Oracle FLEXCUBE Direct Banking

User Manual Corporate Term Deposit
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Corporate Term Deposit User Manual

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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

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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 dedicated to individual transactions and its details are 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.
SR	Service Requests

Transaction Name	FLEXCUBE UBS	Third Party Host System
Open Term Deposit	✓	★
Amend Term Deposit	✓	★
Redeem Term Deposit	✓	★
Term Deposit Details	✓	★
Top-Up Term Deposit	✓	★
Term Deposit Activity	✓	★
Structured Deposit Subscription	✓	★
View Subscription Status	✓	★
Contract Deposit Details	✓	★
Contract Term Deposit Initiate	✓	★
Open Contract Deposit	✓	★

3. Introduction

The *Term Deposit* is a deposit held with a fixed amount and for a fixed term. The amount deposited is called the *Principal Amount* on which interest is paid. The term for which the deposit is made is the *Tenure* of the deposit. The amount deposited can only be withdrawn at the end of this tenure i.e. at maturity. The *Principal Amount* may be withdrawn from the term deposit before maturity. This is known as *Redemption* and may be *Partial* or *Full*.

The *Term Deposit* module allows you to open a *Term Deposit Account*. The *Term Deposits* module includes transactions which enable you to view the *Term Deposit Account Details*, *View Term Deposit Account Activity*, *Open a New Term Deposit Account*, *Amend Term Deposits* and *Redeem Term Deposits* through their respective modules.

The *Term Deposit* module includes *Contract Deposits* which allow you to *Initiate a Contract Deposit* as well as *View a Contract Term Deposit*. The *Contract Term Deposits* are having similar functionality as normal *Term Deposits* but are integrated with the *Corporate Deposits Module* of *FCUBS*.

The *Structured Term Deposit* is a deposit that acts as an investment product. In addition to getting a fixed interest on the *Principal Amount* of the *Term Deposit*, you also gain a profit as a percentage of the amount invested.

In case of *Islamic Term Deposits* a profit is paid by the bank to the user.

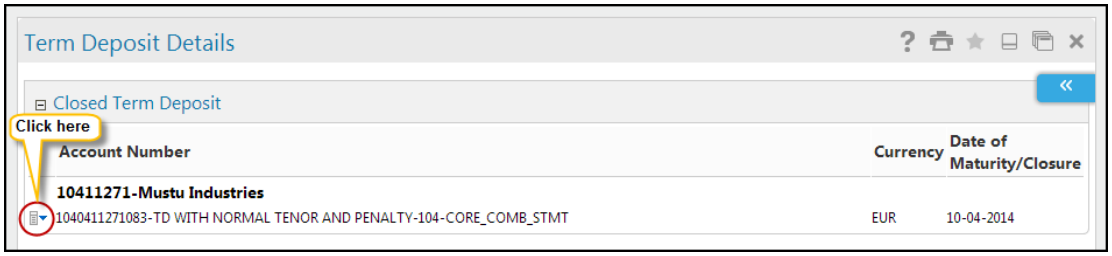
4. Term Deposit Details

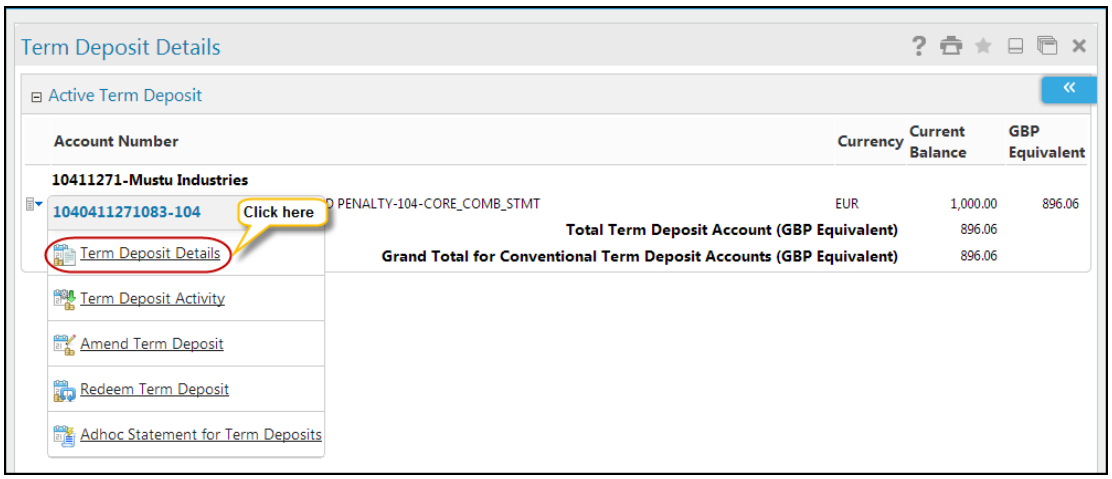
Using this option you can view the *Term Deposit Account Details* of the particular customer. It displays basic details of the deposit account like maturity date, maturity amount.

To Access the Term Deposit Details:

1. Navigate to *Accounts* > *Deposits* > *Term Deposit Details*.

Term Deposit Details





Note: If you click the *Term Deposit Details* link on the popup screen of *Conventional Term Deposit Account Numbers*, it will show *Deposit Details* for the *Conventional Term Deposit Accounts*.

If you click the *Term Deposit Details* link on the popup screen of *Islamic Term Deposit Account Numbers*, it will show *Deposit Details* for the *Islamic Term Deposit Accounts*.

Both the screens are shown below respectively.

Note: The *Term Deposits* where the *Redemption* is *Full* or *Matured* can be seen under the *Closed Term Deposits* section.

The *Closed Term Deposits* also displays the *Term Deposit Summary* and the *Term Deposit Details*.

The *Term Deposit Details* link of *Closed Term Deposits*, if clicked, displays both *Conventional* and *Islamic Term Deposit Accounts*.

For Conventional and Islamic TD Accounts:

Field Description

Field Name	Description
For Active Term Deposit	
TD Details	[Icon] Displays the *Conventional and the Islamic Term Deposit Details,* depending upon the *Account Type* selected.
Top-Up TD	[Icon] Displays the *Top-up Term Deposit* screen with the selected *Account Details*.
Redeem TD	[Icon] Displays the *Redeem Term Deposit* screen with the selected Account Details.
Amend TD	[Icon] Displays the *Amend Term Deposit* screen with the selected Account Details.
TD Activity	[Icon] Displays the *Term Deposit Activity* with the *Current Period* as a *Search Criterion* for the selected account.
Adhoc Account Statement	[Icon] Displays the *Adhoc Account Statement Request* screen with the selected *Account Details*.

Field Description

Field Name	Description
For Closed Term Deposit	
TD Details	[Icon] Displays the *Conventional and* Islamic Term Deposit Details screen depending upon the *Account Type* selected.
TD Activity	[Icon] Display the *TD Activity* with the *Current Period* as a *Search Criterion* for the selected Account. The account shall be pre-selected with closed *TD* option selected.

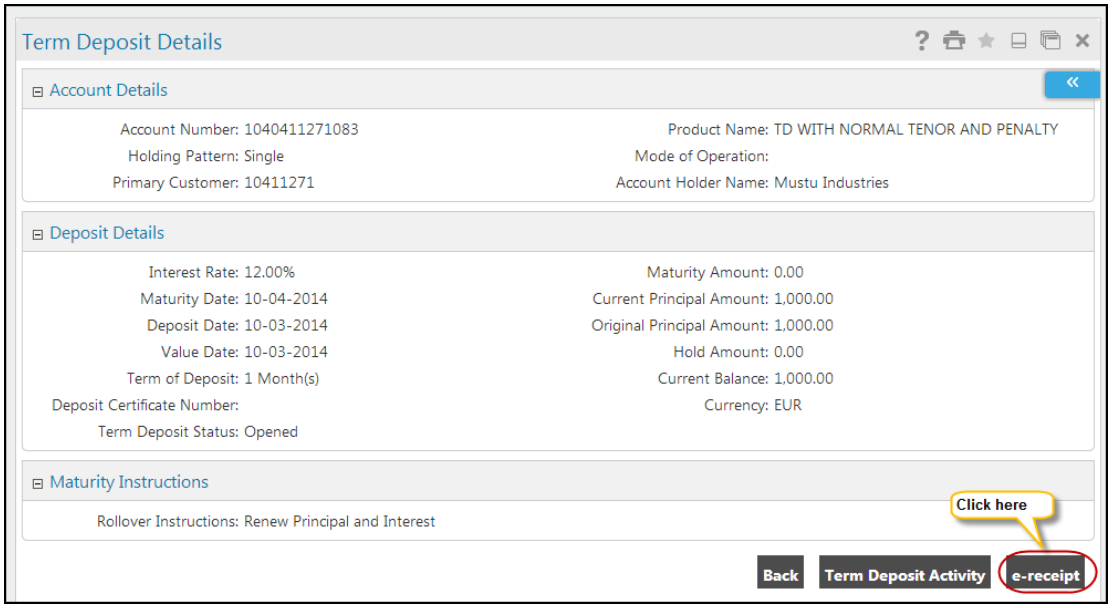
2. Click the *Term Deposit Details* link from the popup screen as shown encircled in the above screen. The system displays the *Term Deposit Details* screen.

Note: If you click the *Term Deposit Details* link on the popup screen of *Conventional Term Deposit Account Numbers*, it will show *Deposit Details* for the *Conventional Term Deposit Accounts*.

If you click the *Term Deposit Details* link on the popup screen of the *Islamic Term Deposit Account Numbers*, it will show *Deposit Details* for the *Islamic Term Deposit Accounts*.

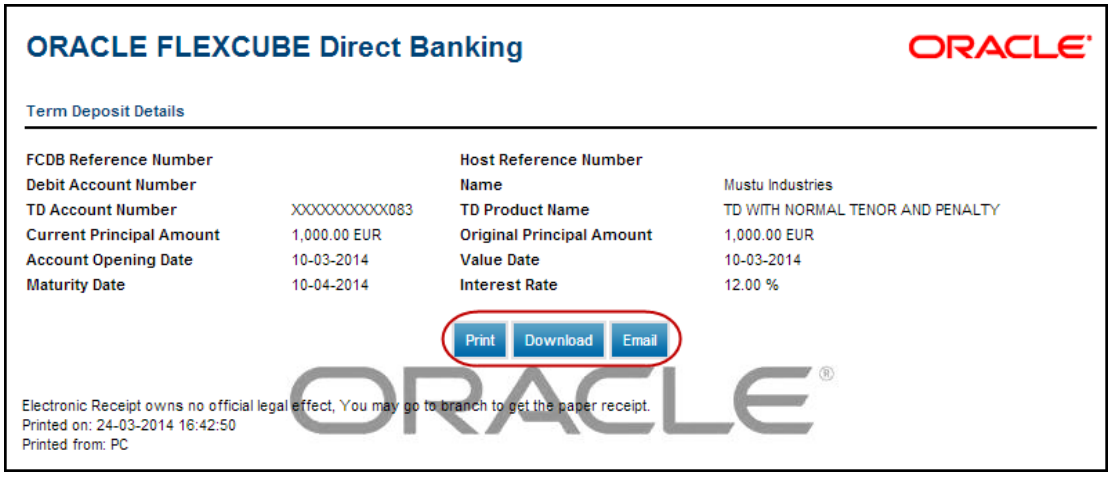
Both the screens are shown below respectively.

Term Deposit Details



The *E-Receipt* is displayed in the following format.

E-receipt



Note: The *Term Deposits* where the *Redemption* is *Full* or *Matured* can be seen under the *Closed Term Deposits* section.

The **Closed Term Deposits** also displays the *Term Deposit Summary* and the *Term Deposit Details*.

The **Term Deposit Details** link of *Closed Term Deposits*, if clicked, displays both *Conventional and Islamic Term Deposit Accounts*.

Field Description

Field Name	Description
Account Details	
Customer Id	[Display] This field displays the *Customer Id*.
Account Number	[Display] This field displays the *Account Number* of the customer.
Product Name	[Display] This field displays the *Product Name* of the TD.
Holding Pattern	[Display] Displays the *Holding Pattern* selected for the TD.
Mode of Operation	[Display] Displays the *Mode of Operation* for the TD.
Primary Customer	[Display] Displays the *Customer ID* of the user.
Account Holder Name	[Display] Displays the *Name of the Account Holder*.
Joint Customer1	[Display] Displays the *Customer ID* of the user. This field is repeated for each of the *Joint Holder*, in case *Multiple Joint Holders* exist for a deposit. In case of *Multiple Joint Account Holder*, the label appears as '*Joint Customer 2*' and so on.
Account Holder Name1	[Display] Displays the name of the *Account Holder*. This field is repeated for each of the *Joint Holder*, in case *Multiple Joint Holders* exist for a deposit. In case of *Multiple Joint Account Holder,* the label would be '*Account Holder Name 2*' and so on.
Deposit Details	

Field Name	Description
Interest Rate	[Display] Displays the *Rate of Interest* applicable for the Term Deposit. **Note**: This field is displayed for *Conventional TD Accounts*.
Maturity Amount	[Display] Displays the *Maturity Amount* of the *Term Deposit*.
Maturity Date	[Display] This field displays the date when the deposit matures.
Current Principal Amount	[Display] This field displays the *Principal Amount*.
Deposit Date	[Display] This field displays the date when the amount was deposited.
Original Principal Amount	[Display] Displays the *Original Principal Amount*.
Value Date	[Display] Displays the *Value Date* of the *Term Deposit* as maintained by the host.
Net Credit Amount	[Display] Displays the *Amount* which was credited on maturity of this deposit. This field is shown only for the *Closed Deposit*.
Hold Amount	[Display] This field is not displayed for the *Closed Deposits*. Displays the *Hold Amount* for the *Term Deposit* as maintained at the host.
Term of Deposit	[Display] Displays the *Term of Deposit* for the respective product as maintained by the host.
Deposit Certificate Number	[Display] Displays the *Certificate Number (Unique Number)* as assigned by the host, for the respective *Term Deposit*.
Tax + Penalty/other Charges	[Display] This field is displayed only for *Closed Deposit*. Displays the *Tax and Other Charges* deducted during the maturity of this deposit.

Field Name	Description
Currency	[Display] This field displays the *Currency* of the amount deposited.
Current Balance	[Display] This field displays the *Calculated Balance* of the TD as of Current Date.
Term Deposit Status	[Display] This field is not displayed for *Closed Deposit*. Displays the status of the *Term Deposit* as fetched from the host.
Period of Deposit	[Display] This field displays the period of deposit in *Years, Months, and Days*. **For Example**: 5 Years, 4 Months, 10 Days
Profit Rate	[Display] This field displays the *Profit Rate*. **Note**: This field is displayed for *Islamic TD Accounts*.
Instructions	
Maturity Instructions	[Display] Displays the *Maturity Instructions* given by the user to be executed by host when the *TD* is matured.
Rollover Instructions	[Display] This field displays the *Rollover Instructions*. The *Maturity Instructions* given by the user to be executed at the time of *TD Maturity*. The possible values are: • Renew Principal and Interest • Close on Maturity • Renew Principal Only and Pay out the Interest • Renew Special Amount and Pay out the Remaining amount
Special Amount Details	[Display] This section is displayed only if the *Maturity Instruction* is "*Renew Special Amount and Pay out the Remaining amount*"

Field Name	Description
Rollover Amount	[Display] This field is displayed only if the *Maturity Instruction* is "*Renew Special Amount and Pay out the Remaining amount*". Displays the amount to be rollover, in case of *Rollover Instruction* is *Renew Special Amount*.
Payout Details	
Pay Out Details	[Display] This section is displayed only if the *Maturity Instruction* is not "*Renew Principal + Interest*". Displays the *Pay Out Details* of the *Deposit upon Maturity*. There can be *Multiple Payout Instructions* for the one *Deposit Account*.
Pay Out Type	[Display] The *Pay Out Type* options configured for the account. The values to be available are: • Transfer to Internal Bank Account • Transfer through Domestic Clearing Network • Issue a Demand Draft • Open a New Term Deposit
Percentage	[Display] This field displays the *Percentage of Payout Amount* to be transferred using the *Payout* option. In case of *Single Payout (100 % payout)*, % of payout are not displayed on the screen (for both retail as well as corporate).
Additional Information	[Display] This field displays the information like *Bank Code*, *Branch Code* etc.
Redemption Details	
Redemption Date	[Display] Displays the *Date* on which *r*edemption is done.
Redemption Amount	[Display] Displays the *Amount* of redemption done.
Redemption Reference Number	[Display] Displays the *Redemption Reference Number* after redemption.
New Principal Amount	[Display] Displays the *Principal Amount* after redemption.

