

**Oracle FLEXCUBE Direct Banking**  
**Release 12.0.1.0.0**  
**Corporate Inquiries User Manual**



**Part No. E52306-01**

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## 1. Transaction Host Integration Matrix

### Legends

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

<b>Transaction Name</b>	<b>FLEXCUBE UBS</b>	<b>Third Party Host System</b>
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	
<b>Deposit Overview</b>			
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
	<b>Subtotal:</b>	<b>-480,874.62</b>	<b>-480,874.62</b>
JPY	SAVINGS ACCOUNT INDIVIDUALS	549,808	549,808
	<b>Subtotal:</b>	<b>549,808</b>	<b>549,808</b>
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
<b>Subtotal:</b>	<b>10,015,529.10</b>	<b>10,015,529.10</b>	
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
<b>Subtotal:</b>	<b>5,057,754.92</b>	<b>5,057,754.92</b>	
<b>Loan Overview</b>			
Currency	Product Name	Outstanding Balance	
GBP	MORTGAGE LAON AUTO DSBR AMORTISED	10,000.00	
	Vehicle/Personal Loans	600,000.00	
	MORTGAGE HOLIDAY PERIOD	80,000.00	
<b>Subtotal:</b>		<b>690,000.00</b>	
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 DSBR AMORTIZED	100,000.00	
MORTGAGE LAON AUTO DSBR AMORTISED	60,000.00		
<b>Subtotal:</b>		<b>1,030,000.00</b>	

[Print / Download](#)

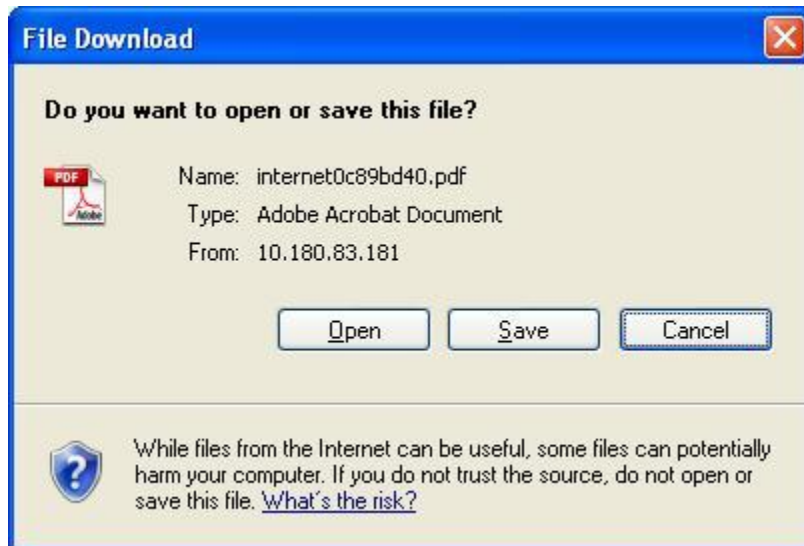
Column Description

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

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

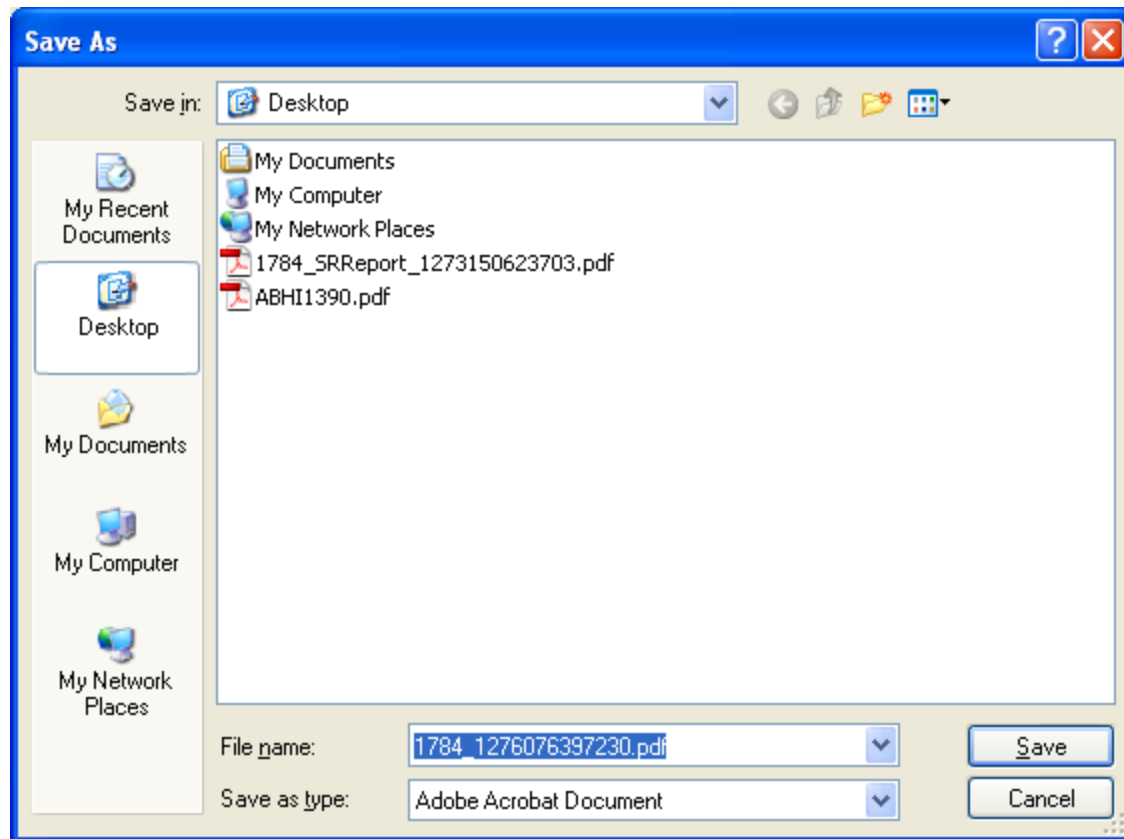
1. Click the **Print / Download** button to print / Download the Account Overview Details. The system displays the **File Download** screen.

