

Oracle FLEXCUBE Direct Banking

Corporate Inquiries User Manual
Release 12.0.3.0.0

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ORACLE®

Corporate Inquiries User Manual
April 2014

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.3 Access to OFSS Support

<https://support.us.oracle.com>

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual

Transaction Host Integration Matrix provides information on host integration requirements for the transactions covered in the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual

Chapters post Introduction are dedicated to individual transactions and its details, covered in the User Manual

1.5 Related Information Sources

For more information on Oracle FLEXCUBE Direct Banking Release 12.0.3.0.0, refer to the following documents:

- Oracle FLEXCUBE Direct Banking Licensing Guide
- Oracle FLEXCUBE Direct Banking Installation Manuals

2. 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	✓	★
Consolidated Position	✓	★
Account Summary	✓	★
Account Details	✓	★
Account Statement	✓	★
Account Activity	✓	★
Virtual Account Inquiry	✓	★

3. 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*.

4. 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			
Asset Overview			
Currency	Product Name	Account Balance	Available Balance
GBP	SAVINGS ACCOUNT FATCA	59,396.06	59,396.06
	SAVINGS ACCOUNT STAFF	78,266.05	78,266.05
	SAV ACCOUNT	28,327.77	26,777.77
	FIXED RATE DEPOSIT WITH TOPUP	10,000.00	10,000.00
	TD FIXED TENOR	2,000.00	2,000.00
	Subtotal:	177,989.88	176,439.88
EUR	TD FIXED TENOR	363.00	363.00
	TD WITH NORMAL TENOR AND PENALTY	2,000.00	2,000.00
	Subtotal:	2,363.00	2,363.00
Liability Overview			
Currency	Product Name		Outstanding Balance
GBP	CUR4 for ARC		1,500.00
	Vehicle/Personal Loans		23,903.29
	Subtotal:		25,403.29
EUR	Vehicle/Personal Loans		0.00
	Subtotal:		0.00

Print / Download

Column Description

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

Deposit Overview

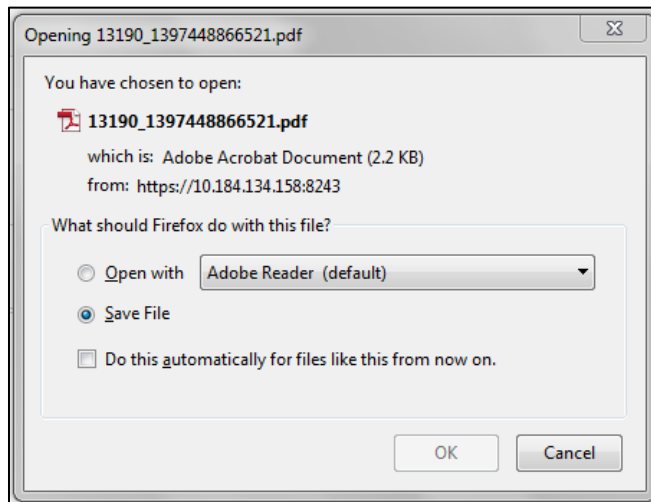
Currency	[Display] This column displays the <i>Base Currency</i> for the deposit.
-----------------	---

Product Name	[Display] This Column displays the <i>Product Names</i> for each of the currencies.
---------------------	--

Column Name	Description
Account Balance	[Display] This column displays the <i>Account Balance</i> for each of the Products.
Available Balance	[Display] This Column displays the <i>Total Available Balance</i> for each of the Products.
Loan Overview	
Currency	[Display] This Column displays the <i>Base Currency</i> for the Loan.
Product Name	[Display] This Column displays the <i>Product Names</i> of the Loan for each of the Currencies.
Outstanding Balance	[Display] This Column displays the <i>Outstanding Balance</i> for the <i>Loan Product</i> .

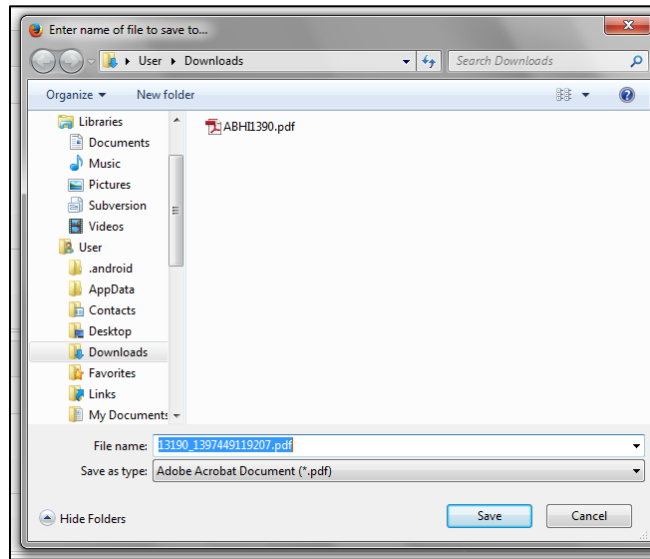
1. Click the **Print / Download** button to print / download the *Account Overview Details*. The system displays the *File Download* screen.

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

Account Overview

Asset Overview			
Currency	Product Name	Account Balance	Available Balance
GBP	SAVINGS ACCOUNT FATCA	59,396.06	59,396.06
	SAVINGS ACCOUNT STAFF	78,266.05	78,266.05
	SAV ACCOUNT	28,327.77	26,777.77
	FIXED RATE DEPOSIT WITH TOPUP	10,000.00	10,000.00
	TD FIXED TENOR	2,000.00	2,000.00
	Subtotal	177,989.88	176,439.88
EUR	TD FIXED TENOR	363.00	363.00
	TD WITH NORMAL TENOR AND PENALTY	2,000.00	2,000.00
	Subtotal	2,363.00	2,363.00

Liability Overview		
Currency	Product Name	Outstanding Balance
GBP	CUR4 for ARC	1,500.00
	Vehicle/Personal Loans	23,903.29
	Subtotal	25,403.29

EUR	Vehicle/Personal Loans	0.00
	Subtotal	0.00

5. 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

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

Assets	Amount(GBP)	% of Assets
Assets(Liquid)		
<u>Current and Savings Accounts</u>	1,906,666,208.19	99.97%
<u>Contract Term Deposits</u>	0.00	.00%
<u>Term Deposits</u>	502,450.87	.03%
Total Assets	1,907,168,659.07	100.00%
Liabilities		
	Amount(GBP)	% of Liabilities
<u>Credit Cards</u>	14,000.00	100.00%
Total Liabilities	14,000.00	100.00%
Positions		
	Amount(GBP)	
Net Position	1,907,154,659.07	

Column Description	
Column Name	Description
Assets	
Assets	[Display] This column displays the accounts which are in <i>Assets</i> side.
Currency	[Display] This column displays the <i>Currency</i> in which each of the assets belongs.
Amount	[Display] This column displays the <i>Amount</i> for each of the asset.
% of Assets	[Display] This column displays the <i>Total Assets % wise</i> .
Liabilities	
Currency	[Display] This column displays the <i>Currency</i> in which each of the liabilities belongs.
Amount	[Display] This column displays the <i>Amount</i> for each of the liabilities.
% of Liabilities	[Display] This column displays the <i>Total Liabilities % wise</i> .
Positions	
Currency	[Display] This column displays the <i>Currency</i> in which the total position of asset and liability is displayed.
Amount	[Display] This column displays the <i>Amount</i> position for <i>Total Asset and Liability</i> .
Graph	This section displays the total position of <i>Asset and Liability</i> in the form of a <i>Graph</i> .
Trade Finance	
Trade Finance	[Display] This column displays the <i>Trade Finance</i> transactions.

Column Name	Description
Currency	[Display] This column displays the <i>Currency</i> in which trade finance transaction is carried out.
Amount	[Display] This column displays the <i>Amount</i> 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.

