

Oracle FLEXCUBE Core Banking

General Ledger User Manual
Release 5.2.0.0.0

Part No. E71602-01

March 2016

ORACLE®

General Ledger User Manual
March 2016

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Table of Contents

Preface	4
General Ledger	6
GL Transactions	7
GLM01 - Voucher Entry.....	8
Transfer	25
1094 - GL To GL Funds Transfer Request	26
1005 - Miscellaneous GL Transfer (Dr/Cr)	31
1008 - Miscellaneous Customer Debit	36
1408 - Miscellaneous Customer Credit	42
6520 - Cheque Deposited To GL	47
1060 - GL Miscellaneous Debit Against Cash	51
1460 - GL - Miscellaneous Credit Against Cash	55
8302 - Banker's Cheque Sale - Against GL	59
8307 - BC Liquidation Inquiry	65
8306 - DD Sale - Against GL.....	84
8310 - DD Liquidation Inquiry.....	90
8317 - TT Issue GL	108
8205 - TC Sale - Against GL	113
8319 - TT Liquidation Inquiry	118
6312 - ODC - Against GL Account	131
GLM04 - GL Transactions and Movements Inquiry	136
1320 - Close Out Balance Inquiry	143
1321 - Close Out Balance Inquiry	157
6312 - ODC - Against GL Account	171
GLM50 - Oracle GL Transactions Inquiry	176
GL Maintenance	181
GLM02 - Chart of Accounts.....	183
GLM03 - MIS Class Maintenance	198
GLM13 - Period Code Maintenance.....	202
GLM17 - GL Parameter Definition.....	206
GLM20 - Enterprise GL Cross Reference Maintenance	211
GLM35 - Implemented GL Cross Ref.....	213
GLM36 - GL Posting Flag Maintenance.....	216
GLM37 - GL Cost Centre XRef. Maintenance	219
1905 - Cross Cost Center Miscellaneous GL Transfer (Dr/Cr)	223
ACM08 - CRR Code - GL Cross Reference Maintenance	228

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

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

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

1.5. Related Information Sources

For more information on Oracle FLEXCUBE Core Banking Release 5.2.0.0.0, refer to the following documents:

- Oracle FLEXCUBE Core Banking Licensing Guide

General Ledger

FLEXCUBE Core Banking Suite software is a complete computerised solution for the day-to-day operations of a bank.

FLEXCUBE enables banks to meet the challenge of intense competition, reduced margins and increased customer expectations by offering a collection of modules with powerful combination of flexibility and control.

General Ledger is one of the various modules of **FLEXCUBE**, which embodies the product philosophy as stated above. General Ledger module is designed for multi-level structure of the bank's chart of accounts as focus.

The General Ledger module in **FLEXCUBE** supports the reconciliation as well as account revaluation apart from the definition of chart of accounts. **FLEXCUBE** is also equipped to handle vast range of GL transactions.

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GL Transactions

GLM01 - Voucher Entry

Using this option allows you to post a balanced batch of voucher entry transactions.

Transactions can be posted with backdated effect only. The system passes backdated interest adjustment entry when there is a backdated transaction beyond last capitalisation date or when there is backdated (beyond cap) interest rate change. The interest adjustment entry can be a credit to the account or a debit. The system also calculates and passes the tax entry for the backdated interest adjustment entry. The tax on the backdated credit adjustment would be credited to the TDS GLs and the tax on the backdated debit adjustment will be debited to the Tax Receivable GLs defined in the **Bank Master Maintenance** (Fast Path: BAM08) option. The backdated interest adjustment entry is not clubbed with the normal interest credit / debit entry of that month and is a separate entry.

For every voucher entry transaction the system will check the flag defined at the template level in the field **Restrict Txns on Customer Account for VE** using the **Template Profile Maintenance** (Fast Path: SMM01) option and will allow / disallow the user to do transaction on customer accounts.

If the installment payment in an RD account is reversed through this screen with value date effect, the non-payment count will accordingly get reflected in the RD account on the subsequent EOD.

Definition Prerequisites

- 8051 - CASA Account Opening
- AC002 - Account Classification Enquiry
- LN057 - Loan Direct Account Opening
- GLM02 - Chart of Accounts

Modes Available

Not Applicable

1. Type the fast path **GLM01** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Data Entry > Voucher Entry**.
2. The system displays the **Voucher Entry** screen.

Voucher Entry

Field Description

Field Name	Description
Operation	<p>[Mandatory, Drop-Down]</p> <p>Select the operation to be performed from the drop-down list.</p> <ul style="list-style-type: none"> • Open New Batch • Reopen Existing Batch • Check & Close Batch
Batch No	<p>[Conditional, Pick List]</p> <p>Select the batch number from the pick list.</p> <p>This field is disabled if the Open New Batch option is selected in the Operation field.</p> <p>Closed batches cannot be re-opened.</p>
Restrict Txns on Customer acct for VE	<p>[Display]</p> <p>This check box displays whether the user will be able to do voucher entry transactions on customer accounts or not.</p>

Field Name	Description
Batch Date	<p>[Conditional, Pick List, dd/mm/yyyy]</p> <p>Select the batch date from the pick list.</p> <p>This field is enabled only if the Open New Batch option is selected in the Operation field.</p> <p>By default, this field displays the current posting date. For backdating, this date has to be less than the system posting date.</p>
Branch Code	<p>[Display]</p> <p>This field displays the branch code of the user posting the batch.</p>
Cust A/C Hold	<p>[Conditional, Check Box]</p> <p>Select the Cust A/C Hold check box if you want to put a customer account on hold.</p> <p>The user can put a customer account on hold till the time the batch is closed.</p> <p>This field is enabled only if the Open New Batch option is selected in the Operation field.</p>
Batch Currency	<p>[Conditional, Drop-Down]</p> <p>Select the batch currency from the drop-down list.</p> <p>All transaction amounts in the batch would be in this currency.</p>
Status	<p>[Display]</p> <p>This field displays the status of the batch whether the batch is open, in use or reopened.</p>

3. Select the **Open New Batch** option from the **Operation** drop-down list.
4. Select the batch date from the pick list and the batch currency from the drop-down list.
5. The system displays the message "New Batch Opened Click Ok to continue." Click the **Ok** button.

Voucher Entry

Voucher Entry*

Operation : Batch No : Restrict Transaction on Customer Acct For VE :

Batch Date : Branch Code : Cust A/C Hold :

Batch Currency : Status :

Vouchers | **Voucher Detail** | Close Batch | Customer MIS | Composite MIS | Transaction MIS | Limit Check Results

Modify Voucher Delete Voucher Undelete Voucher

Txn No.	Ref./Instr. No.	Customer / GL, A/C	Account No.	Dr / Cr	Amount ACY	Status	Last User :
							<input type="text"/>

Dr Txns	Dr Amount (Lcy)	Cr Txns	Cr Amount (Lcy)
0	0.00	0	0.00

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

- 6. Click the **Add Voucher** button. The system displays the **Voucher Detail** screen.
- 7. Enter the required information in the various tabs.

Voucher Detail

Voucher Entry*

Operation : Batch No : Restrict Transaction on Customer Acct For VE :

Batch Date : Branch Code : Cust A/C Hold :

Batch Currency : Status :

Vouchers | **Voucher Detail** | Close Batch | Customer MIS | Composite MIS | Transaction MIS | Limit Check Results

Customer A/C GL A/C

Account Number : Txn No. :

Voucher Branch : Net Balance :

Edw: EDWARD MATHEW

Amount ACY : Voucher No. :

Conversion Rate : Debit/Credit :

Trans. Type : FX Cost Conversion Rate :

Voucher date : LCY Equivalent :

Voucher remarks : Trans. Mnemonic :

Cheque No: Amount in TOD :

COT Included : OD Limit :

Sweepin Amount Available : Mis Acct :

Mis Acct Name : FX User Reference No :

Parent Limit Code :

Transaction Reference No:

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

Field Description

Field Name	Description
Customer A/C	[Optional, Radio Button] Click the Customer A/C to post an entry on the customer account. It is mandatory to select either Customer A/C or GL A/c field.
GL A/C	[Optional, Radio Button] Click GL A/c to post an entry on the GL account. It is mandatory to select either Customer A/C or GL A/C field.
Txn No.	[Display] This field displays the transaction number generated by the system.
Account Number	[Conditional, Numeric, 16] Type the account number of the customer, if you have selected the Customer A/C option. The adjacent field displays the customer name. If the user has selected the GL A/C option, type the appropriate GL account number or select it from the pick list. The adjacent field displays the description of the GL account.

Field Name	Description
Voucher Branch	<p>[Mandatory, Drop-Down]</p> <p>Select the voucher branch from the drop-down list.</p> <p>The account branch is the voucher branch code if the user has selected the Customer A/C option.</p> <p>If the user has selected the GL A/C option and the posting is being done by a HO user, he needs to select the voucher branch code from the drop-down list. Else, the voucher branch code is defaulted to the branch code of the user.</p>
Net Balance	<p>[Display]</p> <p>This field displays the net balance for the CASA account.</p> <p><i>Net Balance = Available Balance – Minimum Balance Required – Hold Balance +/- Confirmation Balance.</i></p>
Lob Code	<p>[Conditional, Pick List]</p> <p>Select the appropriate LOB code from the pick list.</p> <p>Only those LOBs which are available for the given set of GL, branch and currency will be available in the pick list.</p> <p>This field is enabled if the LOB related definition at the global # define level is true.</p> <p>This field is enabled if the GL A/c option is selected.</p>
Voucher No.	<p>[Mandatory, Numeric, 12]</p> <p>Type the voucher number. This is a manual reference number maintained by the user.</p>
Amount ACY	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the voucher amount in the account currency.</p> <p>The highest value in this field can be 9,999,999,999,999.99.</p>
Debit/Credit	<p>[Mandatory, Drop-Down]</p> <p>Select the transaction type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Dr • Cr
Conversion Rate	<p>[Display]</p> <p>This field displays the exchange rate of account currency against the local currency, if the Customer A/c option is selected.</p> <p>In case GL A/c option is selected, this field displays the exchange rate of batch currency against the local currency.</p>

Field Name	Description
FX Cost Conversion Rate	<p>[Conditional, Numeric, 12, Two]</p> <p>Type the FX cost conversion rate.</p> <p>The cost rate for transaction currency is defaulted to the mid rate for the currency.</p> <p>This field is enabled only if Reopen Existing Batch option is selected from the Operation drop-down list.</p>
Trans. Type	<p>[Conditional, Drop-Down]</p> <p>Select the transaction type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Forced Debit • Normal Debit <p>This field is enabled if the user has selected the Customer A/C option and the transaction is a debit transaction.</p>
LCY Equivalent	<p>[Display]</p> <p>This field displays the local currency equivalent of the Account currency amount.</p>
Voucher date	<p>[Display]</p> <p>This field displays the current posting date as the voucher date.</p>
Trans. Mnemonic	<p>[Mandatory, Pick List]</p> <p>Select the transaction mnemonic code from the pick list.</p> <p>The pick lists displays the transaction mnemonic codes based on the Account Type and Debit /Credit indicator.</p> <p>If transaction mnemonic is not selected, the system displays the default transaction code viz. 1008, 1408, 7601 or 7602.</p>
Voucher remarks	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the voucher remarks.</p>
Cheque No	<p>[Optional, Numeric, 12]</p> <p>Type the cheque number.</p> <p>When passing a debit on the CASA account, this number is checked against the unpaid cheque leaves issued on the account.</p>
Amount in TOD	<p>[Display]</p> <p>This field displays the temporary overdraft amount on the CASA account.</p>

Field Name	Description
COT Included	<p>[Conditional, Check Box]</p> <p>Select the COT Included check box if the commission on turnover is to be charged on the debit transaction.</p> <p>This field is enabled if the user has selected the Customer A/C option and the transaction is a debit transaction.</p>
OD Limit	<p>[Display]</p> <p>This field displays the overdraft limit on the CASA account.</p>
Sweepin Amount Available	<p>[Display]</p> <p>This field displays the available sweep in amount.</p>
Mis Acct	<p>[Conditional, Numeric, 16]</p> <p>Type the MIS account number if you have selected the GL A/C option so as to default the MIS codes of the MIS account to be defaulted for subsequent modification in Voucher Entry.</p> <p>If you have selected the Customer A/C option then by default this field displays the CASA account number.</p>
Mis Acct Name	<p>[Display]</p> <p>This field displays the MIS account name based on the MIS account number.</p>
FX User Reference Number	<p>[Optional, Alphanumeric, 40]</p> <p>Type the FX user reference number assigned to the customer.</p> <p>This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.</p>
Parent Limit Code	<p>[Display]</p> <p>This field displays the parent limit attached to the Loan/OD Accounts.</p> <p>Parent limit code is maintained in the Customer Limit Setup (Fast Path: LMC01) option and then attached to the loan or OD account through the Loan Direct Account Opening (Fast Path: LN057) or Account Master Maintenance (Fast Path: CH021) option.</p>
Transaction Reference Number	<p>[Optional, Alphanumeric, 40]</p> <p>Type the transaction reference number assigned to identify the transaction.</p>

Customer MIS

Field Description

Column Name	Description
Customer	
MIS Class	[Display] This column displays the MIS class. The MIS class should be defined and maintained in FCC.
MIS Code	[Optional, Drop-Down] Select the MIS code from the drop-down list. The MIS code should be defined and maintained in FCC.

Composite MIS

Field Description

Column Name	Description
Composite	
MIS Class	[Display] This column displays the MIS class. The MIS class should be defined and maintained in the FCC.
MIS Code	[Optional, Drop-Down] Select the MIS code from the drop-down list. The MIS code should be defined and maintained in FCC.

Transaction MIS

Field Description

Column Name	Description
Transaction	
MIS Class	[Display] This column displays the MIS class. The MIS class should be defined and maintained in FCC.
MIS Code	[Optional, Drop-Down] Select the MIS code from the drop-down list. The MIS code should be defined and maintained in FCC.

8. Click on the Voucher Detail tab.
9. Click the Save button.
10. The system displays the message "Record added". Click the Ok button.
11. Click the Cancel button to view the Vouchers tab.

Vouchers

Voucher Entry*

Operation : Batch No : Restrict Transaction on Customer Acct For VE :

Batch Date : Branch Code : Cust A/C Hold :

Batch Currency : Status :

Vouchers | Voucher Detail | Close Batch | Customer MIS | Composite MIS | Transaction MIS | Limit Check Results

Modify Voucher Delete Voucher UnDelete Voucher

Txn No.	Ref./Instr. No.	Customer / GL. A/C	Account No.	Dr / Cr	Amount ACY	Status
1	0	C	06039410000017	Dr	1.00	

Last User :

Dr Txns	Dr Amount(Lcy)	Cr Txns	Cr Amount(Lcy)
1	1.00	0	0.00

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

Field Description

Field Name	Description
Modify Voucher	[Optional, Radio Button] Click Modify Voucher if you want to modify the voucher details.
Delete Voucher	[Optional, Radio Button] Click Delete Voucher if you want to delete the voucher details.
Undelete Voucher	[Optional, Radio Button] Click Undelete Voucher if you want to undelete the voucher details.

Column Name	Description
Txn No.	[Display] This column displays the transaction number generated by the system when the voucher was being added.

Column Name	Description
Ref/Instr. No.	[Display] This column displays the reference number or the instrument number.
Customer/GL A/C	[Display] This column displays whether voucher details are maintained for customer account or GL account. If C is displayed, then voucher details are maintained for the customer account. If it displays G then voucher details are maintained for the GL account number.
Account No.	[Display] This column displays the customer account number or the GL account number.
Dr/Cr	[Display] This column displays the type of transaction. If C is displayed then it is a credit type of transaction or else if D is displayed then it is a debit type of transaction.
Amount ACY	[Display] This column displays the amount in the account currency.
Status	[Display] This column displays the status of the transaction/voucher.
Dr Txns	[Display] This column displays the count of the debit transactions in the voucher batch.
Dr Amount(Lcy)	[Display] This column displays the total amount of all debits in the voucher batch.
Cr Txns	[Display] This column displays the count of the credit transactions in the voucher batch.
Cr Amount(Lcy)	[Display] This column displays the total amount of all credits in the voucher batch.
Last User	[Display] This field displays the id of the last user.

12. To add more voucher details, click the **Add Voucher** button.
OR
Click the **Close** button.

To check and close a batch

1. Select the Check & Close Batch option from the Operation drop-down list.
2. Select the batch number from the pick list. The system displays the Vouchers tab.
3. Double click on the appropriate record. The system displays the Voucher Detail tab.
4. Click the Check button. The Status of the record is updated to Checked.
5. Click the Ok button.

Close Batch

Field Description

Field Name	Description
Last User	[Display] This field displays the user ID of the user who has last maintained the record.
Last Checker	[Display] This field displays the user ID of the user who has last authorised the record.
Total Txns	[Display] This field displays the count of the total transactions of the batch.

Field Name	Description
Checked Txns	[Display] This field displays the count of the authorised transactions of the batch.
Debit Txns	[Display] This field displays the count of the debit transactions of the batch.
Debit Amount	[Display] This field displays the total debit amount of the batch.
Credit Txns	[Display] This field displays the count of the credit transactions of the batch.
Credit Amount	[Display] This field displays the total credit amount of the batch.

Limit Check Results

This tab is for future use.

To reopen existing batch

1. Select the **Reopen Existing Batch** option from the **Operation** drop-down list.
2. The system displays the **Vouchers** screen tab.
3. The system displays the existing batch details.

To modify a voucher entry

1. Select the **Reopen Existing Batch** option from the **Operation** drop-down list.
2. Select the **Modify Voucher** option in **Vouchers** tab.
3. Double-click on the appropriate voucher record you want to modify.
4. The system displays the **Voucher Details** tab.
5. Modify the relevant information and click the **Save** button.
6. The system displays the message "Record modified". Click the **Ok** button.

Note: The user can add new batches in the **Vouchers** tab using the **Modify** option.

To delete a voucher entry

1. Select the **Reopen Existing Batch** option from the **Operation** drop-down list.
2. Select the **Delete Voucher** option in **Vouchers** tab.
3. Double-click on the appropriate voucher record you want to delete.
4. The system displays the **Voucher Details** tab.
5. Click the **Delete** button.
6. The system displays the message "Record deleted". Click the **Ok** button.

To undo a deleted voucher entry

1. Select the **Reopen Existing Batch** option from the **Operation** drop-down list.
2. Select the **Undelete Voucher** option in **Vouchers** tab.
3. Double-click on the appropriate deleted record you want to undelete.
4. The system displays the **Voucher Details** tab.
5. Click the **UnDelete** button.
6. The system displays the message "Record Undeleted". Click the **Ok** button.

Note: The system displays the warning message if no transactions are available in the close batch.

Transfer

1094 - GL To GL Funds Transfer Request

Using this option the funds can be transferred from one GL account to another. The value date for debit or credit can be set as either the current date or a future date.

FLEXCUBE supports same day reversal of account opening and account closure. Teller from transaction branch will be able to reverse these transactions (using negative signs i.e. 'Red Ink'). Transactions for any back date performed by any teller of any branch can be viewed. Two types of GEFU are supported: Salary Upload and Bald GEFU are supported for transaction reversal.

Definition Prerequisites

- GLM02 - Chart of accounts
- BAM08 - Bank Master Maintenance

Modes Available

Not Applicable

To transfer fund to GL account

1. Type the fast path **1094** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Transfer > GL To GL Funds Transfer Request**.
2. The system displays the **GL To GL Funds Transfer Request** screen.

GL To GL Funds Transfer Request

GL To GL Funds Transfer Request*

GL Account Details

Account Ccy :

GL Branch :

Account Number :

Amount : Ccy Rate :

Charges(Lcy) : Net Amount :

Voucher No : Voucher Date :

User Reference No : Value Date :

Narrative :

GL Account Details

Txn Ccy :

GL Branch :

Account Number :

Amount : Ccy Rate :

Voucher No : Voucher Date :

Reference No : Value Date :

User Reference No :

Narrative :

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

UDF OK Close Clear

Field Description

Field Name	Description
GL Account Details	
Account Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the currency assigned to the product under which the account is opened from the drop-down list.</p> <p>All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a CASA product is Yen, the account opened under that product has Yen as its account currency, by default.</p>
GL Branch	<p>[Mandatory, Pick List]</p> <p>Select from the pick list the branch where GL account has to be transacted through. By default the system selects the login branch</p>
Account Number	<p>[Mandatory, Pick List]</p> <p>Select the GL account number to which you want to transfer funds from the pick list.</p> <p>The GL account description will be displayed in the adjacent field.</p>
Amount	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount to be transferred.</p> <p>The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency. If the currency assigned to a CASA product is Yen, the account opened under that product has Yen as its account currency.</p>
Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level.</p> <p>If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Charges (Lcy)	<p>[Display]</p> <p>This field displays the charges in the local currency.</p>
Net Amount	<p>[Display]</p> <p>This field displays the total account amount including the charges.</p>

Field Name	Description
Voucher No	[Optional, Numeric, 12] Type the instrument number used for fund transfer.
Voucher Date	[Mandatory, dd/mm/yyyy] Type the instrument date.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Value Date	[Mandatory, dd/mm/yyyy] Type the value date.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the fund transfer. By default, the system displays the narration, based on the transaction. The user can change the narration, if required.
GL Account Details	
Txn Ccy	[Mandatory, Drop-Down] Select the currency assigned to the product under which the account is opened from the drop-down list. All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is Yen, the account opened under that product has Yen as its account currency, by default.
GL Branch	[Mandatory, Pick List] Select from the pick list the branch where GL account has to be transacted through. By default the system selects the login branch.
Account Number	[Mandatory, Pick List] Select the GL account number to which you want to transfer funds from the pick list. The GL account description will be displayed in the adjacent field.
Amount	[Display] This field displays the amount being transferred. The From GL account amount and the To GL account amount are same. The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency. If the currency assigned to a CASA product is Yen, the account opened under that product has Yen as its account currency.

Field Name	Description
Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Voucher No	<p>[Display]</p> <p>This field displays the instrument number used for fund transfer.</p>
Voucher Date	<p>[Display]</p> <p>This field displays the instrument date.</p>
Reference No	<p>[Display]</p> <p>This field displays the reference number assigned to identify the transaction.</p>
Value Date	<p>[Mandatory, dd/mm/yyyy]</p> <p>Type the value date.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p> <p>This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.</p>
Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration for the fund transfer.</p> <p>By default, the system displays the narration, based on the transaction. The user can change the narration, if required.</p>

3. Select the account currency from the drop-down list.
4. Select the account numbers between which the transfer is to be made from the pick lists.
5. Enter the amount to be transferred, voucher number, and other account details.

GL To GL Funds Transfer Request

GL To GL Funds Transfer Request* 🔍 📄 🗑

GL Account Details

Account Ccy :

GL Branch :

Account Number :

Amount : Ccy Rate :

Charges(Lcy) : Net Amount:

Voucher No : Voucher Date :

User Reference No : Value Date :

Narrative :

GL Account Details

Txn Ccy :

GL Branch :

Account Number :

Amount : Ccy Rate :

Voucher No : Voucher Date :

Reference No : Value Date :

User Reference No :

Narrative :

Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
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1005 - Miscellaneous GL Transfer (Dr/Cr)

Using this option you can post an entry between two GLs. The From GL account will be debited and the to GL account will be credited. This screen allows same day/ any day partial reversal of transactions performed on TD. **Salary Upload** and **Bald GEFU** are supported for transaction reversal. FCR supports view of the transactions for any back date performed by any teller of any branch. Teller from transaction branch will be able to reverse these transactions (using negative signs i.e. 'Red Ink).

After the transaction is successful the user can inquire on GL transactions and movements on GL accounts using **GL Transactions and Movements** (Fast Path: GLM04) option.

You can use **GL To GL Funds Transfer Request** (Fast Path: 1094) option for future dated GL transfers.

Definition Prerequisites

- BAM97 - Currency Codes Cross Reference
- BAM99 - GL Codes Cross Ref Maintenance
- GLM02 - Chart of Accounts

Modes Available

Not Applicable

To debit miscellaneous transaction to general ledger account

1. Type the fast path **1005** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Transfer > Miscellaneous GL Transfer (Dr/Cr)**.
2. The system displays the **Miscellaneous GL Transfer (Dr/Cr)** screen.

Miscellaneous GL Transfer (Dr/Cr)

Field Description

Field Name	Description
From Acct Currency	[Mandatory, Drop-Down] Select the GL currency, in which the From GL Account will be debited, from the drop-down list.
From GL Branch	[Mandatory, Pick List] Select the appropriate GL branch for miscellaneous transfers from that branch, from the pick list. The list displays all the branches defined in FLEXCUBE .
From GL Acct No	[Mandatory, Pick List] Select the GL account number from the pick list. The GL description/ name are populated adjacent to the GL account number. This is the GL account which will be debited.
To Acct Currency	[Mandatory, Drop-Down] Select the GL currency, in which the To GL Account will be credited, from the drop-down list.

Field Name	Description
To GL Branch	<p>[Mandatory, Pick List]</p> <p>Select the appropriate GL branch for miscellaneous transfers to that branch, from the pick list.</p> <p>The list displays all the branches defined in FLEXCUBE.</p>
To GL Acct No	<p>[Mandatory, Pick List]</p> <p>Select the GL account number from the pick list.</p> <p>The GL code is populated adjacent to the GL account number.</p> <p>This is the GL account, which will be credited.</p>
Acct Currency Rate	<p>[Mandatory, Numeric, 13, Two]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Txn Currency Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries.</p> <p>The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p>
From Amount	<p>[Mandatory, Numeric, 22]</p> <p>Type the amount which will be debited from the From GL account.</p>
To Amount	<p>[Display]</p> <p>This field displays the amount that will be credited to the To GL account.</p> <p>This amount will be in the To Account currency.</p> <p>The transaction amount in transaction currency is converted to this amount in GL currency using the exchanges rates displayed earlier and automatically displayed by the system.</p>

Field Name	Description
Reference No	[Mandatory, Numeric, 12] Type the reference number. This field is provided to keep a reference number for the transaction, for future use.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration, based on the transaction. By default the system displays narration depending on the transaction.

3. Select the from and to account currency from the drop-down list and the corresponding account numbers from the pick list.
4. Enter the from amount and the reference number.

Miscellaneous GL Transfer (Dr/Cr)

5. Click the **Ok** button.
6. The system displays a message "Authorization Required. Do you want to continue?". Click the **Ok** button.
7. The system displays the **Authorization Reason** screen.
8. Enter the required information and click the **Grant** button.
9. The system displays the transaction sequence number message box. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
10. The system displays the serial number. Click the **Ok** button.

Note: For more information on Authorization transactions, refer to the ***FLEXCUBE Introduction User Manual***.

1008 - Miscellaneous Customer Debit

FLEXCUBE enables the user to transfer funds between customer to GL, GL to customer and GL to GL.