#### 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 interface for the 'Consolidated View' feature. At the top left, the text 'Consolidated View' is displayed in red. At the top right, the timestamp '23-04-2012 21:16:27 GMT +0530' is shown. Below this, there is a search bar with the label 'Customer\*' and the text '000000361 - Rebecca Watson'. A red 'View' button is located at the bottom right of the search bar. At the bottom of the interface, a small note reads: '\* 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

Consolidated View		23-04-2012 21:20:13 GMT +0530	
Customer*	00000361 - Rebecca Watson	PDF Format	
<a href="#">View</a>			
Assets	Amount(GBP)		% of Assets
<b>Assets(Liquid)</b>			
Current and Savings Account	14,297.03	<div style="width: 100%;"></div>	100%
Contract Term Deposits	0.00		0%
Term Deposits	0.00		0%
<b>Assets(Financial Instruments)</b>			
Fixed Income Securities	0.00		0%
Shares	0.00		0%
Options(Long Positions)	0.00		0%
<b>Total Assets</b>	<b>14,297.03</b>		<b>100%</b>
Liabilities	Amount(GBP)		% of Liabilities
Current and Savings Account (Debt Balance)	66,709.64	<div style="width: 100%;"></div>	100%
Loans	0.00		0%
Options(Short Positions)	0.00		0%
<b>Total Liabilities</b>	<b>66,709.64</b>		<b>100%</b>
Positions	Amount(GBP)		
<b>Net Position</b>	<b>-52,412.61</b>		
<b>Graph Title</b>			
<b>Total Position</b>			
<b>Assets</b>			
<b>Liabilities</b>			
<b>Trade Finance</b>		<b>Amount(GBP)</b>	
Import LC			0.00
Export LC			0.00
Import Bills			0.00
Export Bills			0.00
Outward Guarantee			0.00
<b>Total</b>			<b>0.00</b>

Column Description

Column Name	Description
<b>Assets</b>	
<b>Assets</b>	[Display] This Column displays the account which are in asset side..
<b>Currency</b>	[Display] This Column displays the currency in which each of the assets belongs.

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

3. 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 **Currentent and Savings summary** screen.

#### Currentent and Savings Summary

Current And Savings Summary			
Account Description	Currency	Current Balance	Equivalent Balance
333000028 - ACC LTD			
<a href="#">33300003807 - CURRENT ACCOUNT - CORPOR - 333 - BANK FUTURA -QT-333</a>	USD	4,990,493.91	4,990,493.91
<a href="#">33300002815 - CURRENT ACCOUNT - CORPOR - 333 - BANK FUTURA -QT-333</a>	USD	52,697.86	52,697.86
<a href="#">33300002811 - CURRENT ACCOUNT - CORPOR - 333 - BANK FUTURA -QT-333</a>	USD	1,231.02	1,231.02
<a href="#">33300002814 - SAVINGS ACCOUNT INDIVIDUALS - 333 - BANK FUTURA -QT-333</a>	INR	1,128.09	22.56
<a href="#">33300002812 - SAVINGS ACCOUNT INDIVIDUALS - 333 - BANK FUTURA -QT-333</a>	INR	46,699.61	933.99
<a href="#">33300002807 - SAVINGS ACCOUNT INDIVIDUALS - 333 - BANK FUTURA -QT-333</a>	JPY	549,808	5,612.99
<a href="#">33300002804 - SAVINGS ACCOUNT INDIVIDUALS - 333 - BANK FUTURA -QT-333</a>	INR	2,573,205.67	51,464.11
<a href="#">00000005910 - SAVINGS ACCOUNT INDIVIDUALS - 333 - BANK FUTURA -QT-333</a>	INR	5,000.00	100.00
<a href="#">33300002809 - Corp Current Acc Class - 333 - BANK FUTURA -QT-333</a>	GBP	2,108.95	3,092.52
<b>Total Savings and Current Account (USD Equivalent)</b>			<b>5,105,648.97</b>

#### Column Description

Column Name	Description
<b>Account Description</b>	[Display] This Column displays the account which are in asset side..
<b>Currency</b>	[Display] This Column displays the currency in which each of the assets belongs.
<b>Current Balance</b>	[Display] This Column displays the amount for each of the asset.
<b>Equivalent Balance</b>	[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
<b>Account Details</b>		
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		
<b>Facilities</b>		
Cheque Book: Yes	Overdraft Allowed: Yes	
Standing Instruction Allowed: Yes		
<b>Balances</b>		
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 withdrawal: 56,599.61		
<b>Others</b>		
Daily Withdrawal Limit: 0.00		
Eligible Advance against Uncleared funds limit:		

