

Oracle FLEXCUBE Direct Banking
Release 12.0.0
Corporate Inquiries User Manual



Part No. E52305-01

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1. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
★	Host Interface to be developed separately.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.

Transaction Name	FLEXCUBE UBS	Third Party Host System
Account Overview	×	★
Account Consolidated View	×	★
Account Summary	✓	★
Account Details	×	★
Account Statement	×	★
Account Activity	×	★

2. Introduction

The inquiries Module allows you view the consolidated details of the account like summary, details, account activity, etc.

Through Inquiries section you can view details of CASA accounts and 360 degree view through Account Overview, Consolidated Position and Account summary, .

3. Account Overview

The Account Overview option provides you to view the consolidated position of the CASA, deposit and loan accounts held with bank. You shall able to view the aggregated balances currency wise. The aggregated position shall be displayed only for the primary customer id mapped to the user.

Account Overview

Account Overview				23-08-2010 00:37:16 GMT +1000
Deposit Overview				
Currency	Product Name	Account Balance	Available Balance	
INR	CURRENT ACCOUNT - CORPOR	-3,118,743.99	-3,118,743.99	
	term deposit account class 3	11,836.00	11,836.00	
	SAVINGS ACCOUNT INDIVIDUALS	2,626,033.37	2,626,033.37	
	Subtotal:	-480,874.62	-480,874.62	
JPY	SAVINGS ACCOUNT INDIVIDUALS	549,808	549,808	
	Subtotal:	549,808	549,808	
GBP	term deposit account class 4	100.00	100.00	
	term deposit account class 3	309.00	309.00	
	Corp Current Acc Class	2,108.95	2,108.95	
	term deposit account class 1	2,101.60	2,101.60	
	SAVINGS ACCOUNT INDIVIDUALS	10,010,909.55	10,010,909.55	
	Subtotal:	10,015,529.10	10,015,529.10	
USD	term deposit account class 4	800.00	800.00	
	SAVINGS ACCOUNT INDIVIDUALS	1,823.36	1,823.36	
	SAVINGS ACCOPUNT CLASS	4,022.60	4,022.60	
	Corp Current Acc Class	-616.30	-616.30	
	CURRENT ACCOUNT - CORPOR	5,044,422.79	5,044,422.79	
	term deposit account class 3	7,302.47	7,302.47	
	Subtotal:	5,057,754.92	5,057,754.92	
Loan Overview				
Currency	Product Name	Outstanding Balance		
GBP	MORTGAGE LAON AUTO DSBK AMORTISED		10,000.00	
	Vehicle/Personal Loans		600,000.00	
	MORTGAGE HOLIDAY PERIOD		80,000.00	
	Subtotal:		690,000.00	
USD	MORTGAGE HOLIDAY PERIOD		100,000.00	
	MORTGAGE HOLIDAY PERIOD MOVE FORWAR		70,000.00	
	AMMOTISED PENALTY		300,000.00	
	MORTGAGE FOR INTERMEDIARY		100,000.00	
	Vehicle/Personal Loans		300,000.00	
	LINKING SAV AUTO DSBK AMORTIZED		100,000.00	
	MORTGAGE LAON AUTO DSBK AMORTISED		60,000.00	
	Subtotal:		1,030,000.00	
				Print / Download

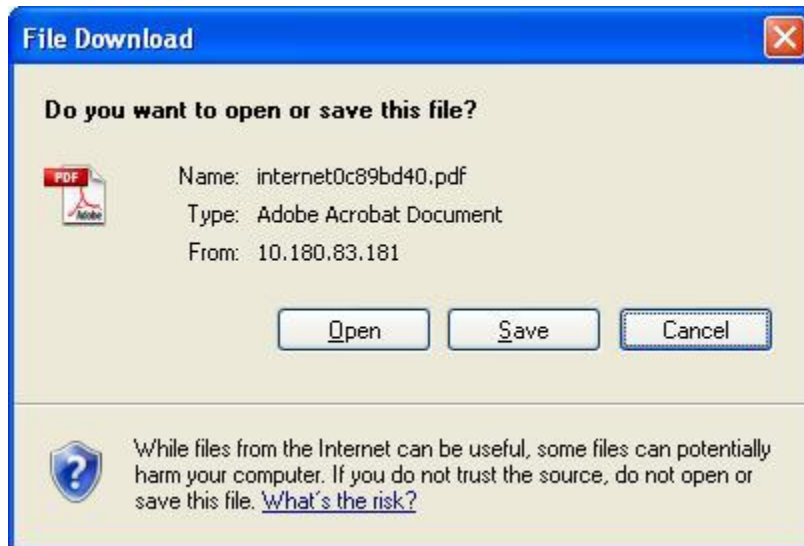
Column Description

Column Name	Description
Deposit Overview	
Currency	[Display] This Column displays the base currency for the Deposit.
Product Name	[Display] This Column displays the product names for each of the Currencies.
Account Balance	[Display] This Column displays the Account balance for each of the Products

Column Name	Description
Available Balance	[Display] This Column displays the Total Available Balance for each of the Products.
Loan Overview	
Currency	[Display] This Column displays the base currency for the Loan.
Product Name	[Display] This Column displays the product names of the Loan for each of the Currencies.
Outstanding Balance	[Display] This Column displays the Outstanding Balance for the Loan Product.

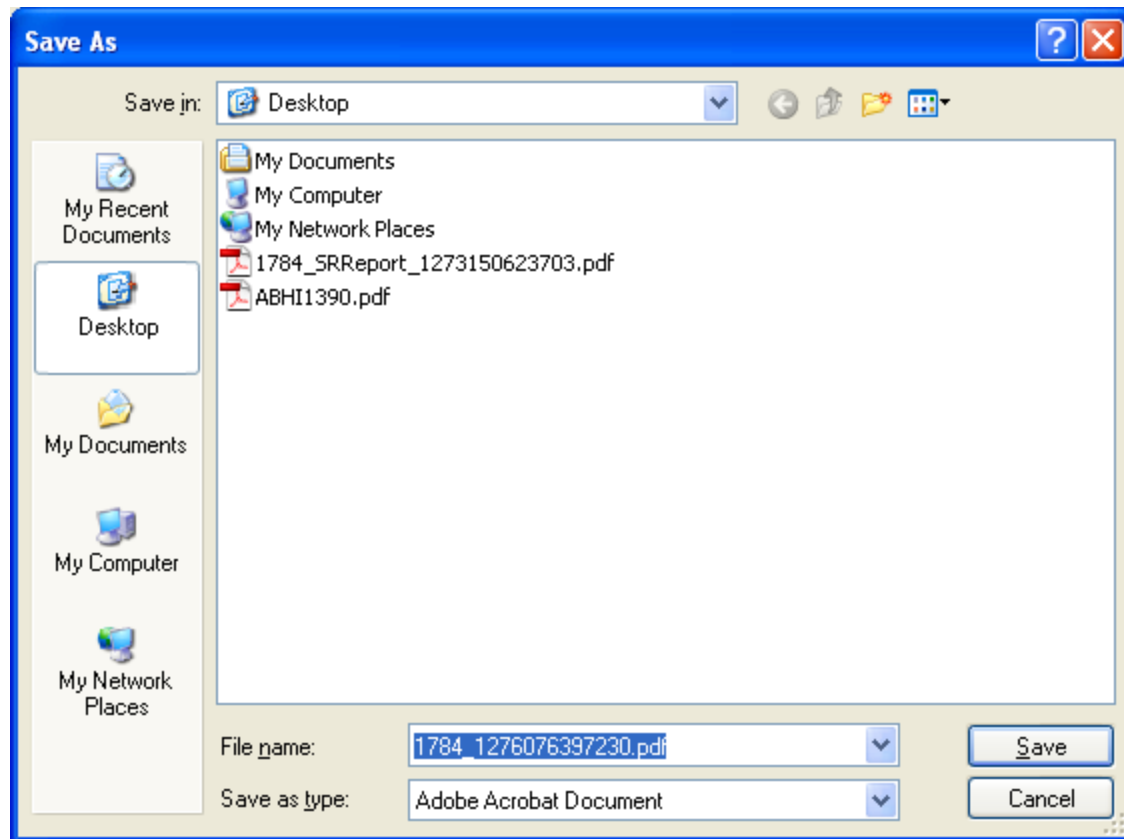
1. Click the **Print / Download** button to print / Download the Account Overview Details. The system displays the **File Download** screen.

File Download



2. Click the **Open** button to open and view the file. The system displays the file.
OR
Click the **Save** button to save the file. The system displays the screen to save the file on the machine.
OR
Click the **Cancel** button to close this screen

Save As



3. Click the **Save** Button. The file is saved at the stated location
OR
Click the **Cancel** button to cancel the saving of the file.
4. On clicking the **Open** button, the system displays the file in the selected format.

Account Overview

Deposit Overview			
Currency	Product Name	Account Balance	Available Balance
INR	CURRENT ACCOUNT - CORPOR	-3,118,743.99	-3,118,743.99
	SAVINGS ACCOUNT INDIVIDUALS	2,637,736.37	2,637,736.37
	term deposit account class 3	11,886.00	11,886.00
	Subtotal	-469,121.62	-469,121.62
JPY	SAVINGS ACCOUNT INDIVIDUALS	549,808	549,808
	term deposit account class 3	0	0
	Subtotal	549,808	549,808
GBP	CURRENT ACCOUNT - CORPOR	0.00	0.00
	Corp Current Acc Class	2,108.95	2,108.95
	Deposit, bearing, int with floating rate of interest rate method(Rate type ? Floating periodic)	160,000.00	160,000.00
	Discounted Deposit- With Schedules, Without Schedules, No rollover	760,000.00	760,000.00
	Interest bearing, capitalised monthly with Fixed rate of interest.	220,000.00	220,000.00
	SAVINGS ACCOPUNT CLASS	92,603,714.06	92,543,374.34
	SAVINGS ACCOUNT INDIVIDUALS	14,233,347.33	14,247,892.35
	Term Deposit Account Class 1	75,000.00	25,000.00
	deposit, bearing, int paid periodically , with over due option, non-domestic type of deposit	5,970,000.00	5,970,000.00
	term deposit account class 1	2,101.60	2,101.60

Loan Overview		
Currency	Product Name	Outstanding Balance
GBP	Demand Loans (Compounding)	289,276.51
	Discounted Loans	133,952.70
	Education Loans (With Moratorium)	2,194,066.89
	Financial Lease (L002)	0.00
	Home Loans (With Pre-EMI)	654,289.56