A customer's CASA account can be debited and the corresponding credit can be passed to a GL account using the **Miscellaneous Customer Debit** option.

Multi-currency transactions can also be performed through this screen. The system performs the appropriate currency conversion.

FLEXCUBE supports same day reversal of account opening and account closure. Teller from transaction branch will be able to reverse these transactions (using negative signs i.e. 'Red Ink'). Transactions for any back date performed by any teller of any branch can be viewed. Two types of GEFU are supported: Salary Upload and Bald GEFU are supported for transaction reversal.

Definition Prerequisites

- GLM02 - Chart of Accounts
- 8051 - CASA Account Opening

Modes Available

Not Applicable

To pass debit entry to a GL account by debiting a CASA account

1. Type the fast path **1008** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Transfer > Miscellaneous Customer Debit**.
2. The system displays the **Miscellaneous Customer Debit** screen.

Miscellaneous Customer Debit

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the CASA account number on which the miscellaneous debits are to be passed. The GL account name is displayed in the adjacent field.
Acct Ccy	[Display] This field displays the currency assigned to the product under which the account has been opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a CASA product is USD, the account opened under that product has USD as its account currency, by default.
GL Branch	[Mandatory, Pick List] Select the branch where GL account has to be transacted through from the pick list. By default the system selects the login branch

Field Name	Description
GL Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the currency assigned to the GL that is to be credited from the drop-down list.</p> <p>This currency can differ from the local currency of the bank.</p>
GL Acct No	<p>[Mandatory, Pick List]</p> <p>Select the GL account number, which will be credited by debiting the customer account from the pick list.</p> <p>The GL account name is displayed in the adjacent field.</p>
Acct Ccy Rate	<p>[Display]</p> <p>This field displays the exchange rate at which the account currency is converted to the local currency of the bank.</p> <p>Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries.</p> <p>The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
GL Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the GL account currency is converted to the local currency of the bank.</p> <p>Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries.</p> <p>The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the GL account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Account Amt	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount that will be debited from the customer account in account currency.</p> <p>The system posts the entries to the accounts in the account currency.</p>
Force debit against hold no.	<p>[Optional, Check Box]</p> <p>Select the check box if force debit is to be allowed for the reason code.</p>

Field Name	Description
Charges (Lcy)	<p>[Display]</p> <p>This field displays the charges that will be levied on the account for cash withdrawal.</p> <p>The service charge codes are added and maintained in the Service Charge Code Maintenance option. For more information on adding service charges, refer to the Service Charge Definition option in the <i>Definitions User's Manual</i>.</p> <p>The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level.</p> <p>The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.</p>
Net Amount(Acy)	<p>[Display]</p> <p>This field displays the amount that will be finally paid to the beneficiary.</p> <p><i>Net Amount = Transfer Amount - Charges</i></p> <p>This amount will be in the account currency.</p>
GL Amount	<p>[Display]</p> <p>This field displays the amount that will be credited to the GL account.</p> <p>The amount will be calculated in the GL account currency.</p> <p>This is calculated as :</p> <p><i>GL amount = Account amount (in GL ccy equivalent) + SC (in GL ccy equivalent)</i></p>
Reference No	<p>[Mandatory, Alphanumeric, 12]</p> <p>Type the reference number for the transaction.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p> <p>This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.</p>
Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p> <p>This field displays the default narration, based on the transaction. The user can change the narration if required.</p>

3. Enter the account number and press the <Tab> key.
4. Select the GL currency from the drop-down list and the GL account number from the pick list.
5. Enter the account amount and reference number.

Miscellaneous Customer Debit

Miscellaneous Customer Debit*

Account No. : 00000000200401 RETAIL17 REPORT TEST

Acct. Ccy. : RMB

GL Branch : Head Office 9999

GL Ccy. : RMB

GL Acct. No. : 100000123 PAYMENTS INTERMEDIARY GL

Acct. Ccy. Rate : 1.00000 GL Ccy. Rate : 1.00000

Account Amt. : 5,000.00

Charges (Lcy): 0.00

Net Amount(Acy): 5,000.00

GL Amount : 5,000.00

Reference No. : 2

User Reference No. : 2

Narrative : Miscellaneous Customer Debit

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

UDF OK Close Clear

6. Click the **Cheque** link. The system displays the **Cheque Details** screen.
7. Enter the relevant information and click the **Ok** button. The system displays the **Miscellaneous Customer Debit** screen.
8. Click the **Partial Reverse** button to pass the accounting entry with negative amount inputted in transaction amount field. This button is enabled only for partial reversal of transactions.
9. Click the **Ok** button.
10. The system displays the message "Authorisation Required. Do You Want to continue?". Click the **OK** button.

11. The system displays the **Authorisation Reason** screen.
12. Enter the relevant information and click the **Grant** button.
13. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
14. The system displays the serial number. It is auto-generated by the system. Click the **OK** button.
15. The system displays the **Document Receipt** screen.
16. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do You Want To Print". Click the **Yes** button.
OR
Click the **Cancel** button.
17. The system displays the serial number. It is auto-generated by the system. Click the **OK** button.

Note: For more information on authorisation transactions, refer to the ***FLEXCUBE Introduction User Manual***.

1408 - Miscellaneous Customer Credit

Oracle **FLEXCUBE** has the provision for transfer of funds between customer to GL, GL to customer and GL to GL.

The customer account can be credited for miscellaneous reasons with the corresponding debit to a GL account belonging to the transaction branch, using this option. This screen allows same day/ any day partial reversal of transactions performed on TD

Multi-currency transactions can also be performed through this screen and the system performs the appropriate currency conversion.

Multi-currency transactions can also be performed through this screen. The system performs the appropriate currency conversion.

FLEXCUBE supports same day reversal of account opening and account closure. Teller from transaction branch will be able to reverse these transactions (using negative signs i.e. 'Red Ink'). Transactions for any back date performed by any teller of any branch can be viewed. Two types of GEFU are supported: Salary Upload and Bald GEFU are supported for transaction reversal.

Definition Prerequisites

- GLM02 - Chart of Accounts
- 8051 - CASA Account Opening

Modes Available

Not Applicable

To credit a customer account with corresponding debit to a GL account

1. Type the fast path **1408** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Transfer > Miscellaneous Customer Credit**.
2. The system displays the **Miscellaneous Customer Credit** screen.

Miscellaneous Customer Credit

Field Description

Field Name	Description
Account No	<p>[Mandatory, Numeric, 16]</p> <p>Type the account number for miscellaneous credit transfer.</p> <p>The short name of the primary customer linked to the CASA account holder is populated adjacent to the account number.</p>
Acct Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product under which the account is opened.</p> <p>All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>

Field Name	Description
GL Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the GL currency from the drop-down list.</p> <p>This is the currency assigned to the GL that is to be debited.</p> <p>This currency can differ from the local currency of the bank and the account currency.</p>
GL Branch	<p>[Mandatory, Pick List]</p> <p>Select the branch where GL account has to be transacted through from the pick list.</p> <p>By default the system selects the login branch.</p>
GL Acct No	<p>[Mandatory, Pick List]</p> <p>Select the GL account number from the pick list.</p> <p>This is the GL account, which will be debited for crediting the customer account. The system will display the name of the GL account in the adjacent field.</p>
Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
GL Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the GL account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate is within a range configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the GL account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Account Amt	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount that will be credited to the customer's account, in CASA Account currency.</p> <p>The system posts the entries to the accounts in the account currency.</p> <p>If the amount entered in this field is more than 15 digits when converted to GL amount, the system does not accept it.</p>

Field Name	Description
Charges (Lcy)	<p>[Display]</p> <p>This field displays the charges that will be levied on the account.</p> <p>The service charge codes are added and maintained in the Service Charge Code Maintenance option. For more information on adding service charges, refer to the Service Charge Definition option in the <i>Definitions User's Manual</i>.</p> <p>The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level.</p> <p>The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.</p>
Net Amount(Acy)	<p>[Display]</p> <p>This field displays the net amount.</p> <p><i>Net Amount = Transfer Amount - Charges</i></p> <p>This amount will be in the account currency.</p>
GL Amount	<p>[Display]</p> <p>This field displays the amount that will be debited to the GL account, in GL currency after applying the SC applicable for this transaction.</p> <p>For modification to the SC applied, please select the SC tab.</p> <p>The amount will be calculated in the GL account currency.</p>
Reference No	<p>[Mandatory, Alphanumeric, 12]</p> <p>Type the reference number for the transaction.</p> <p>This reference number is used for reconciliation. It is generated and populated by the system as per masking logic if the GL involved in the transaction is implemented GL.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p>
Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p> <p>This field displays the default narration, based on the transaction. The user can change the narration if required.</p>

3. Enter the account number, the GL account number, the amount, and the reference number.

Miscellaneous Customer Credit

Miscellaneous Customer Credit*

Account No : 000000001190101 ALEXM

Acct Ccy : RMB GL Ccy : RMB

GL Branch : Head Office 9999

GL Acct No : 100000123 PAYMENTS INTERMEDIARY GL

Acct Ccy Rate : 1.00000 GL Ccy Rate : 1.00000

Account Amt : 10,000.00

Charges (Lcy): 0.00

Net Amount(Acy): 10,000.00

GL Amount : 10,000.00

Reference No : 254

User Reference No : 255

Narrative : Miscellaneous Customer Credit

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

UDF OK Close Clear

4. Click the **Ok** button.
5. The system displays the message "Authorisation Required. Do You Want to continue?". Click the **OK** button.
6. The system displays the **Authorization Reason** screen.
7. Enter the relevant information and click the **Grant** button.
8. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
9. The system displays the **Document Receipt** screen.
10. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
OR
Click the **Cancel** button.
11. The system displays the serial number. It is generated by the system. Click the **Ok** button.

Note: For more information on Authorisation transactions, refer to the **FLEXCUBE Introduction User Manual**.

6520 - Cheque Deposited To GL

Using this option you can deposit clearing cheques directly into a GL account.

This option can be used when the bank has purchased the cheque from a non-customer of the bank or a customer who does not have a CASA account with the bank.

It can also be used when bulk salary payments are to be made. The company deposits a single cheque into the GL account and the collected proceeds are used for disbursing salaries to employees having CASA accounts with the bank.

Direct GL credits by cheque deposits are also commonly used by banks to offset its settlement clearing payable differences.

Definition Prerequisites

- STM59 - Settlement Bank Parameters
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point
- GL should be defined and downloaded to the branches.
- Currency Codes should be maintained and downloaded to branches.
- Currency rates should be maintained and downloaded to branches

Modes Available

Not Applicable

To deposit a cheque in a GL account

1. Type the fast path **6520** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Clearing > Cheque Deposited to GL**.
2. The system displays the **Cheque Deposited To GL** screen.

Cheque Deposited To GL

Cheque Deposited To GL*

GL Ccy : Txn Ccy :

GL Branch :

GL Acct No :

GL Ccy Rate : Txn Ccy Rate :

Txn Amount :

GL Amt :

Reference No :

User Reference No :

Narrative :

Field Description

Field Name	Description
GL Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the GL account currency from the drop-down list.</p> <p>Whenever any transaction is posted to the account, it is converted into the account currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form.</p>
Txn Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the transaction currency from the drop-down list.</p> <p>The system displays the account currency as the transaction currency.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p>
GL Branch	<p>[Mandatory, Pick List]</p> <p>Select from the pick list the branch where GL account has to be transacted through. By default the system selects the login branch.</p>

Field Name	Description
GL Acct No	<p>[Mandatory, Pick List]</p> <p>Select the GL account number from the pick list. The adjacent field displays the GL code based on the account number.</p> <p>This is the GL account maintained in FLEXCUBE Retail.</p>
GL Ccy Rate	<p>[Mandatory, Numeric, 10, Five]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the local currency and the account currency are same, the field takes the default value as 1, which cannot be modified.</p>
Txn Ccy Rate	<p>[Mandatory, Numeric, 10, Five]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Txn Amount	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the cheque amount.</p>
GL Amt	<p>[Display]</p> <p>This field displays the transaction amount after converting it into the currency of the GL. If the transaction currency is same as the GL currency, the transaction amount will be equal to the GL amount. If the GL currency is different from the transaction currency, the transaction currency is converted to GL currency at the exchange rate defined, and then gets populated in the GL Amount field.</p>
Reference No	<p>[Display]</p> <p>This field displays the Reference Number for a transaction. This reference number is used for reconciliation</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to the customer.</p>
Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p> <p>The system displays the default narration, based on the transaction. The user can change the narration, if required.</p>

3. Select the GL currency from the drop-down list.
4. Select the GL account from the pick list and enter the transaction amount.

Cheque Deposited To GL

The screenshot shows the 'Cheque Deposited To GL' form with the following data:

GL Ccy :	RMB	Txn Ccy :	RMB
GL Branch :	Head Office		
GL Acct No :	1223445		1111
GL Ccy Rate :	1.00000	Txn Ccy Rate :	1.00000
Txn Amount :	5,000.00		
GL Amt :	5,000.00		
Reference No :	25		
User Reference No :	256		
Narrative :	GL, Cheque Deposit		

At the bottom of the form, there is a tabbed interface with the following tabs: Card, Change Pin, Cheque, Cost Rate, Denomination, **Instrument**, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque. Below the tabs are buttons for UDF, OK, Close, and Clear.

5. Click the **Ok** button.
6. The system displays the **Instrument Details** screen.
7. Enter the relevant information and click the **Ok** button.
8. The system displays the **Cheque Deposited To GL** screen. Click the **Ok** button.
9. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

Note: The **Instrument Details** screen can also be displayed, by clicking the **Instrument Details** tab on the **Cheque Deposited To GL** screen.

1060 - GL Miscellaneous Debit Against Cash

Using this option a general ledger account of the transaction branch can be debited and the corresponding credit can be passed to the Cash GL account in the same branch.

Definition Prerequisites

- GLM02 - Chart of Accounts

Modes Available

Not Applicable

To debit miscellaneous transaction to general ledger account

1. Type the fast path **1060** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Cash > GL Miscellaneous Debit Against Cash**.
2. The system displays the **GL Miscellaneous Debit Against Cash** screen.

GL Miscellaneous Debit Against Cash

GL Miscellaneous Debit Against Cash*

GL Ccy : Txn Ccy :

GL Branch : Head Office.. 9999

GL Account :

GL Ccy Rate : Txn Ccy Rate :

Txn Amount :

GL Amount :

Charges (Lcy) :

Net Amount (Ccy) :

Reference Number :

User Reference No :

Narrative : GL. Miscellaneous Debit

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

UDF OK Close Clear

Field Description

Field Name	Description
GL Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the GL currency of the GL account to be debited from the drop-down list.</p> <p>This can be different from the local currency.</p>
Txn Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the transaction currency in which the cash is to be paid out from the drop-down list.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p>
GL Branch	<p>[Mandatory, Pick List]</p> <p>Select from the pick list the branch of the GL</p>
GL Account	<p>[Mandatory, Pick List]</p> <p>Select the GL account number from the pick list.</p> <p>The GL name is populated adjacent to the GL account number.</p> <p>This is the GL account in the transaction branch, which will be debited.</p>
GL Ccy Rate	<p>[Display]</p> <p>This field displays the GL currency rate.</p> <p>The exchange rate at which the GL account currency is converted to local currency of the bank of conversion to be used for converting the GL currency to the local currency of the bank. The exchange rate values must be defined and downloaded.</p> <p>The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries</p> <p>The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p>

Field Name	Description
Txn Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries.</p> <p>The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p>
Txn Amount	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the transaction currency indicating the cash which is being paid out.</p> <p>The transaction currency may or may not be different from the GL currency.</p>
GL Amount	<p>[Display]</p> <p>This field displays the GL amount that will be debited to the GL. This amount will be in the GL currency.</p> <p>The transaction amount in transaction currency is converted to this amount in GL currency using the exchanges rates displayed earlier and automatically displayed by the system.</p>
Charges (Lcy)	<p>[Display]</p> <p>This field displays the charges in local currency defined for the transaction.</p>
Net Amount (Ccy)	<p>[Display]</p> <p>This field displays the net transaction amount in account currency.</p>
Reference Number	<p>[Mandatory, Alphanumeric, 12]</p> <p>Type the reference number.</p> <p>This field is provided to keep a reference number for the transaction, for future use.</p>
User Reference No	<p>[Optional, Alphanumeric, 30]</p> <p>Type the user reference number assigned to the customer.</p>
Narrative	<p>[Optional, Alphanumeric, 40]</p> <p>Type the narration.</p> <p>The system displays the default narration, based on the transaction.</p> <p>The user can change the narration, if required.</p>

3. Select the GL currency and transaction currency from the drop-down list.
4. Select the GL account number from the pick list.
5. Enter the transaction amount and reference number.

GL Miscellaneous Debit Against Cash

The screenshot shows a software interface for entering a transaction. The title bar reads 'GL Miscellaneous Debit Against Cash'. The form fields are as follows:

- GL Ccy: CNY (dropdown)
- Txn Ccy: CNY (dropdown)
- GL Branch: Head Office.. (text)
- GL Account: 110001013 (text), COMMON PO GLS (pick list)
- GL Ccy Rate: 1.00000 (text)
- Txn Ccy Rate: 1.00000 (text)
- Txn Amount: 3,000.00 (text)
- GL Amount: 3,000.00 (text)
- Charges (Lcy): 0.00 (text)
- Net Amount (Ccy): 3,000.00 (text)
- Reference Number: 231 (text)
- User Reference No: 231 (text)
- Narrative: GL, Miscellaneous Debit (text)

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

6. Click the **UDF** button. The system displays the **UDF Details** screen.
7. Click the **Validate** button. The system displays the message "Validation procedure completed".
8. Click the **Ok** button on the UDF Details screen.
9. Click the **Ok** button.
10. The system displays the message "Authorization Required. Do You Want to continue?". Click the **OK** button.
11. The system displays the **Authorization Reason** screen.
12. Enter the required information and click the **Grant** button.
13. The system displays the transaction sequence number. The transaction number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

Note: For more information on Authorization transactions, refer to the **FLEXCUBE Introduction User Manual**.

1460 - GL - Miscellaneous Credit Against Cash

A General Ledger account of the transaction branch can be credited and the corresponding debit can be passed to the cash GL account in the same branch, using this option.

Using this option you can inquire about GL transactions and movements on GL accounts after the transaction is successful.

Definition Prerequisites

- GLM02 - Chart of Accounts

Modes Available

Not Applicable

To credit miscellaneous transaction to general ledger account

1. Type the fast path **1460** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Cash > GL - Miscellaneous Credit Against Cash**.
2. The system displays the **GL - Miscellaneous Credit Against Cash** screen.

GL - Miscellaneous Credit Against Cash

The screenshot displays the 'GL - Miscellaneous Credit Against Cash' window. The form includes the following fields:

- GL Ccy :
- Txn Ccy :
- GL Branch : Head Office.. 9999
- GL Account :
- GL Ccy Rate :
- Txn Ccy Rate :
- Txn Amount :
- GL Amount :
- Reference Number :
- User Reference No :
- Narrative : GL - Miscellaneous Credit Against Cash

At the bottom of the window, there is a navigation bar with the following buttons: Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque, UDF, OK, Close, and Clear.

Field Description

Field Name	Description
GL Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the GL currency of the GL account to be debited from the drop-down list.</p> <p>This can be different from the local currency.</p>
Txn Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the transaction currency from the drop-down list.</p> <p>This field, by default, displays the account currency as the transaction currency.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p>
GL Branch	<p>[Mandatory, Pick List]</p> <p>Select from the pick list the Branch of the GL account number.</p>
GL Account	<p>[Mandatory, Pick List]</p> <p>Select the GL account number from the pick list.</p> <p>The GL name is populated adjacent to the GL account number.</p> <p>This is the GL account in the transaction branch, which will be credited.</p>
GL Ccy Rate	<p>[Display]</p> <p>This field displays the exchange rate at which the GL account currency is converted to local currency of the bank to be used for converting the GL currency to the local currency of the bank.</p> <p>The exchange rate values must be defined and downloaded.</p> <p>The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries</p> <p>The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p>

Field Name	Description
Txn Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries.</p> <p>The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p>
Txn Amount	<p>[Mandatory, Numeric, 22]</p> <p>Type the transaction amount indicating the cash which is being paid out.</p> <p>The transaction currency, may or may not be different from the GL currency.</p>
GL Amount	<p>[Display]</p> <p>This field displays the GL amount that will be credited to the GL. This amount will be in the GL currency.</p> <p>The transaction amount in transaction currency is converted to this amount in GL currency using the exchanges rates displayed earlier and automatically displayed by the system.</p>
Reference Number	<p>[Mandatory, Alphanumeric, 12]</p> <p>Type the reference number.</p> <p>This field is provided to keep a reference number for the transaction, for future use.</p>
User Reference No	<p>[Optional, Alphanumeric, 30]</p> <p>Type the user reference number assigned to the customer.</p>
Narrative	<p>[Optional, Alphanumeric, 120]</p> <p>Type the narration, based on the transaction.</p> <p>By default the system displays narration depending on the transaction.</p>

3. Select the GL currency and transaction currency from the drop-down list.
4. Select the GL account number from the pick list.
5. Enter the transaction amount and reference number.

GL - Miscellaneous Credit Against Cash

GL - Miscellaneous Credit Against Cash*

GL Ccy : Txn Ccy :

GL Branch :

GL Account :

GL Ccy Rate : Txn Ccy Rate :

Txn Amount :

GL Amount :

Reference Number :

User Reference No :

Narrative :

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

UDF | OK | Close | Clear

6. Click the **Ok** button.
7. The system displays "Authorisation Required. Do You Want to continue?". Click the **OK** button.
8. The system displays the **Authorization Reason** screen.
9. Enter the relevant information and click the **Grant** button.
10. The system displays the transaction sequence number message box. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.

Note: For more information on Authorization transactions, refer to the ***FLEXCUBE Introduction User Manual***.

8302 - Banker's Cheque Sale - Against GL

Using this option, banks can issue banker's cheque against GL account to their customers. The transaction also supports multi-currency. This option can be used when the customer is not maintaining an account and wants to purchase BC.

You have to first maintain the details of the instruments like cheque number, date, amount, beneficiary details, etc. Subsequently, you can liquidate the instrument by cancellation/payment/refund in the **BC Liquidation Inquiry** (Fast Path: 8307) option.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM99 - GL Codes Cross Ref Maintenance
- BAM56 - Currency Code Maintenance
- BAM03 - Branch Master Maintenance

Modes Available

Not Applicable

To issue banker's cheque against GL account

1. Type the fast path **8302** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Remittance > Banker's Cheque Sale - Against GL**.
2. The system displays the **Banker's Cheque Sale - Against GL** screen.

Banker's Cheque Sale - Against GL

Field Description

Field Name	Description
Bank Code	<p>[Mandatory, Drop-Down]</p> <p>Select the bank code from the drop-down list.</p> <p>This is the bank on whom the BC is drawn. The user can maintain the list of banks on whom BC can be issued in the Issuer Maintenance screen, and downloaded to the branch. Normally, banks issue their own BC.</p>
GL Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the currency in which GL should be debited from the drop-down list.</p> <p>Whenever any transaction is posted to the account, it is converted into the account currency, based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.</p>

Field Name	Description
Cheque Ccy	<p>[Mandatory, Pick List]</p> <p>Select the cheque currency from the pick list.</p> <p>The list of currencies set up and permissible for the transaction appears in a pick list.</p> <p>The BC will be issued in this currency. This is the currency in which the transaction is taking place. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p>
GL Acct No	<p>[Mandatory, Pick List]</p> <p>Select the GL account number from the pick list. The adjacent field displays the GL code.</p> <p>This is the GL account against which the BC is issued. This account will be debited for the BC issued.</p>
GL Ccy Rate	<p>[Display]</p> <p>This field displays the rate of conversion to be used for converting the account currency to the local currency of your bank.</p> <p>The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Cheque Ccy Rate	<p>[Display]</p> <p>This field displays the rate of conversion to be used for converting the cheque currency to the local currency of your bank. This rate is defaulted from the exchange rates specified for the transaction, and the user can change it up to a specified limit.</p> <p>If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Cheque Amount	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the cheque amount.</p> <p>This is the transaction amount. The BC will be issued for this amount.</p>

Field Name	Description
Charges (Lcy)	<p>[Display]</p> <p>This field displays the charges that will be levied on the account for cash withdrawal.</p> <p>The service charge codes are added and maintained in the Service Charge Code Maintenance screen. For more information on adding service charges, refer to the Service Charge Definition option in the Definitions User's Guide.</p> <p>The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.</p> <p>The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.</p>
Total Amount	<p>[Display]</p> <p>This field displays the amount that will finally be debited to the GL Account. This amount will be in the currency of the account and will include the charges as well as the BC amount.</p>
BC Date	<p>[Display]</p> <p>This field displays the date on which the BC is issued. This date gets defaulted to the posting date.</p>
Serial No	<p>[Display]</p> <p>This field displays the serial number.</p> <p>For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number.</p> <p>The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.</p> <p>When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which FLEXCUBE Retail tracks the instrument uniquely.</p>
Micr No	<p>[Mandatory, Numeric, 12]</p> <p>Type the MICR number.</p> <p>For every remittance instrument, the user has to maintain an MICR number. This number is printed on the instrument if the instrument is expected to come in for clearing through an inward clearing batch. A cross reference is maintained with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated or enquired upon by MICR number or the serial number.</p>

Field Name	Description
Routing No	<p>[Display]</p> <p>This field displays the routing number against which the cheque has been drawn.</p> <p>The routing number is a combination of the bank code and the branch code.</p> <p>The combination can be obtained from the Routing Branch Maintenance (Fast Path: STM54) screen.</p> <p><i>Routing Number = Sector Code / Bank Code + Branch Code</i></p> <p>For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.</p> <p>For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the Settlement Bank Parameters (Fast Path: STM59) option.</p>
Beneficiary Name	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the name of the beneficiary of the BC.</p>
Passport / IC No	<p>[Optional, Alphanumeric, 14]</p> <p>Type the passport or IC number.</p> <p>This is the identification collected from the beneficiary of the BC.</p>
Beneficiary Addr	<p>[Mandatory, Alphanumeric, 35]</p> <p>Type the contact address of the beneficiary.</p> <p>This is normally used for record purpose and provides additional information.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to the customer.</p>
Narrative	<p>[Mandatory, Alphanumeric, 120]</p> <p>Type the narration.</p>
Print Remarks	<p>[Optional, Alphanumeric, 120]</p> <p>Type the remarks to be printed.</p> <p>It is used for instrument (BC/DD) printing purpose.</p>

3. Select the bank code and the GL currency from the drop-down list.
4. Select the cheque currency and the GL account from the pick list.
5. Enter the cheque amount, MICR number, beneficiary name and address.