5.2 Current and Savings Accounts (Asset side)

- 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

Account Description	Currency	Current Balance	Equivalent Balance
10410933 - Ashok Chowdary			
1040410933025 - SAVINGS ACCOUNT STAFF - 104 - CORE COMB STMT	GBP	999,512,548.85	999,512,548.85
1040410933036 - SAVINGS ACCOUNT STAFF - 104 - CORE COMB STMT	INR	998,638,299.00	11,095,981.10
1040410933047 - SAVINGS ACCOUNT STAFF - 104 - CORE COMB STMT	EUR	1,000,000,368.92	896,057,678.24
Total Savings and Current Account (GBP Equivalent)			1,906,666,208.19

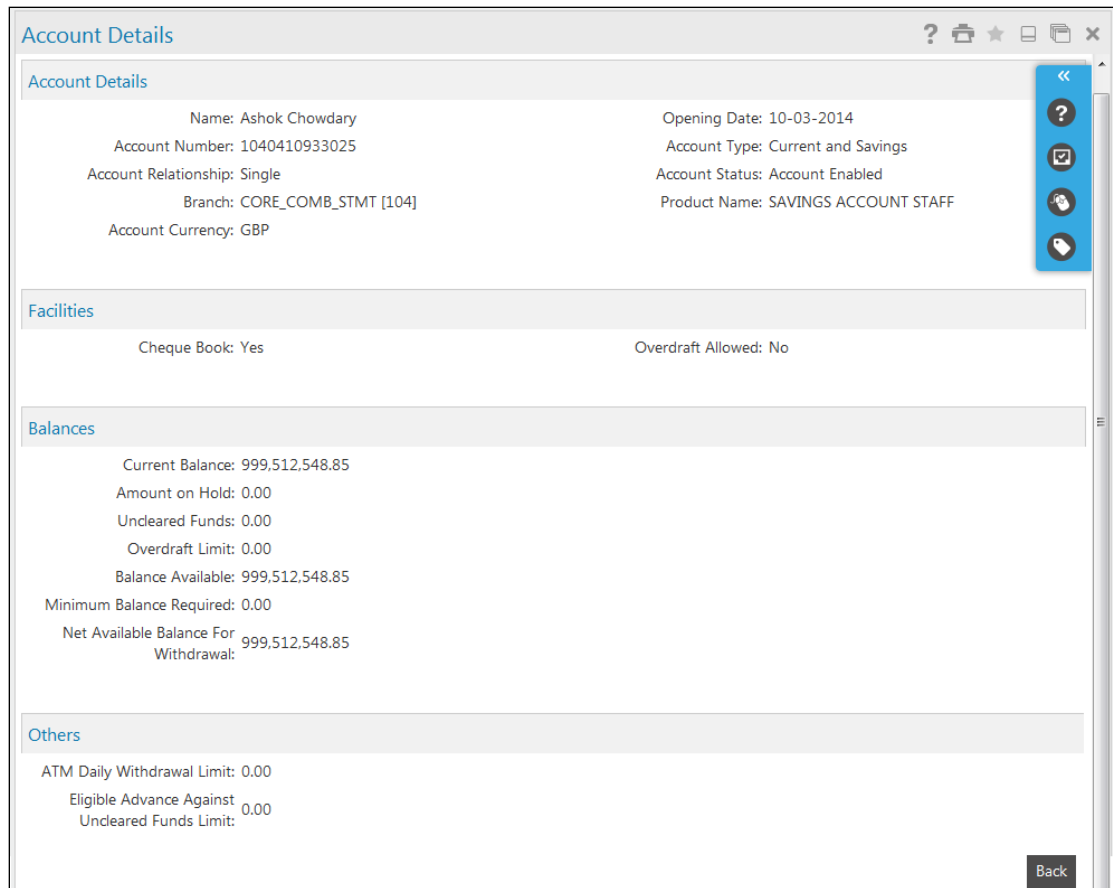
Column Description

Column Name	Description
Account Description	[Display] This column displays the <i>Accounts</i> which are in asset side.
Currency	[Display] This column displays the <i>Currency</i> 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 <i>Total Assets % wise</i> .

- Select the **PDF** format or **Excel** format from the dropdown list.
- Click the **Download** button to download the details.
- 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



Field Description

Field Name	Description
Select Account	[optional, dropdown] Select the <i>Account Number</i> 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.

5.3 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

Account Description	Currency	Current Balance	Equivalent Balance
10410933 - Ashok Chowdary			
1040410933105 - TOPUP - 104 - CORE COMB STMT	GBP	0.00	0.00
1040410933149 - TD WITH NORMAL TENOR AND PENALTY - 104 - CORE COMB STMT	USD	463,734.00	311,230.87
1040410933158 - TOPUP - 104 - CORE COMB STMT	GBP	50,000.00	50,000.00
1040410933160 - TOPUP - 104 - CORE COMB STMT	GBP	6,000.00	6,000.00
1040410933171 - TOPUP - 104 - CORE COMB STMT	GBP	52,000.00	52,000.00
1040410933182 - TOPUP - 104 - CORE COMB STMT	GBP	35,000.00	35,000.00
1040410933207 - TD WITH NORMAL TENOR AND PENALTY - 104 - CORE COMB STMT	GBP	10,000.00	10,000.00
1040410933240 - TOPUP - 104 - CORE COMB STMT	GBP	35,200.00	35,200.00
1040410933251 - TOPUP - 104 - CORE COMB STMT	GBP	2,020.00	2,020.00
1040410933262 - Short Term Deposit Accounts - 104 - CORE COMB STMT	GBP	1,000.00	1,000.00
Total Term Deposits Account (GBP Equivalent)			502,450.87

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

Account Details	
Account Number: 1040410933149	Product Name: TD WITH NORMAL TENOR AND PENALTY
Holding Pattern: Single	Mode of Operation:
Primary Customer: 10410933	Account Holder Name: Ashok Chowdary

Deposit Details	
Interest Rate: 10.00%	Maturity Amount: 467,481.85
Maturity Date: 10-04-2014	Current Principal Amount: 463,734.00
Deposit Date: 10-03-2014	Original Principal Amount: 463,734.00
Value Date: 10-03-2014	Hold Amount: 0.00
Term of Deposit: 1 Month(s)	Current Balance: 463,734.00
Deposit Certificate Number:	Currency: USD
Term Deposit Status: Opened	

Maturity Instructions
Rollover Instructions: Renew Principal and Interest

- Click **E-Receipt** button to view the *e-receipt*.
Or
Click the **Back** button to return to the previous screen.

E-Receipt - Term Deposit Details



5.4 Fixed Income Securities

To View the Fixed Income Securities:

- 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	SEC_NEW	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	

25-08-2010 18:39:35 GMT +0530

PDF Format

[Back](#)

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

Fixed Income Securities Details

25-08-2010 18:40:57 GMT +0530

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.

5.5 Shares

To View the Share Details:

1. Click the **shares** link on the *Consolidated View* screen. The system displays the *Fixed Income Securities* screen.

Shares Summary

24-08-2010 19:40:30 GMT +0530

Shares Summary

[PDF Format](#)

Customer Id	Description	Currency Instrument	No. of Shares	Average Cost Price	Market Price	Total Market Value	Equivalent Amount	Price Result
333000044	SEC_NEW	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

24-08-2010 19:41:20 GMT +0530

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.

5.6 Options Long Positions

To View the Options (Long Positions) Summary:

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

Options Summary

Options (Long Positions) Summary										
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	

24-08-2010 19:42:02 GMT +0530

PDF Format

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
Customer Id: 333000044
Description: GREENDAL FUTGREENDAL-DEC-FUT
Currency Instrument: EUR
ISIN Code: CHOFG02073340005
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

24-08-2010 19:42:48 GMT +0530

Back

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

5.7 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			
20-05-2014 16:09:33 GMT +0530 ?			
PDF Format			
Account Description	Currency	Current Balance	Equivalent Balance
00008140 - Dhanush			
0010008140035 - Account class - 001 - Bank Futura -Branch 001	GBP	-7,917.80	-7,917.80
0010008140079 - Account class - 001 - Bank Futura -Branch 001	GBP	-3,000.00	-3,000.00
0010008140088 - Currrent account class-Income reco - 001 - Bank Futura -Branch 001	GBP	-28,000.00	-28,000.00
317000081400121 - Account class - 317 - Bank Futura -Branch 305	GBP	-32,000.00	-32,000.00
317000081400223 - Islamic account for NSF - 317 - Bank Futura -Branch 305	GBP	-100.00	-100.00
317000081400298 - Account class - 317 - Bank Futura -Branch 305	GBP	-3,004.48	-3,004.48
317000081400303 - Account class - 317 - Bank Futura -Branch 305	GBP	-1,000.00	-1,000.00
318000081400014 - Account class - 318 - Bank Futura -Branch 305	GBP	-4,000.00	-4,000.00
318000081400047 - Account class - 318 - Bank Futura -Branch 305	GBP	-41,000.00	-41,000.00
319000081400053 - Account class - 319 - Bank Futura -Branch 319	GBP	-48,000.00	-48,000.00
319000081400075 - Currrent account class-Income reco - 319 - Bank Futura -Branch 319	GBP	-809.00	-809.00
329008140066 - Account class - 329 - Bank Futura	GBP	-2,000.00	-2,000.00
57155675668 - Account class - 571 - Bank Futura -Branch 305	GBP	-6,005.00	-6,005.00
Total Savings and Current Account (GBP Equivalent)			-176,836.28

Column Description

Column Name	Description
Account Description	[Display] This column displays the <i>Accounts</i> which are in asset side.
Currency	[Display] This column displays the <i>Currency</i> 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 <i>Total Assets % wise</i> .