4. Consolidated Position

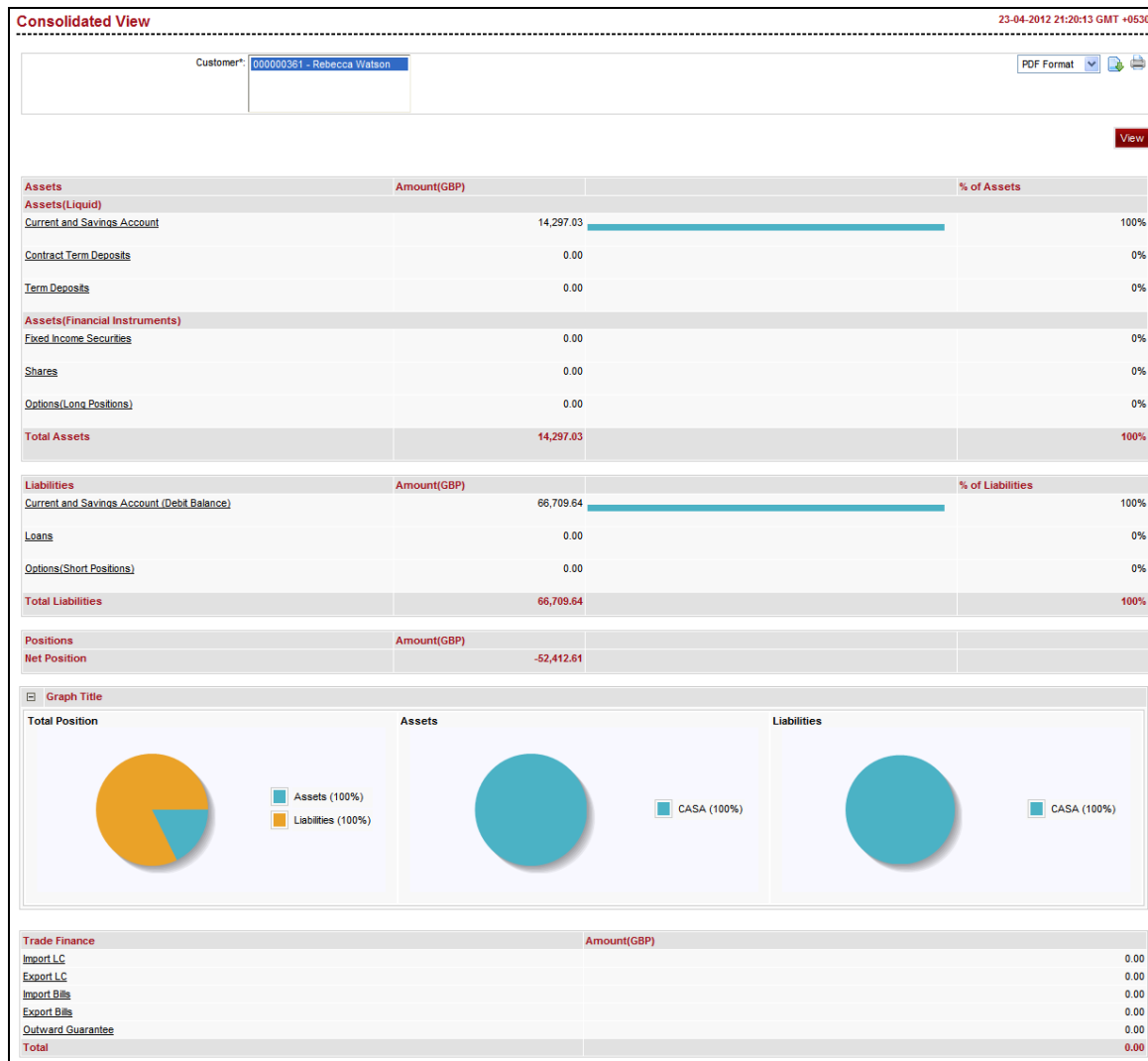
The Account consolidated view option provides you to view the consolidated position of the Assets and Liabilities with the Bank. CASA, deposit, loan accounts, Shares, Options, Trade deals are few assets and liabilities held with the Bank. You shall able to view the details of all assets and liabilities with the bank.

Consolidated View

The screenshot shows a web application interface for the 'Consolidated View' section. At the top left, the title 'Consolidated View' is displayed in red. At the top right, the timestamp '23-04-2012 21:16:27 GMT +0530' is shown. Below the title bar, there is a large text input field. Inside this field, the label 'Customer*' is followed by the text '000000361 - Rebecca Watson'. To the right of the input field, there is a red button labeled 'View'. At the bottom of the form, a small footnote states: '* Indicates mandatory fields. Press "Ctrl Key" to select multiple customer.'

1. Select the Customer Id from the list of customers.
2. Click the **View** button. The system displays the **Consolidated View** Detailed screen.

Consolidated View



Column Description

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

Assets**Assets**

[Display]

This Column displays the account which are in asset side..

Currency

[Display]

This Column displays the currency in which each of the assets belongs.


Column Name	Description
Amount	[Display] This Column displays the amount for each of the asset.
% of assets	[Display] This Column displays the Total assets % wise.
Liabilities	
Currency	[Display] This Column displays the currency in which each of the liabilities belongs.
Amount	[Display] This Column displays the amount for each of the liabilities.
% of liabilities	[Display] This Column displays the Total liabilities % wise.
Positions	
Currency	[Display] This Column displays the currency in which the total position of asset and liability is displayed.
Amount	[Display] This Column displays the amount position for total asset and liability.
Graph	This section displays the total position of asset and liability in the form of a graph.
Trade Finance	
Trade finance	[Display] This Column displays the trade finance transactions.
Currency	[Display] This Column displays the currency in which trade finance transaction is carried out.
Amount	[Display] This Column displays the amount for which trade finance transaction is carried out.

- Click the link on each of the asset and liability or trade finance option to view the further details of the transaction.

4.1. Current and savings accounts(Asset side)

1. Click the **current and savings account** link on the asset side on the Consolidated view screen. The system displays the **Current and Savings summary** screen.

Current and Savings Summary

Current And Savings Summary			
23-08-2010 01:21:48 GMT -1000			
PDF Format 			
Account Description	Currency	Current Balance	Equivalent Balance
3330000028 - ACC LTD			
333000003807 - CURRENT ACCOUNT - CORPOR - 333 - BANK FUTURA -QT-333	USD	4,990,493.91	4,990,493.91
333000002815 - CURRENT ACCOUNT - CORPOR - 333 - BANK FUTURA -QT-333	USD	52,697.86	52,697.86
333000002811 - CURRENT ACCOUNT - CORPOR - 333 - BANK FUTURA -QT-333	USD	1,231.02	1,231.02
333000002814 - SAVINGS ACCOUNT INDIVIDUALS - 333 - BANK FUTURA -QT-333	INR	1,128.09	22.56
333000002812 - SAVINGS ACCOUNT INDIVIDUALS - 333 - BANK FUTURA -QT-333	INR	46,699.61	933.99
333000002807 - SAVINGS ACCOUNT INDIVIDUALS - 333 - BANK FUTURA -QT-333	JPY	549,808	5,612.99
333000002804 - SAVINGS ACCOUNT INDIVIDUALS - 333 - BANK FUTURA -QT-333	INR	2,573,205.67	51,464.11
00000005910 - SAVINGS ACCOUNT INDIVIDUALS - 333 - BANK FUTURA -QT-333	INR	5,000.00	100.00
333000002809 - Corp Current Acc Class - 333 - BANK FUTURA -QT-333	GBP	2,108.95	3,092.52
Total Savings and Current Account (USD Equivalent)			5,105,648.97
Back			

Column Description

Column Name	Description
Account Description	[Display] This Column displays the account which are in asset side..
Currency	[Display] This Column displays the currency in which each of the assets belongs.
Current Balance	[Display] This Column displays the amount for each of the asset.
Equivalent Balance	[Display] This Column displays the Total assets % wise.

2. Select the PDF format or Excel format from the dropdown list.
3. Click the **download** button to download the details.
4. Click the **Print** button to print the details.
5. Click the **account description** link to view the details of the account. The system displays the **Account Details** screen.
6. Click the **Back** button to return to the previous screen.

Account Details

Account Details		23-08-2010 01:26:00 GMT -1000
Account Details		
Name: ACC LTD	Opening Date: 30-11-2007	
Account Number: 33300002812	Account Type: Current and Savings	
Account Relationship: Single	Account Status: Account Enabled	
Branch: BANK FUTURA -QT-333 [333]	Product Name: SAVINGS ACCOUNT INDIVIDUALS	
Account Currency: INR		
Facilities		
Cheque Book: Yes	Overdraft Allowed: Yes	
Standing Instruction Allowed: Yes		
Balances		
Current Balance: 46,699.61		
Amount on Hold: 0.00		
Uncleared Funds: 0.00		
Overdraft Limit: 10,000.00		
Balance Available: 56,699.61		
Minimum Balance Required: 100.00		
Net Available Balance for 56,599.61 withdrawal:		
Others		
Daily Withdrawal Limit: 0.00		
Eligible Advance against 0.00		
Uncleared funds limit:		
		Back


Field Description

Field Name	Description
Select Account	[optional, dropdown] Select the account number form the dropdown list.
7.	Select the account from the dropdown list to view the account details for any other account.
8.	Click the Submit button. The system displays the account details for a new account.
9.	Click the Back button to return to the previous screen.

4.2. Term deposits (Asset Side)

1. Click the **Term Deposits** link on the asset side on the Consolidated view screen.. The system displays the **Term Deposits Summary** screen.

Term Deposit summary

Term Deposits Summary				23-08-2010 01:27:34 GMT -1000
				PDF Format 
Account Description	Currency	Current Balance	Equivalent Balance	
333000028 - ACC LTD				
0000006232 - term deposit account class 4 - 333 - BANK FUTURA -QT-333	USD	800.00	800.00	
0000006230 - term deposit account class 4 - 333 - BANK FUTURA -QT-333	GBP	100.00	146.64	
0000006243 - term deposit account class 3 - 333 - BANK FUTURA -QT-333	USD	5,000.00	5,000.00	
0000006240 - term deposit account class 3 - 333 - BANK FUTURA -QT-333	USD	100.00	100.00	
0000006216 - term deposit account class 3 - 333 - BANK FUTURA -QT-333	USD	183.07	183.07	
0000006212 - term deposit account class 3 - 333 - BANK FUTURA -QT-333	USD	142.61	142.61	
0000006211 - term deposit account class 3 - 333 - BANK FUTURA -QT-333	USD	131.00	131.00	
0000006210 - term deposit account class 3 - 333 - BANK FUTURA -QT-333	USD	121.00	121.00	

2. Select the **Download** format from the dropdown list.Click the download button to download the screen.
3. Select the **Print** button to print the screen.
4. Click the **Back** button to return to the previous screen.
5. Click the **Account description** link. The system displays the **Term deposit details** screen.

Term Deposit Details



Term Deposit Details		23-08-2010 01:30:53 GMT -1000
Account Details		
Customer Id : 333000028		
Account Number : 0000006243	Product Name :	
Currency : USD	Balance : 5,000.00	
Deposit Details		
Deposit Date : 03-03-2008	Principle Amount : 5,000.00	
Maturity Date : 13-03-2008	Interest Rate : 15.00%	
Maturity Instructions		
Rollover Instructions : Close On Maturity		
Payout Details		
Payout Type	Percentage	Additional Information
Transfer to Account	20.00%	33300002812 - (333)
Transfer to Account	35.00%	33300002815 - (333)
General ledger	15.00%	
Transfer to Other Bank Account	30.00%	
		Back

6. Click the **Back** button to return to the previous screen.

4.3. Fixed Income Securities

1. Click the **Fixed Income Securities** link on the Consolidated view screen. The system displays the **Fixed income Securities summary** screen.