[Back](#)



## Field Description

Field Name	Description
<b>Select Account</b>	[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 <b>Submit</b> button. The system displays the account details for a new account.
9.	Click the <b>Back</b> 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 <span style="float: right;">23-08-2010 01:27:34 GMT -1000</span>			
PDF Format  			
Account Description	Currency	Current Balance	Equivalent Balance
333000028 - ACC LTD			
<a href="#">0000006232 - term deposit account class 4 - 333 - BANK FUTURA -QT-333</a>	USD	800.00	800.00
<a href="#">0000006230 - term deposit account class 4 - 333 - BANK FUTURA -QT-333</a>	GBP	100.00	146.64
<a href="#">0000006243 - term deposit account class 3 - 333 - BANK FUTURA -QT-333</a>	USD	5,000.00	5,000.00
<a href="#">0000006240 - term deposit account class 3 - 333 - BANK FUTURA -QT-333</a>	USD	100.00	100.00
<a href="#">0000006216 - term deposit account class 3 - 333 - BANK FUTURA -QT-333</a>	USD	183.07	183.07
<a href="#">0000006212 - term deposit account class 3 - 333 - BANK FUTURA -QT-333</a>	USD	142.61	142.61
<a href="#">0000006211 - term deposit account class 3 - 333 - BANK FUTURA -QT-333</a>	USD	131.00	131.00
<a href="#">0000006210 - term deposit account class 3 - 333 - BANK FUTURA -QT-333</a>	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 <span style="float: right;">23-08-2010 01:30:53 GMT -1000</span>		
<b>Account Details</b>		
Customer Id : 333000028	Account Number : 0000006243	Product Name :
Currency : USD		Balance : 5,000.00
<b>Deposit Details</b>		
Deposit Date : 03-03-2008		Principle Amount : 5,000.00
Maturity Date : 13-03-2008		Interest Rate : 15.00%
<b>Maturity Instructions</b>		
Rollover Instructions : Close On Maturity		
<b>Payout Details</b>		
<b>Payout Type</b>	<b>Percentage</b>	<b>Additional Information</b>
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%	
<b>Back</b>		


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										
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	

[PDF Format](#) 

[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
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								
Customer Id	Description	Currency Instrument	No. of Shares	Average Cost Price	Market Price	Total Market Value	Equivalent Amount	Price Result
333000044	<a href="#">SEC_NEW</a>	GBP	50000	90.00	100.00	5,000,000.00	USD 7,331,900.00	500,000.00
							Total	USD 7,331,900.00

PDF Format   

[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	
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

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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	<a href="#">GREENDAL FUTGREENDAL-DEC-FUT</a>	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

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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 **Currentent and Savings summary** screen.

### Currentent 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			
<a href="#">33300002813 - CURRENT ACCOUNT - CORPOR - 333 - BANK FUTURA -OT-333</a>	INR	-3,118,743.99	-62,374.88
<a href="#">33300003809 - Corp Current Acc Class - 333 - BANK FUTURA -OT-333</a>	USD	-616.30	-616.30
<b>Total Savings and Current Account (USD Equivalent)</b>			<b>-62,991.18</b>
<a href="#">Back</a>			

### Column Description

Column Name	Description
<b>Account Description</b>	[Display] This Column displays the account which are in asset side..
<b>Currency</b>	[Display] This Column displays the currency in which each of the assets belongs.
<b>Current Balance</b>	[Display] This Column displays the amount for each of the asset.
<b>Equivalent Balance</b>	[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
<b>Account Details</b>		
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		
<b>Facilities</b>		
Cheque Book: Yes	Overdraft Allowed: Yes	
Standing Instruction Allowed: Yes		
<b>Balances</b>		
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		
<b>Others</b>		
Daily Withdrawal Limit: 0.00		
Eligible Advance against Uncleared funds limit:		
		<a href="#">Back</a>

## Field Description

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

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.

- 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
<b>Account Details</b>		
Customer Id: INB002321	Loan Tenure: 12 Months	
Account Number: INBLCT1080390001	Product Name: Short and Medium Term Loans	
Currency: GBP		
<b>Loan Details</b>		
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	
<b>Outstanding Loan Details</b>		
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 <span style="float: right;">24-08-2010 19:43:46 GMT +0530</span>										
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	<a href="#">INDEX Call OptionLSE-CAL-IND-DEC</a>	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 <span style="float: right;">24-08-2010 19:44:33 GMT +0530</span>	
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
<a href="#">333ELCR080350002</a>	04-02-2008	Basanth Patil	GBP 234,568.00	GBP 258,024.80	05-03-2008	Active	Undrawn		04-02-2008
<a href="#">333ELCR080350003</a>	04-02-2008	Basanth Patil	INR 234,567.00	INR 234,567.00	05-03-2008	Active	Undrawn		04-02-2008
<a href="#">333ELCR080350004</a>	04-02-2008	ACC LTD	GBP 100.00	GBP 100.00	14-02-2008	Active	Undrawn		04-02-2008
<a href="#">333ELCR080350005</a>	04-02-2008	Basanth Patil	GBP 100.00	GBP 0.00	05-03-2008	Active	Fully Drawn		04-02-2008
<a href="#">333ELCR080350007</a>	04-02-2008	Basanth Patil	INR 234,567.00	INR 234,567.00	05-03-2008	Reversed	Undrawn		04-02-2008
<a href="#">333ELCR080350008</a>	04-02-2008	Basanth Patil	INR 234,567.00	INR 234,567.00	05-03-2008	Active	Undrawn		04-02-2008
<a href="#">333ELCR080630010</a>	03-03-2008	Bharthi Groups	GBP 1,000.00	GBP 1,000.00	02-04-2008	Active	Undrawn		03-03-2008
<a href="#">333ELCR080630011</a>	03-03-2008	Bharthi Groups	GBP 125.00	GBP 0.00	02-04-2008	Active	Fully Drawn		
<a href="#">333ELCR080630012</a>	03-03-2008	Bharthi Groups	GBP 125.00	GBP 125.00	02-04-2008	Active	Undrawn		
<a href="#">333ELCR080630013</a>	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