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

20-05-2014 16:08:51 GMT +0530

Account Details

Name: Dhanush Opening Date: 30-06-2014
 Account Number: 0010008140035 Account Type: Current and Savings
 Account Relationship: Single Account Status: Account Enabled
 Branch: Bank Futura -Branch 001 [001] Product Name: Account class
 Account Currency: GBP

Facilities

Cheque Book: No Overdraft Allowed: No

Balances

Current Balance: -7,917.80
 Amount on Hold: 0.00
 Undeared Funds: 0.00
 Overdraft Limit: 0.00
 Balance Available: 0.00
 Minimum Balance Required: 0.00
 Net Available Balance For Withdrawal: 0.00

Others

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

Back

Click here to call

Field Description

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

Select Account	[optional, dropdown] Select the <i>Account Number</i> 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.

5.8 Loans (Liabilities Side)

To View the Loan Account Details:

1. Click the **Loans** link on the liabilities side on the *Consolidated View* screen. The system displays the **Loans Summary** screen.

Loans Summary

Account Description	Currency	Current Balance	Equivalent Balance
00008140 - Dhanush			
000PMGT110040010 - Home Loans - 000 - Bank Futura	GBP	30,000.00	30,000.00
0011SIM141810001 - - 001 - Bank Futura -Branch 001	GBP	85,714.28	85,714.28
0011SIM141810002 - - 001 - Bank Futura -Branch 001	GBP	100,000.00	100,000.00
0011SIM141810003 - - 001 - Bank Futura -Branch 001	GBP	85,714.28	85,714.28
001CLC1141810001 - Loan Commitment - 001 - Bank Futura -Branch 001	GBP	0.00	0.00
001CLCM141810001 - Loan Commitment - 001 - Bank Futura -Branch 001	GBP	0.00	0.00
001CLCM141810002 - Loan Commitment - 001 - Bank Futura -Branch 001	GBP	0.00	0.00
001CLCM141810003 - Loan Commitment - 001 - Bank Futura -Branch 001	GBP	0.00	0.00
001UJF2141810002 - Diminishing Musharaka Financing - 001 - Bank Futura -Branch 001	GBP	0.00	0.00
001LR78141810001 - Demand loans with Compound Interest - 001 - Bank Futura -Branch 001	GBP	76,157.40	76,157.40
001LR78141810002 - Demand loans with Compound Interest - 001 - Bank Futura -Branch 001	GBP	84,615.38	84,615.38
001LR78141810004 - Demand loans with Compound Interest - 001 - Bank Futura -Branch 001	GBP	50,000.00	50,000.00
001LRT3141810001 - Education Loans - 001 - Bank Futura -Branch 001	GBP	102,771.92	102,771.92
001LTE1141810002 - Testing - 001 - Bank Futura -Branch 001	GBP	100,000.00	100,000.00
001LTE1141810004 - Testing - 001 - Bank Futura -Branch 001	GBP	1,000,000.00	1,000,000.00
001LTE1141810005 - Testing - 001 - Bank Futura -Branch 001	GBP	100,000.00	100,000.00
001LTE1141810010 - Testing - 001 - Bank Futura -Branch 001	GBP	1,020,000.00	1,020,000.00
001LTE1141810011 - Testing - 001 - Bank Futura -Branch 001	GBP	100,000.00	100,000.00
001LTE1141810501 - Testing - 001 - Bank Futura -Branch 001	GBP	100,000.00	100,000.00
001MDA2141810008 - Mudarabah Financing - 001 - Bank Futura -Branch 001	GBP	101,671.23	101,671.23
001MFDS141810002 - Mudarabah Financing - 001 - Bank Futura -Branch 001	GBP	0.00	0.00
001MFDS141810501 - Mudarabah Financing - 001 - Bank Futura -Branch 001	GBP	100,000.00	100,000.00
001MFDS141811501 - Mudarabah Financing - 001 - Bank Futura -Branch 001	GBP	0.00	0.00
004PMGT141810001 - Home Loans - 004 - Bank Futura -Branch 004	GBP	10,233.40	10,233.40
004PMGT141810002 - Home Loans - 004 - Bank Futura -Branch 004	GBP	3,000.00	3,000.00
004PMGT141810002 - Home Loans - 004 - Bank Futura -Branch 004	GBP	3,000.00	3,000.00
317LRE2173240001 - Vehicle/Personal Loans - 317 - Bank Futura -Branch 305	GBP	51,380.42	51,380.42
329LTE1140310003 - Testing - 329 - Bank Futura	GBP	84,615.38	84,615.38
329LTE1140910002 - Testing - 329 - Bank Futura	GBP	85,694.23	85,694.23
329LTE1140910003 - Testing - 329 - Bank Futura	GBP	84,615.38	84,615.38
329LTE1140910006 - Testing - 329 - Bank Futura	GBP	200,000.00	200,000.00
329LTE1140910010 - Testing - 329 - Bank Futura	GBP	5,000,000.00	5,000,000.00
329LTE1140910012 - Testing - 329 - Bank Futura	GBP	5,012,500.00	5,012,500.00
Total Loans Account (GBP Equivalent)			25,256,207.63

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
20-05-2014 16:28:58 GMT +0530 ?

Account Details
<<

Customer Id: 00008140

Loan Tenure: 12 Months 0 Days

Facility/Line Number: 0

Currency: GBP

Account Number: 002PMGT141810001

Product Name: Home Loans

Associated with:

Loan Status: Active-Regular

Loan Details
<<

Sanctioned Loan Amount: 100,000.00 GBP

Opening Date: 30-06-2014

Value Date: 30-06-2014

Applicable Rates

Interest Rate: 10.00 %

Prepayment Penalty Interest Rate: 0.00%

Repayment Schedule

Amount Paid Till Date: 0.00 GBP

No of Instalments: 0

Remaining Instalments: 12

Interest Repayment Frequency: Monthly

Disbursed Loan Amount: 100,000.00 GBP

Maturity Date: 30-06-2015

Loan Issuing Branch: 002

Principal Penalty Rate: 0.00

Final Settlement Amount: 100,000.00 GBP

Installment Paid: 0

Repayment Mode:

Principal Repayment Frequency: Monthly

Disbursement Details
<<

Disbursed Amount	Disbursal Date	Disbursal Branch
100000.000000	30-06-2014	002

Outstanding Loan Details
<<

Next Installment Date: 30-07-2014

Installment Arrears: 0.00 GBP

Prepayment Penalty Amount: 0.00 GBP

Fees And Charges: 0.00 GBP

Loan Outstanding: 100,000.00 GBP

Next Installment Amount: 8,791.90

Principal Balance: 100,000.00 GBP

Penalties: 0.00 GBP

Interest Amount Still to be paid: 0.00 GBP

Back

5.9 Credit Cards

To check the Credit Card Summary:

- Click the **Credit Cards** link on the liabilities side on the *Consolidated View* screen. The system displays the Credit Card Summary screen.

