tax Remitted 2	[Display] This column displays the Tax 2 deducted at source amount paid out to the agency collecting the tax.
Tax Refunded Amount 2	[Display] This field displays the amount of Tax 2 which has been refunded from Tax Refund Screen (Fast Path: TDS14) option.
Original Deposit No	[Display] This column displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout or due to renewal. It will have the new deposit running number, but will retain the original deposit number of the source deposit.
Renewal No	[Display] This column displays the renewal number. The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the layouts. This field along with the original deposit number can explain the chronology of a particular deposit.

- Double-click the appropriate column link in the **DepositWise Details** tab, to enable the **Txn details**, **Tax Details View**, **Projected Income View** and **Tax Proration Details** tabs.

Txn Details

The **Txn Details** tab displays the details of the TDS amount, tax code and the taxable interest amount earned on the deposit.

TDS Inquiry*

Search Criteria : Search String :

Customer Name : Customer ID :

Branch Code : Financial Year:*

Account No.:

CustomerWise Details | AccountWise Details | DepositWise Details | **Txn Details** | Tax Details View | Projected Income View | Tax Proration Details

Account No.: Currency: Deposit No:

Sr.No.	Process Date	Event Description	Transaction Amount	Tax Code	Tax Rate	Tax Amc
1	20/01/2013	Tax-1 Deducted	1,035.57	1	25.02	
2	20/01/2013	Tax-2 Deducted	1,035.57	2	18.00	
3	20/02/2013	Tax-1 Deducted	1,037.70	1	23.00	
4	20/02/2013	Tax-2 Deducted	1,037.70	2	19.00	

Card | Change Pin | Cheque | Cost Rate | FCY Change | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheq

UDF | Inquire | Close | Clear

Field Description

Field Name	Description
Account No.	[Display] This field displays the TD account number under which the deposit(s) are initiated and maintained.
Currency	[Display] This field displays the TD account currency.
Deposit No	[Display] This field displays the deposit number for which the TDS transaction is being viewed.
Tax Currency	[Display] This field displays the tax currency.

Column Name	Description
Sr. No.	[Display] This column displays the serial number.
Process Date	[Display] This column displays the process date. The process date signifies the date from which the TD is effective.
Event Description	[Display] This column displays the event description.
Transaction Amount	[Display] This column displays the taxable interest amount earned on the deposit.
Tax Code	[Display] This column displays the tax code applicable to the TD account.
Tax Rate	[Display] This column displays the tax rate.
Tax Amount	[Display] This column displays the amount of tax deducted at source for the TD account.
Tax Type Indicator	[Display] This column displays the type of tax for the tax base. Example: Base Tax, Additional Tax 1, Additional Tax 2.
Remit Date	[Display] This column displays the date from which the TDS is paid to the tax-collecting agency.
Challan No	[Display] This column displays the challan number of the TDS remittance.
Amount Refunded	[Display] This column displays the refunded tax amount.
Amount Remitted	[Display] This column displays the remitted tax amount.

Tax Details View

This tab displays the tax computation details.

TDS Inquiry*

Search Criteria : Customer Id Search String : 1000000489
 Customer Name : MA LIN Customer ID : 1000000489
 Branch Code : 9999 ORACLE DEMO BANK Financial Year: * 2013
 Account No.: 1000100000001628

CustomerWise Details | AccountWise Details | DepositWise Details | Txn Details | **Tax Details View** | Projected Income View | Tax Proration Details

Account No.: 1000100000001628 Deposit No: 0 Tax Currency: CNY

Sr.No.	Process Date	Projected Income	Actual Income	Cumulative Actual Income	Tax Base	Tax Type Indicator
1	20/01/2013	0.00	0.00	300,650.00	242.33	Base Tax
2	20/01/2013	0.00	0.00	300,650.00	176.38	Base Tax
3	20/02/2013	0.00	0.00	301,266.86	245.43	Base Tax
4	20/02/2013	0.00	0.00	301,266.86	193.82	Base Tax

Card | Change Pin | Cheque | Cost Rate | FCY Change | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheq

UDF | Inquire | Close | Clear

Field Description

Field Name	Description
Account No.	[Display] This field displays the TD account number under which the deposit(s) are initiated and maintained.
Deposit No	[Display] This field displays the deposit number for which the TDS transaction is being viewed.
Tax Currency	[Display] This field displays the tax currency.