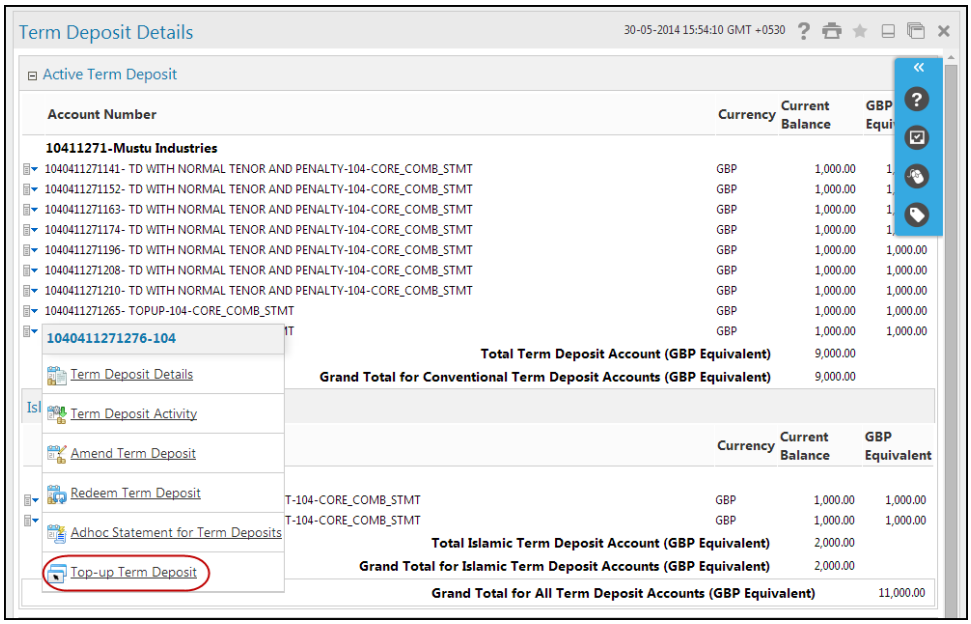
Field Name	Description
Redemption Type	[Display] Displays the *Redemption Type* for partial redemption.
Payout Mode	[Display] Displays the *Payout Mode* selected for redemption. • Transfer to Internal Bank Account • Transfer through Domestic Clearing Network • Issue a Demand Draft
Additional Information	[Display] Displays the *Account Number* or *Draft Favoring Details* as per the applicable *Payout* option.
Back	[Action Button] Click **Back** to go back to the previous page.
Term Deposit Activity	[Action Button] Click **Term Deposit Activity** to check *Deposit Activity Details*.
e-receipt	[Action Button] Click **e-receipt** to generate an e-receipt for the same transaction.

3. Click the **Back** Button on the **Term Deposit Details** screen to return to the previous screen.
OR
Click the **Term Deposit Activity** button. The system displays the *Term Deposit Activity* screen (For details, refer to the section Term Deposit Activity).

4.1 Top-Up Term Deposit

A new option called '**Top-up**' is added in the *Term Deposit Details* transaction against each *TD* on the drilldown. The **Top-up** option is displayed only for *TDs* for which **Top-up** is permitted based on product parameters. This will be maintained at the *Host*.

Top-Up Details



Field Description

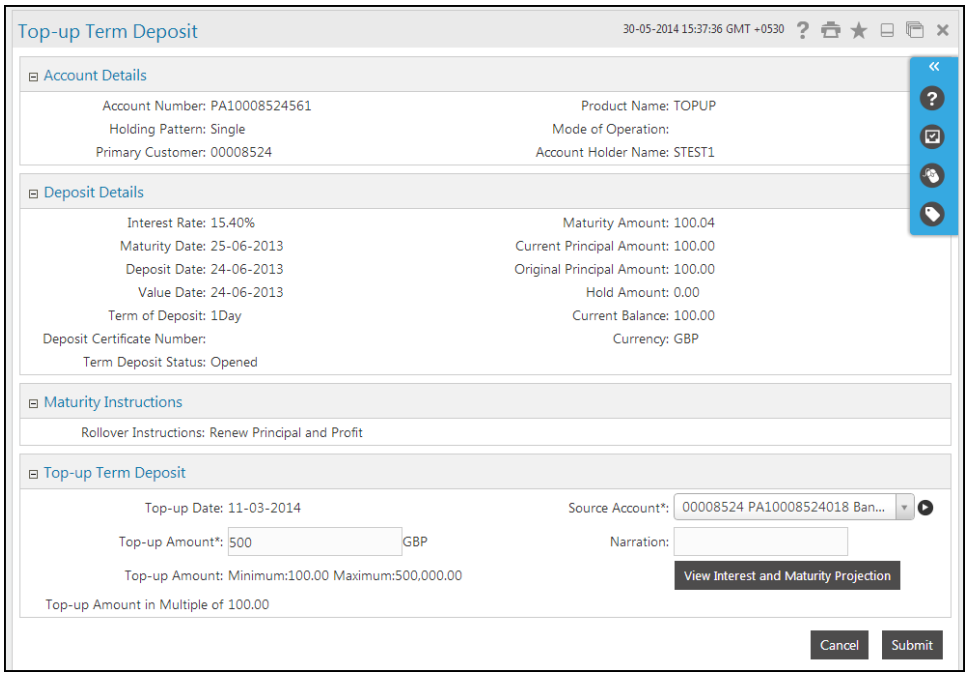
Field Name	Description
Top-Up Details	

Note: The **Top-Up** is not applicable for *Islamic TD* products.

Top-Up Date	[Display] Displays the **Date** on which *Top-Up* is done.
Top-Up Amount	[Display] Displays the **Top-Up Amount**.
Top-Up Reference Number	[Display] Displays the *Top-Up Reference Number* after *Top-Up* is done.
Revised Principal Amount	[Display] Displays the *Principal Amount* after *Top-Up* is done.
Revised Maturity Amount	[Display] Displays the *Revised Maturity Amount*.
Narration	[Display] Displays the *Description* put by the user during *Top-Up*.

1. Click the **Back** button on the *Term Deposit Details* screen to return to the previous screen.
OR
Click the **Top-up this Deposit** button. The system displays the *Top-up* screen as per the *Product Configuration*.
OR
Click the **Term Deposit Activity** button. The system displays the *Term Deposit Activity* screen (For details, refer to the section Term Deposit Activity).

Top-Up Term Deposit



Top-Up Details

Field Description

Field Name	Description

Top-Up Details

Note: The Top-Up is not applicable for *Islamic TD* products.

Top-up Date [Display]
Displays the current date.

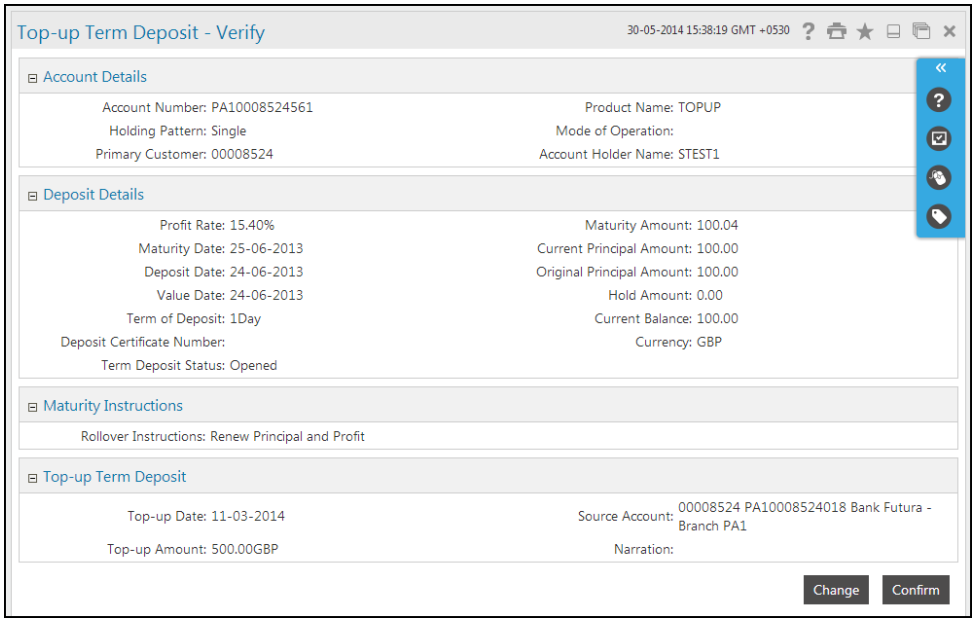
Source Account [Mandatory, Dropdown]
Select the desired *Source Account* from the dropdown.

Top-Up Amount [Mandatory, Input Box, 15]
Enter the desired *Top-Up Amount*.

Field Name	Description
Top-Up Details	
Top-up Amount Range	[Display] Displays the minimum and maximum range for *Top-up Amount*. It also displays that amount should be in multiple of 100.00.
Narration	[Optional, Input Box, 35] Enter the *Description for Top-Up*.
View Interest and Maturity Projection	[Action Button] Click the **View Interest and Maturity Projection** button to view the *TD Maturity* projection after top-up.
Submit	[Action Button] Click **Submit** to submit the details.
Cancel	[Action Button] Click **Cancel** to cancel the transaction.

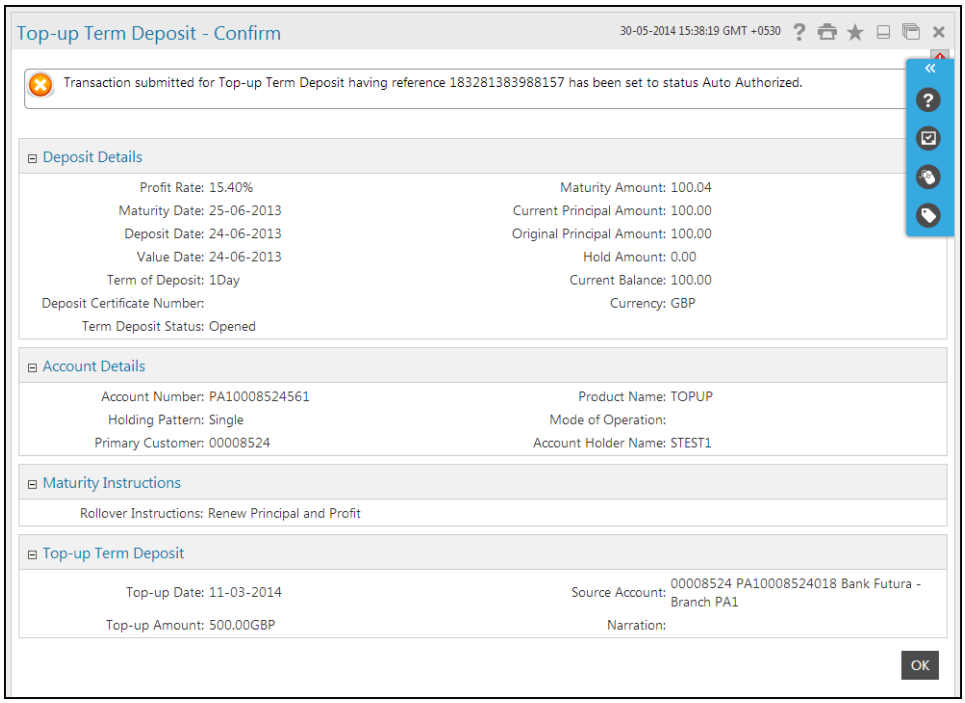
The following *Verify* page is displayed.

Top-up Term Deposit - Verify



2. Click **Confirm** to confirm the details. The following page is displayed.

Top-up Term Deposit - Confirm



3. Click **OK**.

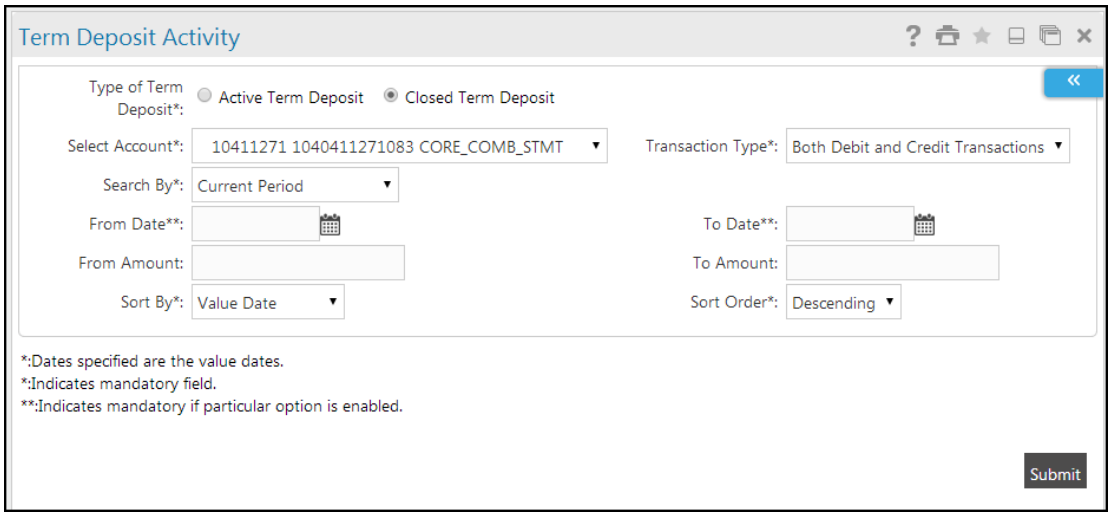
5. Term Deposit Activity

This option allows you to view and download the account activity for any *TD Account* under the *Customer IDs* mapped to the user. The user can get the *TD Activity Details* for a given period, i.e. *Current Period*, *Previous Period*, or for a specified period.