Credit Card Summary

Card Number	Product Name	Card Type	Credit Limit	Cash Limit	Amount Utilized	Available Limit	Expiry Date	Card Currency	Current Outstanding Balance	Credit Card Statement
XXXXXXXXXXXX6751	GOLD REWARDS	Primary	90,000.000	40,000.000	20,000.000	70,000.000	23-Jan-2012	INR	5,000.000	View
XXXXXXXXXXXX0123	GOLD REWARDS	Supplementary	20,000.00	10,000.00	5,500.00	18,000.00	23-Jan-2012	GBP	4,000.00	View
XXXXXXXXXXXX0823	GOLD REWARDS	Supplementary	30,000.000	15,000.000	6,000.000	24,000.000	23-Jan-2012	INR	5,000.000	View

- Click the **Card Number** link. The system displays the *Credit Card Summary* details screen.
OR
Click the **Back** button to return to the previous screen.

Credit Card Summary Details

Credit Card Summary 06-06-2014 12:53:21 GMT +0530 ? [Icons]

Credit Card Details

Card Number: XXXXXXXXXXXX0823	Card Type: Supplementary
Product Name: GOLD REWARDS	Points Available: 133
Primary Card Number: XXXXXXXXXXXX1234	Available Credit Limit: 24,000.000
Total Credit Limit: 30,000.000	Available Cash Limit: 15,000.000
Total Cash Limit: 15,000.000	Card Currency: INR
Current Balance: 5,000.000	Total Unbilled Amount: 1,000.000
Total Billed Amount: 5,000.000	Last Payment Date: 20-Mar-2010
Statement Date: 02-Mar-2010	Total Payment Due: 0.000
Last Payment Amount: 23,000.000	Recovery Account:
Auto Payment Options: No	Current Authorisation: 0.000
Expiry Date: 23-Jan-2012	

Payment Due Details

Payment Due Date: 20-Feb-2010
Statement Due Amount: 5,000.000
Minimum Amount Due: 200.000



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

5.10 Options Short Positions

- 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](#)

- 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](#)

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

5.11 Import LC (Trade Finance)

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

Import LC

LC Number	Issue Date	Beneficiary Name	LC Amount	Outstanding LC Amount	Date of Expiry	LC Status	LC Drawings
104ILUN140690002	10-03-2014	AFRA RETAIL NEW	GBP 100.00	GBP 110.00	08-06-2014	Active	Undrawn
104ILUN140690003	10-03-2014	AFRA RETAIL NEW	GBP 100.00	GBP 110.00	08-06-2014	Active	Undrawn

- 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

LC Number: 104ILUN140690003 Date of Issue: 10-Mar-2014

Customer Ref. No.: 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 110.00
 Tolerance: None
 Under(-): 10.00% Above(+): 10.00%
 Issue Date: 10-Mar-2014
 Date of Expiry: 08-Jun-2014
 Place of Expiry: chennAI
 Available With: IC
 By: Sight Payment

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

Note: For further details please refer to the *Corporate Trade Finance User Manual*.

5.12 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										
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	

24-08-2010 19:43:46 GMT +0530

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
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

24-08-2010 19:44:33 GMT +0530

Back

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

5.13 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 06-06-2014 10:21:13 GMT +0530 ? [Print] [Star] [Close]

[Word Wrap] | [Customize Columns] | [Download] | [Print]

LC Number	Issue Date	Beneficiary Name	LC Amount	Outstanding LC Amount	Date of Expiry	LC Status	LC Drawings
104ILUN140690002	10-03-2014	AFRA RETAIL NEW	GBP 100.00	GBP 110.00	08-06-2014	Active	Undrawn
104ILUN140690003	10-03-2014	AFRA RETAIL NEW	GBP 100.00	GBP 110.00	08-06-2014	Active	Undrawn

Records 1 to 2 of 2 Page 1 of 1 [Back]

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
06-06-2014 10:23:28 GMT +0530 ? [Print] [Star] [Close]

LC Number: 104ILUN140690003
Date of Issue: 10-Mar-2014

Customer Ref. No.:
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 110.00

Tolerance: None

Under(-): 10.00% Above(+):10.00%

Issue Date: 10-Mar-2014

Date of Expiry: 08-Jun-2014

Place of Expiry: chennAI

Available With: IC

By: Sight Payment

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

Note: For further details please refer to the *Trade Finance User Manual*.

5.14 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: Select View
Advice: Select View

General
Parties
Banks
Payment Terms
Shipment
Goods
Documents

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

Back

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

Note: For further details please refer to the *Corporate Trade Finance User Manual*.

5.15 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
20-05-2014 16:33:29 GMT +0530 ?

Word Wrap | Customize Columns | Download | Print

Bill Reference Number	Release Against	Transaction Date	Amount	Status	Drawee	Drawn
000BC1110041501	IMPORT USANCE DOC	04-01-2011	USD 15,000.00	Active	OATS_HNI	00008
001CLC141810002	SIGHT BILLS NOT UNDER LC COLLECTION (ADVANCE BY LOAN).	30-06-2014	GBP 1,000.00	Active	OATS_HNI	Abel
001CLC141810003	SIGHT BILLS NOT UNDER LC COLLECTION (ADVANCE BY LOAN).	30-06-2014	USD 1,000.00	Active	OATS_HNI	Abel

Records 1 to 3 of 3

Page 1 of 1
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

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

Note: For further details please refer to the Corporate Trade Finance User Manual

5.16 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

Bill Reference Number	Release Against	Transaction Date	Amount	Status	Drawee	Drawee
000ESCC110040004	OUTGOING CLEAN SIGHT BILLS NOT UNDER LC ON COLLECTION	04-01-2011	USD 15,000.00	Active	00008111	OATS
000ESCC110040005	OUTGOING CLEAN SIGHT BILLS NOT UNDER LC ON COLLECTION	04-01-2011	USD 15,000.00	Active	00008111	OATS

- 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

The screenshot shows the 'View Export Bills' interface. At the top, the title is 'View Export Bills' and the date/time is '20-05-2014 16:38:00 GMT +0530'. Below the title, there are fields for 'Bill Reference Number: 000ESCC110040004', 'Date Received: 04-01-2011', and 'Contract Status: Active'. To the right, there are dropdown menus for 'SWIFT Message' and 'Advice', each with a 'View' button. Below these fields is a navigation bar with tabs: 'Parties', 'Bill Details', 'Documents', 'Discrepancies', 'Status Date', and 'Bank Instructions'. The 'Parties' tab is selected, showing a table with columns for 'Drawee' and 'Drawer'. The 'Drawee' information includes Name: 00008111, Address: GB, and Country: GB. The 'Drawer' information includes Name: OATS_HNI, Address: GB, and Country: GB. Below the table, there is a section for 'Collecting Bank/Issuing Bank' with fields for Name, Address, and Country. At the bottom right, there are buttons for 'Request Post-Shipment Finance' and 'Back'.

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

Note: For further details please refer to the *Corporate Trade Finance User Manual*.

5.17 Outward Guarantee (Trade Finance)

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

Outward Guarantee

The screenshot shows a web browser window titled "View Outward Guarantee" with a timestamp of 06-06-2014 10:58:25 GMT +0530. The browser's address bar and toolbar are visible. Below the toolbar is a table with the following columns: "Outward Guarantee Number", "Issue Date", "Applicant Name", "Outward Guarantee Amount", "Outstanding Guarantee Amount", and "Date". A single record is displayed with the following values: "104GUIS140690002", "10-03-2014", "AFRA CORP NEW", "GBP 10,000.00", "GBP 10,000.00", and "08-06". Below the table, there is a pagination control showing "Records 1 to 1 of 1" and "Page 1 of 1". A "Back" button is located in the bottom right corner of the screen.

Outward Guarantee Number	Issue Date	Applicant Name	Outward Guarantee Amount	Outstanding Guarantee Amount	Date
104GUIS140690002	10-03-2014	AFRA CORP NEW	GBP 10,000.00	GBP 10,000.00	08-06

- 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

The screenshot shows the "View Outward Guarantee Details" screen. At the top, it displays "BG Number : 104GUIS140690002" and "Date of Issue : 10-Mar-2014". Below this, there are dropdown menus for "SWIFT Message" and "Advice", each with a "View" button. A navigation bar contains tabs for "Parties", "Commitment Details", "Bank Instructions", and "Guarantee". The main content area is divided into sections: "General" (Date of Application: 10-Mar-2014, Branch: CORE_COMB_STMT, Product: Export LC - advising ATB, Type of Guarantee), "Applicant" (Name: AFRA CORP NEW, Address: LONDON, Country: United Kingdom), "Beneficiary" (Name: AFRA RETAIL NEW, Address: LONDON, Country: United Kingdom), and "Advice through Bank" (SWIFT, Name: Afra Bank, Address: London, Country: United Kingdom). A "Back" button is in the bottom right corner.