23-08-2010 01:54:52 GMT -1000

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Records 1 to 4 of 4 << << Page 1 of 1 >> >>

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

Back

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

23-08-2010 01:55:16 GMT -1000

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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

23-08-2010 01:58:25 GMT -1000

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

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

Back

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

23-08-2010 01:59:14 GMT -1000

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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

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

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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 Guarant
<a href="#">333GUIS080350002</a>	04-02-2008	ACC LTD	GBP 0.00	GBP 0.00	17-04-2008	Hold
<a href="#">333GUIS080350003</a>	04-02-2008	ACC LTD	GBP 20.00	GBP 0.00	31-03-2008	Hold
<a href="#">333GUIS080350004</a>	04-02-2008	ACC LTD	GBP 100.00	GBP 0.00	07-02-2008	Active
<a href="#">333GUIS080350005</a>	04-02-2008	ACC LTD	USD 10.00	USD 0.00	27-02-2008	Active
<a href="#">333GUIS080350006</a>	04-02-2008	ACC LTD	GBP 10.00	GBP 0.00	19-02-2008	Active
<a href="#">333GUIS080350007</a>	04-02-2008	ACC LTD	GBP 100.00	GBP 0.00	07-02-2008	Cancelled
<a href="#">333GUIS080350009</a>	04-02-2008	ACC LTD	GBP 100.00	GBP 100.00	07-02-2008	Reversed
<a href="#">333GUIS080350010</a>	04-02-2008	ACC LTD	GBP 100.00	GBP 100.00	07-02-2008	Active
<a href="#">333GUIS080630014</a>	03-03-2008	ACC LTD	GBP 10,000.00	GBP 10,000.00	26-02-2009	Active
<a href="#">333GUIS080630015</a>	03-03-2008	ACC LTD	GBP 10,000.00	GBP 10,000.00	26-02-2009	Active

**Back**

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

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

SWIFT Message :    
 Advice :

Parties	Commitment Details	Bank Instructions	Guarantee
<b>General :</b>		<b>Beneficiary :</b>	
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	
<b>Applicant :</b>		<b>Advice through Bank :</b>	
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

Account Summary		25-04-2012 22:04:09 GMT +0530	
<b>Total Portfolio Amount (GBP Equivalent)</b>	<b>10,415,942.39</b>		
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:  View equivalent balance in currency:

Current and Savings		Set Favorite Accounts	
Account Description	Currency	Current Balance	Equivalent Balance
<b>00000361-Rebecca Watson</b>			
0000001234567- SAVINGS A...000-BANK FUTURA	GBP	0.00	0.00
0021234123412- Savings T...002-Bank Futura,4th Street Branch,London	GBP	-59,829.36	-59,829.36
0021234123413- Savings T...002-Bank Futura,4th Street Branch,London	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
<b>Islamic Term Deposits</b>		<b>Set Favorite Accounts</b>	
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
<b>Total Islamic Term Deposit Account (GBP Equivalent)</b>			<b>50,000.00</b>

Investment		Set Favorite Accounts	
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
<b>Total Investment Amount (GBP Equivalent)</b>			<b>7,723,678.59</b>

Loans		Set Favorite Accounts	
Account Description	Currency	Sanctioned Loan Amount	Equivalent Balance
<b>004004598- Spend_Ind_1</b>			
004CLAQGBP000009- NormalBee...004-Bank Futura,Neethle Street, London	GBP	500,000.00	500,000.00
<b>Total Loan Account (GBP Equivalent)</b>			<b>500,000.00</b>
<b>SKN004498-jones_ca</b>			
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
<b>Total Loan Account (GBP Equivalent)</b>			<b>150,135.44</b>

## Column Description

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

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



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

### Customer wise break up

<input checked="" type="checkbox"/> Show Customerwise Breakup		
<b>Total Savings and Current Account (USD Equivalent)</b>		
Customer Id	Amount Distribution	
333000028	5,042,657.79	
CA1000761	219,957.00	
<b>Total Term Deposit Account (USD Equivalent)</b>		
Customer Id	Amount Distribution	
333000028	8,938.94	
CA1000761	0.00	
<b>Total Loan Account (USD Equivalent)</b>		
Customer Id	Amount Distribution	
333000028	0.00	
CA1000761	0.00	
<b>Contract Term Deposits (USD Equivalent)</b>		
Customer Id	Amount Distribution	
333000028	0.00	
CA1000761	0.00	