Fixed Income Securities Summary

Fixed Income Securities Summary										25-08-2010 18:39:35 GMT +0530
										PDF Format  
Customer Id	Description	Currency Instrument	Nominal Amount	Accrued Interest Till Date	No. of units	Average Cost Price	Market Price	Total Market Value	Equivalent Amount	Price Result
333000044	<u>SEC_NEW</u>	GBP	50,000.00	0.00	11111	90.00	100.00	5,000,000.00	USD 7,331,900.00	5,000.00
Total									USD 7,331,900.00	
										Back

2. Click the **Back** button to return to the previous screen.
3. Click the **Description** link. The system displays the **Fixed Income Securities Details** screen.

Fixed income securities details


Fixed Income Securities Details										25-08-2010 18:40:57 GMT +0530
Customer Id: 333000044										
Description: SEC_NEW										
Currency Instrument: GBP										
ISIN Code: ISIN32324163										
Nominal Amount: 50,000.00										
Accrued Interest Till Date: 0.00										
No. of units: 11111										
Average Cost Price: 90.00										
Market Price: 100.00										
Current Rate: 100.00										
Total Market Value: 5,000,000.00										
Equivalent Amount: USD 7,331,900.00										
Price Result: 5,000.00										
										Back

4. Click the **Back** button to return to the previous screen.

4.4. Shares

1. Click the **shares** link on the Consolidated view screen. The system displays the Fixed income Securities screen.

Shares Summary

Shares Summary 24-08-2010 19:40:30 GMT +0530								
PDF Format 								
Customer Id	Description	Currency Instrument	No. of Shares	Average Cost Price	Market Price	Total Market Value	Equivalent Amount	Price Result
333000044	<u>SEC_NEW</u>	GBP	50000	90.00	100.00	5,000,000.00	USD 7,331,900.00	500,000.00
Total							USD 7,331,900.00	

[Back](#)

2. Click the **Back** button to return to the previous screen.
3. Click the **Description** link. The system displays the **Shares Details** screen.

Shares details

Shares Details 24-08-2010 19:41:20 GMT +0530	
Customer Id: 333000044	
Description: SEC_NEW	
Currency Instrument: GBP	
ISIN Code: ISIN32324163	
No. of Shares: 11111	
Average Cost Price: 90.00	
Market Price: 100.00	
Current Rate: 100.00	
Total Market Value: 5,000,000.00	
Equivalent Amount: USD 7,331,900.00	
Price Result: 500,000.00	

[Back](#)

4. Click the **Back** button to return to the previous screen.

4.5. Options Long Positions

1. Click the **Options** link on the Consolidated view screen. The system displays the **Options summary** screen.

Options Summary

Options (Long Positions) Summary										
24-08-2010 19:42:02 GMT +0530										
PDF Format										
Customer Id	Description	Currency Instrument	Number of Contracts	Option Type	Underlying Quantity/Amount	Average Cost Price	Market Price	Total Market Value	Equivalent Amount	Price Result
333000044	GREENDAL FUTGREENDAL-DEC-FUT	EUR	10	CALL	100	100.00	43.00	43,000.00	USD 56,604.77	-57,000.00
Total									USD 56,604.77	

Back

2. Click the **Description** link. The system displays the **Options details** screen.
OR
Click the **Back** button to return to the previous screen.

Options Details

Options (Long Positions) Details										
24-08-2010 19:42:48 GMT +0530										
Customer Id: 333000044										
Description: GREENDAL FUTGREENDAL-DEC-FUT										
Currency Instrument: EUR										
ISIN Code: CHOFU02073340005										
Number of Contracts: 10										
Option Type: CALL										
Exercise Price: 0.00										
Underlying Quantity/Amount: 100										
Expiry Date: 06-12-2007										
Average Cost Price: 100.00										
Market Price: 43.00										
Current Rate: 43.00										
Total Market Value: 43,000.00										
Equivalent Amount: USD 56,604.77										
Price Result: -57,000.00										



Back

3. Click the **Back** button to return to the previous screen.

4.6. Current and savings accounts(Liabilities side)

1. Click the **current and savings account** link on the liabilities side on the Consolidated view screen. The system displays the **Current and Savings summary** screen.

Current and Savings Summary

Current And Savings Summary				23-08-2010 01:34:38 GMT -1000
				PDF Format  
Account Description	Currency	Current Balance	Equivalent Balance	
333000028 - ACC LTD				
33300002813 - CURRENT ACCOUNT - CORPOR - 333 - BANK FUTURA -OT-333	INR	-3,118,743.99	-62,374.88	
33300003809 - Corp Current Acc Class - 333 - BANK FUTURA -OT-333	USD	-616.30	-616.30	
Total Savings and Current Account (USD Equivalent)			-62,991.18	
				Back

Column Description

Column Name	Description
Account Description	[Display] This Column displays the account which are in asset side..
Currency	[Display] This Column displays the currency in which each of the assets belongs.
Current Balance	[Display] This Column displays the amount for each of the asset.
Equivalent Balance	[Display] This Column displays the Total assets % wise.

2. Select the PDF format or Excel format from the dropdown list.
3. Click the **download** button to download the details.
4. Click the **Print** button to print the details.
5. Click the **account description** link to view the details of the account. The system displays the **Account Details** screen.
OR
Click the **Back** button to return to the previous screen.

Account Details

Account Details		23-08-2010 01:37:41 GMT -1000
Account Details		
Name: ACC LTD	Opening Date: 30-11-2007	
Account Number: 33300002813	Account Type: Current and Savings	
Account Relationship: Single	Account Status: Account Enabled	
Branch: BANK FUTURA -QT-333 [333]	Product Name: CURRENT ACCOUNT - CORPOR	
Account Currency: INR		
Facilities		
Cheque Book: Yes	Overdraft Allowed: Yes	
Standing Instruction Allowed: Yes		
Balances		
Current Balance: -3,118,743.99		
Amount on Hold: 0.00		
Uncleared Funds: 0.00		
Overdraft Limit: 0.00		
Balance Available: 0.00		
Minimum Balance Required: 0.00		
Net Available Balance for withdrawal: 0.00		
Others		
Daily Withdrawal Limit: 0.00		
Eligible Advance against Uncleared funds limit:		
		Back

Field Description

Field Name	Description
Select Account	[optional, dropdown] Select the account number form the dropdown list.
6.	Select the account from the dropdown list to view the account details for any other account.
7.	Click the Submit button. The system displays the account details for a new account.
8.	Click the Back button to return to the previous screen.

4.7. Loans(Liabilities Side)

1. Click the **Loans** link on the liabilities side on the Consolidated view screen. The system displays the **Loans summary** screen.

Loans summary

Loans Summary			
24-08-2010 07:22:45 GMT -0500			
PDF Format			
Account Description	Currency	Current Balance	Equivalent Balance
INB002321 - CLCUST			
INBLCT1080390002 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,688.89	156,446.45
INBLCT1080390001 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,688.89	156,446.45
INBLCT1080290112 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,672.23	156,422.02
INBLCT1080290110 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,672.23	156,422.02
INBLCT1080290107 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,672.23	156,422.02
INBLCT1080370130 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,672.23	156,422.02
INBLCT1080030093 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,558.17	156,254.77
INBLCT1080030092 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,558.17	156,254.77
INBLCT1080370129 - Short and Medium Term Loans - INB - Intermediary Branch	USD	40,000.00	40,000.00
INBLCT1080030090 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,558.17	156,254.77
INBLCT1080030091 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,558.17	156,254.77
INBLCT1080380137 - Short and Medium Term Loans - INB - Intermediary Branch	USD	40,000.00	40,000.00
INBLCT1080370134 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,672.23	156,422.02
INBLCT1080370132 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,672.23	156,422.02
INBLCT1080290109 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,672.23	156,422.02
INBLCT1080040094 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,672.21	156,422.00
INBLCT1080030083 - Short and Medium Term Loans - INB - Intermediary Branch	USD	40,000.00	40,000.00
INBLCT1080030082 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,702.78	156,466.82
INBLCT1080040106 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	55,456.18	81,319.83
INBLCT1080370136 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,672.23	156,422.02
INBLCT1080370135 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,672.23	156,422.02
INBLCT1080370133 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,672.23	156,422.02
INBLCT1080370131 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,672.23	156,422.02
INBLCT1080040102 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	53,394.46	78,296.57
INBLCT1080030084 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	10,667.21	15,642.18
INBLCT2080030014 - Long term loans - INB - Intermediary Branch	GBP	10,647.13	15,612.74
INBLCT1080360119 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,672.23	156,422.02
INBLCT1080360118 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,672.23	156,422.02
INBLCT1080040099 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	45,813.41	67,179.87
INBLCT1080040105 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,672.23	156,422.02
INBLCT1080040100 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	35,935.83	52,695.58
INBLCT1080360124 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,672.23	156,422.02
INBLCT1080350115 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,672.23	156,422.02
INBLCT1073380059 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	58,669.73	86,032.12
INBLCT1073370029 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	23,035.60	33,778.94
INBLCT1080030085 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	10,655.82	15,625.48
INBLCT1073380064 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,672.23	156,422.02
INBLCT1073370026 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	107,732.65	157,977.00
INBLCT1073380081 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	9,730.56	14,268.70
INBLCT1073380068 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,672.23	156,422.02
INBLCT1073380070 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,672.23	156,422.02
INBLCT1073380074 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	97,243.91	142,596.52
INBLCT1073370046 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	10,146.35	14,878.40
INBLCT1073380073 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,538.26	156,225.57
INBLCT1073380067 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,672.23	156,422.02
INBLCT1073380080 - Short and Medium Term Loans - INB - Intermediary Branch	GBP	106,510.09	156,184.27
Total Loans Account (USD Equivalent)			10,685,526.72

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2. Select the **Download** format from the dropdown list. Click the download button to download the screen.
3. Select the **Print** button to print the screen.
4. Click the **Back** button to return to the previous screen.

5. Click the **Account description** link. The system displays the **Loan Account details** screen.

Loan Account Details

Loan Account Details		24-08-2010 07:26:28 GMT +0500
Account Details		
Customer Id: INB002321	Loan Tenure: 12 Months	
Account Number: INBLCT1080390001	Product Name: Short and Medium Term Loans	
Currency: GBP		
Loan Details		
Opening Date: 04-12-2007	Maturity Date: 10-12-2008	
Sanctioned Loan Amount: 100,000.00	Disbursed Loan Amount: 100,000.00	
Interest Rate: 12.00 %	Principal Penalty Rate: 0.00 %	
Amount Paid Till Date: 0.00	Prepayment Penalty Interest Rate: 0.00%	
Installment Paid: 0		
Principal Repayment Frequency: Monthly	Interest Repayment Frequency: Monthly	
Outstanding Loan Details		
Principal Balance: 100,000.00	Prepayment Penalty Amount: 0.00	
Penalties: 0.00	Fees And Charges: 0.00	
Next Installment Date: 04-03-2008	Next Installment Amount: 9,138.89	
Installment Arrears: 18,647.21	Loan Outstanding: 106,688.89	
Remaining Installments: 12		
Final Settlement Amount: 106,688.89	Interest Amount Still to be paid: 6,688.89	

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4.8. Options Short Positions

1. Click the **Options** link on the liabilities side on the Consolidated view screen. The system displays the **Options summary** screen.