Column Name	Description
Sr. No.	[Display] This column displays the serial number.
Process Date	[Display] This column displays the date on which the tax is computed.

Projected Income	[Display] This column displays the projected income for the selected deposit.
Actual Income	[Display] This column displays the actual income for the selected deposit.
Cumulative Actual Income	[Display] This column displays the cumulative actual income for all the deposits in the branch for the customer.
Tax Base	[Display] This column displays the taxable interest amount earned on the deposit.
Tax Type Indicator	[Display] This column displays the type of tax for the Tax Base. Example: Base tax, additional tax 1(surcharge), additional tax 2 (education cess).
Tax Rate	[Display] This column displays the TDS amount as per Tax 1 rate.
Tax Code At	[Display] This column displays the level from which the tax code is being considered i.e., customer level, account level or special rate.
Tax Amount	[Display] This column displays the TDS amount as per Tax 2 rate.
Exemption Limit	[Display] This column displays the exemption limit for TDS 2.
Tax Recovery Account	[Display] This column displays the account number from which TDS was recovered.

Projected Income View

This tab is used to view the projected income of the customer.

TDS Inquiry*

Search Criteria : Customer Id Search String : 1000000489
 Customer Name : MA LIN Customer ID : 1000000489
 Branch Code : 9999 ORACLE DEMO BANK Financial Year: * 2013
 Account No.: 1000100000001628

CustomerWise Details AccountWise Details DepositWise Details Txn Details Tax Details View **Projected Income View** Tax Proration Details

Account No.: 1000100000001628 Currency: CNY Deposit No: 0 Product Code

Process Date	Interest Recalculation Event	Code Tds	Code Tds 2	Principal Balance	Interest Rate	Projected Interest Income
01/01/1800	0	0	0	0.00	0	0.00

Card Change Pin Cheque Cost Rate FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheq

UDF Inquire Close Clear

Field Description

Field Name	Description
Account No.	[Display] This field displays the TD account number under which the deposit(s) are initiated and maintained.
Currency	[Display] This field displays the TD account currency.
Deposit No	[Display] This field displays the deposit number for which the TDS transaction is being viewed.
Product Code - Name	[Display] This field displays the product code and name.

Column Name	Description
Process Date	[Display] This column displays the date on which interest recalculation took place.

Interest Recalculation Event	[Display] This column displays the interest recalculation event. The interest recalculation events for projected income are Change in interest rate, New deposit creation, Top up, Primary customer ID change, or Interest adjustment.
Code Tds	[Display] This column displays the TDS 1 code.
Code Tds 2	[Display] This column displays the TDS 2 code.
Principal Balance	[Display] This column displays the Principal balance of TD.
Interest Rate	[Display] This column displays the interest rate for TD.
Projected Interest Income	[Display] This column displays the projected interest income on TD at the time of interest recalculation event.

Tax Proration Details

The Tax Proration Details tab is used in displaying inquiry related to tax proration.

TDS Inquiry*

Search Criteria : Search String :

Customer Name : Customer ID :

Branch Code : Financial Year: *

Account No.:

CustomerWise Details | AccountWise Details | DepositWise Details | Txn Details | Tax Details View | Projected Income View | **Tax Proration Details**

Account No.: Currency: Deposit No: Product Code - Name:

From Date	To Date	Interest Amt	Currency	Tax Code 1	Tax Rate 1	Tax Amount 1	Tax Code 2	Tax Rate 2	Tax Amount 2	Tax Curre
21/01/2013	31/01/2013	1,604.15	CNY	1	25.02	401.36	2	18.00	288.75	CNY
01/02/2013	21/03/2013	2,343.66	CNY	1	23.00	539.04	2	19.00	445.30	CNY
22/03/2013	21/05/2013	3,213.50	CNY	1	20.00	642.70	2	21.00	674.84	CNY

4

Card	Change Pin	Cheque	Cost Rate	FCY Change	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
------	------------	--------	-----------	------------	--------------	------------	-----------	----------------	----------------	-----------	-------------------

TDS Inquiry*

Search Criteria : Customer Id Search String : 1000000489
 Customer Name : MA LIN Customer ID : 1000000489
 Branch Code : 9999 ORACLE DEMO BANK Financial Year : 2013
 Account No. : 100010000001628

CustomerWise Details | AccountWise Details | DepositWise Details | Txn Details | Tax Details View | Projected Income View | **Tax Proration Details**