To view Term Deposit Activity:

1. Navigate to *Accounts* > *Deposits* > *Term Deposit Details*. The following screen is displayed.

Term Deposit Activity



Field Description

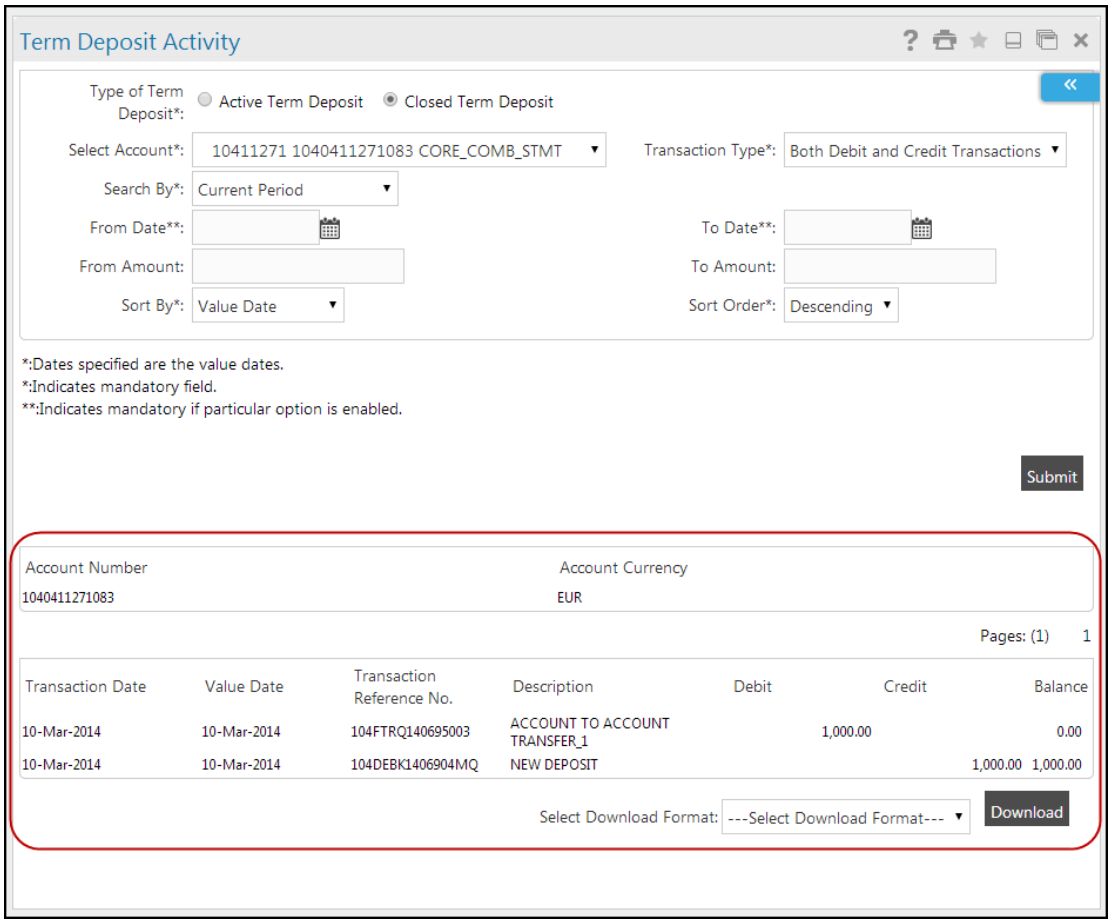
Field Name	Description
Type of Term Deposit	[Mandatory, Radio Button] Select the desired option from the following options: • Active Term Deposit • Closed Term Deposit
Select Account	[Mandatory, Drop-Down] Select the *TD Account* to make an activity query. The drop down lists out the accounts mapped to the user from the drop-down list.
Transaction Type	[Mandatory, Drop-Down] Select the *Transaction Type* from the drop-down list. The options are: • Both Debits and Credits • Only Debits • Only Credits

Field Name	Description
Search By	[Mandatory, Drop-Down] Select the period for which the *TD Activity Details* are required from the drop-down list. The options are: • Current Period • Previous Period • Last n transaction • Last n days • Today's transactions • Yesterday's transactions • Previous fortnight • Previous month • Previous quarter • Previous 6 months • Specified Period
From Date	[Conditional, Pick List] Select the date from which the *TD Account Activity* has to be viewed from the pick list. This is applicable only if the *specific period* option is selected in *Search By* field.
To Date	[Conditional, Pick List] Select the date until which the *TD Account Activity* has to be viewed from the pick list. This is applicable only if *Specific Period* option is selected in *Search By* field.
From Amount	[Optional, Numeric, 10] Type the amount from which the *TD Account Activity* has to be viewed.
To Amount	[Optional, Numeric, 10] Type the amount until which the *TD Account Activity* has to be viewed.
Sort By	[Optional, Drop-Down] Select the appropriate option to sort the *Search* result. The options are: • Transaction Date • Value Date • Amount

Field Name	Description
Sort Order	[Optional, Drop-Down] Select the appropriate order of display. The options are: • Descending • Ascending

2. Click the **Submit** button. The system displays details in the *Term Deposit Activity* screen.

Term Deposit Activity



Field Description

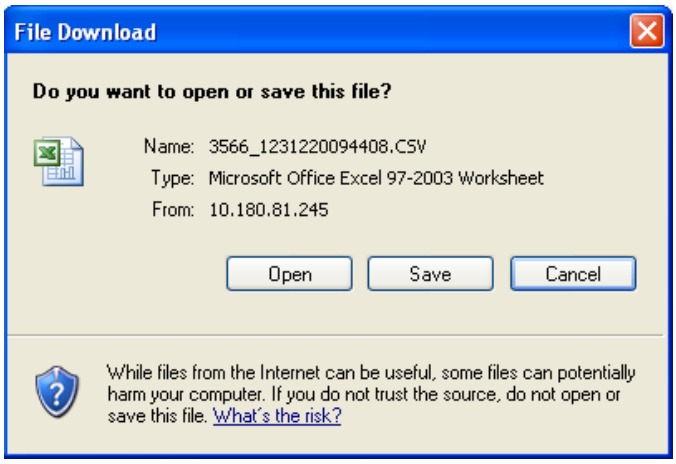
Field Name	Description
Account Number	[Display] This field displays the *TD Account Number* for which the *Account Activity* has been displayed.

Field Name	Description
Account Currency	[Display] This field displays the *Base Currency* of the TD Account.
Transaction Date	[Display] This column displays the date on which the transaction was done.
Value Date	[Display] This column displays the value date as per the bank for the transaction.
Transaction Reference No.	[Display] This column displays the reference, if any, for the transaction.
Description	[Display] This column displays a brief description for the transaction.
Debit	[Display] This column displays the *Debit Amount* of the transaction.
Credit	[Display] This column displays the *Credit Amount* of the transaction.
Balance	[Display] This column displays the *Balance* in the account after the respective transaction.
Select Download Format	[Conditional, Drop-Down] Select the *Format for Download* from the drop-down list. The options are: • Excel Format • PDF Format • QIF Format • QFX Format • MT940

Note: The *Running Balance* to be displayed if the *Current Period* or the *Period Search* is selected with *Sort By Value Date* option only.

3. Click the **Download** button. The system displays the *File Download* screen.

File Download



4. Click the **Open** button to open and view the file.
OR
Click the **Save** button to save the file.
OR
Click the **Cancel** button to close this screen.

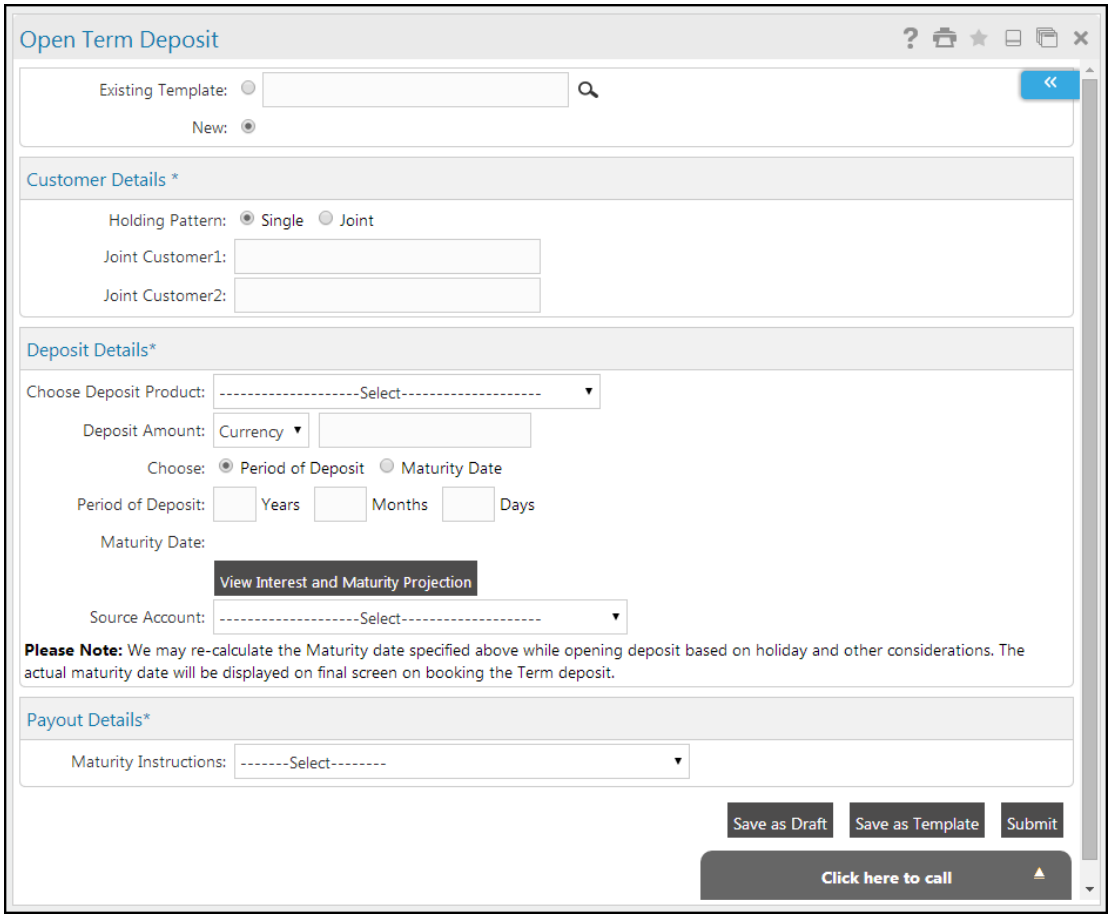
6. Open Term Deposit

This option allows you to open a new term deposit account with the Bank.

To open a Term Deposit:

1. Navigate to **Accounts > Deposits > Open Term Deposit**. The system displays the *Open Term Deposit* screen as shown below.

Open Term Deposit



Field Description

Field Name	Description
Existing Template	[Optional, Radio button – Lookup Icon] Select the *Existing Template* radio button to select the existing template to open a term deposit. Click the **Lookup** icon to select the desired template from the available list of templates.
New	[Optional, Radio button] Select the **New** radio button to open a new term deposit.

Field Name	Description
Customer Details	
Holding Pattern	[Mandatory, Radio button] Select the radio button for the *Holding Pattern*. The option are as follows: • **Single**: If this option is selected for the single term deposit account holder. • **Joint**: If this option is selected for the joint account holder.
Joint Customer Id 1	[Conditional, Alphanumeric, 10] Type the first *Joint Customer Id*. This field is enabled if the *Joint* radio button is selected as *Holding Pattern*.
Joint Customer Id 2	[Conditional, Alphanumeric, 10] Type the second joint *Customer Id*. This field is enabled if the *Joint* radio button is selected as *Holding Pattern*.
Deposit Details	
Choose Deposit Product	[Mandatory, Drop-Down] Select the *Deposit Product* for which you wish to open a *Term Deposit Account*.
Source Account	[Mandatory, Drop-Down] Select the *Source Account* for the deposit from the drop-down list.
Deposit Amount Currency	[Optional, Drop-down] Select the desired *Currency Type* from the options available in the drop-down list.
Deposit Amount	[Mandatory, Numeric, 10] Type the amount to be deposited.
Choose	[Mandatory, Radio Button] This field allows you to select *Term Deposit Maturity* in terms of *Period of Deposit* or *Maturity Date*. The available values are: • Period of Deposit • Maturity Date

Field Name	Description
Choose Period of Deposit	[Conditional, 3, Input Boxes] This field allows you to enter the *Period (*Tenor*)* of Deposit in terms of - Years, Months and Days.
Maturity Date	[Conditional, Date picker or Read Only/Display] This field displays the *Maturity Date* based on the *Period chosen (Tenure) by you*.
Payout Details	
Maturity Instructions	[Mandatory, Drop-Down] Select the *Maturity Instruction* for the deposit from the drop-down list. The options for *Conventional Deposit Products* are as follows: • Close on Maturity (No Rollover) • Renew Principal and Interest • Renew principal only and transfer interest to a CASA account • Renew Special Amount and Pay Out the remaining amount • The options for Islamic Deposit Products are as follows: ▪ Close on Maturity (No Rollover) ▪ Renew Principal and Profit ▪ Renew principal only and transfer Profit to a CASA account ▪ Renew Special Amount and Pay Out the remaining amount
Account Transfer Options	[Conditional, Drop-Down] Select the account to which the principal and interest are to be transferred from the drop-down list. The options are as follows: • Transfer to users mapped accounts • Transfer to internal bank account • Transfer through domestic clearing network This field is not displayed if the *Renew Principal and Interest* option is selected from the *Maturity Instruction* drop-down list for *Conventional Products* and if the *Renew Principal and Profit* option is selected from the *Maturity Instruction* drop-down list for the *Islamic Product*.

Field Name	Description
Account	[Conditional, Alphanumeric, 20] Type the account number to which the *Interest and Principal* will be transferred. This field is enabled if the following options are selected from the *Account Transfer* options drop-down list. • Transfer to *Internal Bank Account* • Transfer through *Domestic Clearing Network* [Conditional, Drop-Down] Select the account to which the interest is to be transferred from the drop-down list. This field is a drop -down list, if the *Transfer to Users Mapped Accounts* option is selected from the *Account Transfer* options drop-down list.
Network Type	[Conditional, Drop-Down] Select the *Type of the Network* from the dropdown list. This field is enabled if the *Transfer through Domestic Clearing Network* option is selected from the *Account Transfer* options drop-down list.
Beneficiary Name	[Mandatory, Alphanumeric, 35] Enter the *Beneficiary Name*. This field is enabled if the *Transfer through Domestic Clearing Network* option is selected from the *Account Transfer* options drop-down list.
Bank Code	[Conditional, Drop-Down] Select the *Bank Code* from the pick list. This field is enabled if the *Transfer through Domestic Clearing Network* option is selected from the *Account Transfer* options drop-down list.
Bank Name	[Display] This field displays the *Bank Name* in the clearing network. If you select *Bank Code* then this field will get populated automatically.
Bank Address	[Display] This field displays the *Address* of the bank. If you select *Bank Code* then this field will get populated automatically.

Field Name	Description
City	[Display] This field displays the city in which the bank belongs. If you select *Bank Code* then this field will get populated automatically.
Rollover Amount	[Conditional, Numeric, 20] Type the amount which will be renewed at maturity. This field is enabled if the *Renew Special Amount* option is selected in the *Maturity Instruction* field.

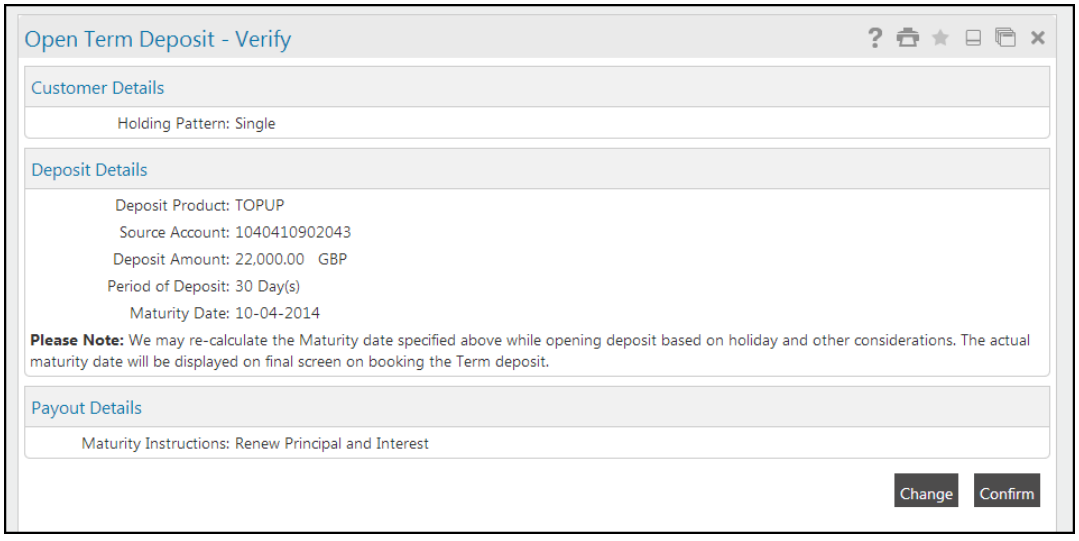
2. Click the **Save as Draft** button to create a draft version of the transaction. You can use the draft version later to initiate the payment.

Note: You can enter details in parts and save. The submission of the entered details can be done on any preferred date.