Options Summary

Options (Short Positions) Summary										
24-08-2010 19:43:46 GMT +0530										
PDF Format										
Customer Id	Description	Currency Instrument	Number of Contracts	Option Type	Underlying Quantity/Amount	Average Cost Price	Market Price	Total Market Value	Equivalent Amount	Price Result
333000044	INDEX Call OptionLSE-CAL-IND-DEC	GBP	10	CALL	50	100.00	96.00	48,000.00	USD 70,386.24	2,000.00
Total									USD 70,386.24	
										Back

2. Click the **Description** link. The system displays the **Options details** screen.
OR
Click the **Back** button to return to the previous screen.

Options Details

Options (Short Positions) Details										
24-08-2010 19:44:33 GMT +0530										
Customer Id: 333000044										
Description: INDEX Call OptionLSE-CAL-IND-DEC										
Currency Instrument: GBP										
ISIN Code: CH00P01073340001										
Number of Contracts: 10										
Option Type: CALL										
Exercise Price: 0.00										
Underlying Quantity/Amount: 50										
Expiry Date: 14-12-2007										
Average Cost Price: 100.00										
Market Price: 96.00										
Current Rate: 96.00										
Total Market Value: 48,000.00										
Equivalent Amount: USD 70,386.24										
Price Result: 2,000.00										
										Back

3. Click the **Back** button to return to the previous screen.

4.9. Import LC (Trade Finance)

1. Click the **Import LC** link in Trade Finance on the Consolidated view screen. The system displays the **Import LC** screen.

Import LC

View Import LC 23-08-2010 01:01:05 GMT-1000

Records 1 to 10 of 39 Page 1 of 4

LC Number	Issue Date	Beneficiary Name	LC Amount	Outstanding LC Amount	Date of Expiry	LC Status	LC Drawings Status	Expiry Status	Latest Shipment Date
333ILSN080350003	04-02-2008	BOON DAVID	GBP 234,567.00	GBP 258,023.70	04-05-2008	Reversed	Undrawn	Expired	04-02-2008
333ILSR080350005	04-02-2008	BOON DAVID	GBP 234,567.00	GBP 258,023.70	03-03-2008	Active	Undrawn	Expired	04-02-2008
333ILSR080350006	04-02-2008	BOON DAVID	GBP 10,000.00	GBP 0.00	14-02-2008	Active	Fully Drawn	Expired	04-02-2008
333ILSR080350007	04-02-2008	BOON DAVID	GBP 1,000.00	GBP 0.00	14-02-2008	Active	Fully Drawn	Expired	04-02-2008
333ILSR080350008	04-02-2008	BOON DAVID	GBP 234,567.00	GBP 0.00	03-03-2008	Cancelled	Fully Drawn	Expired	04-02-2008
333ILSR080350009	04-02-2008	BOON DAVID	GBP 1,000.00	GBP 1,100.00	14-02-2008	Active	Undrawn	Expired	04-02-2008
333ILSR080350010	04-02-2008	BOON DAVID	GBP 1,000.00	GBP 1,100.00	14-02-2008	Active	Undrawn	Expired	04-02-2008
333ILSR080630012	03-03-2008	BOON DAVID	GBP 1,000.00	GBP 200.00	13-03-2008	Active	Partially Drawn	Expired	04-02-2008
333ILSR080630013	03-03-2008	BOON DAVID	GBP 1,000.00	GBP 1,100.00	13-03-2008	Active	Undrawn	Expired	04-02-2008
333ILSR080630014	03-03-2008	abhi	GBP 30.00	GBP 0.00	30-04-2008	Active	Fully Drawn	Expired	19-03-2008

2. Click the **LC Number** link. The system displays the **View Import LC details** screen.
OR
Click the **Back** button to return to the previous screen.

View import LC Details

View Import LC 23-08-2010 01:47:31 GMT-1000

LC Number: 333ILSN080350003
Customer Ref. No.:

Date of Issue: 04-Feb-2008
SWIFT Message:
Advice:

General | Parties | Banks | Payment Terms | Shipment | Goods | Documents

General

Type: IRREVOCABLE
Form of LC: NON-TRANSFERABLE
LC Amount : GBP 234,567.00
LC Outstanding Balance: GBP 258,023.70
Tolerance: None
Under(-): 10.00% Above(+): 10.00%
Issue Date: 04-Feb-2008
Date of Expiry: 04-May-2008
Place of Expiry: Jakarta
Available With: Test
By: Deferred Payment

3. Click the **Back** button to return to the previous screen.
4. For further details plz refer trade finance UM.

4.10. Export LC (Trade Finance)

1. Click the **Export LC** link in Trade Finance on the Consolidated view screen. The system displays the **Export LC** screen.

Export LC

View Export LC 23-08-2010 01:50:23 GMT -1000

Records 1 to 10 of 14 Page 1 of 2

LC Number	Issue Date	Applicant Name	LC Amount	Outstanding LC Amount	Date of Expiry	LC Status	LC Drawings Status	Customer Ref. No.	Latest Shipment Date
333ELCR080350002	04-02-2008	Basanth Patil	GBP 234,568.00	GBP 258,024.80	05-03-2008	Active	Undrawn		04-02-2008
333ELCR080350003	04-02-2008	Basanth Patil	INR 234,567.00	INR 234,567.00	05-03-2008	Active	Undrawn		04-02-2008
333ELCR080350004	04-02-2008	ACC LTD	GBP 100.00	GBP 100.00	14-02-2008	Active	Undrawn		04-02-2008
333ELCR080350005	04-02-2008	Basanth Patil	GBP 100.00	GBP 0.00	05-03-2008	Active	Fully Drawn		04-02-2008
333ELCR080350007	04-02-2008	Basanth Patil	INR 234,567.00	INR 234,567.00	05-03-2008	Reversed	Undrawn		04-02-2008
333ELCR080350008	04-02-2008	Basanth Patil	INR 234,567.00	INR 234,567.00	05-03-2008	Active	Undrawn		04-02-2008
333ELCR080630010	03-03-2008	Bharthi Groups	GBP 1,000.00	GBP 1,000.00	02-04-2008	Active	Undrawn		03-03-2008
333ELCR080630011	03-03-2008	Bharthi Groups	GBP 125.00	GBP 0.00	02-04-2008	Active	Fully Drawn		
333ELCR080630012	03-03-2008	Bharthi Groups	GBP 125.00	GBP 125.00	02-04-2008	Active	Undrawn		
333ELCR080630013	03-03-2008	ACC LTD	GBP 100.00	GBP 100.00	13-03-2008	Active	Undrawn		04-02-2008

2. Click the **LC Number** link. The system displays the **View Export LC details** screen.
OR
Click the **Back** button to return to the previous screen.

View Export LC details

View Export LC 23-08-2010 01:53:26 GMT -1000

LC Number: 333ELCR080350004
Customer Ref. No.:

Date of Issue: 04-Feb-2008
SWIFT Message:
Advice:

General | Parties | Banks | Payment Terms | Shipment | Goods | Documents

General

Type: IRREVOCABLE
Form of LC: NON-TRANSFERABLE
LC Amount : GBP 100.00
LC Outstanding Balance: GBP 100.00
Tolerance: None
Under(-): 0.00% Above(+): 0.00%
Issue Date: 04-Feb-2008
Date of Expiry: 14-Feb-2008
Place of Expiry: TEST
Available With: DS
By: None

3. Click the **Back** button to return to the previous screen.
4. For further details plz refer trade finance UM.

4.11. Import Bills (Trade Finance)

1. Click the **Import Bills** link in Trade Finance on the Consolidated view screen. The system displays the **Import Bills** screen.

Import Bills

View Import Bills 23-08-2010 01:54:52 GMT -1000

Records 1 to 4 of 4 Page 1 of 1

Bill Reference Number	Release Against	Transaction Date	Amount	Status	Drawee	Drawer
333BCS2073370001	SIMPLE IMPORT BILL	03-12-2007	INR 300.00	Active	ACC LTD	SHANE GOULD
333QTB2080350001	SIMPLE IMPORT BILL	04-02-2008	GBP 1,100.00	Active	ACC LTD	BOON DAVID
333QTB2080630002	SIMPLE IMPORT BILL	03-03-2008	GBP 11,000.00	Active	ACC LTD	BOON DAVID
333QTB2080630005	SIMPLE IMPORT BILL	03-03-2008	GBP 900.00	Active	ACC LTD	BOON DAVID

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2. Click the **Bill Reference Number** link. The system displays the **View Import Bills details** screen.
OR
Click the **Back** button to return to the previous screen.

View Import Bills Details

View Import Bills 23-08-2010 01:55:16 GMT -1000

Bill Reference Number: 333QTB2080350001
 Date Received: 04-02-2008
 Contract Status: Active

SWIFT Message: Select View
 Advice: Select View

Parties | **Bill Details** | **Documents** | **Status Date** | **Discrepancies** | **Bank Instructions**

Parties

Drawee	Drawer
Name: ACC LTD Address: # 165 MG ROAD Bangalore Country: IN	Name: ACC LTD Address: # 165 MG ROAD Bangalore Country: IN

Remitting Bank

Name:
Address:
Country:

[Back](#)




3. Click the **Back** button to return to the previous screen.
4. For further details plz refer trade finance UM.

4.12. Export Bills (Trade Finance)

1. Click the **Export Bills** link in Trade Finance on the Consolidated view screen. The system displays the **Export Bills** screen.

Export Bills

View Export Bills 23-08-2010 01:58:25 GMT -1000

Records 1 to 3 of 3 |<< << Page 1 of 1 >> |>>|

Bill Reference Number	Release Against	Transaction Date	Amount	Status	Drawee	Drawer
333QTB3080630008	SIMPLE EXPORT BILL	03-03-2008	GBP 100,000.00	Active	Basanth Patil	ACC LTD
333QTB3080350005	SIMPLE EXPORT BILL	04-02-2008	GBP 100.00	Active	Basanth Patil	ACC LTD
333QTB3080630006	SIMPLE EXPORT BILL	03-03-2008	GBP 125.00	Active	Bharthi Groups	ACC LTD

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2. Click the **Bill Reference Number** link. The system displays the **View Export Bills details** screen.
OR
Click the **Back** button to return to the previous screen.