- Click the **Back** button to return to the previous screen.
- Note: For further details please refer to the *Corporate Trade Finance User Manual*.

6. 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.

To Navigate to the Account Summary:

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

Account Summary

Account Category	Balance
Current Account & Savings Account (Conventional)	GBP 2,577,771,992.41
Term Deposits	GBP 598,014.63
Islamic Deposits	GBP 3,100.00
Total Balance:	GBP 2,578,370,007.05

Column Description

Column Name	Description
Current And Savings Accounts, Islamic Current and Savings Account, Term Deposits, Islamic Term Deposits	
Account Description	[Display] Display the <i>Accounts</i> available under each <i>Customer ID</i> . The <i>Account Information</i> displayed is <i>Account Number</i> , <i>Branch of the Account</i> , <i>Product</i> of the account.
Currency	[Display] Display the <i>Currency</i> of the account.

Column Name	Description
Current Balance	[Display] Display the <i>Current Balance</i> of the account in the <i>Account Currency</i> .
Total Balance	[Display] Display the equivalent amount of <i>Current Balance</i> in selected currency.
Loan Accounts	
Account Description	[Display] Display the <i>Accounts</i> available under each <i>Customer ID</i> . The <i>Account Information</i> displayed is <i>Account Number, Branch of the Account, Product of the account</i> .
Currency	[Display] Display the <i>Currency</i> of the account.
Sanctioned Loan Amount	[Display] Display the <i>Current Sanctioned Amount</i> of the <i>Loan Account</i> .
Equivalent Balance	[Display] Display the <i>Equivalent Amount</i> of <i>Sanctioned Amount</i> in selected currency.
Islamic Financing Account	
Account Description	[Display] Display the <i>Accounts</i> available under each <i>Customer ID</i> . The <i>Account Information</i> displayed is <i>Account Number, Branch of the account, Product of the account</i> .
Currency	[Display] Display the <i>Currency</i> of the account.
Amount Financed	[Display] Display the <i>Amount Financed for Islamic Financing Account</i> .
Equivalent Balance	[Display] Display the <i>Equivalent Amount of Financed Amount</i> in selected currency.
Debit Cards	
Card Details	[Display] Display the <i>Debit Card Number</i> .

Column Name	Description
Name on the Card	[Display] Display the <i>Name of the Card</i> .
Account Number	[Display] Display <i>CASA Account Number</i> to which the debit card is linked.
Credit Cards	
Card Details	[Display] Display the <i>Credit Card Number</i> and <i>Card Type</i> .
Credit Limit	[Display] Display the <i>Credit Limit</i> assigned to the card.
Cash Limit	[Display] Display the <i>Cash Limit</i> assigned to the card.
Amount Utilised	[Display] Display utilized <i>Credit Limit Amount</i> .
Available Limit	[Display] Display available <i>Credit Limit for Utilization</i> .
Expiry Date	[Display] Display <i>Card Expiry Date</i> .
Card Currency	[Display] Display <i>Card Currency</i> .
Current Outstanding Balance	[Display] Display <i>Current Outstanding Balance</i> for the card.
Credit Card Statement	[Link] Display the link to view the <i>Credit Card Statement</i> .
Investment	
Allocation	[Display] Display the <i>Investment Product</i> .
Currency	[Display] Display the <i>Currency</i> of the Investment Product.
Current Balance	[Display] Display the <i>Current Value</i> of the investment product.

Column Name	Description
Equivalent Balance	[Display] Display the <i>Current Value</i> of the investment product in the <i>Currency</i> selected for calculating equivalent balance.

Account wise Summary



The screenshot shows a web application window titled "Account Summary" with a timestamp of "20-05-2014 15:53:08 GMT +0530". The interface includes a dropdown menu for "Current Account & Savings Account (Conventional)" and another for "All Customers" with "GBP" selected. The main content area lists five accounts, each with a play button, a star, a name (e.g., "Ashok25_GBP"), a balance (e.g., "GBP 999,420,448.85"), and an "Available" balance. Each account entry also features a "CORE_COMB_STMT/..." identifier, a "Request Cheque Book" link, "Manage Alerts", "Statement Download", and "Adhoc Statement" options. Action buttons for "Pay Bill" and "Make a Transfer" are present for each account. A vertical toolbar on the right side of the list contains icons for back, help, search, and refresh.

Column Description

Column Name	Description
Total Portfolio Amount	[Display] This column displays the <i>Total Portfolio Amount</i> .
Show Customer wise Breakup	[Optional, Checkbox] Click the checkbox to <i>View Customer-wise Breakup</i> of the accounts.

Column Name	Description
View Equivalent Balance in Currency	[Mandatory, Drop-Down] Select the appropriate <i>Currency</i> from the drop-down list in which you want to view your current balances.
Customer ID	[Display] This column displays the <i>Customer ID</i> of the account.
Amount	[Display] This column displays the <i>Total Amount</i> in which the amount exists.
Distribution	[Display] This column displays the <i>Amount</i> in the <i>Graphical</i> format.
Account Number	[Display] This column displays the <i>Account Number</i> . These are the account numbers that have been registered for <i>Internet Banking</i> .
Description	[Display] This column displays the <i>Descriptive Name</i> of the account.
Currency	[Display] This column displays the <i>Primary Currency</i> (base currency) in which funds are credited/ debited in this account.
Current Balance	[Display] This column displays the <i>Current Balance</i> 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 <i>Current Ledger Balance</i> in the currency selected for calculating the equivalent balance.
2.	For viewing the <i>Equivalent Balance</i> in any currency select the currency from the drop-down. The system will display all your current balances based on the selected currency and display the same under the <<Currency>> <i>Equivalent</i> column.
3.	Click the left side menu icons to view the <i>Account Details, Account Summary, Ad-hoc Account Statement</i> and <i>Account Activity</i> in case of <i>CASA and Islamic CASA Accounts</i> . OR Click the left side menu icons to view the <i>Deposit Details, Amend Term Deposit, Redeem Term Deposit, Term Deposit Activity</i> in case of the <i>Term Deposit and Islamic Term Deposit Accounts</i> . OR Click the left side menu icons to view the <i>Contract Deposit Details</i> , in case of <i>Contract Term Deposits</i> . OR Click the left side menu icons to view the <i>Loan Details, Loan Schedule, Loan Repayment Inquiry, Loan Settlement, and Loan Activity</i> in case of <i>Loan Accounts</i> . OR Click the <i>Left</i> side menu icons to view the <i>Financing Details, Financing Schedule,</i>

Financing Repayment Inquiry, Financing Settlement, and Financing Activity in case of Islamic Financing Account.

4. Click the **View Statement Link** for viewing respective *Credit Card Statement*.
5. Click on the **Edit** icon  next to the account number to edit or assign the nick name to the account.
6. Click on the icon  on the left side of account number to set it as an *Operative Account Number*.

In internet banking, if an operative account number is specified then the system displays the details of the operative account number on *Account Activity* screen by default.

In SMS banking, if an operative account number is specified and if we don't provide the account number in inquiry transactions then by default the operative account number is considered.

7. 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.

To Navigate to the Account Details:

1. 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 <i>Account Number</i> from the drop-down list for which the details are to be displayed.