Banker's Cheque Sale - Against GL

Banker's Cheque Sale - Against GL*

Bank Code :

GL Ccy : Cheque Ccy :

GL Acct No. :

GL Ccy Rate : Cheque Ccy Rate :

Cheque Amount :

Charges (Lcy) :

Total Amount :

BC Date : Serial No :

Micr No : Routing No :

Beneficiary Name : Passport / IC No :

Beneficiary Addr :

User Reference No :

Narrative :

Print Remarks :

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

UDF OK Close Clear

6. Click the **Inventory** and **Service Charge** details link. Click the **Ok** button
7. Click the **Ok** button on the main screen. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button. The system displays the **Document Receipt** screen.
8. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
9. The system displays the message "Printed Successfully?". Click the **Ok** button.
10. Click the **Cancel** button.
11. The system displays the serial number. Click the **Ok** button.

Note: For more Information on **Service Charge Details** and **Inventory Details** refer to the **Common Screens** option available in the **Oracle FLEXCUBE Introduction User Manual**.

8307 - BC Liquidation Inquiry

You can liquidate a banker's cheque, (which is issued from the **Oracle FLEXCUBE** system) by cancellation, payment or refund. The proceeds can be paid to a walk-in customer using the **BC Liquidation By Cash** option. The proceeds can also be credited the customer's account or to a GL account.

Using this option you can perform the inquiry by entering the serial number printed on the Banker's Cheque and proceed with the liquidation process. The system displays the appropriate screen according to the option selected in the **Liquidation Type** field.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM99 - GL codes Cross Ref Maintenance
- BAM56 - Currency Code Maintenance
- BAM20 - Bank Codes Maintenance
- STM57 - MICR Number Maintenance
- BAM14 - Service Charge Code Maintenance
- 1010 - Banker's Cheque Sale Against Account
- 8301 - Banker's Cheque Sale - Against Cash
- 8302 - Banker's Cheque Sale against GL

Modes Available

Not Applicable

To liquidate banker's cheque against cash

1. Type the fast path **8307** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > BC Liquidation**.
2. The system displays the **BC Liquidation Inquiry** screen.

BC Liquidation Inquiry

BC Liquidation Inquiry*

Liq Mode :

Serial No :

Liq Type :

Bank Code :

Issue Branch :

Cheque Ccy :

Cheque No :

Cheque Status :

Issue Date :

Issue Mode :

Drawee Acct No :

Beneficiary Name :

Beneficiary Address :

Lost/Caution Details :

Cheque Amount :

Routing No :

Liquidation Date :

Passport/IC No :

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

UDF | OK | Close | Clear

Field Description

Field Name	Description
Liq Mode	<p>[Mandatory, Drop-Down]</p> <p>Select the liquidation mode for BC from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Cancellation - Purchaser of BC wants payment against the instrument. • Payment – Beneficiary of BC wants payment against the instrument. • Refund – Purchaser has lost the instrument and wants the money refunded.

Field Name	Description
Serial No	<p>[Mandatory, Numeric, 12]</p> <p>Type the FLEXCUBE Retail serial number of the BC to be liquidated.</p> <p>The BC should be a valid BC issued by your bank.</p> <p>For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number automatically comprising the branch code, instrument type and a running serial number.</p> <p>When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which FLEXCUBE Retail tracks the instrument uniquely.</p>
Liq Type	<p>[Mandatory, Drop-Down]</p> <p>Select the BC type of liquidation from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Cash • Against GL • Against Account • Against TD Account
Bank Code	<p>[Display]</p> <p>This field displays the issuer of the BC.</p>
Issuer Branch	<p>[Display]</p> <p>This field displays the branch of the bank that has issued the BC.</p>
Cheque Ccy	<p>[Display]</p> <p>This field displays the currency in which the BC is issued.</p>
Cheque Amount	<p>[Display]</p> <p>This field displays the amount for the BC. This amount is in the currency of the BC.</p>
Cheque No	<p>[Display]</p> <p>This field displays the cheque number of the BC.</p> <p>This is the MICR number of the BC. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by MICR number or the serial number.</p>

Field Name	Description
Routing No	<p>[Display]</p> <p>This field displays the routing number against which the cheque has been drawn.</p> <p>The routing number is the combination of the bank code and the branch code.</p> <p>The combination can be obtained from the Routing Branch Maintenance (Fast Path: STM54) option.</p> <p><i>Routing Number = Sector Code / Bank Code + Branch Code</i></p> <p>For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.</p> <p>For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the Settlement Bank Parameters (Fast Path: STM59) option.</p>
Cheque Status	<p>[Display]</p> <p>This field displays the status of the BC.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Issued • Cancelled • Paid Through Clearing • Paid by Cash • Paid to Customer account • Suspense • Reversed • Paid by GL • Lost • Unclaimed • Stale <p>Except for BCs marked as lost, all other status are marked by the system itself.</p>
Issue Date	<p>[Display]</p> <p>This field displays the date on which the BC is issued.</p>
Liquidation Date	<p>[Display]</p> <p>This field displays the liquidation date.</p> <p>This field is blank while performing an inquiry.</p>

Field Name	Description
Issue Mode	[Display] This field displays the mode of issue of the BC. For example, Against Cash, Against GL etc.
Drawee Acct No	[Display] This field displays the drawee account number of the issuer bank.
Beneficiary Name	[Display] This field displays the name of the beneficiary of the BC.
Passport / IC No	[Display] This field displays the identification collected from the beneficiary of the BC.
Beneficiary Addr	[Display] This field displays the contact address of the beneficiary.
Lost/ Caution Details	[Display] This field displays the lost/ caution details.

3. Select the liquidation mode and the liquidation type from the drop-down list.
4. Enter the serial number.
5. Select the liquidation type from the drop-down list.
6. Click the **Ok** button.
7. The system displays the message "Do You Want to Continue".

BC Liquidation Inquiry

BC Liquidation Inquiry*

Liq Mode :

Serial No :

Liq Type :

Bank Code :

Issue Branch :

Cheque Ccy :

Cheque Amount :

Cheque No :

Routing No :

Cheque Status :

Issue Date :

Liquidation Date :

Issue Mode :

Drawee Acct No :

Beneficiary Name :

Passport/IC No :

Beneficiary Address :

Lost/Caution Details :

Microsoft Internet Explorer
 contd : Do you want to continue?

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

8. Click the **Ok** button.
9. The system displays the appropriate screen according to the option selected in the **Liquidation Type** field.
10. Enter the required information in the various screens.

BC Liquidation By Cash

BC Liquidation*

Liq Mode :

Serial No :

Liq Type :

Bank Code :

Issue Branch :

Cheque Ccy :

Cheque No :

Cheque Status :

Issue Date :

Issue Mode :

Drawee Acct No :

Beneficiary Name :

Beneficiary Address :

Lost/Caution Details :

Payable Branch :

Cheque Ccy :

Cheque Ccy Rate :

Cheque Amount :

Charges (Lcy) :

Net Amount :

User Reference No :

Narrative :

Cheque Amount :

Routing No :

Liquidation Date :

Passport/IC No :

Txn Ccy :

Txn Ccy Rate :

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

Field Description

Field Name	Description
Payable Branch	[Display] This field displays the branch of the bank where the BC is payable. This is defaulted from the BC Liquidation Inquiry screen.
Cheque Ccy	[Display] This field displays the currency in which the BC is issued.
Txn Ccy	[Mandatory, Drop-Down] Select the currency from the drop-down list. The walk-in customer would be paid in this currency.

Field Name	Description
Cheque Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the cheque currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p> <p>The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the cheque currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Txn Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Cheque Amount	<p>[Display]</p> <p>This field displays the amount for which the BC is issued.</p> <p>This amount is in the currency of the BC.</p>
Charges (Lcy)	<p>[Display]</p> <p>This field displays the charges associated with the liquidation of BC.</p> <p>These are defined in Local currency. The user can modify the charges using the Service Charge Detail link.</p>
Net Amount	<p>[Display]</p> <p>This field displays the amount that will finally be given to the customer. This amount is net of charges if any, and is in the transaction currency.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number.</p> <p>It is used to identify the transaction.</p>
Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the description for the transaction.</p> <p>This field displays the default narration, based on the transaction.</p>

BC Liquidation by GL

BC Liquidation by GL*

Liq Mode :

Serial No :

Liq Type :

Bank Code :

Issue Branch :

Cheque Ccy : Cheque Amount :

Cheque No : Routing No :

Cheque Status :

Issue Date : Liquidation Date :

Issue Mode :

Drawee Acct No :

Beneficiary Name : Passport/IC No :

Beneficiary Address :

Lost/Caution Details :

Payable Branch :

GL Ccy :

Cheque Ccy Rate : GL Ccy Rate :

Cheque Amount :

Charges(Lcy) :

GL Acct Amount :

GL Account No :

User Reference No :

Narrative :

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

Field Description

Field Name	Description
Payable Branch	[Display] This field displays the branch of the bank where the BC is payable. This is defaulted from the BC Liquidation Inquiry screen.
GL Ccy	[Mandatory, Drop-Down] Select the currency from the drop-down list. GL will be credited in this currency.

Field Name	Description
Cheque Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the cheque currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p> <p>The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the cheque currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
GL Ccy Rate	<p>[Mandatory, Drop-Down]</p> <p>Select the rate of conversion to be used for converting the GL currency to the local currency of the bank from the drop-down list.</p> <p>The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If both the GL currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Cheque Amount	<p>[Display]</p> <p>This field displays the amount for which the BC is issued.</p> <p>This amount is in the currency of the BC.</p>
Charges (Lcy)	<p>[Display]</p> <p>This field displays the charges associated with the liquidation of BC.</p> <p>These are defined in Local currency. The user can modify the charges using the Service Charge Detail link.</p>
GL Acct Amount	<p>[Display]</p> <p>This field displays the total amount of the GL account.</p>
GL Acct No	<p>[Mandatory, Pick List]</p> <p>Select the GL account against which you want to issue BC from the pick list.</p> <p>The adjacent field displays the GL code.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number.</p> <p>It is used to identify the transaction.</p>
Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the description for the transaction.</p> <p>This field displays the default narration, based on the transaction.</p>

BC Liquidation Against A/c

BC Liquidation Against A/c*	
Liq Mode :	Payment
Serial No :	999912000124
Liq Type :	Against Account
Bank Code :	HDFC BANK
Issue Branch :	HO
Cheque Ccy :	INR
Cheque No :	
Cheque Status :	Issued
Issue Date :	31/12/2007
Issue Mode :	Savings Account
Drawee Acct No :	06049410000019
Beneficiary Name :	John
Beneficiary Address :	15 Park Avenue Hill Road
Lost/Caution Details :	
Payable Branch :	HO
Account No :	06049420000012 KEVIN MATHEW
Account Ccy :	INR
Acct Ccy Rate :	1.00000
Cheque Amount :	250.00
Charges(Lcy) :	0.00
Acct Amount :	250.00
User Reference No :	5645
Narrative :	BC. Liquidation Against Account
Cheque Amount :	250.00
Routing No :	
Liquidation Date :	30/01/2008
Passport/IC No :	7857522
Cheque Ccy :	INR
Cheque Ccy Rate :	1.00000

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

UDF OK Close Clear

Field Description

Field Name	Description
Payable Branch	[Display] This field displays the branch of the bank where the BC is payable. This is defaulted from the BC Liquidation Inquiry screen.
Account No	[Mandatory, Numeric, 16] Type the CASA account number. The adjacent field displays the name of the customer.
Acct Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Field Name	Description
Cheque Ccy	<p>[Display]</p> <p>This field displays the currency in which the BC has been issued.</p> <p>The cheque currency is converted into the transaction currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.</p>
Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.</p>
Cheque Ccy Rate	<p>[Display]</p> <p>This field displays the rate of conversion to be used for converting the cheque currency to the local currency of your bank. This rate is defaulted from the exchange rates specified for the transaction.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If both the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.</p>
Cheque Amount	<p>[Display]</p> <p>This field displays the amount for which the BC is issued.</p> <p>This amount is in the currency of the BC.</p>
Charges (Lcy)	<p>[Display]</p> <p>This field displays the charges, in local currency that will be levied on liquidation of BC.</p> <p>The service charge codes are added and maintained in the Service Charge Code Maintenance option.</p> <p>The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.</p> <p>The system displays the total of all the service charges if more than one SC code is attached to the transaction. The default SC can be changed by selecting the Service Charge Details button.</p>
Acct Amount	<p>[Display]</p> <p>This field displays the amount that will be finally credited to the CASA account.</p> <p>This amount will be in the currency of the account and will include the charges as well as the BC amount.</p>

Field Name	Description
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. It is used to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the description for the transaction. This field displays the default narration, based on the transaction.

Quick Payin By BC

The screenshot shows the 'Quick Payin By BC' application window. It contains several sections of input fields:

- Account Information:** Account Number (99993020001043), Account Ccy (INR), Principal Balance (0.00), Txn Ccy (INR), Txn Rate (1.00000).
- Transaction Details:** Acy Rate (1.00000), Txn Amount (200.00), Payin Amount (200.00), Compounding Frequency (Quarterly), Int Payout Frequency (At Maturity).
- Rate Section:** Interest Rate (15.00000), Product Variance (0.00000), Deposit Variance (0.00000), Net Rate (15.00000), Scheme Variance (0.00000), Scheme Rate (0.00000), Annual Equivalent Rate (15.86504).
- Term Section:** Value Date (30/01/2008), Term (1 Months, 0 Days), Int. Start Date (30/01/2008), Maturity Date (29/02/2008).
- Other Fields:** Next Int. Pay Date (29/02/2008), Maturity Amount (202.46), Deposit Number, User Ref No (1), Txn. Narrative (Payin By BC.), Business Acquirer Id (TRAJI).

At the bottom, there is a navigation bar with buttons for 'UDF', 'OK', 'Close', and 'Clear'.

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number in which you want to do the pay-in from CASA account. The name of the account holder is displayed in the adjacent field.

Field Name	Description
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a TD product is USD, the account opened under that product has USD as its account currency.</p>
Principal Balance	<p>[Display]</p> <p>This field displays the principal balance of the TD account.</p> <p>Principal balance is the sum of the principal amount of all the deposits, falling under a single TD account.</p> <p>The account currency is displayed in the adjacent field.</p>
Txn Currency	<p>[Display]</p> <p>This field displays the transaction currency.</p>
Acy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p>
Txn Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p>
Txn Amount	<p>[Display]</p> <p>This field displays the transaction amount.</p>
Payin Amount	<p>[Display]</p> <p>This field displays the payin amount based on the banker's cheque amount.</p>

Field Name	Description
Compounding Frequency	[Mandatory, Drop-Down] Select the compounding frequency from the drop-down list. The options are: <ul style="list-style-type: none">• At Maturity• Daily• Weekly• Fortnightly• Monthly• Bi-Monthly• Quarterly• Half-Yearly• Yearly
Int Payout Frequency	[Mandatory, Drop-Down] Select the time interval at which the pay out for TD will be made from the drop-down list. The options are: <ul style="list-style-type: none">• At Maturity• Daily• Weekly• Fortnightly• Monthly• Bi-Monthly• Quarterly• Half-Yearly• Yearly

Field Name	Description
Base for rate	<p>[Mandatory, Drop-Down]</p> <p>Select the base amount from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Incremental Amount – The deposit amount is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit. • Cumulative For The Deposit – The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit. • Cumulative For All Deposits - The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account.
Maturity Date Factor	<p>[Mandatory, Radio Button]</p> <p>Click the appropriate option.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Term • Maturity Date
Term	
Value Date	<p>[Display]</p> <p>This field displays the value date of the TD.</p> <p>The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective.</p>
Term	<p>[Conditional, Numeric, Four, Four]</p> <p>Type the term in months and days for which the TD is being initiated.</p> <p>The term should be within the maximum and minimum limits specified at the product level.</p> <p>This field is enabled if the Term option is selected in the Maturity Date Factor field.</p>
Int. Start Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the payin start date from the pick list.</p> <p>By default, the current process date is displayed as the payin start date.</p>

Field Name	Description
Maturity Date	<p>[Conditional, Pick List, dd/mm/yyyy]</p> <p>Select the date on which the new deposit will mature from the pick list.</p> <p>The interest start date determines the maturity date of the deposit.</p> <p>This field is enabled if the Maturity Date option is selected in the Maturity Date Factor field.</p>
Rate	
Interest Rate	<p>[Display]</p> <p>This field displays the rate of interest for the new TD account.</p>
Product Variance	<p>[Display]</p> <p>This field displays the product variance.</p> <p>The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.</p>
Deposit Variance	<p>[Mandatory, Numeric, Two, Five]</p> <p>Type the deposit variance defined for the particular term deposit under the TD account.</p> <p>The variance specified should be within the minimum and maximum variance specified at the product level.</p>
Net Rate	<p>[Display]</p> <p>This field displays the rate at which the interest is paid against the deposit.</p> <p><i>Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance</i></p> <p>The net rate should be within the minimum and maximum interest rate, specified at the product level.</p>
Scheme Variance	<p>[Display]</p> <p>This field displays the scheme variance.</p>
Scheme Rate	<p>[Display]</p> <p>This field displays the scheme rate.</p>

Field Name	Description
Annual Equivalent Rate	<p>[Display]</p> <p>This field displays the annual equivalent rate. AER is the annualized rate of return which the bank pays to the customer.</p> <p>It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when interest is finally paid out to the customer, the AER is to be published along with the actual interest rate which is paid to the customer. So for all deposits, including CASA, Term Deposits, Notice and structured deposits AER should be computed and displayed.</p> <p>The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.</p>
Next Int. Pay Date	<p>[Display]</p> <p>This field displays the next interest pay date.</p> <p>Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date.</p> <p>Consider the following example:</p> <p>Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Payout Date = 31/03/2004.</p>
Next Int. Comp. Date	<p>[Display]</p> <p>This field displays the next interest compounding date.</p> <p>Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date.</p> <p>Consider the following example:</p> <p>Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Compounding Date = 31/01/2004.</p>
Maturity Amount	<p>[Display]</p> <p>This field displays the total amount to be received on the maturity of the deposit.</p> <p>This amount is inclusive of the TDS, if any.</p>

Field Name	Description
Deposit Number	<p>[Display]</p> <p>This field displays the deposit number of the customer.</p> <p>The deposit number signifies the number of deposits opened in an account.</p> <p>The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.</p>
User Ref No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number.</p>
Txn. Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration for the transaction.</p> <p>By default, the system displays Payin By BC.</p>
Business Acquirer Id	<p>[Mandatory, Pick List]</p> <p>Select the business acquirer id from the pick list.</p> <p>By default the system displays the teller id of the teller who has performed the transaction.</p>

11. Click the **Ok** button.
12. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
13. The system displays the **Document Receipt** screen.
14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
15. The system displays the message "Printed Successfully?". Click the **Ok** button.
16. Click the **Cancel** button.
17. The system displays the serial number. Click the **Ok** button.

8306 - DD Sale - Against GL

Using this option, a DD is issued against the balance in the GL account. You can maintain the details of the instruments like number, date, amount, beneficiary details, etc. Subsequently you can liquidate the instrument by cancellation/payment/refund using the **DD Liquidation Inquiry** (Fast Path: 8310) option.

This transaction also supports multi-currency.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM99 - GL codes Cross Ref Maintenance
 - BAM25 - Currency Definition
- BAM20 - Bank Codes Maintenance
- IV001 - Stock Transaction

Modes Available

Not Applicable

To issue a demand draft against GL

1. Type the fast path **8306** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Remittance > DD Sale - Against GL**.
2. The system displays the **DD Sale - Against GL** screen.

DD Sale - Against GL

Field Description

Field Name	Description
Bank Code	<p>[Mandatory, Drop-Down]</p> <p>Select the bank code from the drop-down list.</p> <p>This is the bank on which the DD is drawn. The user can maintain the list of banks on whom DDs can be issued, in the Issuer Maintenance (Fast Path: BAM09) option and download it to the branch.</p>
Payable Branch	<p>[Mandatory, Pick List]</p> <p>Select the payable branch from the pick list.</p> <p>This is the branch where the DD will be paid. This is chosen as per request of customer.</p>
GL Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the GL currency from the drop-down list.</p> <p>This is the currency in which GL is maintained and should be debited.</p> <p>Whenever any transaction is posted to the GL, it is converted into the GL currency based on the exchange rate set up for the transaction.</p>

Field Name	Description
Cheque Ccy	<p>[Mandatory, Pick List]</p> <p>Select the cheque currency from the pick list.</p> <p>The DD should be issued in this currency. The cheque currency then gets converted into the GL currency.</p>
GL Acct No	<p>[Mandatory, Pick List]</p> <p>Select the GL account number from the pick list.</p> <p>This is the GL number that needs to be debited towards issue of DD.</p> <p>The adjacent field displays the GL details.</p>
GL Ccy Rate	<p>[Display]</p> <p>This field displays the rate of conversion to be used for converting the GL currency to the local currency of your bank.</p> <p>The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the local currency and the GL currency are the same, the field takes a default value as 1, which cannot be modified.</p>
Cheque Ccy Rate	<p>[Display]</p> <p>This field displays the rate of conversion to be used for converting the cheque currency to the local currency of your bank. This rate is defaulted from the exchange rates specified at the bank level.</p> <p>If both the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.</p>
Cheque Amount	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the cheque amount.</p> <p>This is the transaction amount. The DD will be issued for this amount.</p>
Charges (Lcy)	<p>[Display]</p> <p>This field displays the charges that will be levied for DD issue.</p> <p>The service charge codes are added and maintained in the Rewards and Service Charges Definition (Fast Path: BAM14) option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.</p> <p>The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.</p>
Total Amount	<p>[Display]</p> <p>This field displays the amount that will be debited to the GL.</p>

Field Name	Description
DD Date	<p>[Mandatory, Pick List]</p> <p>Select the DD date from the pick list.</p> <p>By default this field displays the current posting date as demand draft date.</p>
Serial No	<p>[Display]</p> <p>This field displays the serial number.</p> <p>For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number.</p> <p>The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.</p> <p>When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which FLEXCUBE Retail tracks the instrument uniquely.</p>
Micr No	<p>[Mandatory, Numeric, 12]</p> <p>Type the MICR number of the DD. This is a number pre-printed on the instrument.</p> <p>For every remittance instrument, it is necessary to maintain an MICR number that is printed on the instrument, if the instrument is expected to come in for clearing through inward clearing. A cross reference is maintained with the system generated serial number so that the instrument can be tracked by the system whether it is liquidated or enquired upon by the MICR number or the serial number.</p>
Routing No	<p>[Display]</p> <p>This field displays the routing number against which the DD has been drawn.</p> <p>The routing number is the combination of the bank code and the branch code.</p> <p>The combination can be obtained from the Routing Branch Maintenance option.</p> <p><i>Routing Number = Sector Code / Bank Code + Branch Code</i></p>
Beneficiary Name	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the name of the beneficiary of the DD.</p>
Passport / IC No	<p>[Optional, Alphanumeric, 30]</p> <p>Type the passport or IC number of purchaser of DD.</p>

Field Name	Description
Beneficiary Addr	[Mandatory, Alphanumeric, 40] Type the contact address of the beneficiary. This is normally used for record purpose and provides additional information. The address can be entered in three lines.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays DD Sale Against GL .
Print Remarks	[Optional, Alphanumeric, 120] Type the remarks to be printed. It is only used for instrument (BC/DD) printing purpose.

3. Select the bank code and the GL currency from the drop-down list.
4. Select the payable branch, cheque currency and the GL account from the pick list.
5. Enter the cheque amount, MICR number, DD date and beneficiary details.

DD Sale - Against GL

The screenshot shows a software window titled "DD Sale - Against GL*" with the following fields and values:

- Bank Code :
- Payable Branch :
- GL Ccy : Cheque Ccy :
- GL Acct No :
- GL Ccy Rate : Cheque Ccy Rate :
- Cheque Amount :
- Charges (Lcy) :
- Total Amount :
- DD Date : Serial No :
- Micr No : Routing No :
- Beneficiary Name : Passport / IC No :
- Beneficiary Addr :
- User Reference No :
- Narrative :
- Print Remarks :

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

6. Click the **Inventory** and **Service Charge** details link. Click the **Ok** button.
7. Click the **Ok** button on the main screen. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.
8. Click the **OK** button. The system displays the **Document Receipt** screen.
9. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button. The system displays the message "Printed Successfully?"
10. Click the **Ok** button.
11. Click the **Cancel** button. The system displays the serial number. Click the **Ok** button.

8310 - DD Liquidation Inquiry

Using this option you can liquidate a Demand Draft, (which is issued from the **Oracle FLEXCUBE** system), to pay by cash or credit a customer's CASA/TD account or credit the paying branch GL account. The payout can happen in any currency irrespective of the currency of the DD.

Each demand draft is tracked by means of a **FLEXCUBE** generated reference number assigned to it. The flow into or out of the inventory can be done using this reference number. During the online liquidation, the system enforces an inquiry on the DD to be liquidated using the reference number and depending on the status of the demand draft you can proceed with the liquidation.

Definition Prerequisites

- Demand Draft should be issued

Modes Available

Not Applicable

To liquidate a demand draft

1. Type the fast path **8310** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > DD Liquidation**.
2. The system displays the **DD Liquidation Inquiry** screen.