00100000001628 Currency: CNY Deposit No: 0 Product Code - Name: 10001 - Basic Account

To Date	Interest Amt	Currency	Tax Code 1	Tax Rate 1	Tax Amount 1	Tax Code 2	Tax Rate 2	Tax Amount 2	Tax Currency	Tax Deducted on
01/2013	1,604.15	CNY	1	25.02	401.36	2	18.00	288.75	CNY	31/01/2013
03/2013	2,343.66	CNY	1	23.00	539.04	2	19.00	445.30	CNY	21/03/2013
05/2013	3,213.50	CNY	1	20.00	642.70	2	21.00	674.84	CNY	21/05/2013

Card | Change Pin | Cheque | Cost Rate | FCY Change | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF Inquire Close Clear

Field Description

Field Name	Description
------------	-------------

Account No.	[Display] This field displays the account number for which tax proration inquiry is shown.
--------------------	---

Deposit No	[Display] This field displays the deposit number for which tax proration inquiry is shown. For CASA and RD, this field will have value 0.
-------------------	--

Currency	[Display] This field displays the currency of the interest amount.
-----------------	---

Product Code - Name	[Display]
----------------------------	-----------

This field displays the product code name.

From Date

[Display]

This field displays the starting date for the inquiry of tax calculation.

To Date

[Display]

This field displays the end date for the inquiry of tax calculation.

Interest Amount

[Display]

This field displays the interest amount on which tax is calculated.

Currency

[Display]

This field displays the currency of the interest amount.

Tax Code 1

[Display]

This field displays the tax code applied to the account for tax calculation.

Tax Rate 1

[Display]

This field displays the tax rate in percentage.

Tax Amount 1

[Display]

This field displays the tax amount calculated for the interest amount.

Tax Code 2

[Display]

This field displays the tax code of the additional tax applied on the interest amount.

Tax Rate 2

[Display]

This field displays the tax rate in percentage.

Tax Amount 2

[Display]

This field displays the amount of additional tax calculated on the interest amount.

Tax Currency

[Display]

This field displays the currency of the tax deducted.

Tax Deducted on

[Display]

This field displays the date on which tax was deducted.

10. Click the **Close** button.

1.67. TDS12 - Tax Recovery

Using this option you can have a detailed break-up of the tax recovery against a customer.

If the tax is greater than the interest earned, the bank may need to ask the customer to provide another Current and savings or Loan account from where the extra tax amount could be remitted. You can make an inquiry on customer wise, account wise or deposit wise details. The system provides the details like net interest, interest waived, TDS details, refund details, etc.

Definition Prerequisites

- [TDM04 - TD Bank Parameters Maintenance](#)
- TDS transactions in the account

Modes Available

Not Applicable

To perform tax recovery

1. Type the fast path **TDS12** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > Tax Recovery**.
2. The system displays the **Tax Recovery** screen.

Tax Recovery

Field Description

Field Name

Description

Search Criteria

[Mandatory, Drop-Down]

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

The options are:

- Customer Short Name
- Customer Ic - Customer Identification criteria (IC) arrived at by the bank during customer addition.
- Customer Id - Unique identification given by the bank

Search String

[Mandatory, Alphanumeric, 20]

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

If the search criterion is specified as customers' short name or IC then any of the letter(s) of the letter of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in

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

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

Customer Name	[Display] This field displays the customer name depending on the search string.
Customer ID	[Display] This field displays the unique customer number generated by FLEXCUBE Retail as a combination of customer IC and customer type.
Account No.	[Mandatory, Numeric, 16] Type the TD account number. If a customer has only a single TD account at the bank, then that TD account number will be displayed here. The field will be blank in case where a customer has multiple TD accounts in the bank, across branches.
Financial Year	[Display] This field displays the financial year for the TDS inquiry. By default the system displays the posting date year.
Date Taxable	[Display] This field displays the date from which the interest earned on the deposit falls in the taxable amount slab.

3. Select the search criteria from the drop-down list.
4. Type the search string and press the **<Tab>** key and select the customer from the pick list. The selected customer's detail appears in the relevant fields.