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

Account Details

Account Details

Select Account: 10411271 1040411271048 CORE_COMB_STMT

Submit

Account Details

Name: Mustu Industries
 Account Number: 1040411271048
 Account Relationship: Single
 Branch: CORE_COMB_STMT [104]
 Account Currency: GBP

Opening Date: 10-03-2014
 Account Type: Current and Savings
 Account Status: Account Enabled
 Product Name: SAVINGS ACCOUNT STAFF

Balances

Current Balance: 45,441.00
 Amount on Hold: 0.00
 Uncleared Funds: 0.00
 Overdraft Limit: 0.00
 Balance Available: 45,441.00
 Minimum Balance Required: 0.00
 Net Available Balance For Withdrawal: 45,441.00

Others

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

Account Activity

Field Description

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

Account Details

Name	[Display] This field displays the name of the <i>Account Holder</i> .
-------------	--

Opening Date	[Display] This field displays the account <i>Opening Date</i> .
---------------------	--

Account Number	[Display] This field displays the <i>Account Number</i> of the customer.
-----------------------	---

Field Name	Description
Account Type	[Display] This field displays the <i>Account Type</i> . The <i>Account Type</i> can be <i>Current, Savings, Term Deposit</i> and <i>Loans</i> .
Account Relationship	[Display] This field displays the <i>Account Relationship</i> of an <i>Account Holder</i> with the account. The relationship can be <i>Sole Owner, Joint Holder</i> , and so on.
Account Status	[Display] This field displays the <i>Account Status</i> of the account.
Branch	[Display] This field displays the <i>Bank Branch Number</i> in which the account is getting operated.
Product Name	[Display] This field displays the <i>Product Name</i> under which the account is opened.
Account Currency	[Display] This field displays the <i>Base Currency</i> of an account.
Facilities	
Cheque Book	[Display] This field displays whether the <i>Cheque Book</i> facility is provided to an <i>Account Holder</i> or not. If the facility is provided, then it displays "Yes", else "No".
Overdraft Allowed	[Display] This field displays whether the <i>Overdraft Facility</i> is provided to the account holder or not. If the facility is provided, then it displays the "Yes", else "No".
Balances	
Current Balance	[Display] This field displays the <i>Current Balance</i> in the account.
Amount on Hold	[Display] This field displays the <i>Earmarked Amount</i> or the <i>Amount on Hold</i> in the account.
Un-cleared Funds	[Display] This field displays the <i>Un-cleared Funds</i> pertaining to the cheques and the clearing related to the account.

Field Name	Description
Overdraft Limit	[Display] This field displays the <i>Overdraft Amount Limit</i> available for the account.
Balance Available	[Display] This field displays the <i>Available Balance</i> in the account.
Minimum Balance Required	[Display] This field displays the <i>Minimum Balance</i> to be maintained in the account.
Net Available Balance for withdrawal	[Display] This field displays the <i>Maximum Current Balance</i> a customer can withdraw from the account.
Others	
ATM Daily Withdrawal Limit	[Display] This field displays the maximum amount that the <i>Account Holder</i> 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.

- 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 the *Transaction History/Account Activity* transaction in this user manual.

8. 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.

To Navigate to the Account Statement:

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

Account Statement

Account Number	Description	Currency	Current Balance
000000002-CUST2			
000000002 002008163012 FCDB Branch 2	SAVINGS SALARY ACCOUNT	GBP	5,000.00
000000002 002008163013 FCDB Branch 2	SAVINGS ACCOUNT STAFF	USD	9,000.00
000000002 002008163014 FCDB Branch 2	CURRENT ACCOUNT-CORPORATE	AUD	3,000.00
000000002 002008163015 FCDB Branch 2	account for negative amount block	JPY	2,000
000000002 002008163016 FCDB Branch 2	SAVINGS ACCOUNT STAFF	INR	70,000.000

Field Description

Field Name	Description
Choice of Accounts	<p>[Conditional, Dropdown]</p> <p>Select the <i>Type of Accounts</i> 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 <i>Account Number</i> under a particular <i>Customer ID</i>.</p> <p>Click the desired <i>Account Number</i> link to view the corresponding account statements.</p>
Description	<p>[Display]</p> <p>This column displays the brief <i>Description</i> of the account.</p>

Field Name	Description
Currency	[Display] This column displays the <i>Base Currency</i> of the account.
Current Balance	[Display] This column displays the <i>Current Balance</i> of the account in the base currency.

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

Account Statement

The screenshot shows a web browser window titled "Account Statement" with a timestamp of "02-06-2014 14:35:33 GMT +0530". Below the title bar, there is a section for "Account Details" containing the text "Account Number: 00000002 002008163014 FCDB Branch 2" and "Account Type: Current and Savings". Below this is a table with three columns: "Statement Number", "Start Date", and "End Date". The table contains two rows of data:

Statement Number	Start Date	End Date
333333333	01-01-2001	01-01-2010
555555555	01-01-2001	01-01-2010

At the bottom right of the table, there is a button labeled "Another Account".

Field Description

Field Name	Description
Account Details	
Account Number	[Display] This field displays the <i>Account Number</i> for which the account statements are displayed.
Account Type	[Display] This field displays the <i>Account Type</i> .
Statement Number	[Display] This column displays the <i>Account Statement Number</i> associated with the selected account.
Date From	[Display] This column displays the <i>Start Date</i> of the account statement.
End Date	[Display] This column displays the <i>End Date</i> of the account statement.

- 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 Number: 00000002 002008163014 FCDB Branch 2

Statement Number	Date From(dd-mm-yyyy)	End Date	PDF Format
55555555	01-01-2001	01-01-2010	

Account Statement Request Details.

Bank Futura

COPY AS OF 04-JAN-11

Zorbia
Block C, Whitgift Centre Croydon
CR9 2AR
Surrey

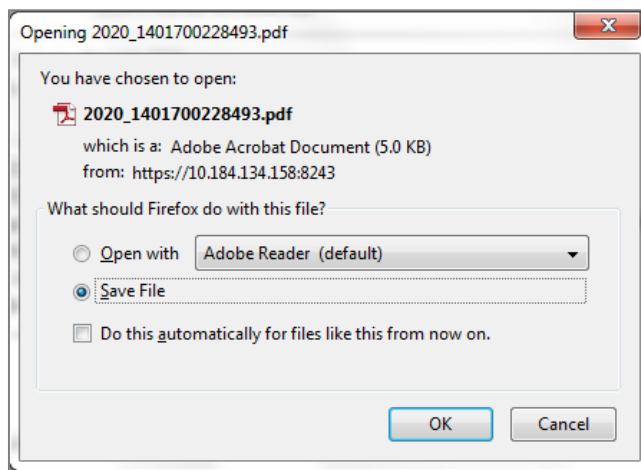
Account Branch : Bank Futura- Branch 004
Branch Address : Neethle Street
London
Greate Britain
Cust ID : :25:00400305905
Account No : 00400305905
Account Desc : 105charactersssaaaaaaaaabbbbbbbccccccccddddddeeeeeeeeeeffffffff
ggggggggghhhhhhhiiiiiiiii
Account Class : SAVINGS ACC
Account Currency: Great Britain Pound

Statement From : 03-JAN-11 To : 04-JAN-11

Account Open Date : 04-JAN-11
OPENING BALANCE CREDIT 0.00 AVAILABLE BALANCE 0.00

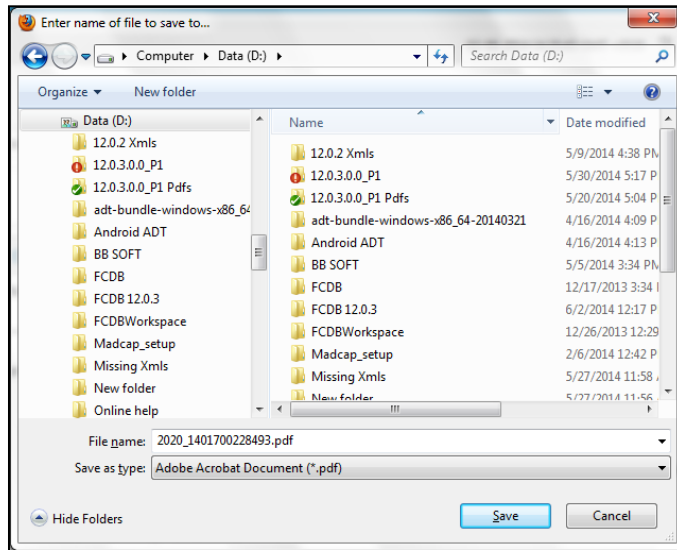
4. Click the **PDF Format** button to download the statement in the *PDF* format.
OR
Click the **HTML format** button to download the statement in the *HTML* format.
OR
Click the **OK** button. The system displays the initial *Account Statement* screen.

File Download



5. 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



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

9. 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.