OR

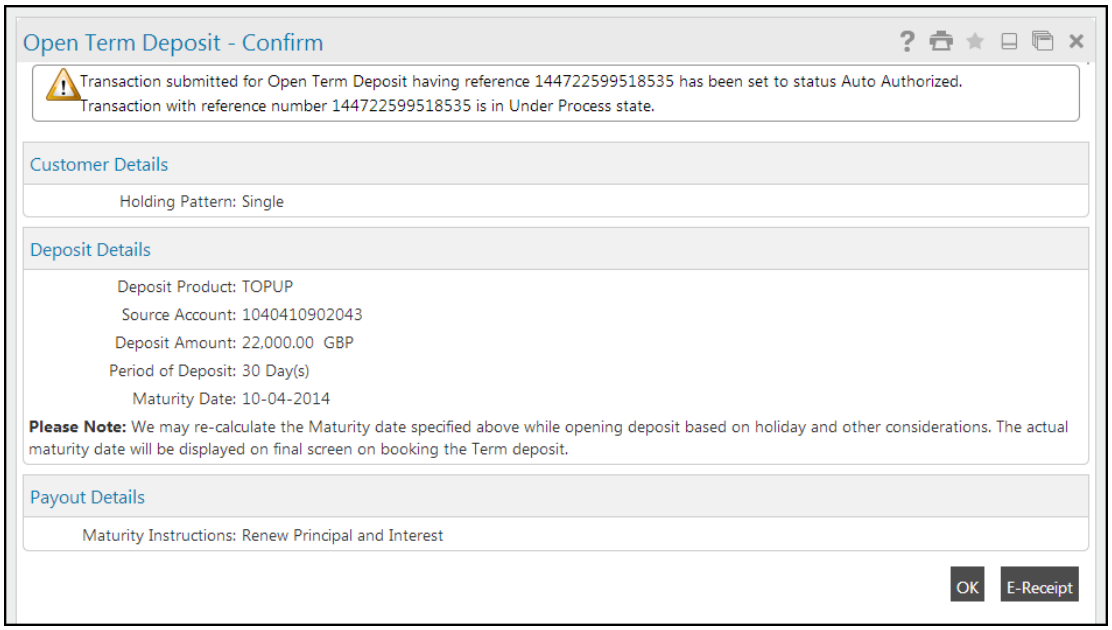
Click the **Save as Template** button to create a payment template of the transaction. You can use the template later to initiate the payment. The *Template Access Type* is mandatory while saving the template. The *Public Templates* are available to other users of the customer whereas the *Private Templates* are available to user who creates it.
OR
Click the **Submit** button. The system displays the *Open Term Deposit –Verify* screen.

Open Term Deposit - Verify



3. Click the **Confirm** button. The system displays the *Open Term Deposit Confirmation* screen.
OR
Click the **Change** button to change the details.

Open Term Deposit - Confirmation



4. Click **E-Receipt** to generate an *E-Receipt* of the transaction.
5. Click **OK** to complete the transaction.

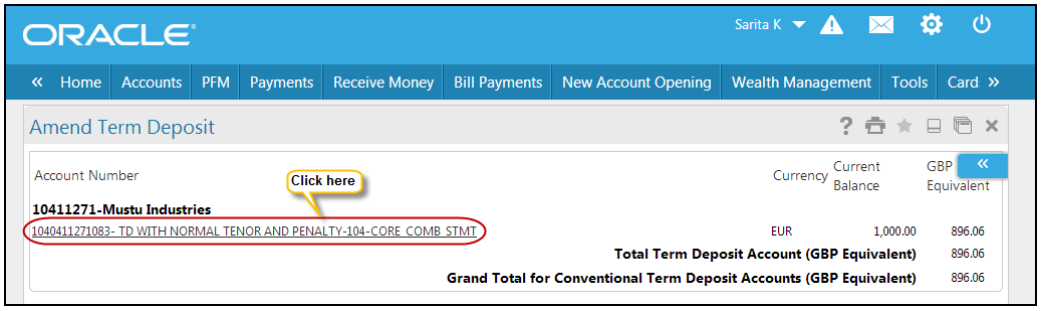
7. Amend Term Deposit

This option allows you to modify the maturity instructions of the selected TD. The maturity instructions include the *Principal and Interest Amount Transfer Details*.

To Amend the Term Deposit:

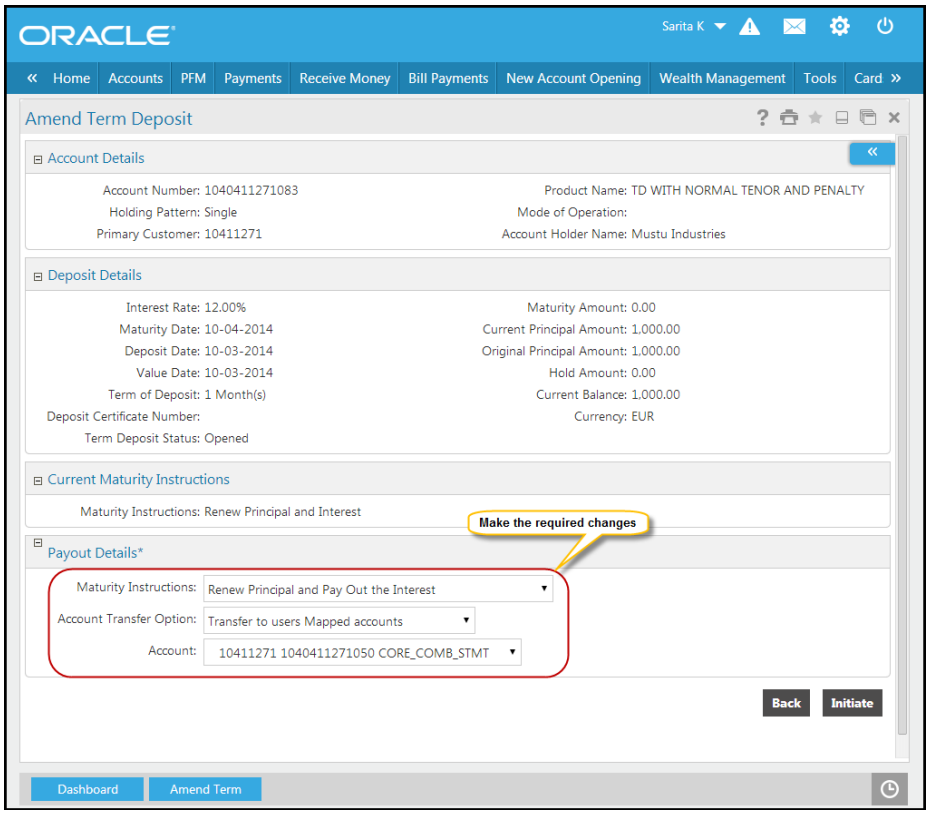
1. Navigate to **Accounts > Deposits > Amend Term Deposit**. The system displays the *Amend Term Deposit* screen as shown below.

Amend Term Deposit



2. Click the *Account Number* hyperlink to view the details of the *Term Deposit* under that account number. The system displays the *Amend Term Deposit - Initiate* screen.

Amend Term Deposit - Initiate



Field Description

Field Name	Description
Account Details	
Primary Customer	[Display] This field displays the *Customer Id*.
Account Number	[Display] This field displays the *Account Number* of the customer.
Product Name	[Display] This field displays *Product Name* of the term deposit.
Currency	[Display] This field displays the *Currency* of the amount deposited.
Current Balance	[Display] This field displays the *Balance* of that *Current Deposit*.
Account Holder Name	[Display] This field displays the *Name* of the *Account Holder*.
Deposit Details	
Interest Rate	[Display] This field displays the *Rate of Interest*.
Maturity Amount	[Display] This field displays the *Maturity Amount*.
Deposit Date	[Display] This field displays the *Date* when the amount was deposited.
Current Principal Amount	[Display] This field displays the *Current Principal Amount*.
Maturity Date	[Display] This field displays the *Date* when the Deposit Matures.
Deposit Amount	[Display] This field displays the *Deposit Amount*.
Interest Rate	[Display] **Note**: This field is displayed only for the *Conventional TD Accounts*. This field displays the *Interest Rate*.

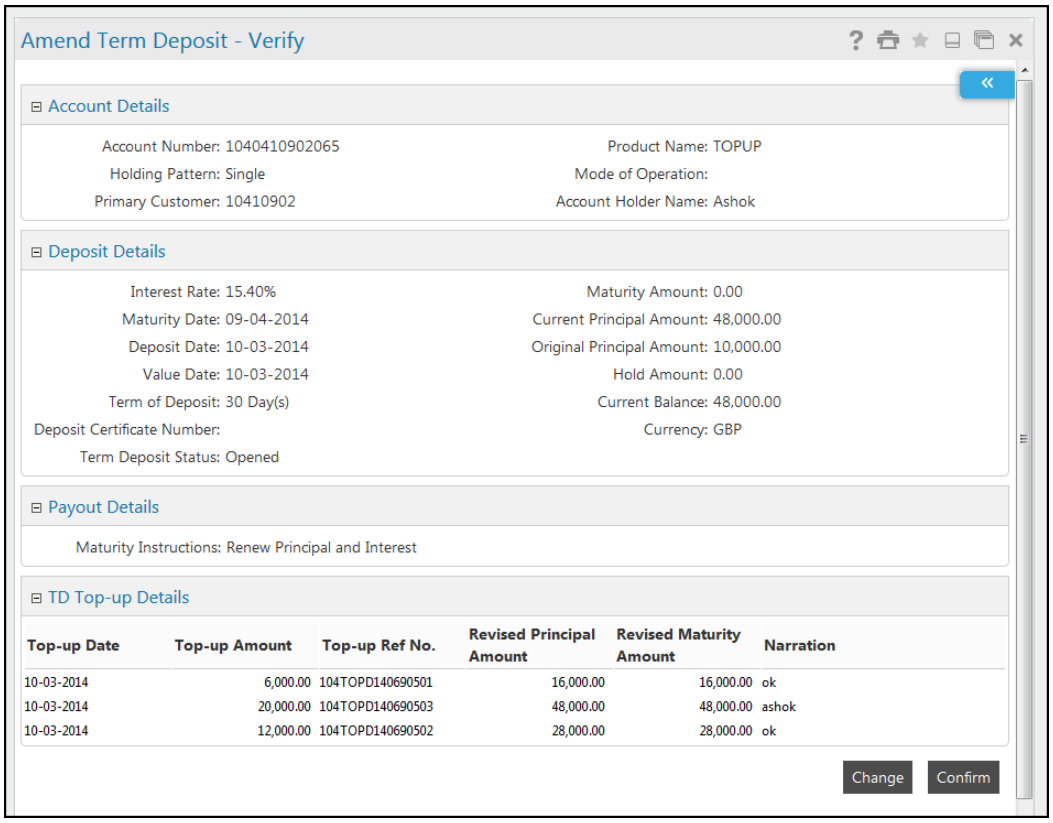
Field Name	Description
Profit Rate	[Display] **Note**: This field is displayed only for Islamic TD Accounts. This field displays the *Profit Rate*.
Current Maturity Instructions	
Holding Pattern	[Display] This field displays the *Holding Pattern*.
Mode of Operation	[Display] This field displays the *Mode of Operation*.
Original Principal Amount	[Display] This field displays the *Original Principal Amount*.
Value Date	[Display] Displays the *Value Date*.
Hold Amount	[Display] Displays the *Hold Amount*.
Term of Deposit	[Mandatory, Input Box] This field displays the *Period (Tenure) of deposit in Years, Months and Days*.
Current Balance	[Display] Displays the *Current Balance*.
Deposit Certificate Number	[Display] This field displays the *Deposit Certificate Number*.
Term Deposit Status	[Display] This field displays the *Term Deposit Status*.
Profit Rate	[Display] This field displays the *Profit Rate*. **Note**: This field is displayed for *Islamic TD Accounts*.
Current Maturity Instructions	
Maturity Instructions	[Display] This field displays the *Maturity Instructions*.
Current Payout Details	

Field Name	Description
Payout Type	[Display] This field displays the *Type of Payout* configured for the account.
Percentage	[Display] This field displays the *Percentage of Payout Amount* to be transferred.
Additional Information	[Display] This field displays the additional information like *Bank Code* or *Branch Code* etc.
Payout Details	
Maturity Instructions	[Mandatory, Drop Down] Select the *Maturity Instruction* option from the drop down list. The options are: • Close on Maturity (No Rollover) • Renew Principal and Profit • Renew principal and payout the interest • Renew special amount and payout the remaining amount
Account Transfer Options	[Conditional, Drop-Down] Select the account to which the *Principal and Interest* are to be transferred from the drop-down list. The options are as follows: • Transfer to users mapped accounts • Transfer to internal bank account • Transfer through domestic clearing network This field is not displayed if the *Renew Principal and Interest* option is selected from the *Maturity Instruction* drop-down list.
Account	[Conditional, Alphanumeric, 20] Type the account number to which the interest and principal will be transferred. This field is enabled if the following options are selected from the *Account Transfer* options drop-down list. • Transfer to *Internal Bank Account* • Transfer through *Domestic Clearing Network*
Network Type	[Conditional, Dropdown] Select the type of the network from the dropdown list. This field is enabled if the *Transfer through Domestic Clearing Network* option is selected from the *Account Transfer* options drop-down list.

Field Name	Description
Beneficiary Name	[Mandatory, Alphanumeric, 35] Enter the *Beneficiary Name*.
Bank Code	[Mandatory, Lookup] Select the *Bank Code* from the pick list. This field is enabled if the *Transfer through Domestic Clearing Network* option is selected from the *Account Transfer* options drop-down list.
Bank Name	[Display] This field displays the *Bank Name* in the *Clearing Network* which will get populated automatically after the selection of *Bank Code*.
Bank Address	[Display] This field displays the *Address* of the bank which will get populated automatically after the selection of *Bank Code*.
City	[Display] This field displays the *City* which will get populated automatically after the selection of *Bank Code*.
Rollover Amount	[Conditional, Numeric, 20] Type the amount which will be renewed at maturity. This field will be activated only if *Renew Special Amount* option is selected in the *Maturity Instruction* field.

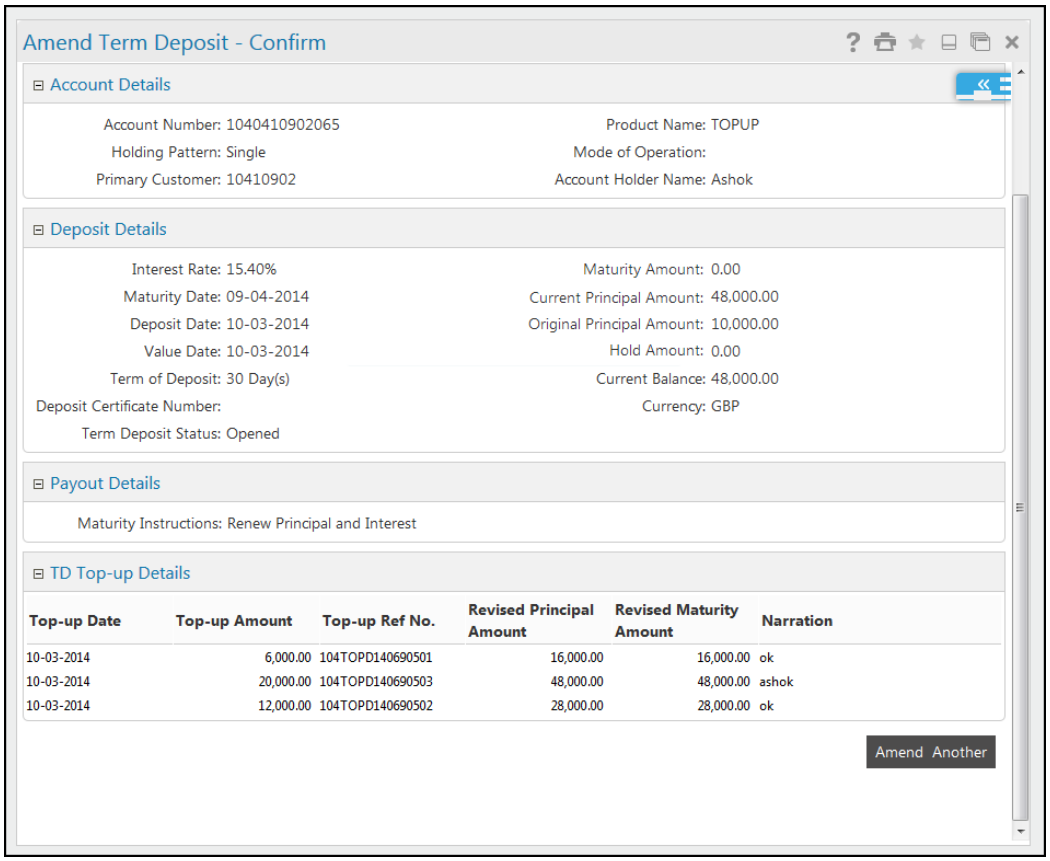
3. Click the **Initiate** button. The system displays the *Amend Term Deposit - Verify* screen.
OR
Click the **Back** button to go back to the previous screen.