### Column Description

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

Column Name	Description
<b>View Equivalent Balance in Currency</b>	[Mandatory, Drop-Down] Select the appropriate currency from the drop-down list in which you want to view your current balances.
<b>Customer ID</b>	[Display] This column displays the customer id of the account.
<b>Amount</b>	[Display] This column displays the Total amount in which the amount exists..
<b>Distribution</b>	[Display] This column displays the amount in the graphical format.
<b>Account Number</b>	[Display] This column displays the account number. These are the account numbers that have been registered for internet banking.
<b>Description</b>	[Display] This column displays the descriptive name of the account.
<b>Currency</b>	[Display] This column displays the primary currency (base currency) in which funds are credited/ debited in this account.
<b>Current Balance</b>	[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.
<b>Equivalent Balance</b>	[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
<b>Select Account</b>	[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: <input type="text" value="QT2001774 QT100177401 QT1-LONDON"/>		<input type="button" value="Submit"/>
<b>Account Details</b>		
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		
<b>Facilities</b>		
Cheque Book: Yes	Overdraft Allowed: Yes	
<b>Balances</b>		
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:		
<b>Others</b>		
ATM Daily Withdrawal Limit: 0.00		
Eligible Advance Against 0.00		
Uncleared Funds Limit:		
		<input type="button" value="Account Activity"/>

**Field Description**

Field Name	Description
<b>Account Details</b>	
<b>Name</b>	[Display] This field displays the name of the account holder.
<b>Opening Date</b>	[Display] This field displays the account opening date.
<b>Account Number</b>	[Display] This field displays the account number of the customer.
<b>Account Type</b>	[Display] This field displays the account type. The account type can be Current, Savings, Term Deposit and Loans.
<b>Account Relationship</b>	[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
<b>Account Status</b>	[Display] This field displays the account status of the account.
<b>Branch</b>	[Display] This field displays the bank branch number in which the account is getting operated.
<b>Product Name</b>	[Display] This field displays the product name under which the account is opened.
<b>Account Currency</b>	[Display] This field displays the base currency of an account.
<b>Facilities</b>	
<b>Cheque Book</b>	[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".
<b>Overdraft Allowed</b>	[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".
<b>Balances</b>	
<b>Current Balance</b>	[Display] This field displays the current balance in the account.
<b>Amount on Hold</b>	[Display] This field displays the earmarked amount or the amount on hold in the account.
<b>Un cleared Funds</b>	[Display] This field displays the uncleared funds pertaining to the cheques and the clearing related to the account.
<b>Overdraft Limit</b>	[Display] This field displays the overdraft amount limit available for the account.
<b>Balance Available</b>	[Display] This field displays the available balance in the account.

Field Name	Description
<b>Minimum Balance Required</b>	[Display] This field displays the minimum balance to be maintained in the account.
<b>Net Available Balance for withdrawal</b>	[Display] This field displays the maximum current balance a customer can withdraw from the account.
<b>Others</b>	
<b>ATM Daily Withdrawal Limit</b>	[Display] This field displays the maximum amount that the account holder can withdraw per day.
<b>Eligible Advance against Un cleared funds limit</b>	[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
<b>333000028-ACC LTD</b>			
<a href="#">333000028 0000005910 ACC LTD INR</a> 5,000.00	SAVINGS ACCOUNT INDIVIDUALS	INR	5,000.00
<a href="#">333000028 33300002804 ACC LTD INR</a> 2,573,205.67	SAVINGS ACCOUNT INDIVIDUALS	INR	2,573,205.67
<a href="#">333000028 33300002807 ACC LTD JPY</a> 549,808	SAVINGS ACCOUNT INDIVIDUALS	JPY	549,808
<a href="#">333000028 33300002809 ACC LTD GBP</a> 2,108.95	Corp Current Acc Class	GBP	2,108.95
<a href="#">333000028 33300002811 ACC LTD USD</a> 1,231.02	CURRENT ACCOUNT - CORPOR	USD	1,231.02
<a href="#">333000028 33300002812 ACC LTD INR</a> 56,699.61	SAVINGS ACCOUNT INDIVIDUALS	INR	46,699.61
<a href="#">333000028 33300002813 ACC LTD INR</a> 3,118,743.99	CURRENT ACCOUNT - CORPOR	INR	-3,118,743.99
<a href="#">333000028 33300002814 ACC LTD INR</a> 1,128.09	SAVINGS ACCOUNT INDIVIDUALS	INR	1,128.09
<a href="#">333000028 33300002815 ACC LTD USD</a> 52,697.86	CURRENT ACCOUNT - CORPOR	USD	52,697.86
<a href="#">333000028 33300003807 ACC LTD USD</a> 4,990,493.91	CURRENT ACCOUNT - CORPOR	USD	4,990,493.91
<a href="#">333000028 33300003809 ACC LTD USD</a> 1,383.70	Corp Current Acc Class	USD	-616.30
<b>CA1000761-</b>			
<a href="#">CA1000761 111111112 SHWETHASHREE</a> GBP 99,700.00	SAVINGS ACCOUNT INDIVIDUALS	GBP	100,000.00
<a href="#">CA1000761 111111114 SHWETHASHREE</a> GBP 0.00	SAVINGS ACCOUNT INDIVIDUALS	GBP	50,000.00
<a href="#">CA1000761 111111118 SHWETHASHREE</a> GBP 0.00	SAVINGS ACCOUNT INDIVIDUALS	GBP	0.00
<a href="#">CA1000761 111111119 SHWETHASHREE</a> GBP 0.00	SAVINGS dormant ACCOUNT CLASS	GBP	0.00