Tax Recovery

Tax Recovery

Search Criteria : Customer Short Name Search String : george

Customer Name : GEORGE GEROG THOMAS Customer ID : 600118

Account No. : Financial Year : 2008

Date Taxable : 01/01/180

CustomerWise Details | AccountWise Details | DepositWise Details

Branch Code	Branch Name	Net Interest	Interest Waived	TDS Due 1	TDS Unrecovered 1	TDS Remitted 1	Refunded Amount 1	TDS Due 2	TDS Unrecovered 2	TDS Remitted 2	Refunded Amount 2

Inquire Ok Close Clear

5. Click the **Inquire** button.
6. The system displays the **CustomerWise Details** tab.

CustomerWise Details

The **CustomerWise Details** tab displays the details of the tax deducted, remitted, unrecovered, etc. for the branch.

Tax Recovery

Search Criteria : Customer Short Name Search String : george

Customer Name : GEORGE GEROG THOMAS Customer ID : 600118

Account No. : Financial Year : 2008

Date Taxable : 01/01/180

CustomerWise Details | AccountWise Details | DepositWise Details

Branch Code	Branch Name	Net Interest	Interest Waived	TDS Due 1	TDS Unrecovered 1	TDS Remitted 1	Refunded Amount 1	TDS Due 2	TDS Unrecovered 2	TDS Remitted 2	Refunded Amount 2
9999	Head Office	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Inquire Ok Close Clear

Field Description

Column Name	Description
Branch Code	[Display] This column displays the branch code of the branch where the customer maintains the TD accounts.
Branch Name	[Display] This column displays the name of the home branch where the TD is opened and maintained.
Net Interest	[Display] This column displays the total interest earned on all the deposits, initiated under all TD accounts, within the branch.
Interest Waived	[Display] This column displays the total interest amount earned on the deposits within a branch, for which tax is exempted.

TDS Due 1	[Display] This column displays the total amount due as TDS for the interest earned on all deposits, under a TD account, within a branch.
TDS Unrecovered 1	[Display] This column displays the TDS amount due on the interest earnings, but not deducted during the financial year.
TDS Remitted 1	[Display] This column displays the TDS amount paid to the agency that collects the tax.
Refunded Amount 1	[Display] This column displays the refunded amount 1. It is the tax amount which is refunded in Tax Refund (Fast Path: TDS14) option.
TDS Due 2	[Display] This column displays the total amount due as TDS for the interest earned on all deposits, under a TD account, within a branch.
TDS Unrecovered 2	[Display] This column displays the TDS amount due on the interest earnings, but not deducted during the financial year.
TDS Remitted 2	[Display] This column displays the TDS amount paid to the agency that collects the tax.
Refunded Amount 2	[Display] This column displays the refunded amount 2. It is the tax amount which is refunded in Tax Refund (Fast Path: TDS14) option.

7. Double-click the appropriate column link in the **CustomerWise Details** tab, to view the **AccountWise details** tab.

AccountWise Details

The **AccountWise Details** tab displays the details of the tax deducted, remitted, unrecovered, etc. in the account.

Tax Recovery

Search Criteria : Customer Short Name Search String : george

Customer Name : GEORGE GEROG THOMAS Customer ID : 600118

Account No. : Financial Year : 2008

Date Taxable : 01/01/180

CustomerWise Details AccountWise Details DepositWise Details

Branch: HO

Account No	Net Interest	Interest Waived	TDS Due 1	TDS Unrecovered 1	TDS Remitted 1	Refunded Amount 1	TDS Due 2	TDS Unrecovered 2	TDS Remitted 2	Income Projected	Refunded Amount 2
000000011346	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,535.52	0.00
000000011742	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,642.79	0.00

Inquire Ok Close Clear

Field Description

Field Name

Description

Branch

[Display]

This field displays the branch from where the TD account(s) are opened and maintained.

By default the system displays the home branch of the TD account.

Column Name

Description

Account No

[Display]

This column displays the account numbers of all the TD accounts, maintained in a particular branch.

Net Interest

[Display]

This column displays the total interest earned on all the deposits, initiated under the TD account.