Amend Term Deposit - Verify



4. Click the **Confirm** button. The system displays the *Amend Term Deposit - Confirm* screen with the status message.
OR
Click the **Back** button to go to the previous screen.

Amend Term Deposit - Confirm



5. Click **e-receipt** to generate an *e-receipt* for the amended transaction.
6. Click the **Amend Another** button to amend another term deposit account.

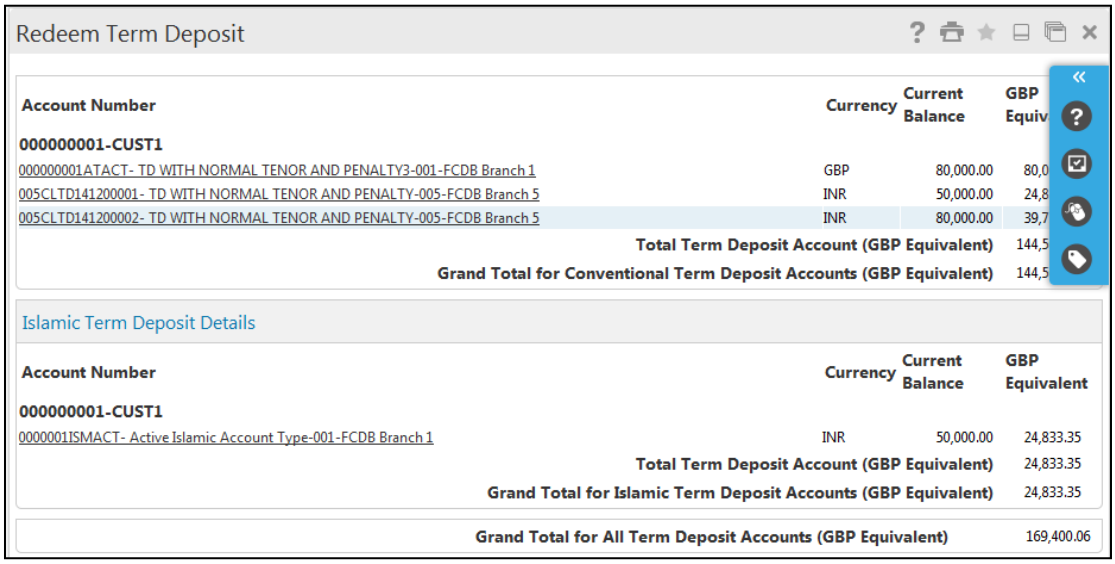
8. Redeem Term Deposit

This option allows you to *Redeem a TD on maturity or prematurely*. You can do a partial or full redemption.

To Redeem Term Deposit:

1. Navigate to **Accounts > Deposits > Redeem Term Deposit**. The system displays the *Redeem Term Deposit* screen as shown below.

Redeem Term Deposit



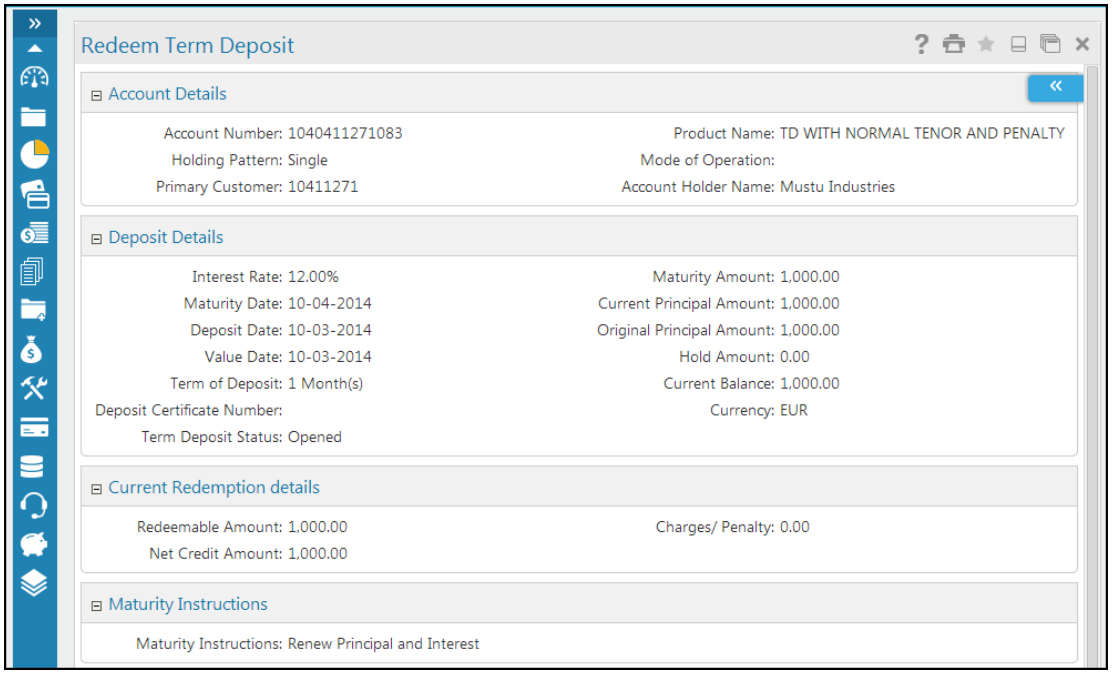
Column Description

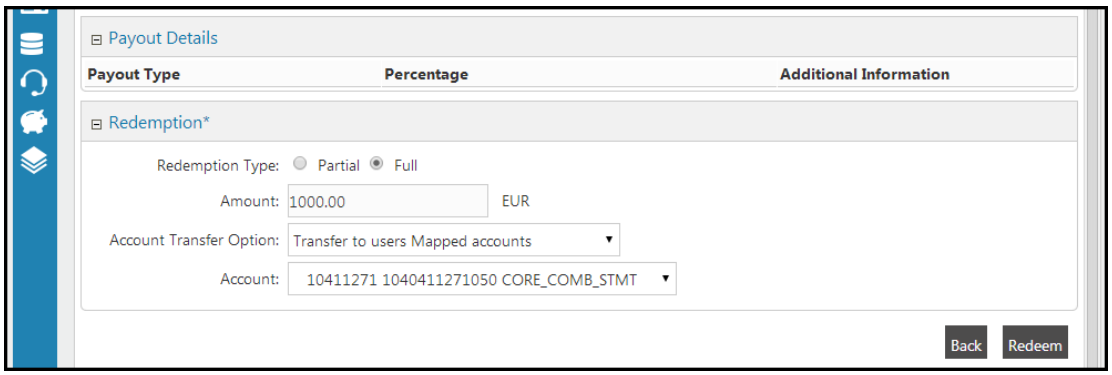
Column Name	Description
For both Conventional and Islamic Term Deposit Accounts	
Account Number	
Account Number	[Display] This field displays the *Account Number* of the customer.
Product Name	[Hyperlink] This column displays the list of all the *Conventional Deposit Product* links available for the respective *Account Number*. Click any desired link to display the details of the same *Deposit Product*.
Currency	[Display] This column displays the *Currency Type* for the respective *Deposit Product*.

Column Name	Description
Current Balance	[Display] This column displays the *Current Balance* for the respective *Deposit Product*.
GBP Equivalent	[Display] This column displays the *GBP Equivalent* for the *Current Balance* of the respective *Deposit Product*.
Total Term Deposit Account (GBP Equivalent)	[Display] This field displays the *GBP Equivalent* value of the *Total Term Deposit Accounts*.
Grand Total for Conventional/Islamic TD Accounts	[Display] This field displays the *GBP Equivalent Grand Total* value of the *Conventional/Islamic TD Accounts*.
Grand Total for All Term Deposit Accounts (GBP Equivalent)	[Display] This field displays the *GBP Equivalent Grand Total* for all *Term Deposit Accounts*.

2. Click the **Account Number** link. The system displays the *Redeem Term Deposit* screen.

Redeem Term Deposit





Field Description

Field Name	Description
Account Details	
Account Number	[Display] This field displays the *Account Number* of the customer.
Product Name	[Display] This field displays *Product Name* of the term deposit.
Holding Pattern	[Display] This field displays the *Holding Pattern* for the selected *Account Number*.
Mode of Operation	[Display] This field displays the *Mode of Operation* available for that account.
Primary Customer	[Display] This field displays the *Customer Id*.
Account Holder Name	[Display] This field displays the *Account Holder Name*.
Deposit Details	
Interest Rate	[Conditional, Display] This field displays the *Interest Rate* applicable for the selected account. **Note**: This field is displayed only for *Conventional TD Accounts*.

Field Name	Description
Profit Rate	[Conditional, Display] **Note**: This field is displayed only for Islamic *TD* Accounts. This field displays the *Profit Rate* for the selected *Islamic TD Account*.
Maturity Amount	[Display] This field displays the *Maturity Amount* for the selected account.
Maturity Date	[Display] This field displays the *Maturity Date* for the selected account.
Current Principal Amount	[Display] This field displays the *Current Principal Amount* for the selected account.
Deposit Date	[Display] This field displays the date when the amount was deposited.
Original Principal Amount	[Display] This field displays the *Original Principal Amount* of the *Term Deposit* for the selected account.
Value Date	[Display] This field displays the *Value Date* for the selected account.
Hold Amount	[Display] This field displays the *Hold Amount* for the selected account.
Term of Deposit	[Display] This field displays the *Term of Deposit* for the selected account.
Current Balance	[Display] This field displays the *Current Balance* for the selected account.
Deposit Certificate Number	

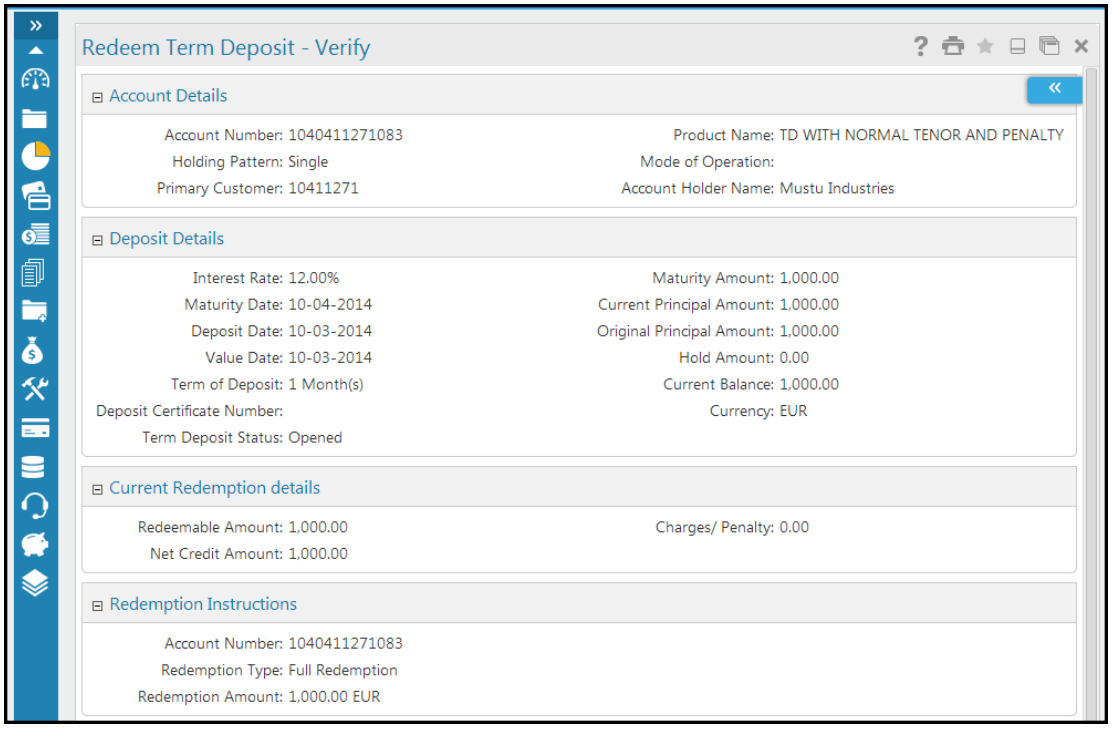
Field Name	Description
Term Deposit Status	[Display] This field displays the *Status of Term Deposit* for the selected account.
Current Redemption Details	
Redeemable Amount	[Display] This field displays the *Redeemable Amount* for the selected account.
Charges / Penalty	[Display] This field displays the *Charges/Penalty* for the selected account.
Net Credit Amount	[Display] This field displays the *Net Credit Amount*.
Maturity Instructions	
Maturity Instructions	[Display] This field displays the *Maturity Instructions* for the selected Account.
Payout Details	
Payout Type	[Display] This column displays the values for *Payout Type*.
Percentage	[Display] This column displays the values for *Percentage*.
Additional Information	[Display] This column displays the *Additional Information* for the selected account.
Redemption	
Redemption Type	[Mandatory, Radio Buttons] Select the desired *Redemption Type* from the following options: • Full • Partial

Field Name	Description
Amount	[Conditional, Numeric, 15] Type the amount for redemption. If you select *Redemption Type* as *Full* then this field will get populated with the full amount for redemption.
Currency Type	[Display] This field displays the *Currency Type* selected for the same account.
Account Transfer Options	[Conditional, Drop-Down] Select the account to which the *Principal and Interest* are to be transferred from the drop-down list. The options are as follows: • Transfer to Users Mapped Accounts • Transfer to Internal Bank Account • Transfer through Domestic Clearing Network This field is not displayed if the *Renew Principal and Interest* option is selected from the *Maturity Instruction* drop-down list.
Account	[Conditional, Alphanumeric, 20] Type the *Account Number* to which the *Interest and Principal* will be transferred. This field is enabled if the following options are selected from the *Account Transfer* options drop-down list. • Transfer to internal Bank account • Transfer through domestic clearing network
Network Type	[Conditional, Dropdown] Select the type of the network from the dropdown list. This field is enabled if the *Transfer through Domestic Clearing Network* option is selected from the *Account Transfer* options drop-down list.
Beneficiary Name	[Mandatory, Alphanumeric, 35] Enter the *Beneficiary Name*.

Field Name	Description
Bank Code	[Mandatory, Lookup] Select the *Bank Code* from the pick list. This field is enabled if the *Transfer through Domestic Clearing Network* options are selected from the *Account Transfer* option drop-down list.
Bank Name	[Display] This field displays the *Bank Name* in the clearing network which will get populated automatically after the selection of *Bank Code*.
Bank Address	[Display] This field displays the address of the bank which will get populated automatically after the selection of *Bank Code*.
City	[Display] This field displays the *City* which will get populated automatically after the selection of *Bank Code*.
Rollover Amount	[Conditional, Numeric, 20] Type the amount which will be renewed at maturity. This field will be activated only if *Renew Special Amount* option is selected in the *Maturity Instruction* field.

3. Click the **Back** button to go to the previous screen.
OR
Click the **Redeem** button. The system displays the *Redeem Term Deposit - Verify* screen.

Redeem Term Deposit - Verification



Field Description

Field Name	Description
Account Details	
Primary Customer	[Display] This field displays the *Customer Id*.
Account Number	[Display] This field displays the *Account Number* of the customer.
Product Name	[Display] This field displays *Product Name* of the term deposit.
Holding Pattern	[Display] Displays the *Holding Pattern* of the selected account.

Field Name	Description
Mode of Operation	[Display] Displays the *Mode of Operation* for the selected account.
Account Holder Name	[Display] Displays the *Name of the Account Holder*.
Deposit Details	
Interest Rate	[Display] Displays the *Rate of Interest*.
Maturity Amount	[Display] Displays the *Maturity Amount* after a given period for given rate of interest.
Deposit Date	[Display] This field displays the date when the amount was deposited.
Maturity Date	[Display] This field displays the date when the deposit matures.
Period of Deposit	[Mandatory, Input Box] This field displays the period (Tenor) of deposit in *Years*, *Months*, and *Days*.
Current Principal Amount	[Display] This field displays the *Current Principal Amount*.
Original Principal Amount	[Display] This field displays the *Original Principal Amount*.
Profit Rate	[Conditional, Display] **Note**: This field is displayed for the *Islamic TD Accounts*. This field displays the *Profit Rate*.
Value Date	[Display] This field displays the date on which transaction is accounted.
Hold Amount	[Display] This field displays the *Hold Amount*.
Term of Deposit	[Display] This field displays the *Term of Deposit*.