View Export Bills Details

View Export Bills 23-08-2010 01:59:14 GMT -1000

Bill Reference Number: 333QTB3080630008
 Date Received: 03-03-2008
 Contract Status: Active

SWIFT Message: Select [View](#)
 Advice: Select [View](#)

[Parties](#) | [Bill Details](#) | [Documents](#) | [Discrepancies](#) | [Status Date](#) | [Bank Instructions](#)

Parties

Drawee	Drawer
Name:	Name: ACC LTD
Address:	Address: BICCODE1111 Bangalore
Country:	Country: IN

Collecting Bank/Issuing Bank

Name:
Address:
Country:

[Back](#)

3. Click the **Back** button to return to the previous screen.
4. For further details plz refer trade finance UM.

4.13. Outward Guarantee (Trade Finance)

1. Click the **Outward Guarantee** link in Trade Finance on the Consolidated view screen. The system displays the **Outward Guarantee** screen.

Outward Guarantee

View Outward Guarantee 23-08-2010 02:00:00 GMT -1000

Records 1 to 10 of 33 Page 1 of 4

Outward Guarantee Number	Issue Date	Applicant Name	Outward Guarantee Amount	Outstanding Guarantee Amount	Date of Expiry	Outward Guarar
333GUIS080350002	04-02-2008	ACC LTD	GBP 0.00	GBP 0.00	17-04-2008	Hold
333GUIS080350003	04-02-2008	ACC LTD	GBP 20.00	GBP 0.00	31-03-2008	Hold
333GUIS080350004	04-02-2008	ACC LTD	GBP 100.00	GBP 0.00	07-02-2008	Active
333GUIS080350005	04-02-2008	ACC LTD	USD 10.00	USD 0.00	27-02-2008	Active
333GUIS080350006	04-02-2008	ACC LTD	GBP 10.00	GBP 0.00	19-02-2008	Active
333GUIS080350007	04-02-2008	ACC LTD	GBP 100.00	GBP 0.00	07-02-2008	Cancelled
333GUIS080350009	04-02-2008	ACC LTD	GBP 100.00	GBP 100.00	07-02-2008	Reversed
333GUIS080350010	04-02-2008	ACC LTD	GBP 100.00	GBP 100.00	07-02-2008	Active
333GUIS080630014	03-03-2008	ACC LTD	GBP 10,000.00	GBP 10,000.00	26-02-2009	Active
333GUIS080630015	03-03-2008	ACC LTD	GBP 10,000.00	GBP 10,000.00	26-02-2009	Active

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2. Click the **Outward Guarantee Number** link. The system displays the **View Outward Guarantee details** screen.
OR
Click the **Back** button to return to the previous screen.

View Outward Guarantee details

View Outward Guarantee 23-08-2010 02:01:18 GMT -1000

BG Number : 333GUIS080350005 Date of Issue : 04-Feb-2008

SWIFT Message : Select View

Advice : Select View

Parties **Commitment Details** **Bank Instructions** **Guarantee**

General :	Beneficiary :
Date of Application : 04-Feb-2008	Name : BOON DAVID
Branch : BANK FUTURA -QT-333	Address : NR ROAD
Product : Financial Bid Bond Gurantee	2035
Type of Guarantee : Financial	50636
	Country : UNITED KINGDOM

Applicant :	Advice through Bank :
Name : ACC LTD	SWIFT :
Address : # 165 MG ROAD	Name : Rajini
Bangalore	Address : No. 5 Poes Garden
	Chennai
Country : INDIA	Country : UNITED KINGDOM

Back

3. Click the **Back** button to return to the previous screen.
4. For further details plz refer trade finance UM.

5. Account Summary

This option allows you to view a summarized view of all your accounts and gives various details such as the account number, the description of the account, the base currency of the account, the current balance and the other currency equivalent of the current balance.

The option is a consolidated method of viewing all your accounts and its balances in one place. You can get a summary of your accounts maintained with the bank. The transaction is categorized into several sections. Each section lists a particular type of account, for example, Current and Savings accounts, Term Deposits, Contract Term Deposits and Loans are all listed as separate sections and the accounts you hold under each of these categories are sub-totaled separately. The grand total of all the balances is provided at the end of the screen.

The account summary also displays the investment details of the user, for example Investment category, current balances. Investment details will be displayed only if the customer id for private banking is mapped to the user.

Navigate through menus **Accounts > Account Summary** to access Account Summary.

Account Summary

25-04-2012 22:04:09 GMT +0530

Account Summary

Total Portfolio Amount (GBP Equivalent)	10,415,942.39	
Total Savings and Current Account (GBP Equivalent)	9,568,824.67	
Total Islamic Savings and Current Account (GBP Equivalent)	-5,000.00	
Total Term Deposit Account (GBP Equivalent)	196,982.28	
Total Islamic Term Deposit Account (GBP Equivalent)	50,000.00	
Total Loan Account (GBP Equivalent)	650,135.44	
Contract Term Deposits (GBP Equivalent)	0.00	

☐ Show Customerwise Breakup

Choice of Account : All

View equivalent balance in currency : GBP

GO

Current and Savings

Account Description	Currency	Current Balance	Equivalent Balance
000000361-Rebecca Watson			
0000001234567- SAVINGS A...000-BANK FUTURA	GBP	0.00	0.00
0021234123412- Savings T...002-Bank Futura,4th Street Branch,Londo	GBP	-59,829.36	-59,829.36
0021234123413- Savings T...002-Bank Futura,4th Street Branch,Londo	GBP	14,297.03	14,297.03
0033333333444- Normal sa...003-Bank Futura,Avenue Branch, London	GBP	-6,880.28	-6,880.28
00400036101- Savings T...004-Bank Futura,Neethle Street, London	GBP	0.00	0.00
00400036102- Savings T...004-Bank Futura,Neethle Street, London	GBP	0.00	0.00

Islamic Term Deposits

Account Description	Currency	Current Balance	Equivalent Balance
004004598-Spend_Ind_1			
01111111330- Islamic t...004-Bank Futura,Neethle Street, London	GBP	50,000.00	50,000.00
Total Islamic Term Deposit Account (GBP Equivalent)			50,000.00

Investment

Allocation	Currency	Current Balance	Equivalent Balance
Corporate Bonds	JPY	10,018,675	91,078.87
Equity	JPY	839,108,000	7,628,254.55
Mutual Fund	JPY	477,970	4,345.18
Total Investment Amount (GBP Equivalent)			7,723,678.59

Loans

Account Description	Currency	Sanctioned Loan Amount	Equivalent Balance
004004598-Spend_Ind_1			
004CLAQGBP000009- NormaBea...004-Bank Futura,Neethle Street, London	GBP	500,000.00	500,000.00
Total Loan Account (GBP Equivalent)			500,000.00
SKN004498-jones_ca			
SKNCLP1GBP000004- CL_PDC_TE...SKN-Bank Futura,2ndStreet Branch,London	GBP	100,000.00	100,000.00
SKNCLP1GBP000005- CL_PDC_TE...SKN-Bank Futura,2ndStreet Branch,London	GBP	50,000.00	50,000.00
SKNCLP1NR000004- CL_PDC_TE...SKN-Bank Futura,2ndStreet Branch,London	INR	10,000.00	135.44
Total Loan Account (GBP Equivalent)			150,135.44

Column Description

Column Name	Description
Current And Savings Accounts, Islamic Current and Savings Account, Term Deposits, Islamic Term Deposits	
Account Description	[Display] Display the Accounts available under each Customer ID. Account information displayed is Account Number, Branch of the account, Product of the account.
Currency	[Display] Display the currency of the account.
Current Balance	[Display] Display the current balance of the account in account currency.
Equivalent Balance	[Display] Display the equivalent amount of current Balance in selected currency.
Loan Accounts	
Account Description	[Display] Display the Accounts available under each Customer ID. Account information displayed is Account Number, Branch of the account, Product of the account.
Currency	[Display] Display the currency of the account.
Sanctioned Loan Amount	[Display] Display the current Sanctioned amount of the Loan account
Equivalent Balance	[Display] Display the equivalent amount of Sanctioned Amount in selected currency.
Islamic Financing Account	
Account Description	[Display] Display the Accounts available under each Customer ID. Account information displayed is Account Number, Branch of the account, Product of the account.
Currency	[Display] Display the currency of the account.

Column Name	Description
Amount Financed	[Display] Display the Amount Financed for Islamic Financing Account.
Equivalent Balance	[Display] Display the equivalent amount of Financed Amount in selected currency.
Debit Cards	
Card Details	[Display] Display the Debit Card Number.
Name on the Card	[Display] Display the Name of the Card.
Account Number	[Display] Display CASA account Number to which the debit card is linked.
Credit Cards	
Card Details	[Display] Display the Credit Card Number and Card Type.
Credit Limit	[Display] Display the Credit Limit assigned to the card.
Cash Limit	[Display] Display the Cash limit assigned to the card.
Amount Utilised	[Display] Display utilized credit limit amount.
Available Limit	[Display] Display available credit limit for utilization.
Expiry Date	[Display] Display Card expiry date.
Card Currency	[Display] Display Card Currency.
Current Outstanding Balance	[Display] Display Current outstanding balance for the card.
Credit Card Statement	[Link] Display the link to view the Credit card statement.

Column Name	Description
Investment	
Allocation	[Display] Display the investment product.
Currency	[Display] Display the currency of the investment product.
Current Balance	[Display] Display the current Value of the investment product.
Equivalent Balance	[Display] Display the current value of the investment product in the Currency selected for calculating equivalent balance.

Customer wise break up

☒ Show Customerwise Breakup

Total Savings and Current Account (USD Equivalent)

Customer Id	Amount Distribution	
333000028	5,042,657.79	<div></div>
CA1000761	219,957.00	<div></div>

Total Term Deposit Account (USD Equivalent)

Customer Id	Amount Distribution	
333000028	8,938.94	<div></div>
CA1000761	0.00	<div></div>

Total Loan Account (USD Equivalent)

Customer Id	Amount Distribution	
333000028	0.00	<div></div>
CA1000761	0.00	<div></div>

Contract Term Deposits (USD Equivalent)

Customer Id	Amount Distribution	
333000028	0.00	<div></div>
CA1000761	0.00	<div></div>

Column Description

Column Name	Description
Total Portfolio Amount	[Display] This column displays the total portfolio amount.
Show Customer wise Breakup	[Optional, Checkbox] Click the checkbox to view customer wise breakup of the accounts.

Column Name	Description
View Equivalent Balance in Currency	[Mandatory, Drop-Down] Select the appropriate currency from the drop-down list in which you want to view your current balances.
Customer ID	[Display] This column displays the customer id of the account.
Amount	[Display] This column displays the Total amount in which the amount exists..
Distribution	[Display] This column displays the amount in the graphical format.
Account Number	[Display] This column displays the account number. These are the account numbers that have been registered for internet banking.
Description	[Display] This column displays the descriptive name of the account.
Currency	[Display] This column displays the primary currency (base currency) in which funds are credited/ debited in this account.
Current Balance	[Display] This column displays the current balance of the account. This balance does not include un-cleared funds stuck in clearing or unutilized overdraft amounts.
Equivalent Balance	[Display] This column displays the current ledger balance in the currency selected for calculating the equivalent balance.