Field Description

Field Name	Description
<b>Choice of accounts</b>	<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"> <li>• All</li> <li>• Favorites</li> </ul> <p>This field is activated if at least one account is selected as a favorite account.</p>
<b>Current and Savings</b>	
<b>Account Number</b>	<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>
<b>Description</b>	<p>[Display]</p> <p>This column displays the brief description of the account.</p>
<b>Currency</b>	<p>[Display]</p> <p>This column displays the base currency of the account.</p>

Field Name	Description
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**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**

24-08-2010 20:07:59 GMT +0530

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**Account Details**

Account Number: 333000044 33300004416 BANK FUTURA -QT-333      Account Type: Current and Savings

Statement Number	Date From	End Date
<a href="#">333MSOG0733700SD</a>		
<a href="#">333MSOG07334001J</a>		

[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

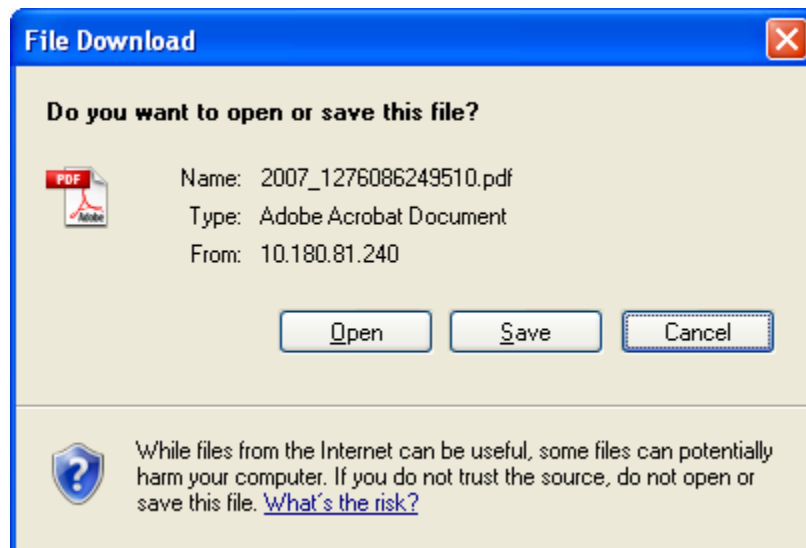
Click the **Back** button. The system displays the previous screen.

**Account Statement**

Account Statement				
Account Number: 33300004416			Account Type: Savings Accounts	
Statement Number	Date From	End Date	PDF Format	HTML Format
333MSOG07334001J				
Account Statement Request Details.				
<p>Date : 30-NOV-07</p> <p>Bank Name : Bank Futura Branch Address : BANK FUTURA, RETAIL BRANCH, USA</p> <p>Customer Name : Prashath Tapse Customer ID : 333000044 Address : 301 Thukaram Apartments CED Belapur Navi Mumbai 400614 - India</p> <p>Your Account has been opened with Account Number 33300004416 and Currency GBP . Your Account Type is U Your Account has been credited with initial amount: The Payment Mode is By CL . Your Payin Account is . Your Payin Branch is . Your Account is debited with opening charges:</p>				

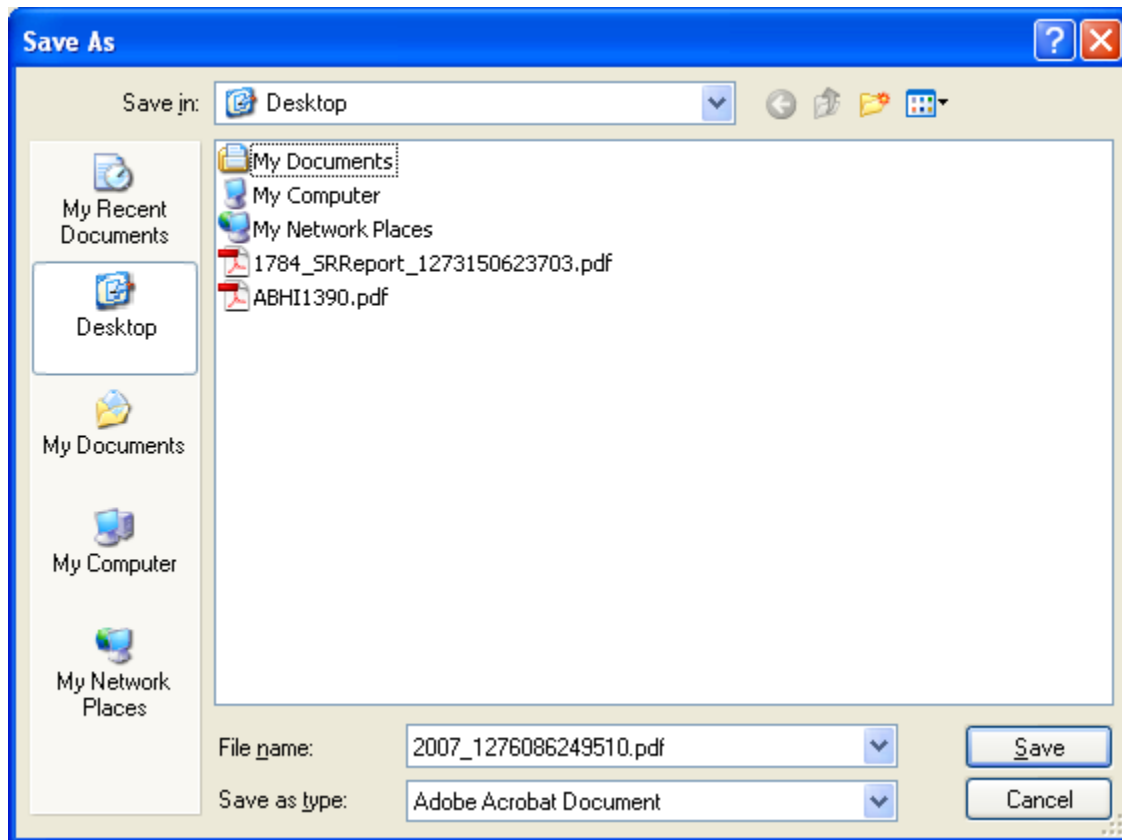
- Click the **PDF Format** button to download the statement in the PDF format  
OR  
Click the **HTML format** button to download the statement in the HTML format  
OR  
Click the **OK** button. The system displays the initial **Account Statement** screen