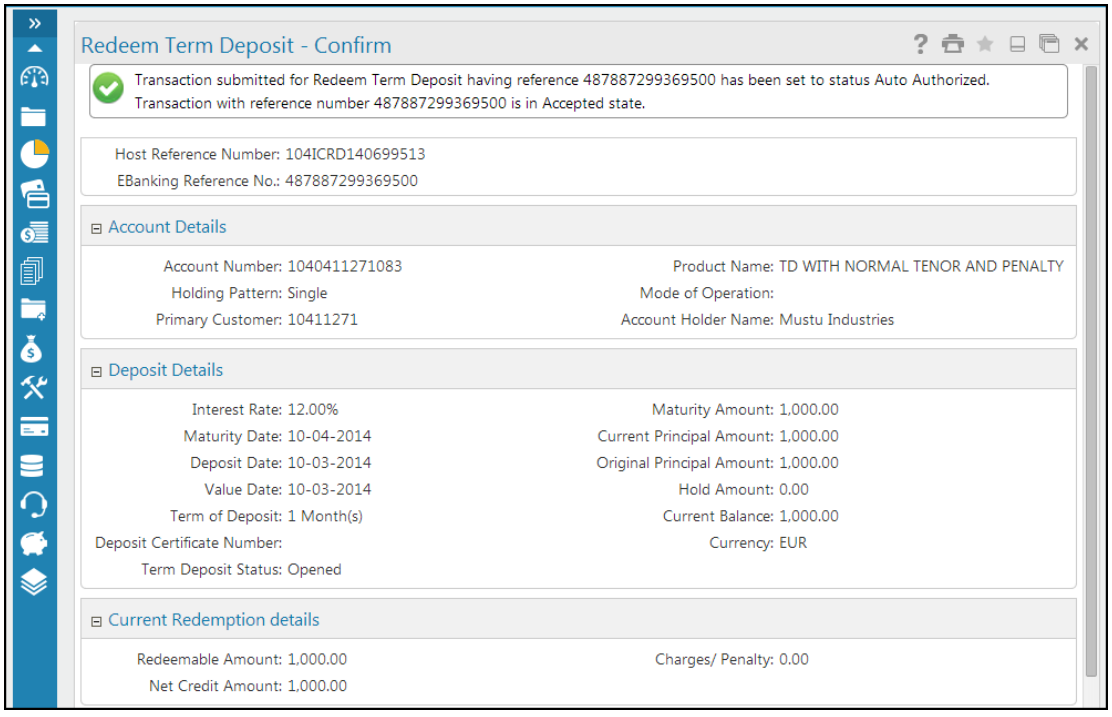
Field Name	Description
Current Balance	[Display] This field displays the *Current Balance*.
Deposit Certificate Number	[Display] This field displays the *Deposit Certificate Number*.
Currency	[Display] This field displays the *Currency* of the amount deposited.
Term Deposit Status	[Display] This field displays the *Term Deposit Status*.
Current Redemption Details	
Redeemable Amount	[Display] This field displays the *Total Amount* if deposit is redeemed today.
Charges/Penalty	[Display] This field displays the *Charges/Penalty* in case the deposit is redeemed today.
Net Credit Amount	[Display] This field displays the *Net Redeemable Amount* after deducting charges/ penalty.
Maturity Instructions	
Maturity Instructions	[Display] This field displays the *Maturity Instructions*.
Payout Details	
Payout Type	[Display] This field displays the *Type of Payout* configured for the account.
Percentage	[Display] This field displays the *Percentage* of payout amount to be transferred.
Additional Information	[Display] This field displays the *Additional Information* like *Bank Code* or *Branch Code* etc.
Redemption	

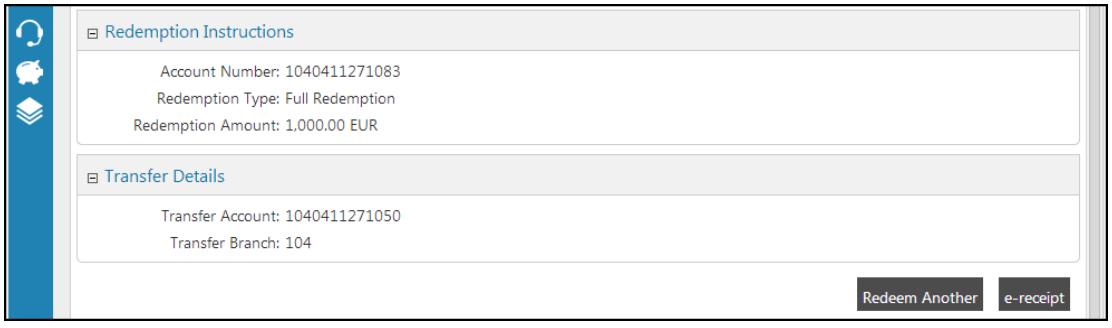
Field Name	Description
Redemption Type	[Display] Select the *Redemption* to be done as *Partial* or *Full* by selecting respective radio button.
Amount	[Display] Type the *Amount* for redemption. If you select *Redemption Type* as *Full* then this field will get populated with the full amount for redemption.
Account Transfer Options	[Display] Select the account to which the *Principal and Interest* are to be transferred from the drop-down list. The options are as follows: • Transfer to users mapped accounts • Transfer to internal bank account • Transfer through domestic clearing network This field is not displayed if the *Renew Principal and Interest* option is selected from the *Maturity Instruction* drop-down list.
Account	[Display] Type the *Account Number* to which the interest and principal will be transferred. This field is enabled if the following options are selected from the *Account Transfer* options drop-down list. • Transfer to internal Bank account • Transfer through domestic clearing network
Network Type	[Display] Select the *Type of the Network* from the dropdown list. This field is enabled if the *Transfer through Domestic Clearing Network* option is selected from the *Account Transfer* options drop-down list.
Bank Code	[Display] Select the *Bank Code* from the pick list. This field is enabled if the *Transfer through Domestic Clearing Network* options selected from the *Account Transfer* options drop-down list.
Bank Name	[Display] This field displays the *Bank Name* in the *Clearing Network* which will get populated automatically after the selection of *Bank Code*.

Field Name	Description
Bank Address	[Display] This field displays the *Address* of the bank which will get populated automatically after the selection of *Bank Code*.
City	[Display] This field displays the *City* which will get populated automatically after the selection of *Bank Code*.

4. Click the **Confirm** button. The system displays the *Redeem Term Deposit - Confirm* screen with the status message.
OR
Click the **Change** button to update the details entered.

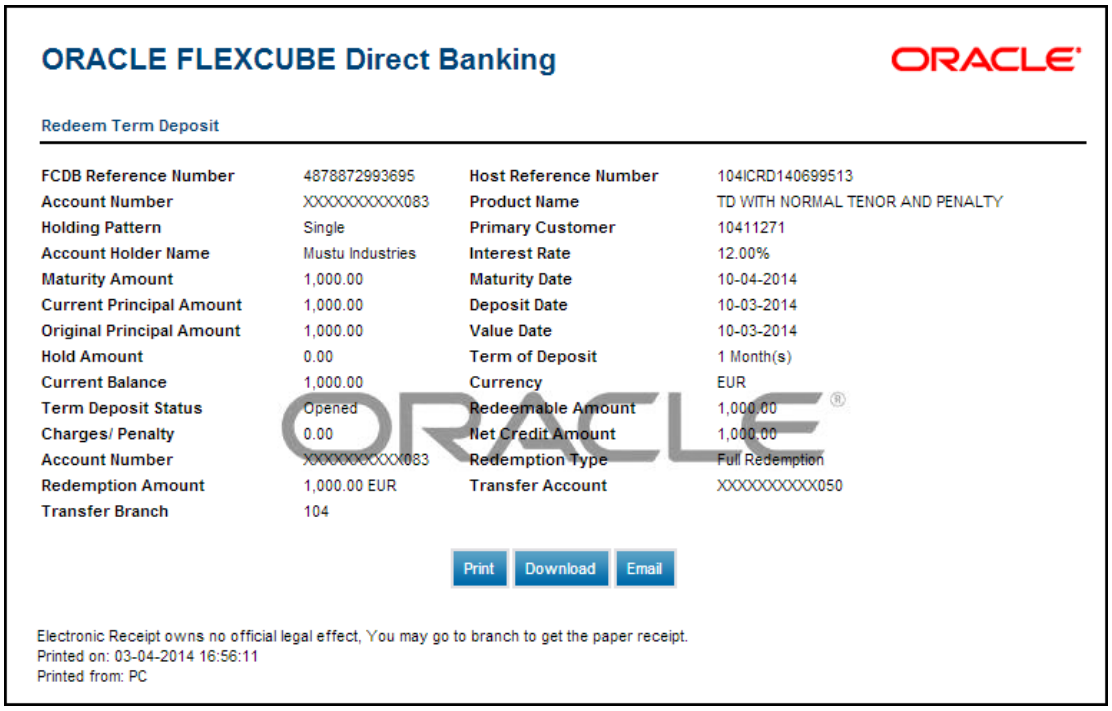
Redeem Term Deposit – Confirm





5. Click **e-receipt** to generate an *e-receipt* for the transaction.

E-receipt



ORACLE FLEXCUBE Direct Banking

ORACLE

Redeem Term Deposit

FCDB Reference Number	4878872993695	Host Reference Number	104ICRD140699513
Account Number	XXXXXXXXXX083	Product Name	TD WITH NORMAL TENOR AND PENALTY
Holding Pattern	Single	Primary Customer	10411271
Account Holder Name	Mustu Industries	Interest Rate	12.00%
Maturity Amount	1,000.00	Maturity Date	10-04-2014
Current Principal Amount	1,000.00	Deposit Date	10-03-2014
Original Principal Amount	1,000.00	Value Date	10-03-2014
Hold Amount	0.00	Term of Deposit	1 Month(s)
Current Balance	1,000.00	Currency	EUR
Term Deposit Status	Opened	Redeemable Amount	1,000.00
Charges/ Penalty	0.00	Net Credit Amount	1,000.00
Account Number	XXXXXXXXXX083	Redemption Type	Full Redemption
Redemption Amount	1,000.00 EUR	Transfer Account	XXXXXXXXXX050
Transfer Branch	104		

Print Download Email

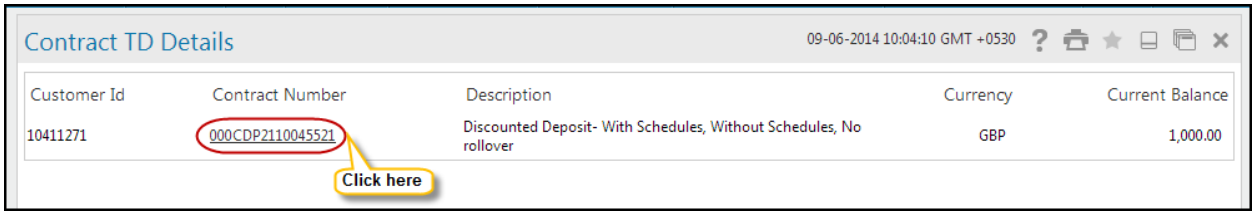
Electronic Receipt owns no official legal effect, You may go to branch to get the paper receipt.
Printed on: 03-04-2014 16:56:11
Printed from: PC

6. Click the **Redeem Another** button to redeem another *TD*.

9. Contract Deposit Details

The *Contract Deposit Details* provides details of a *Deposit Account* maintained under *Corporate Deposit* module in *FCUBS*. Through this inquiry transaction you can get the details related to the *Contract Deposit* regarding the interest instruction and the maturity instruction.

Contract TD Details

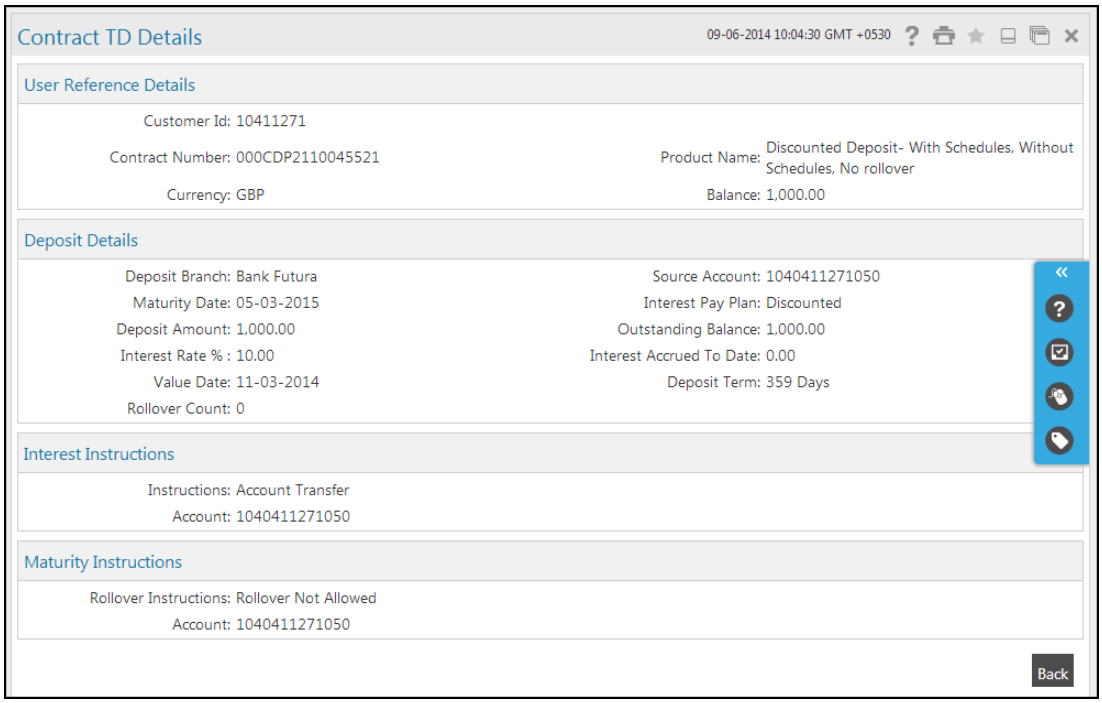


Field Description

Field Name	Description
Customer Id	[Display] This column displays the **Customer Id** mapped to the User.
Contract Number	[Display, Hyperlink] This column displays the **Contract Number** of the *Contract Term Deposit* along with hyperlink to view the details.
Description	[Display] This column displays the *Description* of the *Contract Term Deposit Product*.
Currency	[Display] This column displays the *Currency* of the **Contract Term Deposit**.
Current Balance	[Display] This column displays the **Current Balance** of the *Contract Term Deposit*.

1. Click the *Contract Number* hyperlink. The system displays the *Contract TD Details* screen.
   OR
   Navigate through menus, **Accounts > Deposits > Contract Term Deposit View** to view the *Contract Term Deposit Details*.

Contract TD Details



Field Description

Field Name	Description
User Reference Details	
Customer Id	[Display] This field displays the *Customer Id* mapped to the user.
Contract Number	[Display] This field displays the *Contract Number* of the *Contract Term Deposit*.
Product Name	[Display] This field displays the *Name of the Product* selected.
Currency	[Display] This field displays the *Currency* of the *Contract Term Deposit*.
Balance	[Display] This field displays the *Current Balance* of the *Contract Term Deposit*.
Deposit Details	
Deposit Branch	[Display] This field displays the *Deposit Branch* of the *Contract TD*.