1. For viewing the Equivalent Balance in any currency select the currency and Click on the **Go** button. The system will display all your current balances based on the selected currency and display the same under the <<Currency>> Equivalent column.
2. Click the left side menu icons to view the account details, Account summary, Ad-hoc account statement and account activity in case of CASA and Islamic CASA Accounts

Or

Click the left side menu icons to view the Deposit details, Amend Term Deposit, Redeem Term Deposit, Term Deposit activity in case of Term Deposit and Islamic Term Deposit Accounts

Or


Click the left side menu icons to view the Contract Deposit details, in case of Contract Term Deposits

Or

Click the left side menu icons to view the Loan details, Loan Schedule, Loan Repayment inquiry, Loan Settlement, Loan Activity in case of Loan Accounts

Or

Click the left side menu icons to view the Financing details, Financing Schedule, Financing Repayment inquiry, Financing Settlement, Financing Activity in case of Islamic Financing account.

3. Click on the View stamen link for viewing respective credit card statement.
4. Click on the edit icon  next to the account number to edit or assign the nick name to the account.
5. Click on the Set Favorite accounts link to set the Favourite accounts.

6. Account Details

The **Account Details** option provides the user to view important details of a selected Current or Savings account. The account details can be viewed separately for each of the CASA accounts under the various customer IDs mapped to the user.

Navigate through menus, **Accounts > Savings and Current Accounts > Account Details** to access Account Details.

Account Details

Field Description

Field Name	Description
Select Account	[Mandatory, Drop-Down] Select the account number from the drop-down list for which the details are to be displayed.

1. Click the **Submit** button. The system displays the **Account Details** screen with the account details.

Account Details

Account Details
01-06-2011 13:00:00 GMT +0530

Select Account:
QT2001774 QT100177401 QT1-LONDON

Submit

Account Details

Name: Oxy Trading Inc Changed	Opening Date: 01-10-2010
Account Number: QT100177401	Account Type: Current and Savings
Account Relationship: Single	Account Status: Account Enabled
Branch: QT1-LONDON [QT1]	Product Name: CURRENT ACCOUNT - CORPORATES-QT
Account Currency: INR	

Facilities

Cheque Book: Yes	Overdraft Allowed: Yes
------------------	------------------------

Balances

Current Balance: 18,069.96
Amount on Hold: 0.00
Uncleared Funds: 0.00
Overdraft Limit: 0.00
Balance Available: 18,069.96
Minimum Balance Required: 0.00
Net Available Balance For: 18,069.96
Withdrawal:

Others

ATM Daily Withdrawal Limit: 0.00
Eligible Advance Against: 0.00
Uncleared Funds Limit:

Account Activity

Field Description

Field Name	Description
Account Details	
Name	[Display] This field displays the name of the account holder.
Opening Date	[Display] This field displays the account opening date.
Account Number	[Display] This field displays the account number of the customer.
Account Type	[Display] This field displays the account type. The account type can be Current, Savings, Term Deposit and Loans.
Account Relationship	[Display] This field displays the account relationship of an account holder with the account. The relationship can be sole owner, joint holder, and so on.

Field Name	Description
Account Status	[Display] This field displays the account status of the account.
Branch	[Display] This field displays the bank branch number in which the account is getting operated.
Product Name	[Display] This field displays the product name under which the account is opened.
Account Currency	[Display] This field displays the base currency of an account.
Facilities	
Cheque Book	[Display] This field displays whether the cheque book facility is provided to an account holder or not. If the facility is provided, then it displays "Yes", else "No".
Overdraft Allowed	[Display] This field displays whether the overdraft facility is provided to the account holder or not. If the facility is provided, then it displays "Yes", else "No".
Balances	
Current Balance	[Display] This field displays the current balance in the account.
Amount on Hold	[Display] This field displays the earmarked amount or the amount on hold in the account.
Un cleared Funds	[Display] This field displays the uncleared funds pertaining to the cheques and the clearing related to the account.
Overdraft Limit	[Display] This field displays the overdraft amount limit available for the account.
Balance Available	[Display] This field displays the available balance in the account.

Field Name	Description
Minimum Balance Required	[Display] This field displays the minimum balance to be maintained in the account.
Net Available Balance for withdrawal	[Display] This field displays the maximum current balance a customer can withdraw from the account.
Others	
ATM Daily Withdrawal Limit	[Display] This field displays the maximum amount that the account holder can withdraw per day.
Eligible Advance against Un cleared funds limit	[Display] This field displays the amount of eligible advance against the un cleared funds.

2. Click the **Account Activity** button to view the account activity details (transaction history). The system displays the **Account Activity** for current period screen. For more information, refer to **Transaction History/Account Activity** transaction in this user manual.

7. Account Statement

The **Account Statement** option allows you to view the account statements of any account under the customer IDs mapped to you. You can view the list of statements of individual accounts by clicking the account number link. You can also view the details of the individual statement numbers by clicking the statement number link.

Navigate through menus, **Accounts > Savings and Current Accounts > Account statement** to access Account Statement.

[Account Statement](#)

Account Statement				23-08-2010 23:15:10 GMT -1000
Choice Of Account: <input type="text" value="All"/>				
Current and Savings				
Account Number	Description	Currency		Current Balance
333000028-ACC LTD				
333000028 0000005910 ACC LTD INR	SAVINGS ACCOUNT INDIVIDUALS	INR		5,000.00
333000028 33300002804 ACC LTD INR	SAVINGS ACCOUNT INDIVIDUALS	INR		2,573,205.67
333000028 33300002807 ACC LTD JPY	SAVINGS ACCOUNT INDIVIDUALS	JPY		549,808
333000028 33300002809 ACC LTD GBP	Corp Current Acc Class	GBP		2,108.95
333000028 33300002811 ACC LTD USD	CURRENT ACCOUNT - CORPOR	USD		1,231.02
333000028 33300002812 ACC LTD INR	SAVINGS ACCOUNT INDIVIDUALS	INR		46,699.61
333000028 33300002813 ACC LTD INR	CURRENT ACCOUNT - CORPOR	INR		-3,118,743.99
333000028 33300002814 ACC LTD INR	SAVINGS ACCOUNT INDIVIDUALS	INR		1,128.09
333000028 33300002815 ACC LTD USD	CURRENT ACCOUNT - CORPOR	USD		52,697.86
333000028 33300003807 ACC LTD USD	CURRENT ACCOUNT - CORPOR	USD		4,990,493.91
333000028 33300003809 ACC LTD USD	Corp Current Acc Class	USD		-616.30
CA1000761-				
CA1000761 111111112 SHWETHASHREE	SAVINGS ACCOUNT INDIVIDUALS	GBP		100,000.00
CA1000761 111111114 SHWETHASHREE	SAVINGS ACCOUNT INDIVIDUALS	GBP		50,000.00
CA1000761 111111118 SHWETHASHREE	SAVINGS ACCOUNT INDIVIDUALS	GBP		0.00
CA1000761 111111119 SHWETHASHREE	SAVINGS dormant ACCOUNT CLASS	GBP		0.00

Field Description

Field Name	Description
Choice of accounts	<p>[Conditional, Dropdown]</p> <p>Select the type of accounts for account statement download.</p> <p>The options are</p> <ul style="list-style-type: none"> • All • Favorites <p>This field is activated if at least one account is selected as a favorite account.</p>
Current and Savings	
Account Number	<p>[Display]</p> <p>This column displays the account numbers under a particular customer ID.</p> <p>Click the desired account number link to view the corresponding account statements.</p>
Description	<p>[Display]</p> <p>This column displays the brief description of the account.</p>
Currency	<p>[Display]</p> <p>This column displays the base currency of the account.</p>

Field Name	Description
Current Balance	[Display] This column displays the current balance of the account in the base currency.

1. Click the required link in the **Account Number** column to view the corresponding account statements. The system displays the **Account Statement** screen.

Account Statement

Account Statement		24-08-2010 20:07:59 GMT +0530
Account Details		
Account Number: 333000044 33300004416 BANK FUTURA -QT-333		Account Type: Current and Savings
Statement Number	Date From	End Date
333MSOG0733700SD		
333MSOG07334001J		
		Another Account

Field Description

Field Name	Description
Account Details	
Account Number	[Display] This field displays the account number for which the account statements are displayed.
Account Type	[Display] This field displays the account type.
Statement Number	[Display] This column displays the account statement number associated with the selected account.
Date From	[Display] This column displays the start date of the account statement.
End Date	[Display] This column displays the end date of the account statement.

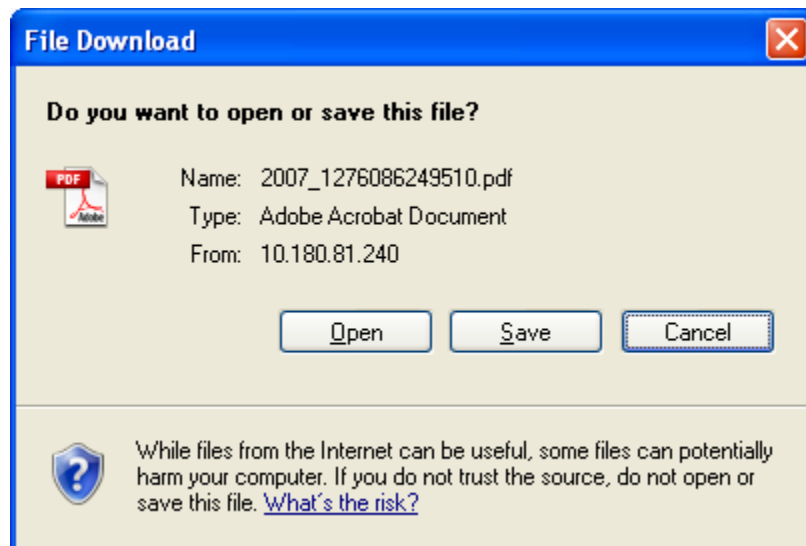
2. Click the required link in the **Statement Number** column to view the individual account statement details. The system displays the **Account Statement** screen.
OR
Click the **Back** button. The system displays the previous screen.