DD Liquidation Inquiry

The screenshot shows the 'DD Liquidation Inquiry*' window with the following fields:

- Liquidation Mode : [Dropdown]
- Serial No : [Text]
- Liq Type : [Dropdown]
- Bank Code : [Text]
- Payable Branch : [Dropdown]
- Cheque Ccy : [Dropdown]
- Cheque No : [Text]
- Cheque Status : [Text]
- Issue Date : [Date Picker (30/01/2008)]
- Issue Mode : [Text]
- Drawee Acct No : [Text]
- Beneficiary Name : [Text]
- Beneficiary Addr : [Text]
- Lost/Caution Details : [Text]
- Issuer Branch : [Dropdown]
- Cheque Amount : [Text]
- Routing No : [Text]
- Liquidation Date : [Date Picker (30/01/2008)]
- Passport / IC No : [Text]

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

Field Description

Field Name	Description
Liquidation Mode	<p>[Mandatory, Drop-Down]</p> <p>Select the reason for liquidation mode from the drop-down list</p> <p>The options are:</p> <ul style="list-style-type: none"> • Cancellation - Purchaser of DD wants payment after cancellation of the instrument. • Payment – Beneficiary of DD wants payment of the instrument. • Refund – Purchaser has lost the instrument or does not need the same. Hence refund of money is desired.
Serial No	<p>[Mandatory, Numeric, 12]</p> <p>Type the FLEXCUBE Retail serial number of the DD to be liquidated.</p> <p>For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number automatically comprising the branch code, instrument type and a running serial number.</p> <p>When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which FLEXCUBE Retail tracks the instrument uniquely.</p>
Liq Type	<p>[Display]</p> <p>This field displays the mode of payment of DD proceeds to beneficiary / purchaser.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Cash • Against GL • Against Account • Against TD Account
Bank Code	<p>[Display]</p> <p>This field displays the bank on which the DD is drawn. The list of banks on which DDs can be issued are maintained in the Issuer Maintenance option and downloaded to the branch. Normally banks issue DDs drawn on them.</p>
Payable Branch	<p>[Display]</p> <p>This field displays the branch of the bank where the DD is payable.</p>

Field Name	Description
Issuer Branch	[Display] This field displays the branch of the bank that has issued the DD.
Cheque Ccy	[Display] This field displays the currency in which DD was issued.
Cheque Amount	[Display] This field displays the amount for which the instrument is issued. This amount is in the currency of the instrument.
Cheque No	[Display] This field displays the MICR number of the DD. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated/inquired upon by the MICR number or the serial number.
Routing No	[Display] This field displays the routing number against which the DD has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the Routing Branch Maintenance option. <i>Routing Number = Sector Code / Bank Code + Branch Code</i>

Field Name	Description
Cheque Status	<p>[Display]</p> <p>This field displays the status of the DD at the time of liquidation.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Issued • Cancelled • Paid Through Clearing • Paid by Cash • Paid to Customer account • Suspense • Reversed • Paid by GL • Lost • Unclaimed • Stale <p>Except for DDs marked as lost, all other status are marked by the system itself.</p>
Issue Date	<p>[Display]</p> <p>This field displays the date on which the DD was issued.</p>
Liquidation Date	<p>[Display]</p> <p>This field displays the date on which the DD was liquidated.</p> <p>It should be blank if the DD is not liquidated as yet.</p>
Issue Mode	<p>[Display]</p> <p>This field displays the mode of issue of the DD. For example, Against Cash, Against GL etc.</p>
Drawee Acct No	<p>[Display]</p> <p>This field displays the account number of the drawee with DD issue branch.</p>
Beneficiary Name	<p>[Display]</p> <p>This field displays the name of beneficiary in whose favor the DD was drawn.</p>
Passport / IC No	<p>[Display]</p> <p>This field displays the identification details collected from the beneficiary of the DD.</p>
Beneficiary Addr	<p>[Display]</p> <p>This field displays the address of beneficiary in whose favor the DD was drawn.</p>

Field Name	Description
Lost/Caution Details	[Display] This field displays the details that are entered for lost/caution DD's.

3. Select the liquidation mode and the liquidation type from the drop-down list.
4. Enter the serial number.
5. Click the **Ok** button. The system displays the message "Do You Want to Continue".

DD Liquidation Inquiry

The screenshot shows the 'DD Liquidation Inquiry' application window. The form includes the following fields:

- Liquidation Mode: Payment (dropdown)
- Serial No: 999913000211
- Liq Type: Cash (dropdown)
- Bank Code: HDFC BANK (dropdown)
- Payable Branch: KHAR/WESTMUMBAI (dropdown)
- Issuer Branch: HQ (dropdown)
- Cheque Ccy: INR (dropdown)
- Cheque Amount: 12,500.00
- Cheque No: (empty)
- Routing No: (empty)
- Cheque Status: Issued
- Issue Date: 31/12/2007 (calendar)
- Liquidation Date: (empty)
- Issue Mode: GL Account
- Drawee Acct No: 99990100010001
- Passport / IC No: 7587654
- Beneficiary Name: Mark Fleming
- Beneficiary Addr: 25 Valley Heights, Hill Road
- Lost/Caution Details: (empty)

A Microsoft Internet Explorer dialog box is displayed in the center, with the text 'contd : Do you want to continue?' and 'OK' and 'Cancel' buttons.

The application has a navigation bar at the bottom with buttons for 'UDF', 'OK', 'Close', and 'Clear'.

6. Click the **Ok** button.
7. The system displays the appropriate screen according to the option selected in the **Liquidation Type** field.
8. Enter the required information in the various screens.

DD Liquidation By Cash

DD Liquidation*										
Liquidation Mode :	Payment									
Serial No :	999913000211									
Liq Type :	Cash									
Bank Code :	HDFC BANK									
Payable Branch :	KHARWESTMUMB									
Cheque Ccy :	INR									
Cheque No :										
Cheque Status :	Issued									
Issue Date :	30/01/2008									
Issue Mode :	GL Account									
Drawee Acct No :	99990100010001									
Beneficiary Name :	Mark Fleming									
Beneficiary Addr :	25 Valley Heights Hill Road									
Lost/Caution Details :										
Cheque Ccy :	INR									
Cheque Ccy Rate :	1.00000									
Cheque Amount :	12,500.00									
Charges (Lcy) :	0.00									
Net Amount :	12,500.00									
User Reference No :	564654									
Narrative :	DD. Liquidation By Cash									
Issuer Branch :	HO									
Cheque Amount :	12,500.00									
Routing No :										
Liquidation Date :	30/01/2008									
Passport / IC No :	7587654									
Txn Ccy :	INR									
Txn Ccy Rate :	1.00000									
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
<input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>										

Field Description

Field Name	Description
Cheque Ccy	[Display] This field displays the currency in which the DD has been issued.
Txn Ccy	[Mandatory, Alphanumeric, Three] Type the transaction currency in this field. This field displays the currency in which cash payment transaction is taking place.
Cheque Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the DD currency to the local currency of your bank. This rate is defaulted from the exchange rates specified. If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Field Name	Description
Txn Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Cheque Amount	<p>[Display]</p> <p>This field displays the amount for which the DD is issued. This amount is in the currency of the DD.</p>
Charges (LCY)	<p>[Display]</p> <p>This field displays the charges that will be levied on the account for cash payment for DD liquidation.</p> <p>The service charge codes are added and maintained in the Service Charge Code Maintenance option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.</p> <p>The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.</p>
Net Amount	<p>[Display]</p> <p>This field displays the net amount of DD liquidation transaction, which is to be paid out to customer.</p> <p>This amount will be equal to DD amount net of charges involved in the liquidation transaction.</p> <p>This amount will be shown in the transaction currency</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number.</p> <p>It is used to identify the transaction.</p>
Narrative	<p>[Display]</p> <p>This field displays the default narration, based on the transaction.</p>

DD Liquidation Against A/c

DD Liquidation Against A/c*

Liquidation Mode :

Serial No :

Liq Type :

Bank Code :

Payable Branch : Issuer Branch :

Cheque Ccy : Cheque Amount :

Cheque No : Routing No :

Cheque Status :

Issue Date : Liquidation Date :

Issue Mode :

Drawee Acct No :

Beneficiary Name : Passport / IC No :

Beneficiary Addr :

Lost/Caution Details :

Account No : EDWARD CULLENS

Acct Ccy : Cheque Ccy :

Acct Ccy Rate : Cheque Ccy Rate :

Cheque Amount :

Charges (Lcy) :

Acct Amount :

User Reference No :

Narrative :

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

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the CASA account number which will be credited with DD liquidation proceeds. The adjacent field displays the name of the customer.
Acct Ccy	[Display] This field displays the currency assigned to the product under which the account is opened. All the entries are posted in the account in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Field Name	Description
Cheque Ccy	<p>[Display]</p> <p>This field displays the currency in which the DD has been issued.</p> <p>The cheque currency is converted into the transaction currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.</p>
Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.</p>
Cheque Ccy Rate	<p>[Display]</p> <p>This field displays the rate of conversion to be used for converting the DD currency to the local currency of your bank. This rate is defaulted from the exchange rates specified for the transaction.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If both the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.</p>
Cheque Amount	<p>[Display]</p> <p>This field displays the amount for which the DD is issued.</p> <p>This amount is in the currency of the DD.</p>
Charges (Lcy)	<p>[Display]</p> <p>This field displays the charges in local currency that will be levied for the liquidation of DD.</p> <p>The service charge codes are added and maintained in the Service Charge Code Maintenance option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.</p> <p>The system displays the total of all the service charges if more than one SC code is attached to the transaction. The default SC can be changed by selecting the Service Charge Details button.</p>
Acct Amount	<p>[Display]</p> <p>This field displays the amount that will be finally credited to the CASA account.</p> <p>This amount will be in the currency of the account and will be equal to the DD amount net of charges recovered.</p>

Field Name	Description
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. It is used to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration.

DD Liquidation By GL

Field Description

Field Name	Description
GL Ccy	[Mandatory, Drop-Down] Select the GL currency from the drop-down list. This is the currency of the GL that will be credited when the DD is liquidated The GL currency then gets converted to the local currency of the bank for posting of GL entries.

Field Name	Description
Cheque Ccy Rate	<p>[Display]</p> <p>This field displays the rate of conversion to be used for converting the DD currency to the local currency of your bank.</p> <p>The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
GL Ccy Rate	<p>[Display]</p> <p>This field displays the rate of conversion to be used for converting the GL currency to the local currency of the bank.</p> <p>The teller's right to change the GL currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Charges (Lcy)	<p>[Display]</p> <p>This field displays the charges levied by the bank for liquidating the DD. The charges will be levied in the local currency of the bank.</p>
GL Acct Amount	<p>[Display]</p> <p>This field displays the amount that will be finally credited to the GL account.</p> <p>This amount will be in the currency of the GL and will be equal to DD amount net of charges recovered.</p>
GL Acct No	<p>[Mandatory, Pick List]</p> <p>Select the GL account number which shall be credited with DD liquidation proceeds from the pick list.</p> <p>The adjacent field displays the description of GL.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number.</p> <p>It is used to identify the transaction.</p>
Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p>

Quick Payin By DD

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number in which you want to do the pay-in. The name of the account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD, the account opened under that product has USD as its account currency.
Principal Balance	[Display] This field displays the principal balance of the TD account. Principal balance is the sum of the principal amount of all the deposits, falling under a single TD account. The account currency is displayed in the adjacent field.

Field Name	Description
Txn Currency	[Display] This field displays the transaction currency.
Acy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Payin Amount	[Display] This field displays the payin amount based on the DD amount.
Txn Amount	[Display] This field displays the transaction amount.
Compounding Frequency	[Mandatory, Drop-Down] Select the compounding frequency from the drop-down list. The options are: <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly

Field Name	Description
Int Payout Frequency	<p>[Mandatory, Drop-Down]</p> <p>Select the time interval at which the pay out for TD will be made from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly
Base for rate	<p>[Mandatory, Drop-Down]</p> <p>Select the base amount from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Incremental Amount – The deposit amount is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit. • Cumulative For The Deposit – The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit. • Cumulative For All Deposits - The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account.
Maturity Date Factor	<p>[Mandatory, Radio Button]</p> <p>Click the appropriate option.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Term • Maturity Date
Term	

Field Name	Description
Value Date	<p>[Display]</p> <p>This field displays the value date.</p> <p>The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective.</p>
Term	<p>[Conditional, Numeric, Four, Four]</p> <p>Type the term in months and days for which the TD is being initiated.</p> <p>The term should be within the maximum and minimum limits specified at the product level.</p> <p>This field is enabled if Term option is selected in the Maturity Date Factor field.</p>
Int Start Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the payin start date from the pick list.</p> <p>By default, the current process date is displayed as the payin start date.</p>
Maturity Date	<p>[Conditional, Pick List, dd/mm/yyyy]</p> <p>Select the date on which the new deposit will mature from the pick list.</p> <p>The interest start date determines the maturity date of the deposit.</p> <p>This field is enabled if the Maturity Date option is selected in the Maturity Date Factor field.</p>
Rate	
Interest Rate	<p>[Display]</p> <p>This field displays the rate of interest for the new TD account.</p>
Product Variance	<p>[Display]</p> <p>This field displays the product variance.</p> <p>The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.</p>
Deposit Variance	<p>[Mandatory, Numeric, Two, Five]</p> <p>Type the deposit variance defined for the particular term deposit under the TD account.</p> <p>The variance specified should be within the minimum and maximum variance specified at the product level.</p>

Field Name	Description
Net Rate	<p>[Display]</p> <p>This field displays the rate at which the interest is paid against the deposit.</p> <p>Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance</p> <p>The net rate should be within the minimum and maximum interest rate, specified at the product level.</p>
Scheme Variance	<p>[Display]</p> <p>This field displays the scheme variance.</p>
Scheme Rate	<p>[Display]</p> <p>This field displays the scheme rate.</p>
Annual Equivalent Rate	<p>[Display]</p> <p>This field displays the annual equivalent rate. AER is the annualized rate of return which the bank pays to the customer.</p> <p>It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when interest is finally paid out to the customer, the AER is to be published along with the actual interest rate which is paid to the customer. So for all deposits, including CASA, Term Deposits, Notice and structured deposits AER should be computed and displayed.</p> <p>The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.</p>
Next Int. Pay Date	<p>[Display]</p> <p>This field displays the next interest pay date.</p> <p>Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date.</p> <p>Consider the following example:</p> <p>Interest Payout Frequency = Quarterly</p> <p>Interest Compounding Frequency = Monthly</p> <p>Deposit initiated date = 31/12/2003</p> <p>Next Interest Payout Date = 31/03/2004.</p>

Field Name	Description
Next Int. Comp. Date	<p>[Display]</p> <p>This field displays the next interest compounding date.</p> <p>Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date.</p> <p>Consider the following example:</p> <p>Interest Payout Frequency = Quarterly</p> <p>Interest Compounding Frequency = Monthly</p> <p>Deposit initiated date = 31/12/2003</p> <p>Next Interest Compounding Date = 31/01/2004.</p>
Maturity Amount	<p>[Display]</p> <p>This field displays the total amount to be received on the maturity of the deposit.</p> <p>This amount is inclusive of the TDS, if any.</p>
Deposit Number	<p>[Display]</p> <p>This field displays the deposit number of the customer.</p> <p>The deposit number signifies the number of deposits opened in an account.</p> <p>The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.</p>
User Ref No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number.</p>
Txn. Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration for the transaction.</p> <p>The system displays the default narration "Payin By DD".</p>
Business Acquirer Id	<p>[Mandatory, Pick List]</p> <p>Select the business acquirer id from the pick list.</p> <p>By default, the system displays the teller id who has performed the transaction.</p>

9. Click the **UDF** button. The system displays the **UDF Details** screen.
10. Enter the relevant details and click the **Validate** button. The system displays the message "Validation procedure completed".
11. Click the **Ok** button. The system displays the main screen.
12. Click the **Ok** button.
13. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
14. The system displays the **Document Receipt** screen.
15. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
16. The system displays the message "Printed Successfully?" Click the **Ok** button.
17. Click the **Cancel** button.
18. The system displays the serial number. Click the **Ok** button.

8317 - TT Issue GL

You can transmit Telegraphic Transfer (TT) against GL accounts, using the **TT Issue GL** option. This transaction also supports multi-currency.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM99 - GL Code Definition
- BAM97 - Currency Code Maintenance
- BAM20 - Bank Codes Maintenance8051 - CASA Account Opening
- IV001 - Stock Transaction
- CHM37 - Cheque book Issue

Modes Available

Not Applicable

To issue telegraphic transfer against a GL account

1. Type the fast path **8317** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Remittance > TT Issue GL**.
2. The system displays the **TT Issue GL** screen.

TT Issue GL

The screenshot shows a window titled "TT Issue GL*" with the following fields:

- Bank Code : [Dropdown]
- Payable Branch : [Text] [Pick List]
- GL Ccy : [Dropdown]
- Cheque Ccy : [Dropdown]
- GL Acct No : [Text] [Pick List]
- GL Ccy Rate : [Text]
- Cheque Ccy Rate : [Text]
- Transfer Amount : [Text]
- Charges (Lcy) : [Text]
- Total Amount : [Text]
- Transfer Date : [Date Picker] (15/01/2008)
- Serial No : [Text]
- Beneficiary Name : [Text]
- Passport / IC No : [Text]
- Beneficiary Addr : [Text]
- User Reference No : [Text]
- Narrative : [Text] (TT. Issue GL)

Buttons at the bottom right: OK, Close, Clear.

Field Description

Field Name	Description
Bank Code	[Mandatory, Drop-Down] Select the code of the bank, where the beneficiary GL account is maintained from the drop-down list.
Payable Branch	[Mandatory, Pick List] Select the bank branch, where the beneficiary account is maintained from the pick list.
GL Ccy	[Display] This field displays the GL account currency.

Field Name	Description
Cheque Ccy	<p>[Display]</p> <p>This field displays the cheque currency.</p> <p>The list displays all the currencies that are set up and permissible for the transaction.</p> <p>This is the currency in which the funds are being transferred. The transaction currency then gets converted to the account currency for posting to the account, and to local currency of the bank for posting of GL entries. Based on the Issuer and TC currency selected, system will validate it for correct combination.</p>
GL Acct No	<p>[Mandatory, Pick List]</p> <p>Select the GL account number that will be debited for issuing the TT from the pick list.</p> <p>The adjacent field displays the GL code.</p>
GL Ccy Rate	<p>[Display]</p> <p>This field displays the rate of conversion to be used for converting the GL account currency to the local currency of the bank.</p> <p>The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the local currency and the account currency are same, the field takes the default value as 1, which cannot be modified.</p>
Cheque Ccy Rate	<p>[Display]</p> <p>This field displays the rate of conversion to be used for converting the TT currency to the local currency of the bank.</p> <p>The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Transfer Amount	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the transfer amount.</p> <p>This is the TT amount.</p> <p>This amount is in the currency of cheque.</p>

Field Name	Description
Charges (Lcy)	<p>[Display]</p> <p>This field displays the charges that will be levied on the account for withdrawal of funds.</p> <p>The service charge codes are added and maintained in the Service Charge Code Maintenance screen. For more information on adding service charges, refer to the Service Charge Definition option in the Definitions User's Guide.</p> <p>The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level.</p> <p>The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.</p>
Total Amount	<p>[Display]</p> <p>This field displays the total amount that will be debited to the customer's account. This amount will include the charges also.</p>
Transfer Date	<p>[Display]</p> <p>This field displays the date on which the transfer is issued. This date has to be the current posting date.</p>
Serial No	<p>[Display]</p> <p>This field displays the system generated serial number.</p>
Beneficiary Name	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the name of the beneficiary of the TT.</p>
Passport / IC No	<p>[Mandatory, Alphanumeric, 30]</p> <p>Type the passport or IC number.</p> <p>This identification information is collected from the beneficiary of the TT.</p>
Beneficiary Addr	<p>[Mandatory, Alphanumeric, 35]</p> <p>Type the contact address of the beneficiary. The data is taken for record purposes and provided as additional information.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to the customer.</p>
Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p> <p>This field displays the default narration, based on the transaction. The user can change the narration, if required.</p>

3. Select the bank code and the GL currency from the drop-down list.
4. Select the payable branch, check currency and the GL account from the pick list.
5. Enter the transfer amount, beneficiary name and address, and the passport/IC number.

TT Issue GL

TT Issue GL*

Bank Code : ICICI BANK

Payable Branch : 2 Mumbai

GL Ccy : USD Cheque Ccy : USD

GL Acct No : 100099000 GL PARM

GL Ccy Rate : 60.00000 Cheque Ccy Rate : 60.00000

Transfer Amount : 100.00

Charges (Lcy) : 0.00

Total Amount : 100.00

Transfer Date : 20/03/2008 Serial No :

Beneficiary Name : TOM SMITH Passport / IC No : 876876

Beneficiary Addr : Redwoods
California

User Reference No : 8

Narrative : TT_Issue GL.

OK Close Clear

6. Click the **Ok** button.
7. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
8. The system displays the **Document Receipt** screen.
9. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
OR
Click the **Cancel** button.
10. The system displays the serial number. It is auto-generated by the system. Click the **Ok** button.

8205 - TC Sale - Against GL

Using this option you can sell Traveler's Cheques against the GL account.

To perform this action, you should ensure that the names of the Banks on whom TCs are drawn on are set up in the **Issuer Maintenance** (Fast Path: BAM09) option. This maintenance is then downloaded to the Branch. Once this is done, the names of the banks who's TCs are to be sold, is populated in the option list. The bank needs to have sufficient stock of TC to perform this transaction.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM99 - GL codes Cross Ref Maintenance
- BAM20 - Bank Codes Maintenance
- BAM97 - Currency Codes Cross Reference
- The exchange rate values must be defined and downloaded.

Modes Available

Not Applicable

To sell traveler's cheque against GL

1. Type the fast path **8205** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Remittance > TC Sale - Against GL**.
2. The system displays the **TC Sale - Against GL** screen.

TC Sale - Against GL

The screenshot shows a window titled "TC Sale - Against GL *". The form includes the following fields:

- Issuer Code: [Dropdown]
- GL Ccy.: [Dropdown] TC Ccy.: [Dropdown]
- GL Account No: [Text] ...
- GL Ccy Rate: [Text] TC Ccy Rate: [Text]
- TC Amount: [Text]
- Charges (Lcy): [Text]
- GL Acct Amount: [Text]
- Beneficiary Name: [Text]
- Beneficiary Addr: [Text]
- User Reference No: [Text]
- Narrative: [Text] TC, Sale Against GL.

At the bottom left, there is a section titled "Other Transactions" with two links: "Service Charges Details" and "Inventory Details". At the bottom right, there are three buttons: "OK", "Close", and "Clear".

Field Description

Field Name	Description
Issuer Code	[Mandatory, Drop-Down] Select the issuer code of the bank on whom the TC's are drawn from the drop-down list. It is maintained in the Issuer Maintenance option.
GL Ccy	[Mandatory, Drop-Down] Select the currency of the GL account, which needs to be debited while issuing TC from the drop-down list.
TC Ccy	[Mandatory, Drop-Down] Select the TC currency from the drop-down list. It lists all the currencies set up and permissible for the transaction. This is the currency in which the TCs are being sold.
GL Account No	[Mandatory, Pick List] Select the GL account number against which you want to issue TC from the pick list. The adjacent field displays the GL code.

Field Name	Description
GL Ccy Rate	<p>[Display]</p> <p>This field displays the rate of conversion to be used for converting the account currency to the local currency of the bank.</p> <p>If the local currency and the account currency are same, the field takes the default value as 1, which cannot be modified.</p>
TC Ccy Rate	<p>[Display]</p> <p>This field displays the rate of conversion to be used for converting TC currency to the Local currency.</p> <p>The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the GL currency and the TC currency are same, the field takes the default value as 1, which cannot be modified.</p>
TC Amount	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the TC amount.</p> <p>This is the amount of TC; the bank would like to sell by this transaction.</p>
Charges (Lcy)	<p>[Display]</p> <p>This field displays the charges that will be levied on the account for cash withdrawal.</p> <p>The service charge codes are added and maintained in the Service Charge Code Maintenance option. For more information on adding service charges, refer to the Service Charge Definition option in the Definitions User's Guide.</p> <p>The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.</p> <p>The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.</p>
GL Acct Amount	<p>[Display]</p> <p>This field displays the amount in the GL account.</p> <p>This field is populated automatically when the TC Amount, Exchange Rate, and Txn CCY are entered.</p> <p>This is the total amount that will be debited to the GL account. This amount will include the charges also.</p>
Beneficiary Name	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the name of the nominee of the TC.</p>

Field Name	Description
Beneficiary Addr	[Mandatory, Alphanumeric, 40] Type the contact address of the nominee. This is normally used for record purpose and provides additional information.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration, if required.

3. Select the issuer code, GL currency, and the TC currency from the drop-down list.
4. Select the GL account number from the pick list.
5. Enter the TC amount, nominee name and address, and the passport/IC number.

TC Sale - Against GL

The screenshot shows a software window titled "TC Sale - Against GL". The window contains several input fields and dropdown menus for transaction data:

- Issuer Code:** Bank Danamon (dropdown)
- GL Ccy.:** INR (dropdown)
- TC Ccy.:** INR (dropdown)
- GL Account No.:** 100010008 TEST GL FOR SINGLE CCY (...)
- GL Ccy Rate:** 1.00000
- TC Ccy Rate:** 1.00000
- TC Amount:** 50.00
- Charges (Lcy):** 0.00
- GL Acct Amount:** 50.00
- Beneficiary Name:** Tom Smith
- Beneficiary Addr:** Redwoods, California
- User Reference No.:** 98789
- Narrative:** TC, Sale Against GL.

At the bottom left, there is a section titled "Other Transactions" with a plus icon, containing links for "Service Charges Details" and "Inventory Details". At the bottom right, there are buttons for "OK", "Close", and "Clear".

6. Click the **Ok** button.
7. The system displays the message "Authorization Required. Do You Want to continue?". Click the **Ok** button.
8. The system displays the **Authorization Reason** screen.
9. Enter the relevant information and click the **Grant** button.
10. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
11. The system displays the **Document Receipt** screen.
12. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
OR
Click the **Cancel** button.

8319 - TT Liquidation Inquiry

Using this option, you can perform an inquiry by entering the TT Serial number, generated at the time of performing TT.

Depending on the liquidation mode selected i.e. Cash / against GL / against account you have to enter the particulars in the subsequent screen. You can also liquidate a telegraphic transfer (TT) to facilitate customers who do not have an account with the bank. This transaction also supports multi-currency.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM99 - GL codes Cross Ref Maintenance
- BAM20 - Bank Codes Maintenance
- BAM56 - Currency Code Maintenance
- IV001 - Stock Transactions
- 8316 - TT Issue(walkin)
- 8317 - TT Issue GL

Modes Available

Not Applicable

To liquidate a telegraphic transfer

1. Type the fast path **8319** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > TT Liquidisation**.
2. The system displays the **TT Liquidation Inquiry** screen.

TT Liquidation Inquiry

Field Description

Field Name	Description
Liquidation Mode	<p>[Mandatory, Drop-Down]</p> <p>Select the liquidation mode from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Cancellation - Purchaser of TT wants payment against the instrument. • Payment – Beneficiary of TT wants payment against the instrument. • Refund – Purchaser has lost the instrument and wants the money refunded. <p>This is the mode against which the TT will get liquidated.</p>

Field Name	Description
Serial No	<p>[Mandatory, Numeric, 12]</p> <p>Type the FLEXCUBE Retail serial number of the TT to be liquidated.</p> <p>The TT should be a valid TT issued by your bank.</p> <p>For a remittance such as a TT, at the time of issue, the system generates a serial number automatically comprising the branch code, instrument type and a running serial number.</p> <p>When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which FLEXCUBE Retail tracks the instrument uniquely.</p>
Liq Type	<p>[Mandatory, Drop-Down]</p> <p>Select the TT type of liquidation from the drop-down list.</p>
Bank Code	<p>[Display]</p> <p>This field displays the code of the bank, to which the TT is transmitted.</p>
Payable Branch	<p>[Display]</p> <p>This field displays the branch of the bank where the TT is liquidated and the beneficiary account is credited.</p>
Issuer Branch	<p>[Display]</p> <p>This field displays the branch of the bank that has made the TT.</p>
TT Ccy	<p>[Display]</p> <p>This field displays the currency in which the funds should be credited in the beneficiary account.</p>
Instrument Amount	<p>[Display]</p> <p>This field displays the TT fund amount. This amount is in the currency of the TT.</p>
TT Status	<p>[Display]</p> <p>This field displays the status of the TT. For example, Issued, Cancelled etc.</p>
Issue Date	<p>[Display]</p> <p>This field displays the date on which the TT was done.</p>
Liquidation Date	<p>[Display]</p> <p>This field displays the default current posting date as liquidation date. It remains blank during the inquiry option.</p>

Field Name	Description
Issue Mode	[Display] This field displays the mode of issue of the TT. For example, Against Cash, Against GL, etc.
Drawee Acct No	[Display] This field displays the account number against which the TT is done.
Beneficiary Name	[Display] This field displays the name of the beneficiary of the TT.
Passport / IC No	[Display] This field displays the passport or IC number of the beneficiary.
Beneficiary Addr	[Display] This field displays the contact address of the beneficiary.