Field Name	Description
Source Account	[Display] This field displays the *Source Account* of the *Contract TD*.
Maturity Date	[Display] This field displays the *Maturity Date* of the TD.
Interest Pay Plan	[Display] This field displays the *Interest Pay Plan* selected.
Deposit Amount	[Display] This field displays the *Deposit Amount* for the TD.
Outstanding Balance	[Display] This field displays the *Outstanding Balance*.
Interest Rate	[Display] This field displays the *Interest Rate* on the deposit.
Interest Accrued To Date	[Display, Hyperlink] This field displays the *Interest* occurred till the particular date.
Value Date	[Display] This field displays the *Value Date* of the deposit.
Deposit Term	[Display] This field displays the *Deposit Term*.
Next Rollover Date	[Display] This field displays the *Next Rollover Date* for the deposit.
Rollover Count	[Display] This field displays the *Maximum Number* of times deposits can be rolled over.
Interest Instructions	
Instructions	[Display] This field displays the *Instructions* given by you to be performed by the bank on the maturity of the deposit.
Account	[Display] This field displays the *Account Number* in which interest is to be credited.
Maturity Instructions	

Field Name	Description
Rollover Instructions	[Display] This field displays the instructions given by you to be performed by the bank on the maturity of the deposit.
Account	[Display] This field displays the *Account Number* in which interest is to be credited.

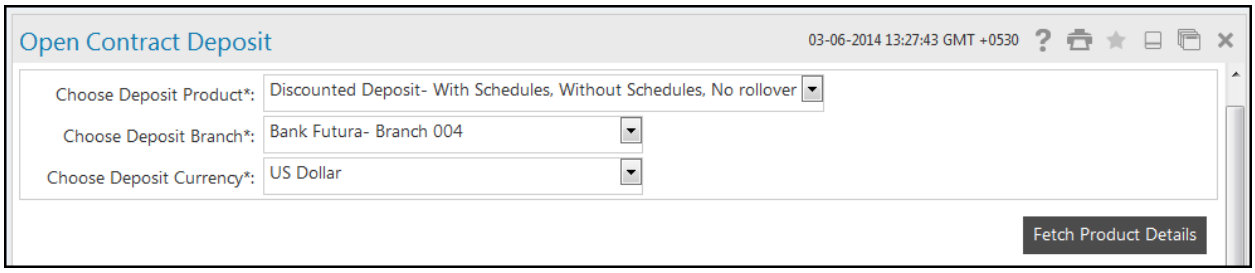
2. Click the **Back** button to navigate to the previous screen.

10. Contract Term Deposit Initiate

This option allows you to open a new contract based deposit.

1. Navigate through menus, **Accounts > Deposits > Contract Term Deposit Initiate** to initiate the opening of a new *Contract Term Deposit*.

Open Contract Deposit

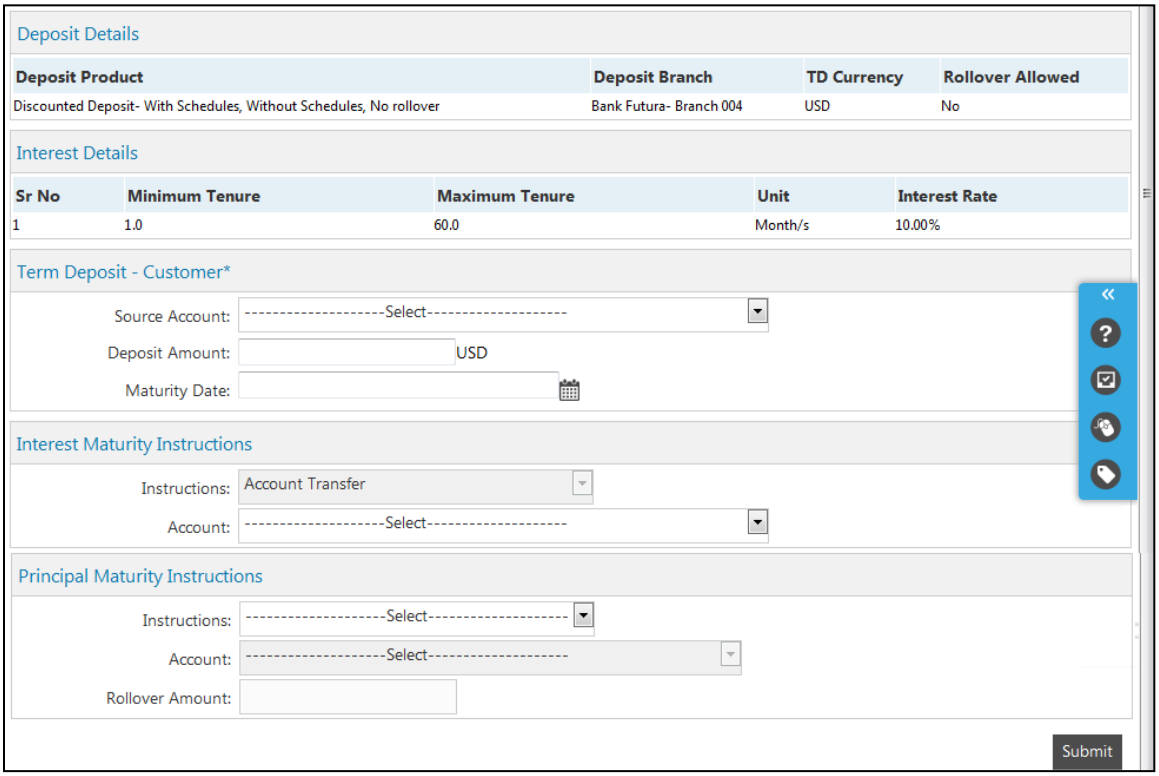


Field Description

Field Name	Description
Choose Deposit Product	[Mandatory, Drop-Down] Select the appropriate *Contract Deposit* product from the available products in the drop-down list.
Choose Deposit Branch	[Mandatory, Drop-Down] Select the appropriate *Branch* from the where the deposit to be opened from the drop-down list.
Choose Deposit Currency	[Mandatory, Drop-Down] Select the appropriate currency in which the deposit to be opened from the dropdown list.

2. Click the **Fetch Product Details** button. The system displays product details in the *Open Contract Deposit* screen.

Open Contract Deposit



Field Description

Field Name	Description
Deposit Details	
Deposit Product	[Display] This field displays the *Selected Deposit Product Name*.
Deposit Branch	[Display] This field displays the *Branch* in which deposit to be opened.
TD Currency	[Display] This field displays the *Currency* in which deposit to be opened.
Rollover Allowed	[Display] This field displays whether *Deposit Rollover* is allowed or not.
Interest Details	
Sr No	[Display] This field displays the *Interest Slab Serial Number*.

Field Name	Description
Minimum Tenure	[Display] This field displays the *Minimum Tenure* of the deposit.
Maximum Tenure	[Display] This field displays the *Maximum Tenure* of the deposit.
Unit	[Display] This field displays the unit to measure the tenure like *Days*, *Months*.
Interest Rate	[Display] This field displays the *Interest Rate* applicable for the slab.

Term Deposit - Customer

Source Account	[Mandatory, Drop-Down] Select the *Source Account* for the deposit from the drop-down list.
Deposit Amount	[Mandatory, Numeric, 10] Type the *Amount* to be deposited.
Maturity Date	[Mandatory, Pick list] Select the *Maturity Date* of the term deposit from the calendar.

Interest Maturity Instructions

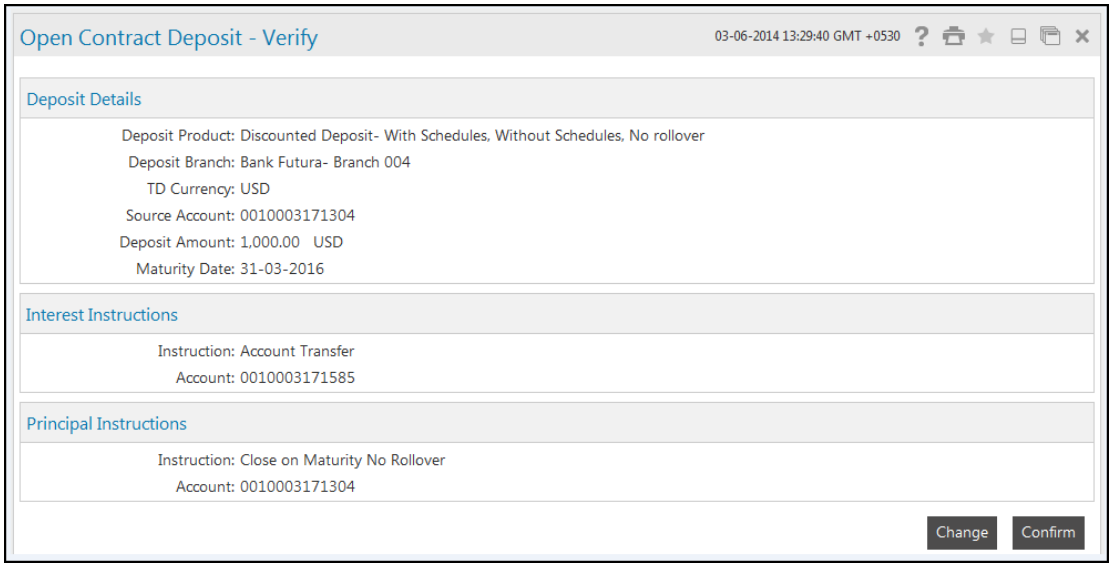
Instructions	[Mandatory, Drop-Down] Select the *Interest Transfer* instruction for the deposit from the drop-down list. The options are: • Account Transfer • None
Account	[Conditional, Drop-Down] Select the account to which the interest is to be transferred from the drop-down list. This field will be activated only if *Account Transfer* option is selected in *Interest Instructions*.

Principal Maturity Instruction

Field Name	Description
Instructions	[Conditional, Drop-Down] Select the *Principal Maturity Instruction* for the deposit from the drop-down list. This option is available if **None** is selected in the *Interest Maturity Instruction* Dropdown. • Renew Principle + Interest These option are available if *Account Transfer* is selected in *Interest Maturity Instruction* Dropdown • Renew Principle only • Transfer Principle to account • Renew Special amount
Account	[Conditional, Drop-Down] Select the account to which the principal is to be transferred at maturity from the drop-down list. This field will be defaulted to the account selected in the *Interest Maturity Instructions* if the *Transfer Principle* to account option is selected in the *Instructions in Interest Maturity Instructions* and *Close on Maturity* is selected in the *instructions in Principal Maturity instructions*.
Rollover Amount	[Conditional, Drop-Down] Select the amount which will be renewed at maturity from the dropdown list. This field will be activated only if *Renew Special Amount* option is selected in the instructions.

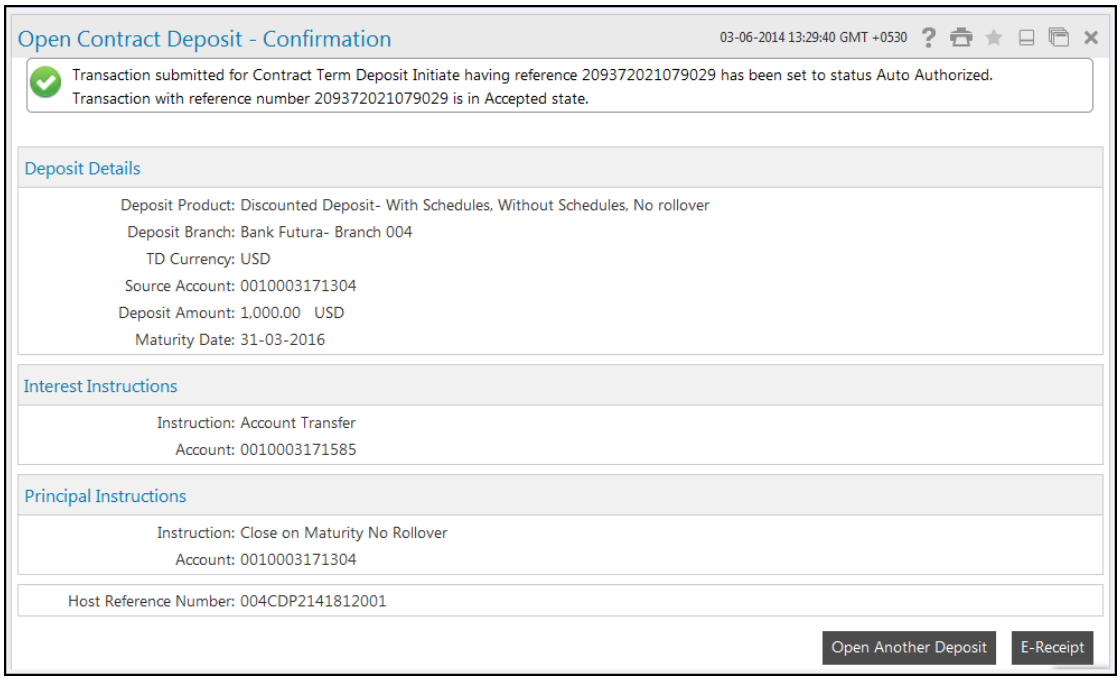
3. Click the **Submit** button. The system displays the *Open Contract Deposit - Verify* screen.

Open Contract Deposit - Verify



4. Click the **Confirm** button. The system displays the *Open Contract Deposit – Confirmation* screen.
OR
Click the **Change** button to change the details.

Open Contract Deposit - Confirmation



5. Click the **Open Another Deposit** button to return to the *Open Contract Deposit* screen.

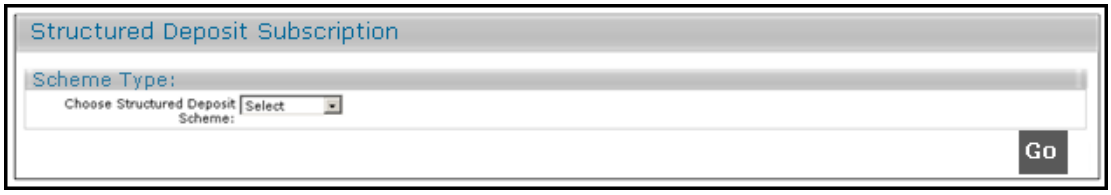
11. Structured Deposit Subscription

This option allows the user to subscribe for a new *Structured Deposit*. A *Structured Deposit* is a combination of **Term Deposit** with the *Fixed Rate* to return along with a *NAV* based fluctuating returns. The *Structured Deposits* enable customers to invest in the instruments linked to difference asset classes such as *interest rates*, *equities*, *commodities*, *foreign exchange* and *credit* without directly investing in the underlying assets. The *Structured Deposits* gives an opportunity to the customers to earn higher returns than in a *Regular Savings Account*. The returns from the *Structured Deposits* are potentially higher than a *Plain Vanilla Deposit*. However, the returns are not assured as it depends on the performance of the underlying assets.

To Navigate to the Structured Deposit Subscription:

1. Navigate through menus, **Accounts > Deposits > Structured Deposit Subscription** to view the *Structured Deposit Subscription Details*.

Structured Deposit subscription

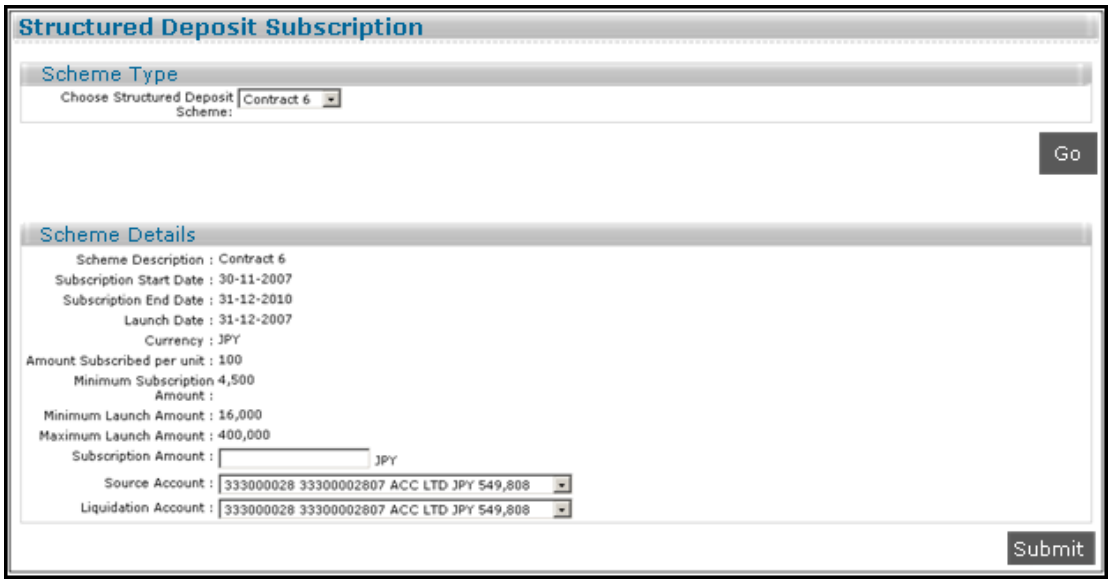


Field Description

Field Name	Description
Scheme Type	
Choose Structured Deposit scheme	[Mandatory, Drop-Down] Select the appropriate *Structured Deposit Schemes* from the drop-down list.