Interest Waived	[Display] This column displays the total interest earned on the deposits under the TD account, for which tax is exempted.
TDS Due 1	[Display] This column displays the total amount due as Tax Deducted at Source 1 for all the interest earned on all deposits, under a TD account.
TDS Unrecovered 1	[Display] This column displays the TDS amount 1 due on the interest earnings, but not deducted during the financial year.
TDS Remitted 1	[Display] This column displays the TDS amount 1 paid out to the agency collecting the tax.
Refunded Amount 1	[Display] This column displays the refunded amount 1. It is the tax amount which is refunded in Tax Refund (Fast Path: TDS14) option.
TDS Due 2	[Display] This column displays the total amount due as Tax Deducted at Source 2 for all the interest earned on all deposits, under a TD account.
TDS Unrecovered 2	[Display] This column displays the TDS amount 2 due on the interest earnings, but not deducted during the financial year.
TDS Remitted 2	[Display] This column displays the TDS amount 2 paid out to the agency collecting the tax.
Income Projected	[Display] This column displays the projected interest. For a cumulative deposit, the projected interest is the interest that will be earned on the TD for the full term. For a non-cumulative deposit, the projected interest will be the interest accrued after the last interest payout and before the maturity date of the deposit.
Refunded Amount 2	[Display] This column displays the refunded amount 2. It is the tax amount which is refunded in Tax Refund (Fast Path: TDS14) option.

- Double-click the appropriate column link in the **CustomerWise Details** tab, to view the **DepositWise details** tab.

DepositWise Details

The **DepositWise Details** tab displays the details of the tax deducted, remitted, unrecovered, etc. in the deposit.

Tax Recovery

Search Criteria : Customer Short Name Search String : george

Customer Name : GEORGE GEROG THOMAS Customer ID : 600118

Account No. : Financial Year : 2008

Date Taxable : 01/01/180

CustomerWise Details AccountWise Details **DepositWise Details**

Branch: HO Account No. : 000000011346 Recovery Account:

Original Deposit No	Renewal No	Deposit No.	Net Interest	Interest Waived	TDS Due 1	TDS Unrecovered 1	TDS Remitted 1	Refunded Amount 1	TDS Due 2	TDS Unrecovered 2	TDS Remitted 2	Tax Recover	Refunded Amount 2
1	1	1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N	0.00
1	2	3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N	0.00
1	3	5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N	0.00
2	1	2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N	0.00
2	2	4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N	0.00

Inquire Ok Close Clear

Field Description

Field Name	Description
Branch	[Display] This field displays the home branch where the TD account(s) are opened and maintained.
Account No.	[Display] This field displays the appropriate TD account number under which the deposit(s) are initiated and maintained.
Recovery Account	[Mandatory, Numeric, 16] Type a valid recovery account number. If the Tax Recovery field indicates a Y value then this field is enabled. Type the customer's CASA or Loan account number from which the tax

amount has to be recovered.

Column Name	Description
Original Deposit No	<p>[Display]</p> <p>This column displays the original deposit number.</p> <p>The original deposit number is the source or the parent deposit number, from which the new deposit is created due to interest payout or due to renewal. It will have new deposit running number, but will retain the original deposit number of the source deposit.</p>
Renewal No	<p>[Display]</p> <p>This column displays the renewal number.</p> <p>The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts.</p> <p>This field along with the original deposit number can explain the chronology of a particular deposit.</p>
Deposit No.	<p>[Display]</p> <p>This column displays the deposit numbers of all the deposits maintained under the account.</p>
Net Interest	<p>[Display]</p> <p>This column displays the total interest earned on the deposit.</p>
Interest Waived	<p>[Display]</p> <p>This column displays the total interest earned on the deposit, for which tax is exempted.</p>
TDS Due 1	<p>[Display]</p> <p>This column displays the total amount 2 due as TDS for the complete interest earned on the deposit.</p>
TDS Unrecovered 1	<p>[Display]</p> <p>This column displays the TDS amount 1 due on the interest earnings, but not deducted during the financial year.</p>
TDS Remitted 1	<p>[Display]</p> <p>This column displays the TDS amount 1 paid to the agency collecting the tax.</p>
Refunded Amount 1	<p>[Display]</p> <p>This column displays the refunded amount 1.</p> <p>It is the tax amount which is refunded in Tax Refund (Fast Path: TDS14) option.</p>
TDS Due 2	<p>[Display]</p> <p>This column displays the total amount 2 due as TDS for the complete interest earned on the deposit.</p>

TDS Unrecovered 2	[Display] This column displays the TDS amount 2 due on the interest earnings but not deducted during the financial year.
TDS Remitted 2	[Display] This column displays the TDS amount 2 paid to the agency collecting the tax.
Tax Recover	[Toggle] The tax recovery column helps to check if there is any tax recovery balance for the account. If tax is recovered then the field displays Y value, else it displays N value.
Refunded Amount 2	[Display] This column displays the refunded amount 2. It is the tax amount which is refunded in Tax Refund (Fast Path: TDS14) option.