### 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

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Select Account\*:

Search By\*:

Transaction Type\*:

From Date\*\*\*:

To Date\*\*\*:

From Amount\*\*\*:

To Amount\*\*\*:

Debit Card Transaction:

Sort By\*:

Sort Order\*:

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

### Field Description

Field Name	Description
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Field Name	Description
<b>Select Account</b>	<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>
<b>Search By</b>	<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"> <li>• Current Period</li> <li>• Today's transaction's</li> <li>• Previous fortnight</li> <li>• Previous Period</li> <li>• Specified Period</li> <li>• Last "n" days</li> <li>• Last "n" transactions</li> <li>• Previous Month</li> <li>• Previous quarter</li> <li>• Previous six months</li> <li>• Yesterdays transactions</li> </ul>
<b>No of transactions/ No of Days</b>	<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>
<b>Transaction Type</b>	<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"> <li>• Both Debits And Credits</li> <li>• Only Debits</li> <li>• Only Credits</li> <li>• Debit Card transactions</li> </ul>
<b>From Date</b>	<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 <b>Specified Period</b> from the <b>Search By</b> drop-down list.</p>

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

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

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Select Account\*:  ▼

Search By\*:  ▼ No of Transactions\*\*:

Transaction Type\*:  ▼

From Date\*\*:  To Date\*\*:

From Amount\*\*:  To Amount\*\*:

Debit Card Transaction:  ▼

Sort By\*:  ▼ Sort Order\*:  ▼

\*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:  ▼ **Download**

**Column Description**

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

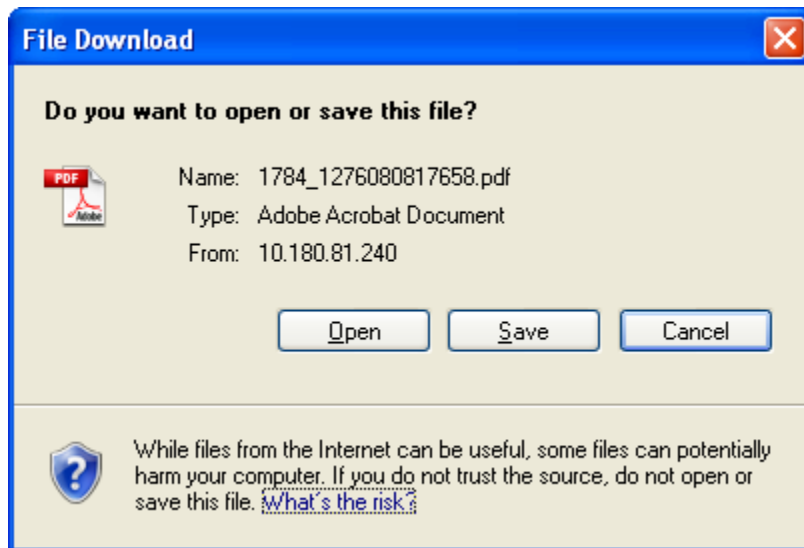


Column Name	Description
<b>Pages</b>	[Display] This section displays the different page links that can be used to navigate to the desired set of records in the transaction list. Click the desired page link. For example, click <u>2</u> to view the transactions on the second page of the list, or click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