Account Statement

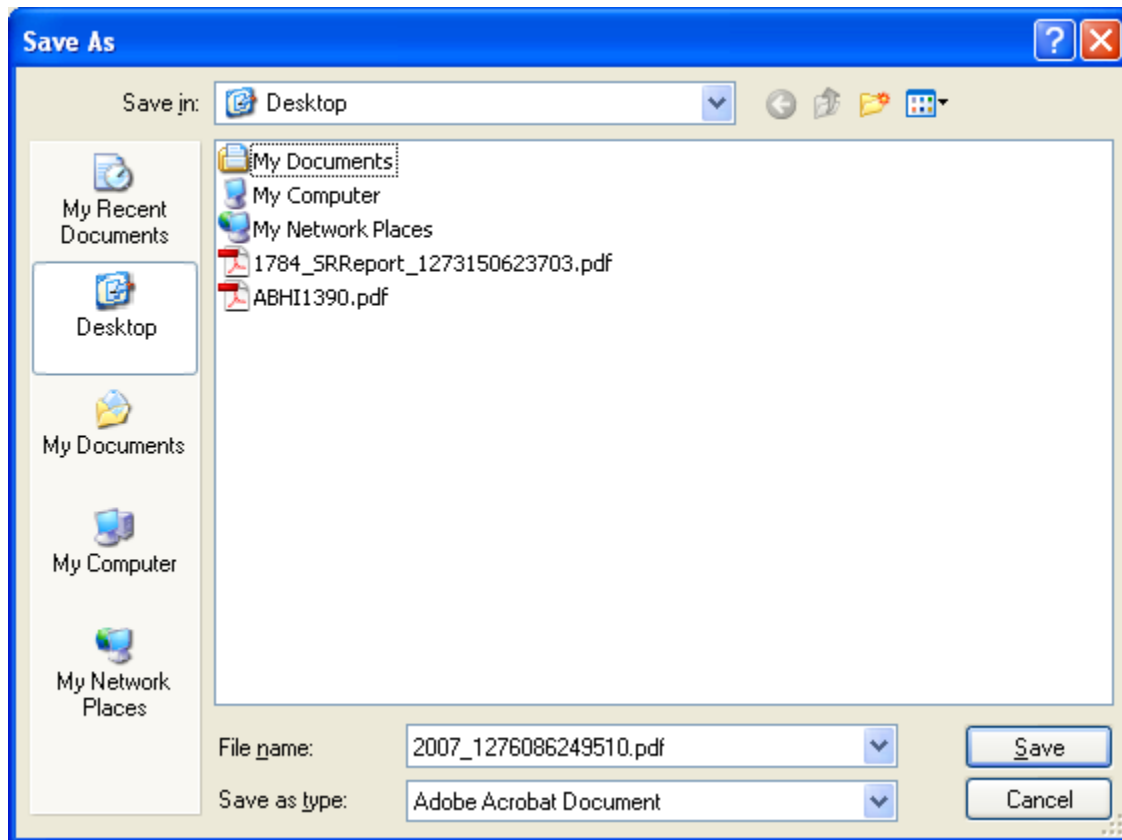
Account Statement					24-08-2010 20:09
Account Number: 33300004416			Account Type: Savings Accounts		
Statement Number	Date From	End Date	PDF Format	HTML Format	
333MSOG073340013					
Account Statement Request Details.					
<p>-----</p> <p>Date : 30-NOV-07</p> <p>Bank Name : Bank Futura</p> <p>Branch Address : BANK FUTURA, RETAIL BRANCH, USA</p> <p>Customer Name : Prashath Tapse</p> <p>Customer ID : 333000044</p> <p>Address : 301 Thukaram Apartments</p> <p>CBD Belapur</p> <p>Navi Mumbai</p> <p>400614 - India</p> <p>Your Account has been opened with Account Number 33300004416 and Currency GBP .</p> <p>Your Account Type is U</p> <p>Your Account has been credited with initial amount: .</p> <p>The Payment Mode is By CL .</p> <p>Your Payin Account is .</p> <p>Your Payin Branch is .</p> <p>Your Account is debited with opening charges: .</p>					

- Click the **PDF Format** button to download the statement in the PDF format
OR
Click the **HTML format** button to download the statement in the HTML format
OR
Click the **OK** button. The system displays the initial **Account Statement** screen

File Download



- Click the **Open** button the system downloads the statement in the selected format
OR
Click the **Save** button. The system saves the file in the selected location
OR
Click the **Cancel** button to cancel the File Download.

Save As

5. Click the **Save** button to save the file in the desired location.
OR
Click the **Cancel** button to cancel the download.

8. Account Activity

The **Account Activity** option allows you to view and download the account activity for any CASA account under the customer IDs mapped. You can get the transaction details based on different transaction dates, by specifying the amount range and sorting on the transaction date, value date and the amount.

Navigate through menus, **Accounts > Savings and Current Accounts > Account Activity** to access Account Details.

Account Activity

Account Activity 23-08-2010 23:18:43 GMT -1000

Select Account*: Select

Search By*: Current Period

Transaction Type*: Both Debits And Credits

From Date**:

To Date**:

From Amount**:

To Amount**:

Debit Card Transaction: All

Sort By*: Value Date

Sort Order*: Descending

*Dates specified are the value dates.

*:Indicates mandatory field.

**::Indicates mandatory if particular option is enabled.

Submit

Field Description

Field Name	Description
<hr/>	

Field Name	Description
Select Account	<p>[Mandatory, Drop-Down]</p> <p>Select the account from the drop-down list. It displays the CASA account and the customer IDs under it.</p>
Search By	<p>[Mandatory, Drop-Down]</p> <p>Select the search criteria from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Current Period • Today's transaction's • Previous fortnight • Previous Period • Specified Period • Last "n" days • Last "n" transactions • Previous Month • Previous quarter • Previous six months • Yesterdays transactions
No of transactions/ No of Days	<p>[Conditional, Numeric, 15]</p> <p>Type the number of days or no of Transaction as per the selection done in the Search By field.</p> <p>This field is enabled and displayed only when the number of days or no of Transaction is selected in the Search by field.</p>
Transaction Type	<p>[Mandatory, Drop-Down]</p> <p>Select the transaction type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Both Debits And Credits • Only Debits • Only Credits • Debit Card transactions
From Date	<p>[Conditional, Pick List]</p> <p>Select the from date from the pick list. It is the start date for displaying the transaction history.</p> <p>This field is enabled, only if you select Specified Period from the Search By drop-down list.</p>

Field Name	Description
To Date	[Conditional, Pick List] Select the to date from the pick list. It is the end date for displaying the transaction history. This field is enabled, only if you select Specified Period from the Search By drop-down list.
From Amount	[Optional, Numeric, 10] Type the from amount in this field.
To Amount	[Optional, Numeric, 10] Type the to amount in this field.
Sort By	[Mandatory, Drop-Down] Select the sort by order from the drop-down list. The options are: <ul style="list-style-type: none">• Transaction Date• Amount• Value Date
Sort Order	[Mandatory, Drop-Down] Select the sort order from the drop-down list. The options are: <ul style="list-style-type: none">• Ascending• Descending

1. Click the **Submit** button. The system displays the **Account Activity** screen with the transaction details.

Account Activity

Account Activity
23-08-2010 23:20:38 GMT-1000

Select Account*:

333000028 33300002804 ACC LTD INR 2,573,205.67

Search By*: Last 'n' Transactions
Transaction Type*: Both Debits And Credits
From Date**: 14-01-2008
From Amount**:
Debit Card Transaction: All

No of Transactions**: 10
To Date**: 15-06-2010
To Amount**:

Sort By*: Value Date
Sort Order*: Descending

*Dates specified are the value dates.
 *:Indicates mandatory field.
 **:Indicates mandatory if particular option is enabled.

Submit

Account Number	Account Currency	Opening Balance	Closing Balance
33300002804	INR	2,568,842.62	2,571,146.67

Pages : (1) 1

Transaction Date	Value Date	Transaction Reference No.	User Reference No.	Description	Debit	Credit
15-06-2010	15-06-2010	333FTIN080350006	333FTIN080350006	FT Charges	398.50	
15-06-2010	15-06-2010	333COWL080350099		Offset amount		20.00
15-06-2010	15-06-2010	333COWL080350100		Offset amount		20.00
15-06-2010	15-06-2010	333COWL080350101		Offset amount		20.00
21-05-2010	21-05-2010	333DEBK080040053		NEW DEPOSIT	118.00	
21-05-2010	21-05-2010	333DEBK08004005D		NEW DEPOSIT	101.00	
21-05-2010	21-05-2010	333DEBK08004005E		NEW DEPOSIT	101.00	
21-05-2010	21-05-2010	333DEBK08004005H		NEW DEPOSIT	125.00	
23-04-2010	23-04-2010	333DEBK080040052		NEW DEPOSIT	117.00	
03-03-2008	14-01-2008	333TD3M080630001		00000006114 DEPOSIT MATURITY		4,701.55

Select Download Format: ---Select Download Format---

Download

Column Description

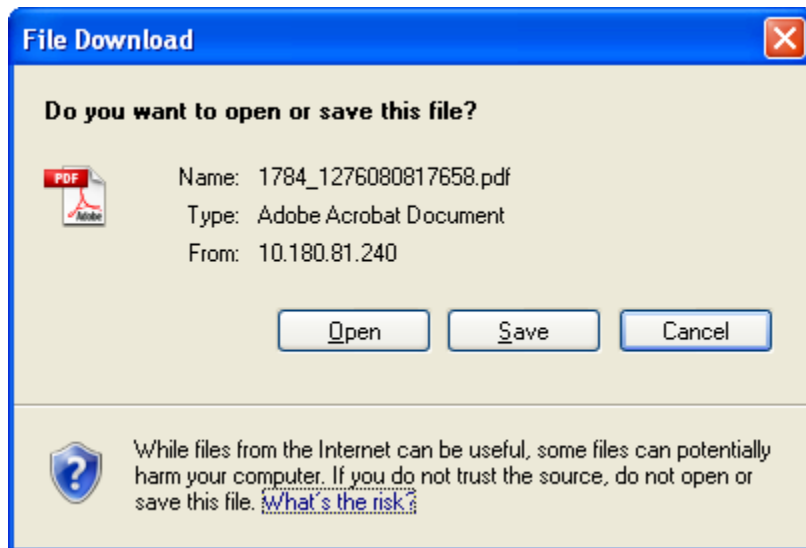
Column Name	Description
Account Number	[Display] This column displays the account number for which the account activities are displayed.
Account Currency	[Display] This column displays the base currency of the account.
Opening Balance	[Display] This column displays the opening balance of an account prior to the latest transaction.
Closing Balance	[Display] This column displays the closing balance of an account prior to the latest transaction.

Column Name	Description
Pages	<p>[Display]</p> <p>This section displays the different page links that can be used to navigate to the desired set of records in the transaction list.</p> <p>Click the desired page link. For example, click <u>2</u> to view the transactions on the second page of the list, or click <u>Last Page</u> to view the transactions on the last page of the list.</p>
Transaction Date	<p>[Display]</p> <p>This column displays the date on which the transaction was processed.</p>
Value Date	<p>[Display]</p> <p>This column displays the value date of the transaction.</p>
Reference	<p>[Display]</p> <p>This column displays the reference number for the transaction.</p>
Description	<p>[Display]</p> <p>This column displays the brief description of the transaction.</p>
Debit	<p>[Display]</p> <p>This column displays the debit amount of the transaction.</p>
Credit	<p>[Display]</p> <p>This column displays the credit amount of the transaction.</p>
Balance	<p>[Display]</p> <p>This column displays the balance amount remaining after the transaction. This column is displayed only in the case of Periodic Search and Value dated Sorting.</p>
Select Download Format	<p>[Mandatory, Drop-Down]</p> <p>Select the download format from the drop-down list. It is the format in which the file is downloaded.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Excel Format • PDF Format • QIF Format • QFX format • MT940 format

Note: MT940 Format is not the MT940 messages generated for the account but the activity downloaded as per the Format of MT 940.