9. Click the **Tax Recovery** column to check any tax recovery balance for the account. If the value is **Y** then type the **Recovery Account**.
10. Enter the required information and click the **Ok** button.

1.68. TDS14 - TD Tax Refund

Using this option you can view the tax amount and exempted amount for a particular deposit. This maintenance also enables you to give tax refund of a particular amount which is deducted from the customer account.

Definition Prerequisites

- [8054 - Time Deposit Account Opening](#)

Modes Available

Not Applicable

To perform TD tax refund

1. Type the fast path **TDS14** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > TD Tax Refund**.
2. The system displays the **TD Tax Refund** screen.

TD Tax Refund

The screenshot shows a window titled "TD Tax Refund" with a yellow border. At the top right, there are standard window control icons (minimize, maximize, close). Below the title bar, there are four input fields with labels: "Account Number :", "Product Name :", "Customer id :", and "Account Currency :". Each label is followed by a text input box. Below these fields is a table with a yellow header row. The table has seven columns: "Deposit No", "Tax Amount (T1)", "Tax Amount (T2)", "Exempt Amount", "Tax 1/Tax 2", "Refund mode", and "Refunded Amount (T1)". The table body is currently empty. At the bottom right of the window, there are three buttons: "Ok", "Close", and "Clear".

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number.
Product Name	[Display] This field displays the name of the product.
Customer id	[Display] This field displays the ID of the customer based on the account number entered in the corresponding field.
Account Currency	[Display] This field displays the type of account currency.

Column Name	Description
Deposit No	[Display] This field displays the deposit number.
Tax Amount (ACY)	[Display] This field displays the tax amount in account currency.
Tax Amount (TCY)	[Display] This field displays the tax amount in transaction currency.
Exempt Amount	[Display] This field displays the exemption amount.
Tax 1/Tax 2	[Display] This field displays the tax which is applicable.
Refund Mode	[Mandatory, Drop Down] Select the refund mode from the drop-down list. The options are follow: <ul style="list-style-type: none">• CASA• Cash• GL
Refund Amount (TCY)	[Display] This field displays the amount to be refunded in the transaction currency.

3. Enter the account number and press the <Tab> key.

TD Tax Refund

TD Tax Refund

Account Number : 000000029470 ANDRETAN

Product Name : Deposito Berjangka IDR

Customer id : 600523

Account Currency : IDR

Deposit No	Tax Amount (ACY)	Tax Amount (TCY)	Exempt Amount	Tax 1/Tax 2	Refund Mode	Refunded Amount(TCY)
14	4,238.06	4,238.06	225,425.25	Tax1-Base Tax	Select mode	0.00
15	40,846.99	40,846.99	204,234.97	Tax1-Base Tax	Select mode	0.00
16	7,292.32	7,292.32	261,886.83	Tax1-Base Tax	Select mode	0.00
17	7,292.32	7,292.32	298,348.41	Tax1-Base Tax	Select mode	0.00
18	78,798.73	78,798.73	692,342.05	Tax1-Base Tax	Select mode	0.00
20	7,562.57	7,562.57	775,731.86	Tax1-Base Tax	Select mode	0.00
21	7,562.57	7,562.57	813,544.71	Tax1-Base Tax	Select mode	0.00
19	9,115.39	9,115.39	737,919.01	Tax1-Base Tax	Select mode	0.00
24	7,345.89	7,345.89	1,292,771.81	Tax1-Base Tax	Select mode	0.00
25	7,345.89	7,345.89	1,329,501.26	Tax1-Base Tax	Select mode	0.00
22	79,046.32	79,046.32	1,208,776.31	Tax1-Base Tax	Select mode	0.00
23	9,453.21	9,453.21	1,256,042.36	Tax1-Base Tax	Select mode	0.00

Ok Close Clear

4. Select the Refund mode from the drop-down list.
5. Double-click on the Refund Amount(TCY) column.
6. The system displays the **TD Tax Refund** screen depending on the selected refund mode.
7. Enter the required information in the appropriate screen.