3. Select the liquidation mode and the liquidation type from the drop-down list.
4. Enter the serial number.

TT Liquidation Inquiry

The screenshot shows a software window titled "TT Liquidation Inquiry*" with a yellow header bar. The window contains a form with the following fields and values:

- Liquidation Mode: Cancellation (dropdown)
- Serial No.: 999917000004 (text)
- Liq Type: Cash (dropdown)
- Bank Code: Danamon Bank (dropdown)
- Payable Branch: HO (dropdown)
- Issuer Branch: HO (dropdown)
- TT Ccy: IDR (dropdown)
- Instrument Amount: 5,000,045.00 (text)
- TT Status: Stale (text)
- Issue Date: 15/01/2008 (calendar)
- Liquidation Date: (calendar)
- Issue Mode: GL Account (dropdown)
- Drawee Acct No.: 99990111001101 (text)
- Beneficiary Name: NEHA (text)
- Passport / IC No.: UTYG55557T (text)
- Beneficiary Addr: IIFLEX (text)

At the bottom of the window, there is a navigation bar with buttons for "LDF", "OK", "Close", and "Clear". Above these buttons are labels for various transaction types: Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, and Travellers Cheque.

5. Click the **Ok** button.
6. The system displays the message "The serial number is..". Click the **Ok** button.
7. The system displays the message "Do You Want to Continue". Click the **Ok** button.
8. The system displays the appropriate screen according to the option selected in the **Liquidation Type** field.
9. Enter the required information in the various screens.

TT Liquidation (walkin)

TT Liquidation*

Liquidation Mode :

Serial No :

Liq Type :

Bank Code :

Payable Branch :

Issuer Branch :

TT Ccy :

Instrument Amount :

TT Status :

Issue Date :

Liquidation Date :

Issue Mode :

Drawee Acct No :

Beneficiary Name :

Passport / IC No :

Beneficiary Addr :

TT Ccy :

Txn Ccy :

TT Ccy Rate :

Txn Ccy Rate :

TT Amount :

Charges (Lcy) :

Net Amount :

User Reference No :

Narrative :

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

UDF | OK | Close | Clear

Field Description

Field Name	Description
TT Ccy	[Display] This field displays the fund transfer currency.
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. This is the currency in which beneficiary of the TT would like to accept the funds.

Field Name	Description
TT Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Txn Ccy Rate	<p>[Display]</p> <p>This field displays the rate of conversion to be used for converting the transaction currency to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
TT Amount	<p>[Display]</p> <p>This field displays the TT amount. This amount is in the currency of the TT.</p>
Charges (Lcy)	<p>[Display]</p> <p>This field displays the charges that will be levied on the account for cash withdrawal.</p> <p>The service charge codes are added and maintained in the Service Charge Code Maintenance screen. For more information on adding service charges, refer to the Service Charge Definition option in the Definitions User's Guide.</p> <p>The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level.</p> <p>The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.</p>
Net Amount	<p>[Display]</p> <p>This field displays the amount that will be finally paid to the beneficiary.</p> <p><i>Net Amount = Transfer Amount - Charges</i></p> <p>This amount will be in the transaction currency.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number.</p> <p>It is used to identify the transaction.</p>

Field Name	Description
Narrative	[Display] This field displays the default narration, based on the transaction.

TT Liquidation Against Account

TT Liquidation Against Account*

Cheque Status : Cheque No :

Routing No :

Account No : JACK K. JASON

Acct Ccy : TT Ccy :

Acct Ccy Rate : TT Ccy Rate :

TT Amount :

Charges (Lcy) :

Acct Amount :

User Reference No :

Narrative :

Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Traveller Cheque
<input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>										

Field Description

Field Name	Description
Cheque Status	<p>[Display]</p> <p>This field displays the status of the TT.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Issued • Cancelled • Paid Through Clearing • Paid by Cash • Paid to Customer account • Suspense • Reversed • Paid by GL • Lost • Unclaimed • Stale
Cheque No	<p>[Display]</p> <p>This field displays the cheque number of the TT.</p> <p>This is the MICR number of the TT, pre-printed on the instrument. For every remittance instrument, the user needs to maintain an MICR number. This number along with the Routing Number is used when the instrument is coming through an inward clearing.</p> <p>A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by MICR number or the serial number. For more information refer to MICR Number Maintenance screen.</p>

Field Name	Description
Routing No	<p>[Display]</p> <p>This field displays the routing number against which the cheque has been drawn.</p> <p>The routing number is the combination of the bank code and the branch code.</p> <p>The combination can be obtained from the Routing Branch Maintenance option.</p> <p>Routing Number = Sector Code / Bank Code + Branch Code</p> <p>For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.</p> <p>For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the Settlement Bank Parameters option.</p>
Account No	<p>[Mandatory, Numeric, 16]</p> <p>Type the CASA account number.</p> <p>The adjacent field displays the name of the customer.</p>
Acct Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
TT Ccy	<p>[Display]</p> <p>This field displays the currency in which the TT has been issued.</p> <p>The cheque currency is converted into the transaction currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.</p>
Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.</p>

Field Name	Description
TT Ccy Rate	<p>[Display]</p> <p>This field displays the rate of conversion to be used for converting the cheque currency to the local currency of your bank. This rate is defaulted from the exchange rates specified for the transaction.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If both the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.</p>
TT Amount	<p>[Display]</p> <p>This field displays the amount for which the TT is issued.</p> <p>This amount is in the currency of the TT.</p>
Charges (Lcy)	<p>[Display]</p> <p>This field displays the charges in local currency that will be levied on liquidation of TT.</p> <p>The service charge codes are added and maintained in the Service Charge Code Maintenance screen. For more information on adding service charges, refer to the Service Charge Definition option in the Definitions User's Guide.</p> <p>The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level.</p> <p>The system displays the total of all the service charges if more than one SC code is attached to the transaction. The default SC can be changed by selecting the Service Charge Details button.</p>
Acct Amount	<p>[Display]</p> <p>This field displays the amount that will be finally credited to the CASA account.</p> <p>This amount will be in the currency of the account, and will include the charges as well as the DD amount.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number.</p> <p>It is used to identify the transaction.</p>
Narrative	<p>[Display]</p> <p>This field displays the default narration, based on the transaction.</p>

TT Liquidisation Against GL

TT Liquidisation Against GL*

Cheque Status :	Issued	Cheque No :	
Routing No :		GL Ccy :	USD
Cheque Ccy :	USD	GL Ccy Rate :	60.00000
Cheque Ccy Rate :	60.00000		
Cheque Amount :	200.00		
Charges (Lcy) :	0.00		
GL Acct Amount :	200.00		
GL Acct No :	110001001	REP LINE TEST GL LOANS	
User Reference No :	3		
Narrative :	TT.. Liquidation.. Against.. GL..		

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

UDF | OK | Close | Clear

Field Description

Field Name	Description
Cheque Status	[Display] This field displays the status of the TT.
Cheque No	[Display] This field displays the MICR number of the cheque issued by the payer while making the TT.
Routing No	[Display] This field displays the routing number. When the TT is made out against a cheque, then this field displays the routing number of the bank. It contains a combination of sector code / bank code and branch code against which the TT has been drawn.
Cheque Ccy	[Display] This field displays the currency in which the funds should be transferred to the beneficiary.

Field Name	Description
GL Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the GL currency from the drop-down list.</p> <p>This is the currency in which beneficiary GL account is maintained with the bank.</p>
Cheque Ccy Rate	<p>[Display]</p> <p>This field displays the rate of conversion to be used for converting the cheque currency to the local currency of the bank.</p> <p>The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
GL Ccy Rate	<p>[Display]</p> <p>This field displays the rate of conversion to be used for converting the account currency to the local currency of the bank.</p> <p>The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the local currency and the account currency are same, the field takes the default value as 1, which cannot be modified.</p>
Cheque Amount	<p>[Display]</p> <p>This field displays the TT amount. This amount is in the currency of the TT.</p>
Charges (Lcy)	<p>[Display]</p> <p>This field displays the charges that will be levied on the account for cash withdrawal.</p> <p>The service charge codes are added and maintained in the Service Charge Code Maintenance screen. For more information on adding service charges, refer to the Service Charge Definition option in the Definitions User's Guide.</p> <p>The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level.</p> <p>The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.</p>
GL Acct Amount	<p>[Display]</p> <p>This field displays the amount that will be finally paid to the beneficiary account</p> <p><i>Amount = Transfer Amount - Charges.</i></p> <p>This amount will be in the currency of the GL account.</p>

Field Name	Description
GL Acct No	[Mandatory, Pick List] Select the beneficiary GL account number that will be credited from the pick list. The GL account can be in a different currency and not necessarily in the local currency of the bank.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. It is used to identify the transaction.
Narrative	[Display] This field displays the default narration, based on the transaction.

10. Click the **Ok** button.
11. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
12. The system displays the **Document Receipt** screen.
13. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
OR
Click the **Cancel** button.
14. The system displays the serial number. Click the **Ok** button.

6312 - ODC - Against GL Account

Using this option you can perform outward direct credit against GL. The option can also be used for reversing the outward direct credit entry already made by selecting reclaim/refund in the transaction type.

Details like GL currency, GL account number, beneficiary particulars, advice type etc. have to be provided.

Definition Prerequisites

- BAM09 - Issuer Maintenance

Modes Available

Not Applicable

To perform ODC against GL account

1. Type the fast path **6312** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Remittance > ODC - Against GL Account**.
2. The system displays the **ODC - Against GL Account** screen.

ODC - Against GL Account

The screenshot shows a web-based form titled "ODC - Against GL Account*". The form is organized into two columns of input fields. The left column includes fields for Transaction Type (dropdown), Bank Code (dropdown), GL Ccy (dropdown), GL Acct No (text), Acct Ccy Rate (text), Benef ID (dropdown), Advice Type (dropdown), Charges (Lcy) (text), Remittance Date (calendar), Cust Name (text), Agent Bank (text), Beneficiary Name (text), Beneficiary Addr (text), Instructions (text), and User Reference No (text). The right column includes fields for Remit Ccy (dropdown), Remit Ccy Rate (text), Charges Option (dropdown), Remittance Amt (text), Total Amount (text), Benef Account (text), Routing No (text), Passport / IC No (text), Credit Bank (text), and Addr (text). At the bottom of the form, there is a navigation bar with buttons for "UDF", "OK", "Close", and "Clear".

Field Description

Field Name	Description
Transaction Type	<p>[Mandatory, Drop-Down]</p> <p>Select the transaction type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Regular Credit: Select this option to perform a regular outward direct credit • Reclaim/Refund: Select this option to reverse an outward direct credit entry
Bank Code	<p>[Mandatory, Drop-Down]</p> <p>Select the bank code issuing the ODC from the drop-down list.</p>
GL Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the currency of the GL against which ODC will be issued from the drop-down list.</p>
Remit Ccy	<p>[Mandatory, Pick List]</p> <p>Select the currency in which remittance will be made from the pick list.</p>
GL Acct No	<p>[Mandatory, Pick List]</p> <p>Select the GL account against which ODC will be made from the pick list.</p>
Acct Ccy Rate	<p>[Display]</p> <p>This field displays the account currency rate for converting the transaction amount in the local currency of the bank into the account amount.</p>
Remit Ccy Rate	<p>[Display]</p> <p>This field displays the remit currency rate for converting the remittance amount into the local currency of the bank.</p>
Benef ID	<p>[Mandatory, Drop-Down]</p> <p>Select the beneficiary ID from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Beneficiary Is Not A Bank: Select this option if the ODC is performed where the beneficiary is not a bank • Beneficiary Is A Bank: Select this option if the ODC is performed where the beneficiary is a bank

Field Name	Description
Charges Option	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate charges option from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Deduct From transferee: Select this option if you want to deduct the service charges from the transferant's account • Debit all charges from our a/c: Select this option if you want to debit all the charges involved in the ODC transaction to our account • Debit our charges from our a/c: Select this option if you want to debit only the charged levied by our bank in the ODC transaction to our account
Advice Type	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate advice type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Cable: Select this option if you want to send the advice by cable • Telephone: Select this option if you are going to communicate the advice by telephone • Telex: Select this option if you want to send the advice by telex. • No advice required: Select this option if you do not want to send any advice
Remittance Amt	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount to be remitted as ODC against the GL.</p>
Charges (Lcy)	<p>[Display]</p> <p>This field displays the charges to be levied on the remittance amount.</p>
Total Amount	<p>[Display]</p> <p>This field displays the total amount to be remitted.</p> <p>It is the total of remittance amount + charges.</p>
Remittance Date	<p>[Display]</p> <p>This field displays the remittance date.</p> <p>System date will be defaulted as banker's cheque date.</p>
Benef Account	<p>[Mandatory, Numeric, 16]</p> <p>Type the beneficiary account number.</p>
Cust Name	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the customer name.</p>

Field Name	Description
Routing No	[Mandatory, Numeric, Nine] Type the routing number. System by default displays the routing number. You can change it, if required.
Agent Bank	[Mandatory, Alphanumeric, 40] Type the agent bank involved in the ODC transaction. It can be intermediary bank.
Passport/IC No	[Optional, Alphanumeric, 14] Type the passport/IC number of the beneficiary.
Beneficiary Name	[Mandatory, Alphanumeric, 120] Type the beneficiary name if the beneficiary is not a bank.
Beneficiary Addr	[Mandatory, Alphanumeric, 120] Type the beneficiary address.
Credit Bank	[Optional, Alphanumeric, 12] Type the credit bank name if the beneficiary is a bank.
Addr	[Optional, Alphanumeric, 120] Type the credit bank address if the beneficiary.
Instructions	[Optional, Alphanumeric, 240] Type the special instructions required for the ODC transaction.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number.

3. Select the transaction type, bank code, and the GL currency from the drop-down list.
4. Select the remit currency and the GL account number from the pick list.
5. Select the beneficiary ID, charges option, and the advice type from the drop-down list.
6. Enter the remittance amount, beneficiary account number, customer name, routing number, agent name, and beneficiary name and address.

ODC - Against GL Account

ODC - Against GL Account*

Transaction Type:	<input type="text" value="Regular Credit"/>		
Bank Code:	<input type="text" value="DANAMON"/>		
GL Ccy:	<input type="text" value="INR"/>	Remit Ccy:	<input type="text" value="INR"/>
GL Acct No:	<input type="text" value="110001003"/> <input type="text" value="MIS TESTING GL"/>		
Acct Ccy Rate:	<input type="text" value="1.00000"/>	Remit Ccy Rate:	<input type="text" value="1.00000"/>
Benef ID:	<input type="text" value="Beneficiary Is A Bank"/>	Charges Option:	<input type="text" value="Debit All Charges From Our A/C"/>
Advice Type:	<input type="text" value="No Advice Required"/>	Remittance Amt:	<input type="text" value="1.00"/>
Charges (Lcy):	<input type="text" value="125.00"/>	Total Amount:	<input type="text" value="126.00"/>
Remittance Date :	<input type="text" value="20/03/2008"/>	Benef Account:	<input type="text" value="000000010579"/>
Cust Name:	<input type="text" value="John"/>	Routing No:	<input type="text"/>
Agent Bank:	<input type="text"/>	Passport / IC No:	<input type="text"/>
Beneficiary Name:	<input type="text"/>	Credit Bank:	<input type="text"/>
Beneficiary Addr:	<input type="text"/>	Addr:	<input type="text"/>
	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>
Instructions:	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>
User Reference No :	<input type="text"/>		

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

7. Click the **Ok** button.
8. The system displays the "Authorisation Required. Do You Want to continue?" Click the **OK** button.
9. The system displays the **Authorization Reason** screen.
10. Enter the relevant information and click the **Grant** button.
11. The system displays the transaction sequence number message box. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.

Note: For more information on Authorisation Transactions, refer to the **FLEXCUBE Introduction User Manual**.

GLM04 - GL Transactions and Movements Inquiry

Using this option you can inquire about the transactions/movements posted/recorded by a particular branch in a specific currency during a particular period.

A value for LOB must be selected since every GL transaction is tracked based on cost center i.e. branch code + LOB combination.

The GL inquiry can be made for the cost center (branch code + LoB Combination) either based on date range or date range and amount range together.

If the inquiry is based on date range alone, then the From Amount field will be defaulted to 0 and the To Amount will be defaulted to maximum allowable value.

In case you input the value in the From Amount field only, the value in the To Amount field will be populated to maximum allowable value.

When the query is based on amount range, system will not display any running balances.

Definition Prerequisites

- BAM97 - Currency Codes Cross Reference
- GLM02 - Chart of Accounts
- BAM99 - GL Codes Cross Ref Maintenance
- BA436 - Line of Business (LOB) – Branch Cross Reference

Modes Available

Not Applicable

To maintain GL transactions and movements

1. Type the fast path **GLM04** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Inquiries > GL Transactions and Movements Inquiry**.
2. The system displays the **GL Transactions and Movements Inquiry** screen.

GL Transactions and Movements Inquiry

Field Description

Field Name	Description
GL Details	
GL Account No	[Mandatory, Numeric, Nine] Type the GL account number.
Name	[Display] This field displays the name of the GL account.
Branch	[Mandatory, Drop-Down] Select the branch code, for which the inquiry of transactions/movements needs to be done, from the drop-down list.
LOB	[Optional, Pick List] Select the appropriate line of business code from the pick list. The pick list displays all the LOB centers linked to the selected branch. Since every branch will have at least one default LOB, there will be minimum one value in the pick list.

Field Name	Description
Currency	[Mandatory, Drop-Down] Select the currency code of the GL, for which the inquiry is to be done, from the drop-down list.
Inquiry Type	[Mandatory, Drop-Down] Select the type of inquiry from the drop-down list. The options are: <ul style="list-style-type: none"> • Transaction • Movements • Reconciliation
From Date	[Mandatory, Pick list, dd/mm/yyyy] Select the date from which you want to perform the inquiry from the pick list.
To Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date up to which you want to perform the inquiry from the drop-down list
From Amount	[Optional, Numeric, 21, Two] Type the start range of amount from which the transaction inquiry has to be triggered.
To Amount	[Optional, Numeric, 21, Two] Type the end range of amount from which the transaction inquiry has to be triggered. This value should be greater than or equal to the value in the From Amount field.
GL Balance Details	
Opening Balance(LCY)	[Display] This field displays the opening balance amount in the local currency of the bank.
Opening Balance(FCY)	[Display] This field displays the opening balance amount in the respective currency of the GL.
Closing Balance(LCY)	[Display] This field displays the closing balance amount in local currency of the bank.
Closing Balance(FCY)	[Display] This field displays the closing balance amount in the respective currency of the GL.

3. Enter the GL account number and press the <Tab> key.
4. Select the branch, currency and inquiry type from the drop-down list.
5. Enter the from date and to date from the pick list.

GL Transactions and Movements Inquiry

GL Transactions and Movements Inquiry*

GL Details
 GL Account No : 110003125 Name : ASSET 8
 Branch : HO LOB : Currency : CNY Inquiry Type : Transactions
 From Date : 01/01/2009 To Date : 18/06/2009 From Amount : 0 To Amount : 999,999,999,999,9

GL Balance Details
 Opening Balance (LCY) : 0.00 Opening Balance (FCY) : 0.00
 Closing Balance (LCY) : 0.00 Closing Balance (FCY) : 0.00

Transactions/Movements

Txn Date	Value Date	Description	Dr-Cr	Amount(LCY)	Amt to Recon	Instrument No	Account No/Product Code	Transaction Display
0 / 0								

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

UDF OK Close Clear

6. Click the **Ok** button.
7. The system displays the transaction or movement details depending on the **Inquiry Type** selected.

Transactions

GL Transactions and Movements Inquiry*

GL Details
 GL Account No : 110003125 Name : ASSET 8
 Branch : HO LOB : Currency : CNY Inquiry Type : Transactions
 From Date : 18/05/2009 To Date : 18/06/2009 From Amount : 0 To Amount : 999,999,999,999,999

GL Balance Details
 Opening Balance (LCY) : -157,727.03 Opening Balance (FCY) : -157,727.03
 Closing Balance (LCY) : -175,993.30 Closing Balance (FCY) : -175,993.30

Transactions/Movements

Txn Date	Value Date	Description	Dr-Cr	Amount(LCY)	Amt to Recon	Instrument No	Account No/Product Code	Transaction Display
31/05/2009	12/06/2009	LN. Penalty Interest Charged Debit : D		0.13	0.13		0000000002100	Click to Display
31/05/2009	12/06/2009	LN. Catch Up Interest Accrual : ACCRD		100.50	100.50		0000000002100	Click to Display
31/05/2009	05/06/2009	LN. Penalty Interest Charged Debit : D		0.64	0.64		0000000002100	Click to Display
31/05/2009	05/06/2009	LN. Catch Up Interest Accrual : ACCRD		57.43	57.43		0000000002100	Click to Display
31/05/2009	05/06/2009	LN. Interest Accrual : ACCRUAL	D	445.05	445.05		0000000002100	Click to Display
31/05/2009	31/05/2009	PA. To NPA. GL. Movement : DEBIT_D		3.14	3.14		00000000032100	Click to Display
31/05/2009	31/05/2009	PA. To NPA. GL. Movement : DEBIT_D		54.87	54.87		00000000032100	Click to Display
31/05/2009	31/05/2009	PA. To NPA. GL. Movement : CREDITC		68.12	68.12		00000000032100	Click to Display

Export To Excel

1 / 53 1 2 3 4 5

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

UDF OK Close Clear

Field Description

Column Name	Description
Transactions/Movements	
Txn Date	[Display] This column displays the transaction date / posting date of the GL transaction.
Value Date	[Display] This column displays the value date of the GL transaction.
Description	[Display] This column displays the description of the transaction entered when posting.
Dr-Cr	[Display] This column displays the type of transaction whether it is a debit or credit to the GL.

Column Name	Description
Amount (LCY)	[Display] This column displays the transaction amount in the local currency.
Amt To Recon	[Display] This column displays the amount to be reconciled.
Instrument No	[Display] This column displays the instrument number.
Account No \ Product Code	[Display] This column displays the account number of the customer for whom the GL transaction is inquired. Or The code of the product in which the customer account is opened.
Transaction Display	[Link] Click the link to view the transaction.

Movements

GL Transactions and Movements Inquiry*

GL Details
 GL Account No : 110003125 Name : ASSET 8
 Branch : HO LOB : Currency : CNY Inquiry Type : Movements
 From Date : 01/01/2009 To Date : 18/06/2009 From Amount : 0 To Amount : 999,999,999,999,999

GL Balance Details
 Opening Balance (LCY) : 0.00 Opening Balance (FCY) : 0.00
 Closing Balance (LCY) : -175,993.30 Closing Balance (FCY) : -175,993.30

Transactions/Movements

Movement Date	Opening Balance	Debits	Credits	Closing Balance
31/05/2009	-157,727.03	30,660.65	12,394.38	-175,993.30
30/04/2009	-25,314,323.86	185,704.28	25,342,301.11	-157,727.03
21/03/2009	-6,943,458.36	20,291,405.69	1,920,540.19	-25,314,323.86
20/03/2009	0.00	6,944,573.57	1,115.21	-6,943,458.36

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

UDF OK Close Clear

Field Description

Column Name	Description
Transactions/Movements	
Movement Date	[Display] This column displays the date of debit/credit movements.
Opening Balance	[Display] This column displays the opening balance of the GL account as on that date.
Debits	[Display] This column displays the total amount of debits on that day.
Credits	[Display] This column displays the total amount of credits on that day.
Closing Balance	[Display] This column displays the closing balance of the GL account as on that date.

- Click the **Close** button.

1320 - Close Out Balance Inquiry

Using this option, banks can pay off the balance available in the CASA account at the time of its closure.

The available options are:

- Cash
- Bankers Cheque
- Funds Transfer
- Transfer to GL Account

The CASA account that is being closed should not have any unclear funds or amount on hold nor should it be connected to any loan account for payment of installments. The closure of an account should first get reflected in the host database, after which the close out withdrawal activity will be allowed. On successful completion of the transaction, the available balance of the customer's CASA will be set to zero.

The MCA & sub-account closing reversal is supported. The account closing reversal will be supported on the account closing day only.

Note: The system restricts funds transfer between two accounts opened under different products, if the transaction is restricted as per maintenance done at product level.

Definition Prerequisites

- CH001 - Account Closing Balance Information
- GLM02 - Chart of Accounts
- IVM02 - Supplier Codes
- IVM03 - Inventory Branch Cross Reference
- IVM04 - Stock Branch Cross Reference
- IV001 - Stock Transactions
- BAM09 - Issuer Maintenance
- STM54 - Routing Branch Maintenance
- Existence of account number for the Funds transfer
- The account should be closed using the **Marking CASA for Closure** option before repaying the balance by using a banker's cheque.

Modes Available

Not Applicable

To repay balance in the account at the time of CASA closure

1. Type the fast path **1320** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Transfer > Close Out Withdrawal by Funds Transfer**.
2. The system displays the **Close Out Balance Inquiry** screen.

Close Out Balance Inquiry

Field Description

Field Name	Description
Account No	<p>[Mandatory, Numeric, 16]</p> <p>Type the account number.</p> <p>The adjacent field displays the name of the account holder.</p> <p>This should be an account number which has been marked for closure in Account Closing Balance Information (Fast Path: CH001) option.</p>
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product, under which the account is opened. It is defaulted from the account details maintained.</p> <p>All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>

Field Name	Description
Withdrawal Mode	<p>[Mandatory, Drop-Down]</p> <p>Select the mode in which the close out withdrawal will be done from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Funds Transfer • Transfer to GL Account • Withdrawal by BC • Withdrawal by Cash
Account Amt	<p>[Display]</p> <p>This field displays the balance amount in the account at the time of closure.</p> <p>This amount is in the currency of the account. The BC is issued for this amount after deducting charges, if any.</p>

3. Enter the account number and press the <Tab> key.
4. Select the withdrawal mode from the drop-down list.

Close Out Balance Inquiry

The screenshot displays the 'Close Out Balance Inquiry' web application. The main form contains the following fields:

- Account No : 06049400000029
- Account Ccy : INR
- Withdrawal Mode : Funds Transfer
- Account Amt : 9,055.98

A dialog box from Microsoft Internet Explorer is shown in the center, with the text: "contd : Do you want to continue?". It has "OK" and "Cancel" buttons.