To Navigate to the Account Activity:

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

Account Activity

The screenshot displays the 'Account Activity' page for a selected account. At the top, there is a search bar with the account number '10411271 1040411271039 COR...' and a 'Go To Account Details' button. Below this is a filter section with a 'Show Filters' checkbox and a 'Submit' button. The current available balance is shown as 32,825.05. The main area contains a table of transactions with the following data:

	Transaction Date	Value Date	Description	Transaction Type	Reference Number	Debit	Credit
<input type="checkbox"/>	11-03-2014	11-03-2014	TETS	Other Payment Charges	104FTIN140697519	10.00	
<input type="checkbox"/>	11-03-2014	11-03-2014	INTERNAL FUND TRANSFER	Other Payment Charges	104FTIN140697519	5.00	
<input type="checkbox"/>	11-03-2014	11-03-2014	Test	Within Bank Transfer	104FTIN140694520		100.00
<input type="checkbox"/>	10-03-2014	10-03-2014	testss	Domestic Payments and collections	104OUFD14069A66K	166.67	
<input type="checkbox"/>	10-03-2014	10-03-2014	testss	Other Payment Charges	104OUFD14069A66K	0.11	

At the bottom of the page, there is a pagination control showing 'Records 1 to 5 of 20 | Show Rows 5' and a page indicator 'Page 1 of 4'.

Account Activity – Show Filters

Account Activity

[?](#)
[🖨](#)
[★](#)
[📄](#)
[✕](#)

Select Account* 10411271 1040411271039 COR...

Go To Account Details

Hide Filters

Search By Last 'n' Transactions

-Or Specify Transaction Period-

From:**

To:**

Transaction Type*: Both Debit and Credit Transactions

Select Debit Card: All

Amount or cheque numbers: Amount range

Description or Reference Number:

[Clear All Filters](#)

No of Transactions:

Current Available Balance: 32,825.05

Word Wrap | [Customize Columns](#) | [Download](#) | [Print](#)

	Transaction Date	Value Date	Description	Transaction Type	Reference Number	Debit	Credit
<input type="checkbox"/>	11-03-2014	11-03-2014	TETS	Other Payment Charges	104FTIN140697519	10.00	
<input type="checkbox"/>	11-03-2014	11-03-2014	INTERNAL FUND TRANSFER	Other Payment Charges	104FTIN140697519	5.00	
<input type="checkbox"/>	11-03-2014	11-03-2014	Test	Within Bank Transfer	104FTIN140694520		100.00
<input type="checkbox"/>	10-03-2014	10-03-2014	testss	Domestic Payments and collections	104OUFD14069A66K	166.67	
<input type="checkbox"/>	10-03-2014	10-03-2014	testss	Other Payment Charges	104OUFD14069A66K	0.11	

Field Description

Field Name	Description
Select Account	[Mandatory, Drop-Down] Select the account from the drop-down list. It displays the CASA account and the customer IDs under it.
Search By	[Mandatory, Radio Button] Select the desired radio button from the following options: <ul style="list-style-type: none"> Various search options in the drop-down Specify the Transaction Period

Field Name	Description
Various options in the drop-down	<p>[Optional, Drop-Down]</p> <p>This field is enabled only when the radio button for various search options is selected.</p> <p>Select the <i>Search Criteria</i> 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
Specify Transaction Period	<p>[Optional, Input Box with Date-picker]</p> <p>This field is enabled only when the same is selected as the <i>Search By</i> option.</p> <p>Select the desired dates using the available date-picker to specify the <i>Transaction Period</i>.</p>
No of transactions/ No of Days	<p>[Conditional, Numeric, 15]</p> <p>Type the number of days or no of transactions as per the selection done in the <i>Search By</i> field.</p> <p>This field is enabled and displayed only when the number of days or <i>No of Transaction</i> is selected in the <i>Search By</i> field.</p>
From Date	<p>[Conditional, Pick List]</p> <p>Select the <i>From Date</i> 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>
To Date	<p>[Conditional, Pick List]</p> <p>Select the <i>To Date</i> from the pick list. It is the end 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
Transaction Type	[Mandatory, Drop-Down] Select the <i>Transaction Type</i> from the drop-down list. The options are: <ul style="list-style-type: none"> • Both Debits And Credits • Only Debits • Only Credits • Debit Card transactions
Select Debit Card	[Optional, Dropdown] Select the <i>Desired Value</i> from the dropdown.
Amount or Cheque numbers	[Optional, Dropdown/ Input Box] Select the <i>Desired Value</i> from the dropdown. Accordingly enter the respective values in the input box.
From Amount	[Conditional, Numeric, 15] Type the <i>From Amount</i> in this field.
To Amount	[Conditional, Numeric, 15] Type the <i>To Amount</i> in this field.
Description or Reference Number	[Optional, Input Box] Enter the appropriate <i>Description or Reference Number</i> .

2. Click **Clear** to clear all values.
3. Click the **Submit** button. The system displays the *Account Activity* screen with the *Transaction Details*.

Account Activity

Account Activity

Select Account* 10411271 1040411271039 COR... [Go To Account Details](#)

Show Filters Filter Transactions so the list is more relevant [Submit](#)

Current Available Balance: 32,825.05

Word Wrap | Customize Columns | Download | Print

	Transaction Date	Value Date	Description	Transaction Type	Reference Number	Debit	Credit
V	11-03-2014	11-03-2014	TETS	Other Payment Charges	104FTIN140697519	10.00	
V	11-03-2014	11-03-2014	INTERNAL FUND TRANSFER	Other Payment Charges	104FTIN140697519	5.00	
V	11-03-2014	11-03-2014	Test	Within Bank Transfer	104FTIN140694520		100.00
V	10-03-2014	10-03-2014	testss	Domestic Payments and collections	104OUFD14069A66K	166.67	
V	10-03-2014	10-03-2014	testss	Other Payment Charges	104OUFD14069A66K	0.11	

Records 1 to 5 of 20 | Show Rows 5 Page 1 of 4

Column Description

Column Name	Description
Pages	[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 2 to view the transactions on the second page of the list, or click Last Page to view the transactions on the last page of the list.
Transaction Date	[Display] This column displays the date on which the transaction was processed.
Value Date	[Display] This column displays the <i>Value Date</i> of the transaction.
Description	[Display] This column displays the <i>Description</i> entered for the respective transaction.

Column Name	Description
Transaction Type	[Display] This column displays the <i>Transaction Type</i> of the respective transaction.
Reference	[Display] This column displays the <i>Reference Number</i> for the transaction.
Description	[Display] This column displays the brief <i>Description</i> of the transaction.
Debit	[Display] This column displays the <i>Debit Amount</i> of the transaction.
Credit	[Display] This column displays the <i>Credit Amount</i> of the transaction.
Current Account Balance	[Display] This column displays the <i>Balance Amount</i> remaining after the transaction. This column is displayed only in the case of <i>Periodic Search</i> and <i>Value-dated Sorting</i> .
Select Download Format	[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"> • Excel Format • PDF Format • QIF Format • QFX format • MT940 format

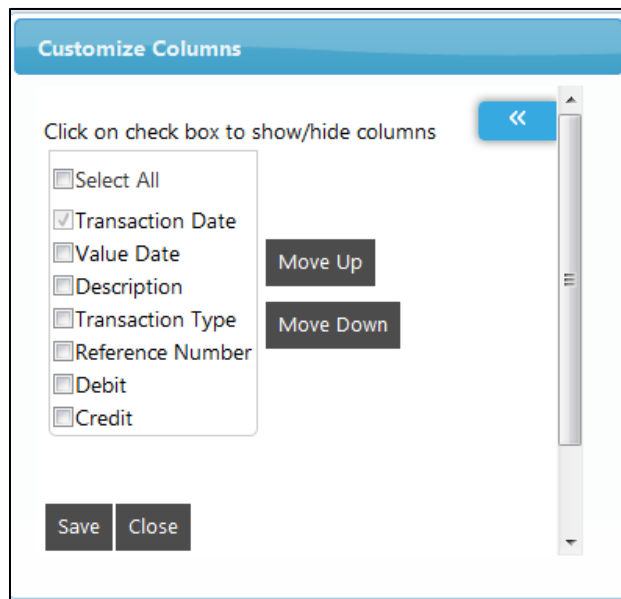
Note: The **MT940 Format** is not the *MT940* messages generated for the account but the activity downloaded as per the Format of *MT 940*.