TD Tax Refund - Casa

TD Tax Refund

Account No : 000000001851 ADIPHASCARYANTO

Account Ccy : IDR Tax Ccy : IDR

Acct Ccy Rate : 1.00000 Tax Ccy Rate : 1.0

Refund Amount in Tax CCY : 4238.06

Refund Amount in ACY : 0.00

Value Date : 31/08/2008

Narrative : TD Tax Refund

Ok Cancel

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the CASA account number to which the amount is to be refunded.
Account Ccy	[Display] This field displays the currency of the account.
Tax Ccy	[Display] This field displays the currency of the tax.
Acct Ccy Rate	[Display] This field displays the rate of the account currency.
Tax Ccy Rate	[Display] This field displays the rate of the tax currency.

Refund Amount in Tax CCY	[Mandatory, Numeric, 13, Two] Type the amount to be refunded in the tax currency.
Refund Amount in ACY	[Display] This field displays the amount to be refunded in the account currency.
Value Date	[Display] This field displays the value date.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default system displays the narration, based on the transaction.

TD Tax Refund - Cash

The screenshot shows a window titled "TD Tax Refund" with the following fields:

- Tax GL Acct Ccy : Txn Ccy :
- Tax GL Acct No :
- Tax GL Ccy Rate : Txn Ccy Rate :
- Refund Amount in Tax CCY :
- Refund Amount in Destination CCY :
- Reference No. :
- Narrative :

Buttons: Ok, Cancel

Field Description

Field Name	Description
------------	-------------

Tax GL Acct Ccy	[Display] This field displays the currency of the tax GL account.
Txn Ccy	[Display] This field displays the transaction currency.
Tax GL Acct No	[Display] This field displays the account number of the tax GL account.
Tax GL Ccy Rate	[Display] This field displays the rate of the tax GL currency.
Tax Ccy Rate	[Display] This field displays the rate of the transaction currency.
Refund Amount in Tax CCY	[Mandatory, Numeric, 13, Two] Type the amount to be refunded in the tax currency.
Refund Amount in Destination CCY	[Display] This field displays the amount to be refunded in the destination currency.
Reference No	[Mandatory, Alphanumeric, 12] Type the reference number. This field is provided to keep a reference number for the transaction, for future use.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default system displays the narration, based on the transaction.

TD Tax Refund - GL

TD Tax Refund

Tax GL Ccy :

Tax GL Acct No :

Destination GL Acct Ccy :

Destination GL Acct No :

Tax GL Acct Ccy Rate :

Destination GL Acct Ccy Rate :

Refund Amount in Tax CCY :

Refund Amount in Destination CCY :

Reference No :

Narrative :

Ok Cancel

Field Description

Field Name	Description
Tax GL Ccy	[Display] This field displays the currency of the tax GL account.
Tax GL Acct No	[Display] This field displays the account number of the tax GL account.
Destination GL Acct Ccy	[Display] This field displays the currency of the destination GL account.
Destination GL Acct No	[Mandatory, Pick List] Select the account number of the destination GL from the pick list.
Tax GL Acct Ccy Rate	[Display] This field displays the currency rate of the tax GL account.
Destination GL Acct	[Display]

Ccy Rate	This field displays the currency rate of the destination GL account.
Refund Amount in Tax CCY	[Mandatory, Numeric, 13, Two] Type the amount to be refunded in the tax currency.
Refund Amount in Destination CCY	[Display] This field displays the amount to be refunded in the destination currency.
Reference No	[Mandatory, Alphanumeric, 12] Type the reference number. This field is provided to keep a reference number for the transaction, for future use.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default system displays the narration, based on the transaction.

8. Click the **Ok** button.
9. The system displays the message 'Authorisation required. Do you Want to continue?'. Click the **Ok** button.
10. The system displays the **Authorization Reason** screen.
11. Enter the relevant information and click the **Grant** button.
12. The system displays the transaction sequence number. Click the **Ok** button.

Handle FCY Change Details

Handle FCY Change Details*

From Ccy : To Ccy :

From Ccy Rate : To Ccy Rate :

From Ccy Amount : To Ccy Amount :

Narrative :

OK

This tab is enabled if the controls are defined on the Transaction Definition Screen (**FP: TC001**) and when transaction currency selected is FCY in the transaction mnemonic screen.

Field Name	Description
From Ccy	[Display] This field displays the currency of the account that is debited for the FCY Cash Withdrawal Transaction (ACY).
To Ccy	[Display] This field displays the local currency. This will always be the LCY of the branch.
From Ccy Rate	[Display] This field displays the FX mid rate between the ACY & LCY.
To Ccy Rate	[Display] This field displays the LCY Ccy rate. This value will always be 1.00000.