At the bottom of the application, there is a navigation bar with buttons: UDF, OK, Close, Clear. Below these buttons is a list of menu items: Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque.

5. Click the **Ok** button.
6. The system displays the message "Do you want to continue?". Click the **Ok** button.
7. The system displays the **Close Out Withdrawal** transaction screen depending on the Withdrawal Mode selected in the **Close Out Balance Inquiry** screen.

Close Out Withdrawal By Funds Transfer

Close Out Withdrawal By Funds Transfer*

From Account No : 0604940000029 EDWARD CULLENS

From Account Ccy : INR

To Acct No : 0604940000016

To Acct Ccy : INR

From Ccy Rate : 1.00000 To Ccy Rate : 1.00000

From Amount : 9,055.98

To Amount : 9,055.98

User Reference No : 1

Narrative : Closeout Withdrawal By Funds Transfer

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

LDF OK Close Clear

Field Description

Field Name	Description
From Acct No	[Display] This field displays the account number that is being closed. The name of the CASA account holder is populated adjacent to the account number. The close out withdrawal settlement will be made for this account.
From Acct Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.

Field Name	Description
To Acct No	<p>[Mandatory, Numeric, 16]</p> <p>Type the account number to which the funds will be transferred.</p>
To Acct Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p>
From Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values are defined and downloaded.</p> <p>The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
To Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values are defined and downloaded.</p> <p>The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
From Amount	<p>[Display]</p> <p>This field displays the transaction amount. This is the amount that will be debited from the provider account.</p> <p>The amount is entered in the From Account currency for transferring funds. The transferred amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p> <p>The To Amount will be calculated by the system, when you enter the From Amount.</p>

Field Name	Description
To Amount	<p>[Display]</p> <p>This field displays the transaction amount based on the value entered in the From Amount field. This is the amount that will be credited to the beneficiary account.</p> <p>The amount is entered in the To Account currency for transferring funds. The transferred cash amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p> <p>You can change the value in this field. The system calculates the From Amount.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p>
Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p> <p>This field displays the default narration, based on the transaction. The user can change the narration if required.</p>

Close Out Withdrawal By Transfer to GL

Close Out Withdrawal By Transfer to GL*

Account No : 00000000733601 MichaelJohnGulang

Account Ccy : RMB

Txn Ccy : RMB

Acct Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000

GL Branch : Head Office 9999

GL Acct No : 102030405 TEST ASSET

Account Amt : 15,245.25

Txn Amount : 15,245.25

Reference No : 1

User Reference No : 2

Narrative : Closeout Withdrawal By Xfer. To GL

Windows Internet Explorer

authReqd : Authorization Required. Do you want to continue?

OK Cancel

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque UDF OK Close Clear

Field Description

Field Name	Description
Account No	<p>[Display]</p> <p>This field displays the account number that is being closed. The name of the CASA account holder is populated adjacent to the account number.</p> <p>The close out withdrawal settlement will be made for this account.</p>
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p>
Txn Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the currency of the cheque from the drop-down list.</p> <p>This field, by default, displays the account currency as the transaction currency.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p>
Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Txn Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
GL Branch	<p>[Mandatory, Pick List]</p> <p>Select the branch to which GL account belongs to from the pick list.</p>

Field Name	Description
GL Acct No	<p>[Mandatory, Pick List]</p> <p>Select the GL account number to which the close out funds will be transferred from the pick list.</p> <p>The description of the GL account is populated adjacent to the GL account number.</p>
Account Amt	<p>[Display]</p> <p>This field displays the net balance of the CASA at the time of closure.</p> <p>This amount is calculated in the CASA account currency.</p>
Txn Amount	<p>[Display]</p> <p>This field displays the close out amount to be paid, in the transaction currency.</p> <p>The close out withdrawal amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The amount is converted into the transaction currency for the payout of the close out withdrawal amount.</p>
Reference No	<p>[Optional, Numeric, Nine]</p> <p>Type the appropriate reference number of the transaction.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p>
Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p> <p>This field displays the default narration, based on the transaction. The user can change the narration if required.</p>

Close Out Withdrawal By BC

Close Out Withdrawal By BC* 🔍 📄 🗑

Account No : EDWARD CULLENS

Account Ccy :

Bank Code :

Txn Ccy :

Acct Ccy Rate : Txn Ccy Rate :

Acct Amount :

Charges (Lcy) :

Cheque Amount :

Cheque Date : Serial No :

Micr No : Routing No :

Beneficiary Name : Passport / IC No :

Beneficiary Addr :

Address2 :

Address3 :

User Reference No :

Narrative :

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

Field Description

Field Name	Description
Account No	[Display] This field displays the account number defaulted from the Close Out Balance Inquiry option. This is the account number which is closed and for which the close out withdrawal is done by means of a BC.
Account Ccy	[Display] This field displays the currency of the account that is being closed.
Bank Code	[Display] This field displays the bank on whom the BC is drawn. The list of banks on whom BCs can be issued are maintained in the Issuer Maintenance (Fast Path: BAM09) option and downloaded to the branch. Normally, banks issue BCs of their own bank.

Field Name	Description
Txn Ccy	<p>[Mandatory, Pick List]</p> <p>Select the currency of the cheque from the pick list.</p> <p>This field, by default, displays the account currency as the transaction currency.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p>
Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Txn Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values are defined and downloaded.</p> <p>The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.</p>
Acct Amt	<p>[Display]</p> <p>This field displays the balance amount in the account at the time of closure. This amount will be in the account currency.</p>
Charges (Lcy)	<p>[Display]</p> <p>This field displays the charges levied by the bank on whom the BC is drawn.</p> <p>The charges will be denominated in the local currency.</p> <p>This field displays the charges that will be levied on the account for cash withdrawal.</p> <p>The service charge codes are added and maintained in the Service Charge Code Maintenance option.</p>
Cheque Amount	<p>[Display]</p> <p>This field displays the amount of BC that will be issued to the beneficiary. This amount is in the currency of the transaction and includes the charges as well as the BC amount.</p>

Field Name	Description
Cheque Date	<p>[Mandatory, dd/mm/yyyy]</p> <p>Type the cheque date.</p> <p>This field, by default displays the posting date as cheque date, on which the BC is issued.</p>
Serial No	<p>[Display]</p> <p>This field displays the serial number.</p> <p>For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number.</p> <p>The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.</p> <p>When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which FLEXCUBE Retail tracks the instrument uniquely.</p>
Micr No	<p>[Display]</p> <p>This field displays the MICR number.</p> <p>For every remittance instrument, it is necessary to maintain the MICR number that will be printed on the instrument, if the instrument is expected to come for clearing through inward clearing.</p> <p>A cross-reference is maintained with the system generated serial number, so that the instrument can be tracked by the system, whether it is liquidated or enquired upon by the MICR number or the serial number.</p>
Routing No	<p>[Optional, Numeric, Nine]</p> <p>Type the routing number against which the cheque has been drawn.</p> <p>The routing number is a combination of the bank code and the branch code.</p> <p>The combination can be obtained from the Routing Branch Maintenance (Fast Path: STM54) option.</p> <p><i>Routing Number = Sector Code / Bank Code + Branch Code</i></p> <p>For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.</p> <p>For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the Settlement Bank Parameters (Fast Path: STM59) option.</p>

Field Description

Field Name	Description
Account No	<p>[Display]</p> <p>This field displays the account number that is being closed. The close out withdrawal settlement will be made for this account.</p>
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values are defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
Txn Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the currency of the cheque from the drop-down list. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p>
Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Txn Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>

Field Name	Description
Account Amt	<p>[Display]</p> <p>This field displays the balance in the account at the time of account closure in the account currency.</p> <p>The account balance amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p>
Txn Amount	<p>[Display]</p> <p>This field displays the close out amount to be paid, in the transaction currency.</p> <p>The close out withdrawal amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The amount is converted into the transaction currency for the payout of the close out withdrawal amount.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p>
Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p> <p>This field displays the default narration, based on the transaction. The user can change the narration if required.</p>

8. Click the **UDF** button.
9. Enter the relevant information.
10. Click the **Validate** button. The system displays the message "Validation procedure completed". Click the **Ok** button, the system displays the Transaction screen.
11. Click the **OK** button. The system displays the message "Authorisation required. Do you want to continue?".
12. Click the **OK** button. The system displays the **Authorization Reason** screen.
13. Enter the relevant information and click the **Grant** button. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.
14. Click the **OK** button. The system displays the **Document Receipt** screen.
15. Select the record that needs to be printed, if you want to print the receipt. The system displays the message "Do you want to print the document". Click the **Ok** button. The system displays the message "Printed Successfully?".
16. Click the **Ok** button.

Note 1: For more Information on **Document Receipt** refer to the **Common Screens** option available in the **Oracle FLEXCUBE Introduction User Manual**.

Note 2: For more information on **Authorisation**, refer to the **FLEXCUBE Introduction User Manual**.

1321 - Close Out Balance Inquiry

Using this option, you can pay off the balance available in the CASA account at the time of its closure.

The CASA account that is being closed should not have any un-cleared funds or amount on hold nor should it be connected to any loan account for payment of installments. The closure of an account should first get reflected in the host database, after which the close out withdrawal activity will be allowed. On successful completion of the transaction, the available balance of the customer's CASA will be set to zero and the passbook gets printed.

Definition Prerequisites

- CH001 - Account Closing Balance Information
- GLM02 - Chart of Accounts
- IVM02 - Supplier Codes
- IVM03 - Inventory Branch Cross Reference
- IVM04 - Stock Branch Cross Reference
- IV001 - Stock Transactions
- BAM09 - Issuer Maintenance
- STM54 - Routing Branch Maintenance
- Existence of account number for the Funds transfer

Modes Available

Not Applicable

To repay balance in the account at the time of CASA closure

1. Type the fast path **1321** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Transfer > Close Out Withdrawal By Transfer To GL**.
2. The system displays the **Close Out Balance Inquiry** screen.

Close Out Balance Inquiry

Field Description

Field Name	Description
Account No	<p>[Mandatory, Numeric, 16] Type the account number. The adjacent field displays the name of the account holder. This should be an account number on which a Marking CASA for Closure transaction has already been done.</p>
Account Ccy	<p>[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. It is defaulted from the account details maintained. All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>

Field Name	Description
Withdrawal Mode	<p>[Mandatory, Drop-Down]</p> <p>Select the mode in which the close out withdrawal will be done from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Funds Transfer • Transfer to GL Account • Withdrawal by BC • Withdrawal by Cash
Account Amt	<p>[Display]</p> <p>This field displays the balance amount in the account at the time of closure.</p>

3. Enter the account number and press the <Tab> key.
4. Select the withdrawal mode from the drop-down list.

Close Out Balance Inquiry

The screenshot shows a software window titled "Close Out Balance Inquiry*". The window contains the following fields and controls:

- Account No :** A text input field containing "000000002394".
- Account Ccy :** A dropdown menu showing "INR".
- Withdrawal Mode :** A dropdown menu showing "Funds Transfer".
- Account Amt :** An empty text input field.

At the bottom of the window, there is a navigation bar with the following buttons: "LDF", "OK", "Close", and "Clear".

5. Click the **Ok** button.
6. The system displays the message "Do you want to continue?". Click the **Ok** button.
7. The system displays the **Close Out Withdrawal** transaction screen depending on the **Withdrawal Mode** selected in the **Close Out Balance Inquiry** screen.

Close Out Withdrawal By Funds Transfer

Close Out Withdrawal By Transfer To GL*

Account No : 00000002394 RIAZ, AKHTAR

Account Ccy : INR

Txn Ccy : INR

Acct Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000

GL Acct No : 100099000 GL PARM

Account Amt : 200,208.73

Txn Amount : 200,208.73

Reference No : 2

User Reference No : 1

Narrative : Closeout Withdrawal By Xfer. To GL

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

LDF OK Close Clear

Field Description

Field Name	Description
From Acct No	[Display] This field displays the account number that is being closed. The name of the CASA account holder is populated adjacent to the account number. The close out withdrawal settlement will be made for this account.
From Acct Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.

Field Name	Description
To Acct No	<p>[Mandatory, Numeric, 16]</p> <p>Type the account number to which the funds will be transferred.</p>
To Acct Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p>
From Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values are defined and downloaded.</p> <p>The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
To Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values are defined and downloaded.</p> <p>The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
From Amount	<p>[Display]</p> <p>This field displays the transaction amount. This is the amount that will be debited from the provider account.</p> <p>The amount is entered in the From Account currency for transferring funds. The transferred cash amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p> <p>The To Amount will be calculated by the system, when you enter the From Amount.</p>

Field Name	Description
To Amount	<p>[Display]</p> <p>This field displays the transaction amount based on the value entered in the From Amount field. This is the amount that will be credited to the beneficiary account.</p> <p>The amount is entered in the To Account currency for transferring funds. The transferred cash amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p> <p>You can change the value in this field. The system calculates the From Amount.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p>
Narrative	<p>[Mandatory, Alphanumeric, 120]</p> <p>Type the narration.</p> <p>This field displays the default narration, based on the transaction. The user can change the narration if required.</p>

Close Out Withdrawal By Transfer to GL

Close Out Withdrawal By Transfer To GL*

Account No : 00000002394 RIAZ AKHTAR

Account Ccy : INR

Txn Ccy : INR

Acct Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000

GL Acct No : 100099000 GL PARM

Account Amt : 200,208.73

Txn Amount : 200,208.73

Reference No : 2

User Reference No : 1

Narrative : Closeout Withdrawal By Xfer. To GL

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

LDF OK Close Clear

Field Description

Field Name	Description
Account No	<p>[Display]</p> <p>This field displays the account number that is being closed. The name of the CASA account holder is populated adjacent to the account number.</p> <p>The close out withdrawal settlement will be made for this account.</p>
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p>
Txn Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the currency of the cheque from the drop-down list.</p> <p>This field, by default, displays the account currency as the transaction currency.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p>
Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Txn Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
GL Acct No	<p>[Mandatory, Pick List]</p> <p>Select the GL account number to which the close out funds will be transferred from the pick list.</p> <p>The description of the GL account is populated adjacent to the GL account number.</p>

Field Name	Description
Account Amt	<p>[Display]</p> <p>This field displays the net balance of the CASA at the time of closure.</p> <p>This amount is calculated in the CASA account currency.</p>
Txn Amount	<p>[Display]</p> <p>This field displays the close out amount to be paid, in the transaction currency.</p> <p>The close out withdrawal amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The amount is converted into the transaction currency for the payout of the close out withdrawal amount.</p>
Reference No	<p>[Optional, Numeric, Nine]</p> <p>Type the appropriate reference number of the transaction.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p>
Narrative	<p>[Mandatory, Alphanumeric, 120]</p> <p>Type the narration.</p> <p>This field displays the default narration, based on the transaction. The user can change the narration if required.</p>

Close Out Withdrawal By BC

Close Out Withdrawal By BC*

Account No : 00000025031 JACK K. JASON

Account Ccy : INR

Bank Code : DANAMON

Txn Ccy : INR

Acct Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000

Acct Amount : 10,267.33

Charges (Lcy) : 0.00

Cheque Amount : 100.00

Cheque Date : 10/04/2008

Serial No :

Micr No : 86896

Routing No : 0259999

Beneficiary Name : Tom Smith

Passport / IC No : 8979

Beneficiary Addr : Redwoods
California

User Reference No : 8

Narrative : Closeout Withdrawal By BC.

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

LDF OK Close Clear

Field Description

Field Name	Description
Account No	[Display] This field displays the account number defaulted from the Close Out Balance Inquiry option.
Account Ccy	[Display] This field displays the currency of the account that is being closed.
Bank Code	[Display] This field displays the bank on whom the BC is drawn. The list of banks on whom BCs can be issued are maintained in the Issuer Maintenance option and downloaded to the branch. Normally, banks issue BCs of their own bank.

Field Name	Description
Txn Ccy	<p>[Mandatory, Pick List]</p> <p>Select the currency of the cheque from the pick list.</p> <p>This field, by default, displays the account currency as the transaction currency.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p>
Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Txn Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values are defined and downloaded.</p> <p>The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.</p>
Acct Amt	<p>[Display]</p> <p>This field displays the balance amount in the account at the time of closure. This amount will be in the account currency.</p>
Charges (Lcy)	<p>[Display]</p> <p>This field displays the charges levied by the bank on whom the BC is drawn.</p> <p>The charges will be denominated in the local currency.</p> <p>This field displays the charges that will be levied on the account for cash withdrawal.</p>
Cheque Amount	<p>[Display]</p> <p>This field displays the amount of BC that will be issued to the beneficiary. This amount is in the currency of the transaction and includes the charges as well as the BC amount.</p>

Field Name	Description
Cheque Date	<p>[Mandatory, dd/mm/yyyy]</p> <p>Type the cheque date.</p> <p>This field, by default displays the posting date as cheque date, on which the BC is issued.</p>
Serial No	<p>[Display]</p> <p>This field displays the serial number.</p> <p>For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number.</p> <p>The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.</p> <p>When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which FLEXCUBE Retail tracks the instrument uniquely.</p>
Micr No	<p>[Display]</p> <p>This field displays the MICR number.</p> <p>For every remittance instrument, it is necessary to maintain the MICR number that will be printed on the instrument, if the instrument is expected to come for clearing through inward clearing.</p> <p>A cross-reference is maintained with the system generated serial number, so that the instrument can be tracked by the system, whether it is liquidated or enquired upon by the MICR number or the serial number.</p>
Routing No	<p>[Optional, Numeric, Nine]</p> <p>Type the routing number against which the cheque has been drawn.</p> <p>The routing number is a combination of the bank code and the branch code.</p> <p>The combination can be obtained from the Routing Branch Maintenance (Fast Path: STM54) option.</p> <p><i>Routing Number = Sector Code / Bank Code + Branch Code</i></p> <p>For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.</p> <p>For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the Settlement Bank Parameters (Fast Path: STM59) option.</p>

Field Description

Field Name	Description
Account No	<p>[Display]</p> <p>This field displays the account number that is being closed. The close out withdrawal settlement will be made for this account.</p>
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values are defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
Txn Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the currency of the cheque from the drop-down list. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p>
Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Txn Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>

Field Name	Description
Account Amt	<p>[Display]</p> <p>This field displays the balance in the account at the time of account closure in the account currency.</p> <p>The account balance amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p>
Txn Amount	<p>[Display]</p> <p>This field displays the close out amount to be paid, in the transaction currency.</p> <p>The close out withdrawal amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The amount is converted into the transaction currency for the payout of the close out withdrawal amount.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p>
Narrative	<p>[Mandatory, Alphanumeric, 120]</p> <p>Type the narration.</p> <p>This field displays the default narration, based on the transaction. The user can change the narration if required.</p>

8. Click the **Ok** button.
9. The system displays the message "Authorisation required. Do you want to continue?". Click the **OK** button.
10. The system displays the **Authorization Reason** screen.
11. Enter the relevant information and click the **Grant** button.
12. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
13. The system displays the serial number. Click the **Ok** button.

Note: For more information on **Authorization**, refer to the *FLEXCUBE Introduction User Manual*.

6312 - ODC - Against GL Account

Using this option you can perform outward direct credit against GL. The option can also be used for reversing the outward direct credit entry already made by selecting reclaim/refund in the transaction type.

Details like GL currency, GL account number, beneficiary particulars, advice type etc. have to be provided.

Definition Prerequisites

- BAM09 - Issuer Maintenance

Modes Available

Not Applicable

To perform ODC against GL account

1. Type the fast path **6312** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Remittance > ODC - Against GL Account**.
2. The system displays the **ODC - Against GL Account** screen.

ODC - Against GL Account

The screenshot shows a web-based form titled "ODC - Against GL Account*". The form is organized into two columns of input fields. The left column includes fields for Transaction Type, Bank Code, GL Ccy, GL Acct No, Acct Ccy Rate, Benef ID, Advice Type, Charges (Lcy), Remittance Date (set to 31/12/2007), Cust Name, Agent Bank, Beneficiary Name, Beneficiary Addr, Instructions, and User Reference No. The right column includes fields for Remit Ccy, Remit Ccy Rate, Charges Option, Remittance Amt, Total Amount, Benef Account, Routing No, Passport / IC No, Credit Bank, and Addr. At the bottom of the form, there is a navigation bar with tabs for Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, and Travellers Cheque. Below the tabs are buttons for UDF, OK, Close, and Clear.

Field Description

Field Name	Description
Transaction Type	<p>[Mandatory, Drop-Down]</p> <p>Select the transaction type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Regular Credit: Select this option to perform a regular outward direct credit • Reclaim/Refund: Select this option to reverse an outward direct credit entry
Bank Code	<p>[Mandatory, Drop-Down]</p> <p>Select the bank code issuing the ODC from the drop-down list.</p>
GL Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the currency of the GL against which ODC will be issued from the drop-down list.</p>
Remit Ccy	<p>[Mandatory, Pick List]</p> <p>Select the currency in which remittance will be made from the pick list.</p>
GL Acct No	<p>[Mandatory, Pick List]</p> <p>Select the GL account against which ODC will be made from the pick list.</p>
Acct Ccy Rate	<p>[Display]</p> <p>This field displays the account currency rate for converting the transaction amount in the local currency of the bank into the account amount.</p>
Remit Ccy Rate	<p>[Display]</p> <p>This field displays the remit currency rate for converting the remittance amount into the local currency of the bank.</p>
Benef ID	<p>[Mandatory, Drop-Down]</p> <p>Select the beneficiary ID from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Beneficiary Is Not A Bank: Select this option if the ODC is performed where the beneficiary is not a bank • Beneficiary Is A Bank: Select this option if the ODC is performed where the beneficiary is a bank

Field Name	Description
Charges Option	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate charges option from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Deduct From transferee: Select this option if you want to deduct the service charges from the transferant's account • Debit all charges from our a/c: Select this option if you want to debit all the charges involved in the ODC transaction to our account • Debit our charges from our a/c: Select this option if you want to debit only the charged levied by our bank in the ODC transaction to our account
Advice Type	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate advice type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Cable: Select this option if you want to send the advice by cable • Telephone: Select this option if you are going to communicate the advice by telephone • Telex: Select this option if you want to send the advice by telex. • No advice required: Select this option if you do not want to send any advice
Remittance Amt	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount to be remitted as ODC against the GL.</p>
Charges (Lcy)	<p>[Display]</p> <p>This field displays the charges to be levied on the remittance amount.</p>
Total Amount	<p>[Display]</p> <p>This field displays the total amount to be remitted.</p> <p>It is the total of remittance amount + charges.</p>
Remittance Date	<p>[Display]</p> <p>This field displays the remittance date.</p> <p>System date will be defaulted as banker's cheque date.</p>
Benef Account	<p>[Mandatory, Numeric, 16]</p> <p>Type the beneficiary account number.</p>
Cust Name	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the customer name.</p>

Field Name	Description
Routing No	[Mandatory, Numeric, Nine] Type the routing number. System by default displays the routing number. You can change it, if required.
Agent Bank	[Mandatory, Alphanumeric, 40] Type the agent bank involved in the ODC transaction. It can be intermediary bank.
Passport/IC No	[Optional, Alphanumeric, 14] Type the passport/IC number of the beneficiary.
Beneficiary Name	[Mandatory, Alphanumeric, 120] Type the beneficiary name if the beneficiary is not a bank.
Beneficiary Addr	[Mandatory, Alphanumeric, 120] Type the beneficiary address.
Credit Bank	[Optional, Alphanumeric, 12] Type the credit bank name if the beneficiary is a bank.
Addr	[Optional, Alphanumeric, 120] Type the credit bank address if the beneficiary.
Instructions	[Optional, Alphanumeric, 240] Type the special instructions required for the ODC transaction.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number.

3. Select the transaction type, bank code, and the GL currency from the drop-down list.
4. Select the remit currency and the GL account number from the pick list.
5. Select the beneficiary ID, charges option, and the advice type from the drop-down list.
6. Enter the remittance amount, beneficiary account number, customer name, routing number, agent name, and beneficiary name and address.

ODC - Against GL Account

ODC - Against GL Account*

Transaction Type:	Regular Credit	Remit Ccy:	INR
Bank Code:	DANAMON	Remit Ccy Rate:	1.00000
GL Ccy:	INR	Charges Option:	Debit All Charges From Our A/C
GL Acct No:	110001003 MIS TESTING GL	Remittance Amt:	1.00
Acct Ccy Rate:	1.00000	Total Amount:	126.00
Benef ID:	Beneficiary Is A Bank	Benef Account:	000000010579
Advice Type:	No Advice Required	Routing No:	
Charges (Lcy):	125.00	Passport / IC No:	
Remittance Date :	20/03/2008	Credit Bank:	
Cust Name:	John	Addr:	
Agent Bank:			
Beneficiary Name:			
Beneficiary Addr:			
Instructions:			
User Reference No :			

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

UDF OK Close Clear

7. Click the **Ok** button.
8. The system displays the "Authorisation Required. Do You Want to continue?" Click the **OK** button.
9. The system displays the **Authorization Reason** screen.
10. Enter the relevant information and click the **Grant** button.
11. The system displays the transaction sequence number message box. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.

Note: For more information on Authorisation Transactions, refer to the ***FLEXCUBE Introduction User Manual***.

GLM50 - Oracle GL Transactions Inquiry

Using this option you can inquire about the GL transaction details posted by a particular branch in a specific currency during a particular period.

You can also select a value for LOB since every GL transaction is tracked based on cost center (branch code + LOB combination). The GL inquiry can be made for the cost center, either on the date range or the date range and amount range together.

If the inquiry is based on date range alone, the **From Amount** field will be defaulted to 0 and the **To Amount** field will be defaulted to the maximum allowable value.

In case the user inputs the value in **From Amount** field only, the value in the **To Amount** field will be populated to maximum allowable value.

Definition Prerequisites

- BA431 - LOB Master
- BAM08 - Bank Master Maintenance

Modes Available

Not Applicable

To inquire about GL transactions

1. Type the fast path **GLM50** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Inquiries > Oracle GL Transactions Inquiry**.
2. The system displays the **Oracle GL Transactions Inquiry** screen.

Oracle GL Transactions Inquiry

Field Description

Field Name	Description
GL Details	
GL Account No	[Mandatory, Numeric, Nine] Type the GL account number for which the inquiry is required.
Name	[Display] This field displays the name of the GL account.
Branch	[Mandatory, Pick List] Select the branch code, for which the inquiry of transactions needs to be done, from the pick list.
LOB	[Optional, Pick List] Select the appropriate line of business from the drop-down list. The drop-down list displays all the LoB's centers linked to the selected branch. Since every branch will have at least one default LOB, there will be minimum one value in the drop-down list.