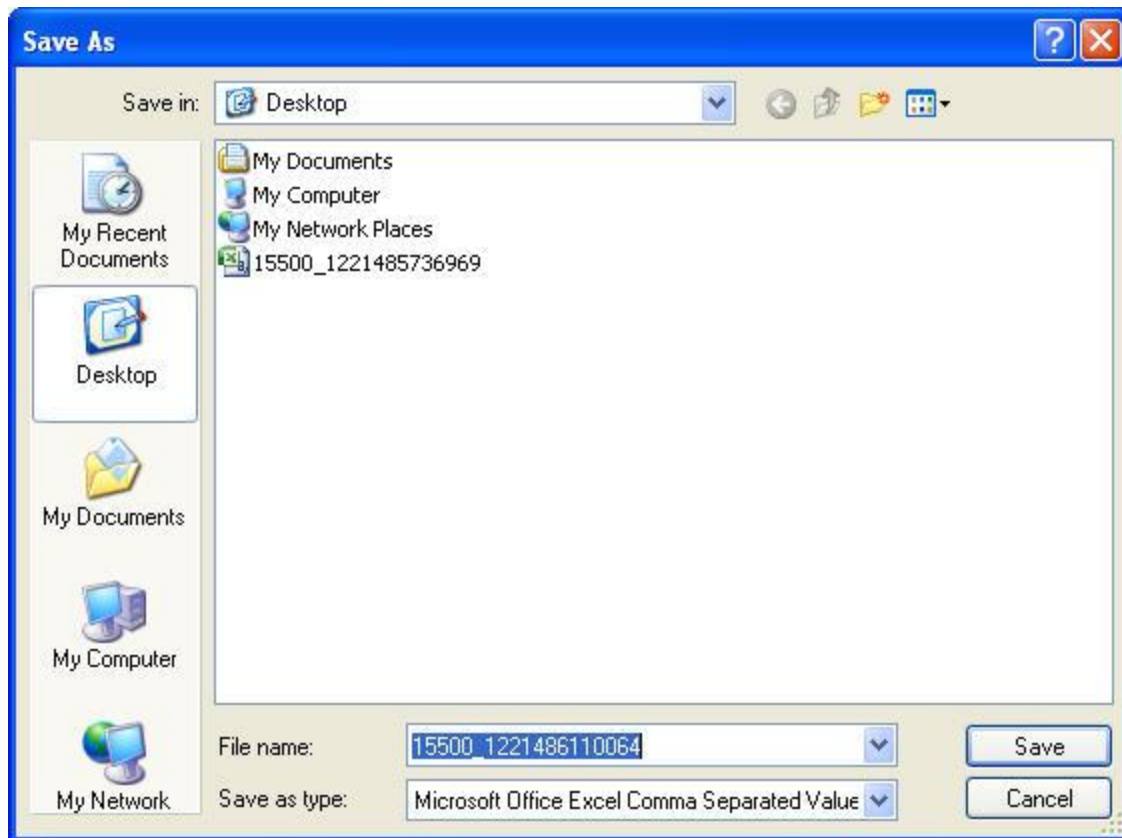
2. Select the required download format, and click the **Download** button to download the file. The system displays the **File Download** dialog box.

File Download



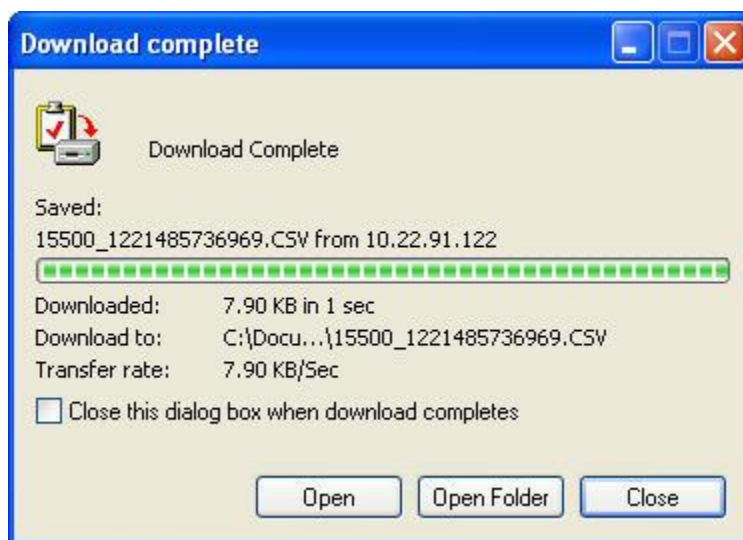
3. Click the **Save** button to save the file. The system displays the **Save As** dialog box.
OR
Click the **Open** button to open the file. The system displays the file in the desired format.

Save As



4. Navigate to the desired location where you want to save the file, and click the **Save** button. The system displays the **Download complete** dialog box when the download is complete.

Download complete



5. Click the **Open** button to view the downloaded file. The system displays the downloaded file in the selected format.
OR
Click the **Open Folder** button to open the folder where the file is downloaded. The system opens the folder.

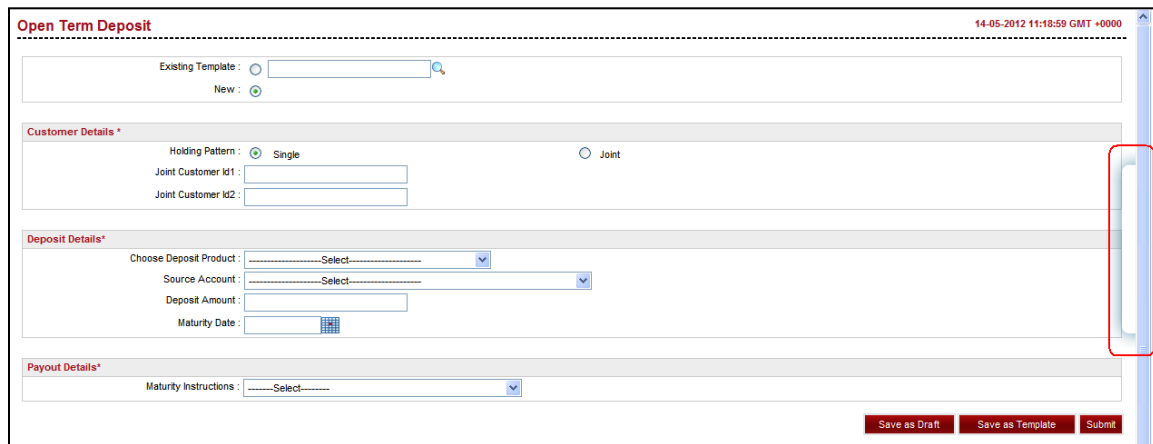
9. Live Help

Using this option, you can chat or request for a call by the Oracle ATG agents for online assistance.

This feature provides the options to the business users to interact with bank officials / call centre executives.

1. Below is shown for Open Term Deposit transaction. This option will be available for various transactions.

Open Term Deposit



Open Term Deposit 14-05-2012 11:18:59 GMT +0000

Existing Template :

New :

Customer Details *

Holding Pattern : ☒ Single ☐ Joint

Joint Customer Id1 :

Joint Customer Id2 :

Deposit Details *

Choose Deposit Product : Select

Source Account : Select

Deposit Amount :

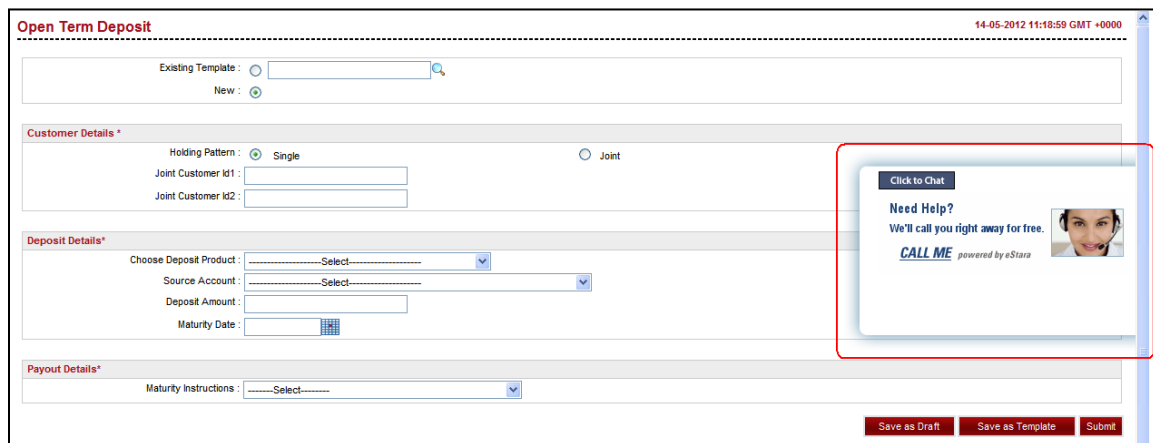
Maturity Date :

Payout Details *

Maturity Instructions : Select

Save as Draft Save as Template Submit

2. In the above screen, move the mouse at the right side middle section of the screen, as encircled above. It will open a small widget/window showing the option to call, as shown in below screen.



Open Term Deposit 14-05-2012 11:18:59 GMT +0000

Existing Template :

New :

Customer Details *

Holding Pattern : ☒ Single ☐ Joint

Joint Customer Id1 :

Joint Customer Id2 :

Deposit Details *

Choose Deposit Product : Select

Source Account : Select

Deposit Amount :

Maturity Date :

Payout Details *

Maturity Instructions : Select

Save as Draft Save as Template Submit

Click to Chat

Need Help?
We'll call you right away for free.

CALL ME powered by eStars

3. You can chat with the agent by clicking Click to Chat option
OR
You can interact with an agent on call, by clicking Call Me option. It will direct a call to an Agent, which then will direct the agent to call you.
4. Below window is shown, when Call Me option is clicked.



The image shows a web interface for Oracle Live Help. At the top left is the Oracle logo. Below it, the heading "Talk by Phone" is followed by the text "To talk with us, please enter your phone number. (You'll need an open phone line to receive this call)". The form includes a "Country" dropdown menu set to "India", a "Your Number" field with "91" in a small box and an empty main box, and a "Call me" dropdown menu set to "Right Now". A "Talk By Phone" button is to the right. Below this is an "OR" separator. Underneath is the "Talk by Computer" section with the text "(Requires microphone and speakers)". A "Talk By PC" button is to the right of this text. In the bottom right corner, there is a "POWERED BY ORACLE" logo.

ORACLE

Talk by Phone

To talk with us, please enter your phone number.
(You'll need an open phone line to receive this call)

Country

Your Number

Call me

Talk By Phone

OR

Talk by Computer
(Requires microphone and speakers)

Talk By PC

POWERED BY ORACLE

5. Select the Country
6. Enter your number. Click the Talk By Phone button. You will receive a call.
7. You can also interact on computer by clicking Talk By PC option



Oracle FLEXCUBE Direct Banking
Corporate Inquiries User Manual
May 2012
Version Number: 12.0.0

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Hardware and Software

Engineered to Work Together