**From Ccy
Amt**

[Numeric, 13, Two]

Type the value for FCY amount, for this the branch teller wants to handover the change to the customer. Amount should not be greater than the transaction amount .

**To Ccy
Amt**

[Display]

This field displays the equivalent LCY for the FCY Amt entered in the FCY Amt field.

Narrative

[Alphanumeric, 40]

Type the transaction description. As a narrative enrichment, the standard narration will be suffixed with 'FCY Cash Handling - <Account Number debited>'

15. Click on **Handle FCY Change** Tab present at the bottom of the screen .
16. The system displays **Handle FCY Change** screen .
17. Enter the **From Ccy Amount**, the To Ccy Amount will be automatically populated.
18. Note that the Amount entered in From Ccy Amount should not be more than the Amount available in the account.
19. Click **OK** button.
20. The system will display **TD Tax Refund** screen .
21. Click **OK** button, The system will display **Transaction Sequence No.** on a Pop up
22. Click **OK** button,the system will display **Transaction complete successfully ...message** on pop up.

TDS15 - Inquiry on Projected Tax

Using this option, you can inquire on projected gross interest, tax amounts calculated and the projected net interest for a term deposit.

The tax codes are defined in the **Tax Code Maintenance** (Fast Path: BAM30) option. Using the **Tax Deduction at Source flag** field available in the **TD Product Master** (Fast Path: TDM01) option, you can determine the instance depending on which, tax is to be deducted from the interest earned on the TD. Example: No tax, Tax on accrual, Tax on pay out, etc.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To perform inquiry on projected tax

1. Type the fast path **TDS15** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > Inquiry on Projected Tax**.
2. The system displays the **Inquiry on Projected Tax** screen.

Inquiry on Projected Tax

Inquiry on Projected Tax

Account Number:

Deposit No :

Projected Gross Interest:

Tax1:

Tax2:

Projected Net Interest:

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] The account number of the deposit for which you want to view the projected tax.
Deposit No	[Mandatory, Pick List] Select the deposit number from the pick list. It is the deposit number of the deposit for which the inquiry is made, all the deposits under the account number are displayed.
Projected Gross Interest	[Display] The total interest calculated on the deposit amount for the term of the deposit. It is the projected value of the total interest earned on the deposit.
Tax 1	[Display] The tax1 amount calculated on the interest.

It is calculated on the basis of the rate applicable for the customer/account.

Tax 2

[Display]

The tax2 amount calculated on the interest.

It is calculated on the basis of the rate applicable for the customer/account.

Projected Net Interest

[Display]

The net interest.

It is calculated after deducting tax 1 and tax 2 from the gross interest.

3. Enter the TD account number and press the <Tab> key.
4. Select the deposit number from the pick list.
5. Click the **Ok** button. The system displays the projected tax for the selected deposit.

Inquiry on Projected Tax

The screenshot shows a window titled "Inquiry on Projected Tax" with a yellow header and footer. The window contains several input fields and a text field:

- Account Number:
- AMARSINGH (text field)
- Deposit No :
- Projected Gross Interest:
- Tax1:
- Tax2:
- Projected Net Interest:

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

6. Click the **Close** button.



Time Deposit User Manual

Oct 2013

Version: 5.0.2.0.0

**Oracle Corporation
World Headquarters
500 Oracle Parkway
Redwood Shores, CA 94065
U.S.A.**

**Worldwide Inquiries:
Phone: +1.650.506.7000
Fax: +1.650.506.7200**

[www.oracle.com/ financial_services/](http://www.oracle.com/financial_services/)

Copyright © 2013 Oracle and/or its affiliates. All rights reserved.

No part of this work may be reproduced, stored in a retrieval system, adopted or transmitted in any form or by any means, electronic, mechanical, photographic, graphic, optic recording or otherwise, translated in any language or computer language, without the prior written permission of Oracle Financial Services Software Limited.

Due care has been taken to make this document and accompanying software package as accurate as possible. However, Oracle Financial Services Software Limited makes no representation or warranties with respect to the contents hereof and shall not be responsible for any loss or damage caused to the user by the direct or indirect use of this document and the accompanying Software System. Furthermore, Oracle Financial Services Software Limited reserves the right to alter, modify or otherwise change in any manner the content hereof, without obligation of Oracle Financial Services Software Limited to notify any person of such revision or changes.

All company and product names are trademarks of the respective companies with which they are associated.