Field Name	Description
Currency	[Mandatory, Drop-Down] Select the currency code of the GL, for which the inquiry is to be done, from the drop-down list.
From Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date from which you want to perform the inquiry from the pick list.
To Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date up to which you want to perform the inquiry from the drop-down list.
From Amount	[Mandatory, Numeric, 22, Two] Enter the from amount. It is the amount on the basis of which the inquiry is made.
To Amount	[Mandatory, Numeric, 22, Two] Enter the to amount. It is the amount on the basis of which the inquiry is made.
GL Balance Details	
Opening Balance (LCY)	[Display] This field displays the opening balance amount in the local currency of the bank.
Opening Balance (FCY)	[Display] This field displays the opening balance amount in the respective currency of the GL.
Closing Balance (LCY)	[Display] This field displays the closing balance amount in local currency of the bank.
Closing Balance (FCY)	[Display] This field displays the closing balance amount in the respective currency of the GL.
Column Name	Description
Transactions	
Txn Date	[Display] This column displays the transaction date / posting date of the GL transaction.

Column Name	Description
Value Date	[Display] This column displays the value date of the GL transaction.
Description	[Display] This column displays the description of the transaction entered when posting.
Dr-Cr	[Display] This column displays the type of transaction whether it is a debit transaction or credit transaction.
Amount (Lcy)	[Display] This column displays the transaction amount in the local currency.
Amount to Recon	[Display] This column displays the amount to be reconciled.
Instrument No	[Display] This column displays the instrument number.
Account No/Product Code	[Display] This column displays the account number of the customer for whom the GL transaction is inquired or the code of the product in which the customer's account is opened.

3. Enter the GL account number and press the <Tab> key.
4. Select the branch and currency from the drop-down list.
5. Select the date range.
6. Click the **Ok** button.
7. The system displays the records matching the inquiry.

Oracle GL Transactions Inquiry

Oracle GL Transactions Inquiry*

GL Details

GL Account No : 111010011 Name : BRANCH VAULT CASH GL

Branch : 840 WESTERNRO LOB : 3 Currency : INR

From Date : 01/01/2007 To Date : 30/01/2008 From Amount : 1,000.00 To Amount : 10,000,000.00

GL Balance Details

Opening Balance (LCY) : 0.00 Opening Balance (FCY) : 0.00

Closing Balance (LCY) : 0.00 Closing Balance (FCY) : 0.00

Transactions

Trxn Date	Value Date	Description	Dr-Cr	Amount(LCY)	Amt to Recon	Instrument No	Account No/Product Code

0.00

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

UDF OK Close Clear

8. Click the **Close** button.

GL Maintenance

Defining Charts of Accounts

The general ledger (GL) module acts as a central repository for all the financial transactions performed in the system and maintains the balance and turnover of all the accounting entities. The balances thus maintained can be consolidated across various logical levels for informational and analytical reporting.

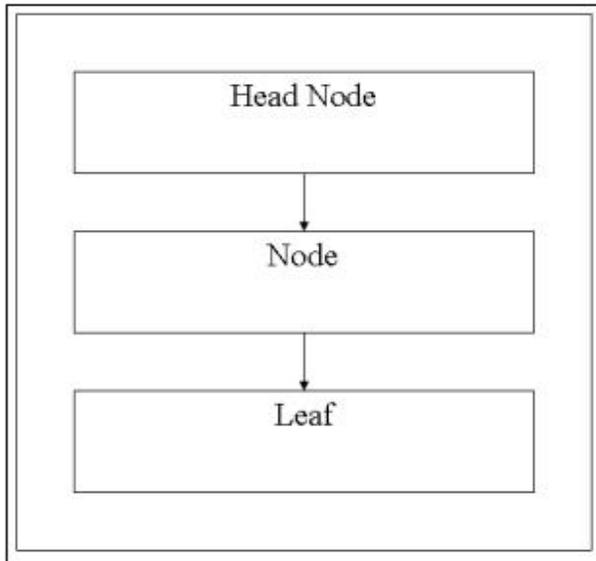
Multi-level structure for the banks chart of accounts can be defined using GL module of **FLEXCUBE**. Broad groups of accounts in the categories of assets, liabilities, income, expenses, etc., can be created and these groups can be further divided into several levels. The groups at each of these levels are referred to as GLs.

GL can be either:

- Head Node (Head of the GL Stream)
- Node (Intermediate consolidation point)
- Leaf

Any GL can either be a Leaf of the tree or it can be a consolidation point, in such a case, it called as a node. A node itself can be of two types. It can either be the head of a GL stream i.e. it is the top most level node and does not have any parent GL, or it can be an intermediate consolidation point. Such a node is a node, which has both children below it and a parent GL also.

GL Structure



The nodes of the GL structure will be consolidation points only and no direct operations will be possible on the node itself. Any direct operation like posting to a GL account or linking a customer account to a GL will be possible only for leaf GL's in the GL structure. Similarly all restrictions on any GL like the branch restrictions, currency restrictions etc. will be applicable only to the leaf.

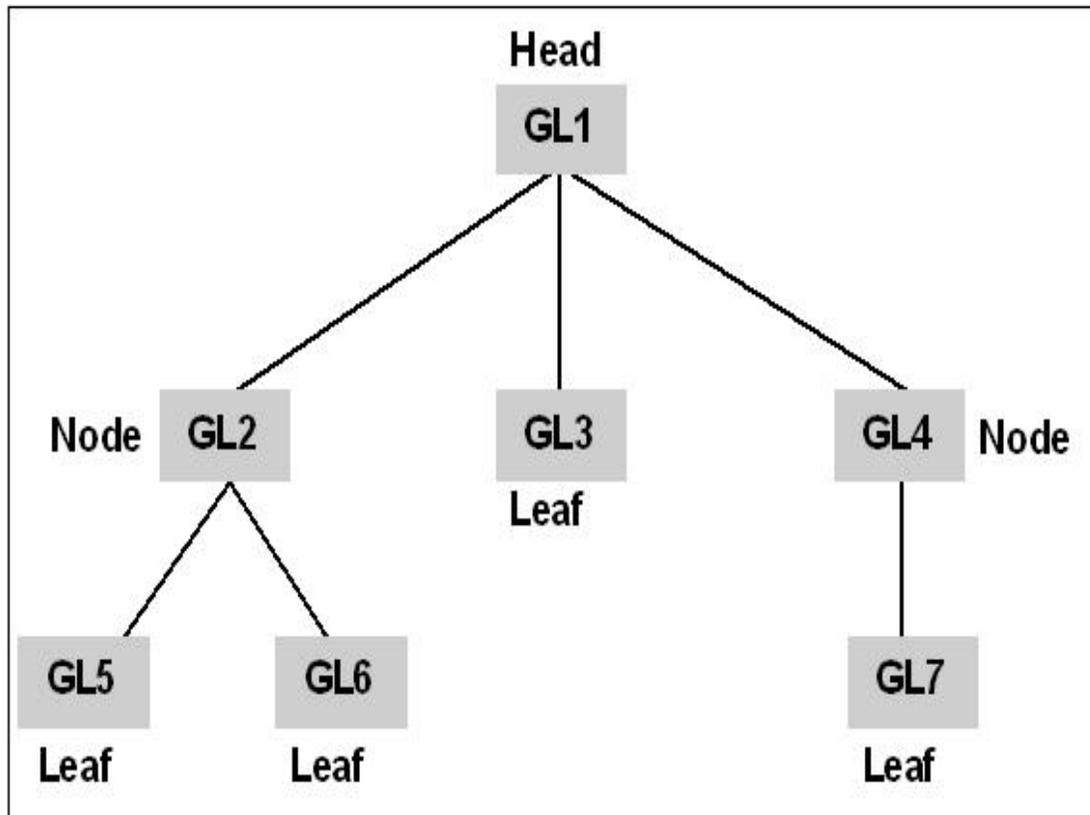
The Category of the GL i.e. Asset, Liability, etc. will be specified for every head of any GL stream. All sub nodes/leaf GL's must have the same category as that of its parent node. Thus all intermediate nodes and leaves will inherit this property from the head of the stream.

The Chart of accounts is created at bank HO level and downloaded as required by the branches. This ensures that uniformity and consolidation at higher levels is possible. **FLEXCUBE** offers the feature of GL code to more than one branch at the same time.

GL accounts support multi-currency.

GLM02 - Chart of Accounts

Oracle FLEXCUBE supports a multilevel structure for your banks chart of accounts. You can create broad groups of accounts in the categories of assets, liabilities, income, expenses, etc., and further divide these groups into several levels. The groups at each of these levels are referred to as GL's. For instance, you can create a multi level [GL structure](#).



The GL's at the lowermost level are referred to as Leaf GL's. The balances and turnovers of leaf GLs are consolidated at higher level GLs called Node GL's. The GL at the top of the structure is referred to as the Head GL.

In the GL reporting hierarchy, a GL is a parent GL for GL's reporting to it. For instance, GL2 is the parent of GL 5 and 6, and GL1 is the parent GL for GL's 2, 3, and 4. The reporting GL's, GL's 5 and 6 in the first instance, are referred to as child GL's of GL 2. Similarly, GL's 2, 3, and 4 are child GL's with respect to GL1.

This multilevel GL structure can be maintained in the **Chart of Accounts** option by the branch marked as the Head Office of your bank.

Definition Prerequisites

- GLM17 - GL Parameter Definition

Modes Available

Add, Modify, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the chart of account details

1. Type the fast path **GLM02** and click **Go** or navigate through the menus to **Global Definitions > GL > Chart of Accounts**.
2. The system displays the **Chart of Accounts** screen.

Chart of Accounts

Field Description

Field Name	Description
GL Code	[Mandatory, Numeric, Nine] Type the GL code. In FLEXCUBE , a GL is identified by a code. The length and composition of the code depends upon the GL Mask defined in the GL Parameter Definition (Fast Path: GLM17) option.

Field Name	Description
Leaf/Node	<p>[Mandatory, Radio Button]</p> <p>Click the appropriate GL option.</p> <p>If a GL reports to another GL, but no GL reports to it, then it is a leaf GL.</p> <p>A leaf GL is at the bottom of the hierarchy. Hence a leaf GL will report to either a node or head node GL.</p> <p>A node GL is one that reports to another GL and vice versa. In the reporting relationship, a head GL is a node that does not report to another GL.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Leaf • Node
GL Description	<p>[Mandatory, Alphanumeric, 35]</p> <p>Type a brief description to identify the GL.</p> <p>This description is for the internal reference of the bank.</p>

3. Click the **Add** button.
4. Enter the GL code and GL description.
5. Select whether the GL is a leaf or a node by the appropriate radio button.

Chart of Accounts

The screenshot shows the 'Chart of Accounts' window with the following details:

- GL Code :** 220003206
- GL Description :** GL CODE 1
- Leaf/Node:** Leaf (selected)
- Tabs:** GL Details (selected), GL Linkages, Reporting Lines, Hierarchy Details, Position GL
- GL Type:** Normal
- GL Category:** Asset
- Currency Restrictions:** All Currencies (selected)
- Branch Restrictions:** Both (selected)
- Posting Restrictions:** Direct Posting (selected)
- Other Options:** Revaluation, Consolidation, Blocked, Positioning Required (all unchecked)
- Record Details:** A table with columns: Input By, Authorized By, Last Mnt. Date, Last Mnt. Action, Authorized.
- Buttons:** Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry, Ok, Close, Clear.

6. Enter the required information in the various tabs.

GL Details

Chart of Accounts

GL Code : 220003206
GL Description : GL CODE 1

Leaf
Node

GL Details | GL Linkages | Reporting Lines | Hierarchy Details | Position GL

GL Type: Normal
GL Category: Asset

Currency Restrictions
 Single Currency EUR
 All Foreign Currencies
 All Currencies

Branch Restrictions
 Head Office GL
 Branch GL
 Both

Posting Restrictions
 Direct Posting
 Indirect Posting

Revaluation Consolidation
 Blocked

Position Accounting Details
 Positioning Required

Record Details

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

Add | Modify | Delete | Cancel | Amend | Authorize | Inquiry | Ok | Close | Clear

Field Description

Field Name	Description
GL Type	<p data-bbox="553 344 850 367">[Conditional, Drop-Down]</p> <p data-bbox="553 388 1057 411">Select the GL type from the drop-down list.</p> <p data-bbox="553 432 1295 579">The GL Type is indicative of the type of accounting entries that can be posted into the GL. For a customer GL, the GL type can be normal, misc. debit, misc. credit, and nostro. For an Internal GL, the GL type can be normal, misc. debit, misc. credit, cash, and inter branch.</p> <p data-bbox="553 600 743 623">The options are:</p> <ul data-bbox="594 644 1328 1325" style="list-style-type: none"> <li data-bbox="594 644 1328 884">• Misc. Debit / Misc. Credit: Those GL's in which a debit entry is to be offset with multiple credit entries or a credit entry is to be offset with multiple debit entries then they should be assigned the misc. debit and misc. credit type respectively. Miscellaneous debit and credit entries should be associated with an instrument number. This will ensure proper reconciliation of the debit and credit entries made to the GL. <li data-bbox="594 905 1328 989">• Nostro: This option indicates that the GL should cater only to entries related to your bank's account with another bank. <li data-bbox="594 1010 1328 1094">• Cash: All cash transactions, like in the data entry module, are posted directly into a GL by linking the GL with the Till ID. <li data-bbox="594 1115 1328 1178">• Inter-branch: This option indicates that only inter-branch related accounting entries can be posted to the GL <li data-bbox="594 1199 1328 1325">• Normal: The debit or credit entries of accounts that do not fall into any of the other types can be assigned to the Normal type GL. By default, the Leaf GL's will be of Normal GL type. <p data-bbox="553 1346 1133 1369">This field is enabled if the Leaf option is selected.</p>

Field Name	Description
GL Category	<p>[Mandatory, Drop-Down]</p> <p>Select the GL category from the drop-down list.</p> <p>GL Category can be specified only for a GL head. Two head GL's can have the same category. All GL's that fall under a head GL will belong to the category defined for the head. Each category can have any number of GL's under it. A head GL can be assigned any of the following categories:</p> <ul style="list-style-type: none"> • Asset • Liability • Expense • Income • Contingent Asset • Contingent Liability • Memo • Position • Position Equivalent
Revaluation	<p>[Conditional, Check Box]</p> <p>Select the Revaluation check box to indicate that the GL should be revalued or vice versa.</p> <p>The user can revalue the balances only of asset, liability, contingent asset, and contingent liability GL's. If the user will indicate that revaluation is applicable, FLEXCUBE will revalue the GL at the revaluation frequency when the end of day (EOD) process is run.</p> <p>This field is enabled only if the Contingent asset, Contingent liability or Memo option is selected as the GL Category.</p>
Consolidation	<p>[Optional, Check Box]</p> <p>Select the Consolidation check box to consolidate multiple entries and post it as a single entry to a leaf GL.</p>
Blocked	<p>[Conditional, Check Box]</p> <p>Select the Blocked check box to temporarily mark the status of the GL as blocked.</p> <p>During this period, no entries can be passed into the GL. You can open a GL marked with blocked status by clearing the blocked check box.</p> <p>This field is enabled only if the Leaf option is selected.</p>

Field Name	Description
Currency Restrictions	
User can indicate the currencies in which postings are made to the GL. By default, user can post entries of transactions in all currencies into a GL.	
It is mandatory to select at least one of the following currency restrictions.	
This section is enabled only if the Leaf option is selected.	
Single Currency	<p>[Optional, Radio Button]</p> <p>Click Single Currency to select the currency and post the transactions in GL. By selecting the Single Currency the system activates the adjacent field and the pick list.</p>
All Foreign Currencies	<p>[Optional, Radio Button]</p> <p>Click All foreign Currency to post the transactions in all the other foreign currencies, other than the local currency of the bank.</p>
All Currencies	<p>[Mandatory, Radio Button]</p> <p>Click All Currencies to post the transactions without any currency base restrictions in GL.</p>
Position Accounting Details	
This section is enabled only if the Leaf option is selected.	
Positioning Required	<p>[Conditional, Check Box]</p> <p>Select the Positioning Required check box to retrieve the position of a foreign currency, any time, by opting for position accounting in your bank.</p> <p>When the user selects for position accounting, he can maintain a Position GL and a Position Equivalent GL for every foreign currency maintained in your bank. The Position GL reflects the current position in the currency.</p> <p>When maintaining the GL's in your bank, you can opt to link the different currencies, associated with the GL to:</p> <ul style="list-style-type: none"> • The position GL's that the user has specified for the currency (The user can specify the Currency Definition (Fast Path: BAM25) option will default here), or • The user can change the position GL which is defaulted with a Position GL's of your choice. <p>This field is disabled if the Position or Position Equivalent option is selected as GL Category.</p>

Branch Restrictions

For a leaf GL, branch restrictions can be indicated. Branch restrictions indicate whether the GL Account is domiciled at HO or Branch or both.

It is mandatory to select at least one of the following branch restrictions.

This section is enabled only if the **Leaf** option is selected.

- | | |
|-----------------------------|---|
| Head Office GL | [Optional, Radio Button]
Click Head Office GL to enable the branch to check the transactions posted to a head office GL. |
| Branch GL | [Optional, Radio Button]
Click Branch GL to enable the branch to check the transactions posted to branch GL's. |
| Both | [Optional, Radio Button]
Click Both to enable specific branch to post entries to a GL. |
| Posting Restrictions | [Mandatory, Radio Button]
Click the appropriate option for posting of entries to a leaf GL.
Posting restrictions, like branch restrictions, can be specified only for internal leaf GL's. The posting of entries to a leaf GL can be direct or indirect.
The options are: <ul style="list-style-type: none"> • Direct Posting - The accounting entries are posted directly to the GL through Voucher Entry, Miscellaneous GL Debit, Miscellaneous GL Credit, Miscellaneous Customer Debit, Miscellaneous Customer Credit, GL to GL transfer transaction etc. of FLEXCUBE • Indirect Posting - The accounting entries are passed into the GL from the various modules of FLEXCUBE, for example - loans or a clearing module |

GL Linkages

Chart of Accounts

GL Code : 110001100

GL Description : GL CODE 1

GL Details | **GL Linkages** | Reporting Lines | Hierarchy Details | Position GL

Parent GL

Parent GL 110001032 Category Asset

Description MIS TESTING GL 3

Year End Profit and Loss Accounts

Profit Account 100010001 CASE1

Loss Account 100036000 POS SUSPENSE GL

Record Details

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

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

Field Name	Description
Parent GL	
Parent GL	<p>[Mandatory, Pick List]</p> <p>Select the parent GL from the pick list.</p> <p>The pick list will contain only a list of node GLs that you have already created.</p> <p>The user can indicate the GL to which the current GL should report. This GL in effect becomes the parent of the current GL.</p>
Category	<p>[Display]</p> <p>This field displays the category assigned to the parent GL.</p>
Description	<p>[Display]</p> <p>This field displays the description specified for the parent GL.</p>
Year End Profit and Loss Accounts	

Field Name	Description
Profit Account	<p>[Mandatory, Pick List]</p> <p>Select the profit account from the pick list.</p> <p>The profit account is the account into which all income GL account balances are posted at the end of the year. On the last day of the financial cycle all balances from the profit account are posted into the year-end profit account.</p>
Loss Account	<p>[Mandatory, Pick List]</p> <p>Select the loss account from the pick list.</p> <p>The Loss account is the account into which all expense GL account balances are posted at the end of the year. On the last day of the financial cycle, all balances from the loss accounts are posted into the year-end loss account. The user can specify the same GL for posting both your profits and losses.</p>

Reporting Lines

The screenshot shows the 'Chart of Accounts' window with the following details:

- GL Code:** 110011100
- GL Description:** GL CODE1
- Reporting Lines Tab:**
 - Central Bank Lines:**
 - Debit Line: CB NODE LINE 1
 - Credit Line: CB NODE LINE 1
 - Head Office Lines:**
 - Debit Line: HO LEAF 1
 - Credit Line: HONODE LINE 1
- Record Details:**
 - Input By: [Empty]
 - Authorized By: [Empty]
 - Last Mnt. Date: [Empty]
 - Last Mnt. Action: [Empty]
 - Authorized:
- Action Buttons:** Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry, Ok, Close, Clear

Field Description

Field Name	Description
Central Bank Lines	
Debit Line	<p>[Mandatory, Pick List]</p> <p>Select the central bank debit line to which the GL should report, from the pick list.</p> <p>The debit and credit reporting lines you define for a leaf can be the same.</p>
Credit Line	<p>[Optional, Pick List]</p> <p>Select the central bank credit line to which the GL should report.</p> <p>The debit and credit reporting lines you define for a leaf can be the same.</p>
Head Office Lines	
Debit Line	<p>[Optional, Pick List]</p> <p>Select the head office debit line to which the GL should report, from the pick list.</p> <p>The debit and credit reporting lines you define for a leaf can be the same.</p>
Credit Line	<p>[Optional, Pick List]</p> <p>Select the head office credit line to which the GL should report, from the pick list.</p> <p>The debit and credit reporting lines you define for a leaf can be the same.</p>

Hierarchy Details

Chart of Accounts

GL Code : 110001100

GL Description : GL CODE1

GL Details | GL Linkages | Reporting Lines | **Hierarchy Details** | Position GL

Hierarchy Level

Other GLs Linked to this Parent Child GLs for the current GL

GL Code	GL Description
250310000	IB IBD GL
210009302	IB IMPLEMENTED LIAB GL
220004101	TD PRODUCT LIABILITIES
250090310	SUSPENDED INTEREST
220002101	NOSTRO HDFC 1
250070000	OUTGOING PAYABLE
220002004	NOSTRO GL 2
250171300	VAT GL ACCOUNT
250370000	INWARD DIRECT CREDIT GL
250181900	SI ISSUED GL
250990200	CFC GL
220001004	DEPOSIT MIS GL CASA
220008002	BLOCK GL 2
220008005	RECON LIABILITY ACCT3
250231000	TD INTEREST COMPOUNDED
220008009	REVALUATION LIABILITY GL
212109101	TD UNCLAIMED DEPOSITS
220001001	BLOCK GL TESTING
210101100	CASA LIABILITIES BALANCES
250110200	CASA SUSPENDED INTEREST
250090300	CASA LEGAL FEES
250090400	CASA OUTGOINGS
250031000	CASA INTEREST PAYABLE
250490000	CASA BAD RESERVE
212109100	CASA UNCLAIMED DEPOSITS
212108700	RD MATURED GL 1
220003111	RECON 3 - GL TESTING
220003113	REVAL 3 -GL TESTING
220003114	REVAL 4 -GL TESTING
250060000	TD INTEREST PAYOUT
250181301	TRAVELERS CHEQUE ISSUE GL
250010900	TD INTEREST ACCRUED
212108100	TD MATURED DEPOSITS
220002201	OBJ Test Liability GL
220003112	RECON 4 - GL TESTING
250080001	PAST DUE GL

Record Details

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

Add Modify Delete Cancel Amend Authorize Inquiry

Field Description

Field Name	Description
Hierarchy Level	<p>[Mandatory, Radio Button]</p> <p>Click the criteria based on which the structural hierarchy of a GL needs to be viewed.</p> <p>The options are:</p> <ul style="list-style-type: none"> Other GL's Linked to this Parent: The GLs that are at the same level as the GL you are creating Child GLs for the current GL: The GLs that report to the GL you are creating
Column Name	Description
GL Code	<p>[Display]</p> <p>This column displays the GL code against which accounting entry is posted for every transaction.</p>

Column Name	Description
GL Description	[Display] This column displays the description of the GL account number.

Position GL

This tab is enabled only if the **Positioning Required** check box is selected in the **GL Details** tab.

Field Description

Column Name	Description
GL Position	
Ccy	[Mandatory, Pick List] Select the currency of the GL from the pick list.
Position GL	[Mandatory, Pick List] Select the corresponding position GL from the pick list. The user can choose to retain the Position GL that defaults. The user should maintain Position GL's before you can identify one for a GL that you are maintaining.

Column Name	Description
Position Equivalent	[Mandatory, Pick List] Select the position equivalent GL from the pick list.
Delete	[Toggle] If the field is marked as Y then that position GL will get deleted and if the field is marked as N then that position GL will not get deleted.

7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
9. The chart of account related information is added successfully once the record is authorised.

GLM03 - MIS Class Maintenance

An MIS class is an entity based on which you can classify information relating to customer and internal general ledgers. Based on your requirement, you can categorize information under MIS classes. Each class is assigned a code based on which you can retrieve information.

A class can have several categories under it, for example, under a class called business segment you can have further sub-classifications represented by categories, like, big business, small-scale industries, business for charity, etc. Using this option the classification of MIS classes helps to efficiently manage information related to GL's.

MIS classes can be created only at the head office of your bank.

Definition Prerequisites

Not Applicable

Modes Available

Add, Modify, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a MIS class

1. Type the fast path **GLM03** and click **Go** or navigate through the menus to **Global Definitions > GL > MIS Class Maintenance**.
2. The system displays the **MIS Class Maintenance** screen.

MIS Class Maintenance

MIS Class Maintenance*

MIS Class:

Descriptions:

Mandatory

Class Type

- Transaction Class
- Customer Class
- Composite Class

MIS Code	Code Description	Inactive	Delete
<input type="button" value="add"/> <input type="button" value="delete"/>			

Record Details

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

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

Field Name	Description
MIS Class	<p>[Mandatory, Alphanumeric, Nine]</p> <p>Type the MIS class code.</p> <p>It is a unique code to identify an MIS class. In FLEXCUBE, each MIS class that the user maintains is identified by a unique nine-character code called a class code. The users can follow their own convention for devising this code.</p>
Description	<p>[Optional, Alphanumeric, 35]</p> <p>Type a short description that will enable you to identify the MIS class quickly.</p> <p>The short description that the user specifies is for information purpose only and will not be printed on any customer correspondence.</p>
Class Type	<p>[Mandatory, Radio Button]</p> <p>Click the type of class that you are creating.</p> <p>The MIS class type identifies the basic nature of the class. In FLEXCUBE you can set up the following type of MIS classes:</p> <ul style="list-style-type: none"> • Transaction class - A transaction class refers to all transactions that have taken place through any of the front-end modules • Customer class - Customer Class relates to customer accounts. Select this option if you are defining a customer based classification • Composite class - Click this option to indicate that the MIS class can be used both at customer definition and at the time of processing a transaction. <p>This is the basic feature of a class and will determine the type of MIS codes that can constitute the class. For each of these MIS types you can create a maximum of ten classes.</p>
Mandatory	<p>[Optional, Check Box]</p> <p>Select the Mandatory check box to make the input of MIS information mandatory when the class is used.</p>

Column Name	Description
MIS Code	<p>[Mandatory, Alphanumeric, Nine]</p> <p>Type the MIS code.</p> <p>The user can indicate the sub-divisions that should be reported under the class. Each of the sub-classes is given unique code identifiers.</p> <p>The MIS codes that you associate with a class will fall under the class at the time of reporting or consolidation.</p> <p>The MIS codes that you associate will depend on the type of MIS class that you are creating. While setting up the details of a customer, you can associate the customer to a customer type MIS Code. Therefore the set up serves more for management purposes and makes the management of GLs simple and easy.</p>
Code Description	<p>[Mandatory, Alphanumeric, 35]</p> <p>Type the MIS code description.</p>
Inactive	<p>[Toggle]</p> <p>If the field is marked as A then that MIS class will be active and if the field is marked as I then that MIS class will be inactive.</p>
Delete	<p>[Toggle]</p> <p>If the field is marked as Y then that MIS class will get deleted and if the field is marked as N then that MIS class will not get deleted.</p>

3. Click the **Add** button.
4. Select the appropriate class type.
5. Enter the MIS class and MIS class description.
6. Click the **Add** button displayed below the grid to add the MIS code details.
7. Enter the MIS code and MIS description.