4. Click next to each transaction to view the details of the transaction.

Column Description

Column Name	Description
Payee Name	[Display] This field displays the <i>Name</i> of the person to whom the check is paid.
Cheque Number	[Display] This field displays the <i>Cheque Number</i> used in the transaction.
Cheque Date	[Display] This field displays the <i>Issue Date</i> of the cheque used in the transaction.
Timestamp	[Display] This field displays the <i>Timestamp</i> for the transaction.
Transaction Description	[Display] This column displays the brief <i>Description</i> of the transaction.

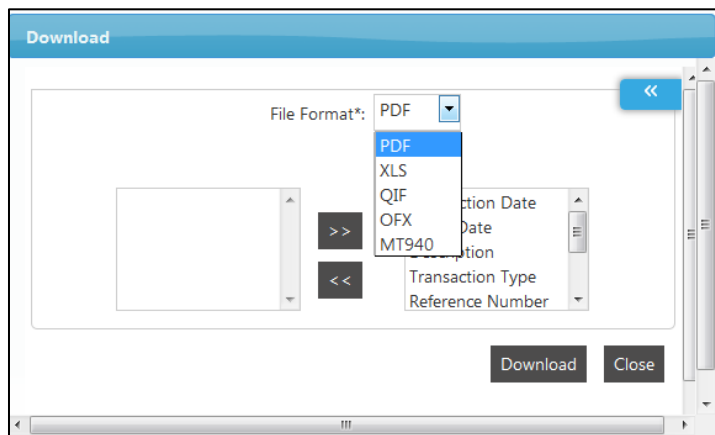
- Select **Customize Columns** to show or to hide columns as per requirement. The following pop-up is displayed.

Customize Columns

- Click on the required checkbox to show or hide a column.
- Click **Move Up** or **Move Down** to change the order of the displayed columns.
- Click **Save** to save your changes.
OR
Click **Close** to close the Customize Columns pop-up.
- Select **Print** to print the transaction details.

10. Select the required download format, and click the **Download** button to download the file. The following page is displayed.

Download

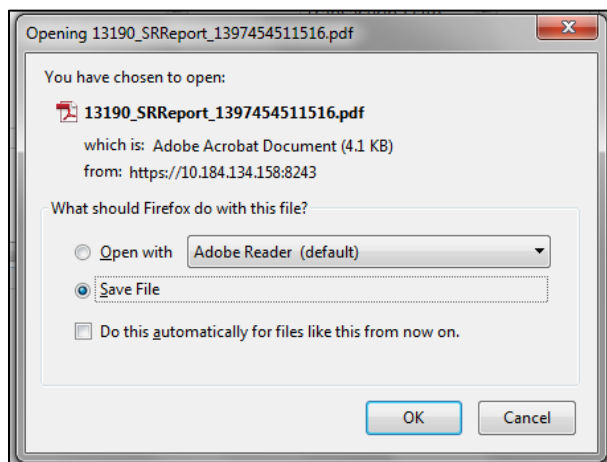


11. Select the desired **File Format** from the dropdown.
12. If the selected **File Format** is *Customize Format*, then select the desired columns using **Add** and **Remove** buttons.
13. Re-order the columns using the **Move Up** and **Move Down** buttons.

Note: The columns on the either ends are fixed.

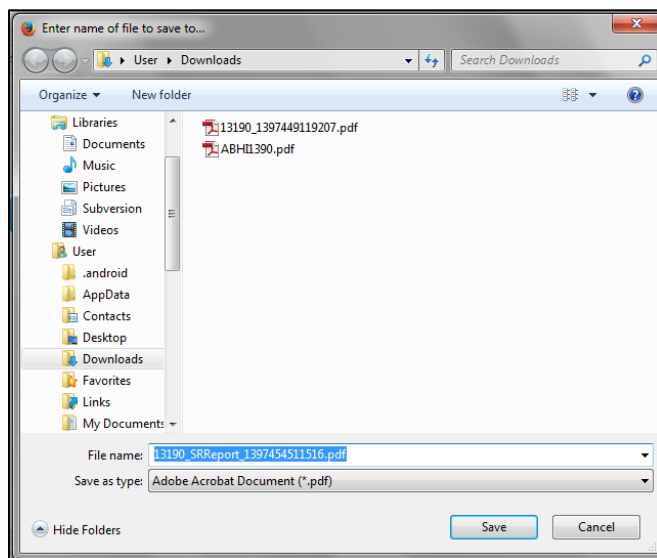
The system displays the **File Download** dialog box.

File Download



14. 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



15. 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.
16. 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.

10. Virtual Account Activity

The **Virtual Account Activity** option allows you to view and download the account activity for any virtual account linked with *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*.

To Navigate To the Virtual Account Activity:

1. Click **Accounts > Savings and Current Accounts > Virtual Account Activity** to access the *Account Details*.

Virtual Account Activity

The screenshot shows a web browser window titled "Virtual Account Activity". Inside, there is a "Search Criteria" section with the following fields:

- Account Number*:** A drop-down menu with "Select" as the current value.
- Virtual Account Number*:** An input box with a magnifying glass icon.
- Search by*:** A drop-down menu with "Select" as the current value.
- Or Specify Transaction Period:** A radio button option with two sub-fields: "From" and "To", each with a calendar icon.
- Amount:** Two input boxes for specifying a range.
- Buttons:** "Clear" and "Submit" buttons at the bottom right.

Field Description

Field Name	Description
Account Number	[Mandatory, Drop-Down] Select the account from the drop-down list. It displays the <i>CASA Account</i> and the <i>Customer IDs</i> under it.
Virtual Account Number	[Mandatory, Inputbox,20] Enter the <i>Virtual Account Numbers</i> mapped to the selected <i>CASA</i> .
Search By	[Optional, Drop-Down] This field is enabled only when the radio button for various search options is selected. Select the <i>Search Criteria</i> from the drop-down list. The options are: <ul style="list-style-type: none"> • Current Period • Last "n" days • Previous Month • Today's Transaction

Field Name	Description
Days	[Mandatory, Input Box with Date-picker] Enter days including today.
From	[Mandatory, Date picker] Select <i>From Date</i> from which transactions are to be searched.
To	[Mandatory, Date picker] Select the <i>Date</i> till which transactions are to be searched.
Amount From	[Conditional, Input box, 15] Select the <i>From Currency</i> for the amount range is base currency of the account.
Amount To	[Conditional, Input box, 15] Select the <i>To Currency</i> for the amount range is base currency of the account.

2. Click **Clear** to clear all values.
3. Click the **Submit** button. The system displays the *Virtual Account Activity* screen with the transaction details.

Column Description

Column Name	Description
Virtual Account Code	[Display] This column displays the list of all <i>Virtual Account Codes</i> maintained for the selected account.
Virtual Account Number	[Display] This column displays the list of all <i>Virtual Account Number</i> maintained for the selected account.
Virtual Account Name	[Display] This column displays the list of all <i>Virtual Account Name</i> maintained for the selected account.

11. 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.

To Open a Term Deposit:

Below shown is a screenshot for an *Open Term Deposit* transaction. This option will be available for various transactions.

Open Term Deposit

Open Term Deposit 20-05-2014 16:52:34 GMT +0530 ? [Icons]

Existing Template: [Search] [X]

New: [Selected]

Customer Details *

Holding Pattern: Single Joint

Joint Customer1: [Text Box]

Joint Customer2: [Text Box]

Deposit Details*

Choose Deposit Product: [Select]

Source Account: [Select]

Deposit Amount: Currency [Text Box]

Choose: Period of Deposit Maturity Date

Period of Deposit: [Text Box] Years [Text Box] Months [Text Box] Days

Maturity Date: [Text Box]

[View Interest and Maturity Projection](#)

Please Note: We may re-calculate the Maturity date specified above while opening deposit based on holiday and other considerations. The actual maturity date will be displayed on final screen on booking the Term deposit.

Payout Details*

Maturity Instructions: [Select]

[Save as Draft] [Save as Template] [Submit]

Click here to call [Up Arrow]

1. Click the **Click here to call** button, as encircled above. It will open a small widget/window showing the option to call, as shown in below screen.

Open Term Deposit

2. 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.
3. Below window is shown, when **Call Me** option is clicked.

Talk by Phone

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