2. Click the **Go** button. The system displays the scheme details in the *Structured Deposit Subscription* screen.

Structured Deposit Subscription



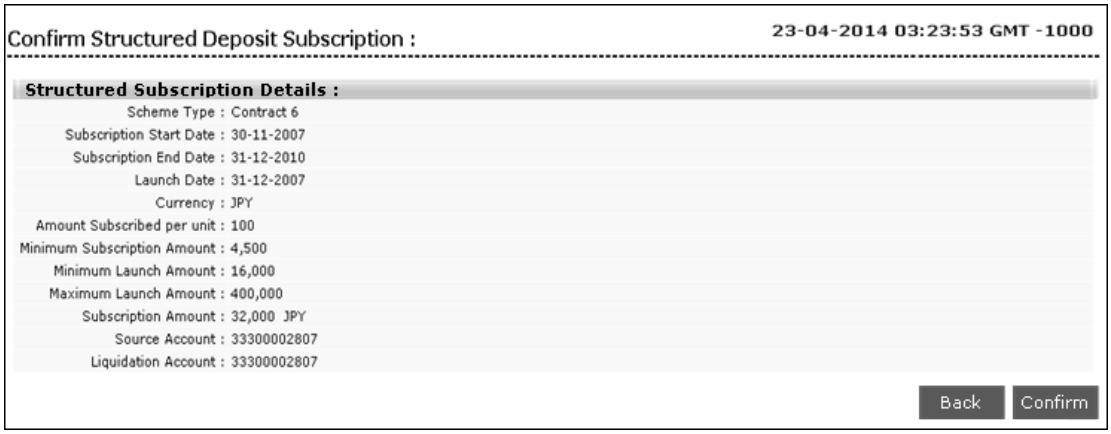
Field Description

Field Name	Description
Scheme Details	
Scheme Description	[Display] This field displays the *Description of the Scheme*
Subscription Start Date	[Display] This field displays the *Start Date* of the subscription.
Subscription End Date	[Display] This field displays the *End Date* of the subscription.
Launch Date	[Display] This field displays the *Launch Date* of the subscription.
Currency	[Display] This field displays the *Currency* of the Scheme
Amount Subscribed Per Unit	[Display] This field displays the *Amount* to be subscribed per unit
Minimum Subscription Amount	[Display] This field displays the minimum *Subscription Amount*
Minimum Launch Amount	[Display] This field displays the minimum *Launch Amount*

Field Name	Description
Maximum Launch Amount	[Display] This field displays the maximum *Launch Amount*
Subscription Amount	[Mandatory, Numeric 15] Type the *Subscription Amount*
Source Account	[Mandatory, Dropdown] Select the *CASA Account* from which the money is withdrawn from the dropdown list.
Liquidation Account	[Mandatory, Dropdown] Select the *CASA Account* into which the money is deposited on liquidation from the dropdown list.

3. Click the **Submit** button. The system displays the *Verify Structured Deposit Subscription* screen.

Verify Structured Deposit Subscription



4. Click the **Confirm** button. The system displays the *Confirm Structured Deposit Subscription* screen.
OR
Click the **Back** button to navigate to the previous screen.

Confirm Structured Deposit subscription

5. Click **e-receipt** to generate an *e-receipt* for the subscription done.
6. Click the **OK** button. The system displays the *Structured Deposit Subscription* screen.

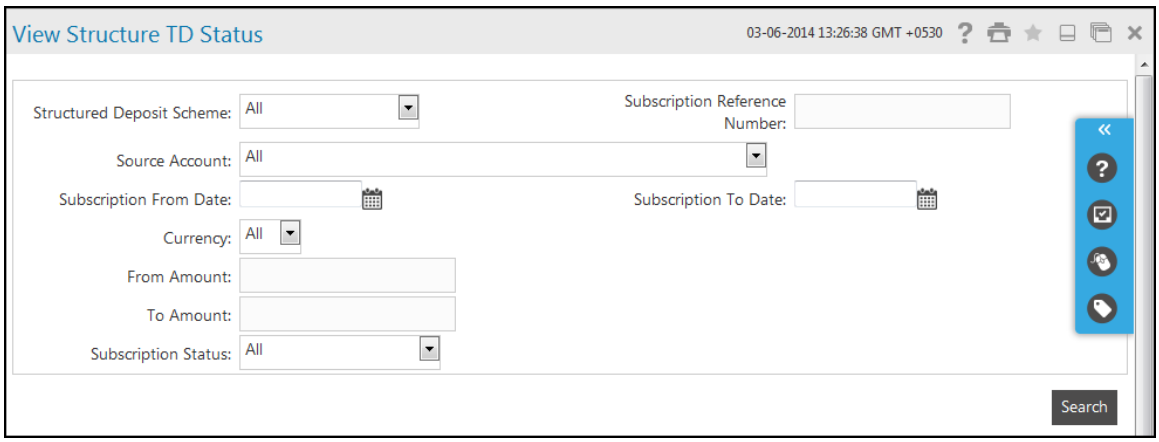
12. Structured Term Deposit Status

This option allows you to view the *Status of a Structured Term Deposit*.

To Navigate to the Structure Term Deposit Status:

1. Navigate through menus, *Accounts* > *Deposits* > *Structured TD Status* to view the *Structured TD Status Details*.

View Structure TD Status



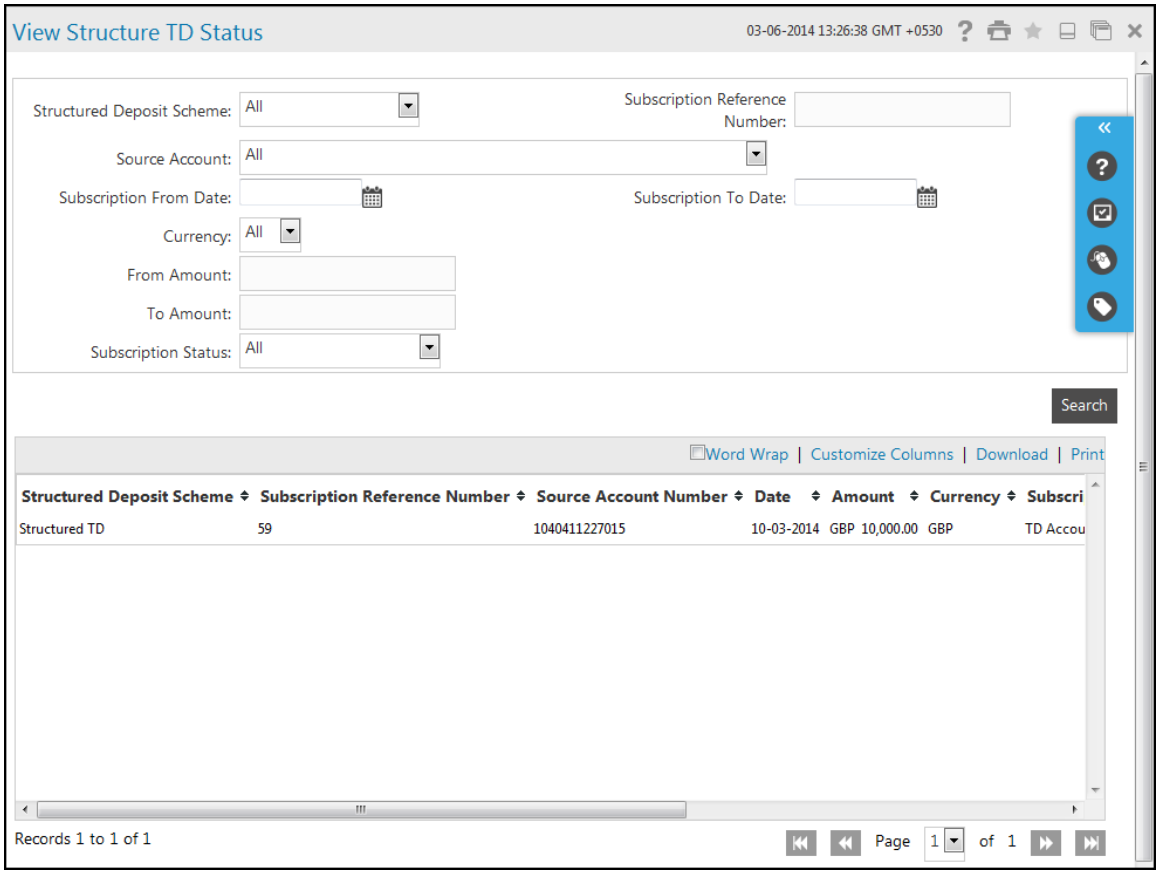
Field Description

Field Name	Description
Structured Deposit Scheme	[Mandatory, Drop-Down] Select the appropriate *Structured Deposit Scheme* from the type of *Structured Deposits* mentioned in the dropdown list.
Subscription Reference Number	[Optional Alphanumeric,20] Input the proper *Reference Number* for which the status is to be viewed.
Source Account	[Mandatory, Drop-Down] Select the appropriate *CASA Account Number* from the dropdown for which you want to view the status of the *Structured Deposit*.
Subscription From Date	[Optional , Pick list] Select the *Subscription From Date* from the Date Picker.
Subscription To Date	[Optional , Pick list] Select the *Subscription To Date* from the Date Picker.
Currency	[Optional, Drop-Down] Select the *Currency* of the *Structured Deposit* from the Dropdown.

Field Name	Description
From Amount	[Optional ,Numeric, 13,2] Input the *From Amount* for the search criteria for the Structured Deposit Status.
To Amount	[Optional ,Numeric,13,2] Input the *To Amount* for the search criteria for the Structured Deposit Status.
Subscription Status	[Optional, Drop-Down] Select the *Status* of the *Structured Deposit* as *Search* criteria.

2. Click the **Search** button. The system displays the *Subscription Deposit Status Search Result* in the *View Structure TD Status* screen.

View Structure TD Status

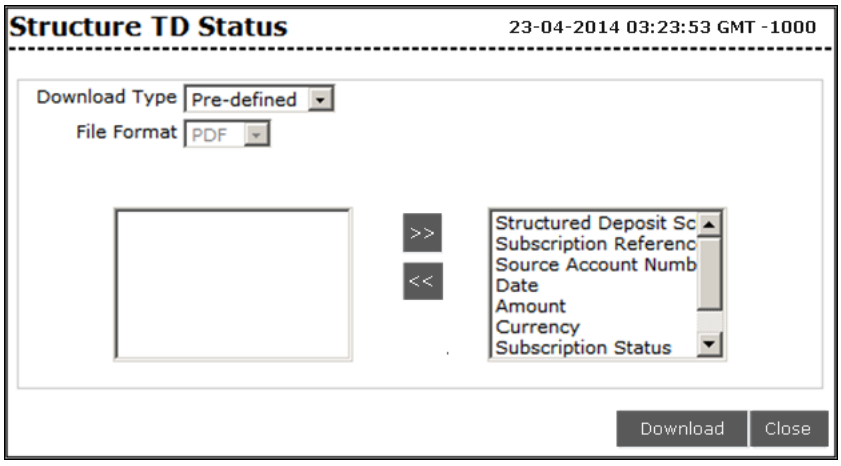


Field Description

Field Name	Description
Structured Deposit Scheme	[Display] This column displays the name of the scheme.
Subscription Reference Number	[Display] This column displays the *Reference Number of the Subscription*.
Source Account Number	[Display] This column displays the *Account Number* of the *Source Account for the Scheme*.
Date	[Display] This column displays the *Subscription Date of the Deposit*.
Amount	[Display] This column displays the *Amount* of the *Subscription Deposit with Currency*.
Currency	[Display] This column displays the *Currency* of the *Subscription Deposit*.
Subscription Status	[Display] This column displays the *Status* of the *Subscription Deposit*.
TD Account Number	[Display] This column displays the *Term Deposit Account Number* for the *Subscription Deposit*.
Term Deposit Branch	[Display] This column displays the *Branch of the Subscription Deposit*.

3. Click or to navigate to the next or previous page in the list, respectively.
4. Click or to navigate to the first or last page in the list, respectively.
5. To download the complete statement, click the **Download** button. The system displays the *Structure TD Status* dialog screen.
6. Click the **Reorder** button to reorder the columns or select the columns that appear in the list.
7. Click the **Print** button to print the data.
8. Click on **Edit** button column to edit the number of columns.

Structure TD Status



Field Description

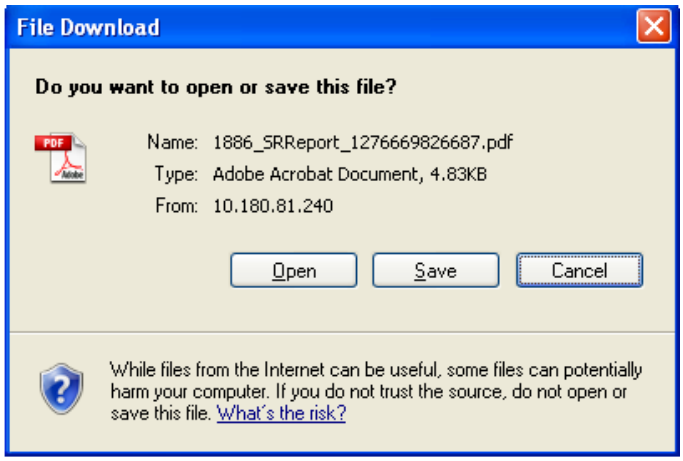
Field Name	Description
Download Type	[Mandatory, Drop-Down] Select the appropriate *Report Type* from the drop-down list. The available choices are: • Page Layout
File Format	[Conditional, Drop-Down] Select the appropriate *Type of File Format* from the drop-down list. The options available are: • PDF • XLS • HTML • RTF
Included	This box lists all the fields that will be included in the report.
Excluded	This box lists all the fields that will be excluded from the report.

9. Select the fields that are to be excluded from the included box and click the << button. The excluded box appears on the left-side of the dialog box.

10. Select the fields that are to be included from the excluded box and click the >> button. The included box appears on the right-side of the dialog box. All the fields are, by default, selected and included.

11. Select the appropriate *Report Type*, *Format*, and fields from the *Download Deal Details* and click the **Download** button. The system displays the *File Download* message box.

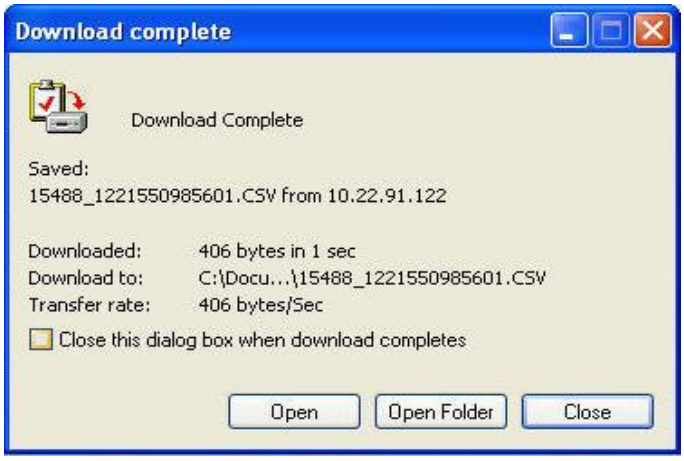
File Download



12. Click the **Save** button to save the file on your file system. The system displays the *Save As* dialog box.

13. Enter the name for the file and the location and click on the **Save** button. Once the download is complete, the system displays the *Download Complete* message box.

Download Complete



14. Click the **Open** button to open the file or click the **Close** button to view the file later.
OR
Click the **Open Folder** button to open the folder in which the file is saved.
OR
Click the **Close** button to close the *Download* dialog box.