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

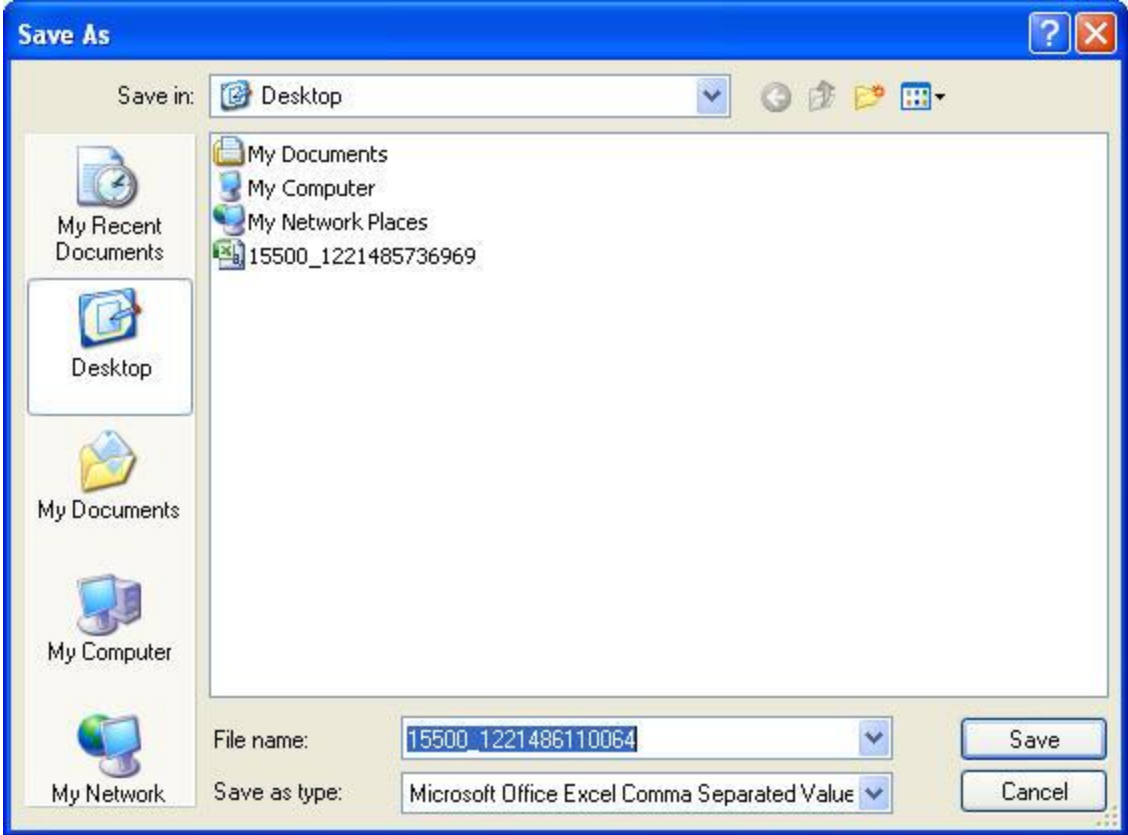
2. Select the required download format, and click the **Download** button to download the file. The system displays the **File Download** dialog box.

## File Download



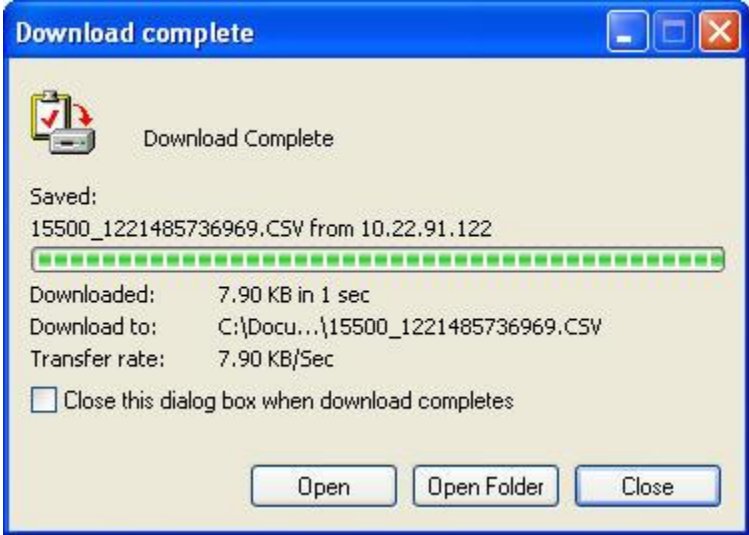
3. Click the **Save** button to save the file. The system displays the **Save As** dialog box.  
OR  
Click the **Open** button to open the file. The system displays the file in the desired format.

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 kd1 :   
 Joint Customer kd2 :

**Deposit Details\***

Choose Deposit Product :  Select   
 Source Account :  Select   
 Deposit Amount :   
 Maturity Date :

**Payout Details\***

Maturity Instructions :  Select

- 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 kd1 :   
 Joint Customer kd2 :

**Deposit Details\***

Choose Deposit Product :  Select   
 Source Account :  Select   
 Deposit Amount :   
 Maturity Date :

**Payout Details\***

Maturity Instructions :  Select

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

**CALL ME** powered by eStar

- 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.
- Below window is shown, when Call Me option is clicked.



The image shows a screenshot of the Oracle Live Help interface. At the top left is the Oracle logo. Below it, the heading "Talk by Phone" is displayed in blue. Underneath, a message reads: "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 grey box and an empty input field, and a "Call me" dropdown menu set to "Right Now". A dark blue "Talk By Phone" button is positioned to the right of the "Call me" dropdown. Below this section, the word "OR" is centered. The "Talk by Computer" section follows, with the text "(Requires microphone and speakers)" in parentheses. A dark blue "Talk By PC" button is located to the right of this text. In the bottom right corner of the form area, there is a "POWERED BY ORACLE" logo, where "POWERED BY" is in a small black box above the "ORACLE" logo.

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



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Corporate Inquiries User Manual  
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