MIS Class Maintenance

MIS Class Maintenance*

MIS Class:

Descriptions:

Mandatory

Class Type

Transaction Class
 Customer Class
 Composite Class

MIS Code	Code Description	Inactive	Delete
1	MIS	A	N

Record Details

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

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

8. Click the **Ok** button.
9. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
10. The MIS class details are added successfully once the record is authorized

GLM13 - Period Code Maintenance

Bank computes its profit and loss and assesses its financial position at the end of each financial year, which typically extends to 12 months i.e. from January to December or from April to March.

For interim reporting needs, the financial year is further divided into accounting periods, the duration of which is again determined by the banks accounting requirements. For example, your banks Board of Directors meet once a month therefore, you would divide the financial cycle into monthly periods.

The financial year and the accounting periods are referred to in the **FLEXCUBE** system as the financial cycle and the financial periods respectively and are maintained at the bank level by your head office branch.

At the end of each financial period and financial cycle you can generate profit and loss statement and an interim balance sheet. Final balance sheet can be generated after the final book closing date specified for the concerned financial cycle. The system also offers you the flexibility of keeping a financial period/financial cycle open, allowing you to post adjustments to it and obtain a revised profit or loss statement/balance sheet.

Using this option period codes are maintained. These codes are further used for generating Bank's financial statements and accounting policies.

Definition Prerequisites

Not Applicable

Modes Available

Add, Modify, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a period code

1. Type the fast path **GLM13** and click **Go** or navigate through the menus to **Global Definitions > GL > Period Code Maintenance**.
2. The system displays the **Period Code Maintenance** screen.

Period Code Maintenance

Financial Cycle

Cycle :

Description :

Start Date : Provisional Book Closing Date :

End Date : Final Book Closing Date :

Period Group

Period Code	Start Date	End Date	Credits
<input type="button" value="Add"/>			

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

Add Modify Delete Cancel Amend Authorize Inquiry

Field Description

Field Name	Description
Financial Cycle	
Cycle	[Mandatory, Alphanumeric, Nine] Type the code for the financial cycle. It acts as an identifier for the cycle. For example, while posting adjustments into a previous financial cycle, you would identify the year through this code.
Description	[Mandatory, Alphanumeric, 35] Type the description of the financial year.
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the first day of this financial cycle from the pick list.
End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the last day of this financial cycle from the pick list.

Field Name	Description
Provisional Book Closing Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the provisional book closing date from the pick list.</p> <p>At the time of closing the entries to the profit or loss account for each GL will be passed. Thus a year-end process will do this. However a period can be fully closed or provisionally closed. A provisional closure still keeps the period open so that adjustment entries can be passed for the old period.</p>
Final Book Closing Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the final book closing date from the pick list.</p> <p>When the books are totally closed then no entries will be allowed in the old period. When the final year end is done then the balances from the profit & loss accounts are transferred to the balance sheet accounts. The gap between Provisional Book Closing Date and Final Book Closing Date allows the bank to audit its accounts internally and rectify errors. If an entry reaches the GL module for a closed period, the entry will be posted to the GL balances for current period.</p>

Column Name	Description
Period Group	
Period Code	<p>[Mandatory, Alphanumeric, 12]</p> <p>Type the period code. This code identifies the accounting period. For example, if your period length is a quarter you can enter - Q1 for the first period; Q2 for the second; Q3 for the third and so on. If your period length is bimonthly you can enter BM1, BM2. If your period length coincides with a month you can input M1, M2. The period codes could be of varying lengths but no gaps should be left between periods. The duration of two periods should not overlap. You can modify the period code of the current or a future period; however, a past period cannot be modified even if it has not been closed. All details maintained in this screen will automatically apply to any new branch opened by you in the Branch Parameters option. The current financial cycle code and the current period code are displayed in the Branch Parameters option.</p>
Start Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the first day of the corresponding period from the pick list.</p>
End Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the last date of the corresponding period from the pick list. End date of a period should always end on a month end.</p>

Column Name	Description
Delete	[Toggle] If the field is marked as Y then that period group will get deleted and if the field is marked as N then that period group will not get deleted.

3. Click the **Add** button.
4. Enter the financial cycle code and description.
5. Select the start date, the end date, the provisional book closing date, and the final book closing date from the pick list.
6. Click the **Add** button in the **Period Group** section to add the period code details.
7. Enter the period code, start date, and the end date.

Period Code Maintenance

Financial Cycle

Cycle : 12
 Description : FY2010
 Start Date : 01/04/2009 Provisional Book Closing Date : 01/01/2010
 End Date : 31/01/2010 Final Book Closing Date : 01/01/2010

Period Group

Period Code	Start Date	End Date	Delete
FIN	31/01/2010	31/01/2010	N
1	01/04/2009	31/01/2010	N

Add

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

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

8. Click the **Ok** button.
9. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **OK** button.
10. The period code details are added successfully once the record is authorised.

GLM17 - GL Parameter Definition

Using this option you can enter the parameters which will be used across the GL module functionality.

You can maintain the GL mask, GL purge days, real / contingent GL suspense accounts for local currency and foreign currency and the financial cycle details like consolidation and revaluation frequency using this option.

Definition Prerequisites

- BAM08 - Bank Master Maintenance
- GLM13 - Period Code Maintenance

Modes Available

Modify, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To modify the GL parameter definition

1. Type the fast path **GLM17** and click **Go** or navigate through the menus to **Global Definitions > GL > GL Parameter Definition**.
2. The system displays the **GL Parameter Definition** screen.

GL Parameter Definition

GL Parameter Definition*

Bank Parameters
 Bank Code: Bank Name:

GL Params
 GL Mask:
 GL Purge Days:

Suspense GL
 Credit Real LCY:
 Debit Real LCY:
 Credit Cont LCY:
 Debit Cont LCY:

Financial Cycle
 Current Cycle: Current Period:
 Consolidation Frequency: Revaluation Frequency:
 Local Currency: Process Date: 20/05/2010

Remarks:

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

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF OK Close Clear

Field Description

Field Name	Description
Bank Parameters	
Bank Code	[Mandatory, Pick List] Select the appropriate bank code from the pick list. This is a unique number assigned to the bank.
Bank Name	[Display] This field displays the bank name corresponding to the bank code selected.
GL Params	
GL Mask	[Mandatory, Alphanumeric, Nine] Type the format that the bank will follow for naming GL accounts. GL Mask can be of maximum 9 characters. Following characters can be used for forming the GL Mask: <ul style="list-style-type: none"> • A – Upper-case alphabet • a – Lower-case alphabet • N – Numeric alphabet
GL Purge Days	[Mandatory, Alphanumeric, Three] Type the number of days up to which, the records will be maintained for every GL by the system.
Suspense GL	
Credit Real LCY	[Mandatory, Pick List] Select the credit type of suspense GL from the pick list. If there is suspense generated in batch processing for local currency, then all credit suspense will be posted to this GL.
Debit Real LCY	[Mandatory, Pick list] Select the debit type of suspense GL from the pick list. If there is suspense generated in batch processing for local currency, then all debit suspense will be posted to this GL.
Credit Cont LCY	[Optional, Pick list] Select credit type of suspense GL from the pick list. If there is suspense generated in batch processing for local currency for contingent entries, then all credit suspense will be posted to this GL.

Field Name	Description
Debit Cont LCY	<p>[Optional, Pick list]</p> <p>Select debit type of suspense GL from the pick list.</p> <p>If there is suspense generated in batch processing for local currency for contingent entries, then all debit suspense will be posted to this GL.</p>
Financial Cycle	<p>[Display]</p> <p>This field displays the cycle codes defined in the Period Code Maintenance (Fast Path: GLM13) option.</p>
Current Cycle	<p>[Display]</p> <p>This field displays the current period code from the period codes defined for the current cycle code in the Period Code Maintenance (Fast Path: GLM13) option.</p>
Current Period	<p>[Mandatory, Drop-Down]</p> <p>Select the frequency, at which the bank would like to carry out the consolidation, from the drop-down list.</p>
Consolidation Frequency	<p>The options are:</p> <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly

Field Name	Description
Revaluation Frequency	<p>[Mandatory, Drop-Down]</p> <p>Select the frequency at which the bank would like to carry out the revaluation of foreign currency GL's from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly
Local Currency	<p>[Display]</p> <p>This field displays the local currency of the bank.</p>
Process Date	<p>[Display]</p> <p>This field displays the last revaluation process date.</p>

3. Click the **Modify** button.
4. Select the bank code from the pick list.
5. Modify the GL params, suspense GL and financial cycle details.

GL Parameter Definition

GL Parameter Definition*

Bank Parameters
 Bank Code: 335 Bank Name: PING AN BANK CO.,LTD

GL Params
 GL Mask: nnnnnnnnn
 GL Purge Days: 998

Suspense GL
 Credit Real LCY: 202020111 GL PARAMS SUSPENSE CREDIT
 Debit Real LCY: 101010111 GL PARAMS SUSPENSE DEBIT
 Credit Cont LCY: 55555551 CONTINGENT ASSETS 2
 Debit Cont LCY: 250990300 FCR SUSPENSE ACCOUNT

Financial Cycle
 Current Cycle: 1 Current Period: Y1
 Consolidation Frequency: Daily Revaluation Frequency: Yearly
 Local Currency: Process Date: 20/05/2010

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TRAJ	SARVIND	03/02/2011 12:59:42	Authorize	<input checked="" type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF OK Close Clear

6. Click the **Ok** button.
7. The system displays the message "Record Modified...Authorisation Pending...". Click the **OK** button.
8. The GL parameter definition details are modified successfully once the record is authorised.

GLM20 - Enterprise GL Cross Reference Maintenance

Using this option you can maintain and cross reference between it's GL Code and external GL code. This enterprise GL is maintained in an external system.

Definition Prerequisites

- GLM02 - Chart of Accounts

Modes Available

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

To add enterprise GL cross reference

1. Type the fast path **GLM20** and click **Go** or navigate through the menus to **Global Definitions > GL > Enterprise GL Cross Reference Maintenance**.
2. The system displays the **Enterprise GL Cross Reference Maintenance** screen.

Enterprise GL Cross Reference Maintenance

Enterprise GL Cross Reference Maintenance*

FCR GL Code ...

Enterprise GL Code

Record Details

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

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF OK Close Clear

Field Description

Field Name	Description
FCR GL Code	<p>[Mandatory, Pick List]</p> <p>Select the Oracle FLEXCUBE GL Code from the pick list.</p> <p>The adjacent field displays GL description as per the GL code entered.</p> <p>The GL code is defined in the Chart of Accounts (Fast Path: GLM02) option.</p>
Enterprise GI Code	<p>[Mandatory, Alphanumeric, 24]</p> <p>Type the Enterprise GL Code with which the cross reference for the Oracle FLEXCUBE GL Code is made.</p>

3. Select the FCR GL Code from the pick list and press the **<Tab>** key.
4. Enter the Enterprise GL code.

Enterprise GL Cross Reference Maintenance

5. Click the **Ok** button.
6. The system displays the message "Record Added... Authorisation Pending..". Click the **OK** button.
7. The enterprise GL cross reference is added once the record is authorised.

GLM35 - Implemented GL Cross Ref

Using this option you can maintain the cross reference for the implemented GL to the dormancy GL and unclaimed GL. After the user defined period, the un-reconciled entries of the implemented GL will be moved to the dormancy GL and subsequently to the unclaimed GL.

Definition Prerequisites

- BAM08 - Bank Master Maintenance
- GLM02 - Chart of Accounts

Modes Available

Add, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To maintain cross-reference for the implemented GL

1. Type the fast path **GLM35** and click **Go**.
2. The system displays the **Implemented GL Cross Ref** screen.

Implemented GL Cross Ref

The screenshot shows the 'Implemented GL Cross Ref' window. At the top, there are three rows of input fields for 'Implemented GL', 'Dormancy GL', and 'Unclaimed GL', each with a 'Description' field. Below this is a 'Record Details' section with fields for 'Input By', 'Authorized By', 'Last Mnt. Date', 'Last Mnt. Action', and 'Authorized'. At the bottom, there is a navigation bar with radio buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', and 'Inquiry' (which is selected). There are also 'OK', 'Close', and 'Clear' buttons.

Field Description

Field Name	Description
Implemented GL	[Mandatory, Pick List] Select the implemented GL account number for which the cross reference is to be maintained from the pick list.
Description	[Display] This field displays the description of the implemented GL selected in the corresponding field.
Dormancy GL	[Mandatory, Pick List] Select the dormancy GL with which the cross-reference of the implemented GL is to be maintained from the pick list.
Description	[Display] This field displays the description of the dormancy GL selected in the corresponding field.
Unclaimed GL	[Mandatory, Pick List] Select the unclaimed GL with which the cross-reference of the implemented GL is to be maintained from the pick list.
Description	[Display] This field displays the description of the unclaimed GL selected in the corresponding field.

3. Click the **Add** button.
4. Select the implemented GL, dormancy GL and unclaimed GL from the pick list.

Implemented GL Cross Ref

Implemented GL Cross Ref

Implemented GL :	100010001	...	Description :	CASE1
Dormancy GL :	100010008	...	Description :	TEST GL FOR SINGLE CCY
Unclaimed GL :	100020250	...	Description :	BC ISSUE GL

Record Details

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

Add Modify Delete Cancel Amend Authorize Inquiry

5. Click the **Ok** button.
6. The system displays the message 'Record Added....Authorisation Pending....Click Ok to Continue'.
7. The GL details will be added once the record is authorised.

GLM36 - GL Posting Flag Maintenance

Using this option you maintain the VE flag for the GLs. The values maintained in this option will override the value maintained at the global level. For bulk maintenance, the GEFU option can be used.

For transactions involving the GLs (in options without the LoB Codes), a check will be made to see if the Branch of the GL is allowed for the user or not, and further the allowed combination is maintained for that GL Branch and Branch default LoB. For allowed branch and an allowed combination the transaction will be allowed to go through.

For any other combination of branch and combination such as

- a. Branch not allowed, combination is there
- b. Branch Allowed , combination is not there or
- c. Branch not Allowed, combination is not there, the transaction will not be allowed.

For transactions involving the LoB Code, a check will be made if the posting branch is allowed for that user or not, and the GL, Branch and LoB combination is allowed or not. For a positive check for all the above validation, the transaction will be allowed to go through else it will be rejected.

Definition Prerequisites

- GLM02 - Chart of Accounts
- BAM03 - Branch Master Maintenance

Modes Available

Modify, Cancel, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To modify GL posting flag

1. Type the fast path **GLM36** and click **Go** or navigate through the menus to **Global Definitions > GL > GL Posting Flag Maintenance**.
2. The system displays the **GL Posting Flag Maintenance** screen.

GL Posting Flag Maintenance

GL Posting Flag Maintenance*

GL Code : ...

Branch Code: ...

Voucher Entry Allowed :

Record Details

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

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

Field Name	Description
GL Code	[Mandatory, Pick List] Select the appropriate GL code from the pick list.
Branch Code	[Mandatory, Pick List] Select the appropriate branch code from the pick list. Branch code is defined in the Branch Master Maintenance (Fast Path: BAM03) option.
Voucher Entry Allowed	[Optional, Check Box] Select the Voucher Entry Allowed check box to allow voucher entry on the selected GL - Branch combination.

3. Click the **Modify** button.
4. Select the GL code and branch code from the pick list.

GL Posting Flag Maintenance

GL Posting Flag Maintenance*

GL Code : 1444555 ... INTERFACE SEVEN DIGI
Branch Code: 9999 ... Head Office
Voucher Entry Allowed :

Record Details

Input By TYINOTH	Authorized By SSAISH	Last Mnt. Date 30/06/2008 15:35:51	Last Mnt. Action Authorized	Authorized <input checked="" type="checkbox"/>
---------------------	-------------------------	---------------------------------------	--------------------------------	---

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

5. Click the **OK** button.
6. The system displays the message "Record Modified... Authorisation Pending..". Click the **OK** button.
7. The GL posting flag is modified once the record is authorised.

GLM37 - GL Cost Centre XRef. Maintenance

Using this option you can maintain allowed list of GL-Cost center combination. For transaction GLs, you must provide branch and LoB codes. The system will check from this maintenance if the GL is allowed for the specified Branch+LoB combination.

For GLs where the Branch+LoB combination is not allowed system will reject the transaction. For options where the LoB Code is not selected by the user, the system will take the default LoB of the posting branch and check the cross reference if the GL Branch and Default LoB combination is maintained or not.

Definition Prerequisites

- GLM02 - Chart of Accounts
- BAM03 - Branch Master Maintenance
- BA431 - LOB Master

Modes Available

Add By Copy, Add, Modify, Delete, Cancel, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add GL cost centre Xref

1. Type the fast path **GLM37** and click **Go** or navigate through the menus to **Global Definitions > GL > GL Cost Centre XRef. Maintenance**.
2. The system displays the **GL Cost Centre XRef. Maintenance** screen.

GL Cost Centre XRef. Maintenance

Field Description

Field Name	Description
GL Code	[Mandatory, Pick List] Select the appropriate GL code from the pick list.
Branch Code	[Mandatory, Pick List] Select the appropriate branch code from the pick list. Branch code is defined in the Branch Master Maintenance (Fast Path: BAM03) option.
LOB Code	[Mandatory, Pick List] Select the appropriate LOB code from the pick list. LOB code is defined in the Line of Business (LOB) Master (Fast Path: BA431) option.

3. Click the **Add** button.
4. Select the GL code, branch code and LOB code from the pick list.

GL Cost Centre XRef. Maintenance

GL Cost Centre XRef. Maintenance*

GL Code : 33333333 COMMIT INT INCOME

Branch Code : 102 Kaisiadoriu KAS

LoB Code : 15 ATM Division

0 / 0

Record Details

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

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

5. Click the **Ok** button.
6. The system displays the message "Record Added... Authorisation Pending..". Click the **OK** button.
7. The GL cross centre Xref is added once the record is authorised.

To view the GL cost centre Xref

1. Click the **Inquiry** button.
2. Select the appropriate GL code and branch code from the pick list.
3. Click the **Ok** button. The system displays the LOB details.

GL Cost Centre XRef. Maintenance

Field Description

Field Name	Description
LOB Code	[Display] This column displays the LOB codes corresponding to the GL code and branch code combination selected.
LOB Name	[Display] This field displays the LOB name corresponding to the LOB codes.

4. Click the **Close** button.

1905 - Cross Cost Center Miscellaneous GL Transfer (Dr/Cr)

Using this option you can post debit and credit transactions between two GL accounts. The GL accounts can be transacted in any branch. If the transaction takes place across the branches then at the end of day, system will pass the inter-branch accounting entries. This screen allows any day reversal of transactions performed on TD. Salary Upload and Bald GEFU is supported for transaction reversal. FCR Supports view of the transactions for any back date performed by any teller of any branch. Teller from transaction branch will be able to reverse these transactions (using negative signs i.e. 'Red Ink).

You can select the product code for the Dr and Cr account number. The selected product code would be stamped in the transaction log and transaction history (related tables only for handoff).

Definition Prerequisites

- BAM97 - Currency Codes Cross Reference
- BAM99 - GL Code Cross Ref Maintenance

Modes Available

Not Applicable

To debit miscellaneous transaction to general ledger account

1. Type the fast path **1905** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Transfer > Cross Cost Center Miscellaneous GL Transfer (Dr/Cr)**.
2. The system displays the **Cross Cost Center Miscellaneous GL Transfer (Dr/Cr)** screen.

Cross Cost Center Miscellaneous GL Transfer (Dr/Cr)

Field Description

Field Name	Description
From Acct Ccy	[Mandatory, Drop-Down] Select the GL currency, in which the From GL Account will be debited, from the drop-down list.
From GL Branch	[Mandatory, Pick List] Select the appropriate GL branch for miscellaneous transfers from that branch, from the pick list. The list displays all the branches defined in FLEXCUBE .
From LOB	[Mandatory, Drop-Down] Select the appropriate LOB for the miscellaneous GL transfers from the drop-down list. Selection of branch from From GL Branch option makes LOBs specific to the branch available for selection. The user can also select the LOB code-branch code combination from the pick list without selecting anything from From GL Branch , which will get populated from the LOB – branch selection.

1905 - Cross Cost Center Miscellaneous GL Transfer (Dr/Cr)

Field Name	Description
From Product Code	<p>[Mandatory, Pick List]</p> <p>Select the product code from where the transfer will take place from the pick list.</p> <p>If no product code is selected, the value will be stamped as '000' in the transaction log and transaction history (related tables only for handoff).</p>
From GL Acct No	<p>[Mandatory, Pick List]</p> <p>Select the GL account number from the pick list.</p> <p>The GL description/ name are populated adjacent to the GL account number.</p> <p>This is the GL account which will be debited.</p>
To Acct Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the GL currency, in which the To GL Account will be credited, from the drop-down list.</p>
To GL Branch	<p>[Mandatory, Pick List]</p> <p>Select the appropriate GL branch for miscellaneous transfers to that branch, from the pick list.</p> <p>The list displays all the branches defined in FLEXCUBE.</p>
To LOB	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate LOB to receive the miscellaneous GL transfer from the drop down.</p> <p>Selection of branch from To GL Branch option makes LOBs specific to the branch available for selection. The user can also select the LOB code-Branch code combination from the pick list without making any selection in To GL Branch field which will get populated from the LOB – branch selection.</p>
To Product Code	<p>[Mandatory, Pick List]</p> <p>Select the product code of the GL account in which the transfer will take place from the pick list.</p> <p>If no product code is selected, the value will be stamped as '000' in the transaction log and transaction history (related tables only for handoff).</p>
To GL Acct No	<p>[Mandatory, Pick List]</p> <p>Select the GL account number from the pick list.</p> <p>The GL code is populated adjacent to the GL account number.</p> <p>This is the GL account, which will be credited.</p>

1905 - Cross Cost Center Miscellaneous GL Transfer (Dr/Cr)

Field Name	Description
Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Txn Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries.</p> <p>The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p>
From Amount	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount which will be debited from the From GL account.</p>
To Amount	<p>[Display]</p> <p>This field displays the amount that will be credited to the To GL account.</p> <p>This amount will be in the To Account currency.</p> <p>The transaction amount in transaction currency is converted to this amount in GL currency using the exchanges rates displayed earlier and automatically displayed by the system.</p>
Reference No	<p>[Mandatory, Alphanumeric, 12]</p> <p>Type the reference number.</p> <p>This field is provided to keep a reference number for the transaction, for future use.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p> <p>This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.</p>

1905 - Cross Cost Center Miscellaneous GL Transfer (Dr/Cr)

Field Name	Description
Narrative	[Mandatory, Alphanumeric, 40] Type the narration, based on the transaction. By default the system displays narration depending on the transaction. <ol style="list-style-type: none">3. Select the from account currency from the drop-down list.4. Enter the other relevant details.

Cross Cost Center Miscellaneous GL Transfer (Dr/Cr)

The screenshot shows a window titled "Cross Cost Center Miscellaneous GL Transfer (Dr/Cr)". The form contains the following fields:

- From Acct Ccy : IDR
- From GL Branch : HD 0999
- From LOB : CPC Division
- From Product Code : 5
- From GL Acct No : 100022150 CHANNEL ISSUER FEE GL
- To Acct Ccy : IDR
- To GL Branch : HD 0999
- To LOB : CPC Division
- To Product Code : 1
- To GL Acct No : 100010101 FCR ATM CASH GL
- Acct Ccy Rate : 1.00000
- Txn Ccy Rate : 1.00000
- From Amount : 1,250.00
- To Amount : 1,250.00
- Reference No : 98753368
- User Reference No : 765786976
- Narrative : Cross Cost Center GLT

Buttons: Ok, Cancel

5. Click the **OK** button.
6. The system displays the message "Authorization required. Do you want to continue?". Click the **OK** button.
7. The system displays the **Authorization Reason** screen.
8. Enter the relevant information and click the **Grant** button.
9. The system displays the transaction sequence number message box. The transaction number is system generated and is uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

Note: For more information on Authorization transactions, refer to the **FLEXCUBE Introduction User Manual**.

ACM08 - CRR Code - GL Cross Reference Maintenance

This maintenance is used to define the cross reference between CRR code and GL code. The purpose is to use separate GL's for passing of principal accounting entries when an account obtains a particular CRR codes. Incase if the GL is not defined against a CRR code then no principal accounting entry will be passed for that CRR code.

Modes Available

Add, Modify, Delete, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To define cross reference details

1. Type the fast path **ACM08** and click **Go** or navigate through the menus to **Global Definitions > AC > CRR Code - GL Cross Reference Maintenance**.
2. The system displays the **CRR Code - GL Cross Reference Maintenance** screen.

CRR Code - GL Cross Reference Maintenance

Field Description

Field Name	Description
CRR Plan	[Mandatory, Numeric, Five] Type the CRR Plan code.

ACM08 - CRR Code - GL Cross Reference Maintenance

Field Name	Description
CRR Plan Description	[Mandatory, Input,Alphanumeric,120] Type a description for the CRR Plan.
CRR Code	[Mandatory, Input] Type the CRR code maintained in ACM03.
Accrual Status	[Display] This field displays the Accrual status defined for CRR Code in ACM03.
GL Code	[Optional, Numeric, Nine] This field displays the valid Asset type of GL code.
GL Description	[Optional, Numeric, Nine] This field displays description of GL code as defined in Chart of Accounts (FP: GLM02).
Delete	[Optional] Type the value to Y if a row is to be deleted. By default value will be 'N'.

3. Enter the required information in the various fields.
4. Select any CRR Plan. Next screen will display details for the selected CRR Plan.

ACM08 - CRR Code - GL Cross Reference Maintenance

CRR Code - GL Cross Reference Maintenance

CRR Code - GL Cross Reference Maintenance*

CRR Plan : ... CRR Plan Description :

CRR Code	CRR Description	Accrual Status	GL Code	GL Description	Delete
10	Normal	N	4030202	代收代扣款项	N
20	Concerned	N	4030203	代发工资	N
30	Subordinate	S	4030204	IC卡待清算款	N
40	Doubtful	S	4030205	手机银行待清算	N
50	Loss	S	4030206	代理第三方存管业务待清算	N

Remarks:

Record Details

Input By TASHISH9999	Authorized By TASHISH9999	Last Mnt. Date 16/04/2013 11:06:29	Last Mnt. Action Authorize	Authorized <input checked="" type="checkbox"/>
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Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry