

Oracle FLEXCUBE Core Banking

Term Deposit User Manual
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Term Deposit User Manual
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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 5.1.0.0.0, refer to the following documents:

- Oracle FLEXCUBE Core Banking Licensing Guide

TD Introduction

The Time Deposit (TD) module in **FLEXCUBE Retail** has been designed to facilitate easy introduction of new TD products and has the capability to customize system features that makes it possible to rapidly meet increased volumes, changing market scenarios and customer needs.

FLEXCUBE Retail TD module supports the complete life cycle of a Time Deposit account from opening of the account, interest accruals and payments, part redemptions, premature closure, tax deductions and finally maturity of the TD and its subsequent payout or renewal. This system also complies with Islamic Banking Laws, which allows the banks to capture the immense potential of customers in Islamic countries who want to put their financial equity to work based on the concept of profit and risk sharing, rather than fixed income.

1.1.1. Key Features

FLEXCUBE Retail Banking Solution offers the best feature with an interactive interface that gives emphasis to business logic in intelligence form for the financial companies.

- Easily manage new product setup, and the ability to customize your system to set desired defaults for processing
- Capable of combining term based and amount based attributes to define the product rate
- Multiple deposits can be opened under the same account for the same customer
- Interest can be transferred to multiple modes like CASA, TD, GL, etc.
- Fully menu driven and is integrated with the Financial Accounting system
- Premature redemption of the deposit amount in full or partial
- Flexible enough to deduct the tax account-wise or deposit-wise
- Available in major foreign currencies
- Provides multi-location requirements
- The deposit module is compliant with the Islamic Banking Law
- Greater flexibility in defining service charges and waiver of rules
- Deposit Corrections - adjustments to principal and interest amount on redemption/renewal
- Sweep-in and sweep-out processing
- Deposits kept under a Time Deposit account can be pledged as security for the advances to the depositor himself, or to a third party
- Increased accuracy and reliability of compliance report
- Online verification of signature and photo identity

- User-wise security support system
- Instant querying functionality
- Multilevel Password

The system has an inbuilt parameter based coding system to link it up with the financial accounting system.

TD Account Opening-Maintenance

8054 - Time Deposit Account Opening

Using this option you can open a new time deposit account. The product has to be defined and authorised before an account can be opened.

The ideal procedure followed for Time Deposit Account Opening is as follows:

- Check for customer existence: Check for all customers linked to the account.
- Specify Account Operating Instructions.
- Add Account Memo (if any).
- Customer Account Linking: A Maximum of three customers can be linked to the account using this option. If there are more than three customers, the same need to be linked to the account.
- Add MIS information to the account, if applicable.
- Add CBR Codes / other user defined information to the account, if applicable.

Note: Tax rates are subject to change if any special tax code is maintained at the customer level. You can view the special tax code from the **Customer Special Tax Code Maintenance** (Fast Path: TDS05) option.

Definitions Prerequisites

- BAM17 - Branch Type Maintenance
- TDM01 - TD Product Master
- BAM97 - Currency Codes Cross Reference
- BAM30 - Tax Codes Maintenance
- 8053 - Customer Addition
- CI142 - Customer Account Relationship Maintenance
- BA524 - Product Code - Product Type Cross Reference

Download

Not Required

Modes Available

Not Applicable

To open a new TD account

1. Type the fast path **8054** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Time Deposit Account Opening**.
2. The system displays the **Time Deposit Account Opening** screen.

Time Deposit Account Opening

Field Description

| Field Name | Description |
|---------------------|--|
| Branch | [Mandatory, Numeric, Four, Pick List] Type the branch code under which an account is to be opened and select it from the pick list. The name of the branch is displayed in the adjacent field. It is possible for a branch to open an account on behalf of another branch. The branch name as per the SMS set up of the user is defaulted. |
| Product Name | [Mandatory, Drop-Down] Select the appropriate product name, available for the selected branch, from the drop-down list. The product is selected for which the account has to be opened. |
| Product Ccy | [Display] This field displays the currency assigned to the product at the time of product definition. This is the default currency for the product defined in Customer Addition (Fast Path: 8053) option. |

| Field Name | Description |
|-----------------------|--|
| A/C No | <p>[Display]</p> <p>This field displays the account number at the time of account opening, if the account number generation is set as "Automatic" in the system pre-load.</p> <p>The structure of the account number is flexible and can be defined based on the requirements of the bank.</p> |
| A/C Title | <p>[Optional, Alphanumeric, 35]</p> <p>Type the account title.</p> <p>This field is displayed on successful account creation.</p> |
| Serial No | This field is for future use. |
| A/C Open Date | <p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the date, on which the account is opened, from the pick list.</p> <p>The system by default displays the posting date as the account open date.</p> <p>The system allows backdated account opening of TD.</p> |
| Restricted A/C | <p>[Optional, Check Box]</p> <p>Select the Restricted A/C check box if the customer is a restricted customer or vice versa.</p> <p>This field is enabled if the customer is not restricted in Customer Account Restriction (Fast Path: CIM21) option.</p> <p>Select the check box if you want the account to be treated as restricted account used only in the home branch.</p> <p>Only tellers with suitable capability will be able to inquire and post transactions into restricted accounts. Normal tellers will not be able to transact on the account.</p> |

Customer Information

| | |
|--------------------|---|
| Customer IC | <p>[Mandatory, Pick List]</p> <p>Select the identification code of the customer from the pick list.</p> <p>A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate, or corporate registration can be used as a customer IC.</p> |
|--------------------|---|

| Field Name | Description |
|-------------------------|--|
| Category | <p>[Mandatory, Drop-Down]</p> <p>Select the category of the customer from the drop-down list.</p> <p>For example, Tax Paying Individual, Church, Foreign Corporate, etc. You can choose to set up multiple customer types to segregate the customers using the Customer Type Maintenance (Fast Path: CIM08) option.</p> <p>Further processing such as tax applicable, service charges, etc. are levied based on the customer type.</p> |
| IC Type | <p>[Display]</p> <p>This field displays the IC type of the customer, based on the category to which the customer belongs.</p> <p>This is maintained in the Customer Type Maintenance (Fast Path: CIM08) option.</p> |
| Short Name | <p>[Display]</p> <p>This field displays the short name of the customer.</p> <p>The short name of the customer is defaulted from the Customer Addition (Fast Path: 8053) option.</p> |
| Birth / Reg Date | <p>[Display]</p> <p>This field displays the birth or registration date of the customer after validation.</p> <p>If the customer already exists, then the Birth/Reg Date will be automatically defaulted. Otherwise, the Customer Addition (Fast Path: 8053) option will be invoked where more details about the customer need to be entered.</p> <p>For more information, refer to Customer Addition (Fast Path: 8053) option.</p> |
| Relations | <p>[Mandatory, Drop-Down]</p> <p>Select the appropriate relations from the drop-down list.</p> <p>The customer is linked to the account by way of a relations tag.</p> <p>This list contains different relations. For example, Sole Owner, Joint And First, Joint and Other and other relations.</p> <p>For successful account opening transaction, a customer with primary relationship viz. Sole Owner, Joint And First, or Joint Or First must be linked. If primary relationship linked is Joint And First or Joint or First, customer with secondary relationship viz. Joint and other or Joint or other must be linked to the account.</p> <p>A maximum of three customers can be linked to an account in the account-opening screen. Customer Account Relationship Maintenance (Fast Path: CI142) option can be used to attach additional customers to the accounts.</p> |

| Field Name | Description |
|-----------------------------|--|
| Customer ID | <p>[Display]</p> <p>This field displays the ID of the customer.</p> <p>A customer ID is an identification number generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.</p> |
| Taxable Customer Id | <p>[Mandatory, Pick List]</p> <p>Select the taxable customer ID from the pick list.</p> <p>By default it displays the ID of the primary customer.</p> |
| Waive Service Charge | <p>[Optional, Check box]</p> <p>Select the Waive Service Charge check box, if you want to waive the service charge for the TD account.</p> |
| Base Tax Code 1 | <p>[Display]</p> <p>This field displays the tax code 1 set by the bank that will be applicable to the account.</p> |
| Base Tax Code 2 | <p>[Display]</p> <p>This field displays the tax code 2 set by the bank that will be applicable to the account.</p> |
| IBAN | <p>[Display]</p> <p>This field displays the new International Bank Account Number generated by the system.</p> <p>The IBAN¹ mask is defined in the Bank Master Maintenance (Fast Path: BAM08) option.</p> <p>For more information on generation of IBAN refer the Example 02 provided at the end of the CASA Account Opening (Fast Path: 8051) option.</p> |

¹(International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.)

| Field Name | Description |
|-----------------------------|---|
| Minor Account status | <p>[Mandatory, Drop-Down]</p> <p>Select the appropriate minor account status from the drop-down list.</p> <p>Oracle FLEXCUBE supports three types of minor accounts:</p> <ul style="list-style-type: none"> • Major - The account belongs to the customer who is a major. • Minor with Restrictions - The account belongs to the customer who is a minor, however, the customer cannot perform certain transactions like cheque withdrawal on the account. • Minor without Restrictions - The account belongs to the customer who is a minor, and the customer has no restrictions on the type of transactions that can be performed on the account. <p>3. Select the branch name and product name from the drop-down list.</p> <p>4. Enter the account opening date.</p> <p>5. Select the customer IC from the pick list.</p> <p>6. Select the appropriate category and relations from the drop-down list.</p> <p>7. Click the Val Customer button. The system validates if the customer is an existing customer or a new customer.</p> <p>8. For an existing customer, the system displays the message "Existing Customer...Proceed with data entry".</p> |

Time Deposit Account Opening

Time Deposit Account Opening*

| | | | | | |
|---|----------------|------------------------------------|-----------------------------------|--------------------------------------|--------------------------------------|
| Branch : | 2 KHASWESTMUMB | Product Name : | 301 - Resident TD - Regular | Product Ccy : | INR |
| A/C No : | | A/C Title : | KEVIN MATHEW | Serial No : | |
| A/C Open Date : | 29/02/2008 | Restricted A/C : | | | |
| Customer Information | | | | | |
| Customer IC | Category | IC Type | Short Name | Birth/Reg Date | Relations |
| 121211000 | INDIVIDUAL | B | KEVIN MATHEW | 25/12/1980 | Sole Owner |
| | | | | | |
| | | | | | |
| Taxable Customer Id : | | 604942 | Waive Service Charge : | <input type="checkbox"/> | |
| Base Tax Code 1 : | | 1 - 0.00000 / 0.00000 | IBAN : | | |
| Base Tax Code 2 : | | 1 - 0.00000 / 0.00000 | | | |
| Minor Account status : | | Major | | | |
| <small>* Tax rates will be subject to change if any special tax code maintained at the customer level</small> | | | | | |
| Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument |
| Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque | |
| <input type="button" value="Val. Customer"/> | | <input type="button" value="UDF"/> | <input type="button" value="OK"/> | <input type="button" value="Close"/> | <input type="button" value="Clear"/> |

9. Click **Ok** button.
10. The system displays the message "Authorisation Required. Do You Want to continue". Click the **OK** button.
11. The system displays the **Authorization Reason** screen.
12. Enter the relevant information and click the **Grant** button.
13. The system displays the account number. Click the **OK** button.

CI500 - Assisted Account Opening

Using this option, you can perform customer search in **Oracle FLEXCUBE** as well as CRM. The data maintained in CRM is continuously updated in Oracle FLEXCUBE. This option facilitates account opening across all modules.

Based on the module type selected, the relevant CASA/TD/Loan account details tab is enabled. This option is a combination of **CASA Account Opening** (Fast Path: 8051), **TD Account Opening** (Fast Path: 8054) and **Loan Account Opening** (Fast Path: LN057) options.

The information related to the added customer and account details captured in **Oracle FLEXCUBE** is updated in CRM.

Note: The validations provided in this option are based on **Oracle FLEXCUBE**.

Definition Prerequisites

- CHM01 - CASA Product Master Maintenance
- LNM11 - Product Master Maintenances
- TDM01 - TD Product Master
- CI501- Assisted Customer Creation

Modes Available

Not Applicable

To open a CASA/TD/Loan account

1. Type the fast path **CI500** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Assisted Account Opening**.
2. The system displays the **Assisted Account Opening** screen.

Assisted Account Opening

Assisted Account Opening*

Account Details

| | | | |
|---------------------------------------|---------------------------------------|-------------------------------------|---|
| Module Type :* | <input type="text"/> | Product Name : <input type="text"/> | Product Currency : <input type="text"/> |
| Account Number : <input type="text"/> | Account Status : <input type="text"/> | | |

Applicants

| | | | | | | | |
|---------------------------------------|--|--|--|---|--|--|---|
| <input type="button" value="Delete"/> | <input type="button" value="Customer IC"/> | <input type="button" value="Customer Category"/> | <input type="button" value="IC Type"/> | <input type="button" value="Short Name"/> | <input type="button" value="Birth / Reg. Date"/> | <input type="button" value="Customer Id"/> | <input type="button" value="Relation"/> |
| <input type="checkbox"/> | | | | | | | |
| <input type="checkbox"/> | | | | | | | |
| <input type="checkbox"/> | | | | | | | |

CASA Details

| | |
|--|---|
| Branch Code : <input type="text"/> | <input type="button" value="..."/> |
| Officer Id :* <input type="text"/> | IBAN : <input type="text"/> |
| Tax Code 1 :* <input type="text"/> | Tax Code 2 :* <input type="text"/> |
| Cheque Book request : <input type="checkbox"/> | No. Of Leaves : <input type="text"/> |
| Interest Waiver : <input type="checkbox"/> | Restricted Account : <input type="checkbox"/> |
| Annual Interest Rate : <input type="text"/> | Deposit Term : <input type="text"/> |
| Deposit Unit : <input type="text"/> | |
| Installment Frequency : <input type="text"/> | Minor Account Status : <input type="text"/> |
| CR Interest Variance : <input type="text"/> | DR Interest Variance : <input type="text"/> |
| Installment Amount : <input type="text"/> | |
| Business Acquirer Id :* <input type="text"/> | |

Field Description

| Field Name | Description |
|------------------------|--|
| Account Details | |
| Module Type | <p>[Mandatory, Drop-Down]</p> <p>Select the module type under which the account needs to be opened from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none">• CASA• TD• LOAN |
| Product Name | <p>[Mandatory, Drop-Down]</p> <p>Select the product name under which the account is to be opened from the drop-down list.</p> <p>The list of authorised products available for the selected branch based on the option selected in the Module drop-down list.</p> |

| Field Name | Description |
|--------------------------|--|
| Product Currency | [Display] This field displays the currency assigned to the product, at the time of product definition. This is the default currency for the product, and cannot be modified. |
| Account Number | [Display] This field displays the account number at the time of account opening. |
| Account Status | [Display] This field displays the status of the accounts created. |
| Applicants | |
| Delete | [Optional, Check Box] Select the Delete check box to delete the corresponding customer. |
| Customer IC | [Display] This field displays the customer IC. |
| Customer Category | [Display] This field displays the category of the customer. For example, Tax Paying Individual, Church, Foreign Corporate, etc. Further processing such as tax applicable, SC charges, etc., are levied based on the customer type. |
| IC Type | [Display] This field displays the IC type of the customer, based on the category to which the customer belongs. |
| Short Name | [Display] This field displays the short name of the customer. The short name of the customer is defaulted from the Assisted Customer Creation (Fast Path: CI501) option. |
| Birth / Reg Date | [Display] This field displays the birth or registration date of the customer. The birth or registration date of the customer is defaulted from the Assisted Customer Creation (Fast Path: CI501) option. |
| Customer Id | [Display] This field displays the customer ID. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC & Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system. |

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

Relation [Mandatory, Drop - Down]
 Select the customer account relation from the drop-down list.
 A customer is linked to an account, by a relations tag. This drop-down list contains different relations. For example, Sole Owner, Joint And First, Joint and Other and other relations. The customer to account relation is defaulted from the **Assisted Customer Creation** (Fast Path: CI501) option.

3. Select the module type, product name from the drop-down list. The system displays the corresponding tab.
4. Click the **+** button under the **Applicants** section. The system displays the **Assisted Customer Creation** (Fast Path: CI500) screen.
5. Enter the required details and click the **Close** button. For more information, refer to **Assisted Customer Creation** (Fast Path: CI500) option in the **Customer Information Capture Manual**.

Assisted Account Opening

6. Enter the required information in the relevant tab. For example if the **CASA** option is selected in the **Module Type** drop-down list then the **CASA Details** tab is enabled.

CASA Details

This tab is enabled if the **CASA** option is selected in the **Module Type** drop-down list.

The screenshot shows the 'Assisted Account Opening' window with the 'CASA Details' tab selected. The 'Account Details' section includes fields for Module Type (CASA), Product Name (1 - SAVINGS REGULAR- DAILY BALANCE), Product Currency (INR), and Account Number (Account Status: Opened Today). The 'Applicants' section shows a table with columns: Delete, Customer IC, Customer Category, IC Type, Short Name, Birth / Reg. Date, Customer Id, and Relation. One row is present with values: 100010010, I, B, edward1, 19851225, and Sole Owner. Below these tabs are fields for Branch Code (9999, HOHousingDevelopmentFinanceCorporationMu), Officer Id (ABC), IBAN, Tax Code 1 (1 - 0.00000 / 0.00000), Tax Code 2 (2 - 20.00000 / 1.00), Cheque Book request (checked), No. Of Leaves (10), Interest Waiver (checked), Restricted Account (unchecked), Annual Interest Rate, Deposit Term, Deposit Unit, Installment Frequency (Minor Account Status: Major), CR Interest Variance (0), DR Interest Variance, Installment Amount, and Business Acquirer Id (TRAJI). At the bottom are buttons for 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 |
|--------------------|---|
| Branch Code | <p>[Mandatory, Pick List]</p> <p>Select the branch code in which the account needs to be opened, from the pick list.</p> <p>The account opening procedure can either be centralised or decentralised.</p> <p>In a centralised setup, one centralised processing center will open accounts for all branches of a region. You have to select the name of the centralised processing branch, if the bank follows the centralised setup for account opening.</p> <p>In Decentralised setup, the branch name will default to the branch to which the SMS user is mapped. In case, you select the IBAN² number from the IBAN field, then the system will display the branch name of the IBAN selected.</p> |

²(International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.)

| Field Name | Description |
|----------------------------|---|
| Officer Id | <p>[Mandatory, Drop-Down]</p> <p>Select the officer ID from the drop-down list.</p> <p>Each account can be assigned to a separate officer.</p> <p>The officer who is assigned to an account will act as the relationship officer for the account.</p> |
| IBAN | <p>[Optional, Pick List]</p> <p>Select the IBAN under which the account needs to be opened from the pick list.</p> <p>Based on the product currency and customer ID selected, the pick list displays the corresponding CASA IBAN's with active account(s) available under the same multi currency package of the selected product code. If you want to generate a new IBAN, then you need not select any IBAN.</p> <p>Oracle FLEXCUBE will generate a new IBAN. If the Customer ID selected, does not have any CASA IBAN for the product currency, then the field will be blank till the account number is generated. The IBAN will be generated after the account number and will be displayed in this field.</p> |
| Tax Code 1 | <p>[Mandatory, Drop-Down]</p> <p>Select the tax code 1 suitable to the customer from the drop-down list.</p> <p>The tax code is defaulted if the customer type tax codes cross-reference has been maintained. It can however be modified.</p> |
| Tax Code 2 | <p>[Mandatory, Drop-Down]</p> <p>Select the tax code 2 from the drop-down list.</p> <p>Dual tax codes can be applied to a customer's account.</p> <p>For example, taxes are applied to the account at two levels, i.e., National tax and local tax. National tax can be specified in the Tax Code 1 field and local tax can be specified in the Tax Code 2 field.</p> |
| Cheque Book Request | <p>[Conditional, Check Box]</p> <p>Select the Cheque Book Request check box, if the cheque book is to be issued.</p> <p>This field is selected by default, if the cheque book facility is allowed for the product.</p> <p>The request for the issue of a cheque book is validated against this field at the EOD process. This field is enabled only for CASA products.</p> |
| No Of Leaves | <p>[Conditional, Numeric, Three]</p> <p>Type the number of leaves to be included in the cheque book.</p> <p>This field is enabled only if the Cheque Book Request check box is selected.</p> <p>A cheque book can have a maximum of 100 leaves.</p> |

| Field Name | Description |
|------------------------------|---|
| Interest Waiver | <p>[Optional, Check Box]</p> <p>Select the Interest Waiver check box to waive the debit and credit interest defined at the product level.</p> <p>If the check box is selected, the system waives all the interest for that account.</p> <p>Note: This field can be selected, only at the time of account opening. It cannot be maintained during the life-cycle of the account.</p> |
| Restricted Account | <p>[Optional, Check Box]</p> <p>Select the Restricted Account check box to restrict the customer if you want the account to be treated as a restricted account only in the home branch.</p> <p>This is maintained in the Customer Account Restriction (Fast Path: CIM21) option. The restriction may be applied before or during the account opening process for the customer.</p> <p>Only tellers with suitable capability will be able to inquire and post transactions into restricted accounts. Normal tellers will not be able to transact on the account.</p> |
| Annual Interest Rate | <p>[Display]</p> <p>This field displays the rate of interest for a recurring deposit account.</p> <p>This field displays the interest rate for a recurring deposit account. For other CASA products, this field will be blank. It displays up to 10 digits after decimal.</p> |
| Deposit Term | <p>[Conditional, Numeric, Five]</p> <p>Type the term for a recurring deposit account. For non-recurring account, this field is not enabled.</p> <p>This field displays the term for which the recurring deposit is being opened. By default, this value is defaulted from the product level.</p> |
| Deposit Unit | <p>[Display]</p> <p>This field displays the deposit unit of term for a recurring deposit account.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Days • Combination • Months |
| Installment Frequency | <p>[Display]</p> <p>This field displays the frequency at which the installment deposits are made to the account.</p> <p>This field is applicable only for recurring deposit accounts.</p> |

| Field Name | Description |
|-----------------------------|---|
| Minor Account Status | <p>[Mandatory, Drop-Down]</p> <p>Select the minor account status from the drop-down list.</p> <p>Oracle FLEXCUBE supports three types of minor accounts.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Major - The account belongs to the customer who is a minor, and the minor customer can enjoy (primary) joint account relationship with the account. When the customer turns major, the account also turns major. • Minor with Restrictions - The account belongs to the customer who is a minor; and the customer cannot perform certain transactions like cheque withdrawal on the account. • Minor without Restrictions - The account belongs to the customer who is a minor, and the customer has no restrictions on the type of transactions that can be performed on the account. The Minor Account status field needs to be set to Minor with Restriction, or Minor without Restriction. |
| CR Interest Variance | <p>[Optional, Numeric, 10]</p> <p>Type the interest variance applicable for the credit interest.</p> <p>The variance should be within the maximum and minimum levels, specified at the product level.</p> |
| DR Interest Variance | This field is for future use. |
| Installment Amount | <p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount that will be deposited in the account in each installment for a recurring deposit account.</p> <p>This will not be enabled for a non-recurring deposit product.</p> |
| Business Acquirer Id | <p>[Mandatory, Drop-Down]</p> <p>Select the business acquirer ID, to capture the business acquirer information for the particular transaction, from the drop-down list.</p> <p>By default, the system displays the Id of the teller who has logged in.</p> <p>The drop-down contains the list of users linked to the system.</p> |

TD Details

This tab is enabled if the **TD** option is selected in the **Module Type** drop-down list

Assisted Account Opening*

| Account Details Module Type : TD Product Name : 302 - Resident TD Products - Regular Product Currency : INR Account Number : Account Status : Opened Today | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|-------------|-------------------|---------|------------|-------------------|-------------|------------|--------|-------------|-------------------|---------|------------|-------------------|-------------|----------|--------------------------|------------|---|---|---------|----------|--|------------|--------------------------|--|--|--|--|--|--|--|--------------------------|--|--|--|--|--|--|--|
| Applicants <table border="1"> <thead> <tr> <th>Delete</th> <th>Customer IC</th> <th>Customer Category</th> <th>IC Type</th> <th>Short Name</th> <th>Birth / Reg. Date</th> <th>Customer Id</th> <th>Relation</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td>1000100010</td> <td>I</td> <td>B</td> <td>edward1</td> <td>19851225</td> <td></td> <td>Sole Owner</td> </tr> <tr> <td><input type="checkbox"/></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> | | | | | | | | Delete | Customer IC | Customer Category | IC Type | Short Name | Birth / Reg. Date | Customer Id | Relation | <input type="checkbox"/> | 1000100010 | I | B | edward1 | 19851225 | | Sole Owner | <input type="checkbox"/> | | | | | | | | <input type="checkbox"/> | | | | | | | |
| Delete | Customer IC | Customer Category | IC Type | Short Name | Birth / Reg. Date | Customer Id | Relation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> | 1000100010 | I | B | edward1 | 19851225 | | Sole Owner | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CASA Details TD Details Loan Details Branch Code : 9999 [HOHousingDevelopmentFinanceCorporationMu] Taxable Customer Id : 1000 IBAN : Waive Service Charge : <input type="checkbox"/> Tax Code 1 : 1 - 0.00000 / 0.00000 Tax Code 2 : 2 - 20.00000 / 1.00 Minor Account Status : Major | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 |
|-----------------------------|--|
| Branch Code | <p>[Mandatory, Pick List]</p> <p>Select the branch code under which an account is to be opened from the pick list.</p> <p>The name of the branch is displayed in the adjacent field.</p> <p>It is possible for a branch to open an account on behalf of another branch.</p> <p>The branch name as per the SMS set up of the user is defaulted.</p> |
| Taxable Customer ID | <p>[Mandatory, Pick List]</p> <p>Select the taxable customer ID from the pick list.</p> <p>By default it displays the id of the primary customer</p> |
| IBAN | <p>[Display]</p> <p>This field displays the new IBAN generated by the system.</p> <p>The IBAN mask is defined in the Bank Master Maintenance (Fast Path: BAM08) option.</p> |
| Waive Service Charge | <p>[Optional, Check box]</p> <p>Select the Waive Service Charge check box, if you want to waive the service charge for the TD account.</p> |

| Field Name | Description |
|-----------------------------|--|
| Tax Code 1 | [Mandatory, Drop-Down] Select the tax code 1 that will be applicable to the account from the drop - down list. |
| Tax Code 2 | [Mandatory, Drop-Down] Select the tax code 2 that will be applicable to the account from the drop - down list. |
| Minor Account Status | [Mandatory, Drop-Down] Select the appropriate minor account status from the drop-down list. Oracle FLEXCUBE supports three types of minor accounts: <ul style="list-style-type: none"> • Major - The account belongs to the customer who is a major. • Minor with Restrictions - The account belongs to the customer who is a minor, however, the customer cannot perform certain transactions like cheque withdrawal on the account. • Minor without Restrictions - The account belongs to the customer who is a minor, and the customer has no restrictions on the type of transactions that can be performed on the account. |

Loan Details

This tab is enabled if the **Loan** option is selected in the **Module Type** drop-down list.

Assisted Account Opening*

| Account Details Module Type : <input type="text" value="LOAN"/> ProductName : <input type="text" value="Amar_Loan_RepaymentDateChange_Unsecure"/> Product Currency : <input type="text" value="IDR"/> Account Number : <input type="text"/> Account Status : <input type="text" value="Opened Today"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|-------------|-------------------|---------|------------|-------------------|-------------|------------|--------|-------------|-------------------|---------|------------|-------------------|-------------|----------|--------------------------|-----------|---|---|---------|----------|--|------------|--------------------------|--|--|--|--|--|--|--|--------------------------|--|--|--|--|--|--|--|
| Applicants <table border="1"> <thead> <tr> <th>Delete</th> <th>Customer IC</th> <th>Customer Category</th> <th>IC Type</th> <th>Short Name</th> <th>Birth / Reg. Date</th> <th>Customer Id</th> <th>Relation</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td>100010010</td> <td>I</td> <td>B</td> <td>edward1</td> <td>19851225</td> <td></td> <td>Sole Owner</td> </tr> <tr> <td><input type="checkbox"/></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> | | | | | | | | Delete | Customer IC | Customer Category | IC Type | Short Name | Birth / Reg. Date | Customer Id | Relation | <input type="checkbox"/> | 100010010 | I | B | edward1 | 19851225 | | Sole Owner | <input type="checkbox"/> | | | | | | | | <input type="checkbox"/> | | | | | | | |
| Delete | Customer IC | Customer Category | IC Type | Short Name | Birth / Reg. Date | Customer Id | Relation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> | 100010010 | I | B | edward1 | 19851225 | | Sole Owner | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="CASA Details"/> <input type="button" value="TD Details"/> <input type="button" value="Loan Details"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Account Open Date : <input type="text" value="31/03/2008"/> <input type="button" value="..."/> Branch Code : <input type="text" value="9999"/> <input type="button" value="..."/> HOHousingDevelopmentFinanceCorporationMu Loan Purpose : <input type="text" value="Education Loan"/> Repayment Mode : <input type="text" value="Cash"/> Loan Term : <input type="text" value="12"/> Contribution : <input type="text"/> Asset Value : <input type="text" value="100000"/> Producer Id : <input type="text"/> Loan Amount : <input type="text" value="100000"/> Parent Limit Code : <input type="text"/> Schedule Code : <input type="text"/> Annual Interest Rate : <input type="text"/> Subsidy Rate : <input type="text"/> Interest Rate Type <input type="radio"/> Variance <input type="text" value="1"/> <input checked="" type="radio"/> Monthly Flat Rate <input type="text"/> <input type="radio"/> Yearly Effective Rate <input type="text"/> Date Basis For Account Rate : <input type="text" value="First Disbursement Date"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Card"/> <input type="button" value="Change Pin"/> <input type="button" value="Cheque"/> <input type="button" value="Cost Rate"/> <input type="button" value="Denomination"/> <input type="button" value="Instrument"/> <input type="button" value="Inventory"/> <input type="button" value="Pin Validation"/> <input type="button" value="Service Charge"/> <input type="button" value="Signature"/> <input type="button" value="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 |
|--------------------------|--|
| Account Open Date | [Mandatory, Pick List, dd/mm/yyyy] Type the account opening date or select it from the pick list. This date should be lesser than or equal to the current process date. |
| Branch Code | [Mandatory, Pick List] Select the branch code from the pick list. The account opening procedure can be either centralized or decentralized. In the centralized setup, one centralized processing centre will open accounts for all branches of a region. You have to select the name of the centralized processing branch if the bank follows the centralized setup for account opening. |
| Loan Purpose | [Mandatory, Alphanumeric, 40] Type the purpose for which the loan has been taken. |

| Field Name | Description |
|--------------------------|--|
| Repayment Mode | <p>[Mandatory, Drop-Down] The mode of repayment of the loan. The options are:</p> <ul style="list-style-type: none"> • Cash • Cheque • Account Transfer • GL |
| Loan Term | <p>[Mandatory, Numeric, Three] Type the tenure of the loan in months. The value is validated against the minimum and maximum term of the loan product defined at the product level.</p> |
| Contribution | <p>[Optional, Numeric, 13, Two] Type the contribution amount for purchasing the asset. The contribution amount should be less than the asset value.</p> |
| Asset Value | <p>[Mandatory, Numeric, 13, Two] Type the value of the asset for which the loan application is submitted.</p> |
| Producer ID | <p>[Optional, Pick List] Select the producer ID from the pick list. This is maintained in the Producer Setup (Fast Path: ORS25) option where the DSA details which source the loan account are maintained.</p> |
| Loan Amount | <p>[Display] This field displays the loan amount. The loan amount is calculated as the difference in value between the asset and contribution.</p> $\text{Loan Amount} = \text{Asset Value} - \text{Contribution}$ <p>The loan amount value should be within the product minimum and maximum amount.</p> |
| Parent Limit Code | <p>[Optional, Pick List] Select the unique identification number of the limit from the pick list. The parent limit name is populated in the corresponding field.</p> |

| Field Name | Description |
|-----------------------------|--|
| Schedule Code | <p>[Mandatory, Pick List]</p> <p>Select the repayment schedule code from the pick list.</p> <p>Only the schedules, which are attached to the product, are displayed in the pick list.</p> <p>The name of the schedule is displayed adjacent to the schedule code.</p> <p>The schedules are attached to the product in the Schedule Type (Fast Path: LNM98) option.</p> |
| Annual Interest Rate | <p>[Display]</p> <p>This field displays the annual interest rate of the loan account.</p> |
| Subsidy Rate | <p>[Conditional, Numeric, Three, 10]</p> <p>Type the subsidy interest rate for the account being opened.</p> <p>This rate should be greater than zero and less than the account rate applicable. It displays up to 10 digits after decimal.</p> <p>This field is mandatory for all Loan accounts opened under the product where Allow Subsidy Rate check box is selected in the Product Master Maintenance (Fast Path - LNM11) option.</p> |
| Interest Rate Type | |
| Variance | <p>[Optional, Radio Button, Numeric, Two, 10]</p> <p>Click Variance to select the interest variance at the account level.</p> <p>Select this option if the monthly flat rate or the yearly effective rate is not used, and you want to define a variance for the schedule related interest rate applicable to the account.</p> <p>Type the variance rate in the adjacent field. The value should be less than 100.</p> |
| Monthly Flat Rate | <p>[Conditional, Radio Button, Numeric, Five]</p> <p>Click Monthly Flat Rate to set the interest rate on a monthly basis.</p> <p>Type the flat rate in the adjacent field. The monthly flat rate allows defining of 0% interest rate.</p> <p>This option gets enabled based on schedule selection which has all the following three features:</p> <ul style="list-style-type: none"> • Non-Tiered rate of interest • Fixed Interest Rate • Schedule with only two stages, Regular and PMI. |

| Field Name | Description |
|------------------------------------|---|
| Yearly Effective Rate | <p>[Conditional, Radio Button, Numeric, Five, Five]</p> <p>Click Yearly Effective Rate to set the interest rate on a yearly basis. Type the effective rate in the adjacent field.</p> <p>The system also accepts zero rate of interest. If the Monthly Flat Rate option is selected, the system will convert the flat rate into the yearly effective rate and display the same which cannot be edited.</p> <p>This option gets enabled based on schedule selection which has all the following three features:</p> <ul style="list-style-type: none"> • Non-Tiered rate of interest • Fixed Interest Rate • Schedule with only two stages, Regular and PMI. |
| Date Basis For Account Rate | <p>[Mandatory, Drop-Down]</p> <p>Select the date basis for account rate from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • A/C Opening Date: If this option is selected, the index rate considered for the loan account will be effective from the account opening date. • First Disbursement Date: If this option is selected, the index rate considered for the loan account will be effective from the first disbursement date. By default, the system displays the First Disbursement Date option. |

7. Click the OK button.
8. The system displays the message "Authorization 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. Click the Ok button.
12. The system displays the IBAN number and the new account number. Click the Ok button.

TD020 - TD Account Master

Using this option you can change the attributes of a term deposit which has been opened through the **TD Account Opening** (Fast Path: 8054) option.

The system lists the details of the term deposit account in the **Account Details** tab and lists all the deposits opened under the term deposit account in the **Deposit Details** tab.

Note: Tax rates are subject to change if any special tax code is maintained at the customer level. You can view the special tax code from the **Customer Special Tax Code Maintenance** (Fast Path: TDS05) option.

Definition Prerequisites

- 8054 - TD Account Opening

Modes Available

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

To modify the TD account master

1. Type the fast path **TD020** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Account Master**.
2. The system displays the **TD Account Master** screen.

TD Account Master

TD Account Master*

| | |
|---------------|------------------|
| Account No :* | Customer Name: |
| Customer Id : | Product : |
| Currency : | Branch : |
| Language : | Account Status : |

Account Details | Deposit Details |

| | |
|-----------------------|-------------------------|
| Joint Customer 1 : | Relation : |
| Joint Customer 2 : | Relation : |
| Joint Customer 3 : | Relation : |
| Account Title : | Minor A/C Status : |
| Opening Date : | Officer : |
| Search Criteria : | Search String : |
| Taxable Customer ID : | Taxable Customer Name : |
| Tax Code 1: | Tax Exemption Limit 1 : |
| Tax Code 2 : | Tax Exemption Limit 2: |
| Reason Code : | PassBook Status: |
| Blocked : | Employee Account: |
| IBAN : | Service Charge Waiver: |
| Account Closure: | Account Closure Date: |

* Tax rates will be subject to change if any special tax code maintained at the customer level

Remarks:

| | | | | | |
|--|----------|---------------|----------------|------------------|------------|
| Record Details | Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized |
| <input type="checkbox"/> Add By Copy <input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry <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 |
|----------------------|---|
| Account No | [Mandatory, Numeric, 16] Type the TD account number of the customer. |
| Customer Name | [Display] This field displays the name of the customer who holds the TD Account. |
| Customer Id | [Display] This field displays the ID of the customer who holds the TD Account. |
| Product | [Display] This field displays the product code and name under which the TD account is initiated. |

| Field Name | Description |
|------------------------|--|
| Currency | <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 (US Dollar), the account opened under that product has USD as its account currency, by default.</p> |
| Branch | <p>[Display]</p> <p>This field displays the name of the home branch where the TD account is opened and maintained.</p> |
| Language | <p>[Display]</p> <p>This field displays the language code in which the transactions and correspondence for the account will be performed.</p> <p>For example, language will be displayed as ENG where the account language is English.</p> |
| Account Status | <p>[Display]</p> <p>This field displays the current status of the account.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Regular - This account is a regular account opened for various transactions. • Account Opened Today - This account is opened on the day of the transaction. • Closed - This account includes those deposits which have matured and redeemed. Thus this account is closed. • Account Closed Today - This account has been closed on the day of the transaction. • Unclaimed - This account has remained unclaimed by the customer. • Matured - This account has matured. • Account Blocked - This account is blocked. • Forced Renewal - This account is marked for lien and thus has been force renewed. |
| Account Closure | <p>[Optional, Check Box]</p> <p>Select the Account Closure check box to close the account/ sub-account . This check box will be enabled in Modify / Amend mode only if all the deposits under the sub-account are in 'Closed' or 'Closed Today' status or there is no deposit under the sub-account.</p> |

| Field Name | Description |
|-----------------------------|--|
| Account Closure Date | [Display] This will display the account closure date, which is the current posting date. It cannot be modified by the user. The date will be displayed only when the Account Closure checkbox is checked by the user. |

3. Click the **Modify** button.
4. Enter the account number and press the **<Tab>** key.

TD Account Master

TD Account Master*

| | | | |
|---------------|------------------|------------------|-----------------------|
| Account No : | 5000100000004952 | Customer Name : | ABHISHEK DEVA |
| Customer Id : | 1000000185 | Product : | 50001 - Retail Normal |
| Currency : | RMB | Branch : | 1000 Branch 1000 |
| Language : | ENG | Account Status : | ACCOUNT OPENED TODAY |

Account Details | Deposit Details |

| | |
|-----------------------|-------------------------|
| Joint Customer 1 : | Relation : |
| Joint Customer 2 : | Relation : |
| Joint Customer 3 : | Relation : |
| Account Title : | Minor A/C Status : |
| Opening Date : | Officer : |
| Search Criteria : | Search String : |
| Taxable Customer ID : | Taxable Customer Name : |
| Tax Code 1: | Tax Exemption Limit 1 : |
| Tax Code 2 : | Tax Exemption Limit 2: |
| Reason Code : | PassBook Status: |
| Blocked : | Employee Account: |
| IBAN : | Service Charge Waiver: |
| Account Closure: | Account Closure Date: |

* Tax rates will be subject to change if any special tax code maintained at the customer level

Remarks:

| | | | |
|--|-------------------------|---------------------|---|
| Record Details | Last Mnt. Date | Last Mnt. Action | Authorized |
| Input By TABHI1000 | Authorized By TABHI1000 | 26/09/2012 17:45:27 | Authorize <input checked="" type="checkbox"/> |
| <input type="checkbox"/> Add By Copy <input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry <input type="button" value="UDF"/> <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | | | |

5. Modify the required information in the various tabs.

Account Details

The Account Details tab includes the details of the TD account.

TD Account Master*

| | | | |
|---------------|------------------|------------------|-----------------------|
| Account No : | 5000100000004952 | Customer Name : | ABHISHEK DEVA |
| Customer Id : | 1000000185 | Product : | 50001 - Retail Normal |
| Currency : | RMB | Branch : | 1000 Branch 1000 |
| Language : | ENG | Account Status : | ACCOUNT OPENED TODAY |

Account Details | Deposit Details

| | | | |
|-----------------------|-------------------------------------|-------------------------|--------------------------|
| Joint Customer 1 : | ABHISHEK DEVA | Relation : | |
| Joint Customer 2 : | | Relation : | |
| Joint Customer 3 : | | Relation : | |
| Account Title : | ABHISHEK DEVA | Minor A/C Status : | Major |
| Opening Date : | 02/01/2013 | Officer : | TABHI1000 |
| Search Criteria : | Customer Short Name | Search String : | |
| Taxable Customer ID : | 1000000185 | Taxable Customer Name : | ABHISHEK DEVA |
| Tax Code 1: | 502 ... 5,0000000000 | Tax Exemption Limit 1 : | 0.00 |
| Tax Code 2 : | 501 ... 0.0000000000 | Tax Exemption Limit 2 : | 0.00 |
| Reason Code : | | PassBook Status: | N |
| Blocked : | <input type="checkbox"/> | Restricted Account: | <input type="checkbox"/> |
| IBAN : | CN117044050001000000 | Employee Account: | <input type="checkbox"/> |
| Account Closure: | <input checked="" type="checkbox"/> | Account Closure Date: | 02/01/2013 |

* Tax rates will be subject to change if any special tax code maintained at the customer level

Remarks:

| | | | | |
|-----------|---------------|---------------------|------------------|-------------------------------------|
| Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized |
| TABHI1000 | TABHI1000 | 26/09/2012 17:45:27 | Authorize | <input checked="" type="checkbox"/> |

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

Field Description

| Field Name | Description |
|-------------------------------|---|
| Joint Customer 1, 2, 3 | [Display] This field displays the names of all the account holders, if the TD account is a Joint account. |
| Relation | [Display] This field displays the relation of the joint customer to the account, whether it is Joint and First or Joint or Other, as specified at the account level. |
| Account Title | [Optional, Alphanumeric, 120] Type the account title. |

| Field Name | Description |
|----------------------------|--|
| Minor A/C Status | <p>[Mandatory, Drop-Down]</p> <p>Select the status of the TD account from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Major - The account belongs to the customer who is a major. • Minor without Restrictions - Minor customer with no restrictions to the account. • Minor with Restrictions - Minor customer with restrictions to the account like no cheque book issue. A low level memo will be displayed on such accounts. |
| Opening Date | <p>[Display]</p> <p>This field displays the date on which the TD account is initiated.</p> |
| Officer | <p>[Display]</p> <p>This field displays the officer who is assigned to the TD account. This officer acts as the relationship manager for the TD Account.</p> |
| Search Criteria | <p>[Optional, Drop down]</p> <p>Select the search criteria to search for the customer from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Customer Short Name • Customer IC - Customer Identification criteria (IC) arrived at by the bank during customer addition. • Customer Id - Unique identification given by the bank |
| Search String | <p>[Optional, Alphanumeric, 40]</p> <p>Type the search string to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the search criterion is specified as customer's short name or IC then any of the letter(s) of the letter of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.</p> |
| Taxable Customer ID | <p>[Display]</p> <p>This field displays the taxable customer ID.</p> <p>It is the tax payer's customer ID.</p> |

| Field Name | Description |
|------------------------------|---|
| Taxable Customer Name | [Display] This field displays the taxable customer name. It is the tax payer's customer name. |
| Tax Code 1 | [Display] This field displays the tax code 1 applicable to the TD account, as specified at the account level. |
| Tax Exemption Limit 1 | [Display] This field displays the limit for tax exemption 1. If the interest accrued for all the deposits in the account is within this limit, no tax is deducted. The tax exemption limit 1 depends on the tax code 1 selected. |
| Tax Code 2 | [Display] This field displays the tax code 2 applicable to the TD account, as specified at the account level. |
| Tax Exemption Limit 2 | [Display] This field displays the limit for tax exemption 2. If the interest accrued for all the deposits in the account is within this limit, no tax is deducted. The tax exemption limit 2 depends on the tax code 2 selected. |
| Reason Code | [Display] This field displays the reason as to why a particular TD Account is blocked. |
| Passbook Status | [Display] This field displays if the passbook has been issued at least once. |
| Blocked | [Display] This field displays the TD account block status. |
| Restricted Account | [Optional, Check Box] Select the Restricted Account check box, if the TD account is restricted. |
| Employee Account | [Optional, Check Box] Select the Employee Account check box, if the account belongs to an employee of the bank. |
| Service Charge Waiver | [Display] This check box displays the status of service charges waived for a particular TD account. |

| Field Name | Description |
|-----------------------------|---|
| IBAN | <p>[Display]</p> <p>This field displays the IBAN³.</p> <p>For more information refer to Example 02 provided at the end of the CASA Account Opening (Fast Path: 8051) option.</p> |
| Account Closure | <p>[Optional, Check Box]</p> <p>Click the Account Closure check box to close the account/ sub-account.</p> <p>This check box is enabled in Modify / Amend mode only if all the deposits under the sub-account are in 'Closed' or 'closed Today' status or there is no deposit under the sub-account.</p> |
| Account Closure Date | <p>[Display]</p> <p>This will display the account closure date, which is the current posting date. It cannot be modified by the user.</p> |

Deposit Details

The **Deposit Details** tab displays the original deposit number, renewal deposit number, value date, etc. of a TD account.

³(International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.)

TD Account Master*

| | | | |
|---------------|-----------------|------------------|---|
| Account No : | 000000002706601 | Customer Name: | RanishBalkrishnaTalw |
| Customer Id : | 604670 | Product : | 20001 - Retail Term Deposit in RMB payout |
| Currency : | RMB | Branch : | 9999 Head Office |
| Language : | ENG | Account Status : | ACCOUNT OPEN REGULAR |

Account Details | Deposit Details

| Roundng Frq | Interest Index Code | Rate Interest | Rate Variance in Absolute Value | Rate Variance in Percentage | Prod Variance in Absolute Value | Prod Variance in Percentage | Effective Rate | Annual Effective Rate |
|-------------|---------------------|---------------|---------------------------------|-----------------------------|---------------------------------|-----------------------------|----------------|-----------------------|
| 1 | 2111 | 2.2525000000 | 1.0000000000 | 0.0000000000 | 0.0000000000 | 0.0000000000 | 3.2525000000 | 3.2525000000 |

* Tax rates will be subject to change if any special tax code maintained at the customer level

Remarks:

| |
|---|
| Record Details |
| Input By: TRANISH Authorized By: SRANISH Last Mnt. Date: 28/02/2011 15:32:58 Last Mnt. Action: Authorize Authorized: <input checked="" type="checkbox"/> |
| <input type="checkbox"/> Add By Copy <input type="button"/> Add <input type="button"/> Modify <input type="button"/> Delete <input type="button"/> Cancel <input type="button"/> Amend <input type="button"/> Authorize <input type="button"/> Inquiry <input type="button"/> UDF <input type="button"/> Ok <input type="button"/> Close <input type="button"/> Clear |

Field Description

| Column Name | Description |
|----------------------------|--|
| Original Deposit No | <p>[Display]</p> <p>This column displays the original deposit number.</p> <p>The original deposit number is the source or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal.</p> <p>It will have new deposit running number but will retain the original deposit no of the source deposit.</p> |
| Renewal No | <p>[Display]</p> <p>This column displays the renewal number.</p> <p>Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.</p> |
| Deposit No. | <p>[Display]</p> <p>This column displays 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> |

| Column Name | Description |
|----------------------------|---|
| Value Date | <p>[Display]</p> <p>This column 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. The interest calculations for a TD will start from this date.</p> |
| Deposit Status | <p>[Display]</p> <p>This column displays the deposit status of the TD account.</p> |
| Maturity Date | <p>[Display]</p> <p>This column displays the maturity date for the deposit.</p> |
| Term | <p>[Display]</p> <p>This column displays the deposit term.</p> <p>The term of the deposit is the duration or the period in months and days, for which the TD is initiated.</p> |
| Principal | <p>[Display]</p> <p>This column displays the payin amount of the deposit.</p> |
| Flg Base For Rate | <p>[Display]</p> <p>This column displays the base amount parameter for calculating the interest.</p> <p>The base option for the deposit is displayed as symbols.</p> <ul style="list-style-type: none"> • I indicates Incremental Amount • S indicates Cumulative for the deposit • C indicates Cumulative for all deposits |
| Payout Frq | <p>[Display]</p> <p>This column displays the principal payout frequency set in the deposit payin.</p> |
| Compounding Frq | <p>[Display]</p> <p>This column displays the compounding frequency i.e. the time interval at which the interest earned is compounded to the principal.</p> |
| Interest Index Code | <p>[Display]</p> <p>This column displays the interest index code applicable to the TD.</p> <p>The index code is defined at the product level against the slab in which the TD principal, and term fits in.</p> |
| Rate Interest | <p>[Display]</p> <p>This column displays the interest rate. It displays up to 10 digits after decimal.</p> |

| Column Name | Description |
|--|---|
| Rate Variance | [Display] This column displays the interest variance specified at the time of initiating the deposit. The new value should be within the minimum and maximum values defined at the product level. |
| Rate Variance in Absolute Value | [Display] This column displays the interest variance specified at the time of initiating the deposit in the absolute value. It displays up to 10 digits after decimal. |
| Rate Variance in Percentage | [Display] This column displays the interest variance specified at the time of initiating the deposit in the percentage. It displays up to 10 digits after decimal. |
| Prod Variance in Absolute Value | [Display] This column displays the product variance specified at the time of initiating the deposit in the absolute value. It displays up to 10 digits after decimal. |
| Prod Variance in Percentage | [Display] This column displays the product variance specified at the time of initiating the deposit in the absolute value. It displays up to 10 digits after decimal. |
| Effective Rate | [Display] This column displays the rate at which interest is paid for the deposit. It displays up to 10 digits after decimal. Effective Rate = Interest Rate (at deposit level) + Interest Variance + Product Variance The net rate should be within the minimum and maximum interest rate specified at the product level. |
| Annual Effective Rate | [Display] This column displays the annual effective rate. It displays up to 10 digits after decimal. |

6. Click the **OK** button.
7. The system displays the message "Record Modified...Authorisation Pending..". Click the **OK** button.
8. The account master details are modified once the record is authorized.

TD021 - Deposit Master

Using this option you can view the attributes for all individual term deposits held under a term deposit account. You can also view the customers association with the account and individual deposits, pay in and payout patterns and redemption details.

The **Balances** tab provides balance, interest and tax details.

The deposit level interest variance can be changed in the **Interest Rate** tab. If any RP plan is attached to the deposit, the RP details will be displayed in the **RP Variances** tab.

Definition Prerequisites

- TDM01 - TD Product Master
- TDM48- Backdated Interest Rate Change

Modes Available

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

To modify the deposit details

1. Type the fast path **TD021** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > Deposit Master**.
2. The system displays the **Deposit Master** screen.

Deposit Master

Field Description

| Field Name | Description |
|------------------------|---|
| Account No | [Mandatory, Numeric, 16] Type the TD account number for which you want to check the details. |
| Org Deposit No. | [Mandatory, Pick List] Select the original number from the pick list. The original deposit number is the source or the parent deposit no from which the new deposit is created due to interest payout or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit. Note: The first stage list will display the latest deposit numbers for each deposit under that particular account. A check box has been provided on the top of this pick-list, on selecting which the second stage pick-list will be invoked. This will display all the deposit details such as original number, renewal number, etc. |

| Field Name | Description |
|------------------------------|---|
| Deposit No. | <p>[Display]</p> <p>This field displays the running term deposit number.</p> <p>It signifies the number of deposits opened in an account. 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> |
| Renewal No | <p>[Display]</p> <p>This field displays the renewal number.</p> <p>The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts.</p> <p>This field along with the original deposit number explains the chronology of a particular deposit.</p> |
| Customer Name | <p>[Display]</p> <p>This field displays the name of the customer who holds the TD Account.</p> |
| Customer Id | <p>[Display]</p> <p>This field displays the customer ID on selecting the account.</p> |
| Taxable Customer Name | <p>[Display]</p> <p>This field displays the taxable customer name.</p> |
| Taxable Customer ID | <p>[Display]</p> <p>This field displays the taxable customer ID.</p> |
| Product | <p>[Display]</p> <p>This field displays the name assigned to the TD product, as defined at the product level.</p> <p>This is the product under which the TD account is opened.</p> |
| Currency | <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 (US Dollar), the account opened under that product has USD as its account currency, by default.</p> |
| Branch | <p>[Display]</p> <p>This field displays the name of the home branch where the TD account is opened and maintained.</p> |

3. Click the **Modify** button.
4. Enter the account number and press the **<Tab>** key.
5. Select the original deposit number from the pick list.

Deposit Master

Deposit Master*

| | | | | | |
|---|---|---|----------------------|-----------------|--------------------------|
| Account No.: | 9999503000023 | ... | Org Deposit No.: | 1 | ... |
| Deposit No.: | 1 | | Renewal No.: | 1 | |
| Customer Name: | MANAS J J | | Customer Id: | 605060 | |
| Taxable Customer Name: | MANAS J J | | Taxable Customer Id: | 605060 | |
| Product: | 503 - FCNR Term Deposit -Month | | Currency: | USD | Branch: 9999 Head Office |
| General Interest Rate Balances Payout Payin Redemption Details RP Variances Rule Doc | | | | | |
| Status: ACCOUNT OPENED TODAY | | | | | |
| Discounted Amount: | 0.00 | | | | |
| Lien Amount: | 0.00 | | | | |
| Blocked: | <input type="checkbox"/> | Reason: | | | |
| Certificate Issued: | Not Issued | | | | |
| Force Renewal Term (in C): | 0 Months | 90 Days | | | |
| Special PMI Processing Blocked status: | <input type="checkbox"/> | | | | |
| Forward Contract Status: | Not maintained | Forward Contract Reference Note: <input type="text"/> | | | |
| Maintained Date: | <input type="text"/> Revoked date: <input type="text"/> | | | | |
| Record Details | | | | | |
| Input By: | TNARENDRA | Authorized By: | SNARENDRA | Last Mnt. Date: | 19/11/2009 11:50:53 |
| <input type="checkbox"/> Add By Copy <input type="checkbox"/> Add <input checked="" type="checkbox"/> Modify <input type="checkbox"/> Delete <input type="checkbox"/> Cancel <input type="checkbox"/> Amend <input type="checkbox"/> Authorize <input type="checkbox"/> Inquiry | | | | | |
| <input type="button" value="UDF"/> <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | | | | | |

6. Modify the required information in the various tabs.

General

This tab displays the status of the account.

Deposit Master*

| | | | | | |
|--|---|---------------------------------------|----------------------|----------------|--------------------------|
| Account No.: | 99995030000023 | ... | Org Deposit No.: | 1 | ... |
| Deposit No.: | 1 | | Renewal No.: | 1 | |
| Customer Name: | MANAS J.J. | | Customer Id: | 605060 | |
| Taxable Customer Name: | MANAS J.J. | | Taxable Customer Id: | 605060 | |
| Product: | S03 - FCNR Term Deposit -Month | | Currency: | USD | Branch: 9999 Head Office |
| <input checked="" type="radio"/> General <input type="radio"/> Interest Rate <input type="radio"/> Balances <input type="radio"/> Payout <input type="radio"/> Payin <input type="radio"/> Redemption Details <input type="radio"/> RP Variances <input type="radio"/> Rule Doc | | | | | |
| Status: ACCOUNT OPENED TODAY | | | | | |
| Discounted Amount : | 0.00 | | | | |
| Lien Amount: | 0.00 | | | | |
| Blocked: | <input type="checkbox"/> Reason: Not Issued | | | | |
| Certificate Issued: | <input type="checkbox"/> Not Issued | | | | |
| Force Renewal Term (in C): | 0 Months | 90 Days | | | |
| Special PMI Processing Blocked status: | <input type="checkbox"/> | | | | |
| Forward Contract Status: | Maintained | Forward Contract Reference Note: 8366 | | | |
| Maintained Date: | 31/12/2007 | Revoked date: | | | |
| Record Details | | | | | |
| Input By | SNARENDRA | Authorized By | SNARENDRA | Last Mnt. Date | 19/11/2009 11:50:53 |
| Last Mnt. Action: <input checked="" type="checkbox"/> Authorize | | | | | |
| <input type="checkbox"/> Add By Copy <input type="radio"/> Add <input checked="" type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry <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 |
|---------------|---|
| Status | <p>[Display]</p> <p>This field displays the current status of the account.</p> <p>The options are:</p> <ul style="list-style-type: none"> Regular - This account is a regular account opened for various transactions. Account Opened Today - This account is opened on the day of the transaction. Closed - This account is closed. Account Closed Today - This account has been closed on the day of the transaction. Unclaimed - This account has remained unclaimed by the customer. Matured - This account has matured. Account Blocked - This account is blocked. Forced Renewal - This account is marked for lien and thus has been force renewed. |

| Field name | Description |
|---------------------------|--|
| Discounted Amount | <p>[Display]</p> <p>This field displays the discounted deposit amount.</p> <p>For discounted deposits, the customer wants the deposits to receive a pre-defined maturity amount.</p> <p>For example, a customer wants to earn a maturity amount of 10,000. The bank will consider the interest adjustments and calculate the initial payment amount, which the customer needs to make. In this case, the maturity amount and the interest are fixed.</p> <p>There are two types of product discounting. They are as follows:</p> <ul style="list-style-type: none"> • Normal Discounted - In normal discounted deposit, the maturity amount is defined along with the interest rate and the initial amount is deposited. Only the principal amount is discounted. Maturity value is decided based on the interest calculation. • True Discounted - In true discounted deposit, even the interest which will be received will be discounted further, and reduced from the initial deposit amount of the normal discounted TD. <p>This field is displayed only when the product under which the account is opened is of the discounted type.</p> |
| Lien Amount | <p>[Display]</p> <p>This field displays the lien amount, if there is a lien marked on the deposit.</p> <p>As the deposit is a part of an account, lien on deposit will automatically imply as a partial lien on an account.</p> |
| Blocked | <p>[Display]</p> <p>This field displays whether the TD account is blocked or vice versa.</p> |
| Reason | <p>[Display]</p> <p>This field displays the reason for a blocked TD account as specified while blocking the account.</p> |
| Certificate Issued | <p>[Display]</p> <p>This field shows the status of the certificate issued to the deposit. If no certificate is issued to the deposit, this field will show status 'not issued'.</p> |

| Field name | Description |
|--|--|
| Force Renewal Term (in M) | <p>[Optional, Numeric, Four]</p> <p>Type the force renewal term as defined at the product level.</p> <p>The force renewal term will be applicable if there is a lien marked on a deposit. The amount which is marked for lien will be automatically renewed after maturity for the period mentioned in this field.</p> <p>The term can be specified in months, days or in a combination of both as defined at the product level. The term unit is specified next to this field.</p> <ul style="list-style-type: none"> • C - Combination • M - Months • D - Days <div style="border: 1px solid black; padding: 5px; background-color: #e0f2f1;"> <p>Note: On entering the account number and deposit number, this field label will change dynamically based on the above three values viz. (in C), (in M) or (in D) as maintained on the deposit. On screen launch, since account number and deposit number is not entered the field will be displayed as 'Force Renewal Term (in X)'.</p> </div> |
| Special PMI Processing Blocked status | <p>[Display]</p> <p>This field displays whether the special PMI⁴ processing blocked status is to fulfill the TD conditions after the TD maturity.</p> |
| Forward Contract Status | <p>[Conditional, Drop-Down]</p> <p>Select the status of forward contract from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Not Maintained • Maintained • Revoked <p>This field is enabled for FCNR deposits.</p> |
| Forward Contract Reference Note | <p>[Conditional, Alphanumeric, 50]</p> <p>Type the forward contract reference number.</p> <p>This field is enabled if the Maintained option is selected in the Forward Contract Status drop-down list.</p> |
| Maintained Date | <p>[Display]</p> <p>This field displays the date when the forward contract status was maintained.</p> |

⁴(Post Maturity Interest)

| Field name | Description |
|---------------------|---|
| Revoked Date | [Display] This field displays the date when the forward contract status was revoked. |

Interest Rate

This tab displays the interest rate details of an account.

Deposit Master*

Account No.: 501060000000018 ... Org Deposit No.: 1 ...
 Deposit No.: 1 ... Renewal No.: 1 ...
 Customer Name: MICHEAL CHANG Customer Id: 604160 ...
 Taxable Customer Name: MICHEAL CHANG Taxable Customer Id: 604160 ...
 Product: 50106 - Auto call 5 Currency: RMB Branch: 1102 OUTLET 1102 ...

General | **Interest Rate** | Balances | Payout | Payin | Redemption Details | RP Variances | Rule Doc |

Interest Index Code: 3077 - 3.8700000000 %

| | | | |
|-------------------------|--------------|-------|--------------|
| Interest Rate: | 3.8700000000 | In %: | 0.00000 |
| Interest Variance: | 0.0000000000 | In %: | 0.00000 |
| Product Variance: | 0.0000000000 | In %: | 0.00000 |
| Scheme Rate: | 0.0000000000 | In %: | 0.00000 |
| Scheme Variance: | 0.0000000000 | In %: | 0.00000 |
| Net Effective Rate: | 3.8700000000 | In %: | 0.0000000000 |
| Annual Equivalent Rate: | 3.8700000000 | In %: | 0.0000000000 |
| PMI Variance: | 0.0000000000 | In %: | 0.0000000000 |

Remarks: _____

Record Details

| | | | | |
|---|-----------------------|-------------------------------------|-----------------------------|---|
| Input By: TRANISH1102 | Authorized By: SYSTEM | Last Mnt. Date: 17/08/2012 09:28:32 | Last Mnt. Action: Authorize | Authorized: <input checked="" type="checkbox"/> |
| <input type="checkbox"/> Add By Copy <input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry | | | | |
| <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 |
|----------------------------|--|
| Interest Index Code | [Display] This field displays the interest index code applicable to the TD. The index code is defined at the product level against the slab in which the TD principal and term fits in. |
| Interest Rate | [Display] This field displays the interest rate linked to the interest index code. It displays up to 10 digits after decimal. |

| Field name | Description |
|--|---|
| Interest Variance | <p>[Display]</p> <p>This field displays the interest variance specified at the time of creating the deposit. It displays up to 10 digits after decimal.</p> <p>Interest variance change for fixed as well as floating rate for TD products can be carried out using the Backdated Interest Rate Change (Fast Path: TDM48) option.</p> <p>This field can be amended and modified. The new value should be within the minimum and maximum values defined at the product level.</p> |
| Interest Variance in Percentage | <p>[Display]</p> <p>This field displays the interest variance specified at the time of creating the deposit in Percentage terms.</p> |
| Product Variance | <p>[Display]</p> <p>This field displays the product variance. It displays up to 10 digits after decimal.</p> <p>The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fit in.</p> |
| Product Variance in Percentage | <p>[Display]</p> <p>This field displays the product variance in percentage terms.</p> |
| Scheme Rate | <p>[Display]</p> <p>This field displays the rate of the scheme. It displays up to 10 digits after decimal.</p> |
| Scheme Variance | <p>[Display]</p> <p>This field displays the scheme variance. It displays up to 10 digits after decimal.</p> |
| Net Effective Rate | <p>[Display]</p> <p>This field displays the rate at which interest is paid for the deposit. It displays up to 10 digits after decimal.</p> <p>Net Effective Rate = Interest Rate (at deposit level) + Interest Variance + Product Variance</p> <p>The net rate should be within the minimum and maximum interest rate specified at the product level.</p> |

| Field name | Description |
|----------------------------------|--|
| Annual Equivalent Rate | <p>[Display]</p> <p>This field displays the annual equivalent rate. It displays up to 10 digits after decimal.</p> <p>AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer. 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> |
| PMI Variance | <p>[Display]</p> <p>This field displays the PM Variance. It displays up to 10 digits after decimal. It is the additional rate over and above the Post maturity index rate and is defined after Creating a Deposit.</p> |
| PM Variance in Percentage | <p>[Display]</p> <p>This field displays the PM variance in percentage terms.</p> |

Balances

This tab displays the balance details of an account, interest details, tax withheld, etc.

Deposit Master*

| | | | | | |
|--|--------------------------------|---------------------------------|----------------------|-------------------------|--------------------------|
| Account No.: | 99995030000023 | ... | Org Deposit No.: | 1 | ... |
| Deposit No.: | 1 | | Renewal No.: | 1 | |
| Customer Name: | MANAS J.J | | Customer Id: | 605060 | |
| Taxable Customer Name: | MANAS J.J | | Taxable Customer Id: | 605060 | |
| Product: | S03 - FCNR Term Deposit -Month | | Currency: | USD | Branch: 9999 Head Office |
| <input type="button" value="General"/> <input type="button" value="Interest Rate"/> <input type="button" value="Balances"/> <input type="button" value="Payout"/> <input type="button" value="Payin"/> <input type="button" value="Redemption Details"/> <input type="button" value="RP Variances"/> <input type="button" value="Rule Doc"/> | | | | | |
| Interest Accrued: | 0.00 | Interest Withheld: | 0.00 | Tax Withheld 1 (Total): | 0.00 |
| Projected Tax1 On accrued Int: | 0.00 | Interest Withheld (Total): | 0.00 | Tax Withheld 2 (Total): | 0.00 |
| Projected Tax2 On accrued Int: | 0.00 | Interest Compounded To Date : | 0.00 | | |
| Balance Uncollected Interest: | 0.00 | Interest Paid To Date : | 0.00 | | |
| Balance Interest Due: | 0.00 | Balance Uncollected Principal : | 0.00 | | |
| Unclaimed Interest: | 0.00 | Balance Principal Due: | 0.00 | | |
| Tax On Accrual 1: | 0.00 | Unclaimed Principal: | 0.00 | | |
| Tax On Accrual 2: | 0.00 | Interest Capitalized To Date: | 0.00 | | |
| PMI Accrued: | 0.00 | | | | |
| Stamp Tax Amount: | 0.00 | | | | |

Record Details

| | | | | |
|--|----------------------------|---------------------------------------|-------------------------------|---|
| Input By TNARENDRA | Authorized By SNARENDRA | Last Mnt. Date 19/11/2009 11:50:53 | Last Mnt. Action Authorize | Authorized <input checked="" type="checkbox"/> |
| <input type="checkbox"/> Add By Copy <input type="button" value="Add"/> <input type="button" value="Modify"/> <input type="button" value="Delete"/> <input type="button" value="Cancel"/> <input type="button" value="Amend"/> <input type="button" value="Authorize"/> <input type="button" value="Inquiry"/> | | | | |
| <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 |
|---------------------------------------|--|
| Interest Accrued | [Display] This field displays the sum of normal interest accrued and overdue interest accrued on the current principal balance. The interest is calculated from the date of last interest payout or capitalization, or from the date of initiating the TD. |
| Interest Withheld | [Display] This field displays the interest that is withheld. The part of total due interest amount for the current payout cycle held by the bank, in case the customer has to pay interest to the bank. |
| Projected Tax1 On Accrued Int: | [Display] This field displays the tax 1 calculated on the accrued interest. It is calculated on the basis of the amount accounted and the amount in the accrued interest bucket. |
| Interest Withheld (Total) | [Display] This field displays the total interest withheld amount to date. |

| Field Name | Description |
|--------------------------------------|---|
| Tax Withheld 1 (Total) | <p>[Display]</p> <p>This field displays the total tax 1 deducted from interest against the TD recovered from the customer.</p> <p>This tax is accrued but not remitted to the government.</p> <p>The tax 1 is deducted on the basis of Tax Deduction at Source Flag defined at the product level and the Tax Code attached to the account at the time of account opening.</p> |
| Projected Tax2 On Accrued Int | <p>[Display]</p> <p>The tax 2 calculated on the accrued interest. It is calculated on the basis of the amount accounted and the amount in the accrued interest bucket.</p> |
| Interest Compounded To Date | <p>[Display]</p> <p>This field displays the total compounded interest.</p> <p><i>Interest Compounded to Date = Accumulated Interest earned on the Principal + Interest to Date</i></p> |
| Tax Withheld 2 (Total) | <p>[Display]</p> <p>This field displays the total tax 2 deducted from interest against the TD recovered from the customer.</p> <p>This tax is accrued but not remitted to the government.</p> <p>The tax 2 is deducted on the basis of Tax Deduction at Source Flag defined at the product level and the Tax Code attached to the account at the time of account opening.</p> |
| Balance Uncollected Interest | <p>[Display]</p> <p>This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer.</p> <p>Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> |
| Interest Paid To Date | <p>[Display]</p> <p>This field displays the total interest paid till date to the customer.</p> |
| Balance Interest Due | <p>[Display]</p> <p>This field displays the interest amount for which the Payout Option is defined as No instructions at the product level, and the proceeds are not collected by the customer.</p> |

| Field Name | Description |
|--------------------------------------|---|
| Balance Uncollected Principal | <p>[Display]</p> <p>This field displays the sum of overdue principal and matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.</p> <p>Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> <p>For example, a deposit has matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as uncollected principal.</p> |
| Unclaimed Interest | <p>[Display]</p> <p>This field displays the interest which is due, but not collected by the customer after the grace period.</p> <p>The interest, which is due and is not collected by the customer, gets transferred to the unclaimed GL after the specified grace period.</p> |
| Balance Principal Due | <p>[Display]</p> <p>This field displays the matured deposit amount for which Maturity Option is defined as No instructions at the product level, and the proceeds are not collected by the customer.</p> |
| Tax On Accrual 1 | <p>[Display]</p> <p>This field displays the tax amount 1 on the last interest accrued.</p> |
| Unclaimed Principal | <p>[Display]</p> <p>This field displays the principal which is due, but not collected by the customer after the grace period.</p> <p>The principal, which is due and is not collected by the customer, gets transferred to the unclaimed GL after the specified grace period.</p> |
| Tax On Accrual 2 | <p>[Display]</p> <p>This field displays the tax amount 2 on the last interest accrued.</p> |
| Interest Capitalized To Date | <p>[Display]</p> <p>This field displays the interest that is capitalized till date.</p> |
| PMI Accrued | <p>[Display]</p> <p>This field displays the accrued PMI.</p> <p>It is the amount accrued after the maturity of deposit in special PMI processing condition. It is displayed as '0', if PMI Accrual is selected as none.</p> |

| Field Name | Description |
|-------------------------|--|
| Stamp Tax Amount | <p>[Display]</p> <p>This field displays the documentary stamp tax amount calculated by the system.</p> |

Payout

This tab displays the interest payout details.

Deposit Master*

| | | | |
|---|---|-----------------------------|---|
| Account No :* | <input type="text"/> | Org Deposit No.: | <input type="text"/> |
| Deposit No.: | <input type="text"/> | Renewal No.: | <input type="text"/> |
| Customer Name: | <input type="text"/> | Customer Id: | <input type="text"/> |
| Taxable Customer Name: | <input type="text"/> | Taxable Customer Id: | <input type="text"/> |
| Product: | <input type="text"/> | Currency: | <input type="text"/> |
| Branch: | <input type="text"/> | | |
| General Interest Rate Balances Payout Payin Redemption Details RP Variances Rule Doc | | | |
| Int Payout Frequency: | <input type="text"/> | Principal Payout Frequency: | <input type="text"/> |
| Int Compounding: | <input type="text"/> | Principal Next Payout Date: | 01/01/1800 <input type="button" value="..."/> |
| Int Next Payout Date: | 01/01/1800 <input type="button" value="..."/> <input type="button" value="..."/> <input type="button" value="..."/> | | |
| Int Next Compounding: | 01/01/1800 <input type="button" value="..."/> <input type="button" value="..."/> <input type="button" value="..."/> | | |
| Anniversary Start Day : | <input type="text"/> | | |
| Anniversary Start Month : | <input type="text"/> | | |

Field Description

| Field name | Description |
|------------|-------------|
|------------|-------------|

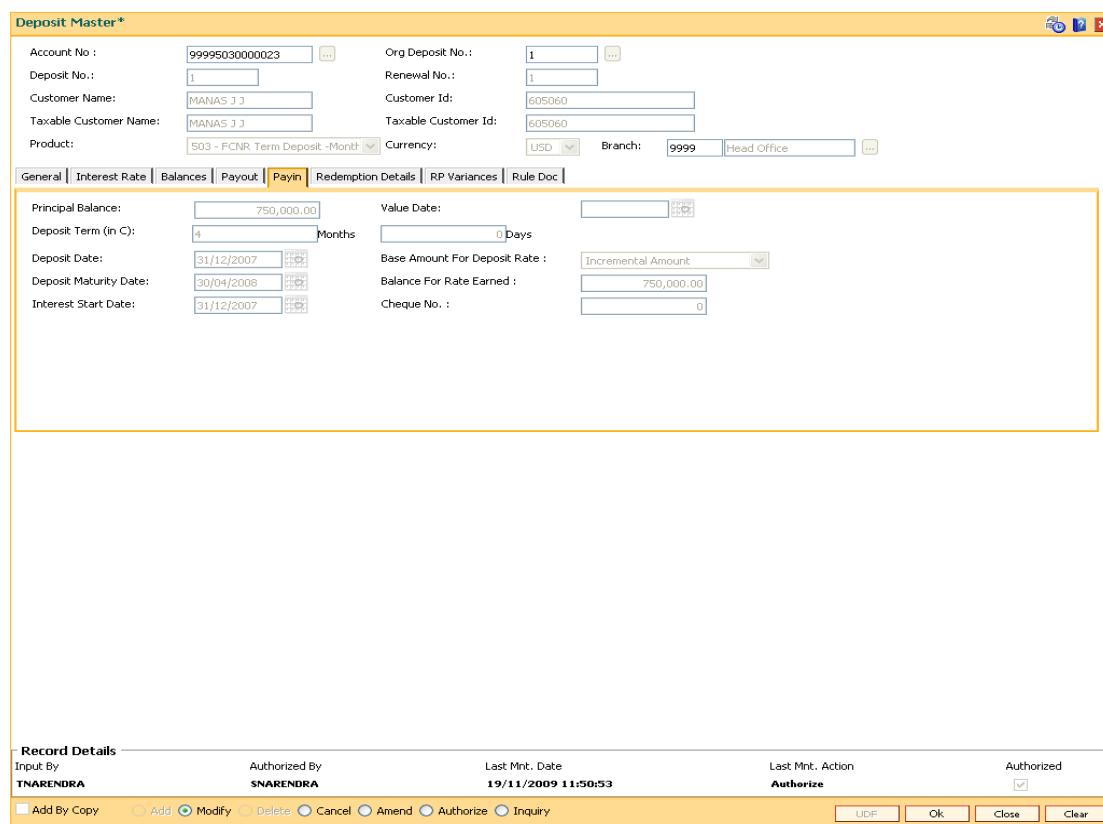
| Field name | Description |
|-----------------------------------|--|
| Int Payout Frequency | <p>[Mandatory, Drop-Down] Select the payout frequency from the drop-down list. This is the time interval at which the interest earned on the TD is paid, as specified while initiating a TD. The options are:</p> <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half Yearly • Yearly <p>The value is set as At Maturity for cumulative products.</p> |
| Principal Payout Frequency | <p>[Display] The system displays the Principal Payout Frequency set in the deposit payin screen and cannot be modified.</p> |
| Int Compounding | <p>[Display] This field displays the time interval at which the interest is compounded to the principal, as specified while initiating a TD. For example, if the compounding frequency is specified as Quarterly then the accumulated interest will be added to the principal every three months.</p> |
| Principal Next Payout Date | <p>[Display] The system displays the next anniversary date for principal payout</p> |

| Field name | Description |
|------------------------------|---|
| Int Next Payout Date | <p>[Mandatory, Pick List, mm/dd/yyyy]</p> <p>Select the date, on which the subsequent interest is due to be paid from the pick list. This field will display the next interest payout date as per the payout frequency of the deposit.</p> <p>For example, the interest payout frequency is specified as quarterly. If the interest is paid on 31st June '09, the next payout date will be after 3 months i.e.30th September '09.</p> <p>If the user modifies the field then the modified next payout date should be greater than current date and less than or equal to maturity date. This is true even in the case where the interest payout frequency is set as At Maturity.</p> <p>If only the next payout date is changed and anniversary start day and anniversary start month fields are left unchanged, then the subsequent cycles of the payout are not impacted and will follow the original schedule.</p> <p>If the next payout date is changed and anniversary start day and anniversary start month fields are also changed, then the subsequent cycles of the payout will be as per the modified anniversary day,anniversary month but as per the original payout frequency.</p> <p>If next payout date, payout frequency, anniversary start day and anniversary start month are changed, then the subsequent cycles of the payout will be as per modified anniversary day, anniversary month and payout frequency.</p> |
| Int Next Compounding | <p>[Display]</p> <p>This field displays the date on which the accrued interest will be added to the principal.</p> <p>For example, the interest compounding frequency is specified as monthly. If the interest is compounded on 30th June '09, the next compounding date will be after 1 month i.e. 30th July '09.</p> |
| Anniversary Start Day | <p>[Conditional, Drop-Down]</p> <p>Select the anniversary start date from the drop-down list.</p> <p>For example: If a TD is created on 5th of August then the Anniversary Start Day will be 5th. If the next interest is due after a quarter then the Next Payout Date will be 5th November.</p> <p>This field is enabled if Anniversary option is selected in the Interest Payout basis and Interest Compounding basis in the TD Product Master (Fast Path: TDM01) option.</p> |

| Field name | Description |
|--------------------------------|--|
| Anniversary Start Month | <p>[Conditional, Drop-Down]</p> <p>Select the anniversary start month from the drop-down list.</p> <p>For example, if a TD is created on 5th of August then the Anniversary Start month will be August.</p> <p>This field is enabled if Anniversary option is selected in the Interest Payout basis and Interest Compounding basis in the TD Product Master (Fast Path: TDM01) option.</p> |

Payin

This tab displays the deposit details.



The screenshot shows the 'Deposit Master' window with the 'Payin' tab selected. The window contains fields for account and customer information, deposit terms, and interest calculations. The 'Payin' tab is highlighted in yellow. The 'Interest Rate' tab is also visible. At the bottom, there is a toolbar with buttons for Add, Modify, Delete, Amend, Authorize, and Inquiry, and a status bar showing record details and last modified information.

| Field | Value |
|-------------------------------|---------------------------------|
| Account No. | 99995030000023 |
| Deposit No. | 1 |
| Customer Name | MANAS J J |
| Product | 503 - FCNR Term Deposit - Month |
| Principal Balance | 750,000.00 |
| Deposit Term (in C): | 4 Months |
| Deposit Date: | 31/12/2007 |
| Deposit Maturity Date: | 30/04/2008 |
| Interest Start Date: | 31/12/2007 |
| Org Deposit No.: | 1 |
| Renewal No.: | 1 |
| Customer Id: | 605060 |
| Taxable Customer Id: | 605060 |
| Currency: | USD |
| Branch: | 9999 Head Office |
| Value Date: | 0 Days |
| Base Amount For Deposit Rate: | Incremental Amount |
| Balance For Rate Earned: | 750,000.00 |
| Cheque No.: | 0 |

Field Description

| Field name | Description |
|--------------------------|--|
| Principal Balance | <p>[Display]</p> <p>This field displays the principal amount of the TD.</p> <p>This is the sum total of the principal amount at the time of initiating, and the compounding interest earned.</p> |

| Field name | Description |
|-------------------------------------|---|
| 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. The interest calculations for a TD will start from this date.</p> |
| Deposit Term (in C) | <p>[Display]</p> <p>This field displays the term in months and days for which the TD is being created.</p> |
| Deposit Date | <p>[Display]</p> <p>This field displays the date on which the TD is created.</p> |
| Base Amount For Deposit Rate | <p>[Display]</p> <p>This field displays the base amount as specified while initiating a TD.</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 of 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 of 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. |
| Deposit Maturity Date | <p>[Display]</p> <p>This field displays the maturity date for the new deposit.</p> <p>This date is arrived at by adding the deposit term to the interest start date of the TD.</p> <p>For example, if the interest start date of the TD is 1st January '04 and the TD term is two months, then the maturity date will be 29th February '04.</p> <p>1st January '04 + 2 months = 29th February '04</p> |

| Field name | Description |
|--------------------------------|--|
| Balance For Rate Earned | <p>[Display]</p> <p>This field displays the base principal amount, which determines the rate of interest applicable for the deposit.</p> <p>This amount depends on the option selected as Base Amount for Deposit Rate.</p> <p>For example, if the Base Amount for Deposit Rate is selected as Incremental, the deposit amount will be displayed.</p> |
| Interest Start Date | <p>[Display]</p> <p>This field displays the current process date as the interest start date, by default.</p> <p>The interest start date is the date on which the bank starts accruing interest for the TD.</p> <p>For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument.</p> <p>An interest start date can be any date on or after the value date of the deposit, and on or before the maturity date of the deposit.</p> |
| Cheque No. | <p>[Display]</p> <p>This field displays the DD or BC or Cheque number through which the TD amount is paid.</p> <p>When the cheque is deposited into any payee's account, the cheque number is used to ensure that duplicate entries are not made in the system (that the same cheque is not deposited multiple times in the system.). On every deposit of a cheque, cheque number along with the routing number and drawer account number (all the three are present on the MICR line) is/are used to check for the presence of any duplicate instrument. If duplicate instruments are found, cheque deposit will be rejected unless the earlier cheques are all marked as Returned.</p> |

Redemption Details

This tab displays the details of redemption of an account.

Deposit Master*

| | | | | | |
|---|--------------------------------|------------|-----------------------------------|--------|--------------------------|
| Account No.: | 99995030000023 | ... | Org Deposit No.: | 1 | ... |
| Deposit No.: | 1 | | Renewal No.: | 1 | ... |
| Customer Name: | MANAS J.J | | Customer Id: | 605060 | |
| Taxable Customer Name: | MANAS J.J | | Taxable Customer Id: | 605060 | |
| Product: | S03 - FCNR Term Deposit -Month | ... | Currency: | USD | Branch: 9999 Head Office |
| General Interest Rate Balances Payout Payin Redemption Details RP Variances Rule Doc | | | | | |
| Number of Redemptions to Date: | | 0 | Last Redemption Amount: | 0.00 | |
| Redemption Amount to Date: | | 0.00 | Early Redemption Penalty to Date: | 0.00 | |
| Last Redemption Date: | | 01/01/1800 | | | |
| Record Details Input By: TNARENDRA Authorized By: SNARENDRA Last Mnt. Date: 19/11/2009 11:50:53 Last Mnt. Action: Authorize Authorized: <input checked="" type="checkbox"/> <input type="checkbox"/> Add By Copy <input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry <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 |
|---|---|
| Number of Redemptions to Date | [Display] This field displays the number of redemptions up to the inquiry date. This is equal to the number of times the principal or interest is redeemed. |
| Last Redemption Amount | [Display] This field displays the amount which was last redeemed. |
| Redemption Amount to Date | [Display] This field displays the total amount redeemed from the account. |
| Early Redemption Penalty to Date | [Display] This field displays the penalty amount, if penalties are charged for an early redemption. When a deposit is redeemed before maturity, the bank may charge a customer penalty interest. The penalty variance rate and the process of calculation are defined at the product level. |

| Field name | Description |
|-----------------------------|---|
| Last Redemption Date | [Display] This field displays the date on which the last redemption has taken place. |

RP Variances

This tab displays the relationship pricing variance. For e.g.: If the relationship value is more than 1 crore, additional interest of 0.5% is to be given to the customer.

The screenshot shows the 'Deposit Master' application window. The 'RP Variances' tab is selected. The top section contains fields for Account No., Org Deposit No., Renewal No., Customer Name, Customer Id, Taxable Customer Name, Taxable Customer Id, Product, Currency, and Branch. Below these are tabs for General, Interest Rate, Balances, Payout, Payin, Redemption Details, RP Variances (selected), and Rule Doc. A large empty area is present for RP Variance data. At the bottom, there is a 'Record Details' section with buttons for Add By Copy, Add, Modify, Delete, Cancel, Amend, Authorize, and Inquiry. To the right are buttons for UDF, Ok, Close, and Clear.

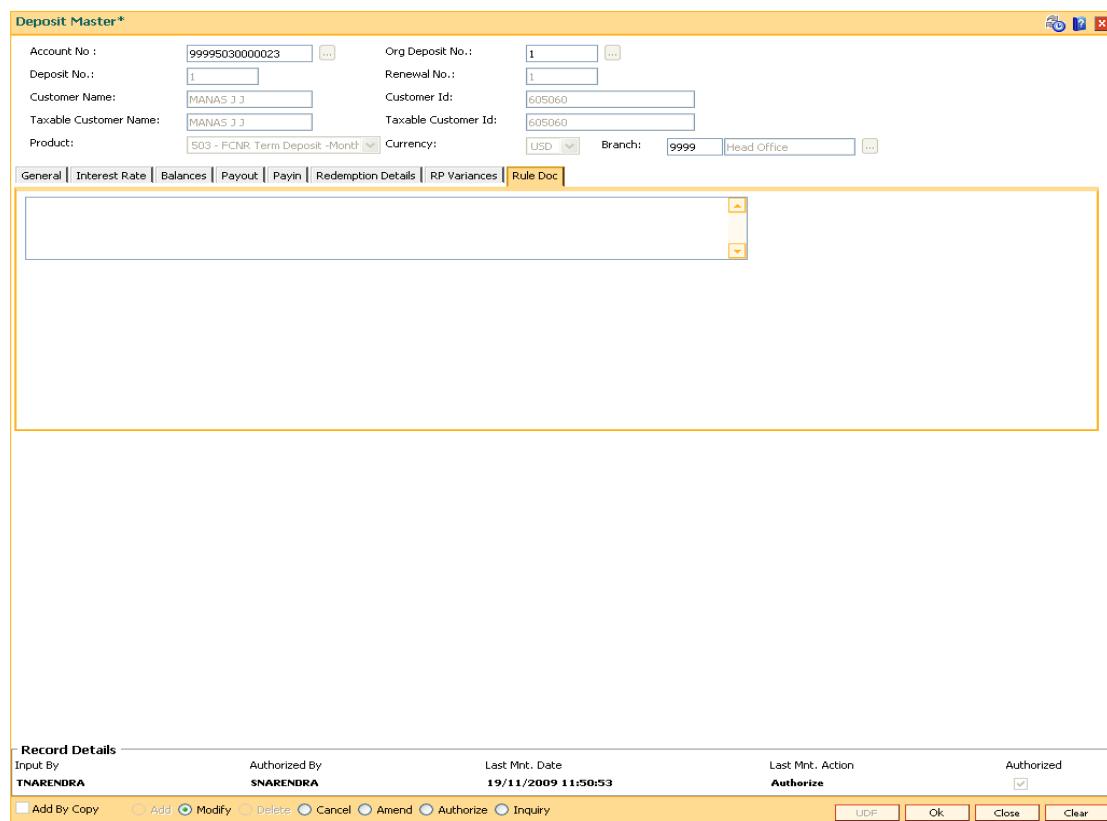
Field Description

| Column Name | Description |
|-------------------------|---|
| Variance Package | [Display] This column displays the variance package applicable to the deposit. |
| Interest Type | [Display] This column displays the interest type applicable to the deposit. |
| RP Variance Rate | [Display] This column displays the rate of the RP variance. |

| Column Name | Description |
|------------------------------|--|
| Rule | [Display] This column displays the rule applicable to the deposit. |
| Package Dev Rule | [Display] This column displays the package deviation value applicable to the deposit. |
| Benefit Plan Dev Rule | [Display] This column displays the benefit plan deviation rule applicable to the deposit. |

Rule Doc

This tab allows you to view the rule applied on the deposit.



The screenshot shows the 'Deposit Master' application window. At the top, there are tabs: General, Interest Rate, Balances, Payout, Payin, Redemption Details, RP Variances, and Rule Doc. The 'Rule Doc' tab is currently selected. Below the tabs, there is a large, empty text area with a yellow border, which is where the rule document would be displayed. At the bottom of the window, there is a 'Record Details' section and a toolbar with buttons for Add By Copy, Add, Modify, Delete, Cancel, Amend, Authorize, and Inquiry. There are also buttons for UDF, Ok, Close, and Clear.

7. Click the **OK** button.
8. The system displays the message "Record Modified...Authorisation Pending...". Click the **OK** button.
9. The deposit master details are modified once the record is authorised.

TD043 - TD Certificate Printing

Using this option you can print a certificate of the deposit under a term deposit account. The deposit can be issued and printed denomination wise, either for entire deposit amount or part deposit amount.

For example, For a deposit worth 5000, you can have a single certificate printed in single denomination for full amount or multiple certificates printed in denominations of 500 for entire amount.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view the TD certificate printing

1. Type the fast path **TD043** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Certificate Printing**.
2. The system displays the **TD Certificate Printing** screen.

TD Certificate Printing

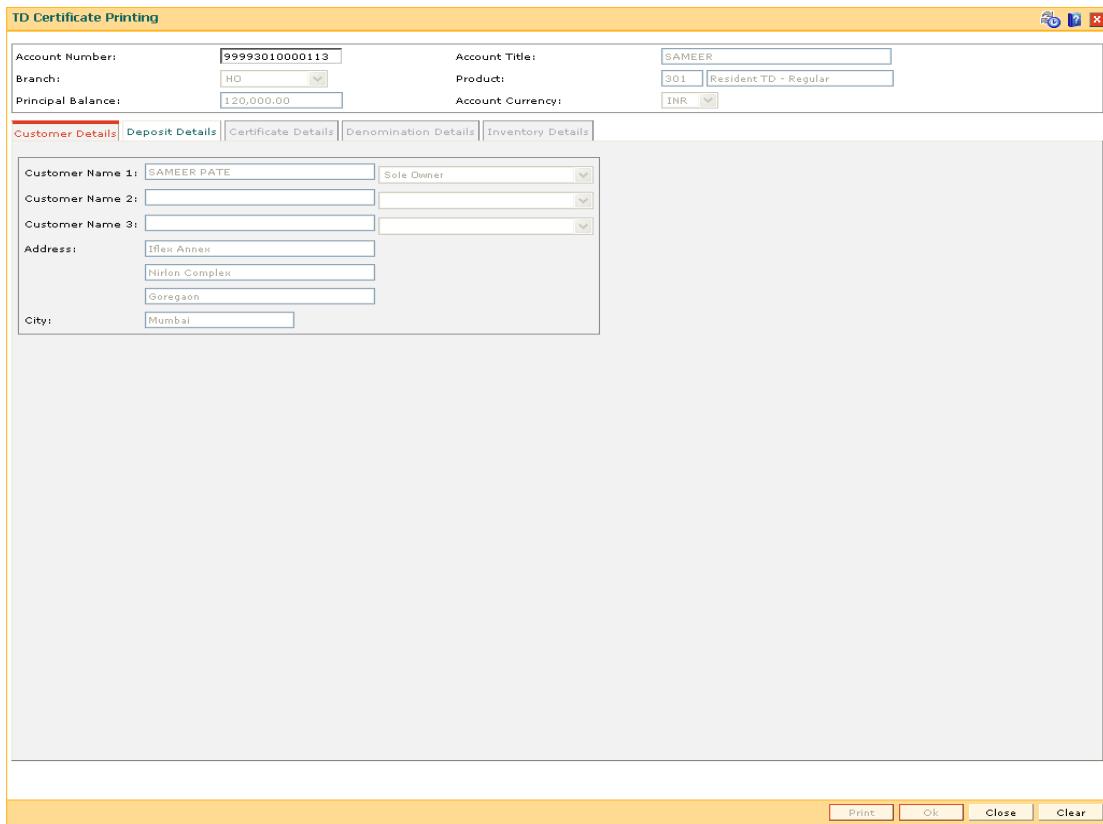
The screenshot shows the 'TD Certificate Printing' application window. At the top, there are fields for Account Number, Branch, Principal Balance, Account Title, Product, and Account Currency. Below these are tabs for Customer Details, Deposit Details, Certificate Details, Denomination Details, and Inventory Details. The Customer Details tab is selected, showing fields for Customer Name 1, Customer Name 2, Customer Name 3, Address, and City. At the bottom of the window are buttons for Print, Ok, Close, and Clear.

Field Description

| Field Name | Description |
|--------------------------|--|
| Account Number | [Mandatory, Numeric, 16] Type the TD account number of the customer. |
| Account Title | [Display] This field displays the name of the customer who holds the TD Account. |
| Branch | [Display] This field displays the name of the home branch where the TD account is initiated and maintained. |
| Product | [Display] This field displays the code and name assigned to the TD product, as defined at the product level. This is the product under which the TD account is opened. |
| Principal Balance | [Display] This field displays the TD account principal balance i.e. the sum total of the principal balance of all the term deposits held under the TD account. |
| Account Currency | [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 (US Dollar), the account opened under that product has USD as its account currency. |

3. Enter the account number and press the **<Tab>** key.

TD Certificate Printing



4. Modify the relevant information in the various tab screens.

Customer Details

The customer details tab provides details of the customer and their relationship with the account.

TD Certificate Printing

| | | | |
|---|----------------|-------------------|---------------------------|
| Account Number: | 99999010000113 | Account Title: | SAMEER |
| Branch: | HO | Product: | 301 Resident TD - Regular |
| Principal Balance: | 120,000.00 | Account Currency: | INR |
| <input checked="" type="radio"/> Customer Details <input type="radio"/> Deposit Details <input type="radio"/> Certificate Details <input type="radio"/> Denomination Details <input type="radio"/> Inventory Details | | | |
| Customer Name 1: SAMEER PATE <input type="radio"/> Sole Owner Customer Name 2: <input type="radio"/> Customer Name 3: <input type="radio"/> Address: Infex Annex <input type="radio"/> Nirlon Complex <input type="radio"/> Goregaon <input type="radio"/> City: Mumbai <input type="radio"/> | | | |
| <input type="button" value="Print"/> <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | | | |

Field Description

| Field Name | Description |
|------------------------|---|
| Customer Name 1 | [Display] This field displays the name of the customer and the relationship to the account, as specified while opening an account. |
| Customer Name 2 | [Display] This field displays the name of the customer and the relationship to the account, as specified while opening an account. |
| Customer Name 3 | [Display] This field displays the name of the customer and the relationship to the account, as specified while opening an account. |
| Address | [Display] This field displays the address of the customer. |
| City | [Display] This field displays the name of the city of the customer. |

Deposit Details

The deposit details tab provides details of the deposit renewal number, status, deposit amount, etc.

TD Certificate Printing

Account Number: 99993010000113 Account Title: SAMEER
 Branch: HO Product: 301 Resident TD - Regular
 Principal Balance: 120,000.00 Account Currency: INR

Customer Details | **Deposit Details** | Certificate Details | Denomination Details | Inventory Details

| Original Deposit No | Renewal No | Deposit No | Status | Value Date | Maturity Date | Deposit Amount | Maturity Amount | Payout Mode For Principle | Beneficiary Account For Principle | Payout Mode For Interest | Beneficiary Account For Interest | Selected |
|---------------------|------------|------------|--------|------------|---------------|----------------|-----------------|------------------------------|-----------------------------------|------------------------------|----------------------------------|----------|
| 1 | 1 | 1 | Open | 31/12/2007 | 02/01/2009 | 120,000 | 134,042.88 | Reinvest to Existing Account | 99993010000113 | Reinvest to Existing Account | 99993010000113 | N |

Print | Ok | Close | Clear

Field Description

| Column Name | Description |
|----------------------------|--|
| Original Deposit No | <p>[Display]</p> <p>This column displays the original deposit number.</p> |
| | <p>The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal.</p> <p>It will have new deposit running number, but will retain the original deposit no of the source deposit.</p> |
| Renewal No | <p>[Display]</p> <p>This column displays the renewal number.</p> |
| | <p>Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.</p> |

| Column Name | Description |
|------------------------|--|
| Deposit No | <p>[Display]</p> <p>This column displays the deposit number.</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> |
| Status | <p>[Display]</p> <p>This column displays the current status of the deposit.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Open - This deposit is open for various transactions. • Opened Today - This deposit is opened on the day of the transaction. • Closed - This deposit has been redeemed and thus is closed. • Closed Today - This deposit has been redeemed and closed on the day of the transaction. • Unclaimed - This deposit is matured and the grace period has ended. Thus it is transferred to the unclaimed GL account. • Matured - This deposit has matured. • Marked for Lien - This deposit is marked for lien. • Blocked - This deposit is blocked. • Forced Renewal - This deposit is marked for lien and thus has been force renewed. • Cheque Pending Clearing - This cheque deposited during the TD Payin is pending for clearing. |
| Value Date | <p>[Display]</p> <p>This column displays the date on which the deposit is initiated.</p> |
| Maturity Date | <p>[Display]</p> <p>This column displays the date on which the deposit will mature.</p> |
| Deposit Amount | <p>[Display]</p> <p>This column displays the available principal balance of the term deposit.</p> |
| Maturity Amount | <p>[Display]</p> <p>This column 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> |

| Column Name | Description |
|--|--|
| Payout Mode For Principle | [Display] This column displays the payout mode for the principal. |
| Beneficiary Account For Principle | [Display] This column displays the beneficiary account number for the principal amount. |
| Payout Mode For Interest | [Display] This column displays the payout mode for interest. |
| Beneficiary Account For Interest | [Display] This column displays the beneficiary account number for the interest. |
| Selected | [Display] This column displays the certificate printing status of the deposit. <ul style="list-style-type: none"> • Y - Indicates that the deposit is selected for certificate printing. • N - Indicates that the deposit is not selected for certificate printing. |

5. Double-click a deposit in the **Deposit Details** tab to view the **Certificate Details** tab.

Certificate Details

The certificate details tab provides various details of the certificate like the date of issue, the type, amount, etc.

TD Certificate Printing*

| | | | | |
|---------------------|------------------|--------------------|-------|---------|
| Account Number : | 5100100000000760 | Account Title : | | |
| Branch : | BR1000 | Product : | S1001 | CTDRMB1 |
| Principal Balance : | 100.00 | Account Currency : | RMB | |

Customer Details | Deposit Details | **Certificate Details** | Denomination Details | Inventory Details |

Certificates

| Certificate Issue Date | Action | Existing Stock Code | Description | Existing Certificate No. | New Stock Code | Description | New Certificate No. | Deposit Amount | Certificate Amount |
|------------------------|--------|---------------------|-------------|--------------------------|----------------|-------------|---------------------|----------------|--------------------|
| 03/06/2012 | Issue | | | | | | | 100.00 | 100. |

Card | Change Pin | Cheque | Cost Rate | FCY Change | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque | Print | View | OK | Close | Clear

Field Description

Field Name Description

Certificates

| | |
|-----------------------|---|
| Deposit Number | [Display] This field displays the deposit number. The Deposit Number signifies the number of deposits opened in an account. 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. |
|-----------------------|---|

Column Name Description

| | |
|-------------------------------|--|
| Certificate Issue Date | [Display] This column displays the date on which the certificate is issued. |
|-------------------------------|--|

| Column Name | Description |
|---------------------|--|
| Action | <p>[Mandatory, Drop-Down]</p> <p>Select the action from the drop-down list. This defines the action to be taken for a certificate.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Issue • Reissue • Cancel • Close |
| Existing stock code | <p>[Display]</p> <p>This field displays the stock code of the certificate attached to deposit. If Issue option is selected, then this field will show stock code of certificate which is currently attached to deposit and is in canceled or closed status. If reissue option is chosen, then this field will show stock code of certificate which is currently attached to deposit and is in normal or 'lost-temporary/formal' status. If cancel option is chosen, then this field will show stock code of certificate which is currently attached to deposit and is in normal or 'lost-temporary/formal' or 'closed' status. If close option is chosen, then this field will show stock code of certificate which is currently attached to deposit and is in normal or 'lost-formal' status. If there is no certificate already attached to the deposit, then this field will be blank and disabled.</p> |
| Description | <p>[Display]</p> <p>This field displays the stock code of the certificate attached to deposit. If Issue option is selected, then this field will show stock code of certificate which is currently attached to deposit and is in canceled or closed status. If reissue option is chosen, then this field will show stock code of certificate which is currently attached to deposit and is in normal or 'lost-temporary/formal' status. If cancel option is chosen, then this field will show stock code of certificate which is currently attached to deposit and is in normal or 'lost-temporary/formal' or 'closed' status. If close option is chosen, then this field will show stock code of certificate which is currently attached to deposit and is in normal or 'lost-formal' status. If there is no certificate already attached to the deposit, then this field will be blank and disabled.</p> |

| Column Name | Description |
|--------------------------------|---|
| Existing Certificate No | [Display] This field displays Existing Certificate no. of the certificate attached to deposit. If Issue option is selected, then this field will show stock code of certificate which is currently attached to deposit and is in canceled or closed status. If reissue option is chosen, then this field will show stock code of certificate which is currently attached to deposit and is in normal or 'lost-temporary/formal' status. If cancel option is chosen, then this field will show stock code of certificate which is currently attached to deposit and is in normal or 'lost-temporary/formal' or 'closed' status. If close option is chosen, then this field will show stock code of certificate which is currently attached to deposit and is in normal or 'lost-formal' status. If there is no certificate already attached to the deposit, then this field will be blank and disabled. |
| New stock code | [Display] Stock code of the new certificate to be attached to deposit will be chosen in this field. This field will be enabled only if action chosen is issue or reissue. If action chosen is cancel or close then this field will be disabled and blank |
| Description | [Display] This field displays the stock description of the selected stock code. |
| New Certificate No | [Display] This field will display Stock number for the certificate selected from the pick list. This is the certificate no which is to be issued/reissued to the deposit. This field will be enabled only if action chosen is issue or reissue. If action chosen is cancel or close then this field will be disabled and blank. |
| Deposit Amount | [Display] This column displays the available principal balance of the term deposit. |
| Certificate Amount | [Display] This column displays the amount for which the certificate is issued. |
| Print? | [Toggle] Click the toggle status to Y to print a certificate for a deposit. The default value for toggle status is N . |

6. Click the **+** button to navigate to the **Denomination Details** tab to add a new denomination.

Denomination Details

The denomination details tab provides details of the serial number of the TD amount, denomination of amount, etc.

TD Certificate Printing

| | | | |
|--------------------|----------------|-------------------|---------------------------|
| Account Number: | 99999010000113 | Account Title: | SAMEER |
| Branch: | HO | Product: | 301 Resident TD - Regular |
| Principal Balance: | 120,000.00 | Account Currency: | INR |

Customer Details | Deposit Details | Certificate Details | **Denomination Details** | Inventory Details

| | | | | | | |
|--------------------------|--------------|-----------------|------------|---------|--------------------|------------|
| Original Deposit Number: | 1 | Deposit Amount: | 120,000.00 | | | |
| Sr. No. | Denomination | Series Number | Start No. | End No. | Total Certificates | Net Amount |
| 1 | 0.00 | 10 | 1 | 1 | 1 | 120,000.00 |

Field Description

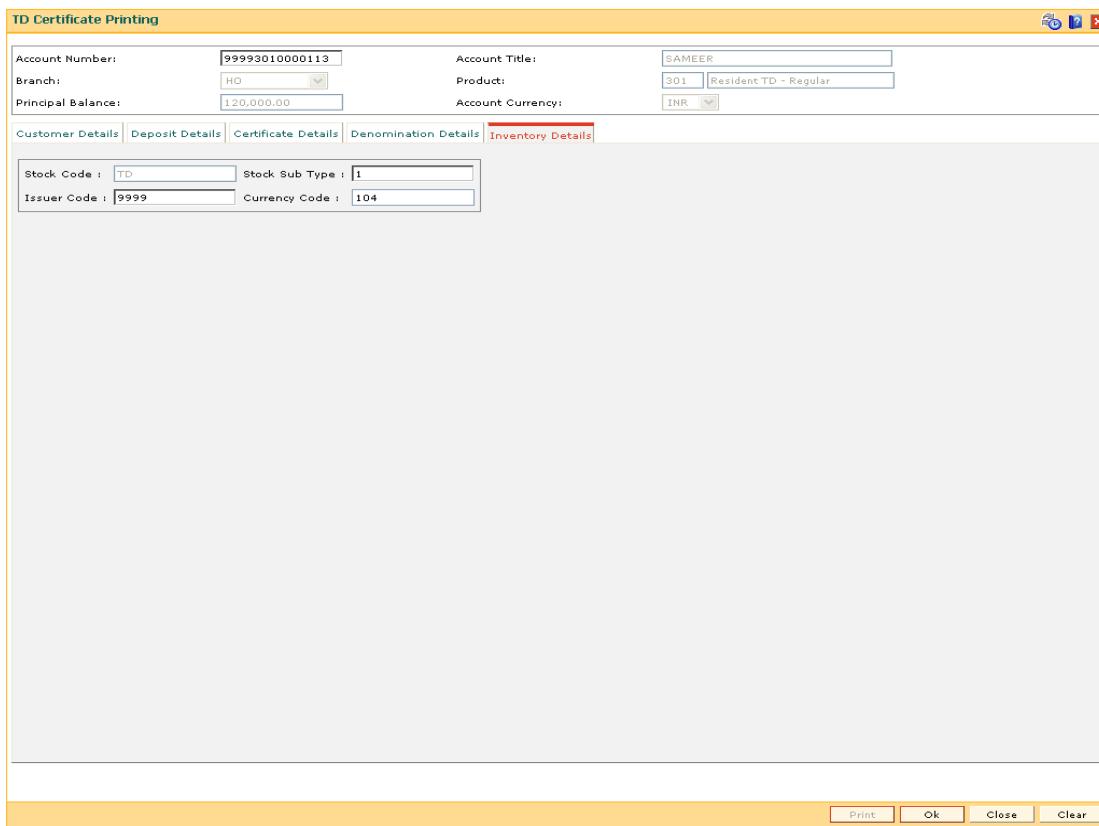
| Field Name | Description |
|--------------------------------|--|
| Original Deposit Number | [Display] This field displays the original deposit number. The Deposit Number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal. |
| Deposit Amount | [Display] This field displays the available principal balance of the term deposit. |

| Column Name | Description |
|----------------|--|
| Sr. No. | [Display] This column displays the serial number for the denominations specified for the certificate. |

| Column Name | Description |
|---------------------------|--|
| Denomination | [Mandatory, Numeric, 16] Type the denominations of the TD certificate. The certificates will be issued for the specified denomination. For example 500, 100, etc. |
| Series Number | [Mandatory, Numeric, 16] Type the serial number of the TD certificate. This is the series of the inventory for the certificates you want to print. |
| Start No | [Mandatory, Numeric, 16] Type the start number of the series, from which you want to print the certificates. For example, TD certificates for the inventory are in the series of AS123. You want certificates starting from the number 150. |
| End No | [Mandatory, Numeric, 16] Type the end number of the series. The system by default displays the start number as the end number. |
| Total Certificates | [Mandatory, Numeric, 16] Type the number of certificates. The system calculates the total certificates based on the start number and end number of the certificates. For example, if you want the certificates in denomination of 500 for a deposit of 5000. You can specify the start number as 100 and the end number as 109. The system calculates the total certificates as 10. This field is editable. The End Number column gets updated if there is any modification in this column. |
| Net Amount | [Display] This column displays the net amount for which the certificates will be issued. <i>Net Amount = Denomination X Total Certificate.</i> |

Inventory Details

The inventory details tab displays information about the stock code, issuer code, etc.



Field Description

| Field Name | Description |
|-----------------------|---|
| Stock Code | [Display] This field displays the stock code of the TD certificate. |
| Stock Sub Type | [Optional, Numeric, 40] Type the sub type of the stock. |
| Issuer Code | [Optional, Alphanumeric, 22] Type the code of the issuer who has issued the stock. |
| Currency Code | [Optional, Alphanumeric, 22] Type the code of the currency in which the stock is issued. |

7. Enter the required information in the **Denomination Details** tab and click the **Validate** button.

8. The system displays the **Certificate Details** tab. Click the **OK** button.

9. The system displays the message "Authorization required. Do You Want to continue?". Click the **OK** button.

10. The system displays the **Authorization Reason** screen.

11. Enter the required information and click the **OK** button.

12. The system displays the message "Authorisation Successful". Click the **OK** button.

13. Click the **Print** button to print the certificate.
OR
Click the **Close** button.

TDM24 - Lien Master Maintenance

The bank can mark a lien on the term deposit as a security for a loan or an overdraft. If the lien is marked against a term deposit, customer is not allowed to withdraw the amount from the term deposit which lien is marked.

The different kinds of lien marked are:

- **Internal Lien** - The internal lien is automatically marked by the system on the term deposit which is kept as collateral. The two types of internal lien are:
- **Overdraft** - This lien is system-initiated and is marked for online transaction done against a Current and Savings account, which is having insufficient funds and has overdraft facility against a term deposit account.
- **Loan / APS** - This type of lien is marked as a security for Loan or Loan application. This lien is marked automatically by the system on the deposit when the customer specifies that the term deposit will be kept as collateral against the loans.
- **External** - This type of lien is marked for external reasons.

A deposit marked for lien will be force renewed on the maturity date irrespective of the maturity instruction specified. This is done as security against the loan or overdraft taken by the customer from the bank.

You can view the different liens which are marked against an individual deposit along with details like the start and expiry date of the lien, the lien amount, type of lien, reason for the lien and the account or instrument number against which the lien is marked. If the internal lien is placed on the principal or the principal + interest amount the system displays the lien marked on the principal and the interest. The propagate option increases the drawing power of the customer for the Current and Savings account.

You can place an external lien on a deposit. The lien will be placed when there is a court order or the term deposit has to be blocked for some external reason. You have to specify the lien amount, the description and the reason for the lien. The start date, end date and the maturity instruction is defaulted by the system.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

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

To add a lien

1. Type the fast path **TDM24** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > Lien Master Maintenance**.
2. The system displays the **Lien Master Maintenance** screen.

Lien Master Maintenance

Account Number : Original Deposit Number : ...

Lien Type : Lien Instrument/Account No. :

External Lien Maintenance | All Lien Inquiry |

Customer Name : Lien Amount :

| Original Deposit No | Renewal No | Deposit No | Lien No | Type | Amount | AC No / Reference | Start Date | Expiry Date | Maturity Instr. |
|---------------------|------------|------------|---------|------|--------|-------------------|------------|-------------|-----------------|
|---------------------|------------|------------|---------|------|--------|-------------------|------------|-------------|-----------------|

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 |
|--------------------------------|--|
| Account Number | [Mandatory, Numeric, 16] Type the valid TD account number of the customer. |
| Original Deposit Number | [Mandatory, Pick List] Select the original deposit number, on which the lien will be marked for the TD account, from the pick list. |
| Lien Number | [Display] This field displays the lien number of the TD account. This field is displayed in the Add mode. |
| Deposit Number | [Display] This field displays the deposit number that signifies the number of deposits opened in an account. 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. This field is displayed in the Add mode. |

| Field Name | Description |
|---|---|
| Renewal Number | <p>[Display]</p> <p>This field displays the renewal number that signifies the number of deposits created out of the source deposit either due to renewals or the payouts.</p> <p>This field along with the original deposit number can explain the chronology of a particular deposit.</p> <p>This field is displayed in the Add mode.</p> |
| Lien Type | <p>[Display]</p> <p>This field displays the lien type.</p> |
| Lien Instrument/Account No | <p>[Display]</p> <p>This field displays the lien instrument / account number.</p> |

3. Click the **Add** button.
4. Type the account number and press the **<Tab>** key.
5. Select the original deposit number from the pick list.

Lien Master Maintenance

The screenshot shows the Lien Master Maintenance window with the following details:

- External Lien Maintenance Tab:** Selected tab.
- Fields:**
 - Account Number: [Text Box]
 - Original Deposit Number: [Text Box]
 - Renewal Number: [Text Box]
 - Lien Type: [Dropdown] (External selected)
 - Lien Date: [Text Box] (01/01/1800)
 - Expiry Date: [Text Box] (01/01/1800)
 - Lien Amount: [Text Box]
 - Description: [Text Box]
 - Maturity Instruction: [Dropdown] (Force Renew selected)
 - Department Code: [Text Box]
 - Department Name: [Text Box]
 - In Favour Of:
 - Internal: [Radio Button]
 - External: [Radio Button] (selected)
 Search Criteria: [Dropdown]
 Search String: [Text Box]
 Customer Name: [Text Box]
 Customer ID: [Text Box]
 - Facility Code:
 - Collateral Code: [Text Box]
 - Collateral Name: [Text Box]
 - Reason For Lien: [Text Box]
 - Propagate: [Check Box]
 - Principal Lien Amount: [Text Box] (0.00)
 - Interest Lien Amount: [Text Box] (0.00)
- Remarks:** [Text Box]
- Record Details:**
 - Input By: [Text Box]
 - Authorized By: [Text Box]
 - Last Mnt. Date: [Text Box]
 - Last Mnt. Action: [Text Box]
 - Authorized: [Check Box]
- Buttons:** Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry, UDF, Ok, Close, Clear.

6. The system enables the **External Lien Maintenance** tab, enter the required information in the tab.

External Lien Maintenance

This tab is used to mark external lien on deposit.

Field Description

| Field Name | Description |
|---------------------------|---|
| Lien Type | [Display] This field displays the lien type. The field takes a default value as External . Only an external lien can be added. An internal lien is marked automatically by the system. |
| External System ID | [Conditional, Pick List] Select from the pick list external system code specifying earmark type. This field is enabled and mandatory when Lien type is 'External'. If the Lien type is internal, then this field will be disabled and blank. |
| Lien Date | [Display] This field displays the date on which the lien is marked. The system by default displays the current date as the lien start date. |

| Field Name | Description |
|--|---|
| Expiry Date | <p>[Display]</p> <p>This field displays the date on which the lien will expire.</p> <p>The system by default displays the deposit maturity date as the expiry date.</p> |
| Lien Amount | <p>[Mandatory, Numeric, 13, Two]</p> <p>Type the lien amount for which the lien will be marked on the TD.</p> |
| Description | <p>[Mandatory, Alphanumeric, 40]</p> <p>Type the description of the lien.</p> |
| Maturity Instruction | <p>[Display]</p> <p>This field displays the maturity instruction as Force Renew, by default.</p> <p>A deposit marked for lien is force renewed on maturity irrespective of the maturity instruction defined at the product or account level.</p> |
| Department Code | <p>[Optional, Pick List]</p> <p>Select the department code from the pick list.</p> <p>The department code is maintained using the LOB Master (Fast Path: BA431) option.</p> |
| Department Name | <p>[Display]</p> <p>This field displays the department name based on the department code selected in the adjacent field.</p> |
| In Favour Of | |
| It is mandatory to select either the Internal or External option. | |
| Internal | <p>[Optional, Radio Button]</p> <p>Click Internal, if the lien details are to be maintained for an existing customer.</p> |
| External | <p>[Optional, Radio Button]</p> <p>Click External, if the lien details are to be maintained for an external entity.</p> |
| Search Criteria | <p>[Conditional, Drop-Down]</p> <p>Select the search criteria from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Customer Short Name • Customer IC • Customer ID <p>This field is enabled if the Internal option is selected from the In Favour Of section.</p> |

| Field Name | Description |
|------------------------|--|
| Search String | <p>[Conditional, Alphanumeric, 40]</p> <p>Type the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the search criterion is specified as customer's short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.</p> <p>This field is enabled if the Internal option is selected from the In Favour Of section.</p> |
| Customer Name | <p>[Conditional, Alphanumeric, 120]</p> <p>Type the customer name.</p> <p>This field is enabled if the External option is selected from the In Favour Of section.</p> <p>If the Internal option is selected from the In Favour Of section, then this field displays the name of the customer.</p> |
| Customer ID | <p>[Conditional, Numeric, 10]</p> <p>Type the customer ID.</p> <p>This field is enabled if the External option is selected from the In Favour Of section.</p> <p>If the Internal option is selected from the In Favour Of section, then this field displays the customer Id.</p> |
| Facility Code | |
| Collateral Code | <p>[Optional, Pick List]</p> <p>Select the collateral code from the pick list.</p> |
| Collateral Name | <p>[Display]</p> <p>This field displays the collateral name based on the collateral code selected in the adjacent field.</p> |
| Reason For Lien | <p>[Mandatory, Drop-Down]</p> <p>Select the reason for the lien to be marked from the drop-down list.</p> |
| Priority | <p>[Display]</p> <p>This field displays the priority as per the selection of reason for lien.</p> |

| Field Name | Description |
|------------------------------|--|
| Allow Force Debit | [Display] As per the selection of the "Reason For Lien", "Allow Force Debit" will be checked/unchecked. |
| Propagate | [Optional, Check Box] Select the Propagate check box for lien other than an external lien. |
| Principal Lien Amount | [Display] This field displays the principal TD amount on which the lien is imposed. If the lien is imposed on the principal + interest, this column displays the principal amount on which the lien is imposed. |
| Interest Lien Amount | [Display] This field displays the interest earned on the TD amount on which the lien is marked. If the lien is marked on the principal + interest, then this column displays the interest amount on which the lien is marked else it displays the value as zero. |

7. Click the **OK** button.
8. The system displays the message "Record Added. Authorisation Pending...". Click the **OK** button.
9. The lien details are added once the record is authorised.

To view the liens marked on an account

1. Click the **Inquiry** button.
2. Enter the account number and press the <Tab> key.
3. Select the original deposit number from the pick list and the lien type from the drop-down list.
4. The system displays the lien master details in the **All Lien Inquiry** tab.

All Lien Inquiry

All types of lien are maintained in the account.

Lien Master Maintenance*

| | | | |
|---------------------------|----------------------|-------------------------------|--------------------------|
| Account Number : | 99993010000100 | Original Deposit Number : | <input type="text"/> ... |
| Lien Type : | <input type="text"/> | Lien Instrument/Account No. : | |
| External Lien Maintenance | | All Lien Inquiry | |
| Customer Name : RAHUL | | Lien Amount : 150,000.00 | |
| Original Deposit No | Renewal No | Deposit No | Lien No |
| 1 | 1 | 1 | 1 |
| Type | Amount | AC No / Reference | Start Date |
| Over Draft | 150,000.00 | 06039090000020 | 31/12/2007 |
| Expiry Date | Maturity Instr. | | |
| 01/01/2009 | FORCE RENEW | | |

Record Details

| | | | | |
|---|---------------|----------------|------------------|------------|
| Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized |
| <input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input checked="" type="radio"/> Inquiry | | | | |
| <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 |
|----------------------------|--|
| Customer Name | [Display] This field displays the name of the customer who holds the TD Account. |
| Lien Amount | [Display] This field displays the total lien amount placed on the deposit. |
| Column Name | Description |
| Original Deposit No | [Display] This column displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit number of the source deposit. |

| Column Name | Description |
|--------------------------|--|
| Renewal No | <p>[Display]</p> <p>This column displays the renewal number.</p> <p>The renewal number signifies the number of deposits created out of the source deposit either due to renewals, or the payouts.</p> <p>This field along with the original deposit number can explain the chronology of a particular deposit.</p> |
| Deposit No | <p>[Display]</p> <p>This column displays the deposit number on which the lien is marked.</p> |
| Lien No | <p>[Display]</p> <p>This column displays the sequence in which the lien is placed on the deposit.</p> |
| Type | <p>[Display]</p> <p>This column displays the type of lien, which is marked on the deposit.</p> |
| Amount | <p>[Display]</p> <p>This column displays the lien amount marked on the deposit.</p> |
| AC No / Reference | <p>[Display]</p> <p>This column displays the appropriate beneficiary account number in case of internal lien.</p> <p>For external lien this field displays the description entered at the time of creation of lien.</p> |
| Start Date | <p>[Display]</p> <p>This column displays the start date of the lien.</p> <p>The start date is the date on which the lien is marked on the deposit.</p> |
| Expiry Date | <p>[Display]</p> <p>This column displays the expiry date of the lien.</p> |
| Maturity Instr. | <p>[Display]</p> <p>This column displays the maturity instruction.</p> <p>A deposit marked for lien is force renewed on maturity irrespective of the maturity instruction defined at the product or account level.</p> <p>The system displays the default maturity instruction as Force Renew.</p> |

| Column Name | Description |
|------------------------------|--|
| Reason | <p>[Display]</p> <p>This column displays the reason for the lien to be marked on the deposit.</p> <p>This column displays the reason if the lien is external.</p> |
| Propagate | <p>[Display]</p> <p>This column displays the propagate option.</p> <p>If the propagate option is enabled for the lien, then the field displays Y.</p> <p>If the Principal + Interest option is selected in the Lien Allowed field at the product level and the Propagate check box is checked at the Collateral level, then this option increases the drawing power of the customer.</p> <p>This option is available only for internal lien.</p> <p>For example, a lien is marked on a TD of 1,00,000 against the drawing power of the CASA account. The drawing power is specified as 50% of the TD. The compounding frequency is yearly and payout is at maturity. For the first year the drawing power of the customer will be 50% of 1,00,000 i.e. 50,000. At the end of the year the customer earns an interest of 5,000, which will be added to the principal because of compounding effect. The principal will now be 1,05,000. Thus, the drawing power will increase to 50% of 1,05,000 i.e. 52,500.</p> |
| Lien Principal Amount | <p>[Display]</p> <p>This column displays the principal TD amount on which the lien is imposed.</p> <p>If the lien is imposed on the principal + interest, this column displays the principal amount on which the lien is imposed.</p> |
| Lien Interest Amount | <p>[Display]</p> <p>This column displays the interest earned on the TD amount on which the lien is imposed.</p> <p>If the lien is imposed on the principal + interest, this column displays the interest amount on which the lien is imposed. If the lien is not imposed on the interest this column will be blank.</p> |
| Department | <p>[Display]</p> <p>This column displays the department name corresponding to the department code maintained for the lien.</p> |
| In Favour Of | <p>[Display]</p> <p>This column displays the customer name and Id.</p> |
| Facility Code | <p>[Display]</p> <p>This column displays the collateral code and collateral name.</p> |

| Column Name | Description |
|-------------------|---|
| Maker Id | [Display] This column displays the maker ID. |
| Checker Id | [Display] This column displays the checker ID. |

5. Click the **Close** button.

TD022 - TD Nominee Maintenance

Using this option you can record the nominee details for a deposit held under a term deposit account. You can search for the customer who is appointed as the nominee by the term deposit account holder and record the details.

The nominee details can be added, amended or deleted by choosing the appropriate options.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

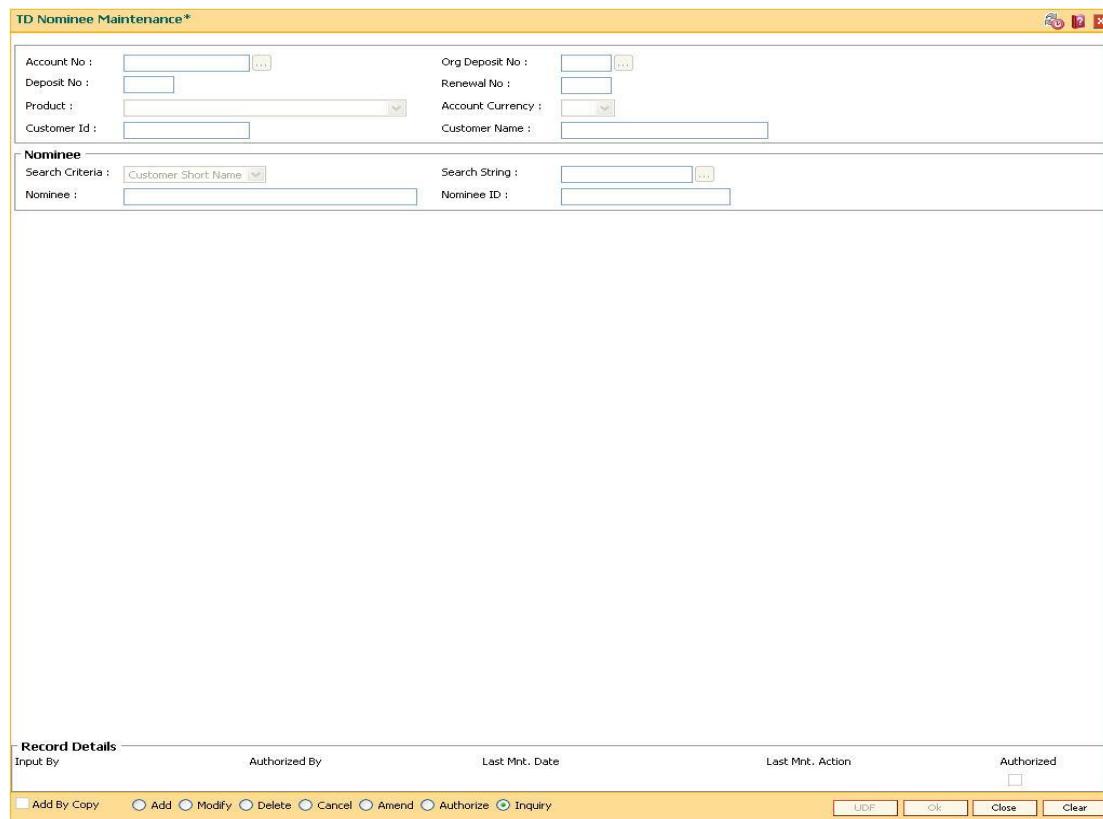
Modes Available

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 TD Nominee

1. Type the fast path **TD022** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Nominee Maintenance**.
2. The system displays the **TD Nominee Maintenance** screen.

TD Nominee Maintenance



| Record Details | | | | |
|--------------------------------------|---------------------------------|-------------------------------|------------------------------|------------------------------|
| Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized |
| <input type="checkbox"/> Add By Copy | <input type="radio"/> Add | <input type="radio"/> Modify | <input type="radio"/> Delete | <input type="radio"/> Cancel |
| <input type="radio"/> Amend | <input type="radio"/> Authorize | <input type="radio"/> Inquiry | | <input type="checkbox"/> |

Field Description

| Field Name | Description |
|-------------------------|--|
| Account No | [Mandatory, Numeric, 16] Type the TD account number of the customer. |
| Org Deposit No | [Mandatory, Pick List] Select the original deposit number for which the nominee has to be assigned from the pick list. The original deposit number is the source or the parent deposit number, from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit. |
| Deposit No | [Display] This field displays the running term deposit number. This signifies the number of deposits opened in an account. 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. |
| Renewal No | [Display] This field displays the renewal number. Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit. |
| Product | [Display] This field displays the product code and the name, under which the TD account is opened. |
| Account Currency | [Display] This field displays the currency assigned to the product, 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 (US Dollar), the account opened under that product has USD as its account currency. |
| Customer Id | [Display] This field displays the customer ID. A customer ID is an identification number generated by the system after customer addition is completed successfully. The number will be unique to a customer across the system and the customer search can be made on this basis. This is the number, which the system uses to track the customer. The system displays the customer ID, when the customer is validated. |

| Field Name | Description |
|--|---|
| Customer Name | <p>[Display]</p> <p>This field displays the full name of the customer, based on the account number entered.</p> <p>The customer name is added in the Customer Addition (Fast Path: 8053) option.</p> |
| Nominee | |
| Search Criteria | <p>[Mandatory, Drop-Down]</p> <p>Select the search criteria to search for the customer from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Customer Short Name • Customer Ic - Customer Identification criteria (IC) given by a central authority. • Customer Id - Unique identification given by the bank |
| Search String | <p>[Mandatory, Alphanumeric, 30, Pick List]</p> <p>Type the search string.</p> <p>If the search criterion is specified as customer's short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Select the appropriate customer from the existing customer list.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.</p> |
| Nominee | <p>[Display]</p> <p>This field displays the name of the customer who is appointed as the nominee.</p> |
| Nominee ID | <p>[Display]</p> <p>This field displays the ID of the customer who is appointed as the nominee.</p> |
| <ol style="list-style-type: none"> 3. Click the Add button. 4. Enter the account number and press the <Tab> key. 5. Select the original deposit number from the pick list. 6. Select the search criteria from the drop-down list and type the search string and press the <Tab> key and select the customer from the pick list. | |

TD Nominee Maintenance

TD Nominee Maintenance*

| | | | | | | | | | | | |
|--------------------------------------|--------------------------------------|------------------------------|------------------------------|------------------------------|-----------------------------|---------------------------------|-------------------------------|------------------------------|-----------------------------------|--------------------------------------|--------------------------------------|
| Account No : | 61000000071440 | ... | Org Deposit No : | 4 | ... | | | | | | |
| Deposit No : | 4 | | Renewal No : | 1 | | | | | | | |
| Product : | 329 - SEB VB TD_TEST_NEW | | | Account Currency : | LTL | | | | | | |
| Customer Id : | 604217 | | | Customer Name : | RICKY | | | | | | |
| Nominee | | | | | | | | | | | |
| Search Criteria : | Customer Short Name | | Search String : | 5 | ... | | | | | | |
| Nominee : | SAM | | Nominee ID : | 603964 | | | | | | | |
| Record Details | | | | | | | | | | | |
| Input By | Authorized By | Last Mint. Date | Last Mint. Action | Authorized | | | | | | | |
| <input type="checkbox"/> Add By Copy | <input checked="" type="radio"/> Add | <input type="radio"/> Modify | <input type="radio"/> Delete | <input type="radio"/> Cancel | <input type="radio"/> Amend | <input type="radio"/> Authorize | <input type="radio"/> Inquiry | <input type="checkbox"/> UDF | <input type="button" value="Ok"/> | <input type="button" value="Close"/> | <input type="button" value="Clear"/> |

7. Click the **OK** button.
8. The system displays the message "Record Added...Authorisation Pending..". Click the **OK** button.
9. The nominee details are added once the record is authorised.

TD028 - TD Block/Unblock Account Status

Using this option you can change the status of the term deposit account using this option. The account can be marked as blocked and the reason for the same can be specified. A blocked account can be unblocked along with the reason for the action.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

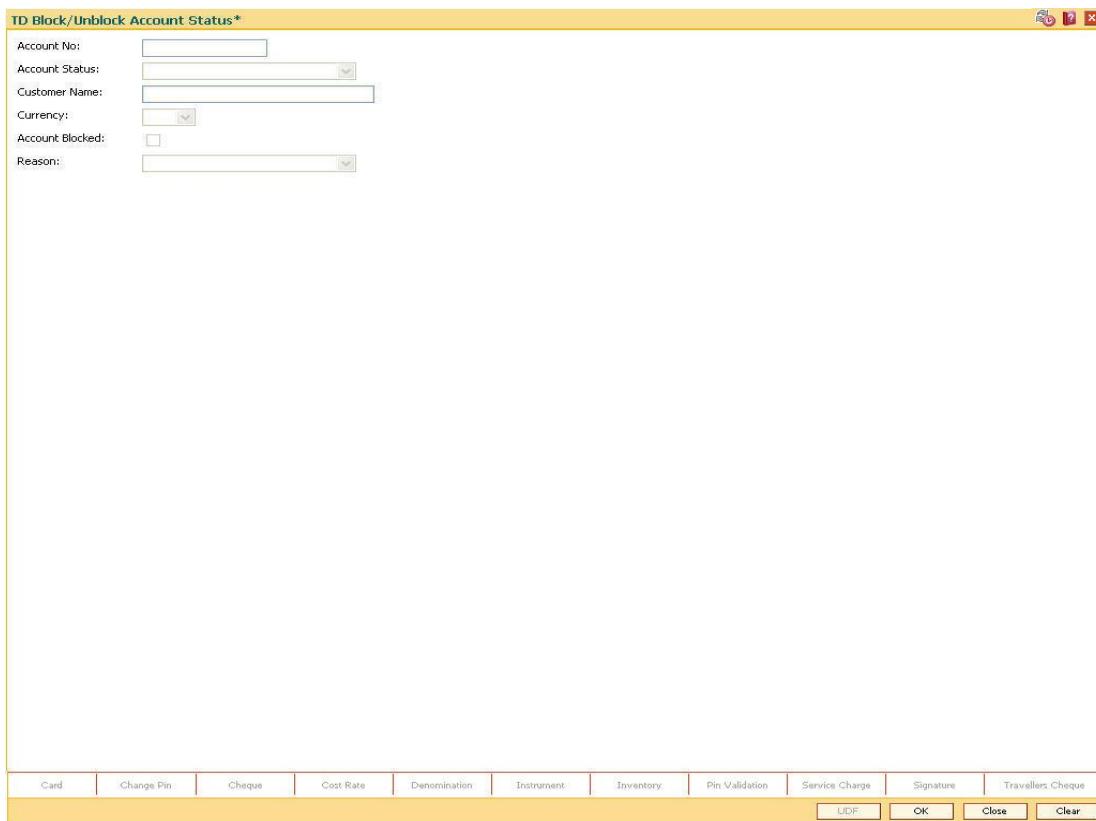
Modes Available

Not Applicable

To block/unblock the account status

1. Type the fast path **TD028** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > TD Block/Unblock Account Status**.
2. The system displays the **TD Block/Unblock Account Status** screen.

TD Block/Unblock Account Status



The screenshot shows the 'TD Block/Unblock Account Status' window. The window has a title bar 'TD Block/Unblock Account Status*'. Inside, there are several input fields: 'Account No:' (text box), 'Account Status:' (dropdown), 'Customer Name:' (dropdown), 'Currency:' (dropdown), 'Account Blocked:' (checkbox), and 'Reason:' (dropdown). At the bottom, there is a row of tabs: Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, and Travellers Cheque. The 'Card' tab is highlighted. Below the tabs are four buttons: UDF, OK, Close, and Clear.

Field Description

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

| Field Name | Description |
|------------------------|--|
| Account No | [Mandatory, Numeric, 16] Type the TD account number of the customer. |
| Account Status | [Display] This field displays the current status of the account. The options are: <ul style="list-style-type: none"> • Regular - This account is a regular account that is opened for various transactions. • Account Opened Today - This account is opened on the day of the transaction. • Closed - This account is closed. • Account Closed Today - This account has been closed on the day of the transaction. • Unclaimed - This account has remained unclaimed by the customer. • Matured - This account has matured. • Account Blocked - This account is blocked. • Forced Renewal - This account is marked for lien and thus has been force renewed. |
| Customer Name | [Display] This field displays the name of the customer who holds the TD Account. |
| Currency | [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 (US Dollar), the account opened under that product has USD as its account currency, by default. |
| Account Blocked | [Optional, Check Box] Select the Account Blocked check box to block the account. |

| Field Name | Description |
|---------------|---|
| Reason | <p>[Optional, Drop-Down]</p> <p>Select the reason for blocking the account from the drop-down list.</p> <p>This field is enabled when the Account Blocked check box is selected.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Failure in Availability • Loan Non-repayment • Others • Special Customer • PA Customer |

3. Enter the account number and press the **<Tab>** key.
4. Select the account blocked check box and select the reason from the drop-down list.

TD Block/Unblock Account Status

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 Reasons** screen.
8. Enter the relevant information and click the **Grant** button.
9. The system displays the message "Modification Successful". Click the **OK** button.

TDM05 - TD Account CBR Codes Maintenance

CBR⁵ Codes are user-defined categories to classify customer i.e. accounts for Central Bank reporting purpose. Defining these categories facilitates generating exclusive MIS reports over and above the standard reports available within **Oracle FLEXCUBE**.

Using this option you can link the accounts of customers to the defined categories or CBR codes, as for example Customer Code, Region, Sector, etc.

Definition Prerequisites

- CHM01 - CASA Product Master Maintenance
- BA080 - CBR PickLists Maintenance
- BA078 - CBR Label Maintenance
- After defining the TD Product, TD Product Rates must be defined for the newly defined TD Product.

Modes Available

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

To add a TD account CBR code

1. Type the fast path **TDM05** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > TD Account CBR Codes Maintenance**.
2. The system displays the **TD Account CBR Codes Maintenance** screen.

⁵(Central Bank Reporting)

TD Account CBR Codes Maintenance

Field Description

| Field Name | Description |
|-------------------------|---|
| Account No. | [Mandatory, Numeric, 16] Type the TD account number for which you want to assign a CBR code. |
| Customer Name | [Display] This field displays the customer name based on the account number. |
| Branch Name | [Display] This field displays the branch name where the TD account is opened and maintained. |
| Product Name | [Display] This field displays the product name under which the TD account is initiated. |
| Account Currency | [Display] This field displays the TD account currency. |

| Field Name | Description |
|-----------------------|---|
| Account Status | [Display] This field displays the account status. For example, Account Opened Today, Account Closed, etc. |
| Details Tab | Details tab lists all the defined CBR Codes. You can link an account to these codes using the Detail tabs. |

3. Click the **Add** button.
4. Enter the account number and press the **<Tab>** key.
5. Enter the required information in the various fields.

TD Account CBR Codes Maintenance

6. Click the **OK** button.
7. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **OK** button.
8. The account reporting codes are added once the record is authorised.

TDM48 - Backdated Interest Rate Change

Using this option you can change the interest rate variance of an existing deposit with effect from a back date. You have the option to give a positive or a negative variance on the existing deposit rate in the screen.

This variance has to be within the interest variance limit defined at the product level. Also, after giving the variance the new interest rate should fall within the minimum and maximum interest rate range defined at the product level. You can specify the effective date for the interest rate change which can be the current date or a back date.

The backdated interest rate change will not be permitted prior to the following

- Last Interest Payout date
- Last Interest Compounding date
- Last Financial year end
- On the day of Pay In of a deposit.
- Value date of the deposit- The date from which the interest will be calculated for a deposit (in case of backdated account opening)
- Deposits with 'Open Today' status
- Interest start date – The date from which the interest calculations will start from a new TD
- Last part Redemption date of the related deposit.

The system will not allow both backdated interest rate change and the term deposit redemption on the same day. You can either redeem the deposit or can set up instruction for backdated interest rate change in a single day for the same deposit i.e. if the redemption is done, backdated interest rate change will not be allowed on the same day or if the backdated interest rate is changed then redemption is not allowed on the same day unless user deletes the rate change instruction. **PMI**⁶ rate changes will not be allowed for this type of change. If a sweep in maintenance exists on the deposit i.e. if the deposit is linked as a sweep in provider to a CASA account, the backdated interest rate change will not be allowed for such a deposit.

Example: Consider the interest rate details for a deposit are as follows:

- Interest Rate - 6% • Interest Variance - +1%
- Product variance - +2% • Net Effective rate - 9%
- Interest Variance set at Product level - -5 to +5 (In Percentage)
- Minimum & Maximum Interest rate for the Product - 2 to 12 (In Percentage)
- Accrual Frequency - Monthly • Interest Payout Frequency - Quarterly
- Last Accrual date - 31st Oct 2007
- Last Interest Payout date - 30th Sep 2007
- Current date - 15th Nov 2007
- On 15th Nov 2007, the user wants to change the interest rate for the said deposit with effect from a back date i.e. from 20th Oct 2007. The user increases the interest variance by 2% w.e.f. 20th Oct 2007 and the Interest variance field will be modified to +3%. The Net Effective interest rate will become 11% for the deposit. In the EOD process, **FLEXCUBE**

⁶(Post Maturity Interest)

will recalculate the accrued interest as per the new interest rate for the period from 20th to 31st Oct, and the adjustment entries will be passed. On 30th Nov, the regular accrual will happen for the month of November with the new interest rate.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Other Prerequisites

Not Applicable

Modes Available

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

To add backdated interest rate change details

1. Type the fast path **TDM48** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > Backdated Interest Rate Change**.
2. The system displays the **Backdated Interest Rate Change** screen.

Backdated Interest Rate Change

The screenshot shows the 'Backdated Interest Rate Change' screen. The interface is a standard Windows application window. At the top, there is a title bar with the window title. Below the title bar, there are several input fields for account and deposit details. A large grid of fields is used for interest rate and variance calculations. At the bottom, there are sections for 'Remarks', 'Record Details', and a toolbar with buttons for various actions like Add By Copy, Add, Modify, Delete, Amend, Authorize, and Inquiry.

Field Description

| Field Name | Description |
|----------------------------------|--|
| Account Number | [Mandatory, Numeric, 12] Type the TD account number of the customer. |
| Deposit Number | [Mandatory, Pick List] Select the deposit number from the pick list for which the backdated variance has to be applied. The system will show a pick list of only those deposits of the chosen account which are existing (regular, blocked/lien). Closed or matured deposits will not be available in the pick list. |
| Effective date | [Mandatory, Pick List] Select the date from which the backdated interest rate change should be applicable from the pick list. The date can be modified to a back date, but not to a future date. In Inquiry mode, user will be able to choose a date from the pick list. The pick list will only have those dates on which the interest rate change has been done for the deposit. |
| Account Title | [Display] This field displays the account title of the customer. |
| Product | [Display] This field displays the product under which the TD account is opened. |
| Customer Name | [Display] This field displays the name of the customer. |
| Customer Id | [Display] This field displays the customer Id of the entered account number. |
| Branch | [Display] This field displays the branch of the TD account. |
| Currency | [Display] This field displays the currency of the entered TD account. |
| Last Compounding Date | [Display] This field displays the date on which the last compounding occurred. |
| Last Redemption Date | [Display] This field displays the last part redemption date for the deposit. |
| Last Interest Payout Date | [Display] This field displays the last interest payout date for the deposit. |

| Field Name | Description |
|--|--|
| Interest Start Date | [Display] This field displays the interest start date for the deposit. |
| Interest Rate | [Display] This field displays the interest rate linked to the index code attached to the deposit. It displays up to 10 digits after decimal. |
| Scheme Rate | [Display] This field displays the interest rate applicable on the scheme. It displays up to 10 digits after decimal. |
| Interest Variance in Absolute Value | [Mandatory, Numeric, Three, 10] Type the interest variance in absolute value. This field by default displays the deposit level variance in absolute value given at the time of deposit opening. For doing a backdated interest rate change, enter a positive or a negative variance in this field. Positive or negative variance given in this field has to be within the variance defined at the product level. If a variance already exists which is to be modified, the new data input will override the existing variance. |
| Interest Variance in Percentage | [Mandatory, Numeric, Three, 10] Type the interest variance in percentage. This field by default displays the deposit level variance in percentage given at the time of deposit opening. For doing a backdated interest rate change, enter a positive or a negative variance in this field. Positive or negative variance given in this field has to be within the variance defined at the product level. If a variance already exists which is to be modified, the new data input will override the existing variance. |
| Scheme Variance | [Display] This field displays the interest variance applicable on the scheme. It displays up to 10 digits after decimal. For more details, Refer to Relationship Pricing User Manual . |
| Prod Variance in Absolute Value | [Display] This field displays the interest variance in absolute value defined at the product level for the slab in which TD principal balance and term fits in. It displays up to 10 digits after decimal. |
| Prod Variance in Percentage | [Display] This field displays the interest variance in percentage term defined at the product level for the slab in which TD principal balance and term fits in. It displays up to 10 digits after decimal. |
| Net Effective Rate | [Display] This field displays the net interest rate which is paid for the deposit. It displays up to 10 digits after decimal. Net Effective = Interest rate + Interest Variance + Product Variance. |

3. Click the **Add** button.

4. Type the account number and select the deposit number from the pick list.

Backdated Interest Rate Change

Backdated Interest Rate Change*

| | | | | | | | | | | | | | | | | |
|---|---|--|---|--|---|---|---|---|--|---|--|---|---|--|---|--|
| Account Number : <input type="text" value="2600200000000018"/> | Deposit Number : <input type="text"/> | Effective Date : <input type="text" value="01/01/1800"/> | | | | | | | | | | | | | | |
| Account Title : <input type="text"/> | Product : <input type="text" value="Retail Term Deposit in USD"/> | | | | | | | | | | | | | | | |
| Customer Name : <input type="text" value="CHINA MOBILE"/> | Customer Id : <input type="text" value="603893"/> | | | | | | | | | | | | | | | |
| Branch : <input type="text" value="HO"/> | Currency : <input type="text" value="USD"/> | | | | | | | | | | | | | | | |
| <table border="1"> <tr> <td>Last Compounding Date : <input type="text" value="01/01/1800"/></td> <td>Last Redemption Date : <input type="text" value="01/01/1800"/></td> </tr> <tr> <td>Last Interest Payout Date : <input type="text" value="01/01/1800"/></td> <td>Interest Start Date : <input type="text" value="01/01/1800"/></td> </tr> <tr> <td>Interest Rate : <input type="text" value="0.0000000000"/></td> <td>Scheme Rate : <input type="text" value="0.0000000000"/></td> </tr> <tr> <td>Int Variance in Absolute Value : <input type="text" value="0.0000000000"/></td> <td>Scheme Variance : <input type="text" value="0.0000000000"/></td> </tr> <tr> <td>Int Variance in Percentage : <input type="text" value="0.0000000000"/></td> <td>Net Effective Rate : <input type="text"/></td> </tr> <tr> <td>Prod Variance in Absolute Value : <input type="text" value="0.0000000000"/></td> <td></td> </tr> <tr> <td>Prod Variance in Percentage : <input type="text" value="0.0000000000"/></td> <td></td> </tr> </table> | | | Last Compounding Date : <input type="text" value="01/01/1800"/> | Last Redemption Date : <input type="text" value="01/01/1800"/> | Last Interest Payout Date : <input type="text" value="01/01/1800"/> | Interest Start Date : <input type="text" value="01/01/1800"/> | Interest Rate : <input type="text" value="0.0000000000"/> | Scheme Rate : <input type="text" value="0.0000000000"/> | Int Variance in Absolute Value : <input type="text" value="0.0000000000"/> | Scheme Variance : <input type="text" value="0.0000000000"/> | Int Variance in Percentage : <input type="text" value="0.0000000000"/> | Net Effective Rate : <input type="text"/> | Prod Variance in Absolute Value : <input type="text" value="0.0000000000"/> | | Prod Variance in Percentage : <input type="text" value="0.0000000000"/> | |
| Last Compounding Date : <input type="text" value="01/01/1800"/> | Last Redemption Date : <input type="text" value="01/01/1800"/> | | | | | | | | | | | | | | | |
| Last Interest Payout Date : <input type="text" value="01/01/1800"/> | Interest Start Date : <input type="text" value="01/01/1800"/> | | | | | | | | | | | | | | | |
| Interest Rate : <input type="text" value="0.0000000000"/> | Scheme Rate : <input type="text" value="0.0000000000"/> | | | | | | | | | | | | | | | |
| Int Variance in Absolute Value : <input type="text" value="0.0000000000"/> | Scheme Variance : <input type="text" value="0.0000000000"/> | | | | | | | | | | | | | | | |
| Int Variance in Percentage : <input type="text" value="0.0000000000"/> | Net Effective Rate : <input type="text"/> | | | | | | | | | | | | | | | |
| Prod Variance in Absolute Value : <input type="text" value="0.0000000000"/> | | | | | | | | | | | | | | | | |
| Prod Variance in Percentage : <input type="text" value="0.0000000000"/> | | | | | | | | | | | | | | | | |
| <p>Remarks: <input type="text"/></p> <p>Record Details</p> <table border="1"> <tr> <td>Input By</td> <td>Authorized By</td> <td>Last Mnt. Date</td> <td>Last Mnt. Action</td> <td>Authorized</td> </tr> </table> <p> <input type="checkbox"/> Add By Copy <input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry </p> <p> <input type="button" value="UDF"/> <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> </p> | | | Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized | | | | | | | | | |
| Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized | | | | | | | | | | | | |

5. Enter a positive / negative variance in the **Interest Variance** field as required.
6. Click the **Ok** button.
7. The system displays the message "Record Added....Authorisation Pending". Click the **Ok** button.
8. The backdated interest rate change details are added once the record is authorised.

BAM69 - Islamic Account Attributes

The **Islamic Account Attributes** option is used to maintain a special nisbah / bonus variance for an account/deposit. For syariah products the attributes are set at product level in the **Islamic Product Attributes** (Fast Path: BAM68) option. FCR will generate a file for all the deposits along with the required details and will send it to the external system after everyday EOD, for profit sharing calculations.

Definition Prerequisites

- BAM68 - Islamic Product Attributes
- 8051- CASA Account opening
- 8054 - Time Deposit Account Opening

Modes Available

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

To modify Islamic account attributes

1. Type the fast path **BAM69** and click **Go** or navigate through the menus to **Global Definitions > Master > Islamic Account Attributes**.
2. The system displays the **Islamic Account Attributes** screen.

Islamic Account Attributes

The screenshot shows the 'Islamic Account Attributes' window. The top section contains fields for Account No., Product Code, Product Type, and Calculation Type(TD). Below this are fields for Nisbah %, Nisbah Amount, Bonus %, Bonus Amount, Zakat %, Zakat Amount, and Tax Amount. On the right, there are fields for Special Nisbah % and Special Bonus %. At the bottom, there is a 'Record Details' section with fields for Input By, Authorized By, Last Mnt. Date, Last Mnt. Action, and Authorized. A toolbar at the bottom includes buttons for Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry, and a set of standard window controls (Minimize, Maximize, Close).

Field Description

| Field Name | Description |
|-----------------------------|---|
| Account No | <p>[Mandatory, Numeric, 16]</p> <p>Type the account number for which the syariah parameter has to be modified.</p> <p>This field accepts only valid TD and CASA account numbers that are opened under a product for which Syariah parameters have been defined.</p> |
| Product Code | <p>[Display]</p> <p>This field displays the product code under which the customer account is opened.</p> |
| Product Type | <p>[Display]</p> <p>This field displays the type of product (Wadiyah⁷ / Mudharabah⁸) under which the account is opened.</p> <p>The product type for an account is defined in the Islamic Product Attributes (Fast Path: BAM68) option.</p> |
| Product Name | <p>[Display]</p> <p>This field displays the product name under which the account is opened.</p> |
| Currency | <p>[Display]</p> <p>This field displays the currency of the product under which the customer account is opened.</p> |
| Calculation Type(TD) | <p>[Display]</p> <p>This field displays the TD calculation type.</p> <p>It displays the option as daily or monthly if the TD product selected in the Product Code field has the product term defined as Daily or Monthly in the TD Product Master (Fast Path: TDM01) option.</p> |
| Deposit No | <p>[Conditional, Pick List]</p> <p>Select the deposit number, for which the account attributes are to be maintained, from the pick list.</p> <p>This field is enabled only for TD accounts.</p> |
| Nisbah % | <p>[Display]</p> <p>This field displays the nisbah percentage.</p> <p>By default the system displays the value in this field from the Islamic Product Attributes (Fast Path: BAM68) option.</p> <p>It is applicable only if the Mudharabah product type is selected in the Product Type field in the Islamic Product Attributes (Fast Path: BAM68) option.</p> |

⁷(A Syariah banking Product type using depository concept)

⁸(A Syariah banking product type using profit sharing concept.)

| Field Name | Description |
|-------------------------|---|
| Special Nisbah % | <p>[Conditional, Numeric, Three, Five]</p> <p>Type the special Nisbah percentage for the customer account.</p> <p>The value in the Nisbah % field will not be modified based on the value in this field. The user can maintain a positive or negative value.</p> <p>This field is enabled only if the Mudharabah product type is selected in the Product Type field in the Islamic Product Attributes (Fast Path: BAM68) option.</p> |
| Nisbah Amount | <p>[Display]</p> <p>This field displays the Nisbah amount based on the external file upload.</p> <p>The cumulative value will be updated by the system, after every file upload. For closed deposits this field displays the cumulative accrued amount.</p> <p>This field displays the value for deposits opened only under TD monthly products.</p> |
| Bonus % | <p>[Display]</p> <p>This field displays the bonus percentage portion.</p> <p>By default the system displays the value in this field from the Islamic Product Attributes (Fast Path: BAM68) option.</p> <p>It is applicable only if the Wadiyah product type is selected in the Product Type field is selected in the Product Type field in the Islamic Product Attributes (Fast Path: BAM68) option.</p> |
| Special Bonus % | <p>[Conditional, Numeric, Three, Five]</p> <p>Type the special bonus percentage for the customer account.</p> <p>The value in the Bonus % field will not be modified based on the value in this field. The user can maintain a positive or negative value.</p> <p>This field is enabled only if the Wadiyah product type is selected in the Product Type field is selected in the Product Type field in the Islamic Product Attributes (Fast Path: BAM68) option.</p> |
| Bonus Amount | <p>[Display]</p> <p>This field displays the bonus amount for the deposit based on the external file upload.</p> <p>The cumulative value will be updated by the system, after every file upload. For closed deposits this field displays the cumulative accrued amount. This field displays the value for deposits opened under TD monthly products only.</p> |
| Zakat % | <p>[Mandatory, Numeric, Three, Five]</p> <p>Type the percentage value of charity portion.</p> <p>By default the system displays the value from the Islamic Product Attributes (Fast Path: BAM68) option.</p> |

| Field Name | Description |
|---------------------|--|
| Zakat Amount | [Display] This field displays the zakat amount for the deposit based on the external file upload. The cumulative value will be updated by the system, after every file upload. This field displays the value for deposits opened only under TD Monthly products. |
| Tax Amount | [Display] This field displays the tax amount for the deposit based on the external file upload. This field displays the value for deposits opened only under TD monthly products. |

3. Click the **Modify** button.
4. Enter the account number and press the **<Tab>** key.
5. Select the deposit number for TD account.
6. Enter the Special Nisbah %/Special bonus % and zakat %.

Islamic Account Attributes

Islamic Account Attributes*

| | | | | | |
|-----------------|---|--------------------|---------|------------------------|----------------------|
| Account No : | 000000016154 | Product Code : | 81 | Product Type : | Mudharabah |
| Product Name : | P2-SYARIAH - MUDHARABAH | Currency : | IDR | Calculation Type(TD) : | <input type="text"/> |
| Deposit No : | <input type="text"/> 0 <input type="button" value="..."/> | | | | |
| Nisbah % : | 10.50000 | Special Nisbah % : | 0.00000 | | |
| Nisbah Amount : | 500.00 | | | | |
| Bonus % : | 0.00000 | Special Bonus % : | 0.00000 | | |
| Bonus Amount : | 0.00 | | | | |
| Zakat % : | 2.50000 | | | | |
| Zakat Amount : | 600.00 | | | | |
| Tax Amount : | 100.00 | | | | |

Record Details

| | | | | |
|--|---------------|---------------------------------------|-----------------------------------|---|
| Input By TRAVISAT | Authorized By | Last Mnt. Date 25/07/2008 16:19:17 | Last Mnt. Action Authorize | Authorized <input checked="" type="checkbox"/> |
| <input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry | | | | |
| | | | <input type="button" value="Ok"/> | <input type="button" value="Close"/> |

7. Click the **Ok** button.

8. The system displays the message "Record Modified... Authorisation Pending..". Click the **Ok** button.
9. The Islamic account attributes are modified once the record is authorised.

MCA12 - Multi Currency Account Additional Details Maintenance

This option displays the vital details of the CASA/TD/RD multi currency accounts. This screen allows the user to maintain additional details in the fields which will be stored in the system. However, no validations will be available for these fields.

Definition Prerequisites

- MCA03 - Multi Currency Account Opening
- MCA06 - CASA Account Opening under MCA
- MCA07 - TD Account Opening under MCA
- MCA04 - RD Account Opening under MCA

Modes Available

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

To maintain additional details for multi currency account

1. Type the fast path **MCA12** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Multi Currency Account Additional Details Maintenance**.
2. The system displays the **Multi Currency Account Additional Details Maintenance** screen.

Multi Currency Account Additional Details Maintenance

Multi Currency Account Additional Details Maintenance*

| Multi Currency Account Number : | <input type="text"/> | ... | MCA Title : | <input type="text"/> | | | | | | | | | | | | | | |
|--|---------------------------|------------------------------|------------------------------|------------------------------|-----------------------------|---------------------------------|-------------------------------|--------------------------|------------|--------------------------------------|---------------------------|------------------------------|------------------------------|------------------------------|-----------------------------|---------------------------------|-------------------------------|--------------------------|
| Home Branch : | <input type="text"/> | | | | | | | | | | | | | | | | | |
| Delegate Details : Name : <input type="text"/> Gender : <input type="button" value="Male"/> <input type="button" value="Female"/> IC Type : <input type="button" value="IC Card"/> <input type="button" value="Passport"/> IC No : <input type="text"/> IC Issuer : <input type="text"/> Mobile No : <input type="text"/> Reason for Delegate : <input type="text"/> | | | | | | | | | | | | | | | | | | |
| Contact Person Details : Name : <input type="text"/> Relation : <input type="text"/> Phone No : <input type="text"/> Mobile No : <input type="text"/> | | | | | | | | | | | | | | | | | | |
| MCA Attributes : Account Nature : <input type="text"/> Fiscal Deposit Type : <input type="text"/> | | | | | | | | | | | | | | | | | | |
| Remarks: <input type="text"/> | | | | | | | | | | | | | | | | | | |
| Record Details <table border="1"> <tr> <th>Input By</th> <th>Authorized By</th> <th>Last Mint. Date</th> <th>Last Mint. Action</th> <th>Authorized</th> </tr> <tr> <td><input type="checkbox"/> Add By Copy</td> <td><input type="radio"/> Add</td> <td><input type="radio"/> Modify</td> <td><input type="radio"/> Delete</td> <td><input type="radio"/> Cancel</td> <td><input type="radio"/> Amend</td> <td><input type="radio"/> Authorize</td> <td><input type="radio"/> Inquiry</td> <td><input type="checkbox"/></td> </tr> </table> | | | | | Input By | Authorized By | Last Mint. Date | Last Mint. Action | Authorized | <input type="checkbox"/> Add By Copy | <input type="radio"/> Add | <input type="radio"/> Modify | <input type="radio"/> Delete | <input type="radio"/> Cancel | <input type="radio"/> Amend | <input type="radio"/> Authorize | <input type="radio"/> Inquiry | <input type="checkbox"/> |
| Input By | Authorized By | Last Mint. Date | Last Mint. Action | Authorized | | | | | | | | | | | | | | |
| <input type="checkbox"/> Add By Copy | <input type="radio"/> Add | <input type="radio"/> Modify | <input type="radio"/> Delete | <input type="radio"/> Cancel | <input type="radio"/> Amend | <input type="radio"/> Authorize | <input type="radio"/> Inquiry | <input type="checkbox"/> | | | | | | | | | | |
| <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 |
|--|--|
| Multi Currency Account Additional Details Maintenance | |
| Multi Currency Account No. | [Mandatory, Numeric, 13] Type the valid multi currency account number for which the additional details is to be maintained. It should be a valid MCA number. |
| MCA Title | [Display] This field displays the MCA title of the selected MCA. |
| Home Branch | [Display] This field displays the home branch code and name of the selected MCA. It is maintained in the Branch Master Maintenance (Fast Path: BAM03) option. |

Delegate Details

| Field Name | Description |
|----------------------------|--|
| Name | [Optional, Alphanumeric, 75] Type the name of the delegate. |
| Gender | [Optional, Drop-Down] Select the gender of the delegate from the drop-down list. The options are: <ul style="list-style-type: none"> • M - Male • F - Female |
| IC Type | [Optional, Drop-Down] Select the IC type of delegate which shows the day 0 values maintained for identification criteria from the drop-down list. |
| IC No. | [Optional, Alphanumeric, 30] Type the IC number of the delegate. |
| IC Issuer | [Optional, Alphanumeric, 30] Type the name of the delegate IC issuer. |
| Mobile No. | [Optional, Numeric, 30] Type the mobile number of the delegate. |
| Reason for Delegate | [Optional, Alphanumeric, 75] Type the reason for delegates. |

Contact Person Details

| | |
|-------------------|--|
| Name | [Optional, Character,75] Type the name of the contact person. |
| Relation | [Optional, Character, 20] Type the contact relation of the person. |
| Phone No. | [Optional, Numeric, 20] Type the phone number of the person. |
| Mobile No. | [Optional, Alphanumeric, 30] Type the mobile number of the contact person. |

MCA Attributes

| Field Name | Description |
|----------------------------|--|
| Account Nature | [Mandatory, Alphanumeric, Four] Type the nature of account for FCY cash or FCY remittance, CASA/TD accounts. This field is mandatory for the accounts opened under product having product class as 'FCY cash' or 'FCY remittance'. |
| Fiscal Deposit Type | [Mandatory, Numeric, one] Type the fiscal deposit for the CASA account opened under product having product type as 'Fiscal Deposit'. This field is mandatory for the accounts opened under product having product type as 'Fiscal Deposit' |

3. Click the **Add** button.
4. Enter the multi currency account number and press the **<Tab>** key. The system displays the account details.
5. Enter the account nature and fiscal deposit type.

Multi Currency Account Additional Details Maintenance

Multi Currency Account Additional Details Maintenance*

Multi Currency Account Number : MCA Title :

Home Branch :

Delegate Details :

Name :
 Gender :
 IC Type : IC No : IC Issuer :
 Mobile No :
 Reason for Delegate :

Contact Person Details :

Name :
 Relation :
 Phone No : Mobile No :

MCA Attributes :

Account Nature :
 Fiscal Deposit Type :

Remarks:

Record Details

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

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorization Pending". Click the **Ok** button.

ORACLE®

MCA07 - Time Deposit Account Opening under MCA

Using this option you can open TD account under multi currency accounts with the specified multi currency package type. The TD account opening under MCA screen can directly be accessed instead of linking it through MCA opening screen (FP: MCA01) by entering an MCA number directly, through this option.

Note: Sub account opening will not be permitted, if the status of the MCA under which a sub-account is being opened is "Closed".

Definition Prerequisites

- MCA03 - Multi Currency Account Opening
- MCA01 - Multi Currency Package Definition

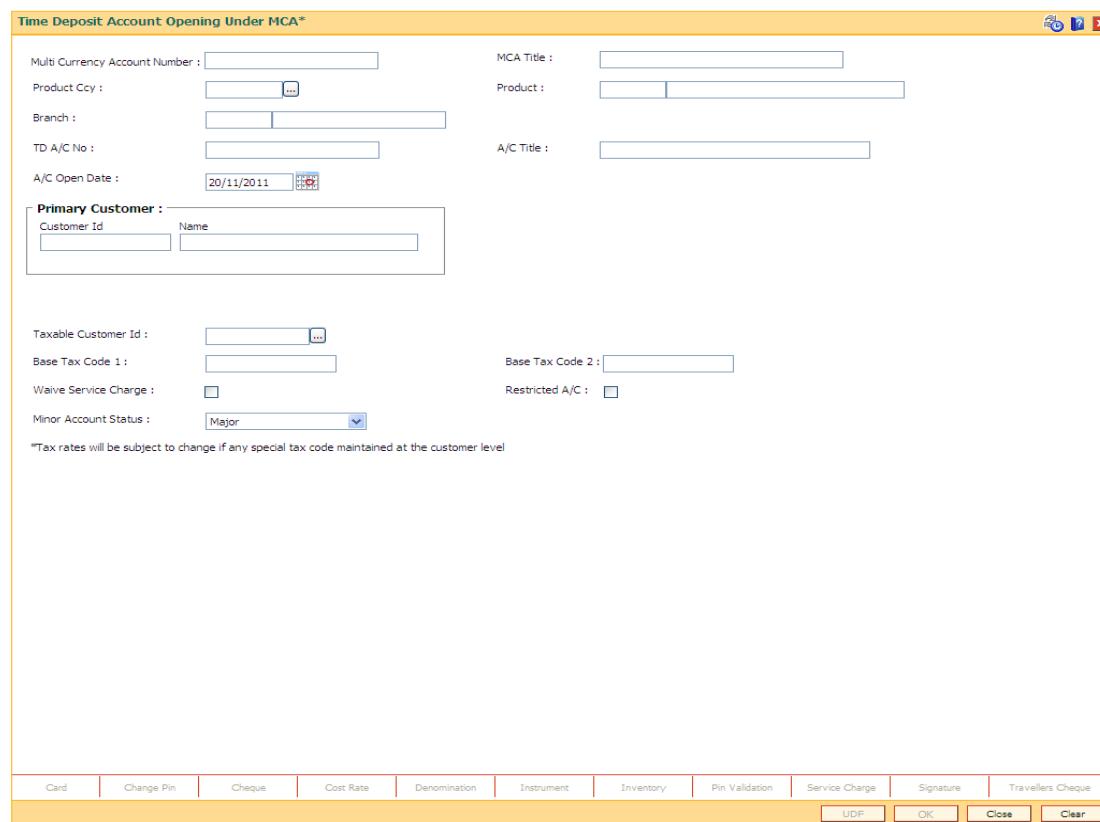
Modes Available

Not Applicable

To open the TD account under multi currency account

1. Type the fast path **MCA07** and click **Go** or navigate through the menus to **Global Definitions > Master > Time Deposit Account Opening under MCA**.
2. The system displays the **Time Deposit Account Opening under MCA** screen.

Time Deposit Account Opening under MCA



Time Deposit Account Opening Under MCA*

Multi Currency Account Number : MCA Title :
Product Ccy : Product :
Branch :
TD A/C No : A/C Title :
A/C Open Date :
Primary Customer :
Customer Id : Name :

Taxable Customer Id :
Base Tax Code 1 : Base Tax Code 2 :
Waive Service Charge : Restricted A/C :
Minor Account Status :
*Tax rates will be subject to change if any special tax code maintained at the customer level

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 |
|--------------------------------------|--|
| Multi Currency Account Number | [Mandatory, Pick List, Numeric, 15] Type the MCA number under which the time deposit (TD) sub account is to be opened. The MCA number opened in the option MCA03 will be defaulted in this field and it cannot be modified. |
| MCA Title | [Display] This field displays the title for the multi currency account number under which the TD sub-account to be opened. The title of the MCA opened in the option MCA03 will be defaulted in this field. |
| Product Ccy | [Mandatory, Pick List] Select the currency of the product under which the TD account is to be opened from the pick list. The pick list will lists the product currencies of the products from the package under which there is no active sub-account under the MCA. The TD package can have multiple products of same currency. There can be multiple records of same currency with different product codes. |
| Product | [Display] This field displays the product code and name under which the TD sub account is to be opened. The product code and name from the package of the selected currency will be displayed. |
| Branch | [Display] This field displays the branch code and name under which theme deposit TD account is to be opened. By default the home branch of the MCA is displayed. |
| TD A/C No | [Display] This field displays the time deposit account number generated. TD Account number will be <13 digit MCA No> + <2 digit running serial number under MCA>. |
| A/C Title | [Optional, Alphanumeric, 120] Type the title of the TD account which is to be opened. The MCA title will be defaulted in this field and it can be modified. If the user does not specify the title then the customer short name is stamped as account title. |

| Field Name | Description |
|-----------------------------|---|
| A/C Opening Date | <p>[Optional, Pick List, DD/MM/YYYY]</p> <p>Select the date on which TD account is to be opened from the pick list.</p> <p>By default this field displays the current processing date and can be changed to a back date. This cannot be a back date than the MCA opening date and cannot be a future date.</p> |
| Primary Customer | |
| Customer ID | <p>[Display]</p> <p>This field displays the customer ID under which time deposit account is to be opened.</p> <p>By default this field displays the customer ID of the primary customer of the multi currency account (MCA03).</p> |
| Name | <p>[Display]</p> <p>This field displays the full name of the customer for which time deposit account is to be opened.</p> <p>By default this field displays the name of the primary customer of the multi currency account (MCA03).</p> |
| Taxable Customer Id | <p>[Mandatory, Pick List]</p> <p>Select the customer Id under which tax is to be considered for threshold limits from the pick list.</p> <p>The system will default the customer id of the primary customer of the MCA.</p> |
| Base Tax Code 1 | <p>[Display]</p> <p>This field displays the rate at which the tax from the account will be deducted. The tax codes are maintained in Tax Codes Maintenance FP:BAM30 option.</p> <p>The tax codes will be defaulted as maintained in customer Type maintenance / BAM76 depending upon the parameter defined in TDS06. The tax codes defaulted cannot be changed.</p> |
| Base Tax Code 2 | <p>[Display]</p> <p>This field displays the rate at which the tax from the account will be deducted. The tax codes are maintained in BAM30.</p> <p>The Tax codes will be defaulted as maintained in customer Type maintenance / BAM76 depending upon the parameter defined in TDS06. The tax codes defaulted cannot be changed.</p> |
| Waive Service Charge | <p>[Optional, Check Box]</p> <p>Select the Waive Service Charge check box if the service charge for the TD account to be waived.</p> |

| Field Name | Description |
|-----------------------------|---|
| Restricted Account | <p>[Optional, Check Box]</p> <p>Select the Restricted Account check box to restrict the account to be used only in the home branch.</p> <p>Only tellers with suitable capability will be able to inquire and post transactions into restricted accounts. Normal tellers will not be able to transact on the account</p> |
| Minor Account Status | <p>[Optional, Drop-Down]</p> <p>Select the status of the account from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Major • Minor Without Restrictions • Minor With Restrictions <ol style="list-style-type: none"> 3. Enter the multi currency account number for TD account. The system displays the MCA title, account title, branch and primary account holder details. 4. Select the product ccy from the pick list. The system displays the product code along with the product name. 5. Enter the other relevant details. |

Time Deposit Account Opening under MCA

Time Deposit Account Opening Under MCA*

| | | | |
|--|---|-------------------|--|
| Multi Currency Account Number : | 000060407800026 | MCA Title : | |
| Product Ccy : | RMB <input style="width: 20px; height: 20px;" type="button" value="..."/> | Product : | 20000 TD TEST IUT FOR RETAIL PKG |
| Branch : | 9999 HO | A/C Title : | |
| TD A/C No : | 200000000003590 | A/C Open Date : | 15/03/2012 <input style="width: 20px; height: 20px;" type="button" value="..."/> |
| Primary Customer : Customer Id : 60-4078 Name : ASHOK | | | |
| Taxable Customer Id : 604078 <input style="width: 20px; height: 20px;" type="button" value="..."/> Base Tax Code 1 : 1 Base Tax Code 2 : 301 Waive Service Charge : <input type="checkbox"/> Restricted A/C : <input type="checkbox"/> Minor Account Status : Major | | | |
| <small>*Tax rates will be subject to change if any special tax code maintained at the customer level</small> | | | |
| Card | Change Pin | Cheque | Cost Rate |
| Denomination | Instrument | Inventory | Pin Validation |
| Service Charge | Signature | Travellers Cheque | |
| UDF | OK | Close | Clear |

6. Click the **Reverse** button to reverse the account opening/closing transaction on the same day. This option is enabled only if the screen is operated through Electronic Journal (FP: 6006).
7. Click the **Ok** button.
8. The system displays the message "Transaction completed successfully".
9. The TD sub-account under MCA will be opened.

Payin Processing

1356 - Mixed Payin

Payin in **Oracle FLEXCUBE** refers to the process of depositing an amount into a term deposit account.

There are two types of Payin:

- **Normal Payin:** The deposit is done on a newly opened term deposit account
- **Add-on or Top-up Payin:** The deposit is done on an already active account

The need for Add-on or Top-up Payin can be explained with the following examples:

- For every new deposit that is made, the rate of interest of the new deposit as well as existing deposits can be (re)computed based on the total amount under the parent term deposit account.
- At the time of renewal, you can add additional amounts to the maturity value and club the amounts and make a single deposit with a new principal.
- Sweep-Out amounts from CASA into existing accounts to avoid creation of new term deposit accounts.
- Interest or/and Principal that needs to be either paid out or redeemed can be partly reinvested into the same term deposit account.

A deposit on an account that does not have any prior deposit is automatically detected as a "Normal" payin by the system. Payin can be done by the following modes:

- Cash
- Cheque
- Transfer from CASA
- Transfer from GL
- Bankers Cheque
- Demand Draft

A payin transaction can include deposits made through one or more of the modes listed above.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

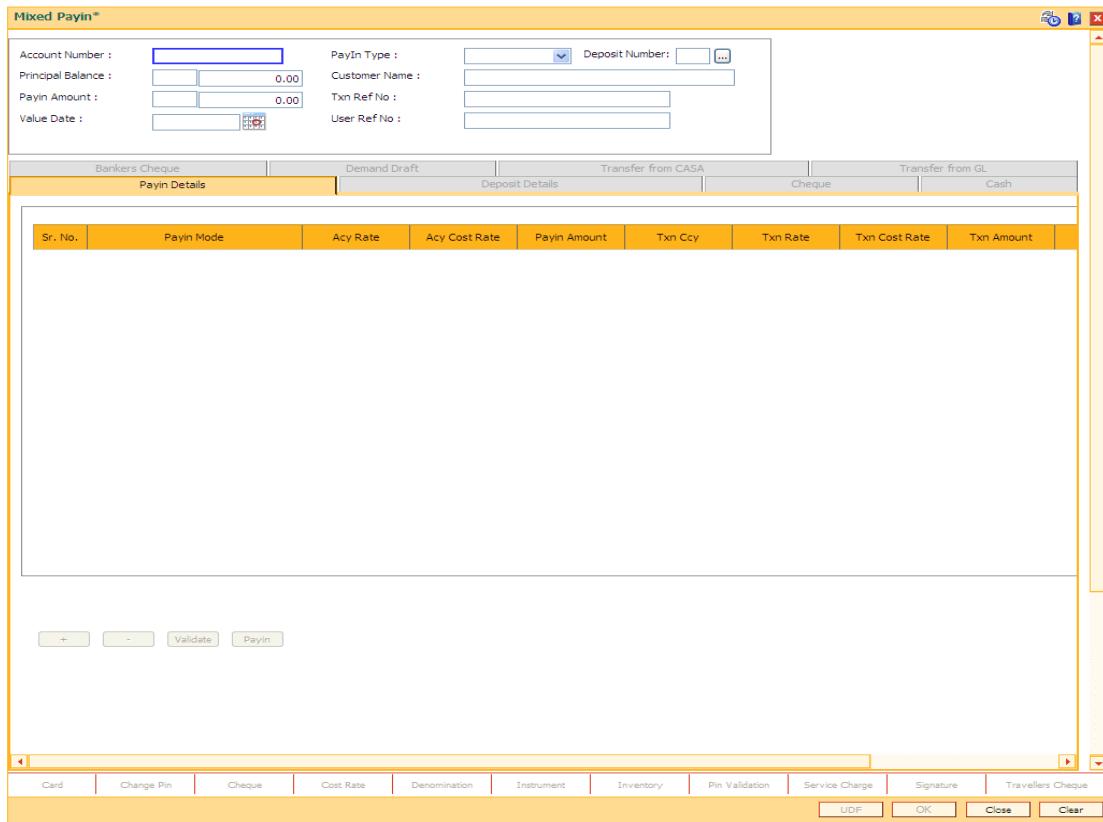
Modes Available

Not Applicable

To define a new mixed payin transaction

1. Type the fast path **1356** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Transfer > Mixed Payin**.
2. The system displays the **Mixed Payin** screen.

Mixed Payin



Field Description

| Field Name | Description |
|-----------------------|--|
| Account Number | [Mandatory, Numeric, 16] Type the TD account number in which you have to pay-in. |
| Pay-in Type | [Mandatory, Drop-Down] Select the deposit pay-in type from the drop-down list. The options are: <ul style="list-style-type: none"> • Normal Pay-In – To open a new deposit. • Top Pay-In – To open an existing account. This field is enabled if the Top Pay-In Allowed check box is selected in the TD Product Master (FP: TDM01). If the Disallow Multiple Deposit Creation check box is selected in the TD Product Master (FP: TDM01), then the term deposit account cannot have more than one active deposit in that account. |

| Field Name | Description |
|--------------------------|--|
| Deposit Number | <p>[Optional, Pick List]</p> <p>Select the deposit number from the pick list to which the top-up pay-in is required to be done.</p> <p>This pick list shows all the active deposit for the TD account in the ascending order.</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> |
| Customer Name | <p>[Display]</p> <p>This field displays the name of the customer who holds the TD account.</p> |
| Payin Amount | <p>[Display]</p> <p>This field displays the amount for which the new TD is opened.</p> <p>The account currency is displayed in the adjacent field.</p> |
| Txn Ref No | <p>[Display]</p> <p>This field displays the system generated transaction number.</p> <p>This number is unique for every transaction. The transaction number helps a teller to keep track of the various transactions.</p> |
| Value Date | <p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the value date from the pick list.</p> <p>By default, the system displays the current date as the value date. The value date signifies the date from which the TD is effective.</p> <p>The value date and the process date are usually same. However, a value date can be a previous date. The adjustments on the account take place from the value date.</p> <p>In case of past value dating of the deposit, Transfer from CASA and Transfer from GL are the only valid payin modes. Interest payable to the account will be calculated with retrospective effect, and paid to the account.</p> |
| User Ref No | <p>[Optional, Alphanumeric, 40]</p> <p>Type the transaction reference number as the user reference number.</p> |

3. Enter the account number and press the **<Tab>** key.

Mixed Payin

Mixed Payin*

| | | | | | |
|---------------------|------------------|-----------------|---------------|-----------------|-----|
| Account Number :* | 5000100000000448 | PayIn Type :* | Normal Payin | Deposit Number: | ... |
| Principal Balance : | NaN | Customer Name : | SIA NS | | |
| Payin Amount : | NaN | 50,000.00 | Txn Ref No : | | |
| Value Date : | 27/11/2011 | ECB | User Ref No : | | |

Bankers Cheque | Demand Draft | Transfer from CASA | Transfer from GL

Payin Details | Deposit Details | Cheque | Cash

| Sr. No. | Payin Mode | Acy Rate | Acy Cost Rate | Payin Amount | Txn Ccy | Txn Rate | Txn Cost Rate | Txn Amount | |
|---------|------------|----------|---------------|--------------|---------|----------|---------------|------------|--|
| | | | | | | | | | |

+ - Validate Payin

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

UDF | OK | Close | Clear

4. Click the + button and enter the relevant information in **Payin Details** tab.

Payin Details

| Sr. No. | Payin Mode | Acy Rate | Acy Cost Rate | Payin Amount | Txn Ccy | Txn Rate | Txn Cost Rate | Txn Amount | Txn Date |
|---------|------------|----------|---------------|--------------|---------|----------|---------------|------------|------------|
| 1 | By Cash | 1.00 | 1.00 | 50000 | RMB | 1.00 | 1.00 | 50,000.00 | 27/11/2011 |

Field Description

| Field Name | Description |
|-------------------|--|
| Sr. No. | [Display] This field displays a serial number for every payin option or mode that is added. |
| Payin Mode | [Mandatory, Drop-Down] Select the payin mode of the amount from the drop-down list. The options are: <ul style="list-style-type: none"> • Cash • Cheque • Transfer from CASA • Transfer from GL • Bankers Cheque • Demand Draft Payin mode determines the flow of the payin transaction. |

| Field Name | Description |
|----------------------|--|
| Acy Rate | [Display] |
| | <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> |
| | <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 the same, the field takes a default value as 1, which cannot be modified.</p> |
| Acy Cost Rate | [Display] |
| | <p>This field displays the account currency cost rate. The cost rate for the account currency is defaulted to the mid rate for the currency.</p> |
| Payin Amount | [Conditional, Numeric, 13, Two] |
| | <p>Type the amount that you want to payin for opening the TD.</p> |
| | <p>This amount is in TD account currency.</p> |
| | <p>You need to specify the payin amount when the payin is done through the following mode:</p> |
| | <ul style="list-style-type: none"> • Cash • Transfer from CASA • Transfer from GL |
| Txn Ccy | [Mandatory, Drop-Down] |
| | <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, based on the defined transaction rate.</p> |
| Txn Rate | [Display] |
| | <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> |
| | <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> |
| Txn Cost Rate | [Display] |
| | <p>This field displays the cost rate for transaction currency that is defaulted to the mid rate for the currency.</p> |

| Field Name | Description |
|--|--|
| Txn Amount | <p>[Display]</p> <p>This field displays the transaction amount. The transaction amount depends on the Txn Ccy selected. When transaction currency is selected, the transaction amount is derived using the appropriate currency conversion rate. For example, if the payin mode is Cheque, the transaction amount should be specified, using which the system calculates and populates the payin amount field automatically, based on transaction currency and transaction rate.</p> <p>Note: If payin mode is BC/DD, neither the Payin Amount nor the Transaction Amount should be entered. Based on the BC/DD serial no, the system picks the amount of the instrument.</p> |
| SC Amount | <p>[Display]</p> <p>This field displays the service charge amount when the payin is done in the form of a BC or DD. It is possible to either waive the SC or increase the amount using the SC Details tab.</p> |
| Net Payin Amount | <p>[Display]</p> <p>This field displays the actual amount in transaction currency that will be paid towards opening a TD, in the chosen payin mode.</p> |
| <p>5. Depending upon the Payin Mode selected the system will enable the relevant tab. For example, if Cash is selected from the Payin Mode drop-down list then the system will display the Cash tab.</p> <p>6. Double-click the amount in the Net Payin Amount column to enable the appropriate tab.</p> <p>7. Enter the relevant information in the tabs and click the Save button.</p> | |

Cash

Mixed Payin*

| | | | | | |
|--|-------------------|------------------|----------------------|-----------------|-----|
| Account Number :* | 50001000000000448 | PayIn Type :* | Normal Payin | Deposit Number: | ... |
| Principal Balance : | NaN | Customer Name : | SIA N S | | |
| Payin Amount : | NaN | 50,000.00 | Txn Ref No : | | |
| Value Date : | 27/11/2011 | ... | User Ref No : | | |
| <input type="button" value="Bankers Cheque"/> <input type="button" value="Demand Draft"/> <input type="button" value="Transfer from CASA"/> <input type="button" value="Cheque"/> <input type="button" value="Transfer From GL"/> <input type="button" value="Cash"/> | | | | | |
| GL Account No. : | 111010011 | GL Description : | BRANCH VAULT CASH GL | | |
| Narrative :* | Payin by Cash | | | | |
| Txn Amount : | RMB | 50,000.00 | | | |
| <input type="button" value="Save"/> <input type="button" value="Cancel"/> | | | | | |
| <input type="button" value="Card"/> <input type="button" value="Change Pin"/> <input type="button" value="Cheque"/> <input type="button" value="Cost Rate"/> <input type="button" value="Handle FCY Change"/> <input type="button" value="Denomination"/> <input type="button" value="Instrument"/> <input type="button" value="Inventory"/> <input type="button" value="Pin Validation"/> <input type="button" value="Service Charge"/> <input type="button" value="Signature"/> <input type="button" value="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 |
|--------------------------|---|
| GL Account Number | [Display] This field displays the GL code for cash (as maintained by the bank), which will be debited to pay the amount of the TD. This account will be debited with the pay-in amount. |
| GL Description | [Display] This field displays the description of the GL account number. |
| Narrative | [Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays Payin By Cash . |
| Txn Amount | [Display] This field displays the transaction or the pay-in amount to be received in cash mode. |

Cheque

The screenshot shows the 'Mixed Payin' window with the 'Cheque' tab selected. The window is titled 'Mixed Payin' and contains several groups of input fields:

- Payin Details:** Account Number: B1000000175440, Principal Balance: LTL 0.00, Payin Amount: LTL 250.00, Value Date: 30/11/2007.
- Customer Details:** Customer Name: GEORGEDANNIELPAUL, Txn Ref No: 512007113000730017, User Ref No: 512007113000730017.
- Clearing Details:** Clearing Type: REGULAR CLEARING, Chq No: 420562, Chq Literal: Drawing Voucher Deposit, Chq Date: 30/11/2007.
- Drawer Details:** Drawer Acct No: 9527862424001, Routing No: 1001001, Value Date: 15/12/2007.
- Bank Details:** Bank: Canara, Branch: CANARA 1, Sector: Java.
- Other Fields:** Late Clearing: N, Chg. Commission: No, Narrative: TD Cheque Deposited.

Buttons at the bottom right include Save, Cancel, Ok, Close, and Clear.

Field Description

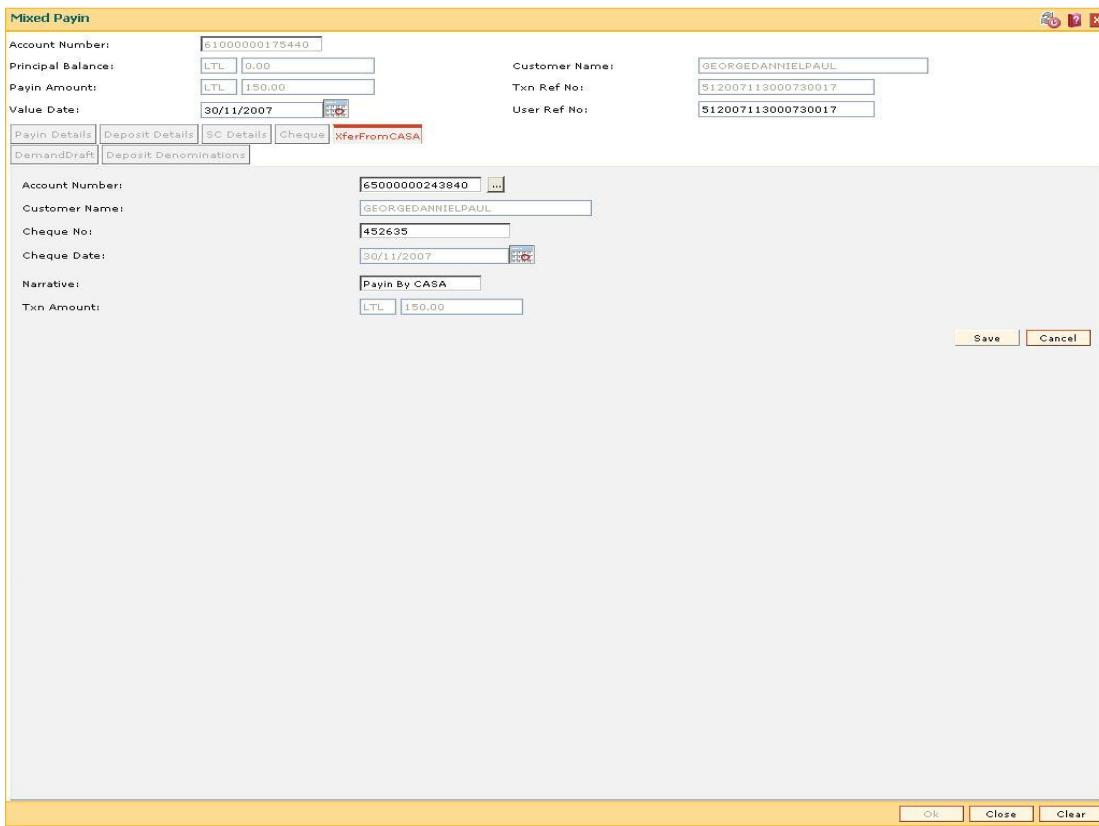
| Field Name | Description |
|----------------------|--|
| Clearing Type | [Mandatory, Drop-Down] Select the clearing type from the drop-down list. The bank can set up multiple clearing types, where cheques that are required to be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happens on the basis of the clearing type. Interest gets accrued on the TD from the specified value date. |
| Chq No | [Mandatory, Numeric, 12] Type the cheque number which is present on the MICR line of the instrument. When the cheque is deposited into any payee's account, the cheque number is used to ensure that the duplicate entries are not made in the system (that the same cheque is not deposited multiple times in the system.). On deposit of every cheque, cheque number along with the routing number and drawer account number (all the three are present on the MICR line) are used to check for the presence of any duplicate instrument. If duplicate instruments are found, cheque deposit will be rejected unless the earlier cheques are all marked as returned. |

| Field Name | Description |
|-----------------------|---|
| Chq Literal | [Mandatory, Drop-Down] Select the cheque literal value from the drop-down list. |
| Chq Date | [Mandatory, Pick List, dd/mm/yyyy] Select the cheque date which is present on the instrument from the pick list. The date can also be selected from the calendar. This date has to be less than or equal to current posting date. This date is used in checking validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period (defined in Settlement Bank Parameters). |
| Drawer Acct No | [Mandatory, Numeric, 16] Type the drawer account number. The drawer account number is the account number of the person who has issued the cheque. The drawer account is the account from where the funds will come into the beneficiary account. This number is generally printed on the cheque leaf. If the cheque is drawn on a different bank, the drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its correctness. |
| Routing No | [Mandatory, Numeric, Nine] Type the routing number against which the cheque 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 (Fast path: STM54) option. Routing Number ⁹ = Sector Code / Bank Code + Branch Code 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. 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 at Settlement Bank Parameters option. |

⁹(It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

| Field Name | Description |
|------------------------|--|
| Bank | [Display] This field displays the bank name corresponding to the bank code extracted from the routing number. |
| Value Date | [Display] This field displays the value date of the TD. The value date is calculated by the system depending on the information like clearing type, routing number and other clearing definitions done by the bank. The value date signifies the date from which the life of the TD starts i.e. the date from which the TD will be effective. The interest calculations for a TD will start from this date. |
| Branch | [Display] This field displays the branch name corresponding to the branch code and bank code extracted from the routing number. |
| Late Clearing | [Display] This field displays the late clearing. If the field displays Y, it means that clearing cut-off for current posting date for the clearing type chosen is already over. The instrument that is being deposited is considered Late for clearing, and the same will be treated as though it is deposited on the next working date for all value date calculations. |
| Sector | [Display] This field displays the sector name corresponding to the sector code extracted from the routing number. |
| Chg. Commission | [Display] This field is for future use. |
| Narrative | [Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays TD Cheque Deposited . |

XferFrom CASA

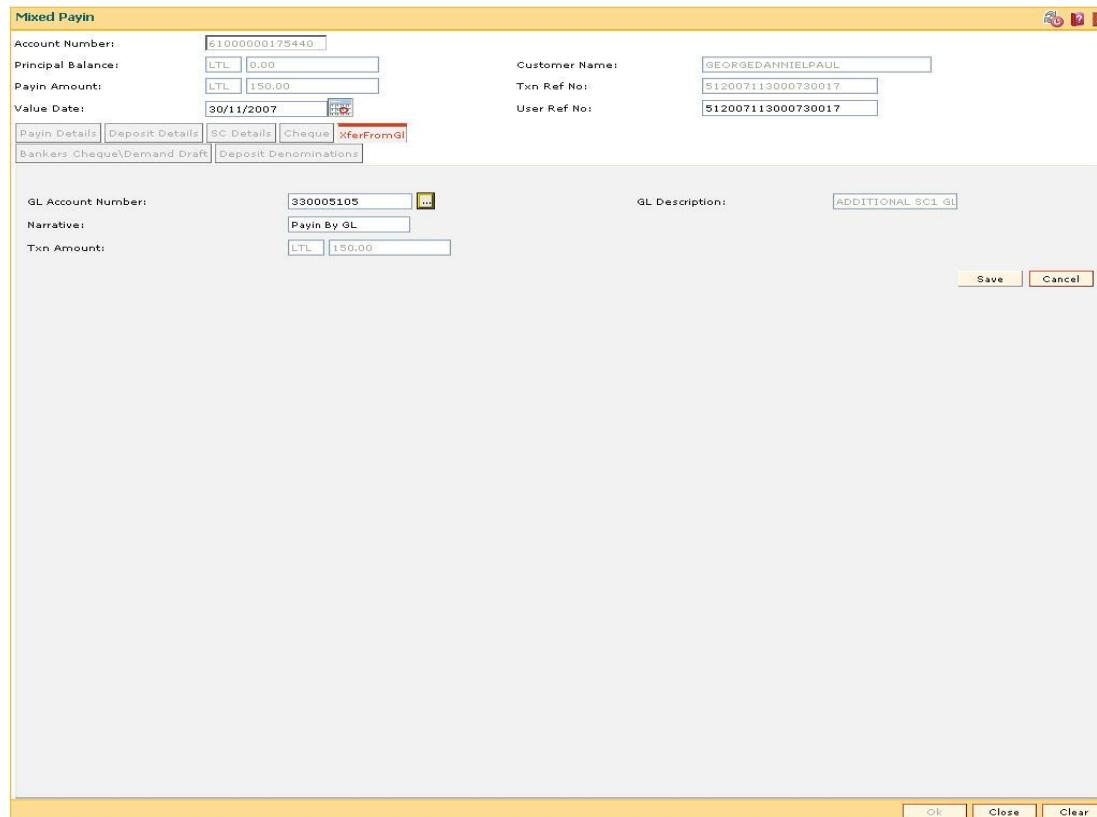


Field Description

| Field Name | Description |
|-----------------------|---|
| Account Number | [Mandatory, Pick List] Select the account number from the pick list. The appropriate CASA account number from which the TD payin amount is to be debited. |
| Customer Name | [Display] This field displays the name of the customer who holds the CASA Account. |
| Cheque No | [Optional, Numeric, 12] Type the number of the CASA account cheque given by the customer. This cheque number must be a valid number of an issued, unpaid cheque. All validation applied at the time of cheque withdrawal will be applicable in this case. |

| Field Name | Description |
|--------------------|--|
| Cheque Date | <p>[Conditional, Pick List, dd/mm/yyyy]</p> <p>Select the cheque date from the pick list.</p> <p>The cheque date is the date written on the instrument. This date has to be less than or equal to the current posting date. This date is used to check the validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period defined in Settlement Bank Parameters (Fast Path: STM59) option.</p> <p>If the cheque date is greater than the current posting date, then the cheque has to be treated as a post-dated cheque. Usually, post-dated cheques are not allowed.</p> <p>This field is enabled only if Cheque No is entered.</p> |
| Narrative | <p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration of the transaction.</p> <p>The system displays the default narration "Payin By CASA". You can change the narration, if required.</p> |
| Txn Amount | <p>[Display]</p> <p>This field displays the transaction amount in the local currency of the bank.</p> |

XferFromGI



The screenshot shows the 'Mixed Payin' window with the following details:

- Account Number:** 61000000175440
- Principal Balance:** LTL 0.00
- Payin Amount:** LTL 150.00
- Value Date:** 30/1/2007
- Customer Name:** GEORGEDANNIELPAUL
- Txn Ref No:** S12007113000730017
- User Ref No:** S12007113000730017
- Payin Details:** (selected tab)
- Deposit Details:**
- SC Details:**
- Cheque:**
- XferFromGI:** (highlighted tab)
- Bankers Cheque\Demand Draft:**
- Deposit Denominations:**
- GL Account Number:** 330005105
- Narrative:** Payin By GL
- Txn Amount:** LTL 150.00
- GL Description:** ADDITIONAL SC1 GL
- Buttons:** Save, Cancel, OK, Close, Clear

Field Description

| Field Name | Description |
|--------------------------|--|
| GL Account Number | [Mandatory, Pick List] Select the GL account number from the pick list. The GL account number which will be debited to pay the initial amount of the deposit for the TD. The GL code for cash (as maintained by the bank), which will be debited to pay the amount of the TD, is displayed in this field for information purposes only. |
| GL Description | [Display] This field displays the description of the GL Account number. |
| Narrative | [Mandatory, Alphanumeric, 120] Type the narration of the transaction. The system displays the default narration "Payin By GL". You can change the narration, if required. |
| Txn Amount | [Display] This field displays the transaction amount in the local currency of the bank. |

Bankers Cheque

Mixed Payin

| | | | |
|---|------------------|---|--------------------|
| Account Number: | 61000000175440 | Customer Name: | GEORGEDANNIELPAUL |
| Principal Balance: | LTL 0.00 | Txn Ref No: | 512007113000730017 |
| Payin Amount: | LTL 0.00 | User Ref No: | 512007113000730017 |
| Value Date: | 30/11/2007 | | |
| <input type="button" value="Payin Details"/> <input type="button" value="Deposit Details"/> <input type="button" value="SC Details"/> <input type="button" value="Cheque"/> <input type="button" value="XferFromGL"/> | | <input type="button" value="BankersCheque"/> <input type="button" value="Deposit Denominations"/> | |
| Serial No: | 99992211 | Cheque Amount: | 48,500.00 |
| Issuer Code: | Danamon Bank | Issue Mode: | IssueMode1 |
| Cheque Ccy: | LTL | Liquidation Date: | |
| Routing No: | 0 | | |
| Micr No: | 0 | | |
| Cheque Status: | InstrStatus0 | | |
| Issue Date: | 30/11/2007 | | |
| Passport / IC No: | | | |
| Beneficiary Name: | Lithuania | | |
| Beneficiary Address: | | | |
| Narrative: | TD. Payin By BC. | | |
| <input type="button" value="Save"/> <input type="button" value="Cancel"/> | | | |
| <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | | | |

Field Description

| Field Name | Description |
|----------------------|--|
| Serial No | [Mandatory, Numeric, 12] Type the serial number of the issued Bankers Cheque which will be used for making a payin in a new deposit. |
| Issuer Code | [Display] This field displays the issuer code of the bank on which the Bankers Cheque is drawn. |
| Cheque Ccy | [Display] This field displays the currency in which the payin will be done. The Bankers Cheque is issued in this currency. While posting the transaction entries to the account, the cheque currency is converted into the account currency, based on the defined transaction rate. |
| Cheque Amount | [Display] This field displays the cheque amount. The cheque amount is the transaction amount. The Bankers Cheque will be issued for this amount. |

| 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 at Settlement Bank Parameters (Fast Path: STM59) option.</p> |
| Micr No | <p>[Display]</p> <p>This field displays the MICR number.</p> <p>For every remittance instrument it is necessary to maintain a MICR number that will be 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 to track the instrument.</p> |
| Cheque Status | <p>[Display]</p> <p>This field displays the status of the cheque, if the same bank issues the Bankers Cheque.</p> <p>For example, issued, cancelled, lost, etc.</p> |
| Issue Mode | <p>[Display]</p> <p>This field displays the mode of issuance for Bankers Cheque issue.</p> |
| Issue Date | <p>[Display]</p> <p>This field displays the date on which the Bankers Cheque is issued.</p> |
| Liquidation Date | <p>[Display]</p> <p>This field displays the liquidation date if the Bankers Cheque is liquidated.</p> <p>In case the Bankers Cheque is liquidated the transaction will be rejected.</p> |
| Passport / IC No | <p>[Display]</p> <p>This field displays the passport or IC number for the identification of the beneficiary.</p> |

| Field Name | Description |
|----------------------------|---|
| Beneficiary Name | [Display] This field displays the name of the beneficiary of the Bankers Cheque. |
| Beneficiary Address | [Optional, Alphanumeric, 35] Type the address details of the beneficiary. |
| Narrative | [Mandatory, Alphanumeric, 40] Type the narration of the transaction. The system displays the default narration "TD. Payin By BC.". You can change the narration, if required. |

Demand Draft

Mixed Payin

Account Number: 61000000175440
 Principal Balance: LTL 0.00
 Payin Amount: LTL 0.00
 Value Date: 30/11/2007
 Customer Name: GEORGEDANNIELPAUL
 Txn Ref No: 512007113000730017
 User Ref No: 512007113000730017

Payin Details | Deposit Details | SC Details | Cheque | XferFromGL | DemandDraft | Deposit Denominations

Serial No: 999913000005
 Issuer Code: SEB
 Payable Branch: Centras
 Cheque Ccy: LTL
 Routing No: 3359999
 Micr No: 123456
 Cheque Status: InstrStatus0
 Issue Date: 30/11/2007
 Issue Mode: IssueMode1
 Liquidation Date: 30/11/2007
 Passport / IC No: 12312
 Beneficiary Name:
 Beneficiary Address: ASD
 ASD
 ASD
 Narrative: TD. Payin By DD.

Save | Cancel | Ok | Close | Clear

Field Description

| Field Name | Description |
|------------------|--|
| Serial No | [Mandatory, Numeric, 22] Type the serial number of the issued DD which will be used as payin mode for initiating a new deposit. |

| Field Name | Description |
|-------------------------|--|
| Issuer Code | [Display] This field displays the issuer code of the bank on which the DD is drawn. |
| Payable Branch | [Display] This field displays the bank/branch at which the DD is payable. |
| Cheque Ccy | [Display] This field displays the currency in which the payin will be done. |
| Cheque Amount | [Display] This field displays the transaction amount as the cheque amount. The DD will be issued for this amount. |
| Routing No | [Display] This field displays the routing number against which the cheque 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 (Fast Path: STM54) option. <i>Routing Number = Sector Code / Bank Code + Branch Code</i> |
| Micr No | [Display] This field displays the MICR number. For every remittance instrument it is necessary to maintain a MICR number that will be 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 to track the instrument. |
| Cheque Status | [Display] This field displays the status of the cheque if the same bank issues the DD. For example, issued, cancelled, lost, etc. |
| Issue Mode | [Display] This field displays the mode of payment for DD issue. |
| Issue Date | [Display] This field displays the date on which the DD is issued. |
| Liquidation Date | [Display] This field displays the liquidation date if the DD is liquidated. In case the DD is liquidated the transaction will be rejected. |

| Field Name | Description |
|----------------------------|--|
| Passport/IC No | [Display] This field displays the passport or IC number for the identification of the beneficiary. |
| Beneficiary Name | [Display] This field displays the name of the beneficiary of the DD. |
| Beneficiary Address | [Display] This field displays the address details of the beneficiary. |
| Narrative | [Mandatory, Alphanumeric, 120] Type the narration of the transaction. The system displays the default narration "TD. Payin By DD.". You can change the narration, if required. |

8. In the **Payin Details** tab, click the **Payin** button to view the **Deposit Details** tab.

Deposit Details

Mixed Payin*

Account Number : * 501030000000034
 Principal Balance : NaN 100,000.00
 Payin Amount : NaN 1,000.00
 Value Date : 27/11/2011

Payin Type : * Top-up Payin Deposit Number: 1 ...
 Customer Name : MICHEAL CHANG
 Txn Ref No :
 User Ref No :
 Bankers Cheque | Demand Draft | **Deposit Details** | Transfer from CASA | Transfer from GL | Cheque | Cash

Int Payout Frequency : At Maturity
 Compounding Frequency : At Maturity
 Base For Rate : Incremental Amount
 Maturity Date Factor : Term
 Term : 5 Months 2 Days
 Int. Start Date : 27/11/2011
 Maturity Date : 30/04/2012
 Next Int. Pay Date : 30/04/2012
 Next Int. Comp Date : 30/04/2012
 Business Acquirer Id : TABHISHEK ...

Rate
 Interest Rate : 3.6500000000
 Product Variance : 0.0000000000 In % : 0.00000
 Deposit Variance : 0.0000000000 In % : 0.00000
 Net Rate : 3.6500000000
 Scheme Variance : 0.0000000000
 Scheme Rate : 0.0000000000
 Annual Equivalent Rate : 3.6500000000

Maturity
 Maturity Amount : 102,587.25

Save | Cancel | OK | Close | Clear

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

Field Description

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

| Field Name | Description |
|-----------------------------|--|
| Int Payout Frequency | <p>[Conditional, Drop-Down]</p> <p>Select the interest payout frequency from the drop-down list.</p> <p>Interest payout frequency is the time interval at which the interest for TD will be paid.</p> <p>The interest payout frequency is defaulted from the TD Product Master (Fast Path: TDM01) option. If you change the default frequency, it overwrites the value defined at the product level.</p> <p>The options are:</p> <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly <p>This field is disabled and set as At Maturity for accounts opened under product for which the Flexible TD (No Maturity) or Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> |

| Field Name | Description |
|------------------------------|--|
| Compounding Frequency | <p>[Conditional, Drop-Down]</p> <p>Select the compounding frequency of the deposit amount from the drop-down list.</p> <p>The TD interest is compounded at the time specified, and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases.</p> <p>The options are:</p> <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly <p>The compounding frequency is defaulted from the TD Product Master (Fast Path: TDM01) option.</p> <p>This field is disabled and set as At Maturity for accounts opened under product for which the Flexible TD (No Maturity) or Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> |

| Field Name | Description |
|----------------------|--|
| Base for rate | <p>[Mandatory, Drop-Down]</p> <p>Select the base for rate 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. <p>For example,</p> <p>Payin Amount = 10,000</p> <p>Rate of Interest (defined at product slab level) =5%</p> <p>In this case, 10,000 will be the base for 5% interest rate.</p> <ul style="list-style-type: none"> • Cumulative for the deposit - The sum of payin amount 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. <p>For example,</p> <p>Under one TD account three deposits are placed.</p> <p>Payin amount of first deposit = 5000</p> <p>Payin amount of second deposit = 10,000</p> <p>Payin amount of third deposit = 10,000</p> <p>The interest rate for deposits up to 25,000 is 4%. The interest rate changes to 5% for deposit over 25,000.</p> <p>New deposit payin amount = 5000</p> <p>In this case, 30,000 will be the new deposit and the interest rate applicable to the new deposit of 5,000 is 5%, as Cumulative of the deposit option is selected. The rate of interest for the rest of the deposit (i.e. 25,000) remains 4%.</p> <ul style="list-style-type: none"> • Cumulative for all the deposits - The sum of payin amount 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. <p>For example,</p> <p>Under one TD account there are three deposits placed.</p> <p>Payin amount of first deposit = 5000</p> <p>Payin amount of second deposit = 10,000</p> <p>Payin amount of third deposit = 10,000</p> <p>The interest rate for deposits up to 25,000 is 4%. The interest rate changes to 5% for deposit over 25,000.</p> <p>New deposit payin amount = 5000</p> <p>In this case, 30,000 will be the new deposit and the interest rate applicable to the total deposit of 30,000 is 5%, as Cumulative of all deposits option is selected. The rate of interest changes for the total deposit from the day the new amount is deposited.</p> |

| Field Name | Description |
|-----------------------------|---|
| Maturity Date Factor | <p>[Conditional, Radio Button] Click on the required maturity date factor.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Term • Maturity Date <p>This field is disabled for accounts opened under product for which the Flexible TD (No Maturity) or Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> |
| Term | <p>The below fields are enabled if Term option is selected in the Maturity Date Factor field.</p> |
| Term | <p>[Mandatory, Numeric, Four, Four]</p> <p>Type the term that specifies the period for which the deposit is made.</p> <p>The term should be within the minimum and maximum limits and should be a multiple of the incremental term specified at the product level.</p> |
| Int. Start Date | <p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the interest start date from the pick list.</p> <p>By default, the current process date is displayed as the interest start date.</p> <p>The interest start date is the date on which the bank starts accruing interest for the TD.</p> <p>For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument.</p> <p>You can specify any date, on or after the value date of the deposit, and on or before the maturity date of the deposit.</p> |
| Maturity Date | <p>[Conditional, Pick List, dd/mm/yyyy]</p> <p>This field displays the date on which the deposit will mature.</p> <p>The Interest Start Date and the Term determines the maturity date of the deposit.</p> <p>This field is enabled if 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. It displays up to 10 digits after decimal.</p> |

| Field Name | Description |
|-------------------------------|---|
| Product Variance | <p>[Display]</p> <p>This field displays the interest variance defined under TD Product Rate Maintenance (Fast Path: TD060) option for the slab in which TD principal balance and term fits in. It displays up to 10 digits after decimal.</p> |
| Deposit Variance | <p>[Optional, Numeric, Three, 10]</p> <p>Type the interest variance for the new term deposit initiated under the new TD account.</p> <p>The variance specified should be within the minimum and maximum variance specified at the product level. It displays up to 10 digits after decimal.</p> <p>Based on the product definition made for the field Auto/ Force Renew With Deposit Variance in the option TD Product Master (Fast Path : TDM01), the deposit variance will be carried forward to the deposits created by auto / force renewal.</p> |
| Net Rate | <p>[Display]</p> <p>This field displays the rate at which the interest is paid against the deposit. It displays up to 10 digits after decimal.</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 interest variance applicable on the scheme. It displays up to 10 digits after decimal.</p> |
| Scheme Rate | <p>[Display]</p> <p>This field displays the interest rate applicable on the scheme. It displays up to 10 digits after decimal.</p> |
| Annual Equivalent Rate | <p>[Display]</p> <p>This field displays the annual equivalent rate. It displays up to 10 digits after decimal.</p> <p>AER is the annualized rate of return which the bank pays to the customer. 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> |
| Maturity | |
| 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 |
|-----------------------------|--|
| 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>For example,</p> <p>Interest Payout Frequency = Quarterly</p> <p>Interest Compounding Frequency = Monthly</p> <p>Deposit Initiated Date = 31st December '03</p> <p>Next Interest Payout Date = 31st Jan '04</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>For example,</p> <p>Interest Payout Frequency = Quarterly</p> <p>Interest Compounding Frequency = Monthly</p> <p>Deposit initiated date 31st December '03</p> <p>Next Interest Compounding Date = 31st March '04</p> |
| Business Acquirer ID | <p>[Mandatory, Pick List]</p> <p>Select the business acquirer ID, to save the business acquirer details for the particular transaction, from the pick list.</p> <p>The system by default displays the ID of the teller who has logged in. The pick list displays the list of users linked to the system.</p> |
| Base for rate | |

Deposit Denomination

TD Payin

| Account Number: | 9990100000015 | Customer Name: | John Smith | | | | | | | | |
|--|---------------|----------------|--------------------|--------------|-------------|-------|--------|------|------|----|----------|
| Principal Balance: | USD 10,000.00 | Txn Ref No: | 662004022900700054 | | | | | | | | |
| Payin Amount: | USD 0.00 | User Ref No: | 662004022900700054 | | | | | | | | |
| Value Date: | 29/02/2004 | [12] | | | | | | | | | |
| <input type="button" value="Payin Details"/> <input type="button" value="Deposit Details"/> <input type="button" value="SC Details"/> <input type="button" value="Cheque"/> <input type="button" value="Cash"/> | | | | | | | | | | | |
| Deposit Denominations <table border="1"> <tr> <th>Denomination</th> <th>Description</th> <th>Count</th> <th>Amount</th> </tr> <tr> <td>1.00</td> <td>TEST</td> <td>10</td> <td>10000.00</td> </tr> </table> | | | | Denomination | Description | Count | Amount | 1.00 | TEST | 10 | 10000.00 |
| Denomination | Description | Count | Amount | | | | | | | | |
| 1.00 | TEST | 10 | 10000.00 | | | | | | | | |
| <input type="button" value="Save"/> <input type="button" value="Cancel"/> | | | | | | | | | | | |
| <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | | | | | | | | | | | |

Field Description

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

| | |
|---------------------|--|
| Txn Amount | [Display] This field displays the transaction amount in the local currency of the bank. |
| Total Amount | [Display] This field displays the total amount. |

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

| | |
|---------------------|--|
| Denomination | [Display] This column displays the denomination value. |
| Description | [Display] This column displays the description of the deposit denomination. |
| Count | [Mandatory, Numeric, Four, Four] Type the number for the count. |

| Column Name | Description |
|---------------|---|
| Amount | [Mandatory, Numeric, 13, Two] Type the amount. |

SC Details

TD Payin

| Account Number: | 9990100000015 | Customer Name: | John Smith | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---------------|--|--------------------|-----------|-------------|-------------|-------------|-----------|-------------|-------------|-------------|---|------|----------------------|-----|------|------|------|------|---|------|--------------------|-----|------|------|------|------|---|------|------------------|-----|------|------|------|------|
| Principal Balance: | USD 10,000.00 | Txn Ref No: | 662004022900700054 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Payin Amount: | USD 0.00 | User Ref No: | 662004022900700054 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Value Date: | 29/02/2004 | [L2] | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Payin Details Deposit Details SC Details Cheque Cash | | Bankers Cheque Deposit Denominations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th>Sr. No.</th> <th>SC Code</th> <th>Description</th> <th>SC Ccy</th> <th>SC Amount</th> <th>Amount(ACY)</th> <th>Amount(TCY)</th> <th>Amount(LCY)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>8031</td> <td>F-SC-PDPW-EOPEO-8031</td> <td>USD</td> <td>0.00</td> <td>0.00</td> <td>0.00</td> <td>0.00</td> </tr> <tr> <td>2</td> <td>8206</td> <td>T-SC-RT-PAF-O-8206</td> <td>USD</td> <td>0.00</td> <td>0.00</td> <td>0.00</td> <td>0.00</td> </tr> <tr> <td>3</td> <td>8014</td> <td>F-SC-FD-EOD-8014</td> <td>USD</td> <td>3.00</td> <td>3.00</td> <td>3.00</td> <td>3.00</td> </tr> </tbody> </table> | | | | Sr. No. | SC Code | Description | SC Ccy | SC Amount | Amount(ACY) | Amount(TCY) | Amount(LCY) | 1 | 8031 | F-SC-PDPW-EOPEO-8031 | USD | 0.00 | 0.00 | 0.00 | 0.00 | 2 | 8206 | T-SC-RT-PAF-O-8206 | USD | 0.00 | 0.00 | 0.00 | 0.00 | 3 | 8014 | F-SC-FD-EOD-8014 | USD | 3.00 | 3.00 | 3.00 | 3.00 |
| Sr. No. | SC Code | Description | SC Ccy | SC Amount | Amount(ACY) | Amount(TCY) | Amount(LCY) | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | 8031 | F-SC-PDPW-EOPEO-8031 | USD | 0.00 | 0.00 | 0.00 | 0.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | 8206 | T-SC-RT-PAF-O-8206 | USD | 0.00 | 0.00 | 0.00 | 0.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | 8014 | F-SC-FD-EOD-8014 | USD | 3.00 | 3.00 | 3.00 | 3.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Save Cancel | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ok Close Clear | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Field Description

| Field Name | Description |
|--------------------|--|
| Sr. No | [Display] This field displays the row number. |
| SC Code | [Display] This field displays the unique service code. |
| Description | [Display] This field displays the SC description. |
| SC Ccy | [Display] This field displays the currency in which the SC will be charged. |

| Field Name | Description |
|---------------------|--|
| SC Amount | [Display] This field displays the SC amount. |
| Amount (ACY) | [Display] This field displays the service charges levied for issuing the instrument. The charges will be calculated in the account currency. The system posts the entries to the accounts in the account currency. Account currency is the currency assigned to the product at the product level, under which the account is opened. If the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency. |
| Amount (TCY) | [Display] This field displays the service charges levied for issuing the instrument. The charges will be calculated in the transaction currency. This is the amount, which will be deducted from the redemption amount. The transaction currency is the currency in which the customer wants to transact. |
| Amount (LCY) | [Display] This field displays the service charges levied for issuing the instrument. The charges will be calculated in the local currency of the bank. The local currency of the country where the bank is situated is the local currency of the bank. |

9. Click the **Ok** button. The system displays the message "Deposit Number has been created".
10. Click the **OK** button. The system displays the **Document Receipt** screen.
11. 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 **Yes** button.
OR
Click the **Cancel** button.
12. The system displays the **TD Multiple Payout Instructions** (Fast Path: TD039) option.

Note: This functionality is tested through API.

1007 - Quick Payin By CASA

After the TD account is opened, funds have to be deposited in the account, this activity is called as payin.

Using this option you can transfer funds from the customer's CASA account to term deposit account. This option offers a quicker solution to the pay-in requirement for the teller. The teller can alternately use **Mixed Payin** (Fast Path: 1356) option which offers other mode of pay-in.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
- 8051 - CASA Account Opening

Modes Available

Not Applicable

To make quick payin through CASA

1. Type the fast path **1007** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > Quick Payin By CASA**.
2. The system displays the **Quick Payin By CASA** screen.

Quick Payin By CASA

Quick Payin By CASA*

Account Number: Principal Balance: Account Ccy: PayIn Type : CASA Account Number: Deposit Number: ...

Txn Ccy: Acy Rate: Txn Rate:

Txn Amount: Payin Amount: Int Payout Frequency: Principal Payout Frequency:

Compounding Frequency: Payin Frequency: Base for rate: Incremental Amount

Maturity Date Factor: Term Maturity Date

Term:
Value Date: 31/05/2012 Term: Months: Days:
Int. Start Date: 31/05/2012 Maturity Date:

Next Int. Pay Date: Maturity Amount: Deposit Number: User Ref No: Txn. Narrative: Payin By CASA Business Acquirer Id: TPADMA

Rate
Interest Rate: Product Variance: In % : 0.0000000000
Deposit Variance: In % : 0.0000000000
Net Rate: Scheme Variance: Scheme Rate: Annual Equivalent Rate:
Next Int. Comp. Date:

Maturity Amount is calculated without considering tax.

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 Number | [Mandatory, Numeric, 16] Type the TD account number in which you want to do payin. |
| 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 (US Dollar), the account opened under that product has USD as its account currency. |
| Principal Balance | [Display] This field displays the available principal balance of the deposit. |
| PayIn Type | [Mandatory, Drop-Down] Select the deposit pay-in type from the drop-down list. The options are: <ul style="list-style-type: none"> • Normal Pay-In - To open a new deposit. • Top Pay-In - To open an existing account. This field is enabled if the Top Pay-In Allowed check box is selected in the TD Product Master (FP:TDM01). If the Disallow Multiple Deposit Creation check box is selected in the TD Product Master (FP: TDM01), then the term deposit account cannot have more than one active deposit in that account. If the account number is a TD Principal Payout Product , then the default value is Normal Pay-In |
| Casa Account Number | [Mandatory, Numeric, 16, Pick List] Type the CASA account number or select it from the pick list. The name of the account holder is displayed in the adjacent field. |
| Deposit Number | [Conditional, Pick List] Select the deposit number from the pick list to which the top-up pay-in is required to be done. The pick list shows all the active deposit for the TD account in the ascending order. |

| Field Name | Description |
|------------------------------|---|
| Txn Ccy | <p>[Mandatory, Drop-Down]</p> <p>Select the transaction currency from the drop-down list.</p> <p>This is the currency in which the transaction has to be done.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.</p> |
| Acy 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 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> |
| Txn Amount | <p>[Display]</p> <p>This field displays the amount in the account currency.</p> |
| Payin Amount | <p>[Mandatory, Numeric, 13, Three]</p> <p>Type the payin amount to be debited from the CASA account.</p> |
| Compounding Frequency | <p>[Conditional, Drop-Down]</p> <p>Select the compounding frequency from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly <p>This field is disabled and set as At Maturity for accounts opened under product for which the Flexible TD (No Maturity) or Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> <p>If the account number is a TD Principal Payout Product, then the default value is At Maturity</p> |

| Field Name | Description |
|-----------------------------------|--|
| Int Payout Frequency | <p>[Conditional, Drop-Down] Select the frequency at which the interest payout will be made in the deposit from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bi-monthly • Quarterly • Half-Yearly • Yearly <p>This field is disabled and set as At Maturity for accounts opened under product for which the Flexible TD (No Maturity) or Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> <p>If the account number is a TD Principal Payout Product, then the default value is At Maturity</p> |
| Principal Payout Frequency | <p>[Drop-Down] Select the Principal Payout Frequency from the drop down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Monthly • Quarterly • Half Yearly • Yearly <p>This field will be enabled only for Product Class Scheduled Principal Payout.</p> |

| Field Name | Description |
|---|---|
| Base for Rate | <p>[Mandatory, Drop-Down]</p> <p>Select the base for Rate 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. <p>If the account number is a TD Principal Payout Product, then the default value is Incremental Amount</p> |
| Maturity Date Factor | <p>[Conditional, Radio Button]</p> <p>Click on the required maturity date factor.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Term • Maturity Date <p>This field is disabled for accounts opened under product for which the Flexible TD (No Maturity) or Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> |
| Term | |
| The below fields are enabled if Term option is selected in the Maturity Date Factor field. | |
| Value Date | <p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the value date of the TD from the pick list.</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> <p>By default it displays the process date. It can also be a previous date.</p> |

| Field Name | Description |
|---------------------------------------|---|
| Term | <p>[Mandatory, Numeric , Four]</p> <p>Type the term in months and days for which the TD is being created.</p> <p>The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level.</p> |
| Int. Start Date | <p>[Mandatory, dd/mm/yyyy]</p> <p>Type the date from which the interest starts accruing on TD.</p> <p>By default, the current process date is displayed as the payin start date.</p> |
| Maturity Date | <p>[Conditional, dd/mm/yyyy]</p> <p>Type the maturity date of the TD.</p> <p>This field is enabled if the Maturity Date option is selected in the Maturity Date Factor section.</p> |
| Rate | |
| Interest Rate | <p>[Display]</p> <p>This field displays the rate of interest for the new TD account. It displays up to 10 digits after decimal.</p> |
| Product Variance | <p>[Display]</p> <p>This field displays the product variance. It displays up to 10 digits after decimal.</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> |
| Product Variance in Percentage | <p>[Display]</p> <p>This field displays the product variance in Percentage terms</p> |
| Deposit Variance | <p>[Mandatory, Numeric, Two, 10]</p> <p>Type the interest variance for the new term deposit created under the new TD account.</p> <p>The variance specified should be within the minimum and maximum variance specified at the product level.</p> <p>Based on the product definition made for the field Auto/ Force Renew With Deposit Variance in the option TD Product Master (Fast Path: TDM01), the deposit variance will be carried forward to the deposits created by auto / force renewal.</p> |
| Deposit Variance in Percentage | <p>[Display]</p> <p>This field displays the deposit variance in percentage term. It displays up to 10 digits after decimal.</p> |

| Field Name | Description |
|-------------------------------|--|
| Net Rate | <p>[Display]</p> <p>This field displays the rate at which the interest is paid against the deposit. It displays up to 10 digits after decimal.</p> $\text{Net Rate} = \text{Interest Rate (At deposit level)} + \text{Deposit Variance} + \text{Product Variance}$ <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. It displays up to 10 digits after decimal.</p> |
| Scheme Rate | <p>[Display]</p> <p>This field displays the scheme rate. It displays up to 10 digits after decimal.</p> |
| Annual Equivalent Rate | <p>[Display]</p> <p>This field displays the annual equivalent rate. It displays up to 10 digits after decimal.</p> |
| Next Int Pay Date | <p>[Display]</p> <p>This field displays the next interest payable date.</p> |
| Next Int Comp Date | <p>[Display]</p> <p>This field displays the next interest compounded date.</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>By default, the system displays Payin By CASA.</p> |

| Field Name | Description |
|-----------------------------|--|
| Business Acquirer Id | <p>[Mandatory, Pick List]</p> <p>Select the business acquirer ID, to save the business acquirer details for the particular transaction, from the pick list.</p> <p>The system by default displays the ID of the teller who has logged in. The pick list displays the list of users linked to the system.</p> <ol style="list-style-type: none"> 3. Enter the account number and press the <Tab> key. 4. Select the CASA account number from the pick list. 5. Enter the payin amount. 6. Select the compounding frequency, interest payout frequency and base for rate from the drop-down list. 7. Enter the other relevant details. |

Quick Payin By CASA

8. Click the **UDF** button. The system displays the **UDF Details** screen.
9. Click the **Validate** button. The system displays the message "Validation Procedure Completed".
10. Click the **Ok** button. The system displays the **Quick payin By CASA** screen.
11. Click the **Ok** button.

12. The system displays the transaction sequence number. 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 **Yes** button.
OR
Click the **Cancel** button.

1021 - Quick Payin By GL

The act of depositing amount into a term deposit account is called payin in **Oracle FLEXCUBE**.

Using this option you can transfer funds from GL account to term deposit account while making a pay-in. This option offers a quicker solution to the pay-in requirement for the teller. The teller can alternately use **Mixed Payin** (Fast Path: 1356) option which offers other mode of transfers of making a pay-in.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
- GLM02 - Chart of Accounts

Modes Available

Not Applicable

To transfer fund from GL account

1. Type the fast path **1021** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Transfer > Cash > Quick Payin By GL**.
2. The system displays the Quick Payin By GL screen.

Quick Payin By GL

Quick Payin By GL*

Account Number: Account Ccy: Txn Ccy:
Principal Balance: GL Branch: Head Office Txn Type: Deposit Number:
GL Account Number: PayIn Type:
Acy Rate: Txn Rate:
Txn Amount: Payin Amount:
Compounding Frequency: Int Payout Frequency:
Base rate: Incremental Amount
Maturity Date Factor: Principal Payout Frequency:
 Term Maturity Date
Term
Value Date: 15/03/2012 Months: Days:
Term: Int. Start Date: 15/03/2012 Maturity Date:
Next Int. Pay Date:
Maturity Amount:
Deposit Number:
Reference No.:
User Ref No:
Txn. Narrative: Payin By GL
Business Acquirer Id: TPADMAK
Maturity Amount is calculated without considering tax.
Rate
Interest Rate:
Product Variance: 0.00000 In %: 0.00000
Deposit Variance: 0.00000 In %: 0.00000
Net Rate:
Scheme Variance: 0.00000
Scheme Rate: 0.00000
Annual Equivalent Rate:
Next Int. Comp. Date:

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 Number | <p>[Mandatory, Numeric, 16]</p> <p>Type the TD account number for which the pay-in is to be done.</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 posted in the account are in the account currency.</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.</p> |
| Principal Balance | <p>[Display]</p> <p>This field displays the available principal balance of the deposit. The principal currency is displayed in the adjacent field.</p> |
| GL Branch | <p>[Optional, Pick List]</p> <p>Select the GI branch from the pick list.</p> |
| Txn Ccy | <p>[Mandatory, Drop-Down]</p> <p>Select the GL account currency in which the pay-in will be done from the drop-down list.</p> <p>While posting the transaction entries to the account, the GL account currency is converted into the account currency, based on the defined transaction rate.</p> |
| GL Account Number | <p>[Mandatory, Pick List]</p> <p>Select the account number from the pick list.</p> <p>The TD payin amount will be transferred from this account.</p> |
| Pay-in Type | <p>[Mandatory, Drop-Down]</p> <p>Select the deposit pay-in type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Normal Pay-In - To open a new deposit. • Top Pay-In - To open an existing account. <p>This field is enabled if the Top Pay-In Allowed check box is selected in the TD Product Master (FP:TDM01).</p> <p>If the Disallow Multiple Deposit Creation check box is selected in the TD Product Master (FP:TDM01), then the term deposit account cannot have more than one active deposit in that account.</p> <p>If the account number is a TD Principal Payout Product, then the default value is Normal Pay-In</p> |

| Field Name | Description |
|------------------------------|---|
| Deposit Number | <p>[Optional, Pick List]</p> <p>Select the deposit number from the pick list to which the top-up pay-in is required to be done.</p> <p>This pick list shows all the active deposit for the TD account in the ascending order.</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>[Mandatory, Numeric, 13, Three]</p> <p>Type the initial amount which the customer has to deposit.</p> |
| Compounding Frequency | <p>[Conditional, Drop-Down]</p> <p>Select the compounding frequency from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly <p>This field is disabled and set as At Maturity for accounts opened under product for which the Flexible TD (No Maturity) or Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> <p>If the account number is a TD Principal Payout Product, then the default value is At Maturity</p> |

| Field Name | Description |
|-----------------------------------|--|
| Int Payout Frequency | <p>[Conditional, Drop-Down] Select the interest payout frequency from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly <p>This field is disabled and set as At Maturity for accounts opened under product for which the Flexible TD (No Maturity) or Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> <p>If the account number is a TD Principal Payout Product, then the default value is At Maturity</p> |
| Principal Payout Frequency | <p>[Drop-Down] Select the Principal Payout Frequency from the drop down list. The options are:</p> <ul style="list-style-type: none"> • Monthly • Quarterly • Half Yearly • Yearly <p>This field will be enabled only for Product Class Scheduled Principal Payout.</p> |

| 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. <p>If the account number is a TD Principal Payout Product, then the default value is Incremental Amount</p> |
| Maturity Date Factor | <p>[Conditional, Radio Button]</p> <p>Click on the required maturity date factor.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Term • Maturity Date <p>This field is disabled for accounts opened under product for which the Flexible TD (No Maturity) or Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> |
| Term | |
| The below fields are enabled if the Term option is selected in the Maturity Date Factor field. | |
| 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>[Mandatory, Numeric , 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 and should be equivalent to the incremental term that is specified at the product level.</p> |

| Field Name | Description |
|---------------------------------------|--|
| Int. Start Date | [Mandatory, dd/mm/yyyy] Type the interest start date. By default, the current process date is displayed as the start date. |
| Maturity Date | [Conditional, dd/mm/yyyy] Type the maturity date. This field is enabled if Maturity Date option is selected in Maturity Date Factor field. |
| Rate | |
| Interest Rate | [Display] This field displays the rate of interest for the new TD account. It displays up to 10 digits after decimal. |
| Product Variance | [Display] This field displays the product variance. The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in. It displays up to 10 digits after decimal. |
| Product Variance in Percentage | [Display] This field displays the product variance in Percentage terms. It displays up to 10 digits after decimal. |
| Deposit Variance | [Mandatory, Numeric, Two, 10] Type the interest variance for the new term deposit initiated under the new TD account. The variance specified should be within the minimum and maximum variance specified at the product level. Based on the product definition made for the field Auto/ Force Renew With Deposit Variance in the option TD Product Master (Fast Path: TDM01), the deposit variance will be carried forward to the deposits created by auto / force renewal. |
| Deposit Variance in Percentage | [Display] This field displays the deposit variance in percentage term. It displays up to 10 digits after decimal. |

| Field Name | Description |
|-------------------------------|---|
| Net Rate | <p>[Display]</p> <p>This field displays the rate at which the interest is paid against the deposit. It displays up to 10 digits after decimal.</p> $\text{Net Rate} = \text{Interest Rate (At deposit level)} + \text{Deposit Variance} + \text{Product Variance}$ <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 interest variance applicable on the scheme. It displays up to 10 digits after decimal.</p> |
| Scheme Rate | <p>[Display]</p> <p>This field displays the interest rate applicable on the scheme. It displays up to 10 digits after decimal.</p> |
| Annual Equivalent Rate | <p>[Display]</p> <p>This field displays the annual equivalent rate. AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer. It displays up to 10 digits after decimal.</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. 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 due date.</p> <p>Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date. Consider the following example: 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. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Compounding Date = 31/01/2004.</p> |

| Field Name | Description |
|-----------------------------|--|
| 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.</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> |
| Reference No. | <p>[Display]</p> <p>This field displays the reference number for a 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. However if required the user can modify it. If the transaction is not put through implemented GLs, reference number field will be blank .The reference no will have following masking YMMDDBBBnnnn, BBB is branch code and nnnn is serial no.</p> |
| User Ref No | <p>[Mandatory, Alphanumeric, 40]</p> <p>Type the user reference number in this field.</p> |
| Txn. Narrative | <p>[Mandatory, Alphanumeric, 120]</p> <p>Type the narration for the transaction.</p> <p>The system displays the default narration "Payin By GL". You can modify the narration, if required.</p> |
| Business Acquirer Id | <p>[Mandatory, Pick List]</p> <p>Select the business acquirer ID, to save the business acquirer details for the particular transaction, from the pick list.</p> <p>The system by default displays the ID of the teller who has logged in. The pick list displays the list of users linked to the system.</p> <ol style="list-style-type: none"> 3. Enter the account number and press the <Tab> key. 4. Select the GL account number from the pick list. 5. Enter the payin amount. 6. Select the compounding frequency, interest payout frequency and base for rate from the drop-down list. 7. Enter the other relevant details. |

Quick Payin By GL

Quick Payin By GL*

Account Number: 260010000000042 CHINA MOBILE Account Ccy: RMB Txn Ccy: RMB

Principal Balance: RMB 762,389.86 GL Branch: Head Office Txn Rate: 1.00000

GL Account Number: 102030405 TEST ASSET PayIn Type: Normal Payin Deposit Number: 9999

Acy Rate: 1.00000 Payin Amount: 5,000.00

Txn Amount: 5,000.00 Int Payout Frequency: At Maturity

Compounding Frequency: At Maturity Payin Amount: 5,000.00

Base for rate: Incremental Amount

Maturity Date Factor: Principal Payout Frequency:

Term Term Maturity Date

Value Date: 24/07/2012 Months: 12 Days: 1

Term: 24/07/2012 Int. Start Date: 24/07/2012 Maturity Date: 25/07/2013

Next Int. Pay Date: 25/07/2013 Maturity Amount: 5,228.75

Deposit Number: Reference No.: User Ref No.: Txn. Narrative: Payin By GL

Business Acquirer Id: TABHISHEK

Maturity Amount is calculated without considering tax.

Rate

Interest Rate: 4.5000000000 Product Variance: 0.0000000000 In %: 0.000000

Deposit Variance: 0.0000000000 In %: 0.000000

Net Rate: 4.5000000000 Scheme Variance: 0.0000000000

Scheme Rate: 0.0000000000 Annual Equivalent Rate: 4.5000000000

Next Int. Comp. Date: 25/07/2013

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

8. Click the **UDF** button. The system displays the **UDF Details** screen.
9. Click the **Validate** button. The system displays the message "Validation Procedure Completed".
10. Click the **Ok** button. The system displays the **Quick payin By CASA** screen.
11. Click the **Ok** button.
12. The system displays the message "Authorisation Required. Do You Want to continue?". Click the **OK** button.
13. The system displays the **Authorisation Reason** screen.
14. The system displays the transaction sequence number. Click the **Ok** button.
15. Enter the relevant information and click the **Grant** button.
16. The system displays the **Document Receipt** screen.
17. 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 **Yes** button.
OR
Click the **Cancel** button.

1402 - Quick Payin By Cash

Payin in **Oracle FLEXCUBE** refers to the process of depositing an amount into a term deposit account.

Using this option, you can directly deposit cash in the customer's term deposit account, once it is opened. This option offers a quicker solution for term deposit pay-in. You can alternately use the **Mixed Payin** (Fast Path: 1356) option which offers other modes of transfer for pay-in.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To perform quick payin by cash

- Type the fast path **1402** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > Quick Payin By Cash**.
- The system displays the Quick Payin By Cash screen.

Quick Payin By Cash

Quick Payin By Cash*

| | | | | | | | | | | | | | | | | | | |
|---------------------|--------------------|------------------|---------------|-----------------------|------------------------|---------------------|-----------------------|---------|---------------------|--------------|-------------------|--------------|------------------|-----------------|-------------------------|-----------------------------|-------------------------|--------------|
| Account Number: * | Principal Balance: | Acy Rate: | Payin Amount: | Txn Amount: | Compounding Frequency: | Base for rate: * | Maturity Date Factor: | Term | Maturity Date | Account Ccy: | Txn Ccy: * | Txn Rate: * | PayIn Type : * | Deposit Number: | Int Payout Frequency: * | Principal Payout Frequency: | | |
| Value Date: | 30/06/2012 | Term: | 0 Months | 0 Days | Interest Rate: | 0.0000000000 | In % : | 0.00000 | Next Int. Pay Date: | 01/01/1800 | Product Variance: | 0.0000000000 | In % : | 0.00000 | Next Int. Comp. Date: | 01/01/1800 | | |
| Int. Start Date: * | 30/06/2012 | Maturity Date: | 01/01/1800 | Deposit Number: | 0.0000000000 | Deposit Variance: * | 0.0000000000 | In % : | 0.00000 | User Ref No: | Net Rate: | 0.0000000000 | Scheme Variance: | 0.0000000000 | Scheme Rate: | 0.0000000000 | Annual Equivalent Rate: | 0.0000000000 |
| Next Int. Pay Date: | 01/01/1800 | Maturity Amount: | 0.00 | Business Acquirer Id: | TABHISHEK | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | |

Maturity Amount is calculated without considering tax.

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

Field Description

| Field Name | Description |
|--------------------------|--|
| Account Number | <p>[Mandatory, Numeric, 16]</p> <p>Type the TD account number in which you want to do the pay-in from CASA account.</p> <p>The name of the account holder is displayed in the adjacent field.</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 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 Ccy | <p>[Mandatory, Drop-Down]</p> <p>Select the transaction currency from the drop-down list.</p> <p>While posting the transaction entries to the account, the account currency is converted into the account currency, based on the defined transaction rate.</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> |

| Field Name | Description |
|-----------------------|---|
| Pay-in Type | <p>[Mandatory, Drop-Down]</p> <p>Select the deposit pay-in type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Normal Pay-In - To open a new deposit. • Top Pay-In - To open an existing account. <p>This field is enabled if the Top Pay-In Allowed check box is selected in the TD Product Master (FP:TDM01).</p> <p>If the Disallow Multiple Deposit Creation check box is selected in the TD Product Master (FP:TDM01), then the term deposit account cannot have more than one active deposit in that account.</p> <p>If the account number is a TD Principal Payout Product, then the default value is Normal Pay-In</p> |
| Txn Amount | <p>[Display]</p> <p>This field displays the transaction amount.</p> |
| Deposit Number | <p>[Optional, Pick List]</p> <p>Select the deposit number from the pick list to which the top-up pay-in is required to be done.</p> <p>This pick list shows all the active deposit for the TD account in the ascending order.</p> |
| Payin Amount | <p>[Mandatory, Numeric, 13, Two]</p> <p>Type the initial amount which the customer has to deposit.</p> <p>In normal and true discounted types of product, the maturity amount is pre-defined along with the applicable interest rate.</p> <p>The interest is then deducted from the maturity amount to arrive at the initial payin amount.</p> |

| Field Name | Description |
|------------------------------|---|
| Compounding Frequency | <p>[Conditional, Drop-Down] Select the compounding frequency from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly <p>This field is disabled and set as At Maturity for accounts opened under product for which the Flexible TD (No Maturity) or Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> <p>If the account number is a TD Principal Payout Product, then the default value is At Maturity</p> |

| Field Name | Description |
|-----------------------------------|--|
| Int Payout Frequency | <p>[Conditional, Drop-Down] Select the time interval at which the payout 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 <p>This field is disabled and set as At Maturity for accounts opened under product for which the Flexible TD (No Maturity) or Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> <p>If the account number is a TD Principal Payout Product, then the default value is At Maturity</p> |
| Principal Payout Frequency | <p>[Drop-Down] Select the Principal Payout Frequency from the drop down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Monthly • Quarterly • Half Yearly • Yearly <p>This field will be enabled only for Product Class Scheduled Principal Payout.</p> |

| 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. <p>If the account number is a TD Principal Payout Product, then the default value is Incremental Amount</p> |
| Maturity Date Factor | <p>[Conditional, Radio Button]</p> <p>Click on the required maturity date factor.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Term • Maturity Date <p>This field is disabled for accounts opened under product for which the Flexible TD (No Maturity) or Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> |
| Term | <p>The below fields are enabled if the Term option is selected in the Maturity Date Factor field.</p> |
| 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> |

| Field Name | Description |
|---------------------------------------|---|
| 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> |
| 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. It displays up to 10 digits after decimal.</p> |
| Product Variance | <p>[Display]</p> <p>This field displays the product variance. It displays up to 10 digits after decimal.</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> |
| Product Variance in Percentage | <p>[Display]</p> <p>This field displays the product variance in percentage term.</p> <p>.</p> |
| Deposit Variance | <p>[Mandatory, Numeric, 10]</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> |
| Deposit Variance in Percentage | <p>[Display]</p> <p>This field displays deposit variance in percentage term.</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> $\text{Net Rate} = \text{Interest Rate (At deposit level)} + \text{Deposit Variance} + \text{Product Variance}$ <p>The net rate should be within the minimum and maximum interest rate, specified at the product level. It displays up to 10 digits after decimal</p> |
| Scheme Variance | <p>[Display]</p> <p>This field displays the scheme variance. It displays up to 10 digits after decimal.</p> |
| Scheme Rate | <p>[Display]</p> <p>This field displays the scheme rate. It displays up to 10 digits after decimal.</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. It displays up to 10 digits after decimal.</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 Cash". You can modify the narration, if required.</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 that has performed the transaction.</p> <ol style="list-style-type: none"> 3. Enter the account number and press the <Tab> key. 4. Enter the payin amount and select the compounding frequency, interest payout frequency and base for rate from the drop-down list. 5. Click on the appropriate maturity date factor. 6. Enter the other relevant details. |

Quick Payin By Cash

Quick Payin By Cash*

| | | |
|--|--------------|--|
| Account Number: * 2600100000000042 | CHINA MOBILE | Account Ccy: RMB |
| Principal Balance: RMB | 676,729.12 | Txn Ccy: * RMB |
| Acy Rate: 1.00000 | | Txn Rate: 1.00000 |
| Payin Amount: 1,600.00 | | PayIn Type : * Normal Payin |
| Txn Amount: * 1,600.00 | | Deposit Number: <input type="text"/> |
| Compounding Frequency: At Maturity | | Int. Payout Frequency: * At Maturity |
| Base for rate: * Incremental Amount | | Principal Payout Frequency: <input type="text"/> |
| Maturity Date Factor: <input checked="" type="radio"/> Term <input type="radio"/> Maturity Date | | |
| Term Value Date: 30/06/2012 <input type="text"/> 4 Months <input type="text"/> 10 Days Term*: <input type="text"/> 4 Months <input type="text"/> 10 Days Int. Start Date: * 30/06/2012 <input type="text"/> Maturity Date: * 09/11/2012 <input type="text"/> | | Rate Interest Rate: 4.5000000000 Product Variance: 0.0000000000 In %: 0.00000 Deposit Variance: * 0.0000000000 In %: 0.00000 Net Rate: 4.5000000000 Scheme Variance: 0.0000000000 Scheme Rate: 0.0000000000 Annual Equivalent Rate: 4.5000000000 |
| Next Int. Pay Date: 09/11/2012 <input type="text"/> Maturity Amount: 1,626.40 Deposit Number: <input type="text"/> User Ref No: 246550 Txn. Narrative: * Payin By Cash Business Acquirer Id: TABHISHEK <input type="text"/> | | Next Int. Comp. Date: 09/11/2012 <input type="text"/> |
| <small># Maturity Amount is calculated without considering tax.</small> | | |
| <input type="button" value="Card"/> <input type="button" value="Change Pin"/> <input type="button" value="Cheque"/> <input type="button" value="Cost Rate"/> <input type="button" value="Handle FCY Charge"/> <input type="button" value="Denomination"/> <input type="button" value="Instrument"/> <input type="button" value="Inventory"/> <input type="button" value="Pin Validation"/> <input type="button" value="Service Charge"/> <input type="button" value="Signature"/> <input type="button" value="Travellers Cheque"/> | | |
| <input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | | |

7. Click the **UDF** button.
8. Enter the relevant details and click the **Validate** button.
9. Click the **Ok** button. The system displays the main screen.
10. Click the **Ok** button.
11. The system displays the message "Authorization Required. Do You want to continue?". Click the **OK** button.
12. The system displays the **Authorization Reason** screen.
13. Enter the relevant information and click the **Grant** button.
14. 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.
15. The system displays the **Document Receipt** screen.
16. Select the receipt you want to print and click the **Ok** button.
OR
Click the **Cancel** button.

6503 - Quick Payin By BC

The act of depositing amount into a term deposit account is called Payin in **Oracle FLEXCUBE**. This option enables you to directly deposit the BC amount in the customer's term deposit account. This option offers a quicker solution for TD pay-in. You can alternately use the **Mixed Payin** (Fast Path: 1356) option which offers other mode of transfers for pay-in.

You can use this option to transfer the liquidated BC to walk-in customer, customer's account or GL account.

Definition Prerequisites

- Bankers cheque to be issued

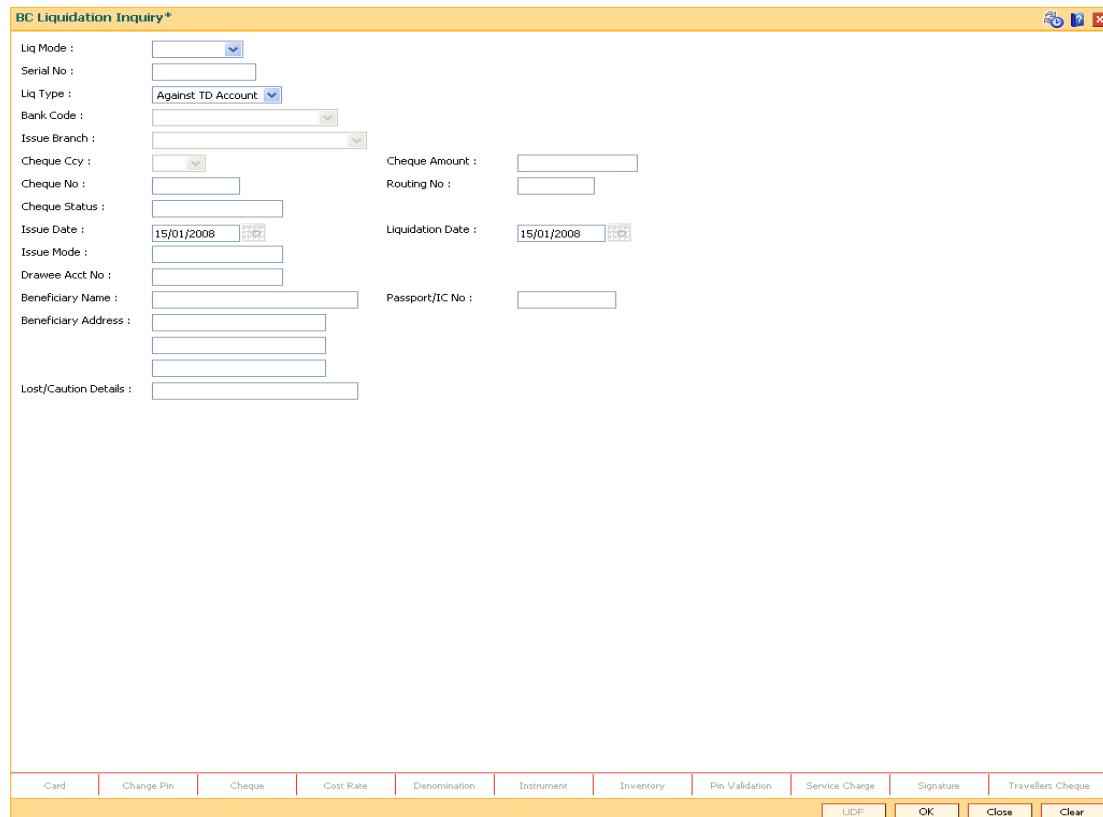
Modes Available

Not Applicable

To perform quick payin by bankers cheque

1. Type the fast path **6503** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > Quick Payin By BC**.
2. The system displays the **BC Liquidation Inquiry** screen.

BC Liquidation Inquiry



The screenshot shows the 'BC Liquidation Inquiry' window. The window title is 'BC Liquidation Inquiry*'. It contains the following fields:

- Liq Mode: dropdown menu
- Serial No: text input
- Liq Type: dropdown menu (set to 'Against TD Account')
- Bank Code: dropdown menu
- Issue Branch: dropdown menu
- Cheque Ccy: dropdown menu
- Cheque No: text input
- Cheque Status: text input
- Issue Date: date input (15/01/2008)
- Issue Mode: dropdown menu
- Drawee Acct No: text input
- Beneficiary Name: text input
- Beneficiary Address: text input
- Lost/Caution Details: text input
- Cheque Amount: text input
- Routing No: text input
- Liquidation Date: date input (15/01/2008)
- Passport/IC No: text input

At the bottom of the window, there are several 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 |
|----------------------|--|
| 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. |
| 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 appropriate mode for 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> |

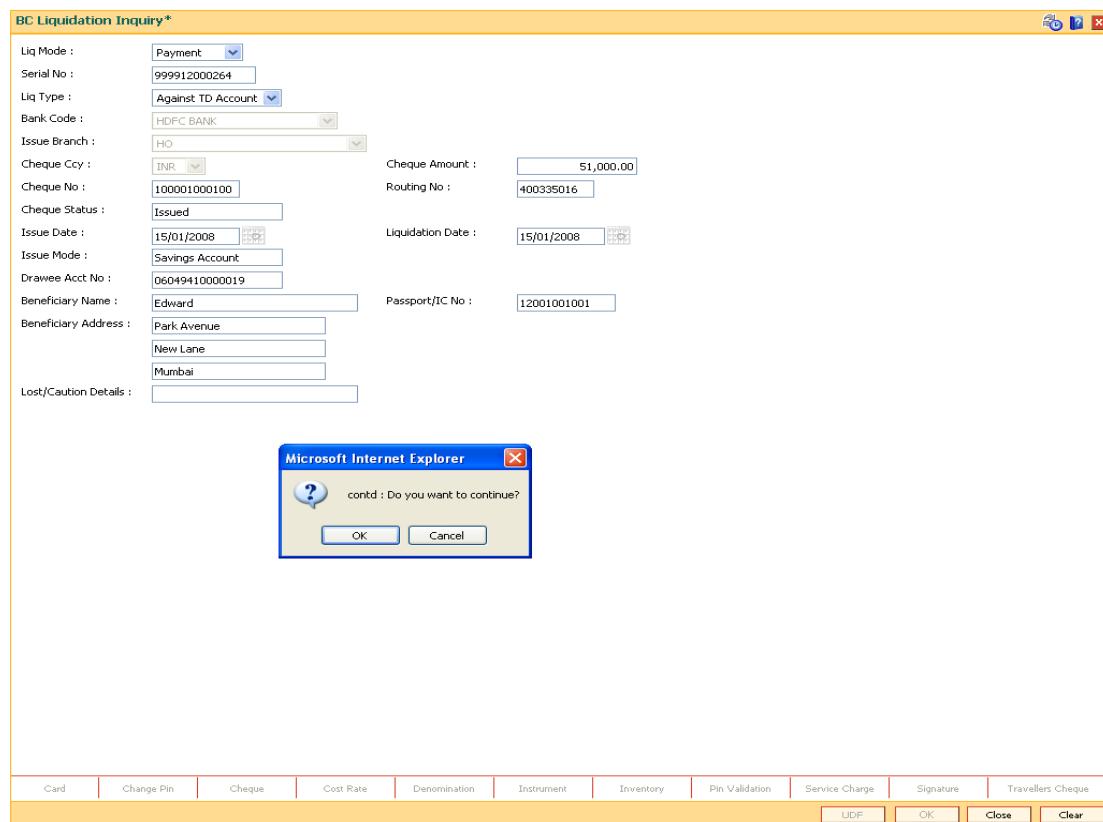
| Field Name | Description |
|----------------------|---|
| Cheque Amount | [Display] This field displays the amount for the BC. This amount is in the currency of the BC. |
| Cheque No | [Display] This field displays the cheque number of the BC. This is the MICR number of the BC. For every remittance 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. |
| Routing No | [Display] This field displays the routing number against which the cheque 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 (Fast Path: STM54) option. Routing Number ¹⁰ = Sector Code / Bank Code + Branch Code 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. 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. |

¹⁰(It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

| Field Name | Description |
|----------------------------|--|
| 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> |
| Issue Mode | <p>[Display]</p> <p>This field displays the mode of issue of the BC. For example, Against Cash, Against GL etc.</p> |
| Drawee Acct No | <p>[Display]</p> <p>This field displays the drawee account number of the issuer bank.</p> |
| Beneficiary Name | <p>[Display]</p> <p>This field displays the name of the beneficiary of the BC.</p> |
| Passport / IC No | <p>[Display]</p> <p>This field displays the identification collected from the beneficiary of the BC.</p> |
| Beneficiary Address | <p>[Display]</p> <p>This field displays the contact address of the beneficiary.</p> |

| Field Name | Description |
|------------------------------|---|
| 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. | Click the Ok button. The system displays the message "Do You Want to continue ". |

BC Liquidation Inquiry



The screenshot shows the 'BC Liquidation Inquiry' window and a 'Microsoft Internet Explorer' confirmation dialog box.

BC Liquidation Inquiry*

Fields (Top Row):

- Liq Mode : Payment
- Serial No : 999912000264
- Liq Type : Against TD Account

Fields (Second Row):

- Bank Code : HDFC BANK
- Issue Branch : HO
- Cheque Ccy : INR
- Cheque No : 100001000100
- Cheque Status : Issued
- Issue Date : 15/01/2008
- Issue Mode : Savings Account
- Drawee Acct No : 06049410000019
- Beneficiary Name : Edward
- Beneficiary Address : Park Avenue
New Lane
Mumbai
- Lost/Caution Details : (empty)

Fields (Third Row):

- Cheque Amount : 51,000.00
- Routing No : 400335016
- Liquidation Date : 15/01/2008
- Passport/IC No : 12001001001

Confirmation Dialog:

Microsoft Internet Explorer

contd : Do you want to continue?

OK Cancel

Buttons (Bottom):

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

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

BC Liquidation By Cash

BC Liquidation*

| | | | |
|-------------------------------------|-----------------------------------|--------------------|-------------|
| Liq Mode : | Payment | | |
| Serial No : | 999912000264 | | |
| Liq Type : | Cash | | |
| Bank Code : | HDFC BANK | | |
| Issue Branch : | HO | | |
| Cheque Ccy : | INR | Cheque Amount : | 51,000.00 |
| Cheque No : | 100001000100 | Routing No : | 400335016 |
| Cheque Status : | Issued | | |
| Issue Date : | 15/01/2008 | Liquidation Date : | 15/01/2008 |
| Issue Mode : | Savings Account | | |
| Drawee Acct No : | 0609410000019 | | |
| Beneficiary Name : | Edward | Passport/IC No : | 12001001001 |
| Beneficiary Address : | Park Avenue New Lane Mumbai | | |
| Lost/Caution Details : | | | |
| Payable Branch : | HO | | |
| Cheque Ccy : | INR | Txn Ccy : | INR |
| Cheque Ccy Rate : | 1.00000 | Txn Ccy Rate : | 1.00000 |
| Cheque Amount : | 51,000.00 | | |
| Charges (Lcy) : | 0.00 | | |
| Net Amount : | 51,000.00 | | |
| User Reference No : | 1 | | |
| Narrative : BC. Liquidation By Cash | | | |

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. |
| 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>By default, the system displays BC. Liquidation By Cash.</p> |

BC Liquidation by GL

BC Liquidation by GL*

The form contains the following fields:

- Liq Mode: Payment
- Serial No: 999912000264
- Liq Type: Against GL
- Bank Code: HDFC BANK
- Issue Branch: HO
- Cheque Ccy: INR
- Cheque No: 100001000100
- Cheque Status: Issued
- Issue Date: 15/01/2008
- Cheque Amount: 51,000.00
- Routing No: 400335016
- Issue Mode: Savings Account
- Drawee Acct No: 06049410000019
- Beneficiary Name: Edward
- Beneficiary Address: Park Avenue, New Lane, Mumbai
- Passport/IC No: 12001001001
- Lost/Caution Details: (empty)
- Payable Branch: HO
- GL Ccy: INR
- Cheque Ccy Rate: 1.000000
- GL Ccy Rate: 1.000000
- Cheque Amount: 51,000.00
- Charges(Lcy): 0.00
- GL Acct Amount: 51,000.00
- GL Account No: 100020250 BC ISSUE GL
- User Reference No: 1
- Narrative: BC. Liquidation By GL.

Buttons at the bottom: 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. |
| GL Ccy | [Mandatory, Drop-Down] Select the currency from the drop-down list. GL will be credited in this currency. |
| Cheque Ccy Rate | [Display] 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. 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. If the cheque currency and the local currency are same, the field takes the default value as 1, which cannot be modified. |

| Field Name | Description |
|--------------------------|---|
| 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>By default, the system displays BC. Liquidation By GL.</p> |

BC Liquidation Against A/c

BC Liquidation Against A/c*

This screenshot shows the 'BC Liquidation Against A/c' window. It contains several groups of input fields:

- Top Group:** Liq Mode (Payment), Serial No (999912000264), Liq Type (Against Account), Bank Code (HDFC BANK), Issue Branch (HO), Cheque Ccy (INR), Cheque No (100001000100), Cheque Status (Issued), Issue Date (15/01/2008), Issue Mode (Savings Account), Drawee Acct No (06049410000019), Beneficiary Name (Edward), Beneficiary Address (Park Avenue, New Lane, Mumbai), Lost/Caution Details (empty), Cheque Amount (51,000.00), Routing No (400335016), Liquidation Date (15/01/2008), and Passport/IC No (12001001001).
- Second Group:** Payable Branch (HO), Account No (06049400000016), Account Ccy (INR), Acct Ccy Rate (1.00000), Cheque Ccy (INR), Cheque Ccy Rate (1.00000), Cheque Amount (51,000.00), Charges(Lcy) (0.00), Acct Amount (51,000.00), User Reference No (1), and Narrative (BC. Liquidation Against Account).
- Bottom Group:** Buttons for 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 |
|-----------------------|---|
| 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. 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. 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 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. 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 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. 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. 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. 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. 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. By default, the system displays BC. Liquidation Against Account . |

Quick Payin By BC

Quick Payin By BC*

Account Number: 99993020001043 JACK JOHN MATHEW Account Ccy: INR
 Principal Balance: INR 0.00 Txn Ccy: INR
 Acy Rate: 1.00000 Txn Rate: 1.00000
 Txn Amount: 200.00
 Payin Amount: 200.00
 Compounding Frequency: Quarterly Int Payout Frequency: At Maturity
 Base For Rate: Incremental Amount
 Maturity Date Factor: Term Maturity Date
Term
 Value Date: 30/01/2008 Interest Rate: 15.00000
 Term: 1 Months 0 Days Product Variance: 0.00000
 Int. Start Date: 30/01/2008 Deposit Variance: 0.00000
 Maturity Date: 29/02/2008 Net Rate: 15.00000
 Next Int. Pay Date: 29/02/2008 Scheme Variance: 0.00000
 Maturity Amount: 202.46 Scheme Rate: 0.00000
 Deposit Number:
 User Ref No: 1 Annual Equivalent Rate: 15.86504
 Txn. Narrative: Payin By BC.
 Business Acquirer Id: TRAJI
 # Maturity Amount is calculated without considering tax.

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 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. |

| 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 Ccy | <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 | <p>[Mandatory, Drop-Down] Select the compounding frequency from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly |
| Int Payout Frequency | <p>[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:</p> <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</p> <p>Interest Compounding Frequency = Monthly</p> <p>Deposit initiated date = 31/12/2003</p> <p>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</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> |

| Field Name | Description |
|-----------------------------|---|
| Deposit Number | [Display] This field displays the deposit number of the customer. The deposit number signifies the number of deposits opened in an account. 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. |
| User Ref No | [Optional, Alphanumeric, 40] Type the user reference number. |
| Txn. Narrative | [Mandatory, Alphanumeric, 40] Type the narration for the transaction. By default, the system displays Payin By BC . |
| Business Acquirer Id | [Mandatory, Pick List] Select the business acquirer id from the pick list. By default the system displays the teller id that has performed the transaction. |

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.

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

6504 - Quick Payin by DD

The act of depositing amount into a term deposit account is called Payin in **Oracle FLEXCUBE**.

After the TD account is opened, the funding is done by doing payin to the deposit account. This option enables you to directly deposit the DD amount in the customer's term deposit account. You can alternately use the **Mixed Payin** (Fast Path: 1356) option which offers other mode of transfers for pay-in. Payin in **Oracle FLEXCUBE** refers to the process of depositing an amount into a term deposit account.

You can use this option to transfer the liquidated DD to walk-in customer, customer's account or GL account.

Definition Prerequisites

- Demand Draft should be issued

Modes Available

Not Applicable

To perform quick payin by demand draft

1. Type the fast path **6504** and click **Go** or navigate through the menus to **Transaction Processing > Account Transaction > TD Account Transactions > Cash > Quick Payin by DD**.
2. The system displays the **DD Liquidation Inquiry** screen.

DD Liquidation Inquiry

DD Liquidation Inquiry *

| | | | | | |
|--|------------------|--------------------|------------------------|--------------------|--------------------|
| Liquidation Mode : | Serial No : | Liq Type : | Bank Code : | Payable Branch : | Issuer Branch : |
| Cheque Ccy : | Cheque No : | Cheque Status : | Issue Date : | Cheque Amount : | Routing No : |
| Issue Mode : | Drawee Acct No : | Beneficiary Name : | Lost/Caution Details : | 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 |
|-------------------------|--|
| 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 - Select this option if customer who has purchased DD wants to cancel the issued DD and wants the amount to be paid. • Payment – Select this option if the beneficiary has approached the bank and wants the proceeds of payment by liquidating DD. • Refund – Select this option when the DD amount has to be refunded to the customer, who has purchased the DD |
| 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>[Mandatory, Drop-Down]</p> <p>Select the appropriate mode of payment of DD proceeds to beneficiary / purchaser 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 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 Number¹¹ = Sector Code / Bank Code + Branch Code</i> |

¹¹(It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

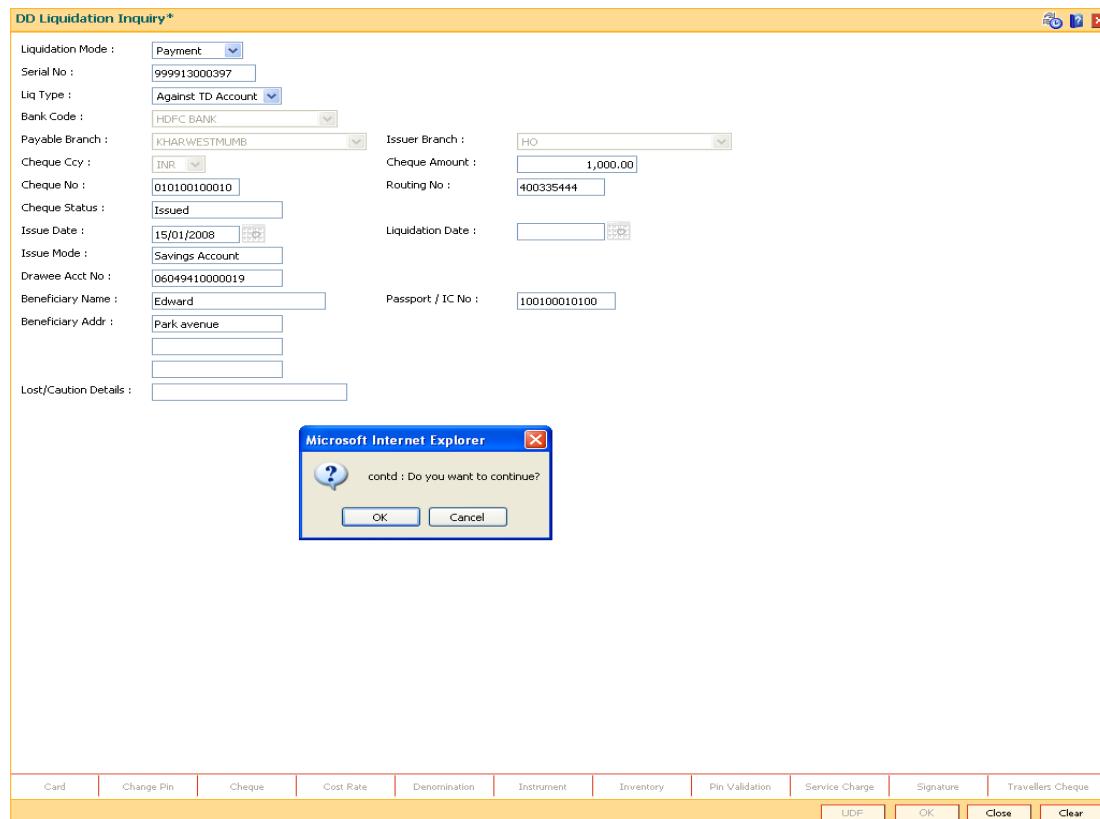
| Field Name | Description |
|-------------------------|---|
| Cheque Status | <p>[Display]</p> <p>This field displays the status of the DD at the time of liquidation.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Issued • Cancelled • Paid Through Clearing • Paid by Cash • Paid to 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 has not been liquidated 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 drawee account number.</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' window with various fields filled out. The fields include:

- Liquidation Mode: Payment
- Serial No: 999913000397
- Liq Type: Against TD Account
- Bank Code: HDFC BANK
- Payable Branch: KHARWESTMUMB
- Cheque Ccy: INR
- Cheque No: 010100100010
- Cheque Status: Issued
- Issue Date: 15/01/2008
- Issue Mode: Savings Account
- Drawee Acct No: 06049410000019
- Beneficiary Name: Edward
- Beneficiary Addr: Park avenue
- Lost/Caution Details: (empty)
- Issuer Branch: HO
- Cheque Amount: 1,000.00
- Routing No: 400335444
- Passport / IC No: 100100010100
- Liquidation Date: (empty)

Below the window, a Microsoft Internet Explorer dialog box is displayed, asking "contd : Do you want to continue?" with 'OK' and 'Cancel' buttons.

At the bottom of the window, there are 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 **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 : | 999913000397 | Liq Type : | Cash | Bank Code : | HDFC BANK | Payable Branch : | KHARWESTMUMB | Issuer Branch : | HO |
| Cheque Ccy : | INR | Cheque No : | 010100100010 | Cheque Status : | Issued | Routing No : | 400335444 | Cheque Ccy : | INR | Cheque Amount : | 1,000.00 |
| Issue Date : | 15/01/2008 | Issue Mode : | Savings Account | Drawee Acct No : | 06049410000019 | Beneficiary Name : | Edward | Beneficiary Addr : | Park avenue | Passport / IC No : | 100100010100 |
| Lost/Caution Details : | | | | Txn Ccy : | | | | | | | |
| | | | | INR | | | | | | | |
| Cheque Ccy Rate : | | | | Txn Ccy Rate : | | | | | | | |
| 1.00000 | | | | 1.00000 | | | | | | | |
| Cheque Amount : | | | | 1,000.00 | | | | | | | |
| Charges (Lcy) : | | | | 0.00 | | | | | | | |
| Net Amount : | | | | 1,000.00 | | | | | | | |
| User Reference No : | | | | | | | | | | | |
| Narrative : | | | | DD. Liquidation By Cash | | | | | | | |

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 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 : | Payment | Serial No : | 999913000397 | Liq Type : | Against Account | Bank Code : | HDFC BANK | Issuer Branch : | HO | |
| Payable Branch : | KHARWESTMUMB | Cheque Ccy : | INR | Cheque Amount : | 1,000.00 | Routing No : | 400335444 | Issue Date : | 15/01/2008 | |
| Cheque No : | 010100100010 | Cheque Status : | Issued | Issue Mode : | Savings Account | Drawee Acct No : | 06049410000019 | Liquidation Date : | 15/01/2008 | |
| Beneficiary Name : | Edward | Beneficiary Addr : | Park avenue | Passport / IC No : | 100100010100 | Lost/Caution Details : | | | | |
| Account No : | 06049400000016 | EDWARD CULLENS | Acct Ccy : | INR | Cheque Ccy : | INR | Acct Ccy Rate : | 1.00000 | Cheque Ccy Rate : | 1.00000 |
| Cheque Amount : | 1,000.00 | Charges (Lcy) : | 0.00 | Acct Amount : | 1,000.00 | User Reference No : | 1 | | | |
| Narrative : DD. Liquidation Against Account | | | | | | | | | | |

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 | [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. |
| Cheque Ccy | [Display] This field displays the currency in which the DD has been issued. 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. |

| 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>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> |
| 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> |

DD Liquidation By GL

DD Liquidation By GL*

| | |
|--|------------------------|
| Liquidation Mode : | Payment |
| Serial No : | 999913000397 |
| Liq Type : | Against GL |
| Bank Code : | HDFC BANK |
| Payable Branch : | KHARWESTMUMB |
| Cheque Ccy : | INR |
| Cheque No : | 010100100010 |
| Cheque Status : | Issued |
| Issue Date : | 15/01/2008 |
| Issue Mode : | Savings Account |
| Drawee Acct No : | 06049410000019 |
| Beneficiary Name : | Edward |
| Beneficiary Addr : | Park avenue |
| Lost/Caution Details : | |
| GL Ccy : | INR |
| Cheque Ccy Rate : | 1.00000 |
| Charges (Lcy) : | 0.00 |
| GL Acct Amount : | 1,000.00 |
| GL Acct No : | 100010001 |
| User Reference No : | 1 |
| Narrative : | DD. Liquidation By GL. |
| Issuer Branch : | HO |
| Cheque Amount : | 1,000.00 |
| Routing No : | 400335444 |
| Liquidation Date : | 15/01/2008 |
| 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 |
|------------------------|---|
| GL Ccy | <p>[Mandatory, Drop-Down]</p> <p>Select the GL currency from the drop-down list.</p> <p>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.</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.</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> |

| Field Name | Description |
|--------------------------|---|
| GL Ccy Rate | [Display] |
| | This field displays the rate of conversion to be used for converting the GL currency to the local currency of the bank. |
| | 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. |
| | If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified. |
| Charges (Lcy) | [Display] |
| | 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. |
| GL Acct Amount | [Display] |
| | This field displays the amount that will be finally credited to the GL account. |
| | This amount will be in the currency of the GL and will be equal to DD amount net of charges recovered. |
| GL Acct No | [Mandatory, Pick List] |
| | Select the GL account number which shall be credited with DD liquidation proceeds from the pick list. |
| | The adjacent field displays the description of GL. |
| 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. |

Quick Payin By DD

Quick Payin By DD *

| | | | | |
|---|---|-------------------------|-----------------------|---------|
| Account Number: | 9999326000807 | Q I | Account Ccy: | INR |
| Principal Balance: | INR | 0.00 | Txn Ccy: | INR |
| Acy Rate: | 1.00000 | | Txn Rate: | 1.00000 |
| Txn Amount: | 10,000.00 | | | |
| Payin Amount: | 10,000.00 | | | |
| Compounding Frequency: | Monthly | | Int Payout Frequency: | Monthly |
| Base for Rate: | Incremental Amount | | | |
| Maturity Date Factor: | <input checked="" type="radio"/> Term <input type="radio"/> Maturity Date | | | |
| Term | | Rate | | |
| Value Date: | 30/01/2008 | Interest Rate: | 9.00000 | |
| Term: | 1 Months 0 Days | Product Variance: | 0.00000 | |
| Int. Start Date: | 30/01/2008 | Deposit Variance: | 0.00000 | |
| Maturity Date: | 29/02/2008 | Net Rate: | 9.00000 | |
| Next Int. Pay Date: | 29/02/2008 | Scheme Variance: | 0.00000 | |
| Maturity Amount: | 10,000.00 | Scheme Rate: | 0.00000 | |
| Deposit Number: | | Annual Equivalent Rate: | 9.38069 | |
| User Ref No: | | | | |
| Txn. Narrative: | Payin By DD. | Next Int. Comp. Date: | 29/02/2008 | |
| Business Acquirer Id: | TRAJI | | | |
| <small># Maturity Amount is calculated without considering tax.</small> | | | | |
| <input type="button" value="Card"/> <input type="button" value="Change Pin"/> <input type="button" value="Cheque"/> <input type="button" value="Cost Rate"/> <input type="button" value="Denomination"/> <input type="button" value="Instrument"/> <input type="button" value="Inventory"/> <input type="button" value="Pin Validation"/> <input type="button" value="Service Charge"/> <input type="button" value="Signature"/> <input type="button" value="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 |
|--------------------------|---|
| 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. |
| Txn Amount | [Display] This field displays the transaction amount. |
| Payin Amount | [Display] This field displays the payin amount based on the DD 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] Select the time interval at which the payout 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] 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] 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 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> |
| 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> $\text{Net Rate} = \text{Interest Rate (At deposit level)} + \text{Deposit Variance} + \text{Product Variance}$ <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. 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 that 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.

6505 - Quick Payin By Cheque

Payin in **Oracle FLEXCUBE** refers to the process of depositing an amount into a term deposit account.

Using this option, you can directly deposit cheque in the customer's term deposit account. This option offers a quicker solution for term deposit pay-in. You can alternately use the **Mixed Payin** (Fast Path: 1356) option which provides various modes of payin.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To perform quick payin by cheque

- Type the fast path **6505** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > Quick Payin By Cheque**.
- The system displays the Quick Payin By Cheque screen.

Quick Payin By Cheque

The screenshot shows the 'Quick Payin By Cheque*' screen. The interface is divided into several sections:

- Top Section:** Account Number, Principal Balance, Acy Rate, Payin Amount, Txn Amount, Account Ccy, Txn Ccy, and Txn Rate.
- Compounding Frequency:** A dropdown menu.
- Base for rate:** Incremental Amount.
- Maturity Date Factor:** Term (radio button selected) and Maturity Date.
- Term Section:** Value Date (31/05/2012), Term (0 Months, 0 Days), Int. Start Date (31/05/2012), and Maturity Date (01/01/1800).
- Rate Section:** Interest Rate (0.0000000000), Product Variance (0.0000000000), Deposit Variance (0.0000000000), Net Rate (0.0000000000), Scheme Variance (0.0000000000), Scheme Rate (0.0000000000), and Annual Equivalent Rate (0.0000000000).
- Other Fields:** Next Int. Pay Date (01/01/1800), Maturity Amount (0.00), Deposit Number, User Ref No, Txn. Narrative (Payin By Cheque), Business Acquirer Id (TPADMA), and Next Int. Comp. Date (01/01/1800).
- Note:** A note at the bottom left states "# Maturity Amount is calculated without considering tax."
- Footer:** Buttons for 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 |
|--------------------------|--|
| Account Number | <p>[Mandatory, Numeric, 16]</p> <p>Type the TD account number in which you want to do the pay-in.</p> <p>The name of the account holder is displayed in the adjacent field.</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 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 Ccy | <p>[Mandatory, Drop-Down]</p> <p>Select the transaction currency from the drop-down list.</p> <p>While posting the transaction entries to the account, the account currency is converted into the account currency, based on the defined transaction rate.</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> |
| Payin Amount | <p>[Mandatory, Numeric, 13, Two]</p> <p>Type the initial amount which the customer has to deposit.</p> <p>In normal and true discounted types of product, the maturity amount is pre-defined along with the applicable interest rate.</p> <p>The interest is then deducted from the maturity amount to arrive at the initial payin amount.</p> |
| Txn Amount | <p>[Display]</p> <p>This field displays the transaction amount.</p> |

| Field Name | Description |
|------------------------------|---|
| Compounding Frequency | <p>[Mandatory, Drop-Down] Select the compounding frequency from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly |
| Int Payout Frequency | <p>[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:</p> <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bimonthly • 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 on 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. It displays up to 10 digits after decimal.</p> |
| Product Variance | <p>[Display]</p> <p>This field displays the product variance. It displays up to 10 digits after decimal.</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> |
| Product Variance in Percentage | <p>[Display]</p> <p>This field displays the product variance in percentage terms.</p> |
| Deposit Variance | <p>[Mandatory, Numeric, 10]</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> |
| Deposit Variance in Percentage | <p>[Display]</p> <p>This field displays deposit variance in percentage terms.</p> |
| Net Rate | <p>[Display]</p> <p>This field displays the rate at which the interest is paid against the deposit. It displays up to 10 digits after decimal.</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. It displays up to 10 digits after decimal.</p> |
| Scheme Rate | <p>[Display]</p> <p>This field displays the scheme rate. It displays up to 10 digits after decimal.</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. It displays up to 10 digits after decimal.</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> |
| 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> |

| 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 Cheque.</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 that has performed the transaction.</p> |

3. Enter the account number and press the **<Tab>** key.
4. Enter the payin amount and select the compounding frequency, interest payout frequency and base for rate from the drop-down list.
5. Click on the appropriate maturity date factor.
6. Enter the other relevant details.

Quick Payin By Cheque

Quick Payin By Cheque*

| | | | | |
|------------------------|---|-------------------------|-----------------------|-------------|
| Account Number: | 00000000127101 | EtTE | Account Ccy: | RMB |
| Principal Balance: | RMB | 15,000.00 | Txn Ccy: | RMB |
| Acy Rate: | 1.00000 | | Txn Rate: | 1.00000 |
| Payin Amount: | 50,000.00 | | | |
| Txn Amount: | 50,000.00 | | | |
| Compounding Frequency: | At Maturity | | Int Payout Frequency: | At Maturity |
| Base for rate: | Incremental Amount | | | |
| Maturity Date Factor: | <input checked="" type="radio"/> Term <input type="radio"/> Maturity Date | | | |
| Term | | Rate | | |
| Value Date: | 25/11/2010 | Interest Rate: | 2.5555000000 | |
| Term: | 6 | Product Variance: | 0.0000000000 | |
| Int. Start Date: | 25/11/2010 | Deposit Variance: | 1.0000000000 | |
| Maturity Date: | 25/05/2011 | Net Rate: | 3.5555000000 | |
| Next Int. Pay Date: | 25/05/2011 | Scheme Variance: | 0.0000000000 | |
| Maturity Amount: | 50,813.13 | Scheme Rate: | 0.0000000000 | |
| Deposit Number: | | Annual Equivalent Rate: | 3.5555000000 | |
| User Ref No: | 21 | Next Int. Comp. Date: | 25/05/2011 | |
| Txn. Narrative: | Payin By Cheque | | | |
| Business Acquirer Id: | TRAJI | | | |

Maturity Amount is calculated without considering tax.

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

UDF | **OK** | Close | Clear

7. Click the **UDF** button.
8. Enter the relevant details and click the **Validate** button. The system displays the message "Validation Procedure Completed".
9. Click the **Ok** button. The system displays the main screen.
10. Click the **Instrument** link.
11. Enter the relevant details and click the **Ok** button. The system displays the main screen.
12. Click the **Ok** button. The system displays the message "Authorization Required. Do You want to continue?".
13. Click the **OK** button. The system displays the **Authorization Reason** screen.
14. Enter the relevant information and click the **Grant** button. 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.
15. The system displays the **Document Receipt** screen.
16. Select the receipt you want to print and click the **Ok** button.
OR
Click the **Cancel** button.

Note 1: For more Information on UDF, Document Receipt and Instrument refer to the Common Screens option available in the Oracle FLEXCUBE Introduction User Manual

Note 2: For more information on Authorization refer to the Oracle FLEXCUBE Introduction User Manual.

Interest Payout Transaction

1337 - TD Interest/Principal Payout Inquiry

This screen can be used for Interest payout for Conventional TD products. You can also payout Overdue Principal and Overdue Interest for Schedule Principal payout products.

For conventional TD products, using this option you can pay interest on time deposit. A consolidated interest amount is displayed . After viewing the interest to be paid out, you can do the interest payment transaction by choosing the appropriate mode of payment.

Following payment modes are supported for interest payment.

- Cash
- Transfer to Savings
- Transfer to GL Account
- Transfer to TD Account
- Transfer to TD Product

If the interest payout instruction at account/deposit level is maintained as 'Transfer to CASA Account' using the **TD Multiple Payout Instructions** (Fast Path: TD039) option, then during the BOD process interest payout will automatically takes place and the interest gets transferred to the specified savings account.

For Schedule Principal payout TD product, payout of Principal on/after the due date of payment(if the instruction is not set) and Overdue interest for the overdue principal can be paid out using this screen

Oracle FLEXCUBE supports the following payment modes for overdue Principal payment.

- Cash
- Transfer to Savings
- Transfer to GL Account
- Transfer to TD account

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- BAM97 - Currency Code Cross Reference
- BAM20 - Bank Codes Maintenance8051 - CASA Account Opening
- IV001 - Stock Transaction
- SCM01 - SC Package Definition
- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To inquire about interest payout

1. Type the fast path **1337** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Remittance > TD Interest Payout Inquiry**.

2. The system displays the **TD Interest/Principal Payout Inquiry** screen.

TD Interest Payout Inquiry

TD Interest/Principal Payout Inquiry*

| | |
|--------------------------------|---|
| Account No :* | <input type="text"/> |
| Account Ccy : | <input type="text"/> |
| Deposit No :* | <input type="text"/> <input type="button" value="..."/> |
| Payout Mode :* | <input type="text"/> |
| Total Interest : | <input type="text"/> |
| Tax Calculated : | <input type="text"/> |
| Net Interest Payout : | <input type="text"/> |
| Principal Payout Detail | |
| Overdue Interest : | <input type="text"/> |
| Tax Calculated : | <input type="text"/> |
| Overdue Principal : | <input type="text"/> |
| Scheduled Principal : | <input type="text"/> |
| Total Payout Amount : | <input type="text"/> |

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

Field Description

| Field Name | Description |
|--------------------|---|
| Account No | [Mandatory, Numeric, 16] Type the TD account number for which the interest has to be paid out. 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. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. |

| Field Name | Description |
|--------------------------------|---|
| Deposit No | <p>[Mandatory, Pick List]</p> <p>Select the term deposit number from the pick list.</p> <p>You can select the Deposit Number for which the interest needs to be paid, in case of deposit level payout.</p> |
| Payout Mode | <p>[Mandatory, Drop-Down]</p> <p>Select the payment mode of TD from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Cash • Transfer to GL Account • Transfer to Savings Account • Transfer to TD Account • Transfer to TD Product |
| Total Interest | <p>[Display]</p> <p>This field displays the total interest amount when you enter the TD account number and deposit number.</p> |
| Tax Calculated | <p>[Display]</p> <p>This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.</p> |
| Net Interest Payout | <p>[Display]</p> <p>This field displays the interest payout amount when you enter the TD account number and deposit number (in case of deposit level payout).</p> |
| Principal Payout Detail | |
| Overdue Interest | <p>[Display]</p> <p>This field displays the overdue interest amount.</p> |
| Tax Calculated | <p>[Display]</p> <p>This field displays the tax that will be deducted from the overdue interest amount</p> |
| Overdue Principal | <p>[Display]</p> <p>This field displays the overdue principal amount.</p> |
| Scheduled Principal | <p>[Display]</p> <p>This field displays the normal scheduled principal that is available to payout.</p> |

| Field Name | Description |
|----------------------------|--|
| Total Payout Amount | [Display] This field displays the total amount that needs to be paid out. It should be equal to Overdue interest - Tax Calculated + Overdue Principal + Scheduled Principal |

3. Enter the account number and select the deposit no from the pick list.
4. Select the payout mode from the drop-down list.

TD Interest Payout Inquiry

TD Interest/Principal Payout Inquiry*

| | | |
|-----------------------|-----------------|----------|
| Account No :* | 508030000000075 | TRU07 BC |
| Account Ccy : | CNY | ▼ |
| Deposit No :* | 2 | ... |
| Payout Mode :* | Cash | ▼ |
| Total Interest : | 0.00 | |
| Tax Calculated : | 0.00 | |
| Net Interest Payout : | 0.00 | |

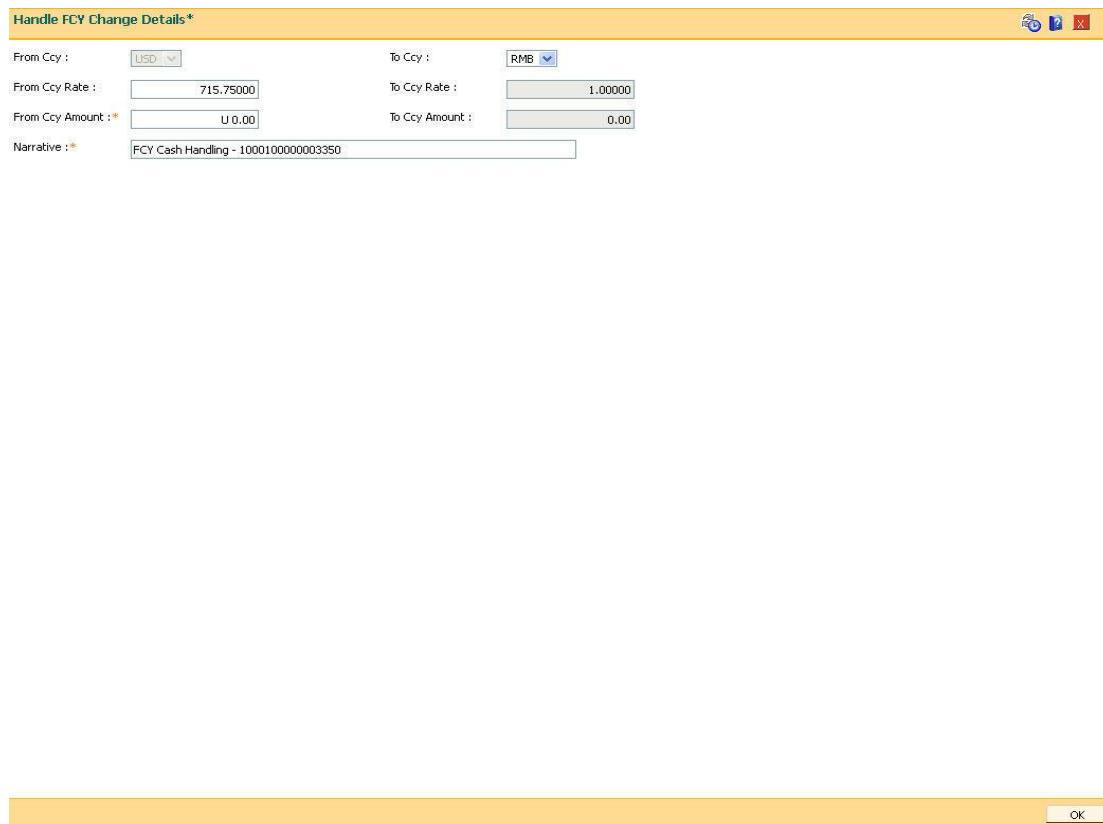
Principal Payout Detail

| | |
|-----------------------|----------|
| Overdue Interest : | 0.00 |
| Tax Calculated : | 0.00 |
| Overdue Principal : | 3,000.00 |
| Scheduled Principal : | 0.00 |
| Total Payout Amount : | 3,000.00 |

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

5. Click the **Ok** button.
6. The system displays the message "Do You Want to continue?". Click the **Ok** button.
7. Depending upon the payout mode selected the system will display the relevant transaction screen. For example, if you select **Cash** from the **Payout Mode** drop-down list then the system will display that screen.
8. Enter the required information in the displayed screen.

Handle FCY Change Details



This tab is enabled if the controls are defined on the Transaction Definition Screen (**FP: TC001**) and when transaction currency selected is FCY in the transaction mnemonic screen.

| Field Name | Description |
|----------------------|---|
| From Ccy | [Display] This field displays the currency of the account that is debited for the FCY Cash Withdrawal Transaction (ACY). |
| To Ccy | [Display] This field displays the local currency. This will always be the LCY of the branch. |
| From Ccy Rate | [Display] This field displays the FX mid rate between the ACY & LCY. |
| To Ccy Rate | [Display] This field displays the LCY Ccy rate. This value will always be 1.00000. |
| From Ccy Amt | [Numeric, 13, Two] Type the value for FCY amount, for this the branch teller wants to handover the change to the customer. Amount should not be greater than the transaction amount. |

| Field Name | Description |
|-------------------|--|
| To Ccy Amt | [Display] This field displays the equivalent LCY for the FCY Amt entered in the FCY Amt field. |
| Narrative | [Alphanumeric, 40] Type the transaction description. As a narrative enrichment, the standard narration will be suffixed with 'FCY Cash Handling - <Account Number debited>' |
| 15. | Click on Handle FCY Change Tab present at the bottom of the screen . |
| 16. | The system displays Handle FCY Change screen . |
| 17. | Enter the From Ccy Amount , the To Ccy Amount will be automatically populated. |
| 18. | Note that the Amount entered in From Ccy Amount should not be more than the Amount available in the account. |
| 19. | Click OK button. |
| 20. | The system will display TD Interest Payout Inquiry screen . |
| 21. | Click OK button, The system will display Transaction Sequence No. on a Pop up |
| 22. | Click OK button, the system will display Transaction complete successfully ...message on pop up. |

TD Interest/Principal Payout By Cash

TD Interest/Principal Payout By Cash*

| | | |
|-------------------------|-----------------------------|----------------|
| Account No : | 5080300000000075 | TRUI07 B C |
| Account Ccy : | CNY | Txn Ccy :* |
| Acct Ccy Rate : | 1.00000 | Txn Ccy Rate : |
| Deposit No : | 2 | |
| Int Payout Amount : | 3,000.00 | |
| Tax Calculated: | 0.00 | |
| Net Interest Payout : | 3,000.00 | |
| Txn Amount : | 3,000.00 | |
| User Reference No : | | |
| Principal Payout Detail | | |
| Overdue Interest : | 0.00 | |
| Tax Calculated : | 0.00 | |
| Overdue Principal : | 3,000.00 | |
| Scheduled Principal : | 0.00 | |
| Total Payout Amount : | 3,000.00 | |
| Narrative :* | TD. Interest Payout By Cash | |

Card | Change Pin | Cheque | Cost Rate | FCY Change | 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 as specified in the TD Interest Payout Inquiry screen.</p> <p>The name of the TD account holder is displayed in the adjacent field.</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> <p>For example, if the currency assigned to a Loan 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.</p> <p>This field, by default, displays the account currency as the transaction currency.</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> |
| Deposit No | <p>[Display]</p> <p>This field displays the deposit number for which the interest needs to be paid.</p> |
| Int Payout Amount | <p>[Display]</p> <p>This field displays the net interest amount.</p> <p>The net interest amount to be paid to the customer in the account currency is the difference between the total interest amount and the tax calculated on the same.</p> |

| Field Name | Description |
|----------------------------|--|
| Tax Calculated | [Display] This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number. |
| Net Interest Payout | [Display] This field displays the interest amount to be paid to the customer in the account currency. The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. |
| Txn Amount | [Display] This field displays the interest amount to be paid, in the transaction currency. The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The interest amount is converted into the transaction currency for the payout of the interest. |
| 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. |

Principal Payout Detail

| | |
|----------------------------|---|
| Overdue Interest | [Display] This field displays the overdue interest amount. |
| Tax Calculated | [Display] This field displays the tax that will be deducted from the overdue interest amount |
| Overdue Principal | [Display] This field displays the overdue principal amount. |
| Scheduled Principal | [Display] This field displays the normal scheduled principal that is available to payout. |

| Field Name | Description |
|-----------------------------|--|
| Total Payment Amount | [Display] This field displays the total amount that needs to be paid out. It should be equal to Overdue interest - Tax Calculated + Overdue Principal + Scheduled Principal |

TD Interest/Principal Payout By Transfer To GL

TD Interest/Principal Payout By Transfer To GL*

| | | | | | | | | | | | | | | |
|---|---------------------------|-----------|--------------------------------|--|--------------------|------|------------------|------|---------------------|----------|-----------------------|------|-----------------------|----------|
| TD Acct No : | 5080300000000075 | TRU07 B C | | | | | | | | | | | | |
| TD Acct Ccy : | CNY | | | | | | | | | | | | | |
| GL Acct Ccy : | | | | | | | | | | | | | | |
| GL Acct No : | | | | | | | | | | | | | | |
| TD Acct Ccy Rate : | | | | | | | | | | | | | | |
| GL Acct Ccy Rate : | | | | | | | | | | | | | | |
| Deposit No : | 2 | | | | | | | | | | | | | |
| Redemption Amt : | 3,000.00 | | | | | | | | | | | | | |
| Tax Calculated : | 0.00 | | | | | | | | | | | | | |
| Net Interest Payout : | 3,000.00 | | | | | | | | | | | | | |
| BankacctbAmount : | TD. Interest Payout To GL | | | | | | | | | | | | | |
| <table border="1"> <tr> <td colspan="2">Principal Payout Detail</td> </tr> <tr> <td>Overdue Interest :</td> <td>0.00</td> </tr> <tr> <td>Tax Calculated :</td> <td>0.00</td> </tr> <tr> <td>Overdue Principal :</td> <td>3,000.00</td> </tr> <tr> <td>Scheduled Principal :</td> <td>0.00</td> </tr> <tr> <td>Total Payout Amount :</td> <td>3,000.00</td> </tr> </table> | | | Principal Payout Detail | | Overdue Interest : | 0.00 | Tax Calculated : | 0.00 | Overdue Principal : | 3,000.00 | Scheduled Principal : | 0.00 | Total Payout Amount : | 3,000.00 |
| Principal Payout Detail | | | | | | | | | | | | | | |
| Overdue Interest : | 0.00 | | | | | | | | | | | | | |
| Tax Calculated : | 0.00 | | | | | | | | | | | | | |
| Overdue Principal : | 3,000.00 | | | | | | | | | | | | | |
| Scheduled Principal : | 0.00 | | | | | | | | | | | | | |
| Total Payout Amount : | 3,000.00 | | | | | | | | | | | | | |
| <input type="button" value="Card"/> <input type="button" value="Change Pin"/> <input type="button" value="Cheque"/> <input type="button" value="Cost Rate"/> <input type="button" value="FCY Change"/> <input type="button" value="Denomination"/> <input type="button" value="Instrument"/> <input type="button" value="Inventory"/> <input type="button" value="Pin Validation"/> <input type="button" value="Service Charge"/> <input type="button" value="Signature"/> <input type="button" value="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 |
|-------------------|--|
| TD Acct No | [Display] This field displays the account number as specified in the TD Interest Payout Inquiry screen. The name of the TD account holder is displayed in the adjacent field. |

| Field Name | Description |
|------------------|--|
| TD 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 posted in the account are in the account currency.</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.</p> |
| GL Acct Ccy | <p>[Mandatory, Drop-Down]</p> <p>Select the GL account currency in which the redemption payout will be done from the drop-down list.</p> <p>While posting the transaction entries to the account, the GL account currency is converted into the account currency, based on the defined transaction rate.</p> |
| GL Acct No | <p>[Mandatory, Pick List]</p> <p>Select the GL account number from the pick list.</p> <p>The TD interest amount will be credited to this account.</p> |
| TD 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 exchange rate values must be 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 the same, the field takes a default value as 1 which cannot be modified.</p> |
| GL Acct 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. The exchange rate values must be defined and downloaded.</p> <p>The teller's right to change the GL 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 GL account currency and the local currency are the same, the field takes a default value as 1 which cannot be modified.</p> |
| Deposit No | <p>[Display]</p> <p>This field displays the deposit number for which the interest needs to be paid, as specified in the TD Interest Payout Inquiry screen.</p> |

| Field Name | Description |
|--------------------------------|---|
| Redemption Amt | <p>[Display]</p> <p>This field displays the redemption amount in the account currency.</p> <p>The redemption amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p> |
| Tax Calculated | <p>[Display]</p> <p>This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.</p> |
| Net Interest Payout | <p>[Display]</p> <p>This field displays the interest amount to be paid to the customer in the account currency.</p> <p>The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p> |
| GL Acct Amount | <p>[Display]</p> <p>This field displays the amount converted into the GL account currency, to which the interest amount is credited.</p> <p>The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The interest amount is converted into the GL account currency for the payout of the interest amount.</p> |
| Narrative | <p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p> |
| Principal Payout Detail | |
| Overdue Interest | <p>[Display]</p> <p>This field displays the overdue interest amount.</p> |
| Tax Calculated | <p>[Display]</p> <p>This field displays the tax that will be deducted from the overdue interest amount</p> |
| Overdue Principal | <p>[Display]</p> <p>This field displays the overdue principal amount.</p> |
| Scheduled Principal | <p>[Display]</p> <p>This field displays the normal scheduled principal that is available to payout.</p> |

| Field Name | Description |
|-----------------------------|--|
| Total Payment Amount | [Display] This field displays the total amount that needs to be paid out. It should be equal to Overdue interest - Tax Calculated + Overdue Principal + Scheduled Principal |

TD Interest/Principal Payout By Transfer to Savings

TD Interest/Principal Payout By Transfer To Savings*

| | | |
|-----------------------|-------------------|-----------|
| TD Acct No : | 50803000000000075 | TRU07 B C |
| TD Acct Ccy : | CNY | |
| Deposit No : | 2 | |
| Sav Acct No :* | | |
| Sav Acct Ccy : | | |
| TD Acct Ccy Rate : | | |
| Sav Acct Ccy Rate : | | |
| Redemption Amt : | 3,000.00 | |
| Tax Calculated : | 0.00 | |
| Overdue Interest : | 0.00 | |
| Overdue Principal : | 3,000.00 | |
| Scheduled Principal : | 0.00 | |
| Total Payout Amount : | 3,000.00 | |
| Net Interest Payout : | 3,000.00 | |
| Savings Amount : | | |
| Narrative :* | | |

Principal Payout Detail

Overdue Interest : 0.00
 Tax Calculated : 0.00
 Overdue Principal : 3,000.00
 Scheduled Principal : 0.00
 Total Payout Amount : 3,000.00

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

UDF | OK | Close | Clear

Field Description

| Field Name | Description |
|-------------------|--|
| TD Acct No | [Display] This field displays the account number as specified in the TD Interest Payout Inquiry screen. The name of the TD account holder is displayed in the adjacent field. |

| Field Name | Description |
|--------------------------|--|
| TD 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 posted in the account are in the account currency.</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.</p> |
| Deposit No | <p>[Display]</p> <p>This field displays the deposit number for which the interest needs to be paid, as specified in the TD Interest Payout Inquiry screen.</p> |
| Sav Acct No | <p>[Mandatory, Alphanumeric,16]</p> <p>Type the savings account number.</p> <p>The TD interest amount will be credited to this account.</p> |
| Sav Acct Ccy | <p>[Display]</p> <p>This field displays the saving account currency.</p> <p>This is the currency in which the interest will be paid.</p> <p>While posting the transaction entries to the account, the savings account currency is converted into the account currency, based on the defined transaction rate.</p> |
| TD 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 exchange rate values must be 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 the same, the field takes a default value as 1, which cannot be modified.</p> |
| Sav Acct Ccy Rate | <p>[Display]</p> <p>This field displays the rate at which the savings account 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 savings 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 savings 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 |
|--------------------------------|---|
| Redemption Amt | <p>[Display]</p> <p>This field displays the TD interest amount to be credited to the savings account.</p> <p>The redemption amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts.</p> |
| Tax Calculated | <p>[Display]</p> <p>This field displays the tax amount which will be deducted from the total interest amount, when you enter the TD account number and deposit number.</p> |
| Net Interest Payout | <p>[Display]</p> <p>This field displays the interest amount to be paid to the customer in the account currency.</p> <p>The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p> |
| Savings Amount | <p>[Display]</p> <p>This field displays the redemption amount converted into the saving account currency, to which the interest amount is credited.</p> |
| Narrative | <p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p> |
| Principal Payout Detail | |
| Overdue Interest | <p>[Display]</p> <p>This field displays the overdue interest amount.</p> |
| Tax Calculated | <p>[Display]</p> <p>This field displays the tax that will be deducted from the overdue interest amount</p> |
| Overdue Principal | <p>[Display]</p> <p>This field displays the overdue principal amount.</p> |
| Scheduled Principal | <p>[Display]</p> <p>This field displays the normal scheduled principal that is available to payout.</p> |
| Total Payment Amount | <p>[Display]</p> <p>This field displays the total amount that needs to be paid out. It should be equal to Overdue interest - Tax Calculated + Overdue Principal + Scheduled Principal</p> |

TD Interest Payout By Transfer To TD

TD Interest/Principal Payout By Transfer To TD*

TD Acct No : 50803000000000075 TRU07 B C

Acct Ccy : CNY

To TD Acct No :*

Txn Ccy : CNY

Acct Ccy Rate : 1 Txn Ccy Rate : 1

Int Payout Frq : Compounding Frq :

Base Amount : Annual Equivalent Rate :

Maturity Date Factor : Term Maturity Date

Payout Term :* Months Days

Maturity Date : 21/09/2011

Int St Date : 21/09/2011

Redemption Amt : 3,000.00

Tax Calculated : 0.00

Net Interest Payout : 3,000.00

Txn Amount : 3,000.00

Narrative :* TD. Interest Payout To TD.

Principal Payout Detail

| | |
|-----------------------|----------|
| Overdue Interest : | 0.00 |
| Tax Calculated : | 0.00 |
| Overdue Principal : | 3,000.00 |
| Scheduled Principal : | 0.00 |
| Total Payout Amount : | 3,000.00 |

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

Field Description

| Field Name | Description |
|----------------------|--|
| TD Acct No | [Display] This field displays the account number as specified in the TD Interest Payout Inquiry screen. The name of the TD account holder is displayed in the adjacent field. |
| 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. |
| To TD Acct No | [Mandatory, Numeric, 16] Type the TD account number. The TD interest will be transferred to this account. |

| Field Name | Description |
|-----------------------|---|
| Txn Ccy | <p>[Display]</p> <p>This field displays the currency of the cheque.</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, based on the defined transaction rate.</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 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> |
| 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 the same, the field takes a default value as 1, which cannot be modified.</p> |
| Int Payout Frq | <p>[Mandatory, Drop-Down]</p> <p>Select the time interval at which the Interest for TD will be paid out 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 |

| Field Name | Description |
|-------------------------------|--|
| Compounding Frq | <p>[Mandatory, Drop-Down]</p> <p>Select the compounding frequency from the drop-down list.</p> <p>TD interest is compounded at the time specified, and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases.</p> <p>For example,</p> <p>TD Amount = 1000</p> <p>Rate of Interest = 10% p.a.</p> <p>Interest Payout Frequency = Monthly</p> <p>Compounding Frequency = Monthly</p> <p>Interest Due After End of 1st Month = $100/12 = 8.33$</p> <p>At the end of the First Month, the interest earned i.e. 8.33 will be added to the principal amount.</p> <p>So the principal amount will increase to 1008.33.</p> <p>Therefore, the actual interest paid for the principal amount of 1008.33, will be 8.40 at the end of second month.</p> |
| Base Amount | <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 of 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 of 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. |
| Annual Equivalent Rate | <p>[Display]</p> <p>This field displays the annual equivalent rate.</p> <p>It 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 the interest is finally paid out to the customer.</p> <p>The AER is to be published along with the actual interest rate which is paid to the customer.</p> |

| Field Name | Description |
|-----------------------------|--|
| Maturity Date Factor | <p>[Mandatory, Radio Button]</p> <p>Click the option button to select the term or maturity date factor.</p> <p>If Maturity Date option is selected FLEXCUBE disables the Term field.</p> |
| Payout Term | <p>[Conditional, Numeric, Four]</p> <p>Type the term for which the TD is being maintained.</p> <p>The term should be within the maximum and minimum limits and should be equivalent to a multiple of the incremental term that is specified at the product level.</p> |
| Maturity Date | <p>[Conditional, Pick List, dd/mm/yyyy]</p> <p>Select the maturity date from the pick list.</p> <p>This field is enabled if the Maturity Date option is selected from the Maturity Date Factor field. The system will calculate the term by the difference between the maturity date and the value date and stamp the term in the related fields.</p> |
| Int St Date | <p>[Display]</p> <p>This field displays the current process date as the interest start date by default.</p> <p>The interest start date is the date on which the bank starts accruing interest for the TD.</p> <p>For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument.</p> <p>You can specify any date, on or after the value date of the deposit, and on or before the maturity date of the deposit.</p> |
| Redemption Amt | <p>[Display]</p> <p>This field displays the TD interest amount to be credited to the To TD Account in TD account currency.</p> |
| Tax Calculated | <p>[Display]</p> <p>This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.</p> |
| Net Interest Payout | <p>[Display]</p> <p>This field displays the interest amount to be paid to the customer in the account currency.</p> <p>The interest 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 actual redemption amount converted in the To TD Account currency.</p> |

| Field Name | Description |
|--------------------------------|--|
| Narrative | [Mandatory, Alphanumeric, 40] Type the narration. |
| Principal Payout Detail | |
| Overdue Interest | [Display] This field displays the overdue interest amount. |
| Tax Calculated | [Display] This field displays the tax that will be deducted from the overdue interest amount |
| Overdue Principal | [Display] This field displays the overdue principal amount. |
| Scheduled Principal | [Display] This field displays the normal scheduled principal that is available to payout. |
| Total Payment Amount | [Display] This field displays the total amount that needs to be paid out. It should be equal to Overdue interest - Tax Calculated + Overdue Principal + Scheduled Principal |

Field Description

| Field Name | Description |
|---------------------|---|
| TD Acct No | [Display] This field displays the account number as specified in the TD Interest Payout Inquiry screen. The name of the TD account holder is displayed in the adjacent field. |
| 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. |
| Product Name | [Mandatory, Drop-Down] Select the name of the TD product from the drop-down list. |

| Field Name | Description |
|----------------|---|
| Txn Ccy | <p>[Display]</p> <p>This field displays the currency of the cheque.</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, based on the defined transaction rate.</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 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> |
| 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 the same, the field takes a default value as 1, which cannot be modified.</p> |
| Int Payout Frq | <p>[Mandatory, Drop-Down]</p> <p>Select the time interval at which the Interest for TD will be paid out 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 |

| Field Name | Description |
|-------------------------------|---|
| Compounding Frq | <p>[Mandatory, Drop-Down]</p> <p>Select the compounding frequency from the drop-down list.</p> <p>TD interest is compounded at the time specified, and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases.</p> <p>For example,</p> <p>TD Amount = 1000</p> <p>Rate of Interest = 10% p.a</p> <p>Interest Payout Frequency = Monthly</p> <p>Compounding Frequency = Monthly</p> <p>Interest Due After End of 1st Month = $100/12 = 8.33$</p> <p>At the end of the First Month, the interest earned i.e. 8.33 will be added to the principal amount</p> <p>So the principal amount will increase to 1008.33</p> <p>Therefore, the actual interest paid for the principal amount of 1008.33, will be 8.40 at the end of second month.</p> |
| Base Amount | <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 of 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 of 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. |
| Annual Equivalent Rate | <p>[Display]</p> <p>This field displays the annual equivalent rate.</p> <p>AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer. 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> |

| Field Name | Description |
|-----------------------------|---|
| Maturity Date Factor | <p>[Mandatory, Radio Button]</p> <p>Click the option button to select the term or maturity date factor.</p> <p>If Maturity Date option is selected FLEXCUBE disables the Term field.</p> |
| Payout Term | <p>[Mandatory, Alphanumeric, 22]</p> <p>Type the term for which the TD is being maintained.</p> <p>The term should be within the maximum and minimum limits and should be equivalent to a multiple of the incremental term that is specified at the product level.</p> |
| Maturity Date | <p>[Conditional, Pick List, dd/mm/yyyy]</p> <p>Select the maturity date from the pick list.</p> <p>This field is enabled if the Maturity Date option is selected from the Maturity Date Factor field. The system will calculate the term by the difference between the maturity date and the value date and stamp the term in the related fields.</p> |
| Int St Date | <p>[Mandatory, dd/mm/yyyy]</p> <p>Type the interest start date.</p> <p>By default, the current process date is displayed as the interest start date.</p> <p>The interest start date is the date on which the bank starts accruing interest for the TD.</p> <p>For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument.</p> <p>You can specify any date, on or after the value date of the deposit, and on or before the maturity date of the deposit.</p> |
| Redemption Amt | <p>[Display]</p> <p>This field displays the TD interest amount to be credited to the TD product in TD account currency.</p> |
| Tax Calculated | <p>[Display]</p> <p>This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.</p> |
| Net Interest Payout | <p>[Display]</p> <p>This field displays the interest amount to be paid to the customer in the account currency.</p> <p>The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p> |

| Field Name | Description |
|--|--|
| Txn Amount | [Display] This field displays the actual redemption amount converted in the TD product currency. |
| Narrative | [Mandatory, Alphanumeric, 40] Type the narration. |
| Use Source account's MIS class and code | [Optional, Check Box] Select the checkbox if the MIS class and codes defined at the source account level are to be inherited by the new account to be opened. |
| Principal Payout Detail | |
| Overdue Interest | [Display] This field displays the overdue interest amount. |
| Tax Calculated | [Display] This field displays the tax that will be deducted from the overdue interest amount |
| Overdue Principal | [Display] This field displays the overdue principal amount. |
| Scheduled Principal | [Display] This field displays the normal scheduled principal that is available to payout. |
| Total Payment Amount | [Display] This field displays the total amount that needs to be paid out. It should be equal to Overdue interest - Tax Calculated + Overdue Principal + Scheduled Principal |

9. Click the **OK** 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.
13. The system displays the message "Printed Successfully?". Click the **Ok** button.
14. Click the **Cancel** button.
15. The system displays the serial number.

1302 - TD Interest Payout Inquiry

Interest plan supported by **Oracle FLEXCUBE** comprises of fixed or floating interest rates, flexi-interest management and different interest payout modes.

Following are the interest rate types:

- Fixed Rate: You can specify a flat fixed rate. The interest rate specified at the time of TD opening is treated as final contractual rate until the deposit matures.
- Floating Rate: To apply a floating interest rate, it should be linked to an Interest Index Code. Thus, the interest rate at the account level varies with the changes in the index level rate.

Flexi-interest management supports

- Back dated interest calculation
- Calculation of interest based on interest payout frequency and compounding frequency

Using this option, you can pay interest on time deposit. A consolidated interest amount is displayed. After viewing the interest to be paid out, you can proceed to perform this interest payment transaction by choosing the mode of payout.

If the interest payout instruction at account/deposit level is maintained as 'Transfer to CASA Account' using the **TD Multiple Payout Instructions** (Fast Path: TD039) option, then during the BOD process interest payout will automatically takes place and the interest gets transferred to the specified savings account.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- 8051 - CASA Account Opening
- IV001 - Stock Transaction
- SCM01 - SC Package Definition
- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To inquire about interest payout

1. Type the fast path **1302** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > TD Interest Payout By Cash**.
2. The system displays the **TD Interest Payout Inquiry** screen.

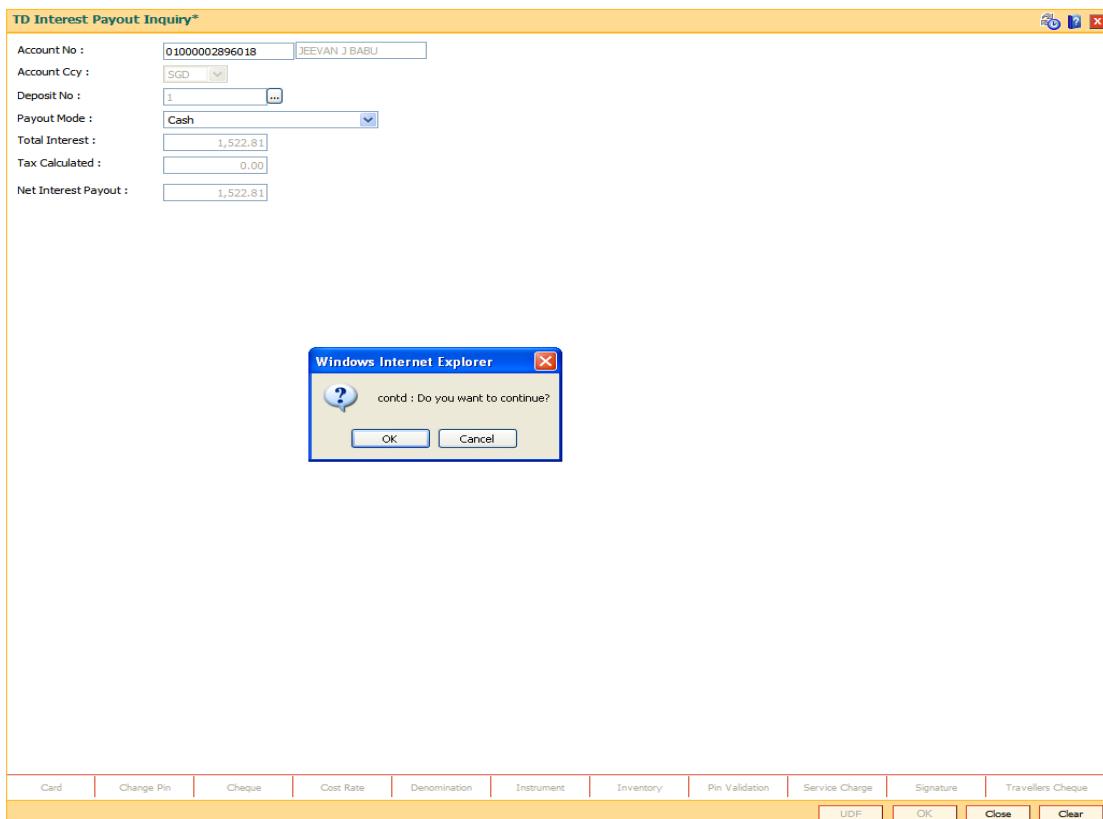
TD Interest Payout Inquiry

Field Description

| Field Name | Description |
|--------------------|---|
| Account No | [Mandatory, Numeric, 16] Type the TD account number for which the interest has to be paid out. 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. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. |
| Deposit No | [Mandatory, Pick List] Select the term deposit number from the pick list. You can select the Deposit Number for which the interest needs to be paid, in case of deposit level payout. |

| Field Name | Description |
|--|--|
| Payout Mode | <p>[Mandatory, Drop-Down]</p> <p>Select the payment mode of TD from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Cash |
| Total Interest | <p>[Display]</p> <p>This field displays the total interest amount when you enter the TD account number and deposit number.</p> |
| Tax Calculated | <p>[Display]</p> <p>This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.</p> |
| Net Interest Payout | <p>[Display]</p> <p>This field displays the interest payout amount when you enter the TD account number and deposit number (in case of deposit level payout).</p> |
| <p>3. Enter the account number and select the deposit no from the pick list.</p> <p>4. Select the payout mode from the drop-down list.</p> <p>5. Click the Ok button.</p> <p>6. The system displays the message "Do You Want to continue?".</p> | |

TD Interest Payout Inquiry



7. Click the **Ok** button.
8. Enter the required information in the displayed screen.

TD Interest Payout - Cash

TD Interest Payout By Cash*

| | | | |
|-----------------------|-----------------------------|----------------|---------|
| Account No : | 0100002896018 | JEEVAN J BABU | |
| Account Ccy : | SGD | Txn Ccy : | SGD |
| Acct Ccy Rate : | 4.96000 | Txn Ccy Rate : | 4.96000 |
| Deposit No : | 1 | | |
| Int Payout Amount : | 1,522.81 | | |
| Tax Calculated: | 0.00 | | |
| Net Interest Payout : | 1,522.81 | | |
| Txn Amount : | 1,522.81 | | |
| User Reference No : | 1 | | |
| Narrative : | TD. Interest Payout By Cash | | |

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 | [Display] This field displays the account number as specified in the TD Interest Payout Inquiry screen. The name of the TD 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 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 Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. |
| Txn Ccy | [Mandatory, Drop-Down] Select the currency of the cheque from the drop-down list. This field, by default, displays the account currency as the transaction currency. |

| 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>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> |
| Deposit No | <p>[Display]</p> <p>This field displays the deposit number for which the interest needs to be paid.</p> |
| Int Payout Amount | <p>[Display]</p> <p>This field displays the net interest amount.</p> <p>The net interest amount to be paid to the customer in the account currency is the difference between the total interest amount and the tax calculated on the same.</p> |
| Tax Calculated | <p>[Display]</p> <p>This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.</p> |
| Net Interest Payout | <p>[Display]</p> <p>This field displays the interest amount to be paid to the customer in the account currency.</p> <p>The interest 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 interest amount to be paid, in the transaction currency.</p> <p>The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The interest amount is converted into the transaction currency for the payout of the interest.</p> |

| Field Name | Description |
|--------------------------|---|
| 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. |

9. Click the **OK** button.
10. 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.
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.
13. The system displays the message "Printed Successfully?". Click the **Ok** button.
14. Click the **Cancel** button.
15. The system displays the serial number.

TD029 - TD Interest Adjustments

This transaction allows you to pay an interest amount, which is different from the amount stipulated by the bank. The amount specified in this screen may be greater or lesser than the interest amount. This change affects the amount of accrued interest against the term deposit in the current accrual cycle. The account is paid with the modified interest amount at the end of the payment or capitalization cycle. If the bank has paid more interest to the customer, that amount needs to be recovered. You can enter the recovered amount in this screen. If the amount is paid to the customer then **Interest Expense GL** is debited through this transaction while if the amount is recovered from the customer, the **Interest Payable GL** is credited.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

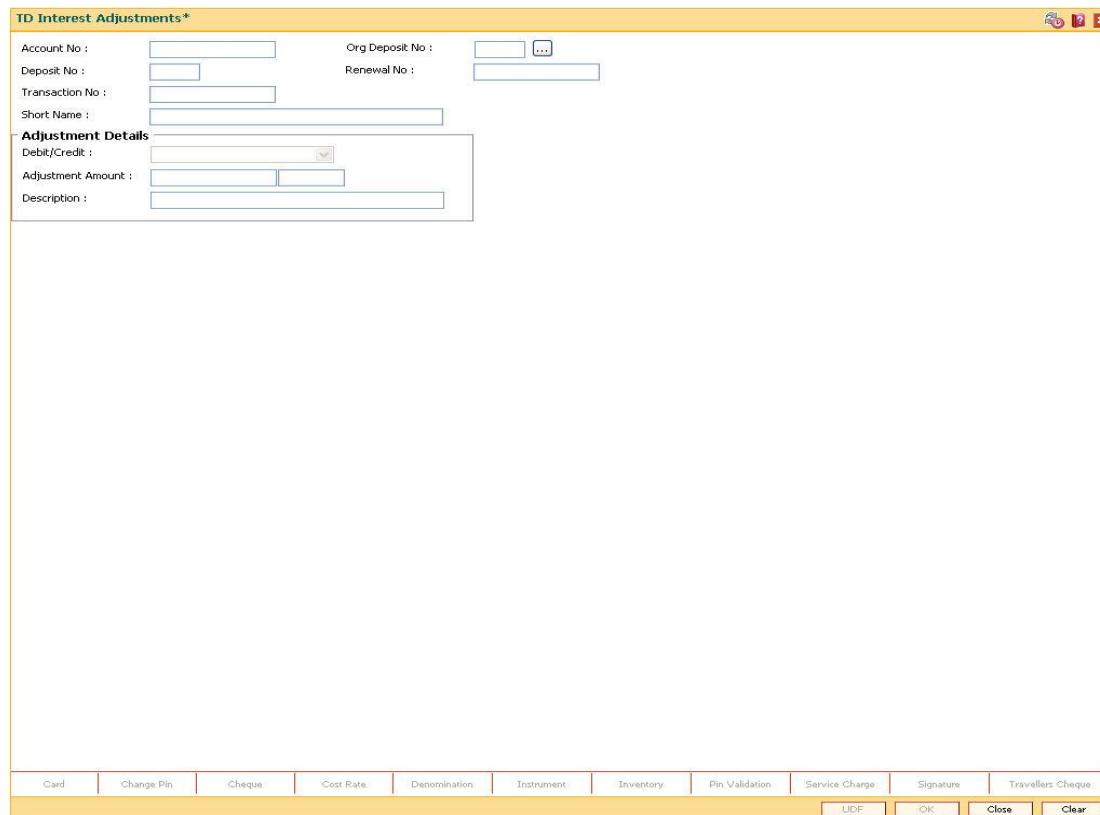
Modes Available

Not Applicable

To perform TD interest adjustments

1. Type the fast path **TD029** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > TD Interest Adjustments**.
2. The system displays the **TD Interest Adjustments** screen.

TD Interest Adjustments



Field Description

| Field Name | Description |
|---------------------------|--|
| Account No | [Mandatory, Numeric, 16] Type the TD account number. |
| Org Deposit No | [Mandatory, Pick List] Select the deposit number on which the adjustment transaction is to be performed, from the pick list. |
| Deposit No | [Display] This field displays the deposit number. The deposit number signifies the number of deposits opened in an account. 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. |
| Renewal No | [Display] This field displays the renewal number. Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit. |
| Transaction No | [Display] This field displays the transaction number of the TD account. |
| Short Name | [Display] This field displays the short name of the customer. |
| Adjustment Details | |
| Debit/Credit | [Mandatory, Drop-Down] Select the debit or credit interest adjustment from the drop-down list. The options are: <ul style="list-style-type: none">• Credit• Debit• Debit Red Ink A debit in the interest payable account will reduce the interest to be paid to the customer. The credit in the interest payable account will increase the banks interest liability. The debit entry for interest adjustment will take place if there is a credit entry for interest accrued on the account. |

| Field Name | Description |
|--------------------------|--|
| Adjustment Amount | [Mandatory, Numeric, 13, Two] Type the amount that has to be adjusted in the accrued amount. In case of debit interest adjustment there should be sufficient credit accrual available for setting off the debit. |
| Description | [Mandatory, Alphanumeric, 40] Type the description of the transaction. |
| 3. | Enter the account number and press the <Tab> key. |
| 4. | Select the original deposit number from the pick list. |
| 5. | Select the debit/credit type from the drop-down list, and enter the adjustment amount and description. |

TD Interest Adjustments

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 **Ok** button.
10. The system displays the message "Interest adjusted". Click the **OK** button.

TD039 - TD Multiple Payout Instructions

Customer has the flexibility to choose the payout amount and mode in which the redemption proceeds of a term deposit will be received. As per customer requirement multiple modes of payment for interest and principal can be selected.

The multiple payout options which can be set for a TD account are as follows:

- Interest earned
- Principal amount
- Premature redemption
- Scheduled Principal

You can also set up TD payout instructions to an external account. The instructions can be set for a single or all the deposits in a TD account. In case of premature redemption of a deposit, the interest amount accrued till date will not be paid to the customer. And, if any tax is deducted on the interest amount paid to the customer, then the tax amount also is not refunded to the customer.

In case of premature redemption of a deposit, the interest amount accrued till date will not be paid to the customer. And, if any tax is deducted on the interest amount paid to the customer, then the tax amount is also not refunded to the customer.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
- PM002 - Payments Transaction Definition

Modes Available

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

To add multiple payout instructions

1. Type the fast path **TD039** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > TD Multiple Payout Instructions**.
2. The system displays the **TD Multiple Payout Instructions** screen.

TD Multiple Payout Instructions

TD Multiple Payout Instructions*

| | | | | | | | | | | | |
|--|--------------------|----------------|------------------|-------------------------------------|------------------|-------------------------------------|--|--|--|--|--|
| Account Number : | Customer Name : | | | | | | | | | | |
| Branch : | Product : | | | | | | | | | | |
| Principal Balance : | Account Currency : | | | | | | | | | | |
| <input type="button" value="Reinvest to New Account"/> <input type="button" value="Reinvest to Existing Account"/> <input type="button" value="Bankers Cheque"/> <input type="button" value="Demand Draft"/> <input type="button" value="External A/c-NEFT"/> <input type="button" value="External A/c-RTGS"/> | | | | | | | | | | | |
| <input type="button" value="Payout Details"/> <input type="button" value="CASA Account"/> <input type="button" value="External Account"/> <input type="button" value="Loan Account"/> <input type="button" value="GL Account"/> | | | | | | | | | | | |
| Payout Type: <input type="button" value=""/> Payout Frequency: <input type="button" value=""/> All Deposits: <input type="checkbox"/> Deposit No.: <input type="text"/> Notice No.: <input type="text"/> Payout Date: <input type="text"/> Indicative Amount: <input type="text"/> Payout Mode: <input type="button" value=""/> Penalty Variance: <input type="checkbox"/> | | | | | | | | | | | |
| Org. Deposit No. <input type="text"/> Renewal No. <input type="text"/> Deposit No. <input type="text"/> Priority <input type="text"/> Pay Type <input type="text"/> Amt/Percent <input type="text"/> Net Amount <input type="text"/> Pay Ccy <input type="text"/> Pay Amount <input type="text"/> Pay Mode <input type="text"/> Tot. Amount <input type="text"/> | | | | | | | | | | | |
| <input type="button" value="+"/> <input type="button" value="-"/> <input type="button" value="Up"/> <input type="button" value="Down"/> | | | | | | | | | | | |
| Remarks: <input type="text"/> | | | | | | | | | | | |
| Record Details <table border="1" style="width: 100%;"> <tr> <td>Input By</td> <td>Authorized By</td> <td>Last Mnt. Date</td> <td>Last Mnt. Action</td> <td>Authorized <input type="checkbox"/></td> </tr> <tr> <td colspan="5"> <input type="checkbox"/> Add By Copy <input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry <input type="button" value="UDF"/> <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> </td> </tr> </table> | | Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized <input type="checkbox"/> | <input type="checkbox"/> Add By Copy <input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry <input type="button" value="UDF"/> <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | | | | |
| Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized <input type="checkbox"/> | | | | | | | |
| <input type="checkbox"/> Add By Copy <input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry <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 |
|--------------------------|--|
| Account Number | [Mandatory, Numeric, 16] Type the TD account number of the customer, for which the payout instructions have to be specified. |
| Customer Name | [Display] This field displays the name of the customer who holds the TD Account. |
| Branch | [Display] This field displays the home branch where the TD account is opened and maintained. |
| Product | [Display] This field displays the product code. |
| Principal Balance | [Display] This field displays the TD account principal balance. The TD account principal balance is the sum total of the principal balance of all the term deposits held under the TD account. |

| Field Name | Description |
|------------------|---|
| Account Currency | <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>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> <p>All the entries posted in the account are in the account currency.</p> |

3. Click the **Add** button.
4. Enter the account number and press the **<Tab>** key.

TD Multiple Payout Instructions

5. The system enables the **Payout Details** tab.
6. Select the payout type, payout frequency and payout mode from the drop-down list and select the payout date from the pick list.
7. Click the **+** button to add a row.

Payout Details

In the **Payout Details** tab the **Payout Type** field facilitates you to specify whether the payout instruction is for

- Interest
- Principal amount
- Premature redemption
- Scheduled Principal

Depending on the criteria you choose for the payout type, the data fields will alter as explained below.

Principal Summary

TD Multiple Payout Instructions*

| | | | | | | | | | | | | | | | | | | |
|--|------------------|--------------------|------------------|------------|---------------|----------------|------------------|------------|--|--|--|--|--|--|--|--|--|--|
| Account Number : | 5040100000000133 | Customer Name : | TRU08 B C | | | | | | | | | | | | | | | |
| Branch : | BRNS | Product : | 50401 个人人民币整存整取 | | | | | | | | | | | | | | | |
| Principal Balance : | 0.00 | Account Currency : | CNY | | | | | | | | | | | | | | | |
| <input type="button" value="Reinvest to New Account"/> <input type="button" value="Reinvest to Existing Account"/> <input type="button" value="Bankers Cheque"/> <input type="button" value="Demand Draft"/> <input type="button" value="External A/c- NEFT"/> <input type="button" value="External A/c- RTGS"/> <input type="button" value="Loan Account"/> <input type="button" value="MIS Details"/> <input type="button" value="GL Account"/> | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Principal Summary"/> <input type="button" value="CASA Account"/> | | | | | | | | | | | | | | | | | | |
| <p>Payout Type: <input type="button" value="Principal"/></p> <p>All Deposits : <input type="checkbox"/> Deposit No : <input type="text" value="0"/> Notice No : <input type="text" value="0"/></p> <p>Indicative Amount : <input type="text" value="CNY"/> <input type="text" value="0.00"/></p> | | | | | | | | | | | | | | | | | | |
| Org. Deposit No. | Renewal No. | Deposit No. | Priority | | | | | | | | | | | | | | | |
| Pay Type | Amt/Percent | Net Amount | Pay Ccy | | | | | | | | | | | | | | | |
| Pay Amount | | Pay Mode | Tot. Amount | | | | | | | | | | | | | | | |
| <input type="button" value="+"/> <input type="button" value="-"/> <input type="button" value="Up"/> <input type="button" value="Down"/> | | | | | | | | | | | | | | | | | | |
| <p>Remarks:</p> | | | | | | | | | | | | | | | | | | |
| <p>Record Details</p> <table border="1"> <tr> <td>Input By</td> <td>Authorized By</td> <td>Last Mnt. Date</td> <td>Last Mnt. Action</td> <td>Authorized</td> </tr> <tr> <td colspan="5"> <input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry </td> </tr> <tr> <td colspan="5" style="text-align: right;"> <input type="button" value="UDF"/> <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> </td> </tr> </table> | | | | Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized | <input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry | | | | | <input type="button" value="UDF"/> <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | | | | |
| Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized | | | | | | | | | | | | | | |
| <input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry | | | | | | | | | | | | | | | | | | |
| <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 |
|--------------------|---|
| Payout Type | [Mandatory, Drop-Down] Select the payout type as Principal from the drop-down list. The other options are: <ul style="list-style-type: none"> • Interest • Premature • Principal • Scheduled Principal |

| Field Name | Description |
|--------------------------|---|
| All Deposits | <p>[Optional, Check Box]</p> <p>Select the All Deposits check box, to set up payout instructions for all the term deposits initiated under the TD account.</p> |
| Deposit No. | <p>[Conditional, Pick List]</p> <p>Select the TD number, to set the payout instruction to a single term deposit from the pick list.</p> <p>The pick list, lists all the deposits held under the TD account.</p> <p>This field is disabled if the All Deposits check box is selected.</p> |
| Notice No. | <p>[Optional, Pick List]</p> <p>Select the notice number from the pick list.</p> <p>The notice number provides the information on the notice amount and effective date.</p> <p>The notice numbers are maintained in the Call Deposit Notice Maintenance (Fast Path - TDM55) screen.</p> |
| Indicative Amount | <p>[Display]</p> <p>This field displays the pay currency and the principal amount.</p> <p>If the All Deposits check box is selected, the Payout Amount field will reflect the sum of the principal amount of all term deposits held under the account.</p> |

| Column Name | Description |
|------------------------|---|
| Org. Deposit No | <p>[Display]</p> <p>This column displays the original deposit number.</p> <p>The Original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit.</p> |
| Renewal No | <p>[Display]</p> <p>This column displays the renewal number.</p> <p>Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.</p> |

| Column Name | Description |
|--------------------|---|
| Deposit No | <p>[Display]</p> <p>This column displays the deposit number.</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> |
| Priority | <p>[Display]</p> <p>This column displays the payout instruction execution priority. The payout instruction for a term deposit or deposits will be carried out as per the priority.</p> <p>This priority number can be changed to alter the priority of a particular instruction.</p> |
| Pay Type | <p>[Optional, Drop-Down]</p> <p>Select the pay type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Fixed - a fixed payout amount is specified • Percent - a % of the amount is specified |
| Amt/Percent | <p>[Mandatory, Numeric, 15 , Two]</p> <p>Type the amount or percentage value depending upon the pay type selected.</p> <ul style="list-style-type: none"> • Fixed - Type an amount, if the Pay Type is Fixed. The value should be less than the payout amount. • Percentage - Type a percentage, if the Pay Type is Percent. The value should be equal to or less than 100. <p>For example, a customer is specifying payout instructions for the interest earned on the TD and chooses the Pay Type as Percentage. The customer wants to transfer 75% of the interest amount to the loan account and the remaining amount to the CASA account. If the customer earns 1000 as interest amount in a year, 75% of 1000 i.e. 750 will get transferred to the loan account. The remaining 250 i.e. the remaining 25% will get transferred to the CASA account.</p> |
| Net Amount | <p>[Display]</p> <p>This column displays the available payout amount (principal or interest or premature), for which the payout transaction will be carried out.</p> <p>This amount is displayed in account currency.</p> |

| Column Name | Description |
|--------------------|---|
| Pay Ccy | <p>[Optional, Drop-Down]</p> <p>Select the currency in which the payout is conducted i.e. the transaction currency, from the drop-down list.</p> <p>The transaction currency is the currency in which the customer wants to transact.</p> |
| Pay Amount | <p>[Display]</p> <p>This column displays the net payable amount in the pay currency after applying the conversion rate of local currency of the bank.</p> <p>This field displays the net payable amount to be paid, in the transaction currency.</p> <p>The payment amount is converted into the transaction currency for the payout of the amount.</p> <p>The exchange rate values must be defined and downloaded.</p> |
| Pay Mode | <p>[Mandatory, Drop-Down]</p> <p>Select the payout mode from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Cash • Bankers Cheque • Demand Draft • Transfer to CASA • Transfer to External Account • Transfer to Loans • Transfer to GL • Reinvest to New Account • Reinvest to Existing Account • Add to Principal On Maturity • Tr.to External A/c - NEFT • Tr.to External A/c - RTGS • Reinvest to New TD MCA |
| Tot. Amount | <p>[Display]</p> <p>This column displays the outstanding amount.</p> <p>This amount is derived at by deducting the payout amount from the net amount.</p> <p><i>Total Amount = Net Amount - Payout Amount</i></p> <p>This amount is displayed in account currency.</p> |

Interest Summary

TD Multiple Payout Instructions*

| | | | |
|--|-----------------|--------------------|-------------------------------------|
| Account Number : | 000000000147501 | Customer Name : | RAVI |
| Branch : | HO | Product : | 20319 Corporate unfixed TD dormancy |
| Principal Balance : | 5,000,000.00 | Account Currency : | RMB |
| <input type="button" value="Reinvest to New Account"/> <input type="button" value="Reinvest to Existing Account"/> <input type="button" value="Bankers Cheque"/> <input type="button" value="Demand Draft"/> <input type="button" value="External A/c- NEFT"/> <input type="button" value="External A/c- RTGS"/> | | | |
| <input type="button" value="Interest Summary"/> <input type="button" value="CASA Account"/> <input type="button" value="External Account"/> <input type="button" value="Loan Account"/> <input type="button" value="GL Account"/> | | | |
| Payout Type: <input type="button" value="Interest"/> Payout Frequency: <input type="button" value="None/At Maturity"/> | | | |
| All Deposits : <input type="checkbox"/> Deposit No : <input type="text" value="1"/> ... Notice No : <input type="text" value="0"/> ... | | | |
| Indicative Amount : <input type="button" value="RMB"/> <input type="text" value="1,500.00"/> | | | |
| Org. Deposit No. | Renewal No. | Deposit No. | Priority |
| 1 | 1 | 1 | 1 |
| Pay Type | Amt/Percent | Net Amount | Pay Ccy |
| Percent | 100.00 | 1,500.00 | RMB |
| Pay Amount | | | 1,500.00 |
| Pay Mode | | | |
| Tot. Amount | | | 0.00 |

Remarks:

Record Details

| | | | | |
|--|-----------------------------|---------------------------------------|-------------------------------|--|
| Input By TRAVIKANTH | Authorized By SRAVIKANTH | Last Mnt. Date 15/03/2011 12:20:51 | Last Mnt. Action Authorize | Authorized <input type="checkbox"/> |
| <input type="checkbox"/> Add By Copy <input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry <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 |
|-------------------------|---|
| Payout Type | <p>[Mandatory, Drop-Down]</p> <p>Select the payout type as Interest from the drop-down list.</p> <p>The other options are:</p> <ul style="list-style-type: none"> • Principal • Premature • Schedule Principal |
| Payout Frequency | <p>[Display]</p> <p>This field displays the interest payout frequency for the deposit, if a single term deposit is selected.</p> |
| All Deposits | <p>[Optional, Check Box]</p> <p>Select the All Deposits check box, to set up payout instructions for all the term deposits initiated under the TD account.</p> |

| Field Name | Description |
|--------------------------|--|
| Deposit No. | <p>[Optional, Pick List]</p> <p>Select the TD number from the pick list, to apply the payout instruction to a single term deposit.</p> <p>The pick list, lists all the deposits held under the TD account.</p> |
| Notice No. | <p>[Optional, Pick List]</p> <p>Select the notice number from the pick list.</p> <p>The notice number provides the information on the notice amount and effective date.</p> <p>The notice numbers are maintained in the Call Deposit Notice Maintenance (Fast Path - TDM55) screen.</p> |
| Indicative Amount | <p>[Display]</p> <p>This field displays the indicative amount.</p> <p>The interest amount, if a single Term Deposit number is selected, this field displays the interest amount payable for that deposit along with the currency code.</p> <p>If the All Deposits check box is selected, this field displays the sum total of Interest amount payable for the complete deposit under the TD account along with the currency code.</p> |

| Column Name | Description |
|------------------------|---|
| Org. Deposit No | <p>[Display]</p> <p>This column displays the original deposit number.</p> <p>The Original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit.</p> |
| Renewal No | <p>[Display]</p> <p>This column displays the renewal number.</p> <p>Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.</p> |
| Deposit No | <p>[Display]</p> <p>This column displays the deposit number.</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> |

| Column Name | Description |
|--------------------|---|
| Priority | <p>[Display]</p> <p>This column displays the payout instruction execution priority. The payout instruction for a term deposit or deposits will be carried out as per the priority.</p> <p>This priority number can be changed to alter the priority of a particular instruction.</p> |
| Pay Type | <p>[Optional, Drop-Down]</p> <p>Select the pay type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Fixed - a fixed payout amount is specified • Percent - a % of the amount is specified |
| Amt/Percent | <p>[Optional]</p> <p>This column displays the amount or percentage value depending on the pay type selected.</p> <ul style="list-style-type: none"> • Fixed - Type an amount, if the Pay Type is Fixed. The value should be less than the payout amount. • Percentage - Type a percentage, if the Pay Type is Percent. The value should be equal to or less than 100. <p>For example, a customer is specifying payout instructions for the interest earned on the TD and chooses the Pay Type as Percentage. The customer wants to transfer 75% of the interest amount to the loan account and the remaining amount to the CASA account. If the customer earns 1000 as interest amount in a year, 75% of 1000 i.e. 750 will get transferred to the loan account. The remaining 250 i.e. the remaining 25% will get transferred to the CASA account.</p> |
| Net Amount | <p>[Display]</p> <p>This column displays the available payout amount (principal or interest or premature), for which the payout transaction will be carried out.</p> <p>This amount is displayed in account currency.</p> |
| Pay Ccy | <p>[Optional, Drop-Down]</p> <p>Select the currency in which the payout is conducted i.e. the transaction currency from the drop-down list.</p> <p>The transaction currency is the currency in which the customer wants to transact.</p> <p>For example, if the customer wants payment amount to be paid in EUR (Euro), EUR is the transaction currency.</p> |

| Column Name | Description |
|--------------------|---|
| Pay Amount | [Display] |
| | <p>This column displays the net payable amount in the pay currency after applying the conversion rate of the local currency of the bank.</p> |
| | <p>This field displays the net payable amount to be paid, in the transaction currency.</p> |
| | <p>The payment amount is converted into the transaction currency for the payout of the amount.</p> |
| | <p>The exchange rate values must be defined and downloaded.</p> |
| Pay Mode | [Mandatory, Drop-Down] |
| | <p>Select the payout mode from the drop-down list.</p> |
| | <p>The options are:</p> |
| | <ul style="list-style-type: none"> • Cash • Bankers Cheque • Demand Draft • CASA Account • External Account • Loan Account • GL Account • Reinvest to New Account • Reinvest to Existing Account |
| Tot. Amount | [Display] |
| | <p>This column displays the outstanding amount.</p> |
| | <p>This amount is derived at by deducting the payout amount from the net amount.</p> |
| | <p>Total Amount = Net Amount - Payout Amount</p> |
| | <p>This amount is displayed in account currency.</p> |

Premature Summary

TD Multiple Payout Instructions*

| | | | | | | | | | |
|--|------------------|--------------------|------------------|------------|----------|---------------|----------------|------------------|------------|
| Account Number : | 5040100000000133 | Customer Name : | TRU08 B C | | | | | | |
| Branch : | BRNS | Product : | 50401 个人人民币整存整取 | | | | | | |
| Principal Balance : | 0.00 | Account Currency : | CNY | | | | | | |
| <input type="button" value="Reinvest to New Account"/> <input type="button" value="Reinvest to Existing Account"/> <input type="button" value="Bankers Cheque"/> <input type="button" value="Demand Draft"/> <input type="button" value="External A/c- NEFT"/> <input type="button" value="External A/c- RTGS"/> <input type="button" value="MIS Details"/> | | | | | | | | | |
| <input type="button" value="Premature Summary"/> <input type="button" value="CASA Account"/> <input type="button" value="External Account"/> <input type="button" value="Loan Account"/> <input type="button" value="GL Account"/> | | | | | | | | | |
| Payout Type: <input type="button" value="Premature"/> All Deposits : <input type="checkbox"/> Deposit No : <input type="text" value="0"/> Notice No : <input type="text" value="0"/> Payout Date : <input type="text"/> Indicative Amount : <input type="text" value="CNY"/> 0.00 Payout Mode : <input type="text"/> Penalty Variance: <input type="checkbox"/> | | | | | | | | | |
| Org. Deposit No. Renewal No. Deposit No. Priority Pay Type Amt/Percent Net Amount Pay Ccy Pay Amount Pay Mode Tot. Amount | | | | | | | | | |
| <input type="button" value="+"/> <input type="button" value="-"/> <input type="button" value="Up"/> <input type="button" value="Down"/> | | | | | | | | | |
| Remarks: <input type="text"/> | | | | | | | | | |
| Record Details <table border="1" style="width: 100%;"> <tr> <td>Input By</td> <td>Authorized By</td> <td>Last Mnt. Date</td> <td>Last Mnt. Action</td> <td>Authorized</td> </tr> </table> | | | | | Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized |
| Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized | | | | | |
| <input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry <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 |
|---------------------|--|
| Payout Type | [Mandatory, Drop-Down] Select the payout type as Premature from the drop-down list. The other options are: <ul style="list-style-type: none"> • Principal • Interest • Schedule Principal |
| All Deposits | [Display] This field displays whether the payout instructions is set up for all the term deposits initiated under the TD account. |
| Deposit No. | [Optional, Pick List] Select the TD number, to apply the payout instruction to a single term deposit from the pick list. The pick list, lists all the deposits held under the TD account. |

| Field Name | Description |
|--------------------------|--|
| Notice No. | <p>[Optional, Pick List] Select the notice number from the pick list. The notice number provides the information on the notice amount and effective date. The notice numbers are maintained in the Call Deposit Notice Maintenance (Fast Path - TDM55) screen.</p> |
| Payout Date | <p>[Mandatory, Pick List, dd/mm/yyyy] Select the date on which the actual payout should take place, from the pick list. The payout date must be greater than the current date.</p> |
| Indicative Amount | <p>[Mandatory, Numeric, 13, Two] Type the indicative amount.</p> |
| Payout Mode | <p>[Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Full - The entire deposit amount is redeemed • Part - You can specify a part amount of the entire amount to be redeemed. <p>When the Payout Mode is selected as part redemption, the Payout Amount can be modified to specify the redemption amount.</p> |
| Penalty Variance | <p>[Optional, Check Box] Select the Penalty Variance check box, to apply the penalty variance defined at the TD product level. The penal interest payable on pre-mature redemption is given at the rate after reducing the penalty variance from the contracted interest rate.</p> |

| Column Name | Description |
|------------------------|--|
| Org. Deposit No | <p>[Display] This column displays the original deposit number. The Original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit no of the source deposit.</p> |

| Column Name | Description |
|--------------------|--|
| Renewal No | <p>[Display]</p> <p>This column displays the renewal number.</p> <p>Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.</p> |
| Deposit No | <p>[Display]</p> <p>This column displays the deposit number.</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> |
| Priority | <p>[Display]</p> <p>This column displays the payout instruction execution priority. The payout instruction for a term deposit or deposits will be carried out as per the priority.</p> <p>This priority number can be changed to alter the priority of a particular instruction.</p> |
| Pay Type | <p>[Optional, Drop-Down]</p> <p>Select the pay type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Fixed – a fixed payout amount is specified • Percent – a % of the amount is specified |
| Amt/Percent | <p>[Display]</p> <p>This column displays the amount or percentage value depending on the pay type selected.</p> <ul style="list-style-type: none"> • Fixed - Type an amount, if the Pay Type is Fixed. The value should be less than the payout amount. • Percentage - Type a percentage, if the Pay Type is Percent. The value should be equal to or less than 100. <p>For example, a customer is specifying payout instructions for the interest earned on the TD and chooses the Pay Type as Percentage. The customer wants to transfer 75% of the interest amount to the loan account and the remaining amount to the CASA account. If the customer earns 1000 as interest amount in a year, 75% of 1000 i.e. 750 will get transferred to the loan account. The remaining 250 i.e. the remaining 25% will get transferred to the CASA account.</p> |

| Column Name | Description |
|--------------------|---|
| Net Amount | [Display] |
| | This column displays the net amount. |
| | The available payout amount (principal or interest or premature), for which the payout transaction will be carried out. |
| | This amount is displayed in account currency. |
| Pay Ccy | [Optional, Drop-Down] |
| | Select the currency in which the payout is performed i.e. the transaction currency from the drop-down list. |
| | The transaction currency is the currency in which the customer wants to transact. |
| | For example, if the customer wants payment amount to be paid in EUR (Euro), EUR is the transaction currency. |
| Pay Amount | [Display] |
| | This column displays the net payable amount in the pay currency, after applying the conversion rate of local currency of the bank. |
| | This field displays the net payable amount to be paid, in the transaction currency. |
| Pay Mode | [Mandatory, Drop-Down] |
| | Select the payout mode from the drop-down list. |
| | The options are: |
| | <ul style="list-style-type: none"> • Cash • Bankers Cheque • Demand Draft • CASA Account • External Account • Loan Account • GL Account • Reinvest to New Account • Reinvest to Existing Account |
| Tot. Amount | [Display] |
| | This column displays the outstanding amount. |
| | This amount is derived at by deducting the payout amount from the net amount. |
| | $Total\ Amount = Net\ Amount - Payout\ Amount$ |
| | This amount is displayed in account currency. |

Schedule Principal

TD Multiple Payout Instructions*

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--------------------------|--------------------|------------------------------------|--------------|---------------|-------------------|------------------------|----------------|--------------------------|--------------|----------------------|-------------|----------------------|--------------|----------------------|---------------------|----------------------|---------------|------------------------|-------------------|--------------------------|--|--|------------------|-------------|-------------|----------|----------|-------------|------------|---------|------------|--|----------|-------------|
| Account Number : | 5080300000000539 | Customer Name : | TRU08 B C | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Branch : | BRN5 | Product : | 50803 Scheduled Principal Payout | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Principal Balance : | 3,000.00 | Account Currency : | CNY | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Reinvest to New Account"/> <input type="button" value="Reinvest to Existing Account"/> <input type="button" value="Bankers Cheque"/> <input type="button" value="Demand Draft"/> <input type="button" value="External A/c- NEFT"/> <input type="button" value="External A/c- RTGS"/> <input type="button" value="MIS Details"/> <input type="button" value="GL Account"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Payout Details"/> <input type="button" value="CASA Account"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <tr> <td>Payout Type:</td> <td>Scheduled Pmt</td> <td>Payout Frequency:</td> <td><input type="button"/></td> </tr> <tr> <td>All Deposits :</td> <td><input type="checkbox"/></td> <td>Deposit No :</td> <td><input type="text"/></td> </tr> <tr> <td>Notice No :</td> <td><input type="text"/></td> <td>Payout Date:</td> <td><input type="text"/></td> </tr> <tr> <td>Indicative Amount :</td> <td><input type="text"/></td> <td>Payout Mode :</td> <td><input type="button"/></td> </tr> <tr> <td>Penalty Variance:</td> <td><input type="checkbox"/></td> <td colspan="2"></td> </tr> <tr> <td>Org. Deposit No.</td> <td>Renewal No.</td> <td>Deposit No.</td> <td>Priority</td> </tr> <tr> <td>Pay Type</td> <td>Amt/Percent</td> <td>Net Amount</td> <td>Pay Ccy</td> </tr> <tr> <td>Pay Amount</td> <td></td> <td>Pay Mode</td> <td>Tot. Amount</td> </tr> </table> | | | | Payout Type: | Scheduled Pmt | Payout Frequency: | <input type="button"/> | All Deposits : | <input type="checkbox"/> | Deposit No : | <input type="text"/> | Notice No : | <input type="text"/> | Payout Date: | <input type="text"/> | Indicative Amount : | <input type="text"/> | Payout Mode : | <input type="button"/> | Penalty Variance: | <input type="checkbox"/> | | | Org. Deposit No. | Renewal No. | Deposit No. | Priority | Pay Type | Amt/Percent | Net Amount | Pay Ccy | Pay Amount | | Pay Mode | Tot. Amount |
| Payout Type: | Scheduled Pmt | Payout Frequency: | <input type="button"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| All Deposits : | <input type="checkbox"/> | Deposit No : | <input type="text"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Notice No : | <input type="text"/> | Payout Date: | <input type="text"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Indicative Amount : | <input type="text"/> | Payout Mode : | <input type="button"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Penalty Variance: | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Org. Deposit No. | Renewal No. | Deposit No. | Priority | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Pay Type | Amt/Percent | Net Amount | Pay Ccy | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Pay Amount | | Pay Mode | Tot. Amount | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="+"/> <input type="button" value="-"/> <input type="button" value="Up"/> <input type="button" value="Down"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Remarks: <input type="text"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Record Details <table border="1" style="width: 100%;"> <tr> <td>Input By</td> <td>Authorized By</td> <td>Last Mnt. Date</td> <td>Last Mnt. Action</td> <td>Authorized</td> </tr> </table> | | | | Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input checked="" type="radio"/> Inquiry <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 |
|---------------------|--|
| Payout Type | [Mandatory, Drop-Down] Select the payout type as Schedule Principal from the drop-down list. The other options are: <ul style="list-style-type: none"> • Interest • Premature • Principal |
| All Deposits | [Optional, Check Box] Select the All Deposits check box, to set up payout instructions for all the term deposits initiated under the TD account. |
| Deposit No. | [Conditional, Pick List] Select the TD number, to set the payout instruction to a single term deposit from the pick list. The pick list, lists all the deposits held under the TD account. This field is disabled if the All Deposits check box is selected. |

| Field Name | Description |
|--------------------------|--|
| Notice No. | <p>[Optional, Pick List]</p> <p>Select the notice number from the pick list.</p> <p>The notice number provides the information on the notice amount and effective date.</p> <p>The notice numbers are maintained in the Call Deposit Notice Maintenance (Fast Path - TDM55) screen.</p> |
| Indicative Amount | <p>[Display]</p> <p>This field displays the pay currency and the principal amount.</p> <p>If the All Deposits check box is selected, the Payout Amount field will reflect the sum of the principal amount of all term deposits held under the account.</p> |
| Payout Frequency | <p>[Mandatory, Drop-Down]</p> <p>Select the payout frequency for the payout of interest/principal from the drop-down list. This will be defaulted with the account level interest/principal payout frequency.</p> |
| Payout Date | <p>[Mandatory, Drop-Down]</p> <p>Select the date on which the interest/principal will be paid out.</p> |
| Payout Mode | <p>[Mandatory, Drop-Down]</p> <p>Select the mode of payout from the drop down list. The options are:</p> <ul style="list-style-type: none"> Part Payment Full Payment |
| Penalty Variance | <p>[Optional, Check Box]</p> <p>Check this box to apply penalty variance applied at TD product level on premature withdrawal.</p> |

| Column Name | Description |
|------------------------|---|
| Org. Deposit No | <p>[Display]</p> <p>This column displays the original deposit number.</p> <p>The Original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit.</p> |
| Renewal No | <p>[Display]</p> <p>This column displays the renewal number.</p> <p>Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.</p> |

| Column Name | Description |
|--------------------|---|
| Deposit No | <p>[Display]</p> <p>This column displays the deposit number.</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> |
| Priority | <p>[Display]</p> <p>This column displays the payout instruction execution priority. The payout instruction for a term deposit or deposits will be carried out as per the priority.</p> <p>This priority number can be changed to alter the priority of a particular instruction.</p> |
| Pay Type | <p>[Optional, Drop-Down]</p> <p>Select the pay type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Fixed - a fixed payout amount is specified • Percent - a % of the amount is specified |
| Amt/Percent | <p>[Mandatory, Numeric, 15 , Two]</p> <p>Type the amount or percentage value depending upon the pay type selected.</p> <ul style="list-style-type: none"> • Fixed - Type an amount, if the Pay Type is Fixed. The value should be less than the payout amount. • Percentage - Type a percentage, if the Pay Type is Percent. The value should be equal to or less than 100. <p>For example, a customer is specifying payout instructions for the interest earned on the TD and chooses the Pay Type as Percentage. The customer wants to transfer 75% of the interest amount to the loan account and the remaining amount to the CASA account. If the customer earns 1000 as interest amount in a year, 75% of 1000 i.e. 750 will get transferred to the loan account. The remaining 250 i.e. the remaining 25% will get transferred to the CASA account.</p> |
| Net Amount | <p>[Display]</p> <p>This column displays the available payout amount (principal or interest or premature), for which the payout transaction will be carried out.</p> <p>This amount is displayed in account currency.</p> |

| Column Name | Description |
|--------------------|---|
| Pay Ccy | <p>[Optional, Drop-Down]</p> <p>Select the currency in which the payout is conducted i.e. the transaction currency, from the drop-down list.</p> <p>The transaction currency is the currency in which the customer wants to transact.</p> |
| Pay Amount | <p>[Display]</p> <p>This column displays the net payable amount in the pay currency after applying the conversion rate of local currency of the bank.</p> <p>This field displays the net payable amount to be paid, in the transaction currency.</p> <p>The payment amount is converted into the transaction currency for the payout of the amount.</p> <p>The exchange rate values must be defined and downloaded.</p> |
| Pay Mode | <p>[Mandatory, Drop-Down]</p> <p>Select the payout mode from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Cash • Bankers Cheque • Demand Draft • Transfer to CASA • Transfer to External Account • Transfer to Loans • Transfer to GL • Reinvest to New Account • Reinvest to Existing Account • Add to Principal On Maturity • Tr.to External A/c - NEFT • Tr.to External A/c - RTGS • Reinvest to New TD MCA |
| Tot. Amount | <p>[Display]</p> <p>This column displays the outstanding amount.</p> <p>This amount is derived at by deducting the payout amount from the net amount.</p> <p><i>Total Amount = Net Amount - Payout Amount</i></p> <p>This amount is displayed in account currency.</p> |

Default Instructions

TD Multiple Payout Instructions

| | | | | | | | | | | | | | | | | | | |
|---|----------------|-------------------|---------------------------|--------------------------|---------------|----------------|------------------|------------|---|--|--|--|--------------------------|---|--|--|--|--|
| Account Number: | 99993010000636 | Customer Name: | EDWARD MATHEW | | | | | | | | | | | | | | | |
| Branch: | HO | Product: | 301 Resident TD - Regular | | | | | | | | | | | | | | | |
| Principal Balance: | 9,000.00 | Account Currency: | INR | | | | | | | | | | | | | | | |
| <input type="button" value="Premature Summary"/> <input type="button" value="Reinvest to New Account"/> <input type="button" value="Reinvest to Existing Account"/> <input type="button" value="Bankers Cheque"/> <input type="button" value="Demand Draft"/> <input type="button" value="External A/c- NEFT"/> <input type="button" value="External A/c- RTGS"/> <input type="button" value="CASA Account"/> <input type="button" value="External Account"/> <input type="button" value="Loan Account"/> <input type="button" value="GL Account"/> <input type="button" value="Default Instructions"/> | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Org. Deposit No"/> <input type="button" value="Renewal No"/> <input type="button" value="Deposit No"/> <input type="button" value="Principal"/> <input type="button" value="Princ. Instruction"/> <input type="button" value="Int. Amount"/> <input type="button" value="Int. Instruction"/> <input type="button" value="Reinvest Product"/> | | | | | | | | | | | | | | | | | | |
| <small>If no instruction is maintained then default instruction will be executed</small> | | | | | | | | | | | | | | | | | | |
| Record Details <table border="1"> <tr> <td>Input By</td> <td>Authorized By</td> <td>Last Mnt. Date</td> <td>Last Mnt. Action</td> <td>Authorized</td> </tr> <tr> <td> <input checked="" type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry </td> <td></td> <td></td> <td></td> <td><input type="checkbox"/></td> </tr> <tr> <td colspan="5"> <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> </td> </tr> </table> | | | | Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized | <input checked="" type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry | | | | <input type="checkbox"/> | <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | | | | |
| Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized | | | | | | | | | | | | | | |
| <input checked="" type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry | | | | <input type="checkbox"/> | | | | | | | | | | | | | | |
| <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | | | | | | | | | | | | | | | | | | |

Field Description

| Column Name | Description |
|------------------------|--|
| Org. Deposit No | [Display] This column displays the term deposit number of the TD account. |
| Renewal No | [Display] This column displays the renewal number. Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit. |

| Column Name | Description |
|---------------------------|---|
| Deposit No. | <p>[Display]</p> <p>This column displays the deposit number.</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> |
| Principal | <p>[Display]</p> <p>This column displays the principal amount of the term deposit or all deposits initiated under the TD account.</p> |
| Princ. Instruction | <p>[Display]</p> <p>This column displays the payout instruction for the matured principal as defined at the product level.</p> <p>If no instructions are maintained at the account level, then the default instructions are executed.</p> |
| Int. Amount | <p>[Display]</p> <p>This column displays the interest amount.</p> |
| Int. Instruction | <p>[Display]</p> <p>This column displays the payout instruction for interest accrued as defined at the product level.</p> |
| Reinvest Product | <p>[Display]</p> <p>This column displays the reinvested product code.</p> <p>The TD product code is the product under which the matured principal amount of the deposit will be reinvested, as defined at the product level.</p> <p>If no instructions are maintained at the account level, then the default instructions are executed.</p> |

8. Based on the pay mode selected in the **Pay Mode** column, the system enables the appropriate tab.
9. Enter the appropriate information in the various tabs.

CASA Account

TD Multiple Payout Instructions*

| | | | |
|---|-----------------|------------------------------|--|
| Account Number : | 000000000063301 | Customer Name : | RanishBalkrishnaTalw |
| Branch : | HO | Product : | 10002 Retail Term Deposit in RMB payout. |
| Principal Balance : | 10,000.00 | Account Currency : | RMB |
| Reinvest to New Account | | Reinvest to Existing Account | |
| Principal Summary | | CASA Account | |
| Bankers Cheque | | Demand Draft | |
| External Account | | External A/c- NEFT | |
| Loan Account | | External A/c- RTGS | |
| GL Account | | | |
| Beneficiary A/C: 963256100000101 Customer Name: SenthilKamarajMuruga | | | |
| <input type="button" value="Save"/> <input type="button" value="Cancel"/> | | | |

Remarks: _____

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 |
|------------------------|--|
| Beneficiary A/C | [Mandatory, Pick List] Select the CASA account number from the pick list. The interest or principal or premature redemption amount will be credited to this account. |
| Customer Name | [Display] This field displays the name of the customer who holds the CASA Account. |

Bankers Cheque

TD Multiple Payout Instructions

| | | | | | | | | | | | | | | | | | | |
|---|-------------------------------------|-------------------|-------------------------------------|------------|---------------|----------------|------------------|------------|---|--|--|--|--|---|--|--|--|--|
| Account Number: | 99993210000028 | Customer Name: | ARJUN PANDIT | | | | | | | | | | | | | | | |
| Branch: | HO | Product: | 321 Term Deposit Product Daily unda | | | | | | | | | | | | | | | |
| Principal Balance: | 2,500,000.00 | Account Currency: | INR | | | | | | | | | | | | | | | |
| <input checked="" type="radio"/> Principal Summary <input type="radio"/> Reinvest to New Account <input type="radio"/> Reinvest to Existing Account <input checked="" type="radio"/> Bankers Cheque <input type="radio"/> Demand Draft <input type="radio"/> External A/c- NEFT <input type="radio"/> External A/c- RTGS <input type="radio"/> CASA Account <input type="radio"/> External Account <input type="radio"/> Loan Account <input type="radio"/> GL Account <input type="radio"/> Default Instructions | | | | | | | | | | | | | | | | | | |
| TD Amount: | 2,500,000.00 | Account Currency: | INR | | | | | | | | | | | | | | | |
| Txn Amount: | 2,500,000.00 | Txn Currency: | INR | | | | | | | | | | | | | | | |
| Issuer Code: | 192 | TD Rate: | 1.0000 | | | | | | | | | | | | | | | |
| Beneficiary Name: | John | Txn Rate: | 1.0000 | | | | | | | | | | | | | | | |
| Beneficiary Address: | 15 Park Avenue Hill Road | | | | | | | | | | | | | | | | | |
| City: | Mumbai | State: | Maharashtra | | | | | | | | | | | | | | | |
| Country: | India | Zip: | 400065 | | | | | | | | | | | | | | | |
| Automatic BC Issue: | <input checked="" type="checkbox"/> | | | | | | | | | | | | | | | | | |
| <input type="button" value="Save"/> <input type="button" value="Cancel"/> | | | | | | | | | | | | | | | | | | |
| Record Details <table border="1" style="width: 100%;"> <tr> <td>Input By</td> <td>Authorized By</td> <td>Last Mnt. Date</td> <td>Last Mnt. Action</td> <td>Authorized</td> </tr> <tr> <td colspan="5"> <input checked="" type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry </td> </tr> <tr> <td colspan="5" style="text-align: right;"> <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> </td> </tr> </table> | | | | Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized | <input checked="" type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry | | | | | <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | | | | |
| Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized | | | | | | | | | | | | | | |
| <input checked="" type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | | | | | | | | | | | | | | | | | | |

Field Description

| Field Name | Description |
|-------------------------|---|
| TD Amount | [Display] This field displays the principal amount of the term deposit or all deposits initiated under the TD Account. |
| Account Currency | [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. |
| TD 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. |

| Field Name | Description |
|----------------------------|---|
| Txn Amount | <p>[Display]</p> <p>This field displays the amount in the transaction currency.</p> <p>The transaction currency is the currency in which the customer wants to transact. The exchange rate values must be defined and downloaded.</p> <p>For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.</p> |
| Txn Currency | <p>[Display]</p> <p>This field displays the currency of the cheque.</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> <p>For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.</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> |
| Issuer Code | <p>[Mandatory, Pick List]</p> <p>Select the issuer code from the pick list.</p> <p>The bank, on which the BC is to be drawn. A list of banks on which BC can be issued, is maintained in the Issuer Code Maintenance and is downloaded to the branch. Normally banks issue BC of their own bank.</p> |
| Beneficiary Name | <p>[Mandatory, Alphanumeric, 120]</p> <p>Type the name of the beneficiary.</p> |
| Beneficiary Address | <p>[Optional, Alphanumeric, 35]</p> <p>Type the address details of the beneficiary.</p> |
| City | <p>[Mandatory, Alphanumeric, 20]</p> <p>Type the town or city name where the beneficiary of the BC resides.</p> <p>This is also part of the address.</p> |
| State | <p>[Mandatory, Alphanumeric, 20]</p> <p>Type the state name where the beneficiary of the BC resides.</p> <p>This is also part of the beneficiary address.</p> |

| Field Name | Description |
|---------------------------|--|
| Country | [Mandatory, Alphanumeric, 20] Type the country name where the beneficiary of the BC resides. This is also part of the beneficiary address. |
| Zip | [Mandatory, Numeric, 35] Type the zip code of the area where the beneficiary resides. |
| Automatic BC Issue | [Optional, Check Box] Select the Automatic BC Issue check box, if the user wants the BC to be generated automatically. The BC number will be generated automatically as a part of End of Day (EOD) process and the BC will be printed based on the supporting report generated. If this check box is not selected, only then the BC value is transferred to a different GL, and the BC is issued manually on the next day with the help of a report. |

Demand Draft

TD Multiple Payout Instructions

| | | | |
|--|---------------------------------|---|--|
| Account Number: 99993210000028 | Customer Name: ARJUN PANDIT | | |
| Branch: BankHouse | Product: 321 | | |
| Principal Balance: 2,500,000.00 | Account Currency: INR | | |
| <input checked="" type="radio"/> Principal Summary <input type="radio"/> Reinvest to New Account <input type="radio"/> Reinvest to Existing Account <input type="radio"/> Bankers Cheque <input checked="" type="radio"/> Demand Draft <input type="radio"/> External A/c- NEFT <input type="radio"/> External A/c- RTGS <input type="radio"/> CASA Account <input type="radio"/> External Account <input type="radio"/> Loan Account <input type="radio"/> GL Account <input type="radio"/> Default Instructions | | | |
| TD Amount: 2,500,000.00 | Account Currency: INR | | |
| Txn Amount: 2,500,000.00 | Txn Currency: INR | | |
| Issuer Code: 335 | Payable Branch: MUMBAI CLEARING | | |
| Beneficiary Name: Jane Hudson | | | |
| Beneficiary Address: Block 4 | | | |
| Hill Road | | | |
| City: NY | State: MH | | |
| Country: India | Zip: 875765 | | |
| <input checked="" type="checkbox"/> Automatic DD Issue | | | |
| <input type="button" value="Save"/> <input type="button" value="Cancel"/> | | | |
| Record Details Input By Authorized By Last Mnt. Date Last Mnt. Action Authorized | | | |
| <input checked="" type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry | | <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | |

Field Description

| Field Name | Description |
|-------------------------|--|
| TD Amount | <p>[Display]</p> <p>This field displays the principal balance of a term deposit or all the term deposits initiated under the TD account.</p> |
| Account Currency | <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.</p> |
| TD 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 Amount | <p>[Display]</p> <p>This field displays the amount in the transaction currency.</p> <p>The transaction currency is the currency in which the customer wants to transact. The exchange rate values must be defined and downloaded.</p> <p>For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.</p> |
| Txn Currency | <p>[Display]</p> <p>This field displays the currency of the cheque.</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> |
| 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> |
| Issuer Code | <p>[Mandatory, Pick List]</p> <p>Select the issuer code of the bank, on which the DD is to be drawn from the pick list.</p> <p>A list of banks on which DD can be issued, is maintained in the Issuer Code Maintenance and is downloaded to the branch. Normally banks issue DD of their own bank.</p> |

| Field Name | Description |
|----------------------------|--|
| Payable Branch | [Mandatory, Pick List] Select the bank/branch at which the DD is payable from the pick list. |
| Beneficiary Name | [Mandatory, Alphanumeric, 120] Type the name of the beneficiary. |
| Beneficiary Address | [Optional, Alphanumeric, 35] Type the address details of the beneficiary. |
| City | [Mandatory, Alphanumeric, 20] Type the town or city name where the beneficiary of the DD resides. This is also a part of the address. |
| State | [Mandatory, Alphanumeric, 20] Type the state name where the beneficiary of the DD resides. This is also a part of the beneficiary address. |
| Country | [Mandatory, Alphanumeric, 35] Type the country name where the beneficiary of the DD resides. This is also a part of the beneficiary address. |
| Zip | [Mandatory, Numeric, 35] Type the zip code of the area where the beneficiary resides. |
| Automatic DD Issue | [Optional, Check Box] Select the Automatic DD Issue check box, if the user wants the DD to be generated automatically. The DD number will be generated automatically as a part of End of Day (EOD) process, and the DD will be printed based on the supporting report generated. If this check box is not selected then only the DD value is transferred to a different GL, and the DD is issued manually on the next day with the help of a report. |

Loan Account

TD Multiple Payout Instructions

| | | | | | | | | | | | | | | | | | | | | | | |
|---|------------------------------|------------------------------|------------------------------------|-----------------------------|---------------------------------|-------------------------------|--------------------------|------------|--------------------------------------|------------------------------|------------------------------|------------------------------|-----------------------------|---------------------------------|-------------------------------|--------------------------|---|--|--|--|--|--|
| Account Number: | 99993020000168 | Customer Name: | TD ONLINE RENWAL | | | | | | | | | | | | | | | | | | | |
| Branch: | HO | Product: | 302 Resident TD Products - Regular | | | | | | | | | | | | | | | | | | | |
| Principal Balance: | 300,000.00 | Account Currency: | INR | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Interest Summary"/> <input type="button" value="Reinvest to New Account"/> <input type="button" value="Reinvest to Existing Account"/> <input type="button" value="Bankers Cheque"/> <input type="button" value="Demand Draft"/> <input type="button" value="External A/c- NEFT"/> <input type="button" value="External A/c- RTGS"/> <input type="button" value="CASA Account"/> <input type="button" value="External Account"/> <input type="button" value="Loan Account"/> <input type="button" value="GL Account"/> <input type="button" value="Default Instructions"/> | | | | | | | | | | | | | | | | | | | | | | |
| Beneficiary A/C: 0651336778932 Customer Name: <input type="text"/> <input type="button" value="Save"/> <input type="button" value="Cancel"/> | | | | | | | | | | | | | | | | | | | | | | |
| Record Details <table border="1"> <tr> <td>Input By</td> <td>Authorized By</td> <td>Last Mnt. Date</td> <td>Last Mnt. Action</td> <td>Authorized</td> </tr> <tr> <td><input checked="" type="radio"/> Add</td> <td><input type="radio"/> Modify</td> <td><input type="radio"/> Delete</td> <td><input type="radio"/> Cancel</td> <td><input type="radio"/> Amend</td> <td><input type="radio"/> Authorize</td> <td><input type="radio"/> Inquiry</td> <td><input type="checkbox"/></td> </tr> <tr> <td colspan="6"><input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/></td> </tr> </table> | | | | Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized | <input checked="" type="radio"/> Add | <input type="radio"/> Modify | <input type="radio"/> Delete | <input type="radio"/> Cancel | <input type="radio"/> Amend | <input type="radio"/> Authorize | <input type="radio"/> Inquiry | <input type="checkbox"/> | <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | | | | | |
| Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized | | | | | | | | | | | | | | | | | | |
| <input checked="" type="radio"/> Add | <input type="radio"/> Modify | <input type="radio"/> Delete | <input type="radio"/> Cancel | <input type="radio"/> Amend | <input type="radio"/> Authorize | <input type="radio"/> Inquiry | <input type="checkbox"/> | | | | | | | | | | | | | | | |
| <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | | | | | | | | | | | | | | | | | | | | | | |

Field Description

| Field Name | Description |
|------------------------|--|
| Beneficiary A/C | [Mandatory, Pick List] Select the Loan account number from the pick list. The interest or principal or premature redemption amount will be credited to this account. |
| Customer Name | [Display] This field displays the name of the customer who holds the loan account. |

GL Account

TD Multiple Payout Instructions*

| | | | |
|---|-----------------|------------------------------|-------------------------------------|
| Account Number : | 000000000147501 | Customer Name : | RAVI |
| Branch : | HO | Product : | 20319 Corporate unfixed TD dormancy |
| Principal Balance : | 5,000,000.00 | Account Currency : | RMB |
| Reinvest to New Account | | Reinvest to Existing Account | Bankers Cheque |
| Interest Summary | | CASA Account | Demand Draft |
| External A/c- NEFT | | External Account | Loan Account |
| External A/c- RTGS | | GL Account | |
| GL Branch : Head Office 9999 GL Account Number: 202020222 GL Description: EXTERNAL FILE SUSPENSE CREDIT | | | |
| <input type="button" value="Save"/> <input type="button" value="Cancel"/> | | | |

Remarks:

| | | | | | |
|---|---------------------|--------------------------|------------------------------------|----------------------------|--|
| Record Details | Input By TRAVIKANTH | Authorized By SRAVIKANTH | Last Mnt. Date 15/03/2011 12:20:51 | Last Mnt. Action Authorize | Authorized <input checked="" type="checkbox"/> |
| <input type="checkbox"/> Add By Copy <input checked="" type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry <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 |
|--------------------------|--|
| GL Branch | [Mandatory, Pick List] Select the GL branch from the pick list. |
| GL Account Number | [Mandatory, Pick List] Select the GL account number from the pick list. The interest or principal or premature redemption amount will be credited to this account. |
| GL Description | [Display] This field displays the description of the selected GL account. |

External Account

The TD Payout instruction to an external account can be set up for all the following payout types:

- Interest
- Principal
- Premature

The payout instructions will be executed in BOD process of the instruction date and the principal, interest or premature net amount will be sent to the external account through the outgoing payment mode. The user has to select the payment transaction code according to the network through which the transaction is required to be sent.

TD Multiple Payout Instructions

| | | | | | | | | | | | | | | | | | | | |
|--|------------------------------|------------------------------|------------------------------|-----------------------------|---------------------------------|-------------------------------|--------------------------|------------------------|---------------------------|------------------------------|------------------------------|------------------------------|-----------------------------|---------------------------------|-------------------------------|--------------------------|--|--------------|-----|
| Account Number: | 99993010000636 | Customer Name: | EDWARD MATHEW | | | | | | | | | | | | | | | | |
| Branch: | HO | Product: | 301 Resident TD - Regular | | | | | | | | | | | | | | | | |
| Principal Balance: | 9,000.00 | Account Currency: | INR | | | | | | | | | | | | | | | | |
| <input type="button" value="Principal Summary"/> <input type="button" value="Reinvest to New Account"/> <input type="button" value="Reinvest to Existing Account"/> <input type="button" value="Bankers Cheque"/> <input type="button" value="Demand Draft"/> <input type="button" value="External A/c- NEFT"/> <input type="button" value="External A/c- RTGS"/> | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="CASA Account"/> <input type="button" value="External Account"/> <input type="button" value="Loan Account"/> <input type="button" value="GL Account"/> <input type="button" value="Default Instructions"/> | | | | | | | | | | | | | | | | | | | |
| Beneficiary Details <table border="1"> <tr> <td>Beneficiary Account:</td> <td>0000000000643</td> <td>Routing Number:</td> <td>400335016</td> </tr> <tr> <td>Beneficiary Name:</td> <td>Joh</td> <td>BI Code:</td> <td></td> </tr> <tr> <td>Bank Code:</td> <td></td> <td>Bank Name:</td> <td></td> </tr> <tr> <td>Branch Code:</td> <td></td> <td>Branch Name:</td> <td></td> </tr> </table> | | | | Beneficiary Account: | 0000000000643 | Routing Number: | 400335016 | Beneficiary Name: | Joh | BI Code: | | Bank Code: | | Bank Name: | | Branch Code: | | Branch Name: | |
| Beneficiary Account: | 0000000000643 | Routing Number: | 400335016 | | | | | | | | | | | | | | | | |
| Beneficiary Name: | Joh | BI Code: | | | | | | | | | | | | | | | | | |
| Bank Code: | | Bank Name: | | | | | | | | | | | | | | | | | |
| Branch Code: | | Branch Name: | | | | | | | | | | | | | | | | | |
| Other Details <table border="1"> <tr> <td>Payment Transaction Code:</td> <td>1</td> <td>TRN:</td> <td>IFT00000</td> </tr> <tr> <td></td> <td></td> <td>LLD:</td> <td>001</td> </tr> <tr> <td></td> <td></td> <td>PTR:</td> <td>001</td> </tr> <tr> <td></td> <td></td> <td>FEE:</td> <td>BEN</td> </tr> </table> | | | | Payment Transaction Code: | 1 | TRN: | IFT00000 | | | LLD: | 001 | | | PTR: | 001 | | | FEE: | BEN |
| Payment Transaction Code: | 1 | TRN: | IFT00000 | | | | | | | | | | | | | | | | |
| | | LLD: | 001 | | | | | | | | | | | | | | | | |
| | | PTR: | 001 | | | | | | | | | | | | | | | | |
| | | FEE: | BEN | | | | | | | | | | | | | | | | |
| Remitter Details <table border="1"> <tr> <td>Remitter Name:</td> <td>EDWARD MATHEW</td> </tr> <tr> <td>Remitter National ID:</td> <td>1212121</td> </tr> <tr> <td>Remitter Phone Number:</td> <td>444444</td> </tr> </table> | | | | Remitter Name: | EDWARD MATHEW | Remitter National ID: | 1212121 | Remitter Phone Number: | 444444 | | | | | | | | | | |
| Remitter Name: | EDWARD MATHEW | | | | | | | | | | | | | | | | | | |
| Remitter National ID: | 1212121 | | | | | | | | | | | | | | | | | | |
| Remitter Phone Number: | 444444 | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Save"/> <input type="button" value="Cancel"/> | | | | | | | | | | | | | | | | | | | |
| Record Details <table border="1"> <tr> <td>Input By</td> <td>Authorized By</td> <td>Last Mnt. Date</td> <td>Last Mnt. Action</td> <td>Authorized</td> </tr> <tr> <td><input type="radio"/> Add</td> <td><input type="radio"/> Modify</td> <td><input type="radio"/> Delete</td> <td><input type="radio"/> Cancel</td> <td><input type="radio"/> Amend</td> <td><input type="radio"/> Authorize</td> <td><input type="radio"/> Inquiry</td> <td><input type="checkbox"/></td> </tr> </table> | | | | Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized | <input type="radio"/> Add | <input type="radio"/> Modify | <input type="radio"/> Delete | <input type="radio"/> Cancel | <input type="radio"/> Amend | <input type="radio"/> Authorize | <input type="radio"/> Inquiry | <input type="checkbox"/> | | | |
| Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized | | | | | | | | | | | | | | | |
| <input type="radio"/> Add | <input type="radio"/> Modify | <input type="radio"/> Delete | <input type="radio"/> Cancel | <input type="radio"/> Amend | <input type="radio"/> Authorize | <input type="radio"/> Inquiry | <input type="checkbox"/> | | | | | | | | | | | | |
| <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | | | | | | | | | | | | | | | | | | | |

Field Description

| Field Name | Description |
|----------------------------|--|
| Beneficiary Details | |
| Beneficiary Account | [Mandatory, Alphanumeric, 16] Type the account number of the beneficiary. |
| Routing Number | [Mandatory, Numeric, Nine] Type the routing number of the destination bank branch. The system validates the value against the Financial Institution IDs present in the Bank Branch Directory (Fast Path: PM004) option. |
| Beneficiary Name | [Mandatory, Alphanumeric, 40] Type the beneficiary name. |

| Field Name | Description |
|---------------------------------|--|
| BI Code | <p>[Display]</p> <p>This field displays the BI code for the destination bank based on the routing number entered.</p> <p>The BI code is populated from the Bank Branch Directory (Fast Path: PM004) option.</p> |
| Bank Code | <p>[Display]</p> <p>This field displays the bank code for the destination bank based on the routing number entered.</p> <p>The bank code is populated from the Bank Branch Directory (Fast Path: PM004) option.</p> |
| Bank Name | <p>[Display]</p> <p>This field displays the destination bank name based on the routing number entered.</p> <p>The bank name is populated from the Bank Branch Directory (Fast Path: PM004) option.</p> |
| Branch Code | <p>[Display]</p> <p>This field displays the destination branch code based on the routing number entered.</p> <p>The branch code is populated from the Bank Branch Directory (Fast Path: PM004) option.</p> |
| Branch Name | <p>[Display]</p> <p>This field displays the destination branch name based on the routing number entered.</p> <p>The branch name is populated from the Bank Branch Directory (Fast Path: PM004) option.</p> |
| Other Details | |
| Payment Transaction Code | <p>[Mandatory, Pick List]</p> <p>Select the payment transaction code, through which the payment is to be sent, from the pick list.</p> <p>The payment transaction codes are defined in the Payment Transaction Definition (Fast Path: PM002) option.</p> |
| TRN | <p>[Mandatory, Pick List]</p> <p>Select the TRN code according to the type of transaction from the pick list.</p> <p>The TRN code is decided by the central bank for identifying the type of transaction and destination account (CASA or GL).</p> <p>By default the system displays the value 'IFT00000'.</p> |

| Field Name | Description |
|------------|---|
| PTR | <p>[Mandatory, Drop-Down]</p> <p>Select the settlement currency from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • 001 – Local to local • 002 – Local to foreign • 003 – Foreign to local • 004 – Foreign to foreign <p>By default, the system displays the value as 001.</p> |
| LLD | <p>[Mandatory, Drop-Down]</p> <p>Select the initiator of the transaction from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • 001 - Resident • 002 - Non-resident <p>By default the system displays the value as 001.</p> |
| FEE | <p>[Mandatory, Drop-Down]</p> <p>Select whether the charges for the payment transaction is to be borne by the beneficiary or by the customer from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • BEN - The outgoing payment charges is to be borne by the beneficiary • OUR - The outgoing payment charges is to be borne by the customer <p>By default system displays the BEN option.</p> |

Remitter Details

The details in this section are populated from the Customer master.

| | |
|------------------------------|---|
| Remitter Name | [Display] |
| | This field displays the name of the customer holding the deposit. |
| Remitter National ID | [Display] |
| | This field displays the remitter national ID. |
| Remitter Phone Number | [Display] |
| | This field displays the remitter phone number. |

Reinvest to Existing Account

TD Multiple Payout Instructions*

| | | | | | | | | | | | | | | | | | | | | | |
|--|--|--------------------------------------|---|--------------------|---|----------------------------------|---------------------------|--------------------------------|-------------------------------------|--|--------------------|------------------------------------|-----------------------------------|-----------------------------------|--|--------------------------------------|--------------------------------------|--------------------------------|-------------|-------------------------------------|---------------------------------------|
| Account Number : 5100100000000760 | Customer Name : ABHISHEK DEVA | | | | | | | | | | | | | | | | | | | | |
| Branch : BR1000 | Product : 51001 CTDRMB1 | | | | | | | | | | | | | | | | | | | | |
| Principal Balance : 100.00 | Account Currency : RMB | | | | | | | | | | | | | | | | | | | | |
| <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">Interest Summary</td> <td style="width: 20%;">CASA Account</td> <td style="width: 20%;">External Account</td> <td style="width: 20%;">Loan Account</td> <td style="width: 20%;">GL Account</td> </tr> <tr> <td>Reinvest to New Account</td> <td>Reinvest to Existing Account</td> <td>Bankers Cheque</td> <td>Demand Draft</td> <td>External A/c- NEFT</td> </tr> <tr> <td>TD Amount: 20.00</td> <td>Account Currency: RMB</td> <td>TD Rate: 1</td> <td></td> <td></td> </tr> <tr> <td>Txn Amount: 20.00</td> <td>Txn Currency: RMB</td> <td>Txn Rate: 1</td> <td></td> <td></td> </tr> </table> | | Interest Summary | CASA Account | External Account | Loan Account | GL Account | Reinvest to New Account | Reinvest to Existing Account | Bankers Cheque | Demand Draft | External A/c- NEFT | TD Amount: 20.00 | Account Currency: RMB | TD Rate: 1 | | | Txn Amount: 20.00 | Txn Currency: RMB | Txn Rate: 1 | | |
| Interest Summary | CASA Account | External Account | Loan Account | GL Account | | | | | | | | | | | | | | | | | |
| Reinvest to New Account | Reinvest to Existing Account | Bankers Cheque | Demand Draft | External A/c- NEFT | | | | | | | | | | | | | | | | | |
| TD Amount: 20.00 | Account Currency: RMB | TD Rate: 1 | | | | | | | | | | | | | | | | | | | |
| Txn Amount: 20.00 | Txn Currency: RMB | Txn Rate: 1 | | | | | | | | | | | | | | | | | | | |
| <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">Account Number: 5100100000000760</td> <td style="width: 20%;">PayIn Type: Normal Payin</td> <td style="width: 20%;">Deposit No: 1</td> <td style="width: 20%;">Next Auto Renewal With Original Deposit Term:</td> </tr> <tr> <td>Interest Variance as: Percentage</td> <td>Variance: 8.0000000000</td> <td>Next Maturity Date: 01/01/1800</td> <td></td> </tr> <tr> <td>Renewal Term:: Months: 9</td> <td>Days: 0</td> <td></td> <td></td> </tr> <tr> <td>Payout Frequency: None/At Maturit</td> <td>Compounding Frequency: None/At Maturit</td> <td></td> <td></td> </tr> <tr> <td>Base for rate: Incremental Amr</td> <td></td> <td><input type="button" value="Save"/></td> <td><input type="button" value="Cancel"/></td> </tr> </table> | | Account Number: 5100100000000760 | PayIn Type: Normal Payin | Deposit No: 1 | Next Auto Renewal With Original Deposit Term: | Interest Variance as: Percentage | Variance: 8.0000000000 | Next Maturity Date: 01/01/1800 | | Renewal Term:: Months: 9 | Days: 0 | | | Payout Frequency: None/At Maturit | Compounding Frequency: None/At Maturit | | | Base for rate: Incremental Amr | | <input type="button" value="Save"/> | <input type="button" value="Cancel"/> |
| Account Number: 5100100000000760 | PayIn Type: Normal Payin | Deposit No: 1 | Next Auto Renewal With Original Deposit Term: | | | | | | | | | | | | | | | | | | |
| Interest Variance as: Percentage | Variance: 8.0000000000 | Next Maturity Date: 01/01/1800 | | | | | | | | | | | | | | | | | | | |
| Renewal Term:: Months: 9 | Days: 0 | | | | | | | | | | | | | | | | | | | | |
| Payout Frequency: None/At Maturit | Compounding Frequency: None/At Maturit | | | | | | | | | | | | | | | | | | | | |
| Base for rate: Incremental Amr | | <input type="button" value="Save"/> | <input type="button" value="Cancel"/> | | | | | | | | | | | | | | | | | | |
| <p>Remarks: <input type="text"/></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">Record Details</td> <td style="width: 20%;">Last Mnt. Date</td> <td style="width: 20%;">Last Mnt. Action</td> <td style="width: 20%;">Authorized</td> </tr> <tr> <td>Input By: TVICKY2101</td> <td>Authorized By: SVICKY2101</td> <td>15/08/2012 19:33:06</td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td colspan="2"> <input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry </td> <td><input type="button" value="UDF"/></td> <td><input type="button" value="Ok"/></td> </tr> <tr> <td colspan="2"></td> <td><input type="button" value="Close"/></td> <td><input type="button" value="Clear"/></td> </tr> </table> | | Record Details | Last Mnt. Date | Last Mnt. Action | Authorized | Input By: TVICKY2101 | Authorized By: SVICKY2101 | 15/08/2012 19:33:06 | <input checked="" type="checkbox"/> | <input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry | | <input type="button" value="UDF"/> | <input type="button" value="Ok"/> | | | <input type="button" value="Close"/> | <input type="button" value="Clear"/> | | | | |
| Record Details | Last Mnt. Date | Last Mnt. Action | Authorized | | | | | | | | | | | | | | | | | | |
| Input By: TVICKY2101 | Authorized By: SVICKY2101 | 15/08/2012 19:33:06 | <input checked="" type="checkbox"/> | | | | | | | | | | | | | | | | | | |
| <input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry | | <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 |
|-------------------------|--|
| TD Amount | [Display] This field displays the principal amount of the term deposit or all deposits initiated under the TD Account. |
| Account Currency | [Display] This field displays the currency assigned to the product at the product level, under which the account is opened. 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. All the entries posted in the account are in the account currency. |
| TD 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 and downloaded. |

| Field Name | Description |
|--|--|
| Txn Amount | <p>[Display]</p> <p>This field displays the amount in the transaction currency.</p> <p>The transaction currency is the currency in which the customer wants to transact. The exchange rate values must be defined and downloaded.</p> <p>For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.</p> |
| Txn Currency | <p>[Display]</p> <p>This field displays the currency of the cheque.</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> <p>For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.</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> |
| Add Pending Interest to Principal on Maturity | <p>[Conditional, Check Box]</p> <p>Select the Add Pending interest to Principal on Maturity check box to add any uncollected interest and due interest, which is not collected to the principal at the time of maturity of the account.</p> <p>This flag is available only when payout type is principal and defaulted from the product level but modifiable at account/deposit level and overrides the product level definition. The adding of amounts to principal on maturity will be done in the BOD.</p> |
| Account Number | <p>[Mandatory, Pick List]</p> <p>Select the TD account under which the new TD is to be initiated from the pick list.</p> |
| Next Auto Renewal with Original Deposit Term | <p>[Optional, Check Box]</p> <p>Select the Next Auto Renewal with Original Deposit Term checkbox to active the auto renewal with original deposit term.</p> |
| Interest Variance as | <p>[Optional, Radio Button]</p> <p>Click the appropriate option for interest variance as.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Absolute Value • Percentage |

| Field Name | Description |
|---------------------|---|
| Pay-in Type | <p>[Mandatory, Drop Down]</p> <p>Select the deposit pay-in type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Normal Pay-In - To open a new deposit. • Top Pay-In - To open an existing deposit. <p>This field is enabled if the top-up pay-in allowed flag is checked in TD product Master (FP: TDM01).</p> <p>If the flag Disallow Multiple Deposit Creation is checked at the TD product (FP: TDM01), then the normal pay-in is not be allowed to the existing deposit.</p> |
| Deposit No. | <p>[Optional, Pick List]</p> <p>Select the deposit number from the pick list to which the top-up pay-in is required to be done.</p> <p>The pick list shows all the active deposit for the TD account in the ascending order.</p> |
| Variance | <p>[Optional, Numeric, Three, 10]</p> <p>Type the interest variance.</p> <p>The interest variance is validated against the minimum and the maximum variance defined at the product level.</p> <p>It also validates if the interest rate + variance is within the minimum and maximum interest ceiling defined in the TD Product Master.</p> |
| Renewal Term | <p>[Mandatory, Numeric, Three, Three]</p> <p>Type the term for which the deposit has to be renewed.</p> <p>The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level.</p> |

| Field Name | Description |
|-------------------------|--|
| Payout Frequency | <p>[Mandatory, Drop-Down]</p> <p>Select the time interval at which the interest for TD will be paid out 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 |

| Field Name | Description |
|------------------------------|---|
| Compounding Frequency | <p>[Mandatory, Drop-Down]</p> <p>Select the compounding frequency from the drop-down list. The TD interest is compounded at the time specified, and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases.</p> <p>The options are:</p> <ul style="list-style-type: none"> • None/At Maturity • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly <p>For example,</p> <p>TD Amount = INR 1000</p> <p>Rate of Interest = 10%</p> <p>Interest Payout Frequency = Monthly</p> <p>Compounding Frequency = Monthly</p> <p>Interest Due After End of 1st Month = INR 100</p> <p>At the end of the 1st Month, the Interest earned i.e. INR 100 will be added to the Principal amount</p> <p>So the Principal amount will increase to INR 1100</p> <p>Therefore, the actual Interest paid for the Principal amount of INR 1100, will be INR 110.</p> |

| 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 the 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. |

Reinvest to New Account

TD Multiple Payout Instructions *

| | | | | | | | | | | | |
|--|--------------------------------------|-------------------|--------------|--------------------|--------------|------------|--------------------------------|------------------------------|----------------|--------------|--------------------|
| Account Number : 500100000004671 | Customer Name : MILIND RAMAKANT DANG | | | | | | | | | | |
| Branch : BR1000 | Product : 50001 Retail Normal | | | | | | | | | | |
| Principal Balance : 235,000.00 | Account Currency : RMB | | | | | | | | | | |
| <table border="1"> <tr> <td>Principal Summary</td> <td>CASA Account</td> <td>External Account</td> <td>Loan Account</td> <td>GL Account</td> </tr> <tr> <td>Reinvest to New Account</td> <td>Reinvest to Existing Account</td> <td>Bankers Cheque</td> <td>Demand Draft</td> <td>External A/c- NEFT</td> </tr> </table> | | Principal Summary | CASA Account | External Account | Loan Account | GL Account | Reinvest to New Account | Reinvest to Existing Account | Bankers Cheque | Demand Draft | External A/c- NEFT |
| Principal Summary | CASA Account | External Account | Loan Account | GL Account | | | | | | | |
| Reinvest to New Account | Reinvest to Existing Account | Bankers Cheque | Demand Draft | External A/c- NEFT | | | | | | | |
| TD Amount: 28,000.00 | Account Currency: RMB | TD Rate: 1.00000 | | | | | | | | | |
| Txn Amount: 28,000.00 | Txn Currency: RMB | Txn Rate: 1.00000 | | | | | | | | | |
| <input type="checkbox"/> Add Pending Interest to Principle to Maturity <input type="checkbox"/> Create subsequent deposits under the same MCA | | | | | | | | | | | |
| Multi Currency Package: 50010 Interest Payout TD Product : 50010 Retail Normal Periodic interest payout Interest Variance as : Absolute Value Variance: 0.0000000000 Renewal Term: 12 Months 0 Days Payout Frequency: None/At Maturit Compounding Frequency: None/At Maturit Base for rate: Incremental Ami | | | | | | | | | | | |
| <input type="button" value="Save"/> <input type="button" value="Cancel"/> | | | | | | | | | | | |
| Remarks: _____ | | | | | | | | | | | |
| Record Details Input By _____ Authorized By _____ Last Mnt. Date _____ Last Mnt. Action _____ Authorized <input type="checkbox"/> | | | | | | | | | | | |
| <input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry | | | | | | | | | | | |
| <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 |
|-------------------------|---|
| TD Amount | <p>[Display]</p> <p>This field displays the principal amount of the term deposit or all deposits initiated under the TD Account.</p> |
| Account Currency | <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>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> <p>All the entries posted in the account are in the account currency.</p> |
| TD 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 Amount | <p>[Display]</p> <p>This field displays the amount in the transaction currency.</p> <p>The transaction currency is the currency in which the customer wants to transact. The exchange rate values must be defined and downloaded.</p> <p>For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.</p> |
| Txn Currency | <p>[Display]</p> <p>This field displays the currency of the cheque.</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> <p>For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.</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> |

| Field Name | Description |
|--|---|
| Add Pending Interest to Principal on Maturity | <p>[Conditional, Check Box]</p> <p>Select the Add Pending interest to Principal on Maturity check box to add any uncollected interest and due interest, which is not collected to the principal at the time of maturity of the account. This flag will be available only when payout type is principal and defaulted from the Product level but modifiable at account/deposit level and overrides the product level definition.</p> <p>The adding of amounts to principal on maturity will be done in the BOD.</p> |
| Product | <p>[Mandatory, Pick List]</p> <p>Select the TD product code number under which the TD account is opened from the pick list.</p> |
| Variance | <p>[Mandatory, Numeric, Three, Ten]</p> <p>Type the interest variance.</p> <p>The interest variance is validated against the minimum and the maximum variance defined at the product level.</p> <p>It also validates if the interest rate + variance is within the minimum and maximum interest ceiling defined in the TD Product Master.</p> |
| Renewal Term | <p>[Mandatory, Numeric, Three, Three]</p> <p>Type the term for which the TD is being maintained.</p> <p>The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level.</p> |
| Payout Frequency | <p>[Mandatory, Drop-Down]</p> <p>Select the time interval, at which the interest for TD will be paid out 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 |

| Field Name | Description |
|------------------------------|---|
| Compounding Frequency | <p>[Mandatory, Drop-Down]</p> <p>Select the compounding frequency from the drop-down list.</p> <p>The TD interest is compounded at the time specified, and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases.</p> <p>The options are:</p> <ul style="list-style-type: none"> • None/At Maturity • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly <p>For example,</p> <p>TD Amount = INR 1000</p> <p>Rate of Interest = 10%</p> <p>Interest Payout Frequency = Monthly</p> <p>Compounding Frequency = Monthly</p> <p>Interest Due After End of 1st Month = INR 100</p> <p>At the end of the 1st Month, the Interest earned i.e. INR 100 will be added to the Principal amount</p> <p>So the Principal amount will increase to INR 1100</p> <p>Therefore, the actual Interest paid for the Principal amount of INR 1100, will be INR 110</p> |

| Field Name | Description |
|--|---|
| Base for rate | [Mandatory, Drop-Down] |
| | Select the base amount from the drop-down list. |
| | The options are: |
| | <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 of 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 of 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. |
| Create Subsequent deposits under the same MCA | [Conditional, Checkbox] |
| | Select the Create Subsequent deposits under the same MCA check box, if the subsequent instruction executions should create the deposits under the same MCA. This field is enabled, if Reinvest to New TD MCA option is selected in Pay Mode field and the Disallow multiple deposit creation check box in TDM01 for the beneficiary product is deselected. |
| Multi Currency Package Code & Description | [Mandatory, Pick List] |
| | Select the package under which the MCA is to be opened from the pick list. The pick list, lists all the TD packages defined in the system. The CASA, Rd & Loan Packages will not be listed. If the instruction type selected is New TD MCA, then the user can select the package under which the MCA account is to be opened. If the instruction type selected is Internal TD Account, then this field will display the package under which the MCA is opened as the TD account number in such case is entered by the user. |
| TD Product | [Mandatory, Pick List] |
| | Select the TD product under which the sub-account and the deposit is to be opened from the pick list. The pick list, lists all the products included in the package selected in the Multi currency Package Code & Description field . If the instruction type selected is Re-invest to New TD MCA, then the user can select the product under which the account and deposit to be opened. |

| Field Name | Description |
|--|---|
| Product Currency | [Display] This field displays the currency of the product selected. Currency short name will be displayed. |
| Use Source account's MIS class and code | [Optional, Check Box] Select the checkbox if the MIS class and codes defined at the source account level are to be inherited by the new account to be opened. If this check box is checked, Input MIS will be disabled and the MIS class and code Grid in MIS Details Tab will show source account's MIS class and code. |
| Input MIS | [Optional, Check Box] Select the checkbox if MIS class and code is to be defined by the user and is not to be inherited from source account. This check box will be checked if MIS class and code is to be defined by the user and is not to be inherited from source account. MIS class and code Grid in MIS Details Tab will be enabled for input if this check box is checked. |

External A/c - NEFT

TD Multiple Payout Instructions

| | |
|--|------------------------------------|
| Account Number: 99993010000636 | Customer Name: EDWARD MATHEW |
| Branch: BankHouse | Product: 301 Resident TD - Regular |
| Principal Balance: 1.00 | Account Currency: INR |
| <input checked="" type="checkbox"/> Principal Summary <input type="checkbox"/> Reinvest to New Account <input type="checkbox"/> Reinvest to Existing Account <input type="checkbox"/> Bankers Cheque <input type="checkbox"/> Demand Draft <input checked="" type="checkbox"/> External A/c- NEFT <input type="checkbox"/> External A/c- RTGS <input type="checkbox"/> CASA Account <input type="checkbox"/> External Account <input type="checkbox"/> Loan Account <input type="checkbox"/> GL Account <input type="checkbox"/> Default Instructions | |
| Payment Transaction Code: * IN06CASH | Payment Type: OP |
| Sender's Detail's Sender's Account Number: 3659999885578 Sender's Account Type: * 10 - Savings Bank Account Currency: (4488)* INR | |
| Sender Bank Details Sending Branch IFSC Code: (5756)* HDFC0000001 Originator of Remittance: (7002) * EDWARD MATHEW Sender to Receiver Information: (7495) Details 12 A, Redwoods Lane Andheri, Mumbai, Maharashtra, 400104 | |
| Beneficiary Details Beneficiary Account Number: (6081)* 98579111TTTT Beneficiary Account type: (6310) 11 - Current Account Beneficiary Branch IFSC code: (5569) SEIN0008866 Beneficiary Customer Name: (6081) * John Beneficiary Customer Address: (5565) 12 Park Avenue Mumbai Maharashtra India | |
| Save <input type="button" value="Cancel"/> | |
| Record Details Input By Authorized By Last Mnt. Date Last Mnt. Action Authorized <input checked="" type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry <input type="radio"/> Inquiry <input type="checkbox"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | |

Field Description

| Field Name | Description |
|--|--|
| Payment Transaction Code | <p>[Mandatory, Pick List] Select the payment transaction code from the pick list. These codes are defined in the Payment Transaction Definition (Fast Path : PM002) option.</p> |
| Payment Type | <p>[Display] This field displays the payment type based on the selected payment transaction code.</p> |
| Sender's Details | |
| Sender's Account Number | <p>[Mandatory, Alphanumeric,16] Type the account number from which the payment is originated. It can be an external account number. By default the system displays the TD account number for which the instruction is being maintained. The account number is mapped to the Sending Customer Account Number (6021) field in the NEFT¹² message (NO6).</p> |
| Sender's Account Type | <p>[Mandatory, Drop-Down] Select the account type from the drop-down list. The options are as follows:</p> <ul style="list-style-type: none"> • 10 - Savings Bank • 11 - Current Account • 12 - Overdraft • 13 - Cash Credit • 14 - Loan Account • 40 - NRE • 52 - Credit Card |
| Account Currency (4488) | <p>[Display] This field displays the account currency.</p> |
| Sender Bank Details | |
| Sending Branch IFSC Code (5756) | <p>[Mandatory, Alphanumeric, 11] Type the sending branch IFSC¹³ code. These codes are maintained in the Bank Branch Directory (Fast Path: PM004) option.</p> |

¹²(National Electronic Funds Transfer)

¹³(Indian Financial System Code)

| Field Name | Description |
|--|--|
| Sender to Receiver Information (7495) | [Optional, Alphanumeric, 35] Type the information from the sender to the receiver. |
| Originator of Remittance (7002) | [Mandatory, Alphanumeric, 35 , Four Lines, Pick List] Type the sending customer account details or select it from the pick list. |
| Beneficiary Details | |
| Beneficiary Account Number (6061) | [Mandatory, Alphanumeric,35] Type the beneficiary account number to which the outgoing payment transaction is to be sent. |
| Beneficiary Customer Name (6081) | [Mandatory, Alphanumeric, 35] Type the receiving customer's account name. |
| Beneficiary Account Type (6310) | [Optional, Drop-Down] Select the beneficiary account type from the drop-down list. The options are as follows: <ul style="list-style-type: none"> • 10 - Savings Bank • 11 - Current Account • 12 - Overdraft • 13 - Cash Credit • 14 - Loan Account • 40 - NRE • 52 - Credit Card This is the receiving customer's account type. |
| Beneficiary Customer Address (5565) | [Optional, Alphanumeric, 35, Four Lines] Type the address of the beneficiary customer. |
| Beneficiary Branch IFSC Code (5569) | [Mandatory, Alphanumeric,11] Type the beneficiary branch's IFSC code. It is a unique code used for NEFT and RTGS. |

External A/c - RTGS

TD Multiple Payout Instructions

| | | | |
|--|----------------|---|---------------------------|
| Account Number: | 99993010000636 | Customer Name: | EDWARD MATHEW |
| Branch: | HO | Product: | 301 Resident TD - Regular |
| Principal Balance: | 9,000.00 | Account Currency: | INR |
| <input type="button" value="Principal Summary"/> <input type="button" value="Reinvest to New Account"/> <input type="button" value="Reinvest to Existing Account"/> <input type="button" value="Bankers Cheque"/> <input type="button" value="Demand Draft"/> <input type="button" value="External A/c- NEFT"/> <input type="button" value="External A/c- RTGS"/> <input type="button" value="CASA Account"/> <input type="button" value="External Account"/> <input type="button" value="Loan Account"/> <input type="button" value="GL Account"/> <input type="button" value="Default Instructions"/> | | | |
| Payment Transaction Code: | * N06X21 | Payment Type: | OP |
| Account Type*: | 40 - NRE | Account currency: | (4488)* 104 |
| Ordering customer details: (5500) * 99993010000636 EDWARD MATHEW 12 A, Redwoods Lane, Andheri Mumbai, Maharashtra, 400104 | | Receiver Address: Beneficiary Customer Account Number: (5661)* 000644489332 Beneficiary Account Type 10 - Savings Bank Beneficiary Customer Details: (5561)* John 15 Park Avenue Hill Road Mumbai | |
| Ordering Institution*: 1. 6516 Ordering Institution IFSC: (5517) Ordering Institution Details: (5516) HDFC BANK Head Office Mumbai | | Sender to Receiver Information code: (7495) 2. FAST Code Info : (7495) 123 Additional Info 1: (7495) Additional Info 2: (7495) Additional Info 3: (7495) Additional Info 4: (7495) Additional Info 5: (7495) | |
| Record Details Input By Authorized By Last Mnt. Date Last Mnt. Action Authorized <input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry <input type="radio"/> Inquiry | | | |
| <input type="button" value="Save"/> <input type="button" value="Cancel"/> <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | | | |

Field Description

| Field Name | Description |
|---|--|
| Payment Transaction Code | [Mandatory, Pick List] Select the payment transaction code from the pick list. These codes are defined in the Payment Transaction Definition (Fast Path: PM002) option. |
| Payment Type | [Display] This field displays the payment type based on the selected payment transaction code. |
| Account Currency (4488) | [Display] This field displays the currency of the account. |
| Ordering Customer Details (5500) | [Mandatory, Alphanumeric, 35, 4 lines, Pick List] Type the sender's bank account number, name of the sender and address or select it from the pick list. |
| Receiver Address | [Mandatory, Alphanumeric, 11] Type the IFSC code of the beneficiary bank receiving the remittance. |

| Field Name | Description |
|---|---|
| Beneficiary Customer Account Number (5561) | [Mandatory, Alphanumeric, 34] Type the beneficiary customer's account number. |
| Beneficiary Customer Details (5561) | [Mandatory, Alphanumeric, 35, 4 lines] Type the details of the beneficiary customer. |
| Ordering Institution | [Mandatory, Drop-Down] Select the ordering institution from the drop-down list. The options are: <ul style="list-style-type: none">• 5517• 5516 |
| Ordering Institution IFSC (5517) | [Conditional, Alphanumeric, 11] Type the ordering institution IFSC code. It is the sending branch's IFSC. This field is enabled if the 5517 option is selected in the Ordering Institution drop-down list. |
| Ordering Institution Details (5516) | [Conditional, Alphanumeric, 35, 3 lines] Type the ordering institution details such as the name of the exchange house and intermediary institution from which originating banks have received the money. This field is enabled if the 5516 option is selected in the Ordering Institution drop-down list. |
| Sender to Receiver Info Code (7495) | [Optional, Drop-Down] Select the sender receiver information code from the drop-down list. The options are: <ul style="list-style-type: none">• NRE• FAST• URGENT |
| Code Info (7495) | [Optional, Alphanumeric, 25] Type the code related information. |
| Additional Info 1,2,3,4,5 (7495) | [Optional, Alphanumeric, 35] Type additional information related to the code. |

MIS Details

Standing Instruction Maintenance*

| | | | | |
|---|---|-----------------|---------------------|-------------------|
| Account No : | 1600700000000034 | ... | Customer Name : | PAVAN01 R NAPHADE |
| Branch : | 9999 ORACLE DEMO BANK | ... | Instruction No : | 1 |
| Product : | 16007-AnnivsryDormancy-Stop Interest only | | | |
| * Execution Type: <input type="radio"/> EOD <input checked="" type="radio"/> BOD | | | | |
| <input type="radio"/> SI Details <input type="radio"/> Beneficiary Details <input checked="" type="radio"/> TD Details <input type="radio"/> MIS Details | | | | |
| Multi Currency Package : | 50401 Retail Normal TD-CNY | ... | Product Currency : | CNY |
| Product : | 50401 Retail Normal TD-CNY | ... | PayIn Type : | Normal Payin |
| Compounding Frequency :* | Yearly | Deposit Number: | 0 | ... |
| Term : | Months | Days | Account Variance :* | 0.0000000000 |
| Base Amt. For Deposit Rate :* | Cumulative for The Deposit | | Payout Frequency :* | Monthly |
| Interest Variance as : | <input type="radio"/> Absolute Value <input type="radio"/> Percentage | | | |
| Use source account's MIS class and code : <input type="checkbox"/> | | | | |
| Input MIS : <input checked="" type="checkbox"/> | | | | |
| Remarks: <input type="text"/> | | | | |
| Record Details Input By Authorized By Last Mnt. Date Last Mnt. Action Authorized <input type="checkbox"/> | | | | |
| <input type="checkbox"/> Add By Copy <input checked="" type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry <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 |
|------------------|---|
| MIS Class | [Display] This column displays the defined MIS class. |
| MIS Code | [Display] This column displays the MIS code for the entered details. |

10. Click the **Save** button. The system displays the relevant **Payout Detail** screen.
11. Click the **Ok** button.
12. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **OK** button.
13. The multiple payout instructions are added once the record is authorised.

7021- TD Principal Payout Schedule Inquiry

You can do TD schedule inquiry using TD Principal Payout Schedule Inquiry

Definition Prerequisites

- MCA03 - Multi Currency Account Opening
- 1402 - Quick Payin By Cash
- 1007 - Quick Payin By CASA
- 1021 - Quick Payin By GL

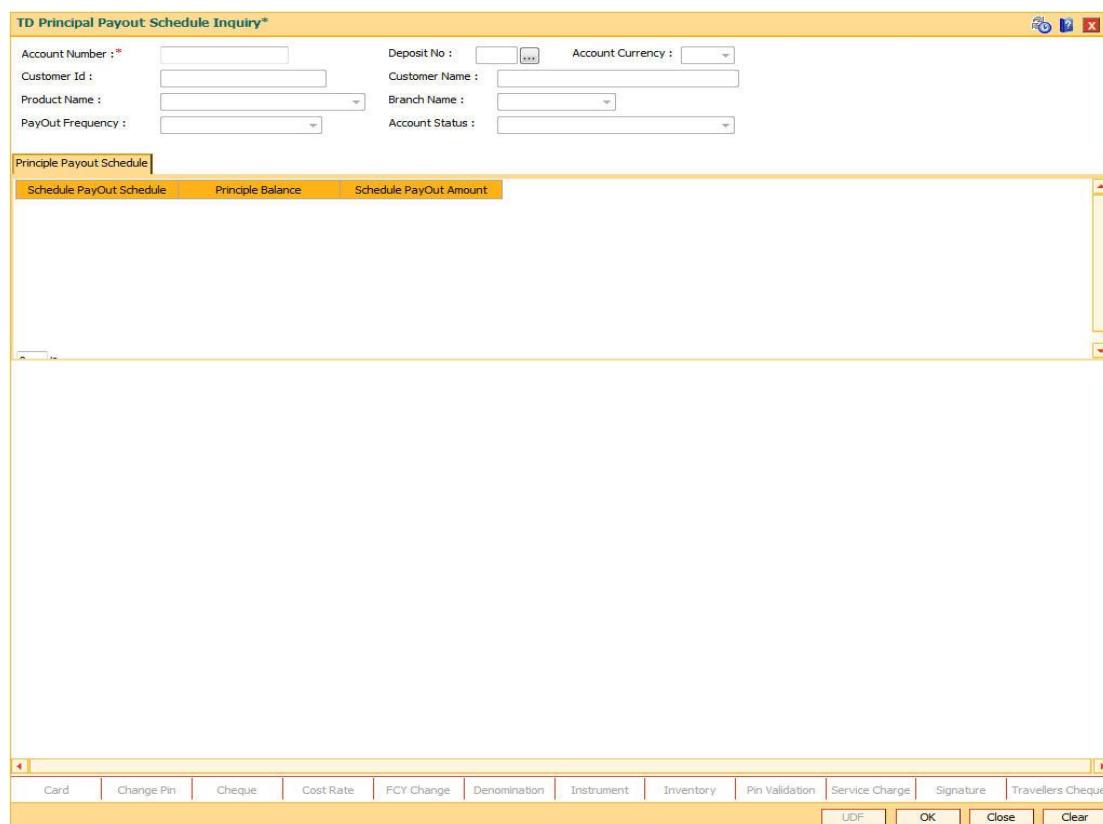
Modes Available

Not Applicable

To inquire a TD Payout Schedule Inquiry

1. Type the fast path **7021** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Principal Payout Schedule Inquiry**
2. The system displays the **TD Principal Payout Schedule Inquiry** screen.

TD Principal Payout Schedule Inquiry



Field Description

| Field Name | Description |
|----------------------------------|--|
| Account Number | [Mandatory, Numeric] Specify the TD Account Number |
| Deposit No. | [Mandatory, Numeric] Specify the deposit number of the TD. You can also select the number from the option list. |
| Amount Currency | [Display] The system displays the account currency. |
| Customer Id | [Display] The system displays the customer id. |
| Customer Name | [Display] The system displays the customer name. |
| Product Name | [Display] The system displays the product code and the product name. |
| Branch Name | [Display] The system displays the branch name. |
| Payout Frequency | [Display] The system displays the account principal payout frequency. |
| Account Status | [Display] The system displays the account status. |
| Schedule Payout Schedule | [Display] The system displays the schedule payout date. |
| Account Status | [Display] The system displays the account status. |
| Principal Payout Schedule | |
| Schedule Payout Schedule | [Display] The system displays the schedule payout date |
| Principal Balance | [Display] The system displays the TD remaining principal balance |
| Schedule Payout Amount | [Display] The system displays the schedule payout amount |

3. Enter the Account Number the text field.
10. Enter the values in the text fields.
11. Click **OK**.
12. The system displays the message "Record Added...Authorization Pending..". Click the **OK** button.

Redemption

1358 - Mixed Redemption

Oracle **FLEXCUBE** provides the customer with the facility to redeem the deposit on instruction before its maturity date. This is termed as premature redemption.

A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. The customer cannot redeem the deposit on the date of account opening.

If the customer does not keep a deposit in the bank for a complete term, a penalty interest will be charged to him.

Penalty rate = TD rate as per the product rates + Deposit level variance (special rate) – Product/bank/slab level penalty variance + or - Special penalty variance

The system does not allow partial or premature redemption of a deposit, which is marked for lien for the entire deposit. If a part of the deposit is marked for lien, redemption is allowed only on the remaining amount.

If a deposit matures on a holiday, on full / part redemption of the auto renewed / force renewed deposit on the immediate next working day, the holiday interest will be calculated and paid. For a single maturity deposit, holiday period interest along with the **PMI**¹⁴ interest (if applicable) will be given if redemption / reinvest to new account / reinvest to existing account is done on any day other than the immediate working day after the holiday.

In case a back dated interest change is carried out for the deposit, the redemption is not permitted on the same day.

To arrive at the net redeem amount, the system performs additions and deductions.

Net Redeem Amount = Redeem Amount + [(Principal Due + Uncollected Principal + Interest Due + Uncollected Interest + PMI on uncollected principal + PMI on uncollected interest + Penalty Interest) – (Pro-Rata interest paid + Tax paid)]

Note: If the penalty routine is defined as not to pay any interest for any premature redemption of Term Deposits, the same will result in reversal of all accrued and compounded interest amounts till the date of redemption. If any interest amount is already paid out to the customer, it will be recovered from the principal amount before calculating the net redemption amount payable to the customer.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To perform TD redemption

1. Type the fast path **1358** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Transfer > Mixed Redemption**.
2. The system displays the **Mixed Redemption** screen.

¹⁴(Post Maturity Interest)

Mixed Redemption

Field Description

| Field Name | Description |
|--------------------------|--|
| Account Number | [Mandatory, Numeric, 16] Type the TD account number of the customer, whose term deposit has to be redeemed. |
| Customer Name | [Display] This field displays the name of the customer who holds the TD Account. |
| Principal Balance | [Display] This field displays the principal balance of the TD account. Principal balance is the sum total of the principal amount of all the deposits falling under a single TD account. The principal balance of a matured deposit is not included in this column, as once a deposit matures, the principal amount is moved to Outstanding Principal. The account currency is populated adjacent to the principal balance. |

| Field Name | Description |
|--------------------------|---|
| Txn Ref No | [Display] This field displays the system generated transaction number. This number is unique for every transaction. The transaction number helps a teller to keep track of the various transactions. |
| Redemption Amount | [Display] This field displays the redemption amount in the account currency. The redemption amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. |
| User Ref No | [Display] This field displays the transaction reference number as the user reference number. |
| Notice No | [Conditional, Pick List] Select the notice number from the pick list. The picklist displays the details based on the TD account number and Deposit number selected in the corresponding fields. This field is enabled for accounts opened under product for which the Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option. |

3. Enter the TD account number and select the deposit number from the adjacent pick list. If no deposits are selected, the system will display all the deposits opened under the TD account in the **Deposit Summary** tab.

Mixed Redemption

The screenshot shows the 'Mixed Redemption' window with the 'Deposit Summary' tab selected. The window contains the following fields and sections:

- Header:** Account Number: 01000000716100, Principal Balance: CNY 298,456.00, Redemption Amount: CNY 0.00, Notice No: 3.
- Customer Information:** Customer Name: SHIN CHAN, Txn Ref No: 9174120090321009300000, User Ref No: 9174120090321009300000C.
- Buttons:** Reinvest to other Account, Cheque/Demand Draft, Transfer to Account, Deposit Summary (selected), Redem Details, Deposit Details, SC Details.
- Table:** A grid showing deposit details. The columns are: Original Deposit No, Renewal No, Deposit No, Deposit Status, Redem Mode, Principal Balance, Lien Amount, Outstanding Principal, Outstanding Interest, Redem Amount, Net Redem Amount, Product Penalty Variance, Special Penalty Variance. The data in the first row is: 1, 1, 1, Open, No Redem, 150,000.00, 0.00, 0.00, 0.00, 0.00, 0, N.
- Buttons:** Validate, Payout.
- Other Sections:** Other Transactions, User Defined Fields.
- Bottom Buttons:** Ok, Close, Clear.

4. The system displays the **Deposit Summary** tab.

Deposit Summary

The **Deposit Summary** tab displays the details of the deposits maintained under the TD account. This tab initiates the process for redemption of a deposit. You can choose the deposit to be redeemed, whether full or partial deposit is to be redeemed and specify the redemption amount in case of a partial redemption.

Mixed Redemption

| Account Number: | 01000000716100 | 3 | ... | Customer Name: | SHIN CHAN | | | | | | | |
|--|----------------|------------|----------------|----------------|------------------------|-------------|-----------------------|----------------------|--------------|------------------|--------------------------|--------------------------|
| Principal Balance: | CNY | 298,456.00 | | Txn Ref No: | 9174120090321009300000 | | | | | | | |
| Redemption Amount: | CNY | 10,000.00 | | User Ref No: | 9174120090321009300000 | | | | | | | |
| Notice No: | 3 | ... | | | | | | | | | | |
| <input type="checkbox"/> Reinvest to other Account <input type="checkbox"/> Cheque/Demand Draft <input type="checkbox"/> Transfer to Account | | | | | | | | | | | | |
| <input type="checkbox"/> Deposit Summary <input type="checkbox"/> Redem Details <input type="checkbox"/> Deposit Details <input type="checkbox"/> SC Details | | | | | | | | | | | | |
| Original Deposit No | Renewal No | Deposit No | Deposit Status | Redem Mode | Principal Balance | Lien Amount | Outstanding Principal | Outstanding Interest | Redem Amount | Net Redem Amount | Product Penalty Variance | Special Penalty Variance |
| 1 | 1 | 1 | Open | Part | 150,000.00 | 0.00 | 0.00 | 0.00 | 10,000.00 | 0.00 | N | |

Other Transactions
User Defined Fields

Field Description

| Column Name | Description |
|----------------------------|--|
| Original Deposit No | [Display] This column displays the original deposit number which is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit. |
| Renewal No | [Display] This column displays the renewal number which signifies the number of deposits created out of the source deposit either due to renewals, or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit. |
| Deposit No | [Display] This column displays the running Term Deposit Number which signifies the number of deposits opened in an account. 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. |

| Column Name | Description |
|-----------------------|---|
| Deposit Status | <p>[Display]</p> <p>This column displays the current status of the deposit.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Open - This deposit can be partly or prematurely redeemed. An open account is open for various transactions. • Opened Today - This deposit is opened on the day of the transaction. Part or premature redemption cannot be done for this deposit. • Closed - This deposit has been redeemed and thus is closed. • Closed Today - This deposit has been redeemed and closed on the day of the transaction. • Unclaimed - This deposit is matured and the grace period has ended. It is thus transferred to the unclaimed GL account. This amount cannot be redeemed. If the Redemption Renewal Unclaimed Account check box is selected at the product level, the deposit will be treated as a normal matured deposit and redemption will be allowed. • Matured - This deposit has matured. Partial or premature redemption will not be allowed on this deposit. The system displays the error FCR5458, if you try to perform partial or premature redemption on a matured deposit. For more information, refer to Appendix A • Marked for Lien - This deposit is marked for lien. If a lien is marked on the full amount, part or premature redemption is not allowed. If lien is marked on partial deposit, part or premature redemption is allowed for the remaining amount, which is not marked for lien. • Blocked - This deposit is blocked. Part or premature redemption is not allowed for this deposit. • Forced Renewal - This deposit is marked for lien and thus has been force renewed. Part or premature redemption is not allowed for this deposit. The Redemption Mode column is disabled. |

| Column Name | Description |
|------------------------------|---|
| Redem Mode | <p>[Mandatory, Drop-Down]</p> <p>Select the redeem mode of the TD account from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Full - Select this option for premature redemption of the deposit. • No Redem - Select this option for not allowing redemption of the deposit. • Part - Select this option for partial redemption of the deposit. |
| Principal Balance | <p>[Display]</p> <p>This column displays the principal balance of the TD account in the account currency.</p> <p>The principal balance of a matured deposit is not included in this column as once a deposit matures, the principal amount is moved to the Outstanding Principal column.</p> <p>The account currency is populated adjacent to the principal balance.</p> |
| Lien Amount | <p>[Display]</p> <p>This column displays the lien amount, if there is a lien marked on a deposit.</p> <p>If a lien is marked on the full deposit amount, the system will not allow you to perform partial or premature redemption.</p> <p>If the lien is marked on the partial deposit amount, part or premature redemption is allowed for the remaining amount not marked for lien. The system will not allow you to select the full redeem mode.</p> <p>The system allows the customer to redeem a partial amount not marked for lien in the incremental value as mentioned at the product level.</p> <p>For example, for a deposit of 10,000, lien is marked on an amount of 5550. The incremental value is 1000. The customer will be allowed to redeem 4000.</p> |
| Outstanding Principal | <p>[Display]</p> <p>This column displays the principal balances of the matured deposits which are not redeemed.</p> |
| Outstanding Interest | <p>[Display]</p> <p>This column displays the interest earned on the matured deposits which are not redeemed.</p> |

| Column Name | Description |
|---------------------------------|--|
| Redem Amount | <p>[Conditional, Numeric, 13, Two]</p> <p>Type the amount to be redeemed.</p> <p>This field is enabled if the Part option is selected from the Redem Mode drop-down list.</p> <p>If the Full option is selected from the Redem Mode drop-down list, then the full deposit amount is displayed in this field.</p> |
| Net Redem Amount | <p>[Display]</p> <p>This column displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest and service charges (if applicable), from the redeem amount. This is the amount which will be paid to the customer.</p> |
| Product Penalty Variance | <p>[Toggle]</p> <p>Click the toggle status to change the value to Y, if penalty variance is to be charged for premature redemption of a deposit. The default value is set as N.</p> <p>When a deposit is redeemed before maturity, the bank pays a customer penalty interest, which is lower than the normal interest. The penalty index and the process of calculation are defined at the product level.</p> <p><i>Penalty interest = Current Interest Rate - Penalty variance (which is defined at the bank/product/interest slab level)</i></p> |
| Special Penalty Variance | <p>[Conditional, Numeric, Three, Five]</p> <p>Type the variance which will be applied over the product/bank/slab level penalty.</p> <p>This field is enabled if the value Y is selected in the Product Penalty Variance field.</p> <p>This field will accept a value within the minimum and maximum variance specified at the product level.</p> <p>If the net interest rate derived after applying the special penalty variance is negative or zero, no interest will be paid for that particular deposit on redemption.</p> |

5. Select the redeem mode from the drop-down list and enter the redeem amount for the deposit.
6. Click the **Validate** button.
7. Double-click the net redeem amount column.
8. The system displays the **Deposit Details** tab.

Deposit Details

The **Deposit Details** tab displays the principal position, the interest earned and deducted information, and calculates the net redemption proceeds of the TD.

Mixed Redemption

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|------------------|------------|-----|----------------|-------------------------|--------------------|-----------|------------------|------|--------------------------|------|---------------------------------|------|-----------------|------|-------------------------|------|--------------------------------|------|----------------------------------|--------|------------------------------|------|------------------------------------|------|-------------------|-------|-------------------|------|---------------|-----------|----------------|------------------|---|--|
| Account Number: | 01000000716100 | 3 | ... | Customer Name: | SHIN CHAN | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Principal Balance: | CNY | 298,456.00 | | Txn Ref No: | 9174120090321009300000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Redemption Amount: | CNY | 10,000.00 | | User Ref No: | 91741200903210093000000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Notice No: | 3 | ... | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="XferToProd"/> <input type="button" value="DemandDraft"/> <input type="button" value="XferToGL"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Deposit Summary"/> <input type="button" value="Redem Details"/> <input type="button" value="Deposit Details"/> <input type="button" value="SC Details"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <tr> <td>Redemption Amount:</td> <td>10,000.00</td> </tr> <tr> <td>+ Principal Due:</td> <td>0.00</td> </tr> <tr> <td>+ Uncollected Principal:</td> <td>0.00</td> </tr> <tr> <td>+ PMI On Uncollected Principal:</td> <td>0.00</td> </tr> <tr> <td>+ Interest Due:</td> <td>0.00</td> </tr> <tr> <td>+ Uncollected Interest:</td> <td>0.00</td> </tr> <tr> <td>+ PMI On Uncollected Interest:</td> <td>0.00</td> </tr> <tr> <td>+ Penalty Interest On Principal:</td> <td>190.00</td> </tr> <tr> <td>- Additional Penalty Amount:</td> <td>0.00</td> </tr> <tr> <td>- Pro-rata Interest Paid Deducted:</td> <td>0.00</td> </tr> <tr> <td>- Tax Deducted 1:</td> <td>19.00</td> </tr> <tr> <td>- Tax Deducted 2:</td> <td>0.00</td> </tr> <tr> <td>Net Proceeds:</td> <td>10,171.00</td> </tr> <tr> <td>Txn Narrative:</td> <td>Mixed Redemption</td> </tr> <tr> <td colspan="2"> <input type="button" value="Save"/> <input type="button" value="Cancel"/> </td> </tr> </table> | | | | | | Redemption Amount: | 10,000.00 | + Principal Due: | 0.00 | + Uncollected Principal: | 0.00 | + PMI On Uncollected Principal: | 0.00 | + Interest Due: | 0.00 | + Uncollected Interest: | 0.00 | + PMI On Uncollected Interest: | 0.00 | + Penalty Interest On Principal: | 190.00 | - Additional Penalty Amount: | 0.00 | - Pro-rata Interest Paid Deducted: | 0.00 | - Tax Deducted 1: | 19.00 | - Tax Deducted 2: | 0.00 | Net Proceeds: | 10,171.00 | Txn Narrative: | Mixed Redemption | <input type="button" value="Save"/> <input type="button" value="Cancel"/> | |
| Redemption Amount: | 10,000.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| + Principal Due: | 0.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| + Uncollected Principal: | 0.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| + PMI On Uncollected Principal: | 0.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| + Interest Due: | 0.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| + Uncollected Interest: | 0.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| + PMI On Uncollected Interest: | 0.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| + Penalty Interest On Principal: | 190.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| - Additional Penalty Amount: | 0.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| - Pro-rata Interest Paid Deducted: | 0.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| - Tax Deducted 1: | 19.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| - Tax Deducted 2: | 0.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Net Proceeds: | 10,171.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Txn Narrative: | Mixed Redemption | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Save"/> <input type="button" value="Cancel"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Interest Applicable: 0.00"/> <input type="button" value="Penalty Amount: 0.00"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Other Transactions
User Defined Fields

Field Description

| Field Name | Description |
|--------------------------------|---|
| Redemption Amount | [Display] This field displays the premature redemption amount. |
| + Principal Due | [Display] This field displays the premature or matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field. For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due. |
| + Uncollected Principal | [Display] This field displays the matured deposit amount for which Maturity Option is defined as No instructions at the product level, and the proceeds are not collected by the customer. |

| Field Name | Description |
|---------------------------------|---|
| + PMI On Uncollected Principal | <p>[Display]</p> <p>This field displays the post-maturity interest earned on a matured principal, and the proceeds are not collected by the customer.</p> <p>Post Maturity Interest (PMI) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period).</p> <p>PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p> |
| + Interest Due | <p>[Display]</p> <p>This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer and the accrued interest if any, that was carried forward at the time of the maturity.</p> <p>Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> |
| + Uncollected Interest | <p>[Display]</p> <p>This field displays the interest amount for which the Payout Option is defined as No instructions at the product level, and the proceeds are not collected by the customer.</p> |
| + PMI On Uncollected Interest | <p>[Display]</p> <p>This field displays the post-maturity interest earned on uncollected interest, and the proceeds are not collected by the customer.</p> <p>PMI will be paid to the customer if the Payout Option is defined as No instructions at the product level.</p> |
| + Penalty Interest On Principal | <p>[Display]</p> <p>This field displays the net interest paid to the customer, after deducting penalty interest amount charged to the customer for premature redemption of the TD.</p> <p>When a deposit is redeemed before maturity, the bank pays a customer penalty interest, which is lower than the normal interest. The penalty index and the process of calculation are defined at the product level.</p> <p><i>Penalty interest = Current Interest Rate - Penalty variance (which is defined at the bank/product/interest slab level)</i></p> |
| Interest Applicable | <p>[Display]</p> <p>This field displays the interest calculated for the redemption amount based on the slab it would fall into without considering any penalty. It is calculated based on the rate applicable.</p> |

| Field Name | Description |
|--|---|
| Penalty Amount | <p>[Display]</p> <p>This field displays the penalty amount. It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable. The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the TD Bank Parameter Level (TDM04).</p> |
| - Additional Penalty Amount | <p>[Display]</p> <p>It displays the Documentary Stamp Tax amount. On premature closure, system will debit Documentary Stamp Tax amount calculated at the time of TD Account opening from the final proceeds of TD Account.</p> |
| - Pro-rata Interest Paid Deducted | <p>[Display]</p> <p>This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed. While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount.</p> <p>If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero.</p> <p>For example, for a deposit of 10,000 made on 1st January '04, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '04, the system calculates the interest payable for this deposit from 1st January '04 to 31st May '04. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.</p> |
| - Tax Deducted 1 | <p>[Display]</p> <p>This field displays the tax 1 for the amount to be redeemed. This amount is paid by the bank, to the tax authorities.</p> <p>The tax proceeds are to be recovered by the customer. The bank will deduct this tax amount from the redemption proceeds.</p> <p>The tax is calculated based on the tax code 1 attached to the account at the time of account opening.</p> |

| Field Name | Description |
|-------------------------|--|
| - Tax Deducted 2 | <p>[Display]</p> <p>This field displays the tax 2 for the amount to be redeemed. This amount is paid by the bank, to the tax authorities.</p> <p>The tax proceeds are to be recovered by the customer. The bank will deduct this tax amount from the redemption proceeds.</p> <p>The tax is calculated based on the tax code 2 attached to the account at the time of account opening.</p> |
| Net Proceeds | <p>[Display]</p> <p>This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.</p> |
| Txn Narrative | <p>[Mandatory, Alphanumeric, 120]</p> <p>Type the default narration based on the chosen redeem mode.</p> <ol style="list-style-type: none"> 9. Enter the transaction narrative and click the Save button. 10. Click the Payout button on the Deposit Summary tab. 11. The system displays the Redeem Details tab. |

Redem Details

The **Redem Details** tab helps to specify the redem mode for the premature redemption of the deposit.

Mixed Redemption

| Account Number: | 01000000716100 | 3 | ... | Customer Name: | SHIN CHAN | | | | | | | | | | | | | | | | | | | | | | |
|---|----------------|--------------|-------------------|----------------|-------------------------|----------|---------------|--------------|-------------------|----------------|---------|----------|---------------|------------|-----------|----------------|---|------|---------|---------|-----------|-----|---------|---------|-----------|------|-----------|
| Principal Balance: | CNY | 298,456.00 | | Txn Ref No: | 9174120090321009300000 | | | | | | | | | | | | | | | | | | | | | | |
| Redemption Amount: | CNY | 10,000.00 | | User Ref No: | 9174120090321009300000C | | | | | | | | | | | | | | | | | | | | | | |
| Notice No: | 3 | ... | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> Reinvest to other Account <input type="checkbox"/> Cheque/Demand Draft <input type="checkbox"/> Transfer to Account | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> Deposit Summary <input checked="" type="checkbox"/> Redem Details <input type="checkbox"/> Deposit Details <input type="checkbox"/> SC Details | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Net Redem Amount: CNY 10,171.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Redem Mode</th> <th>Account Rate</th> <th>Account Cost Rate</th> <th>Redem Amount</th> <th>Txn Ccy</th> <th>Txn Rate</th> <th>Txn Cost Rate</th> <th>Txn Amount</th> <th>SC Amount</th> <th>Net Txn Amount</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Cash</td> <td>1.00000</td> <td>0.00000</td> <td>10,171.00</td> <td>CNY</td> <td>1.00000</td> <td>0.00000</td> <td>10,171.00</td> <td>0.00</td> <td>10,171.00</td> </tr> </tbody> </table> | | | | | | Sr. No. | Redem Mode | Account Rate | Account Cost Rate | Redem Amount | Txn Ccy | Txn Rate | Txn Cost Rate | Txn Amount | SC Amount | Net Txn Amount | 1 | Cash | 1.00000 | 0.00000 | 10,171.00 | CNY | 1.00000 | 0.00000 | 10,171.00 | 0.00 | 10,171.00 |
| Sr. No. | Redem Mode | Account Rate | Account Cost Rate | Redem Amount | Txn Ccy | Txn Rate | Txn Cost Rate | Txn Amount | SC Amount | Net Txn Amount | | | | | | | | | | | | | | | | | |
| 1 | Cash | 1.00000 | 0.00000 | 10,171.00 | CNY | 1.00000 | 0.00000 | 10,171.00 | 0.00 | 10,171.00 | | | | | | | | | | | | | | | | | |
| <input style="margin-right: 10px;" type="button" value="+"/> <input type="button" value="-"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Other Transactions
User Defined Fields

Field Description

| Field Name | Description |
|-------------------------|--|
| Net Redem Amount | <p>[Display]</p> <p>This field displays the sum total of the redemption amount for all the deposits that are being redeemed.</p> <p>This amount is displayed in the TD account currency.</p> |
| Column Name | Description |
| Sr.No. | <p>[Display]</p> <p>This column displays a serial number for every redemption option or mode that is added.</p> |

| Column Name | Description |
|--------------------------|---|
| Redem Mode | <p>[Mandatory, Drop-Down] Select the redeem mode of the TD amount from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Cash • Bankers Cheque • Transfer to CASA • Transfer to External Account • Transfer to Loans • Demand Draft • Transfer to GL • Reinvest to Existing Account • Reinvest to New Account |
| Account Rate | <p>[Display] This column 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 from FCC. The teller's right to change the account currency rate value, 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 a default value as 1, which cannot be modified.</p> |
| Account Cost Rate | <p>[Display] This column displays the cost rate for the account currency that is defaulted to the mid rate for the currency.</p> |
| Redem Amount | <p>[Optional, Numeric, 13, Two] Type the redemption amount that is to be redeemed to the customer, in the chosen redeem mode. This amount is displayed in the account currency.</p> |
| Txn Ccy | <p>[Mandatory, Drop-Down] 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, based on the defined transaction rate.</p> |

| Column Name | Description |
|-----------------------|--|
| Txn Rate | <p>[Display]</p> <p>This column 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> <p>The teller's right to change the transaction currency rate value, 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> |
| Txn Cost Rate | <p>[Display]</p> <p>This column displays the cost rate for the transaction currency that is defaulted to the mid rate for the currency.</p> |
| Txn Amount | <p>[Display]</p> <p>This column displays the redemption amount to be paid in the transaction currency.</p> <p>The redemption amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The redemption amount is converted into the transaction currency for the payout of the redemption amount.</p> |
| SC Amount | <p>[Display]</p> <p>This column displays the service charge amount, if the redemption is done by issuing a BC or DD.</p> <p>You can either waive the SC or increase the amount through the SC Details tab.</p> |
| Net Txn Amount | <p>[Display]</p> <p>This column displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest and service charges (if applicable) from the redeem amount. This is the amount, which will be paid to the customer in the chosen redeem mode.</p> |

12. Click the + button to add the **Redeem Mode** option, for premature redemption amount. Click the - button, to delete the **Redeem Mode** option.
13. Depending upon the **Redeem Mode** selected the system will display the relevant tab screen. For example, if you select **Cash** from the **Redeem Mode** drop-down list then, the system displays the **Cash** tab screen.
14. Enter the required information in various tab screens.

Cash

If the customer chooses cash as the redemption payout mode, the customer has to personally come to collect the proceeds. Uncollected redeemed cash proceeds are displayed in the principal due field.

Mixed Redemption

| | | | | | |
|---|----------------------|------------|-----|----------------|------------------------|
| Account Number: | 0100000716100 | 3 | ... | Customer Name: | SHIN CHAN |
| Principal Balance: | CNY | 298,456.00 | | Txn Ref No: | 9174120090321009300000 |
| Redemption Amount: | CNY | 10,000.00 | | User Ref No: | 9174120090321009300000 |
| Notice No: | 3 | ... | | | |
| <input type="button" value="Deposit Summary"/> <input type="button" value="Redem Details"/> <input type="button" value="Deposit Details"/> <input type="button" value="SC Details"/> <input type="button" value="Reinvest to other Account"/> <input type="button" value="Cheque/Demand Draft"/> <input type="button" value="Cash"/> | | | | | |
| GL Account Number: | 111010011 | | | Txn Narrative: | Redemption By Cash |
| GL Description: | BRANCH VAULT CASH GL | | | | |
| Redemption Amount: | CNY | 10,171.00 | | | |
| <input type="button" value="Save"/> <input type="button" value="Cancel"/> | | | | | |
| <input type="button" value="Other Transactions"/> <input type="button" value="User Defined Fields"/> | | | | | |
| <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | | | | | |

Field Description

| Field Name | Description |
|--------------------------|---|
| GL Account Number | [Display] This field displays the cash GL account number maintained by the bank. |
| GL Description | [Display] This field displays the description of the GL Account number. |
| Txn Narrative | [Mandatory, Alphanumeric, 120] Type the narrative value based on the chosen redeem mode. |
| Redemption Amount | [Display] This field displays the redemption amount to be paid in cash mode. |

BankersCheque

If the customer selects **Banker's cheque** as the redemption mode, the customer can choose the bank at which the BC is payable. The BC is an inward clearing cheque and thus, will come to the issuer bank for clearing. The BC has to be personally collected by the customer. Service charges applicable for issuing a BC are deducted from the redemption amount.

Mixed Redemption

| | | | |
|---|--|----------------|-------------------------|
| Account Number: | 51000000716100 | Customer Name: | SHIN CHAN |
| Principal Balance: | CNY 298,456.00 | Txn Ref No: | 9174120090321009300000C |
| Redemption Amount: | CNY 10,000.00 | User Ref No: | 9174120090321009300000C |
| Notice No: | 3 | | |
| <input type="button" value="Deposit Summary"/> <input type="button" value="Redem. Details"/> <input type="button" value="Deposit Details"/> <input type="button" value="SC Details"/> | | | |
| <input type="button" value="Reinvest to other Account"/> <input type="button" value="BankersCheque"/> <input type="button" value="Cash"/> | | | |
| Issuer Code: | <input type="button" value="Danamon Bank"/> <input type="button" value="..."/> | | |
| Issue Date: | 30/11/2007 | | |
| Routing No: | 11999 | | |
| Serial No: | 999922000015 | | |
| Micr No: | 458637542142 | | |
| Passport / IC No: | PPS867521 | | |
| Beneficiary Name: | John Cusack | | |
| Beneficiary Address: | 34 Block New Athens New Jersey | | |
| Txn Narrative: | TD. Redemption Payout By BC. | | |
| <input type="button" value="Save"/> <input type="button" value="Cancel"/> | | | |
| <input type="button" value="Other Transactions"/> <input type="button" value="User Defined Fields"/> | | | |
| <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | | | |

Field Description

| Field name | Description |
|--------------------|---|
| Issuer Code | <p>[Mandatory, Pick List]</p> <p>Select the issuer code of the bank on which the BC is to be drawn from the pick list.</p> <p>A list of banks on which BC can be issued, is maintained in the Issuer Code Maintenance option and is downloaded to the branch. Normally banks issue BC of their own bank.</p> |
| Issue Date | <p>[Display]</p> <p>This field displays the date on which the BC is issued.</p> |

| Field name | Description |
|-------------------|--|
| Routing No | <p>[Conditional, Numeric, Nine]</p> <p>Type the routing number of the bank/branch, on which the BC is 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 Number¹⁵ = Sector Code / Bank Code + Branch Code</p> <p>In case of a BC, the routing number should be of the same bank, i.e. the default routing number displayed, as the instrument comes for inward clearing.</p> <p>In case of a DD, the routing number can be modified to the routing number of the bank, where the instrument will go for clearing. The order, in which the codes in the routing number are to be entered, is determined by the set up at Settlement Bank Parameters option.</p> <p>The system may not allow a bank's own cheques to be deposited, thus encouraging the internal bank transactions to be done through transfer of funds. This feature is bank configurable.</p> <p>You must enter data in Routing No and Micr No field or keep both as blank.</p> |
| Serial No | <p>[Display]</p> <p>This field displays the serial number. For a remittance instrument such as a BC or DD, the system generates a serial number that includes the branch code. The serial number for each instrument type is maintained separately. On reversal of an instrument issue, the instrument serial number is not reused for the next instrument issue.</p> <p>When an instrument comes into clearing, it may be referred to with an MICR number, which needs to be maintained for each instrument, if it is expected through an inward clearing batch. If the teller liquidates an instrument, the instrument serial number enables the system to track the instrument uniquely.</p> |

¹⁵(It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

| Field name | Description |
|----------------------------|---|
| Micr No | <p>[Conditional, Numeric, 12]</p> <p>Type the MICR number. The MICR number is the number which is necessary for every remittance instrument.</p> <p>The MICR number will be printed on the instrument, if the instrument is expected to come in for inward clearing. A cross reference is maintained with the system-generated serial number, to enable the system to track the instrument.</p> <p>You must enter data in Routing No and Micr No field or keep both as blank.</p> |
| Passport/IC No | <p>[Mandatory, Alphanumeric, 16]</p> <p>Type the passport/IC number for the identification of the beneficiary.</p> |
| Beneficiary Name | <p>[Mandatory, Alphanumeric, 35]</p> <p>Type the name of the beneficiary.</p> |
| Beneficiary Address | <p>[Optional, Alphanumeric, 35]</p> <p>Type the address details of the beneficiary.</p> |
| Txn Narrative | <p>[Mandatory, Alphanumeric, 120]</p> <p>Type the narrative value based on the chosen redeem mode.</p> |
| Bank | <p>[Display]</p> <p>This field displays the bank name corresponding to the bank code extracted from the routing number.</p> |
| Branch | <p>[Optional, Alphanumeric, Five]</p> <p>Type the branch name corresponding to the branch code and bank code extracted from the routing number.</p> |
| Sector | <p>[Optional, Alphanumeric, Five]</p> <p>Type the sector name corresponding to the sector code extracted from the routing number.</p> |

XferToCASA

If the customer selects **Transfer to CASA** as the redemption mode, the redemption proceeds will be directly transferred to the specified current or savings account, on the date of redemption.

Mixed Redemption

| | | | | | |
|--|----------------|------------|-----|----------------|-------------------------|
| Account Number: | 01000000716100 | 3 | ... | Customer Name: | SHIN CHAN |
| Principal Balance: | CNY | 298,456.00 | | Txn Ref No: | 9174120090321009300000 |
| Redemption Amount: | CNY | 10,000.00 | | User Ref No: | 91741200903210093000000 |
| Notice No: | 3 | ... | | | |
| <input type="button" value="Deposit Summary"/> <input type="button" value="Redem Details"/> <input type="button" value="Deposit Details"/> <input type="button" value="SC Details"/> <input type="button" value="Reinvest to other Account"/> <input type="button" value="Cheque/Demand Draft"/> <input type="button" value="XferToCASA"/> | | | | | |
| CASA A/C: | 01000001330100 | | | ... | |
| Customer Name: | SHIN CHAN | | | Txn Narrative: | Redemption By CASA |
| Redemption Amount: | CNY | 10,171.00 | | | |
| <input type="button" value="Save"/> <input type="button" value="Cancel"/> | | | | | |
| <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | | | | | |

Other Transactions
User Defined Fields

Field Description

| Field Name | Description |
|--------------------------|---|
| CASA A/C | [Mandatory, Numeric, 16, Pick List] Select the CASA account number from the pick list. The TD redemption proceeds will be credited to this account. |
| Customer Name | [Display] This field displays the name of the CASA account holder(s). |
| Txn Narrative | [Mandatory, Alphanumeric, 40] Type the narrative value based on the chosen redeem mode. |
| Redemption Amount | [Display] This field displays the redemption amount in the chosen redeem mode. This amount is displayed in the account currency. |

XferToExtAcct

If the customer selects **Transfer to External account** as the redemption mode, the redemption proceeds will be directly transferred to the specified external account, on the date of redemption. The inter-branch GL account for external transfers is defined under TD Bank parameters maintenance.

Mixed Redemption

| | | | |
|---|------------------------------------|---|-------------------------|
| Account Number: | 01000000716100 | Customer Name: | SHIN CHAN |
| Principal Balance: | CNY 299,456.00 | Txn Ref No: | 9174120090321009300000C |
| Redemption Amount: | CNY 10,000.00 | User Ref No: | 9174120090321009300000C |
| Notice No: | 9 | | |
| <input type="button" value="Deposit Summary"/> <input type="button" value="Redem. Details"/> <input type="button" value="Deposit Details"/> <input type="button" value="SC Details"/> | | <input type="button" value="XferToAcct"/> <input type="button" value="DemandDraft"/> <input type="button" value="XferToExtAcct"/> | |
| Issuer Code: | 11 | Txn Narrative: TD. Redemption By Ext. Xfer. | |
| External Branch: | <input type="button" value="..."/> | | |
| External Acct No.: | 986733421421 | | |
| Redemption Amount: | LTL | 500.00 | |
| <input type="button" value="Save"/> <input type="button" value="Cancel"/> | | | |

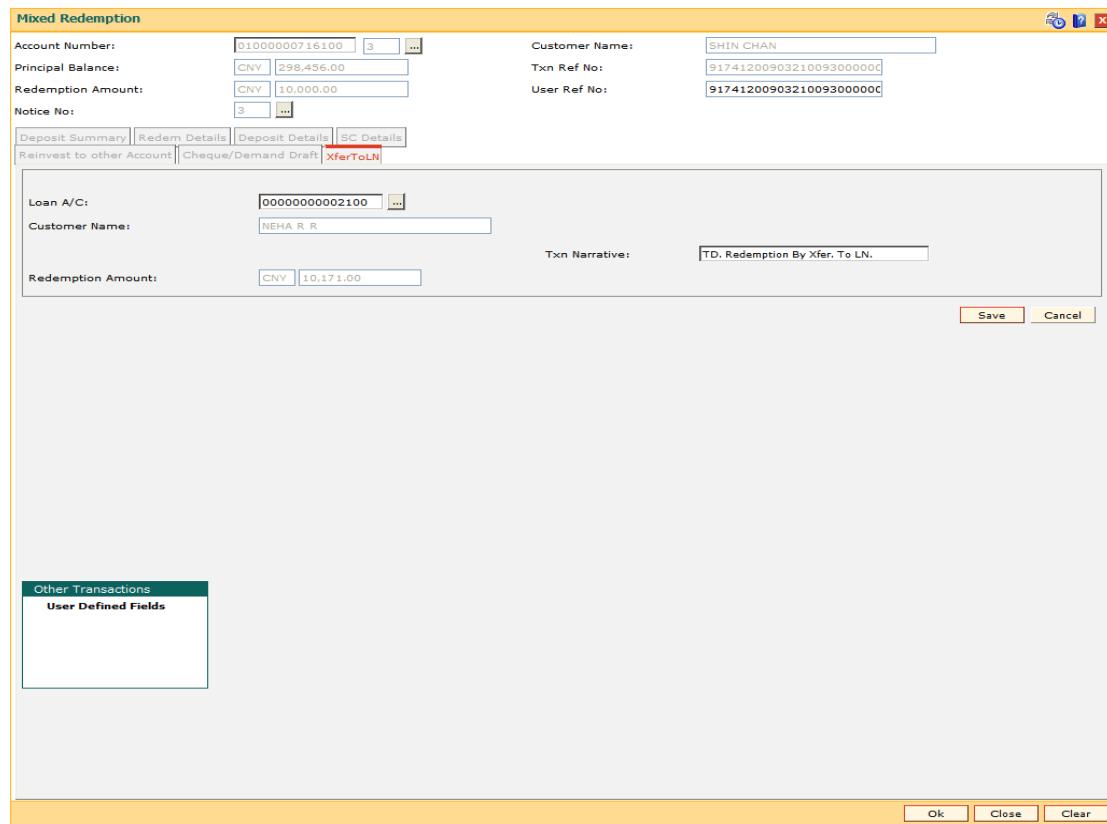
Other Transactions
User Defined Fields

Field Description

| Field name | Description |
|--------------------------|--|
| Issuer Code | [Mandatory, Pick List] Select the issuer code to which the redemption proceeds of the deposit will be transferred from the pick list. This is a GL account maintained by the bank where the redemption proceeds will be temporarily held, until it is transferred to the external account. |
| External Branch | [Mandatory, Drop-Down] Select the external bank branch number from the drop-down list. |
| External Acct No. | [Mandatory, Numeric, 16] Type the external account number. The TD redemption proceeds will be credited to this account. |
| Txn Narrative | [Mandatory, Alphanumeric, 120] Type the narrative value based on the chosen redeem mode. |
| Redemption Amount | [Display] This field displays the redemption amount that is to be redeemed to the customer, in the chosen redeem mode. This amount is displayed in the account currency. |

XferToLN

If the customer selects **Transfer to Loans account** as the redemption mode, the redemption proceeds will be directly transferred to the specified loans account, on the date of redemption.



The screenshot shows the 'Mixed Redemption' window. At the top, there are tabs for 'Deposit Summary', 'Redem Details', 'Deposit Details', 'SC Details', 'Reinvest to other Account', 'Cheque/Demand Draft', and 'XferToLN'. The 'XferToLN' tab is highlighted in red. The main area contains fields for Account Number (01000000716100), Principal Balance (CNY 298,456.00), Redemption Amount (CNY 10,000.00), Customer Name (SHIN CHAN), Txn Ref No (9174120090321009300000), and User Ref No (9174120090321009300000). Below these, there are fields for Notice No (3), Loan A/C (00000000002100), Customer Name (NEHA R R), and Txn Narrative (TD. Redemption By Xfer. To LN.). The 'Redemption Amount' field shows CNY 10,171.00. At the bottom right are 'Save' and 'Cancel' buttons. A large empty box is visible in the center of the window.

Field Description

| Field name | Description |
|--------------------------|---|
| Loan A/C | [Mandatory, Numeric, 16, Pick List] Select the loan account number from the pick list. The TD redemption proceeds will be credited to this account. |
| Customer Name | [Display] This field displays the name of the loan account holder. |
| Txn Narrative | [Mandatory, Alphanumeric, 40] Type the narrative value based on the chosen redeem mode. |
| Redemption Amount | [Display] This field displays the redemption amount that is to be redeemed to the customer in the chosen redeem mode. This amount is displayed in the account currency. |

TXferToGL

If the customer selects **Transfer to GL account** as the redemption mode, the redemption proceeds will be directly transferred to the specified GL account, on the date of redemption.

Mixed Redemption

Account Number: 01000000716100 3 ... Customer Name: SHIN CHAN

Principal Balance: CNY 298,456.00 Txn Ref No: 9174120090321009300000

Redemption Amount: CNY 10,000.00 User Ref No: 9174120090321009300000

Notice No: 3 ...

Deposit Summary | Redem. Details | Deposit Details | SC Details | Reinvest to other Account | DemandDraft | **XferToGL**

GL Account Number: 112233446 ... Txn Narrative: Redemption By GL

GL Description: ADJUSTMENT GL

Redemption Amount: CNY 10,171.00

Save Cancel

Other Transactions
User Defined Fields

Ok Close Clear

Field Description

| Field name | Description |
|--------------------------|--|
| GL Account Number | [Mandatory, Pick List] Select the GL account number from the pick list. The TD redemption proceeds will be credited to this account. |
| GL Description | [Display] This field displays the description of the GL account number. |
| Txn Narrative | [Mandatory, Alphanumeric, 120] Type the narration. |
| Redemption Amount | [Display] This field displays the redemption amount that is to be redeemed to the customer, in the chosen redeem mode. This amount is displayed in the account currency. |

Demand Draft

If the customer selects Demand Draft as the redemption mode, the customer can choose the bank on which, the DD is to be drawn. It is an online transaction and has to be handled accordingly. Service charges applicable for issuing a DD are deducted from the redemption amount.

The screenshot shows a software interface titled 'Mixed Redemption'. At the top, there are several input fields: 'Account Number' (C1000000716100), 'Principal Balance' (CNY 298,456.00), 'Redemption Amount' (CNY 10,000.00), 'Customer Name' (SHIN CHAN), 'Txn Ref No' (9174120090321009300000), and 'User Ref No' (9174120090321009300000). Below these are tabs for 'Deposit Summary', 'Redem Details', 'Deposit Details', 'SC Details', 'XferToAcct', and 'DemandDraft' (which is selected). The 'DemandDraft' tab contains fields for 'Issuer Code' (AMERICAN EXPRESS), 'Payable Branch' (0), 'Issue Date' (20/11/2007), 'Routing No' (1001001), 'Serial No' (1586734212), 'Micr No' (PP789645), 'Beneficiary Name' (John Cusack), 'Beneficiary Address' (34 Block, New Pendricve, New York), and 'Txn Narrative' (TD. Redemption By DD.). To the right, there are fields for 'Bank' (CANARA), 'Branch' (CANARA 1), and 'Sector' (Java). At the bottom right are 'Save' and 'Cancel' buttons. At the bottom left, there is a section titled 'Other Transactions' with a 'User Defined Fields' sub-section.

Field Description

| Field name | Description |
|-----------------------|---|
| Issuer Code | [Mandatory, Pick List] Select the issuer code of the bank on which the DD is to be drawn from the pick list. A list of banks on which DD can be issued is maintained in the Issuer Code Maintenance option and is downloaded to the branch. Normally banks issue DD of their own bank. |
| Payable Branch | [Mandatory, Pick List] Select the bank/branch at which the DD is payable from the pick list. |
| Issue Date | [Display] This field displays the date on which the DD is issued. |

| Field name | Description |
|-------------------|--|
| Routing No | <p>[Conditional, Numeric, Nine]</p> <p>Type the routing number of the bank/branch, on which the DD is drawn.</p> <p>The routing number is the combination of the bank code and the branch code. This is an editable field.</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>In case of a DD, the routing number should be of the same bank, i.e. the default routing number displayed, as the instrument comes for inward clearing.</p> <p>You must enter data in Routing No and Micr No field or keep both as blank.</p> |
| Bank | <p>[Display]</p> <p>This field displays the bank name corresponding to the bank code extracted from the routing number.</p> |
| Serial No | <p>[Display]</p> <p>This field displays the serial number. For a remittance instrument such as a BC or DD, the system generates a serial number that includes the branch code. The serial number for each instrument type is maintained separately. On reversal of an instrument issue the instrument serial number is not reused for the next instrument issue.</p> <p>When an instrument comes into clearing, it may be referred to with an MICR number, which needs to be maintained for each instrument, if it is expected through an inward clearing batch. If the teller liquidates an instrument, the instrument serial number enables the system to track the instrument uniquely.</p> |
| Branch | <p>[Optional, Alphanumeric, Five]</p> <p>Type the branch name corresponding to the branch code and bank code extracted from the routing number.</p> |
| Micr No | <p>[Conditional, Numeric, 12]</p> <p>This field displays the MICR number. The MICR number is a number which is necessary for every remittance instrument.</p> <p>The MICR number will be printed on the instrument, if the instrument is expected to come in for inward clearing. A cross reference is maintained with the system-generated serial number, to enable the system to track the instrument.</p> <p>You must enter data in Routing No and Micr No field or keep both as blank.</p> |
| Sector | <p>[Optional, Alphanumeric, Five]</p> <p>Type the sector name corresponding to the sector code extracted from the routing number.</p> |

| Field name | Description |
|----------------------------|---|
| Passport / IC No | [Mandatory, Alphanumeric, 16] Type the passport/IC number for the identification of the beneficiary. |
| Beneficiary Name | [Mandatory, Alphanumeric, 40] Type the name of the beneficiary. |
| Beneficiary Address | [Optional, Alphanumeric, 35] Type the address details of the beneficiary. |
| Txn Narrative | [Mandatory, Alphanumeric, 120] Type the narration. |

XrefToAcct

If the customer selects **Reinvest to Other Account** as the redemption mode, the redemption proceeds will be reinvested as a new deposit under the same TD account or any other existing TD account. The specified redemption amount will be reinvested as a new deposit at every payout frequency.

Variance, term, compounding frequency and payout frequency for such a deposit should be defined here. The system will initiate a new deposit with the specifications mentioned here on every payout frequency.

Mixed Redemption

Account Number: 01000000719100
Customer Name: SHIN CHAN

Principal Balance: CNY 298,456.00
Redemption Amount: CNY 10,000.00
Txn Ref No: 9174120090321009300000
User Ref No: 9174120090321009300000

Notice No: 3

XferToAcct

Deposit Summary | Redem Details | Deposit Details | SC Details | XferToAcct | DemandDraft | XferToGL

Account Number: 01000000719100
Customer Name: SHIN CHAN
Payout Frequency: At Maturity
Compounding Frequency: At Maturity
Base for rate: Incremental Amount
Txn Narrative: Redemption To Existing Account
Maturity Date Factor: Term
Term: 12 Months 0 Days
Int. Start Date: 21/03/2009
Maturity Date: 21/03/2010
Next Int. Pay Date: 21/03/2010
Next Int. Comp. Date: 21/03/2010

Rate

Interest Rate: 8.0
Product Variance: 0.0
Deposit Variance: 0.00000
Net Rate: 8.00000
Scheme Variance: 0.0
Scheme Rate: 0.0
Annual Equivalent Rate: 8.0

Maturity

Maturity Amount: 10,984.68

Save | Cancel | Ok | Close | Clear

Other Transactions
User Defined Fields

Field Description

| Field Name | Description |
|-------------------------|---|
| Account Number | <p>[Mandatory, Pick List]</p> <p>Select the TD account number under which the new deposit is to be initiated from the pick list.</p> |
| Customer Name | <p>[Display]</p> <p>This field displays the name of the customer holding the selected TD account.</p> |
| Payout Frequency | <p>[Conditional, Drop-Down]</p> <p>Select the time interval at which the interest for TD will be paid out 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 <p>This field is disabled and set as At Maturity for accounts opened under product for which the Flexible TD (No Maturity) or Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> |

| Field Name | Description |
|-----------------------|---|
| Compounding Frequency | <p>[Conditional, Drop-Down]</p> <p>Select the compounding frequency from the drop-down list. The TD interest is compounded at the specified time, and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases.</p> <p>For example,</p> <p>TD Amount = INR 1000</p> <p>Rate of Interest = 10%</p> <p>Interest Payout Frequency = Monthly</p> <p>Compounding Frequency = Monthly</p> <p>Interest Due After End of 1st Month = INR 100</p> <p>At the end of 1st Month the Interest earned i.e. INR 100 will be added to the Principal amount</p> <p>So the Principal amount will increase to INR 1100</p> <p>Therefore the actual Interest paid for the Principal amount of INR 1100 will be INR 110</p> <p>This field is disabled and set as At Maturity for accounts opened under product for which the Flexible TD (No Maturity) or Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> |

| Field Name | Description |
|----------------------|--|
| Base for rate | <p>[Mandatory, Drop-Down]</p> <p>Select the base for rate 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. <p>For example,</p> <p>Payin Amount = 10,000</p> <p>Rate of Interest (defined at product slab level) =5%</p> <p>In this case, 10,000 will be the base for 5% interest rate.</p> <ul style="list-style-type: none"> • Cumulative of 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. <p>For example,</p> <p>Under one TD account there are three deposits placed.</p> <p>Payin amount of first deposit = 5000</p> <p>Payin amount of second deposit = 10,000</p> <p>Payin amount of third deposit = 10,000</p> <p>The interest rate for deposits up to 25,000 is 4%. The interest rate changes to 5% for deposits over 25,000.</p> <p>New deposit payin amount = 5000</p> <p>In this case, 30,000 will be the new deposit and the interest rate applicable to the new deposit of 5,000 is 5%, as Cumulative of the deposit option is selected. The rate of interest for the rest of the deposit (i.e. 25,000) remains 4%.</p> <ul style="list-style-type: none"> • Cumulative of all deposits - The sum of payin amount of all deposits under this account (including this new deposit) is considered as the base, and the interest rate applicable for this base as defined at the product level slabs is picked up as the interest rate applicable from the process date of new deposit for all the existing deposits under this account, and for the new deposit. It is applicable from the interest start date. <p>For example,</p> <p>Under one TD account there are three deposits placed.</p> <p>Payin amount of first deposit = 5000</p> <p>Payin amount of second deposit = 10,000</p> <p>Payin amount of third deposit = 10,000</p> <p>The interest rate for deposits up to 25,000 is 4%. The interest rate changes to 5% for deposit over 25,000.</p> <p>New deposit payin amount = 5000</p> <p>In this case, 30,000 will be the new deposit and the interest rate applicable to the total deposit of 30,000 is 5%, as Cumulative of all deposits option is selected. The rate of interest changes for the total deposit from the day the new amount is deposited.</p> |

| Field Name | Description |
|-----------------------------|--|
| Txn Narrative | <p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narrative value based on the chosen redeem mode.</p> |
| Maturity Date Factor | <p>[Conditional, Radio Button]</p> <p>Click on the required maturity date factor.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Term • Maturity Date <p>This field is disabled for accounts opened under product for which the Flexible TD (No Maturity) or Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> |
| Term | <p>The below fields are enabled if Term option is selected in the Maturity Date Factor field.</p> |
| Term | <p>[Mandatory, Numeric, Two]</p> <p>Type the term for which the TD is being renewed.</p> <p>The term should be within the maximum and minimum limits specified at the product level.</p> |
| Int. Start Date | <p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the interest start date from the pick list.</p> <p>The interest start date is the date on which the bank starts accruing interest for the TD.</p> <p>For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument.</p> <p>You can specify any date, on or after the value date of the deposit, and on or before the maturity date of the deposit.</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>This field is enabled if Maturity Date 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> <p>The interest should be within the product limits.</p> |

| Field Name | Description |
|-------------------------------|--|
| Product Variance | [Display] This field displays the interest variance, defined under the Product-Rate Maintenance for the slab under which TD principal balance and term falls. |
| Deposit Variance | [Mandatory, Numeric, Three, Six] Type the interest variance for the new term deposit initiated under the new TD account. The variance specified should be within the minimum and maximum variance specified at the product level. Based on the product definition made for the field Auto/ Force Renew With Deposit Variance in TD Product Master (Fast Path: TDM01) option, the deposit variance will be carried forward to the deposits created by auto / force renewal. |
| Net Rate | [Display] This field displays the net rate at which interest is paid against the deposit. $\text{Net Rate} = \text{Interest Rate (At deposit level)} + \text{Deposit Variance} + \text{Product Variance}$ The net rate specified should be within the minimum and maximum variance specified at the product level. |
| Scheme Variance | [Display] This field displays the interest variance applicable on the scheme. |
| Scheme Rate | [Display] This field displays the interest rate applicable on the scheme. |
| Annual Equivalent Rate | [Display] This field displays the annual equivalent rate. AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer. |
| Next Int. Pay Date | [Display] This field displays the next interest due date. Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Payout Date = 31/03/2004 |

| Field Name | Description |
|-----------------------------|--|
| Next Int. Comp. Date | [Display] This field displays the next interest compounding date. Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Compounding Date = 31/01/2004 |
| Maturity | |
| Maturity Amount | [Display] This field displays the total amount to be received on the maturity of the deposit. This amount is inclusive of the TSD, if any. |

XferToProd

If the customer selects Reinvest to New Account as the redemption mode, the system enables you to reinvest the premature deposit redemption amount to a new TD Account. The new account could be opened under any other **FLEXCUBE Retail** TD product defined, including the existing TD account product.

Variance, term, compounding frequency and payout frequency for such a new deposit needs to be defined here. The system will initiate a new TD Account under a new TD Product, as per the specifications mentioned here on every payout frequency.

Mixed Redemption

| | | | | | | | | | | | | | | | | | | | | |
|--|---|-------------------------------------|-------------|----------------|-------------------------|------------------|--------|-------------------|--------|-------------------|------------------|---|--------|------------------|--------|----------------|---|-------------------------|--------|--|
| Account Number: | 01000000716100 | 3 | ... | Customer Name: | SHIN CHAN | | | | | | | | | | | | | | | |
| Principal Balance: | CNY | 298,456.00 | | Txn Ref No: | 9174120090321009300000 | | | | | | | | | | | | | | | |
| Redemption Amount: | CNY | 10,000.00 | | User Ref No: | 91741200903210093000000 | | | | | | | | | | | | | | | |
| Notice No: | 3 | ... | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Deposit Summary"/> <input type="button" value="Redem Details"/> <input type="button" value="Deposit Details"/> <input type="button" value="SC Details"/> <input type="button" value="XferToProd"/> <input type="button" value="DemandDraft"/> <input type="button" value="XferToGL"/> | | | | | | | | | | | | | | | | | | | | |
| Product: | 316 Discounted TD Prod CNY | | | ... | | | | | | | | | | | | | | | | |
| Payout Frequency: | At Maturity | At Maturity | At Maturity | | | | | | | | | | | | | | | | | |
| Compounding Frequency: | | | | | | | | | | | | | | | | | | | | |
| Base for rate: | Incremental Amount | | | | | | | | | | | | | | | | | | | |
| Txn Narrative: | Redemption To New Account | | | | | | | | | | | | | | | | | | | |
| Maturity Date Factor : | <input checked="" type="radio"/> Term | <input type="radio"/> Maturity Date | | | | | | | | | | | | | | | | | | |
| Term <table border="1"> <tr> <td>Term:</td> <td>12</td> <td>Months</td> <td>0</td> <td>Days</td> </tr> <tr> <td>Int. Start Date:</td> <td colspan="4">21/03/2009 <input type="button" value="..."/></td> </tr> <tr> <td>Maturity Date:</td> <td colspan="4">21/03/2010 <input type="button" value="..."/></td> </tr> </table> | | | | | | Term: | 12 | Months | 0 | Days | Int. Start Date: | 21/03/2009 <input type="button" value="..."/> | | | | Maturity Date: | 21/03/2010 <input type="button" value="..."/> | | | |
| Term: | 12 | Months | 0 | Days | | | | | | | | | | | | | | | | |
| Int. Start Date: | 21/03/2009 <input type="button" value="..."/> | | | | | | | | | | | | | | | | | | | |
| Maturity Date: | 21/03/2010 <input type="button" value="..."/> | | | | | | | | | | | | | | | | | | | |
| Next Int. Pay Date: | 01/01/1800 <input type="button" value="..."/> | | | | | | | | | | | | | | | | | | | |
| Next Int. Comp. Date: | 01/01/1800 <input type="button" value="..."/> | | | | | | | | | | | | | | | | | | | |
| Rate <table border="1"> <tr> <td>Interest Rate:</td> <td>0.0000</td> </tr> <tr> <td>Product Variance:</td> <td>0.0000</td> </tr> <tr> <td>Deposit Variance:</td> <td>0.0000</td> </tr> <tr> <td>Net Rate:</td> <td>0.0000</td> </tr> <tr> <td>Scheme Variance:</td> <td>0.0000</td> </tr> <tr> <td>Scheme Rate:</td> <td>0.0000</td> </tr> <tr> <td>Annual Equivalent Rate:</td> <td>0.0000</td> </tr> </table> | | | | | | Interest Rate: | 0.0000 | Product Variance: | 0.0000 | Deposit Variance: | 0.0000 | Net Rate: | 0.0000 | Scheme Variance: | 0.0000 | Scheme Rate: | 0.0000 | Annual Equivalent Rate: | 0.0000 | |
| Interest Rate: | 0.0000 | | | | | | | | | | | | | | | | | | | |
| Product Variance: | 0.0000 | | | | | | | | | | | | | | | | | | | |
| Deposit Variance: | 0.0000 | | | | | | | | | | | | | | | | | | | |
| Net Rate: | 0.0000 | | | | | | | | | | | | | | | | | | | |
| Scheme Variance: | 0.0000 | | | | | | | | | | | | | | | | | | | |
| Scheme Rate: | 0.0000 | | | | | | | | | | | | | | | | | | | |
| Annual Equivalent Rate: | 0.0000 | | | | | | | | | | | | | | | | | | | |
| Maturity <table border="1"> <tr> <td>Maturity Amount:</td> <td>0.00</td> </tr> </table> | | | | | | Maturity Amount: | 0.00 | | | | | | | | | | | | | |
| Maturity Amount: | 0.00 | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Save"/> <input type="button" value="Cancel"/> | | | | | | | | | | | | | | | | | | | | |
| Other Transactions User Defined Fields | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | | | | | | | | | | | | | | | | | | | | |

Field Description

| Field name | Description |
|------------|--|
| Product | <p>[Mandatory, Pick List]</p> <p>Select the new TD product in which the premature redemption amount of the deposit is to be reinvested from the pick list.</p> |

| Field name | Description |
|-----------------------|--|
| Payout Frequency | <p>[Mandatory, Drop-Down]</p> <p>Select the time interval at which the interest for TD will be paid 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 <p>This field is disabled and set as At Maturity for accounts opened under product for which the Flexible TD (No Maturity) or Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> |
| Compounding Frequency | <p>[Mandatory, Drop-Down]</p> <p>Select the compounding frequency from the drop-down list</p> <p>The TD interest is compounded at the time specified and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases.</p> <p>For example,</p> <p>TD Amount = INR 1000</p> <p>Rate of Interest = 10%</p> <p>Interest Payout Frequency = Monthly</p> <p>Compounding Frequency = Monthly</p> <p>Interest Due After End of 1st Month = INR 100</p> <p>At the end of 1st Month the Interest earned i.e. INR 100 will be added to the Principal amount</p> <p>So the Principal amount will increase to INR 1100</p> <p>Therefore the actual Interest paid for the Principal amount of INR 1100 will be INR 110</p> <p>This field is disabled and set as At Maturity for accounts opened under product for which the Flexible TD (No Maturity) or Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> |

| Field name | Description |
|-----------------------------|---|
| Base for rate | <p>[Mandatory, Drop-Down]</p> <p>Select the base for the rate 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 of 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 of 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. |
| Txn Narrative | <p>[Mandatory, Alphanumeric, 120]</p> <p>Type the narrative value based on the chosen redeem mode.</p> |
| Maturity Date Factor | <p>[Conditional, Radio Button]</p> <p>Click on the required maturity date factor.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Term • Maturity Date <p>This field is disabled for accounts opened under product for which the Flexible TD (No Maturity) or Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> |
| Term | <p>The below fields are enabled if Term option is selected in the Maturity Date Factor field.</p> |
| Term | <p>[Mandatory, Numeric, Two]</p> <p>Type the term for which the TD is being renewed.</p> <p>The term should be within the maximum and minimum limits specified at the product level.</p> |

| Field name | Description |
|-------------------------|---|
| Int. Start Date | <p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the interest start date from the pick list.</p> <p>The interest start date is the date on which the bank starts accruing interest for the TD.</p> <p>For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument.</p> <p>You can specify any date, on or after the value date of the deposit and on or before the maturity date of the deposit.</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 Maturity Date 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. The interest should be within the product limits.</p> |
| Product Variance | <p>[Display]</p> <p>This field displays the interest variance, defined under the Product Rate Maintenance for the slab under which the TD principal balance and term fall.</p> |
| Deposit Variance | <p>[Mandatory, Numeric, Three, Six]</p> <p>Type the interest variance for the new term deposit initiated under the new TD account. 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 net rate at which 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 specified should be within the minimum and maximum variance specified at the product level.</p> |
| Scheme Variance | <p>[Display]</p> <p>This field displays the interest variance applicable on the scheme.</p> |
| Scheme Rate | <p>[Display]</p> <p>This field displays the interest rate applicable on the scheme.</p> |

| Field name | Description |
|--|--|
| Annual Equivalent Rate | <p>[Display]</p> <p>This field displays the annual equivalent rate.</p> <p>AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer.</p> |
| Next Int. Pay Date | <p>[Display]</p> <p>This field displays the next interest due date. Depending on the Interest Payout Frequency interval specified, the system will calculate 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> |
| Next Int. Comp. Date | <p>[Display]</p> <p>This field displays the next interest compounding date. Depending on the Interest Compounding Frequency duration specified, the system would calculate 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 | |
| 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 TSD, if any.</p> |
| Use Source account's MIS class and code | <p>[Optional, Checkbox]</p> <p>Select the checkbox if the MIS class and codes defined at the source account level are to be inherited by the new account to be opened.</p> |

15. Click the **Save** button. The system displays the **Redem Details** tab.
16. Click the **Ok** button.
17. The system displays the message "Record added". Click the **Ok** button.
18. The system displays the **Documents Receipt** screen.
19. Select the receipt you want to print and click the **Ok** button.
OR
Click the **Cancel** button.

Note: This functionality is tested through API.

Example: Negative Special Penalty Variance

Deposit level variance of 1% given at the time of deposit opening

Interest Rate Matrix

| Period/ Amount | 10000- 50000 | 50001- 100000 | 100001- 500000 | 500000 & above |
|-------------------|-----------------|------------------|-------------------|-------------------|
| 1 month | 5 | 6 | 7 | 8 |
| 2 month | 6 | 7 | 8 | 9 |
| 3 month | 7 | 8 | 9 | 10 |
| 6 month | 8 | 9 | 10 | 11 |

- At product level, the penalty rate to be used is specified as the Product rate
- Product level penalty variance is -1%
- Customer comes and opens a TD for the period of 6 months, amount is 60000/-
- Deposit level variance given is 1%
- Interest rate applicable to the TD deposit is $9\% + 1\% = 10\%$
- Customer visits the branch after 1 month for making a part redemption of 25000/-
- Bank wants to apply a negative special penalty variance of 1.5%

Based on the part redemption amount and the period for which the deposit was kept with the bank, **Oracle FLEXCUBE** will determine the applicable interest rate for the part amount.

Calculation of the net interest rate will be as follows:

| Rate derived as per the Product rates | Product level Penalty Variance | Deposit level Variance | Special Penalty Variance | Net Interest Rate |
|---|--------------------------------------|---------------------------|--------------------------------|-------------------------|
| 5% | -1% | +1% | -1.5% | 3.5% |

1310 - Quick Redemption By Cash

Oracle FLEXCUBE provides the customer with the facility to redeem the deposit on instruction before its maturity date. This is termed as premature redemption.

A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. The customer cannot redeem the deposit on the date of account opening.

Using this option you can redeem a term deposit and encash the proceeds directly. The teller can alternately use **Mixed Redemption** (Fast Path: 1358) option which offers other modes of transferring the proceeds.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To redeem a TD account by cash

1. Type the fast path **1310** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > Quick Redemption By Cash**.
2. The system displays the TD Redemption Inquiry screen.

TD Redemption Inquiry

TD Redemption Inquiry*

| | |
|----------------------------------|---|
| Account Number:* | Deposit No: |
| Account Ccy: | Notice No: |
| Redemption Mode:* | Uncollected Interest: |
| Original Deposit No: | Lien Amount: |
| Renewal No: | Interest Variance as : |
| Uncollected Principal: | Withhold Interest: |
| Redemption Amount:* | <input type="radio"/> Absolute Value <input type="radio"/> Percentage |
| Waive Interest: | |
| Force Debit Against Lien No : | |
| Special Penalty Variance: | 0.0000000000 |
| Account Status: | |
| Principal Balance: | |
| Interest Applicable: | 0.0000000000 |
| Penalty Amount: | 0.00 |
| + Uncollected Principal: | |
| + Uncollected Interest: | |
| + Overdue Interest Accrued : | |
| + PMI On Uncollected Principal: | |
| + PMI On Uncollected Interest: | |
| + Penalty Interest On Principal: | |
| - Additional Penalty Amount: | 0.00 |
| - Pro-rata Interest Deducted: | |
| - Tax Deducted 1: | |
| - Tax Deducted 2: | |
| Net Proceeds: | |

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

UDF | OK | Close | Clear

Field Description

| Field Name | Description |
|------------------------|---|
| Account Number | [Mandatory, Numeric, 16] Type the TD account number. 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 (US Dollar), the account opened under that product has USD as its account currency. |
| Redemption Mode | [Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options in the list are: <ul style="list-style-type: none"> • Full Redemption - The entire deposit amount is redeemed. • Part Redemption - You can specify a part of the entire deposit amount to be redeemed. |

| Field Name | Description |
|------------------------------|---|
| Original Deposit No. | <p>[Display]</p> <p>This field displays the original deposit number.</p> <p>The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.</p> |
| Deposit No | <p>[Mandatory, Pick List]</p> <p>Select the term deposit number from the pick list that is to be redeemed.</p> |
| Renewal No | <p>[Display]</p> <p>This field displays the renewal number of the TD.</p> |
| Notice No | <p>[Conditional, Pick List]</p> <p>Select the notice number from the pick list.</p> <p>The pick list displays the details based on the TD account number and Deposit number selected in the corresponding fields.</p> <p>This field is enabled for accounts opened under product for which the Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> |
| Uncollected Principal | <p>[Display]</p> <p>This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.</p> <p>Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> |
| Uncollected Interest | <p>[Display]</p> <p>This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer.</p> <p>Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer.</p> <p>These uncollected proceeds are displayed in this field.</p> |
| Redemption Amount | <p>[Conditional, Numeric, 13, Two]</p> <p>Type the amount of the term deposit that is to be redeemed.</p> <p>This field is enabled if Part Redemption is selected as Redemption Mode.</p> |

| Field Name | Description |
|---------------------------------|---|
| Waive Interest | <p>[Optional, Check Box]</p> <p>Select the Waive Interest check box if the accrued or compounded interest has to be waived. This flag is disabled if partial redemption is made. This flag is also disabled if redemption made on or after maturity</p> |
| Special Penalty Variance | <p>[Conditional, Numeric, Three, 10]</p> <p>Type the special penalty variance.</p> <p>This field accepts negative variance.</p> |
| Interest Variance as | <p>[Optional, Radio Button]</p> <p>Select the interest variance for redemption.</p> <p>The options are as follows:</p> <ul style="list-style-type: none"> • Absolute Value • Percentage |
| Account Status | <p>[Display]</p> <p>The field displays the account status.</p> |
| Principal Balance | <p>[Display]</p> <p>This field displays the matured Principal amount left uncollected with the bank, and which has no specific payout instructions.</p> |
| Interest Applicable | <p>[Display]</p> <p>This field displays the interest applicable for the TD. It displays up to 10 digits after decimal.</p> |
| Penalty Amount | <p>[Display]</p> <p>This field displays the penalty amount.</p> <p>It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable.</p> <p>The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the TD Bank Parameter Level (TDM04) option.</p> |

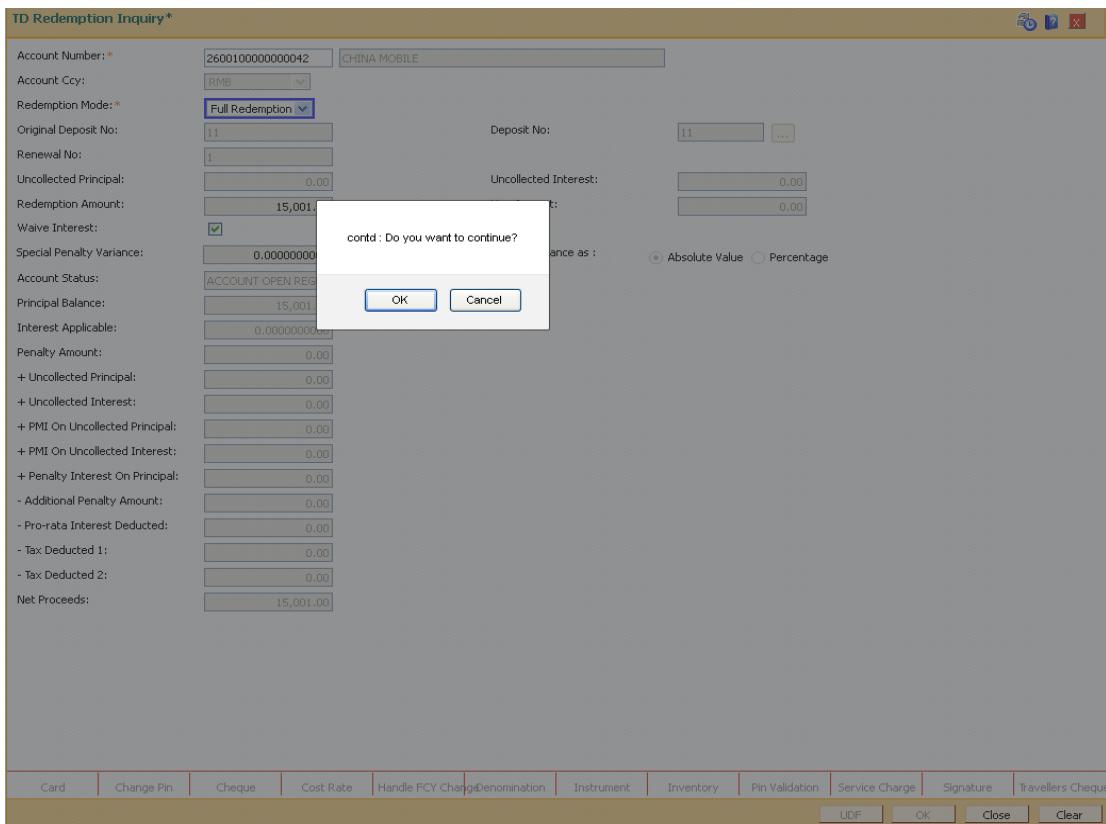
| Field Name | Description |
|--|---|
| + Uncollected Principal | <p>[Display]</p> <p>This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.</p> <p>Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> <p>For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.</p> |
| + Uncollected Interest | <p>[Display]</p> <p>This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer.</p> <p>This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> |
| + Overdue Interest Accrued | <p>[Display]</p> <p>This field displays the overdue interest accrued for the deposit.</p> |
| + PMI On Uncollected Principal | <p>[Display]</p> <p>This field displays the post-maturity interest earned on the matured uncollected principal.</p> |
| + PMI On Uncollected Interest | <p>[Display]</p> <p>This field displays the post-maturity interest earned on the matured uncollected interest.</p> <p>Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI¹⁶ will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p> |
| + Penalty Interest On Principal | <p>[Display]</p> <p>This field displays the penalty interest on the principal, if penalty is charged for early redemption.</p> |
| - Additional Penalty Amount | <p>[Display]</p> <p>This field displays the additional penalty amount.</p> |

¹⁶(Post Maturity Interest)

| Field Name | Description |
|---|---|
| - Pro-rata Interest Deducted | <p>[Display]</p> <p>This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed.</p> <p>While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount.</p> <p>If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero.</p> <p>For example, for a deposit of 10,000 made on 1st January '09, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '09, the system calculates the interest payable for this deposit from 1st January '09 to 31st May '09. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.</p> |
| - Tax Deducted 1 | <p>[Display]</p> <p>This field displays the tax 1 for the amount to be redeemed.</p> <p>The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds. The tax is calculated based on the tax code 1 attached to the account at the time of account opening.</p> |
| - Tax Deducted 2 | <p>[Display]</p> <p>This field displays the tax 2 for the amount to be redeemed. The tax is calculated based on the tax code 2 attached to the account at the time of account opening.</p> |
| Net Proceeds | <p>[Display]</p> <p>This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.</p> |
| <ol style="list-style-type: none"> 3. Enter the account number and select the redemption mode from the drop-down list. 4. Select the deposit number from the pick list. In case of premature redemption, the system displays the message "Premature Redemption of Term Deposit. Do you want to continue?". Click the Ok button to continue. 5. For partial redemption, enter the redemption amount. 6. Select the checkbox for Waive interest if the accrued or compounded interest have to be waived. | |

7. Click the **Ok** button.
8. The system displays the message "Do You want to continue?".

TD Redemption Inquiry



9. Click the **OK** button. The system displays the **Quick Redemption By Cash** screen.

Quick Redemption By Cash

Quick Redemption By Cash*

| | | | |
|----------------------|------------------|--------------|---------|
| Account Number: | 2600100000000042 | CHINA MOBILE | |
| Account Ccy: | RMB | Txn Ccy: * | RMB |
| Acy Rate: | 1.00000 | Txn Rate: | 1.00000 |
| Deposit No: | 12 | | |
| Redemption Proceeds: | 15,000.00 | | |
| Txn Amount: | 15,000.00 | | |
| User Ref No: | | | |
| Txn. Narrative: * | Redemption E | | |

Document Receipt

Documents

| Sr No. | Doc ID | Description | Printed |
|--------|--|---|---------|
| 1 | Oracle Flexcube MessageBox - Mozilla Firefox | 10.180.13.112/bm99999/MessageBoxDialogBox.asp | X |
| 1 | | bxnSeqNo : Transaction sequence number is 11. | |

OK Cancel

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

UDF OK Close Clear

Field Description

| Field Name | Description |
|-----------------------|---|
| Account Number | [Display] This field displays the TD account number. The name of the account holder is displayed in the adjacent field. |
| Account Ccy | [Display] This field displays the account currency for the transaction. |
| Txn Ccy | [Mandatory, Drop-Down] Select the transaction currency of the account from the drop-down list. |
| Acy Rate | [Display] This field displays the account currency rate. |
| Txn Rate | [Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. |

| Field Name | Description |
|----------------------------|--|
| Deposit No | [Display] This field displays the deposit number selected in the TD Redemption Inquiry screen. |
| Redemption Proceeds | [Display] This field displays the redemption amount. |
| Txn Amount | [Display] This field displays the transaction amount. The transaction amount depends on the Transaction Currency selected. When transaction currency is selected, the transaction amount is derived using the appropriate currency conversion rate. |
| User Ref No | [Optional, Alphanumeric, 40] Type the user reference number. |
| Txn Narrative | [Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. You can change the narration if required. |

10. Click the **UDF** button. The system displays the **UDF Details** screen.
11. Click the **Validate** button. The system displays the message "Validation procedure completed".
12. Click the **Ok** button.
13. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.
14. Click the **Ok** button. The system displays the **Quick Redemption By Cash** screen.
15. The system displays the **Authorization Reason** screen.
16. Enter the relevant information and click the **Grant** button.
17. 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.
18. The system displays the **Document Receipt** screen.
19. 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.
20. Click the **Cancel** 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 **Authorization Transaction** refer to the **Oracle FLEXCUBE Introduction User Manual**.

1311 - TD Redemption Inquiry - By BC

Oracle FLEXCUBE provides the customer with the facility to redeem the deposit on instruction before its maturity date. This is termed as premature redemption. A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. The customer cannot redeem the deposit on the date of account opening.

Using this option you can directly redeem a term deposit and transfer the proceeds to a bankers cheque. You can alternately use the **Mixed Redemption** (Fast Path: 1358) option which provides various modes of redemption.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To redeem a TD account by bankers cheque

- Type the fast path **1311** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > Quick Redemption By BC**.
- The system displays the TD Redemption Inquiry screen.

TD Redemption Inquiry

The TD Redemption Inquiry window is a dialog box with the following fields and layout:

- Account Number:** Text input field with a required asterisk.
- Account Ccy:** Drop-down menu.
- Redemption Mode:** Drop-down menu.
- Original Deposit No:** Text input field.
- Renewal No:** Text input field.
- Uncollected Principal:** Text input field.
- Redemption Amount:** Text input field with a required asterisk.
- Waive Interest:** Check box.
- Special Penalty Variance:** Text input field with value 0.0000000000.
- Account Status:** Text input field.
- Principal Balance:** Text input field.
- Interest Applicable:** Text input field with value 0.0000000000.
- Penalty Amount:** Text input field with value 0.00.
- + Uncollected Principal:** Text input field.
- + Uncollected Interest:** Text input field.
- + PMI On Uncollected Principal:** Text input field.
- + PMI On Uncollected Interest:** Text input field.
- + Penalty Interest On Principal:** Text input field.
- Additional Penalty Amount:** Text input field with value 0.00.
- Pro-rata Interest Deducted:** Text input field.
- Tax Deducted 1:** Text input field.
- Tax Deducted 2:** Text input field.
- Net Proceeds:** Text input field.
- Deposit No:** Text input field with a browse button (...).
- Notice No:** Text input field with value 0.
- Uncollected Interest:** Text input field.
- Lien Amount:** Text input field with value 0.00.
- Interest Variance as :** Radio buttons for **Absolute Value** (selected) and **Percentage**.

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

Field Description

| Field Name | Description |
|------------------------------|--|
| Account Number | [Mandatory, Numeric, 16] Type the TD account number. |
| Account Ccy | [Display] This field displays the currency assigned to the product at the product level under which the account is opened. |
| Redemption Mode | [Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options are: <ul style="list-style-type: none"> • Full Redemption - The entire deposit amount is redeemed. • Part Redemption - You can specify a part of the entire deposit amount to be redeemed. |
| Original Deposit No. | [Display] This field displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit. |
| Deposit No | [Mandatory, Pick List] Select the term deposit number that is to be redeemed from the pick list. |
| Renewal No | [Display] This field displays the renewal number of the TD. |
| Notice No | [Conditional, Pick List] Select the notice number from the pick list. The pick list displays the details based on the TD account number and Deposit number selected in the corresponding fields. This field is enabled for accounts opened under product for which the Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option. |
| Uncollected Principal | [Display] This field displays the uncollected amount. This is the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. |

| Field Name | Description |
|---------------------------------|---|
| Uncollected Interest | <p>[Display]</p> <p>This field displays the uncollected interest.</p> <p>The interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer.</p> |
| Redemption Amount | <p>[Conditional, Numeric, 13, Two]</p> <p>Type the amount of the term deposit that is to be redeemed.</p> <p>This field is enabled if Part Redemption is selected from the Redemption Mode drop-down list.</p> |
| Lien Amount | <p>[Display]</p> <p>This field displays the lien amount on the TD, if any.</p> |
| Waive Interest | <p>[Optional, Checkbox]</p> <p>Select the checkbox if the accrued or compounded interest have to be waived. This flag is disabled if partial redemption is made. This flag is also disabled if redemption made on or after maturity .</p> |
| Special Penalty Variance | <p>[Conditional, Numeric, Three, 10]</p> <p>Type the special penalty variance.</p> <p>This field accepts negative variance.</p> |
| Interest Variance as | <p>[Optional, Radio Button]</p> <p>Select the interest variance for redemption.</p> <p>The options are as follows:</p> <ul style="list-style-type: none"> • Absolute Value • Percentage |
| Account Status | <p>[Display]</p> <p>The field displays the account status.</p> |
| Principal Balance | <p>[Display]</p> <p>This field displays the matured principal amount left uncollected with the bank, and which has no specific payout instructions.</p> |
| Interest Applicable | <p>[Display]</p> <p>This field displays the interest applicable for the TD. It displays up to 10 digits after decimal.</p> |

| Field Name | Description |
|---------------------------------------|---|
| Penalty Amount | <p>[Display]</p> <p>This field displays the penalty amount.</p> <p>It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable.</p> <p>The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the TD Bank Parameters Maintenance (Fast Path: TDM04).</p> |
| + Uncollected Principal | <p>[Display]</p> <p>This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.</p> <p>Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> <p>For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.</p> |
| + Uncollected Interest | <p>[Display]</p> <p>This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer.</p> <p>This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> |
| + PMI On Uncollected Principal | <p>[Display]</p> <p>This field displays the post-maturity interest earned on the matured uncollected principal.</p> <p>Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI¹⁷ will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p> |
| + PMI On Uncollected Interest | <p>[Display]</p> <p>This field displays the post-maturity interest earned on the uncollected interest.</p> <p>Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p> |

¹⁷(Post Maturity Interest)

| Field Name | Description |
|--|--|
| + Penalty Interest On Principal | [Display] This field displays the penalty interest on the principal, if penalty is charged for early redemption. |
| - Additional Penalty Amount | [Display] This field displays the additional penalty amount. |
| - Pro-rata Interest Deducted | [Display] This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed. While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount. If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero. For example, for a deposit of 10,000 made on 1st January '04, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '04, the system calculates the interest payable for this deposit from 1st January '04 to 31st May '04. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest. |
| - Tax Deducted 1 | [Display] This field displays the tax 1 for the amount to be redeemed. The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds. The tax is calculated based on the tax code 1 attached to the account at the time of account opening. |
| - Tax Deducted 2 | [Display] This field displays the tax 2 for the amount to be redeemed. The tax is calculated based on the tax code 2 attached to the account at the time of account opening. |
| Net Proceeds | [Display] This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer. |

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

5. Select the deposit number from the pick list. In case of premature redemption, the system displays the message " Premature Redemption of Term Deposit. Do you want to continue? ". Click the **Ok** button.
6. Select the **Penalty Variance** check box if special penalty variance is to be added.
7. Click the **Ok** button.
8. The system displays the message "Do you want to continue?".

TD Redemption Inquiry

TD Redemption Inquiry*

| | | | |
|----------------------------------|--------------------------|--|--------|
| Account Number: * | 5010300000000034 | MICHEAL CHANG | |
| Account Ccy: | RMB | | |
| Redemption Mode: * | Full Redemption | | |
| Original Deposit No: | 1 | Deposit No: | 1 |
| Renewal No: | 1 | | ... |
| Uncollected Principal: | 0.00 | Uncollected Interest: | 0.00 |
| Redemption Amount: | 100,000.00 | Lien Amount: | 0.00 |
| Waive Interest: | <input type="checkbox"/> | contd : Do you want to continue? | |
| Special Penalty Variance: | 1.0000000 | <input checked="" type="radio"/> Absolute Value <input type="radio"/> Percentage | |
| Account Status: | ACCOUNT OPENED 11 | OK | Cancel |
| Principal Balance: | 100,000 | | |
| Interest Applicable: | 3.6500000 | | |
| Penalty Amount: | 0.00 | | |
| + Uncollected Principal: | 0.00 | | |
| + Uncollected Interest: | 0.00 | | |
| + PMI On Uncollected Principal: | 0.00 | | |
| + PMI On Uncollected Interest: | 0.00 | | |
| + Penalty Interest On Principal: | 0.00 | | |
| - Additional Penalty Amount: | 0.00 | | |
| - Pro-rata Interest Deducted: | 0.00 | | |
| - Tax Deducted 1: | 0.00 | | |
| - Tax Deducted 2: | 0.00 | | |
| Net Proceeds: | 100,000.00 | | |

Card | Change Pin | Cheque | Cost Rate | Handle FCY Change@nomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque | UDF | OK | Close | Clear |

9. Click the **OK** button. The system displays the **Quick Redemption By BC** screen.

Quick Redemption By BC

TD Redemption Payout By BC*

| | | | |
|----------------------|-------------------------|--------------------|---------|
| Account No: | 5010300000000034 | MICHEAL CHANG | |
| Deposit No: | 1 | | |
| Bank Code : | Shenzhen Ping An Bank | RMB | |
| Acct Ccy : | RMB | Txn Ccy : | RMB |
| Acct Ccy Rate : | 1.00000 | Txn Ccy Rate : | 1.00000 |
| Redemption Proceeds: | 10,000.00 | | |
| Txn Amount : | 10,000.00 | | |
| Issue Date : | 21/03/2009 | Serial No : | |
| Micr No : | 1 | Routing No : | |
| Beneficiary Name : | John | Passport / IC No : | 75765 |
| Beneficiary Addr : | 503 Block A | | |
| | Sea Street | | |
| User Reference No : | 333 | | |
| Narrative : | Quick Redemption By BC. | | |

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 | [Display] This field displays the TD account number. |
| Deposit No | [Display] This field displays the deposit number. |
| Bank Code | [Mandatory, Drop-Down] Select the bank code from the drop-down list. |
| Acct Ccy | [Mandatory, Pick List] Select the account currency from the pick list. |
| Txn Ccy | [Display] This field displays the transaction currency. |
| Acct Ccy Rate | [Display] This field displays the rate for the account currency. |

| Field Name | Description |
|----------------------------|--|
| Txn Ccy Rate | [Display] This field displays the rate for the transaction currency. |
| Txn Amount | [Display] This field displays the amount based on the redeem amount entered. |
| Redemption Proceeds | [Display] This field displays the redeem amount in transaction currency. |
| Issue Date | [Display] This field displays the date on which the BC is issued. |
| Serial No | [Display] This field displays the serial number. For a remittance instrument such as a BC or DD, the system generates a serial number that includes the branch code. The serial number for each instrument type is maintained separately. On reversal of an instrument issue the instrument serial number is not reused for the next instrument issue. When an instrument comes into clearing, it may be referred to with an MICR number, which needs to be maintained for each instrument, if it is expected through an inward clearing batch. If the teller liquidates an instrument, the instrument serial number enables the system to track the instrument uniquely. |
| Micr No | [Mandatory, Numeric, 12] Type the MICR number. The MICR number is a number which is necessary for every remittance instrument. The MICR number will be printed on the instrument, if the instrument is expected to come in for inward clearing. A cross reference is maintained with the system-generated serial number, to enable the system to track the instrument. |
| Routing No | [Display] This field displays the routing number. |
| Beneficiary Name | [Mandatory, Alphanumeric, 40] Type the name of the beneficiary. |
| Passport / IC No | [Optional, Alphanumeric, 30] Type the passport/IC number for the identification of the beneficiary. |
| Beneficiary Addr | [Optional, Alphanumeric, 35, Three Lines] Type the address details of the beneficiary. The first line is mandatory. |

| Field Name | Description |
|--------------------------|---|
| User Reference No | [Optional, Alphanumeric, 40] Type the user reference number. |
| Narrative | [Mandatory, Alphanumeric, 40] Type the transaction narration. By default, the system displays Quick Redemption by BC . |

10. Click the **Ok** button.
11. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.
12. The system displays the **Authorization Reason** screen.
13. Enter the relevant information and click the **Grant** button.
14. 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.
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 the document". Click the **Ok** button.
OR
Click the **Cancel** button.
17. The system displays the serial number.

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 Authorization refer to the *Oracle FLEXCUBE Introduction User Manual*.

1312 - Quick Redemption By CASA

Oracle **FLEXCUBE** provides the customer with the facility to redeem the deposit on instruction before its maturity date. This is termed as premature redemption.

A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. The customer cannot redeem the deposit on the date of account opening.

Using this option you can redeem a term deposit and encash the proceeds directly. The teller can alternately use **Mixed Redemption** (Fast Path: 1358) option which offers other modes of transferring the proceeds.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To redeem a TD account by CASA

1. Type the fast path **1312** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > Quick Redemption By CASA**.
2. The system displays the TD Redemption Inquiry screen.

TD Redemption Inquiry

The TD Redemption Inquiry window displays the following fields and calculations:

| Field | Value |
|----------------------------------|--|
| Account Number: | 1234567890 |
| Account Ccy: | USD |
| Redemption Mode: | Quick Redemption By CASA |
| Original Deposit No: | 1234567890 |
| Renewal No: | 1234567890 |
| Uncollected Principal: | 0.00 |
| Redemption Amount: | 10000.00 |
| Waive Interest: | <input type="checkbox"/> |
| Force Debit Against Lien No: | 1234567890 |
| Special Penalty Variance: | 0.0000000000 |
| Account Status: | Normal |
| Principal Balance: | 10000.00 |
| Interest Applicable: | 0.0000000000 |
| Penalty Amount: | 0.00 |
| + Uncollected Principal: | 0.00 |
| + Uncollected Interest: | 0.00 |
| + Overdue Interest Accrued: | 0.00 |
| + PMI On Uncollected Principal: | 0.00 |
| + PMI On Uncollected Interest: | 0.00 |
| + Penalty Interest On Principal: | 0.00 |
| - Additional Penalty Amount: | 0.00 |
| - Pro-rata Interest Deducted: | 0.00 |
| - Tax Deducted 1: | 0.00 |
| - Tax Deducted 2: | 0.00 |
| Net Proceeds: | 10000.00 |
| Deposit No: | 1234567890 |
| Notice No: | 0 |
| Uncollected Interest: | 0.00 |
| Lien Amount: | 0.00 |
| Interest Variance as: | <input checked="" type="radio"/> Absolute Value <input type="radio"/> Percentage |
| Withhold Interest: | <input type="checkbox"/> |

Field Description

| Field Name | Description |
|-----------------------------|---|
| Account Number | <p>[Mandatory, Numeric, 16]</p> <p>Type the TD account number to which you want to transfer the fund from CASA account.</p> <p>The name of the account holder is displayed in the adjacent field.</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 posted in the account are in the account currency.</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.</p> |
| Redemption Mode | <p>[Mandatory, Drop-Down]</p> <p>Select the redemption mode from the drop-down list.</p> <p>The options in the list are:</p> <ul style="list-style-type: none"> • Full Redemption - The entire deposit amount is redeemed. • Part Redemption - You can specify a part of the entire deposit amount to be redeemed. |
| Original Deposit No. | <p>[Display]</p> <p>This field displays the original deposit number.</p> <p>The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.</p> |
| Deposit No | <p>[Mandatory, Pick List]</p> <p>Select the term deposit number from the pick list that is to be redeemed.</p> |
| Renewal No | <p>[Display]</p> <p>This field displays the renewal number of the TD.</p> |
| Notice No | <p>[Conditional, Pick List]</p> <p>Select the notice number from the pick list.</p> <p>The pick list displays the details based on the TD account number and Deposit number selected in the corresponding fields.</p> <p>This field is enabled for accounts opened under product for which the Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> |

| Field Name | Description |
|-------------------------------------|--|
| Uncollected Principal | <p>[Display]</p> <p>This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.</p> <p>Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> |
| Uncollected Interest | <p>[Display]</p> <p>This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer.</p> <p>These uncollected proceeds are displayed in this field.</p> |
| Overdue Interest Accrued | <p>[Display]</p> <p>This field displays the overdue interest accrued.</p> |
| Redemption Amount | <p>[Conditional, Numeric, 13, Two]</p> <p>Type the amount of the term deposit that is to be redeemed.</p> <p>This field is enabled if Part Redemption is selected as Redemption Mode.</p> |
| Lien Amount | <p>[Display]</p> <p>This field displays the total lien amount placed on the deposit.</p> |
| Waive Interest | <p>[Optional, Check Box]</p> <p>Select the Waive Interest check box if the accrued or compounded interest has to be waived. This flag is disabled if partial redemption is made. This flag is also disabled if redemption made on or after maturity.</p> |
| Force Debit Against Lien No. | <p>[Optional, Pick list]</p> <p>Select the force debit against lien number from the pick list.</p> |
| Withhold Interest | <p>[Optional, Check Box]</p> <p>Select the Withhold Interest check box if interest is to be withheld and not to be paid with principal at the time of redemption using force debit.</p> <p>This check box will be enabled for checking/unchecking only if lien no selected has force debit as 'Y'.</p> |
| Special Penalty Variance | <p>[Conditional, Numeric, Three, 10]</p> <p>Type the special penalty variance.</p> <p>This field accepts negative variance.</p> |

| Field Name | Description |
|--------------------------------|---|
| Interest Variance as | <p>[Optional, Radio Button]</p> <p>Select the interest variance for redemption.</p> <p>The options are as follows:</p> <ul style="list-style-type: none"> • Absolute Value • Percentage |
| Account Status | <p>[Display]</p> <p>The field displays the account status.</p> |
| Principal Balance | <p>[Display]</p> <p>This field displays the matured Principal amount left uncollected with the bank, and which has no specific payout instructions.</p> |
| Interest Applicable | <p>[Display]</p> <p>This field displays the interest applicable for the TD. It displays up to 10 digits after decimal.</p> |
| Penalty Amount | <p>[Display]</p> <p>This field displays the penalty amount.</p> <p>It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable.</p> <p>The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the TD Bank Parameter Level (TDM04) option.</p> |
| + Uncollected Principal | <p>[Display]</p> <p>This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.</p> <p>Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> <p>For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.</p> |
| + Uncollected Interest | <p>[Display]</p> <p>This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> |

| Field Name | Description |
|--|---|
| + PMI On Uncollected Principal | <p>[Display]</p> <p>This field displays the post-maturity interest earned on the matured uncollected principal.</p> <p>Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI¹⁸ will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p> |
| + PMI On Uncollected Interest | <p>[Display]</p> <p>This field displays the post-maturity interest earned on the uncollected Interest</p> <p>Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p> |
| + Penalty Interest On Principal | <p>[Display]</p> <p>This field displays the penalty interest on the principal, if penalty is charged for early redemption.</p> |
| - Additional Penalty Amount | <p>[Display]</p> <p>This field displays the additional penalty amount.</p> |
| - Pro-rata Interest Deducted | <p>[Display]</p> <p>This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed.</p> <p>While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount.</p> <p>If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero.</p> <p>For example, for a deposit of 10,000 made on 1st January '09, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '09, the system calculates the interest payable for this deposit from 1st January '09 to 31st May '09. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.</p> |

¹⁸(Post Maturity Interest)

| Field Name | Description |
|-------------------------|--|
| - Tax Deducted 1 | <p>[Display]</p> <p>This field displays the tax 1 for the amount to be redeemed. The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds.</p> <p>The tax is calculated based on the tax code 1 attached to the account at the time of account opening.</p> |
| - Tax Deducted 2 | <p>[Display]</p> <p>This field displays the tax 2 for the amount to be redeemed. The tax is calculated based on the tax code 2 attached to the account at the time of account opening.</p> |
| Net Proceeds | <p>[Display]</p> <p>This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.</p> |

3. Enter the account number and select the redemption mode from the drop-down list.
4. Select the deposit number from the pick list. In case of premature redemption, the system displays the message "Premature Redemption of Term Deposit. Do you want to continue?". Click the **Ok** button to continue.
5. For partial redemption, enter the redemption amount.
6. Select the **Penalty Variance** check box if special penalty variance is to be added.
7. Click the **Ok** button.
8. The system displays the message "Do You want to continue?".

TD Redemption Inquiry

TD Redemption Inquiry*

| | | | |
|----------------------------------|--------------------------|-----------------------|------|
| Account Number:* | 501030000000034 | MICHEAL CHANG | |
| Account Ccy: | RMB | | |
| Redemption Mode:* | Full Redemption | | |
| Original Deposit No: | 1 | Deposit No: | 1 |
| Renewal No: | 1 | | |
| Uncollected Principal: | 0.00 | Uncollected Interest: | 0.00 |
| Redemption Amount: | 100,000.00 | | 0.00 |
| Waive Interest: | <input type="checkbox"/> | | |
| Special Penalty Variance: | 10.00000000 | | |
| Account Status: | ACCOUNT OPENED | | |
| Principal Balance: | 100,000.00 | | |
| Interest Applicable: | 3.6500000000 | | |
| Penalty Amount: | 0.00 | | |
| + Uncollected Principal: | 0.00 | | |
| + Uncollected Interest: | 0.00 | | |
| + PMI On Uncollected Principal: | 0.00 | | |
| + PMI On Uncollected Interest: | 0.00 | | |
| + Penalty Interest On Principal: | 0.00 | | |
| - Additional Penalty Amount: | 0.00 | | |
| - Pro-rata Interest Deducted: | 0.00 | | |
| - Tax Deducted 1: | 0.00 | | |
| - Tax Deducted 2: | 0.00 | | |
| Net Proceeds: | 100,000.00 | | |

contd : Do you want to continue?

OK Cancel

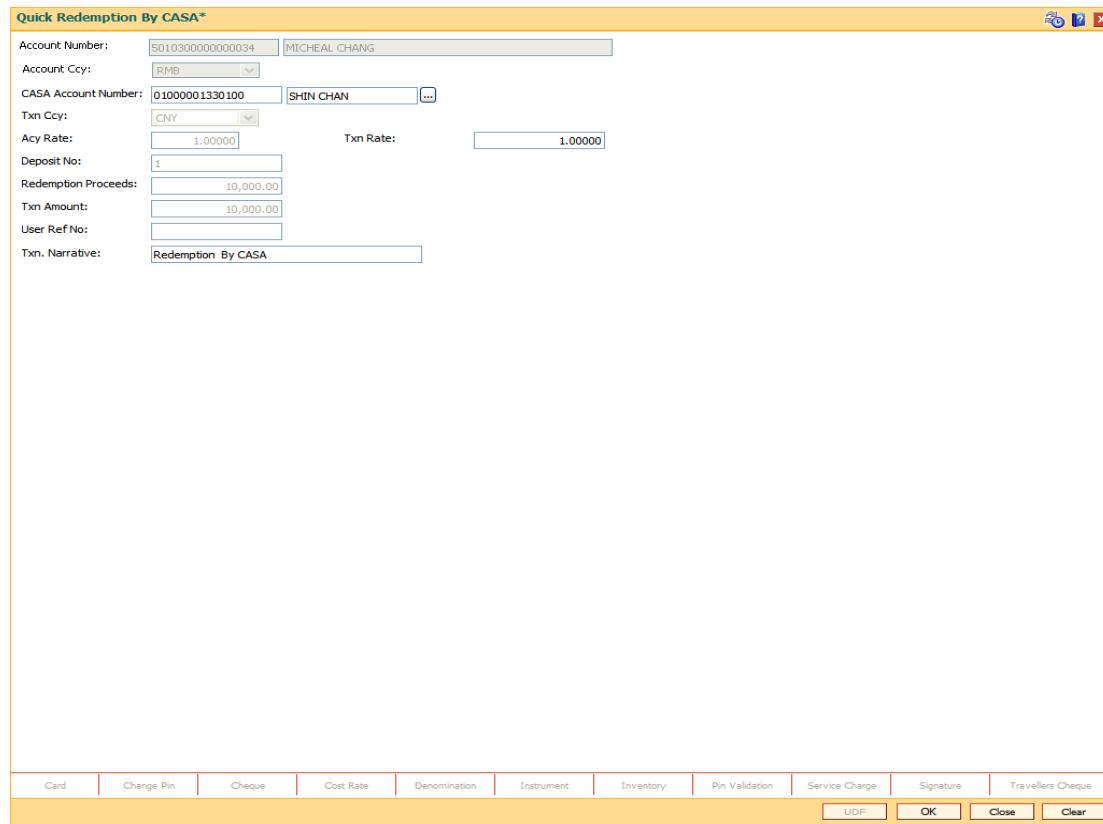
Balance as : Absolute Value Percentage

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

UDF OK Close Clear

- Click the **OK** button. The system displays the **Quick Redemption By CASA** screen.

Quick Redemption By CASA



Field Description

| Field Name | Description |
|----------------------------|---|
| Account Number | [Display] This field displays the TD account number. |
| Account Ccy | [Display] This field displays the account currency. |
| CASA Account Number | [Mandatory, Pick List] Select the CASA account number from the pick list, to which the redemption of TD is to be done. The name of the customer is displayed in the adjacent field. |
| Txn Ccy | [Mandatory, Drop-Down] Select the transaction currency of the CASA account from the drop-down list. |
| Acy Rate | [Display] This field displays the account currency rate. |

| Field Name | Description |
|----------------------------|--|
| 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.</p> <p>The exchange rate values must be defined and downloaded. The teller's right to change the transaction currency rate value, 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> |
| Deposit No | <p>[Display]</p> <p>This field displays the deposit number selected in the TD Redemption Inquiry screen.</p> |
| Redemption Proceeds | <p>[Display]</p> <p>This field displays the redemption amount.</p> |
| Txn Amount | <p>[Display]</p> <p>This field displays the transaction amount.</p> <p>The transaction amount depends on the Transaction Currency selected. When the transaction currency is selected, the transaction amount is derived using the appropriate currency conversion rate.</p> |
| User Ref No | <p>[Display]</p> <p>This field displays the user reference number.</p> |
| Txn Narrative | <p>[Mandatory, Alphanumeric, 120]</p> <p>Type the narration.</p> <p>This field displays the default narration, based on the transaction. You can change the narration if required.</p> |

10. Click the **Ok** button.
11. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.
12. The system displays the **Authorization Reason** screen.
13. Enter the relevant information and click the **Grant** button.
14. 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** refer to the **Oracle FLEXCUBE Introduction User Manual**.

1318 - Quick Redemption By GL

Oracle **FLEXCUBE** provides the customer with the facility to redeem the deposit on instruction before its maturity date. This is termed as premature redemption.

A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. The customer cannot redeem the deposit on the date of account opening.

This option enables you to directly redeem a term deposit and transfer the proceeds to a general ledger account. The teller can alternately use the **Mixed Redemption** (Fast Path: 1358) option which offers other modes of transferring the proceeds.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To redeem a TD account by GL

1. Type the fast path **1318** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > Quick Redemption By GL**.
2. The system displays the TD Redemption Inquiry screen.

TD Redemption Inquiry

Field Description

| Field Name | Description |
|------------------------|---|
| Account Number | [Mandatory, Numeric, 16] Type the TD account number. |
| 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 (US Dollar), the account opened under that product has USD as its account currency. |
| Redemption Mode | [Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options in the list are: <ul style="list-style-type: none"> Full Redemption - The entire deposit amount is redeemed. Part Redemption - You can specify a part of the entire deposit amount to be redeemed. |

| Field Name | Description |
|------------------------------|---|
| Original Deposit No. | <p>[Display]</p> <p>This field displays the original deposit number.</p> <p>The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.</p> |
| Deposit No | <p>[Mandatory, Pick List]</p> <p>Select the term deposit number from the pick list that is to be redeemed.</p> |
| Renewal No | <p>[Display]</p> <p>This field displays the renewal number of the TD.</p> |
| Notice No | <p>[Conditional, Pick List]</p> <p>Select the notice number from the pick list.</p> <p>The pick list displays the details based on the TD account number and Deposit number selected in the corresponding fields.</p> <p>This field is enabled for accounts opened under product for which the Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> |
| Uncollected Principal | <p>[Display]</p> <p>This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.</p> <p>Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> |
| Uncollected Interest | <p>[Display]</p> <p>This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer.</p> <p>Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer.</p> <p>These uncollected proceeds are displayed in this field.</p> |
| Redemption Amount | <p>[Conditional, Numeric, 13, Two]</p> <p>Type the amount of the term deposit that is to be redeemed.</p> <p>This field is enabled if Part Redemption is selected as Redemption Mode.</p> |
| Lien Amount | <p>[Display]</p> <p>This field displays the lien amount on the TD, if any.</p> |

| Field Name | Description |
|-------------------------------------|---|
| Waive Interest | <p>[Optional, Check Box]</p> <p>Select the Waive Interest check box if the accrued or compounded interest have to be waived.</p> <p>This flag is disabled if partial redemption is made. This flag is also disabled if redemption made on or after maturity.</p> |
| Force Debit Against Lien No. | <p>[Optional, Pick List]</p> <p>Select the force debit against lien number from the pick list.</p> |
| Withhold Interest | <p>[Optional, Check Box]</p> <p>Select the Withhold Interest check box if interest is to be withheld and not to be paid with principal at the time of redemption using force debit.</p> <p>This check box will be enabled for checking/unchecking only if lien no selected has force debit as 'Y'.</p> |
| Special Penalty Variance | <p>[Conditional, Numeric, Three, 10]</p> <p>Type the special penalty variance.</p> <p>This field accepts negative variance.</p> |
| Interest Variance as | <p>[Optional, Radio Button]</p> <p>Select the interest variance for redemption.</p> <p>The options are as follows:</p> <ul style="list-style-type: none"> • Absolute Value • Percentage |
| Account Status | <p>[Display]</p> <p>The field displays the account status.</p> |
| Principal Balance | <p>[Display]</p> <p>This field displays the matured principal amount left uncollected with the bank, and which has no specific payout instructions.</p> |
| Interest Applicable | <p>[Display]</p> <p>This field displays the interest applicable for the TD. It displays up to 10 digits after decimal.</p> |

| Field Name | Description |
|---------------------------------------|---|
| Penalty Amount | <p>[Display]</p> <p>This field displays the penalty amount.</p> <p>It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable.</p> <p>The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the TD Bank Parameters Maintenance (Fast Path: TDM04).</p> |
| + Uncollected Principal | <p>[Display]</p> <p>This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.</p> <p>Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> <p>For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.</p> |
| + Uncollected Interest | <p>[Display]</p> <p>This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer.</p> <p>This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> |
| + Overdue Interest Accrued | <p>[Display]</p> <p>This field displays the overdue interest accrued for the deposit.</p> |
| + PMI On Uncollected Principal | <p>[Display]</p> <p>This field displays the post-maturity interest earned on the matured uncollected principal.</p> <p>Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period).</p> <p>PMI¹⁹ will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p> |

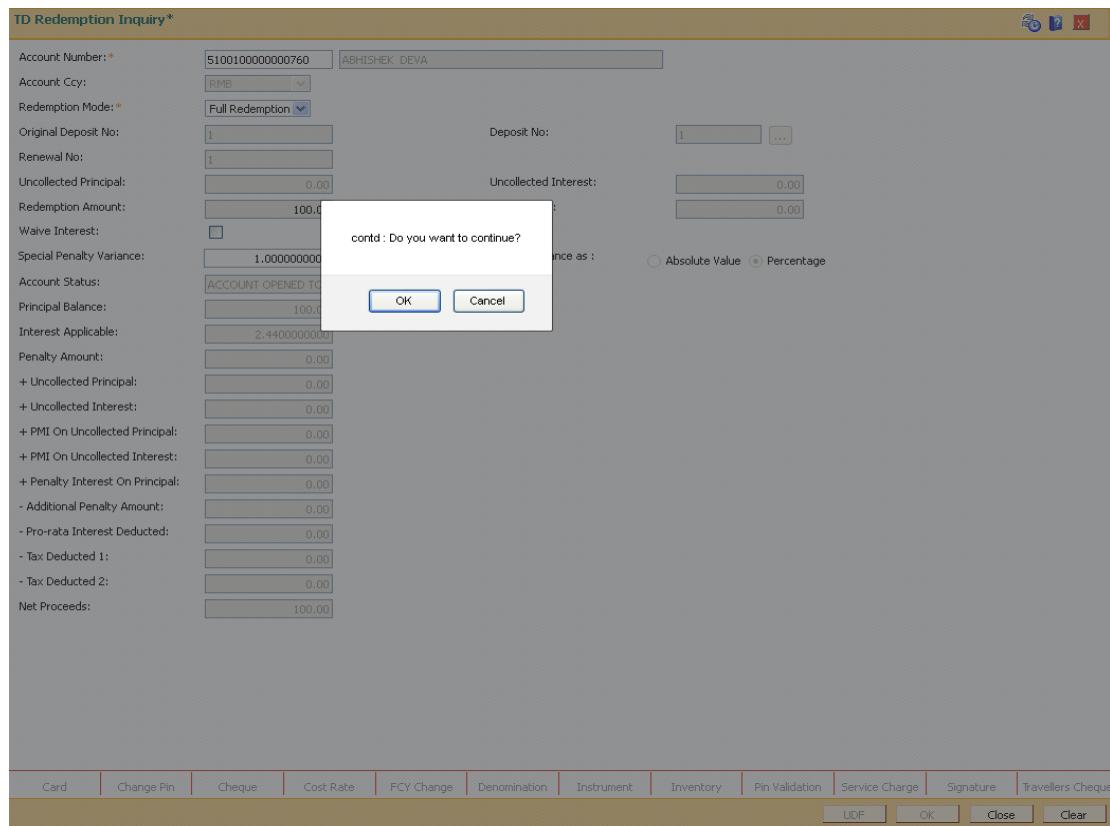
¹⁹(Post Maturity Interest)

| Field Name | Description |
|--|---|
| + PMI On Uncollected Interest | <p>[Display]</p> <p>This field displays the post-maturity interest earned on the uncollected interest.</p> |
| | <p>Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p> |
| + Penalty Interest On Principal | <p>[Display]</p> <p>This field displays the penalty interest on the principal, if penalty is charged for early redemption.</p> |
| - Additional Penalty Amount | <p>[Display]</p> <p>This field displays the additional penalty amount.</p> |
| - Pro-rata Interest Deducted | <p>[Display]</p> <p>This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed.</p> <p>While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount.</p> <p>If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero.</p> <p>For example, for a deposit of 10,000 made on 1st January '04, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '04, the system calculates the interest payable for this deposit from 1st January '04 to 31st May '04. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.</p> |
| - Tax Deducted 1 | <p>[Display]</p> <p>This field displays the tax 1 for the amount to be redeemed.</p> <p>The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds.</p> |
| | <p>The tax is calculated based on the tax code 1 attached to the account at the time of account opening.</p> |
| - Tax Deducted 2 | <p>[Display]</p> <p>This field displays the tax 2 for the amount to be redeemed.</p> <p>The tax is calculated based on the tax code 2 attached to the account at the time of account opening.</p> |

| Field Name | Description |
|---------------------|---|
| Net Proceeds | [Display] This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer. |

3. Enter the account number and select the redemption mode from the drop-down list.
4. Select the deposit number from the pick list. In case of premature redemption, the system displays the message " Premature Redemption of Term Deposit. Do you want to continue? ". Click the **Ok** button to continue.
5. Select the **Penalty Variance** check box if special penalty variance is to be added.
6. Click the **Ok** button.
7. The system displays the message "Do You want to continue?".

TD Redemption Inquiry



The screenshot shows the 'TD Redemption Inquiry' window. The main form contains fields for Account Number (5100100000000760), Account Ccy (RMB), Redemption Mode (Full Redemption), Original Deposit No (1), Renewal No (1), Uncollected Principal (0.00), Redemption Amount (100.00), Waive Interest (unchecked), Special Penalty Variance (1.000000000), Account Status (ACCOUNT OPENED TO), Principal Balance (100.00), Interest Applicable (2,4400000000), and various interest and tax deduction fields. A confirmation dialog box is overlaid on the window, asking 'contd : Do you want to continue?'. The dialog has 'OK' and 'Cancel' buttons. At the bottom of the window, there is a toolbar with buttons for Card, Change Pin, Cheque, Cost Rate, FCY Change, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque, UDF, OK, Close, and Clear.

8. Click the **OK** button. The system displays the **Quick Redemption By GL** screen.

Quick Redemption By GL

Quick Redemption By GL*

| | | |
|----------------------|------------------|-------------------------|
| Account Number: | 000000000704501 | AmarMAHESHDani |
| Account Ccy: | RMB | |
| GL Account Ccy: | RMB | |
| GL Branch : | Head Office | 9999 |
| GL Account Number: | 250040000 | TD REDEMPTION PAYABLE |
| Acy Rate: | 1.00000 | GL Account Ccy: 1.00000 |
| Deposit No: | 1 | |
| Redemption Proceeds: | 10,000.00 | |
| Txn Amount: | 10,000.00 | |
| Reference No : | 5453 | |
| User Ref No: | 5453 | |
| Txn. Narrative: | Redemption By 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 |
|--------------------------|--|
| Account Number | [Display] This field displays the TD account number. |
| Account Ccy | [Display] This field displays the account currency. |
| GL Account Ccy | [Mandatory, Drop-Down] Select the GL account currency from the drop-down list. |
| GL Branch | [Mandatory, Pick List] Select the branch to which GL Account belongs to from the pick list. |
| GL Account Number | [Mandatory, Pick List] Select the GL account number from the pick list, to which the redemption of TD is to be done. The GL code is displayed in the adjacent field. |

| Field Name | Description |
|----------------------------|--|
| Acy Rate | [Display] This field displays the account currency rate. |
| GL Account Ccy | [Display] This field displays the rate at which the GL currency is converted to the local currency of the bank. |
| Deposit No | [Display] This field displays the deposit number selected in the TD Redemption Inquiry screen. |
| Redemption Proceeds | [Display] This field displays the redemption amount. |
| Txn Amount | [Display] This field displays the transaction amount. The transaction amount depends on the Transaction Currency selected. When transaction currency is selected, the transaction amount is derived using the appropriate currency conversion rate. |
| Reference No | [Optional, Alphanumeric, 40] Type the reference number. |
| User Reference No | [Optional, Alphanumeric, 40] Type the user reference number. |
| Txn Narrative | [Mandatory, Alphanumeric, 120] Type the narration. This field displays the default narration, based on the transaction. You can change the narration if required. |

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 relevant information and click the **Grant** button.
13. 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.

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

1332 - Quick Redemption By DD

Oracle FLEXCUBE provides the customer with the facility to redeem the deposit on instruction before its maturity date. This is termed as premature redemption. A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. The customer cannot redeem the deposit on the date of account opening.

Using this option you can directly redeem a term deposit and transfer the proceeds to a demand draft. You can alternately use the **Mixed Redemption** (Fast Path: 1358) option which provides various modes of redemption.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To perform quick redemption by DD

1. Type the fast path **1332** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > Quick Redemption By DD**.
2. The system displays the TD Redemption Inquiry screen.

TD Redemption Inquiry

Field Description

| Field Name | Description |
|------------------------|---|
| Account Number | [Mandatory, Numeric, 16] Type the TD account number. |
| 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 (US Dollar), the account opened under that product has USD as its account currency. |
| Redemption Mode | [Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options in the list are: <ul style="list-style-type: none"> • Full Redemption - The entire deposit amount is redeemed. • Part Redemption - You can specify a part of the entire deposit amount to be redeemed. |

| Field Name | Description |
|------------------------------|---|
| Original Deposit No. | <p>[Display]</p> <p>This field displays the original deposit number.</p> <p>The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.</p> |
| Deposit No | <p>[Mandatory, Pick List]</p> <p>Select the term deposit number that is to be redeemed from the pick list.</p> |
| Renewal No | <p>[Display]</p> <p>This field displays the renewal number of the TD.</p> |
| Notice No | <p>[Conditional, Pick List]</p> <p>Select the notice number from the pick list.</p> <p>The pick list displays the details based on the TD account number and Deposit number selected in the corresponding fields.</p> <p>This field is enabled for accounts opened under product for which the Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> |
| Uncollected Principal | <p>[Display]</p> <p>This field displays the uncollected amount.</p> <p>This is the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.</p> <p>Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer.</p> |
| Uncollected Interest | <p>[Display]</p> <p>This field displays the uncollected interest.</p> <p>The interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer.</p> |
| Redemption Amount | <p>[Conditional, Numeric, 13, Two]</p> <p>Type the amount of the term deposit that is to be redeemed.</p> <p>This field is enabled if Part Redemption is selected from the Redemption Mode drop-down list.</p> |
| Lien Amount | <p>[Display]</p> <p>This field displays the lien amount on the TD, if any.</p> |

| Field Name | Description |
|---------------------------------|---|
| Waive Interest | <p>[Optional, Checkbox]</p> <p>Select the checkbox if the accrued or compounded interest have to be waived. This flag is disabled if partial redemption is made. This flag is also disabled if redemption made on or after maturity .</p> |
| Special Penalty Variance | <p>[Conditional, Numeric, Three, 10]</p> <p>Type the special penalty variance.</p> <p>This field accepts negative variance.</p> |
| Interest Variance as | <p>[Optional, Radio Button]</p> <p>Select the interest variance for redemption.</p> <p>The options are as follows:</p> <ul style="list-style-type: none"> • Absolute Value • Percentage |
| Account Status | <p>[Display]</p> <p>The field displays the account status.</p> |
| Principal Balance | <p>[Display]</p> <p>This field displays the matured principal amount left uncollected with the bank, and which has no specific payout instructions.</p> |
| Interest Applicable | <p>[Display]</p> <p>This field displays the interest applicable for the TD. It displays up to 10 digits after decimal.</p> |
| Penalty Amount | <p>[Display]</p> <p>This field displays the penalty amount.</p> <p>It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable.</p> <p>The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the TD Bank Parameters Maintenance (Fast Path: TDM04).</p> |
| + Uncollected Principal | <p>[Display]</p> <p>This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.</p> <p>Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> <p>For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.</p> |

| Field Name | Description |
|--|--|
| + Uncollected Interest | <p>[Display]</p> <p>This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> |
| + PMI On Uncollected Principal | <p>[Display]</p> <p>This field displays the post-maturity interest earned on the matured uncollected principal.</p> <p>Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI²⁰ will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p> |
| + PMI On Uncollected Interest | <p>[Display]</p> <p>This field displays the post-maturity interest earned on the uncollected interest.</p> <p>Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p> |
| + Penalty Interest On Principal | <p>[Display]</p> <p>This field displays the penalty interest on the principal, if penalty is charged for early redemption.</p> |
| - Additional Penalty Amount | <p>[Display]</p> <p>This field displays the additional penalty amount.</p> |

²⁰(Post Maturity Interest)

| Field Name | Description |
|-------------------------------------|---|
| - Pro-rata Interest Deducted | <p>[Display]</p> <p>This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed.</p> <p>While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount.</p> <p>If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero.</p> <p>For example, for a deposit of 10,000 made on 1st January '04, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '04, the system calculates the interest payable for this deposit from 1st January '04 to 31st May '04. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.</p> |
| - Tax Deducted 1 | <p>[Display]</p> <p>This field displays the tax 1 for the amount to be redeemed.</p> <p>The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds.</p> <p>The tax is calculated based on the tax code 1 attached to the account at the time of account opening.</p> |
| - Tax Deducted 2 | <p>[Display]</p> <p>This field displays the tax 2 for the amount to be redeemed.</p> <p>The tax is calculated based on the tax code 2 attached to the account at the time of account opening.</p> |
| Net Proceeds | <p>[Display]</p> <p>This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.</p> |
| Type of Variance | <p>[Display]</p> <p>This field displays the type of variance. Depending upon the option made the radio button Absolute Value or Percentage is selected.</p> |

3. Enter the account number and press the **<Tab>** key.
4. Select the redemption mode from the drop-down list.
5. Select the deposit number from the pick list. In case of premature redemption, the system displays the message " Premature Redemption of Term Deposit. Do you want to continue? ". Click the **Ok** button.

6. Select the **Penalty Variance** check box if special penalty variance is to be added.
7. Click the **Ok** button.
8. The system displays the message "Do you want to continue?".

TD Redemption Inquiry

TD Redemption Inquiry*

| | | | |
|----------------------------------|--------------------------|-----------------------|------|
| Account Number:* | 5100100000000760 | ABHISHEK DEVA | |
| Account Ccy: | RMB | | |
| Redemption Mode:* | Full Redemption | | |
| Original Deposit No: | 1 | Deposit No: | 1 |
| Renewal No: | 1 | | ... |
| Uncollected Principal: | 0.00 | Uncollected Interest: | 0.00 |
| Redemption Amount: | 100.00 | | 0.00 |
| Waive Interest: | <input type="checkbox"/> | | |
| Special Penalty Variance: | 1.00000000 | | |
| Account Status: | ACCOUNT OPENED TO | | |
| Principal Balance: | 100.00 | | |
| Interest Applicable: | 2.44000000 | | |
| Penalty Amount: | 0.00 | | |
| + Uncollected Principal: | 0.00 | | |
| + PMI On Uncollected Principal: | 0.00 | | |
| + PMI On Uncollected Interest: | 0.00 | | |
| + Penalty Interest On Principal: | 0.00 | | |
| - Additional Penalty Amount: | 0.00 | | |
| - Pro-rata Interest Deducted: | 0.00 | | |
| - Tax Deducted 1: | 0.00 | | |
| - Tax Deducted 2: | 0.00 | | |
| Net Proceeds: | 100.00 | | |

contd : Do you want to continue?

Once as : Absolute Value Percentage

OK **Cancel**

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

UDF OK Close Clear

9. Click the **OK** button. The system displays the **Quick Redemption By DD** screen.

Quick Redemption By DD

Quick Redemption By DD*

Account No: 99993260000352 EDWARD MATHEW

Deposit No: 1

Bank Code: HDFC BANK

Payable Branch: 1 PEN

Acct Ccy: INR Acct Ccy: INR

Acct Ccy Rate: 1.00000 Txn Ccy Rate: 1.00000

Txn Amount: 9,999.00

Redemption Proceeds: 9,999.00

Issue Date: 30/04/2008 Serial No:

Micr No: 1764654 Routing No: 400335016

Beneficiary Name: John Passport / IC No: 78875

Beneficiary Addr: 15 Valley Heights

Hill Road

User Reference No: 564654

Narrative: Quick Redemption By DD.

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 Number | [Display] This field displays the TD account number. |
| Deposit No | [Display] This field displays the deposit number. |
| Bank Code | [Mandatory, Drop-Down] Select the bank code from the drop-down list. |
| Payable Branch | [Mandatory, Pick List] Select the branch at which the DD is payable from the pick list. |
| Acct Ccy | [Mandatory, Pick List] Select the account currency from the pick list. |
| Acct Ccy Rate | [Display] This field displays the rate for the account currency. |

| Field Name | Description |
|----------------------------|--|
| Txn Ccy | [Display] This field displays the transaction currency. |
| Txn Ccy Rate | [Display] This field displays the rate for the transaction currency. |
| Txn Amount | [Display] This field displays the amount to be redeemed. |
| Redemption Proceeds | [Display] This field displays the redeem amount. |
| Issue Date | [Display] This field displays the date on which the DD is issued. |
| Serial No | [Display] This field displays the serial number. For a remittance instrument such as a BC or DD, the system generates a serial number that includes the branch code. The serial number for each instrument type is maintained separately. On reversal of an instrument issue the instrument serial number is not reused for the next instrument issue. When an instrument comes into clearing, it may be referred to with an MICR number, which needs to be maintained for each instrument, if it is expected through an inward clearing batch. If the teller liquidates an instrument, the instrument serial number enables the system to track the instrument uniquely. |
| Micr No | [Mandatory, Numeric, 12] This field displays the MICR number. The MICR number is a number which is necessary for every remittance instrument. The MICR number will be printed on the instrument, if the instrument is expected to come in for inward clearing. A cross reference is maintained with the system-generated serial number, to enable the system to track the instrument. |
| Routing No | [Display] This field displays the routing number. |
| Beneficiary Name | [Mandatory, Alphanumeric, 40] Type the name of the beneficiary. |
| Passport / IC No | [Optional, Alphanumeric, 30] Type the passport/IC number for the identification of the beneficiary. |

| Field Name | Description |
|--------------------------|---|
| Beneficiary Addr | [Optional, Alphanumeric, 35, Three Lines] Type the address details of the beneficiary. The first line is mandatory. |
| User Reference No | [Optional, Alphanumeric, 40] Type the user reference number. |
| Narrative | [Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays Quick Redemption By DD . |

10. Click the **Ok** button.
11. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.
12. The system displays the **Authorization Reason** screen.
13. Enter the relevant information and click the **Grant** button.
14. 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.
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 the document". Click the **Ok** button.
OR
Click the **Cancel** button.
17. The system displays the serial number. 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 **Authorization** refer to the **Oracle FLEXCUBE Introduction User Manual**.

1333 - Quick Redemption By Reinvesting Existing Account

Oracle FLEXCUBE provides the customer with the facility to redeem the deposit on instruction before its maturity date. This is termed as premature redemption. A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. The customer cannot redeem the deposit on the date of account opening.

Using this option you can redeem a term deposit and transfer the proceeds to an existing account. You can alternately use the **Mixed Redemption** (Fast Path: 1358) option which provides various modes of redemption.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To redeem a TD account and transfer to an existing account

1. Type the fast path **1333** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > Quick Redemption By Reinvesting Existing Account**.
2. The system displays the TD Redemption Inquiry screen.

TD Redemption Inquiry

TD Redemption Inquiry*

| | | |
|----------------------------------|-----------------------------------|----------------------|
| Account Number: | <input type="text"/> | <input type="text"/> |
| Account Ccy: | <input type="button" value="▼"/> | |
| Redemption Mode: | <input type="button" value="▼"/> | |
| Original Deposit No: | <input type="text"/> | |
| Renewal No: | <input type="text"/> | |
| Uncollected Principal: | <input type="text"/> | |
| Redemption Amount: | <input type="text"/> | |
| Waive Interest: | <input type="checkbox"/> | |
| Special Penalty Variance: | <input type="text" value="0.00"/> | |
| Account Status: | <input type="text"/> | |
| Principal Balance: | <input type="text"/> | |
| Interest Applicable: | <input type="text" value="0.00"/> | |
| Penalty Amount: | <input type="text" value="0.00"/> | |
| + Uncollected Principal: | <input type="text"/> | |
| + Uncollected Interest: | <input type="text"/> | |
| + PMI On Uncollected Principal: | <input type="text"/> | |
| + PMI On Uncollected Interest: | <input type="text"/> | |
| + Penalty Interest On Principal: | <input type="text"/> | |
| - Additional Penalty Amount: | <input type="text" value="0.00"/> | |
| - Pro-rata Interest Deducted: | <input type="text"/> | |
| - Tax Deducted 1: | <input type="text"/> | |
| - Tax Deducted 2: | <input type="text"/> | |
| Net Proceeds: | <input type="text"/> | |

Interest Variance as : Absolute Value Percentage

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 Number | [Mandatory, Numeric, 16] Type the TD account number. |
| 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 (US Dollar), the account opened under that product has USD as its account currency. |
| Redemption Mode | [Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options in the list are: <ul style="list-style-type: none"> Full Redemption - The entire deposit amount is redeemed. Part Redemption - You can specify a part of the entire deposit amount to be redeemed. |

| Field Name | Description |
|------------------------------|---|
| Original Deposit No. | <p>[Display]</p> <p>This field displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.</p> |
| Deposit No | <p>[Mandatory, Pick List]</p> <p>Select the term deposit number that is to be redeemed from the pick list.</p> |
| Renewal No | <p>[Display]</p> <p>This field displays the renewal number of the TD.</p> |
| Notice No | <p>[Conditional, Pick List]</p> <p>Select the notice number from the pick list. The pick list displays the details based on the TD account number and Deposit number selected in the corresponding fields. This field is enabled for accounts opened under product for which the Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> |
| Uncollected Principal | <p>[Display]</p> <p>This field displays the uncollected amount. This is the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer.</p> |
| Uncollected Interest | <p>[Display]</p> <p>This field displays the uncollected interest. The interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer.</p> |
| Redemption Amount | <p>[Conditional, Numeric, 13, Two]</p> <p>Type the amount of the term deposit that is to be redeemed. This field is enabled if Part Redemption is selected from the Redemption Mode drop-down list.</p> |
| Lien Amount | <p>[Display]</p> <p>This field displays the lien amount on the TD, if any.</p> |

| Field Name | Description |
|---------------------------------|---|
| Waive Interest | [Optional, Checkbox] |
| | Select the checkbox if the accrued or compounded interest have to be waived. This flag is disabled if partial redemption is made. This flag is also disabled if redemption made on or after maturity . |
| Special Penalty Variance | [Conditional, Numeric, Three, 10] Type the special penalty variance. This field accepts negative variance. |
| Interest Variance as | [Optional, Radio Button] Select the interest variance for redemption. The options are as follows: <ul style="list-style-type: none"> • Absolute Value • Percentage |
| Account Status | [Display] The field displays the account status. |
| Principal Balance | [Display] This field displays the matured principal amount left uncollected with the bank, and which has no specific payout instructions. |
| Interest Applicable | [Display] This field displays the interest applicable for the TD. It displays up to 10 digits after decimal. |
| Penalty Amount | [Display] This field displays the penalty amount. It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable. The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the TD Bank Parameters Maintenance (Fast Path: TDM04). |

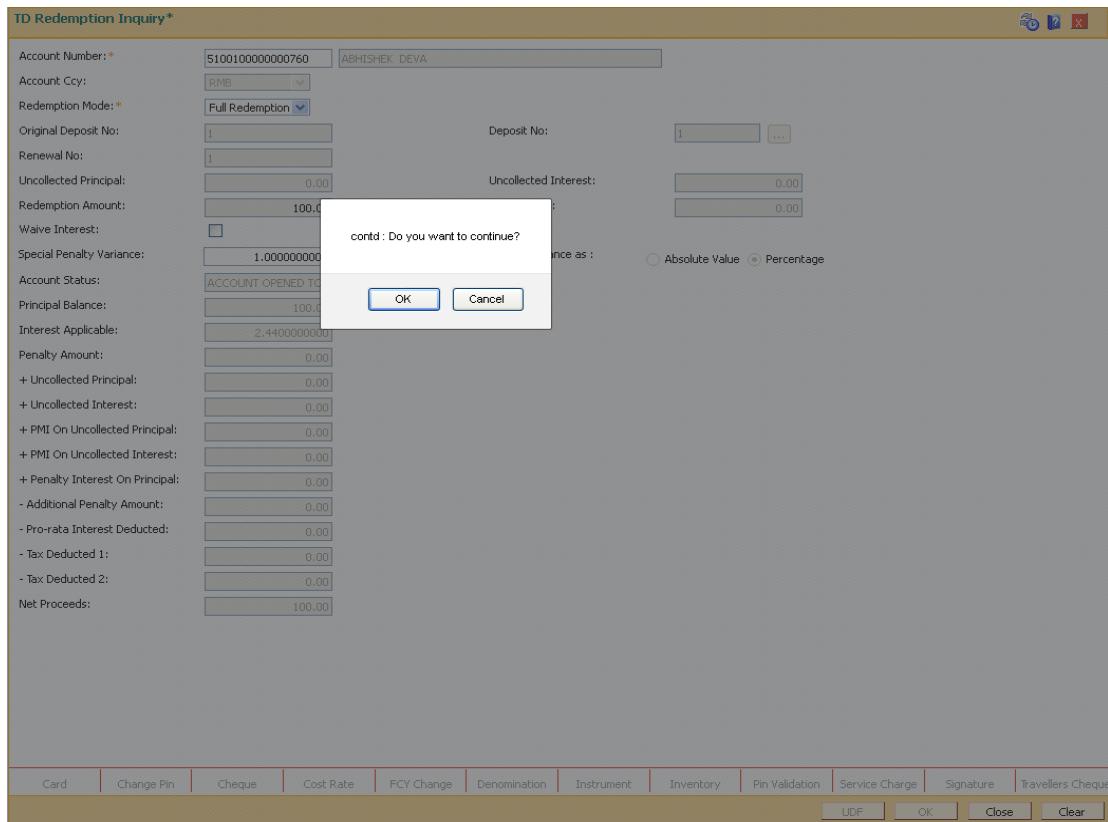
| Field Name | Description |
|--|---|
| + Uncollected Principal | <p>[Display]</p> <p>This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.</p> <p>Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> <p>For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.</p> |
| + Uncollected Interest | <p>[Display]</p> <p>This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer.</p> <p>This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> |
| + PMI On Uncollected Principal | <p>[Display]</p> <p>This field displays the post-maturity interest earned on the matured uncollected principal.</p> <p>Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI²¹ will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p> |
| + PMI On Uncollected Interest | <p>[Display]</p> <p>This field displays the post-maturity interest earned on the uncollected interest.</p> <p>Post Maturity Interest is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p> |
| + Penalty Interest On Principal | <p>[Display]</p> <p>This field displays the penalty interest on the principal, if penalty is charged for early redemption.</p> |
| - Additional Penalty Amount | <p>[Display]</p> <p>This field displays the additional penalty amount.</p> |

²¹(Post Maturity Interest)

| Field Name | Description |
|--|---|
| - Pro-rata Interest Deducted | <p>[Display]</p> <p>This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed.</p> <p>While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount.</p> <p>If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero.</p> <p>For example, for a deposit of 10,000 made on 1st January '04, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '04, the system calculates the interest payable for this deposit from 1st January '04 to 31st May '04. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.</p> |
| - Tax Deducted 1 | <p>[Display]</p> <p>This field displays the tax 1 for the amount to be redeemed.</p> <p>The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds.</p> <p>The tax is calculated based on the tax code 1 attached to the account at the time of account opening.</p> |
| - Tax Deducted 2 | <p>[Display]</p> <p>This field displays the tax 2 for the amount to be redeemed.</p> <p>The tax is calculated based on the tax code 2 attached to the account at the time of account opening.</p> |
| Net Proceeds | <p>[Display]</p> <p>This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.</p> |
| Type of Variance | <p>[Display]</p> <p>This field displays the type of variance. Depending upon the option made the radio button Absolute Value or Percentage is selected.</p> |
| <p>3. Enter the account number and press the <Tab> key.</p> <p>4. Select the redemption mode from the drop-down list.</p> | |

5. Select the deposit number from the pick list. In case of premature redemption, the system displays the message " Premature Redemption of Term Deposit. Do you want to continue? ". Click the **Ok** button.
6. Select the **Penalty Variance** check box if special penalty variance is to be added.
7. Click the **Ok** button.
8. The system displays the message "Do You want to continue?".

TD Redemption Inquiry



The screenshot shows the 'TD Redemption Inquiry' window. The main form contains fields for Account Number (5100100000000760), Account Ccy (RMB), Redemption Mode (Full Redemption), Original Deposit No (1), Renewal No (1), Uncollected Principal (0.00), Redemption Amount (100.00), Waive Interest (unchecked), Special Penalty Variance (1.000000000), Account Status (ACCOUNT OPENED TO), Principal Balance (100.00), Interest Applicable (2,440000000), and various calculated fields like Net Proceeds (100.00). A confirmation dialog box is overlaid on the screen with the message 'conld : Do you want to continue?' and two buttons: 'OK' and 'Cancel'. The window has standard Windows-style buttons (Minimize, Maximize, Close) at the top right.

9. Click the **OK** button. The system displays the **Quick Redemption By Reinvest To Existing Account** screen.

Quick Redemption By Reinvest Existing Account

TD Redemption By Transfer To TD Account*

| | | |
|--|---------------------------------------|---|
| Account Number: | 01000000719100 | SHIN CHAN |
| Account Ccy: | CNY | |
| Acy Rate: | 1.00000 | |
| Deposit No: | 3 | |
| Redemption Proceeds: | 10,000.00 | |
| To Account Number: | 01000000719100 | SHIN CHAN |
| To Account Ccy: | CNY | |
| Payin Amount: | 10,000.00 | |
| Compounding Frequency: | At Maturity | |
| Base for rate: | Incremental Amount | |
| Maturity Date Factor: | <input checked="" type="radio"/> Term | <input type="radio"/> Maturity Date |
| Term Value Date: 21/03/2009 Term: 12 Months 0 Days Int. Start Date: 21/03/2009 Maturity Date: 21/03/2010 | | Rate Interest Rate: 8.00000 Product Variance: 0.00000 Deposit Variance: 0.00000 Net Rate: 8.00000 Scheme Variance: 0.00000 Scheme Rate: 0.00000 Annual Equivalent Rate: 8.00000 Next Int. Comp. Date: 21/03/2010 |
| Next Int. Pay Date: | 21/03/2010 | |
| Maturity Amount: | 10,800.00 | |
| User Ref No: | | |
| Txn. Narrative: | Redemption To Existing | |
| # Maturity Amount is calculated without considering tax. | | |
| 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 Number | [Display] This field displays the TD account number. |
| Account Ccy | [Display] This field displays the account currency. |
| Acy Rate | [Display] This field displays the rate of account currency. |
| Deposit No | [Display] This field displays the deposit number |
| Redemption Proceeds | [Display] This field displays the redemption proceeds based on the redemption amount entered in the Redemption Inquiry screen. |
| To Account Number | [Mandatory, Numeric, 16, Pick List] Type the account number to which the amount needs to be redeemed or select it from the pick list. |

| Field Name | Description |
|----------------------------|---|
| To Account Ccy | [Display] |
| | This field displays the account currency for the account number selected in the corresponding field.. |
| To Account Ccy Rate | [Display] |
| | This field displays the account currency rate for the account number selected in the corresponding field. |
| Payin Amount | [Display] |
| | This field displays the payin amount. |
| To Deposit No | [Display] |
| | This field displays the deposit number. |

| Field Name | Description |
|-----------------------|--|
| Compounding Frequency | <p>[Conditional, Drop-Down]</p> <p>Select the compounding frequency from the drop-down list.</p> <p>The TD interest is compounded at the specified time, and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases</p> <p>The options are:</p> <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly <p>For example,</p> <p>TD Amount = INR 1000</p> <p>Rate of Interest = 10%</p> <p>Interest Payout Frequency = Monthly</p> <p>Compounding Frequency = Monthly</p> <p>Interest Due After End of 1st Month = INR 100</p> <p>At the end of 1st Month the Interest earned i.e. INR 100 will be added to the Principal amount</p> <p>So the Principal amount will increase to INR 1100</p> <p>Therefore the actual Interest paid for the Principal amount of INR 1100 will be INR 110.</p> <p>This field is disabled and set as At Maturity for accounts opened under product for which the Flexible TD (No Maturity) or Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> |

| Field Name | Description |
|-----------------------------|---|
| Int Payout Frequency | <p>[Conditional, Drop-Down] Select the time interval at which the interest for TD will be paid out 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 <p>This field is disabled and set as At Maturity for accounts opened under product for which the Flexible TD (No Maturity) or Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> |

| Field Name | Description |
|----------------------|---|
| Base for Rate | <p>[Mandatory, Drop-Down]</p> <p>Select the base for rate 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. <p>For example,</p> <p>Payin Amount = 10,000</p> <p>Rate of Interest (defined at product slab level) =5%</p> <p>In this case, 10,000 will be the base for 5% interest rate.</p> <ul style="list-style-type: none"> • 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. <p>For example,</p> <p>Under one TD account there are three deposits placed.</p> <p>Payin amount of first deposit = 5000</p> <p>Payin amount of second deposit = 10,000</p> <p>Payin amount of third deposit = 10,000</p> <p>The interest rate for deposits up to 25,000 is 4%. The interest rate changes to 5% for deposits over 25,000.</p> <p>New deposit payin amount = 5000</p> <p>In this case, 30,000 will be the new deposit and the interest rate applicable to the new deposit of 5,000 is 5%, as Cumulative of the deposit option is selected. The rate of interest for the rest of the deposit (i.e. 25,000) remains 4%.</p> <ul style="list-style-type: none"> • Cumulative for all deposits - The sum of payin amount of all deposits under this account (including this new deposit) is considered as the base, and the interest rate applicable for this base as defined at the product level slabs is picked up as the interest rate applicable from the process date of new deposit for all the existing deposits under this account, and for the new deposit. It is applicable from the interest start date. <p>For example,</p> <p>Under one TD account there are three deposits placed.</p> <p>Payin amount of first deposit = 5000</p> <p>Payin amount of second deposit = 10,000</p> <p>Payin amount of third deposit = 10,000</p> <p>The interest rate for deposits up to 25,000 is 4%. The interest rate changes to 5% for deposit over 25,000.</p> <p>New deposit payin amount = 5000</p> <p>In this case, 30,000 will be the new deposit and the interest rate applicable to the total deposit of 30,000 is 5%, as Cumulative of all deposits option is selected. The rate of interest changes for the total deposit from the day the new amount is deposited.</p> |

| Field Name | Description |
|-----------------------------|--|
| Maturity Date Factor | <p>[Conditional, Radio Button] Click on the required maturity date factor. The options are:</p> <ul style="list-style-type: none"> • Term • Maturity Date <p>This field is disabled for accounts opened under product for which the Flexible TD (No Maturity) or Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> |
| Term | The below fields are enabled if Term option is selected in the Maturity Date Factor field. |
| Value Date | <p>[Display] This field displays the value date.</p> |
| Term | <p>[Conditional, Numeric, Two] Type the term for which the TD is being renewed. The term should be within the maximum and minimum limits specified at the product level. This field is enabled if Term is selected in Maturity Date Factor field.</p> |
| Int. Start Date | <p>[Mandatory, Pick List, dd/mm/yyyy] Select the interest start date from the pick list. The interest start date is the date on which the bank starts accruing interest for the TD. For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument. You can specify any date, on or after the value date of the deposit, and on or before the maturity date of the deposit.</p> |
| Maturity Date | <p>[Conditional, Pick List, dd/mm/yyyy] Select the date on which the new deposit will mature from the pick list. This field is enabled if Maturity Date is selected in the Maturity Date Factor field.</p> |
| Rate | |
| Interest Rate | <p>[Display] This field displays the rate of interest for the new TD account. The interest should be within the product limits.</p> |

| Field Name | Description |
|-------------------------------|--|
| Product Variance | [Display] This field displays the interest variance, defined under the Product-Rate Maintenance for the slab under which TD principal balance and term falls. |
| Deposit Variance | [Mandatory, Numeric, Three, Six] Type the interest variance for the new term deposit initiated under the new TD account. The variance specified should be within the minimum and maximum variance specified at the product level. Based on the product definition made for the field Auto/ Force Renew With Deposit Variance in TD Product Master (Fast Path: TDM01) option, the deposit variance will be carried forward to the deposits created by auto / force renewal. |
| Net Rate | [Display] This field displays the net rate at which interest is paid against the deposit. $\text{Net Rate} = \text{Interest Rate (At deposit level)} + \text{Deposit Variance} + \text{Product Variance}$ The net rate specified should be within the minimum and maximum variance specified at the product level. |
| Scheme Variance | [Display] This field displays the interest variance applicable on the scheme. |
| Scheme Rate | [Display] This field displays the interest rate applicable on the scheme. |
| Annual Equivalent Rate | [Display] This field displays the annual equivalent rate. AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer. |
| Next Int. Pay Date | [Display] This field displays the next interest due date. Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Payout Date = 31/03/2004 |

| Field Name | Description |
|-----------------------------|--|
| Next Int. Comp. Date | [Display] This field displays the next interest compounding date. Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Compounding Date = 31/01/2004 |
| Maturity Amount | [Display] This field displays the total amount to be received on the maturity of the deposit. This amount is inclusive of the TSD, if any. |
| User Ref No | [Optional, Alphanumeric, 40] Type the user reference number which is used to identify the transaction. |
| Txn. Narrative | [Mandatory, Alphanumeric, 40] Type the transaction narrative. By default, the system displays Redemption to Existing Account . |

10. Click the **Ok** button.
11. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.
12. The system displays the **Authorization Reason** screen.
13. Enter the relevant information and click the **Grant** button.
14. 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.
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 the document". Click the **Ok** button.
OR
Click the **Cancel** 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 **Authorization** refer to the **Oracle FLEXCUBE Introduction User Manual**.

1336 - Quick Redemption By Reinvesting To New Account

Oracle FLEXCUBE provides the customer with the facility to redeem the deposit on instruction before its maturity date. This is termed as premature redemption. A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. The customer cannot redeem the deposit on the date of account opening.

Using this option you can redeem a term deposit and transfer the proceeds to a new account. You can alternately use the **Mixed Redemption** (Fast Path: 1358) option which provides various modes of redemption.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To redeem a TD account and transfer to a new account

1. Type the fast path **1336** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > Quick Redemption By Reinvesting To New Account**.
2. The system displays the TD Redemption Inquiry screen.

TD Redemption Inquiry

TD Redemption To TD Product*

| | | |
|---|---------------------------------------|-------------------------------------|
| Account Number: | 51401000000000737 | ccR2 |
| Account Ccy: | CNY | |
| Acy Rate: | 1.00000 | |
| Deposit No: | 1 | |
| Redemption Proceeds: | 10,000.00 | |
| To Product: | <input type="text"/> | |
| To Account Ccy: | CNY | |
| To Account Number: | <input type="text"/> | |
| Payin Amount: | <input type="text"/> | |
| Compounding Frequency: | At Maturity | ... |
| Base for rate:* | Incremental Amount | |
| Maturity Date Factor: | <input checked="" type="radio"/> Term | <input type="radio"/> Maturity Date |
| Term Value Date: <input type="text" value="21/09/2013"/> <input type="button" value="..."/> Term: * <input type="text" value="0"/> Months <input type="text" value="0"/> Days Int. Start Date: <input type="text"/> <input type="button" value="..."/> Maturity Date: <input type="text"/> | | |
| Rate Interest Rate: <input type="text" value="0.0000000000"/> Product Variance: <input type="text" value="0.0000000000"/> In %: <input type="text" value="0.00000"/> Deposit Variance: <input type="text" value="0.0000000000"/> In %: <input type="text" value="0.00000"/> Net Rate: <input type="text" value="0.0000000000"/> Scheme Variance: <input type="text" value="0.0000000000"/> Scheme Rate: <input type="text" value="0.0000000000"/> Annual Equivalent Rate: <input type="text" value="0.0000000000"/> | | |
| Next Int. Pay Date: <input type="text"/> <input type="button" value="..."/> Maturity Amount: <input type="text" value="0.00"/> User Ref No: <input type="text"/> Txn. Narrative: * <input type="text" value="Redemption To New Account"/> Use Source Account's MIS Class and Code : <input type="checkbox"/> <small># Maturity Amount is calculated without considering tax.</small> | | |
| <input type="button" value="Card"/> <input type="button" value="Change Pin"/> <input type="button" value="Cheque"/> <input type="button" value="Cost Rate"/> <input type="button" value="FCY Change"/> <input type="button" value="Denomination"/> <input type="button" value="Instrument"/> <input type="button" value="Inventory"/> <input type="button" value="Pin Validation"/> <input type="button" value="Service Charge"/> <input type="button" value="Signature"/> <input type="button" value="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 |
|------------------------|---|
| Account Number | [Mandatory, Numeric, 16] Type the TD account number. |
| 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 (US Dollar), the account opened under that product has USD as its account currency. |
| Redemption Mode | [Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options in the list are: <ul style="list-style-type: none"> Full Redemption - The entire deposit amount is redeemed. Part Redemption - You can specify a part of the entire deposit amount to be redeemed. |

| Field Name | Description |
|------------------------------|---|
| Original Deposit No. | <p>[Display]</p> <p>This field displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.</p> |
| Deposit No | <p>[Mandatory, Pick List]</p> <p>Select the term deposit number that is to be redeemed from the pick list.</p> |
| Renewal No | <p>[Display]</p> <p>This field displays the renewal number of the TD.</p> |
| Notice No | <p>[Conditional, Pick List]</p> <p>Select the notice number from the pick list. The pick list displays the details based on the TD account number and Deposit number selected in the corresponding fields. This field is enabled for accounts opened under product for which the Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option.</p> |
| Uncollected Principal | <p>[Display]</p> <p>This field displays the uncollected amount. This is the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer.</p> |
| Uncollected Interest | <p>[Display]</p> <p>This field displays the uncollected interest. The interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer.</p> |
| Redemption Amount | <p>[Conditional, Numeric, 13, Two]</p> <p>Type the amount of the term deposit that is to be redeemed. This field is enabled if Part Redemption is selected from the Redemption Mode drop-down list.</p> |
| Lien Amount | <p>[Display]</p> <p>This field displays the lien amount on the TD, if any.</p> |

| Field Name | Description |
|-------------------------------------|---|
| Waive Interest | [Optional, Check Box] Select the Waive Interest check box if the accrued or compounded interest has to be waived. This flag is disabled if partial redemption is made. This flag is also disabled if redemption made on or after maturity. |
| Force debit against Lien no. | [Optional, Pick List] Select the force debit against lien number from the pick list. |
| Special Penalty Variance | [Conditional, Numeric, Three, 10] Type the special penalty variance. This field accepts negative variance. |
| Interest Variance as | [Optional, Radio Button] Select the interest variance for redemption. The options are as follows: <ul style="list-style-type: none"> • Absolute Value • Percentage |
| Account Status | [Display] The field displays the account status. |
| Principal Balance | [Display] This field displays the matured principal amount left uncollected with the bank, and which has no specific payout instructions. |
| Interest Applicable | [Display] This field displays the interest applicable for the TD. It displays up to 10 digits after decimal. |
| Penalty Amount | [Display] This field displays the penalty amount. It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable. The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the TD Bank Parameters Maintenance (Fast Path: TDM04). |

| Field Name | Description |
|--|---|
| + Uncollected Principal | <p>[Display]</p> <p>This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.</p> <p>Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> <p>For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.</p> |
| + Uncollected Interest | <p>[Display]</p> <p>This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer.</p> <p>This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> |
| + PMI On Uncollected Principal | <p>[Display]</p> <p>This field displays the post-maturity interest earned on the matured uncollected principal.</p> <p>Post Maturity Interest (PMI²²) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p> |
| + PMI On Uncollected Interest | <p>[Display]</p> <p>This field displays the post-maturity interest earned on the uncollected interest.</p> <p>Post Maturity Interest (PMI) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p> |
| + Penalty Interest On Principal | <p>[Display]</p> <p>This field displays the penalty interest on the principal, if penalty is charged for early redemption.</p> |
| - Additional Penalty Amount | <p>[Display]</p> <p>This field displays the additional penalty amount.</p> |

²²(Post Maturity Interest)

| Field Name | Description |
|---|---|
| - Pro-rata Interest Deducted | <p>[Display]</p> <p>This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed.</p> <p>While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount.</p> <p>If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero.</p> <p>For example, for a deposit of 10,000 made on 1st January '04, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '04, the system calculates the interest payable for this deposit from 1st January '04 to 31st May '04. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.</p> |
| - Tax Deducted 1 | <p>[Display]</p> <p>This field displays the tax 1 for the amount to be redeemed.</p> <p>The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds.</p> <p>The tax is calculated based on the tax code 1 attached to the account at the time of account opening.</p> |
| - Tax Deducted 2 | <p>[Display]</p> <p>This field displays the tax 2 for the amount to be redeemed.</p> <p>The tax is calculated based on the tax code 2 attached to the account at the time of account opening.</p> |
| Net Proceeds | <p>[Display]</p> <p>This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.</p> |
| <ol style="list-style-type: none"> 3. Enter the account number and press the <Tab> key. 4. Select the redemption mode from the drop-down list. 5. Select the deposit number from the pick list. In case of premature redemption, the system displays the message "Premature Redemption of Term Deposit. Do you want to continue?". Click the Ok button. 6. Select the Penalty Variance check box if special penalty variance is to be added. 7. Click the Ok button. 8. The system displays the message "Do you want to continue?". | |

TD Redemption Inquiry

TD Redemption Inquiry*

| | | | |
|----------------------------------|--------------------------|--------------------------------------|---|
| Account Number:* | 5100100000000760 | ABHISHEK DEVA | |
| Account Ccy: | RMB | | |
| Redemption Mode:* | Full Redemption | | |
| Original Deposit No: | 1 | Deposit No: | 1 |
| Renewal No: | 1 | | ... |
| Uncollected Principal: | 0.00 | Uncollected Interest: | 0.00 |
| Redemption Amount: | 100.00 | | 0.00 |
| Waive Interest: | <input type="checkbox"/> | contd : Do you want to continue? | |
| Special Penalty Variance: | 1.00000000 | since as : | |
| Account Status: | ACCOUNT OPENED TO | <input type="radio"/> Absolute Value | <input checked="" type="radio"/> Percentage |
| Principal Balance: | 100.00 | | |
| Interest Applicable: | 2.44000000 | | |
| Penalty Amount: | 0.00 | | |
| + Uncollected Principal: | 0.00 | | |
| + Uncollected Interest: | 0.00 | | |
| + PMI On Uncollected Principal: | 0.00 | | |
| + PMI On Uncollected Interest: | 0.00 | | |
| + Penalty Interest On Principal: | 0.00 | | |
| - Additional Penalty Amount: | 0.00 | | |
| - Pro-rata Interest Deducted: | 0.00 | | |
| - Tax Deducted 1: | 0.00 | | |
| - Tax Deducted 2: | 0.00 | | |
| Net Proceeds: | 100.00 | | |

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

UDF OK Close Clear

- Click the **OK** button. The system displays the **Quick Redemption By Reinvest To New Account** screen.
- Enter the relevant details.

Quick Redemption By Reinvest To New Account

TD Redemption To TD Product*

| | | |
|--|---------------------------------------|-------------------------------------|
| Account Number: | 000000000798101 | RanishBalkrishnaTalw |
| Account Ccy: | RMB | |
| Acy Rate: | 1.00000 | |
| Deposit No: | 1 | |
| Redemption Proceeds: | 0.00 | |
| To Product: | 20001 | Retail Term Deposit in R |
| To Account Ccy: | RMB | |
| To Account Number: | | |
| Payin Amount: | | |
| Compounding Frequency | At Maturity | Int Payout Frequency: Monthly |
| Base for rate: | Incremental Amount | |
| Maturity Date Factor: | <input checked="" type="radio"/> Term | <input type="radio"/> Maturity Date |
| Term Value Date: 30/04/2011 <input type="button" value="..."/> Term: 0 Months 0 Days Int. Start Date: 30/04/2011 <input type="button" value="..."/> Maturity Date: <input type="button" value="..."/> | | |
| Rate Interest Rate: 0.00000 Product Variance: 0.00000 In %: 0.00000 Deposit Variance: 0.00000 In %: 0.00000 Net Rate: 0.00000 Scheme Variance: 0.00000 Scheme Rate: 0.00000 Annual Equivalent Rate: 0.00000 Next Int. Pay Date: <input type="button" value="..."/> Maturity Amount: 0.00 User Ref No: <input type="text"/> Txn. Narrative: Redemption To New Acc | | |
| # Maturity Amount is calculated without considering tax. | | |

Field Description

| Field Name | Description |
|----------------------------|---|
| Account Number | [Display] |
| | This field displays the TD account number. |
| Account Ccy | [Display] |
| | This field displays the account currency. |
| Acy Rate | [Display] |
| | This field displays the rate of account currency. |
| Deposit No | [Display] |
| | This field displays the deposit number. |
| Redemption Proceeds | [Display] |
| | This field displays the redemption proceeds. |
| To Product | [Mandatory, Numeric, Three, Pick List] |
| | Select the product code in which the premature redemption amount of the deposit is to be reinvested from the pick list. |

| Field Name | Description |
|----------------------------|---|
| To Account Ccy | [Display] |
| | This field displays the account currency for the account number selected in the corresponding field.. |
| To Account Ccy Rate | [Display] |
| | This field displays the account currency rate for the account number selected in the corresponding field. |
| To Account Number | [Display] |
| | This field displays the account number. |
| To Deposit No | [Display] |
| | This field displays the deposit number. |
| Payin Amount | [Display] |
| | This field displays the payin amount. |

| Field Name | Description |
|-----------------------|---|
| Compounding Frequency | <p>[Conditional, Drop-Down] Select the compounding frequency from the drop-down list.</p> <p>The TD interest is compounded at the specified time, and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases</p> <p>The options are:</p> <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly <p>For example,</p> <p>TD Amount = INR 1000</p> <p>Rate of Interest = 10%</p> <p>Interest Payout Frequency = Monthly</p> <p>Compounding Frequency = Monthly</p> <p>Interest Due After End of 1st Month = INR 100</p> <p>At the end of 1st Month the Interest earned i.e. INR 100 will be added to the Principal amount</p> <p>So the Principal amount will increase to INR 1100</p> <p>Therefore the actual Interest paid for the Principal amount of INR 1100 will be INR 110.</p> <p>This field is disabled and set as At Maturity for Flexible and Call Deposit products.</p> |

| Field Name | Description |
|-----------------------------|--|
| Int Payout Frequency | <p>[Conditional, Drop-Down] Select the time interval at which the interest for TD will be paid out from the drop-down list.</p> |

The options are:

- At Maturity
- Daily
- Weekly
- Fortnightly
- Monthly
- Bimonthly
- Quarterly
- Half Yearly
- Yearly

This field is disabled and set as **At Maturity** for Flexible and Call Deposit products.

| Field Name | Description |
|----------------------|--|
| Base for Rate | <p>[Mandatory, Drop-Down]</p> <p>Select the base for rate 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. <p>For example,</p> <p>Payin Amount = 10,000</p> <p>Rate of Interest (defined at product slab level) =5%</p> <p>In this case, 10,000 will be the base for 5% interest rate.</p> <ul style="list-style-type: none"> • Cumulative of 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. <p>For example,</p> <p>Under one TD account there are three deposits placed.</p> <p>Payin amount of first deposit = 5000</p> <p>Payin amount of second deposit = 10,000</p> <p>Payin amount of third deposit = 10,000</p> <p>The interest rate for deposits up to 25,000 is 4%. The interest rate changes to 5% for deposits over 25,000.</p> <p>New deposit payin amount = 5000</p> <p>In this case, 30,000 will be the new deposit and the interest rate applicable to the new deposit of 5,000 is 5%, as Cumulative of the deposit option is selected. The rate of interest for the rest of the deposit (i.e. 25,000) remains 4%.</p> <ul style="list-style-type: none"> • Cumulative of all deposits - The sum of payin amount of all deposits under this account (including this new deposit) is considered as the base, and the interest rate applicable for this base as defined at the product level slabs is picked up as the interest rate applicable from the process date of new deposit for all the existing deposits under this account, and for the new deposit. It is applicable from the interest start date. <p>For example,</p> <p>Under one TD account there are three deposits placed.</p> <p>Payin amount of first deposit = 5000</p> <p>Payin amount of second deposit = 10,000</p> <p>Payin amount of third deposit = 10,000</p> <p>The interest rate for deposits up to 25,000 is 4%. The interest rate changes to 5% for deposit over 25,000.</p> <p>New deposit payin amount = 5000</p> <p>In this case, 30,000 will be the new deposit and the interest rate applicable to the total deposit of 30,000 is 5%, as Cumulative of all deposits option is selected. The rate of interest changes for the total deposit from the day the new amount is deposited.</p> |

| Field Name | Description |
|-----------------------------|---|
| Maturity Date Factor | <p>[Conditional, Radio Button] Click on the required maturity date factor. The options are:</p> <ul style="list-style-type: none"> • Term • Maturity Date <p>This field is disabled for Flexible and Call Deposit products.</p> |
| Term | The below fields are enabled if Term option is selected in the Maturity Date Factor field. |
| Value Date | [Display] This field displays the value date for TD. |
| Term | [Mandatory, Numeric, Two] Type the term for which the TD is being renewed. The term should be within the maximum and minimum limits specified at the product level. |
| Int. Start Date | [Mandatory, Pick List, dd/mm/yyyy] Select the interest start date from the pick list. The interest start date is the date on which the bank starts accruing interest for the TD. For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument. You can specify any date, on or after the value date of the deposit, and on or before the maturity date of the deposit. |
| Maturity Date | [Conditional, Pick List, dd/mm/yyyy] Select the date on which the new deposit will mature from the pick list. This field is enabled if Maturity Date is selected in the Maturity Date Factor field. |
| Rate | |
| Interest Rate | [Display] This field displays the rate of interest for the new TD account. The interest should be within the product limits. |
| Product Variance | [Display] This field displays the interest variance, defined under the Product-Rate Maintenance for the slab under which TD principal balance and term falls in absolute value |

| Field Name | Description |
|---------------------------------------|--|
| Product Variance in Percentage | [Display] This field displays the interest variance, defined under the Product-Rate Maintenance for the slab under which TD principal balance and term falls in percentage value |
| Deposit Variance | [Mandatory, Numeric, Three, Six] Type the interest variance in absolute value for the new term deposit initiated under the new TD account. The variance specified should be within the minimum and maximum variance specified at the product level. Based on the product definition made for the field Auto/ Force Renew With Deposit Variance in TD Product Master (Fast Path: TDM01) option, the deposit variance will be carried forward to the deposits created by auto / force renewal. |
| Deposit Variance in Percentage | [Mandatory, Numeric, Three, Six] Type the interest variance in percentage terms for the new term deposit initiated under the new TD account. The variance specified should be within the minimum and maximum variance specified at the product level. Based on the product definition made for the field Auto/ Force Renew With Deposit Variance in TD Product Master (Fast Path: TDM01) option, the deposit variance will be carried forward to the deposits created by auto / force renewal. |
| Net Rate | [Display] This field displays the net rate at which interest is paid against the deposit. $\text{Net Rate} = \text{Interest Rate (At deposit level)} + \text{Deposit Variance} + \text{Product Variance}$ The net rate specified should be within the minimum and maximum variance specified at the product level. |
| Scheme Variance | [Display] This field displays the interest variance applicable on the scheme. |
| Scheme Rate | [Display] This field displays the interest rate applicable on the scheme. |
| Annual Equivalent Rate | [Display] This field displays the annual equivalent rate. AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer. |

| Field Name | Description |
|--|---|
| Next Int. Pay Date | <p>[Display]</p> <p>This field displays the next interest due date. 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> |
| Next Int. Comp. Date | <p>[Display]</p> <p>This field displays the next interest compounding date. 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> |
| User Ref No | <p>[Optional, Numeric, 40]</p> <p>Type the user reference number which is used to identify the transaction.</p> |
| Txn. Narrative | <p>[Mandatory, Alphanumeric, 40]</p> <p>Type the transaction narrative.</p> <p>By default, the system displays Redemption to New Account.</p> |
| Use Source account's MIS class and code | <p>[Optional, Checkbox]</p> <p>Select the checkbox if the MIS class and codes defined at the source account level are to be inherited by the new account to be opened.</p> |

11. Click the **Ok** button.
12. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.
13. The system displays the **Authorization Reason** screen.
14. Enter the relevant information and click the **Grant** button.

15. 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.
16. The system displays the **Document Receipt** screen.
17. 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.
18. The system displays the serial number.

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 **Authorization** refer to the *Oracle FLEXCUBE Introduction User Manual*.

Renewal

1316 - TD Renewal Inquiry

Using this option a deposit that has matured after a defined time period can be renewed. If maturity instruction of a term deposit is defined as **Renew Principal** and/or **Interest**, the term deposit is automatically renewed by the system on the date of maturity.

If no maturity instructions are specified for the term deposit, then the status changes to **Matured Deposit**. Such deposits can be renewed

If term deposit is renewed after maturity within grace days defined at product level, the term deposit renewal can be effective from the date of maturity of the term deposit. If such renewal is done after grace days, term deposit renewal is done from the current process date.

This is explained using an example below:

| | |
|------------------------------------|-------------------------------|
| Date of Maturity of TD account | 10 th October 2002 |
| Grace days defined for the product | 10 days |

If customer comes for renewal of the TD before 20th October 2002, the TD renewal can be done from the date of maturity i.e. value date for the renewal can be 10th October 2002.

If customer comes for renewal of the TD after 20th October 2002, say on 25th October 2002, the TD renewal will be done from the current date i.e. 25th October 2002.

If a deposit matures on a holiday and if online renewal is done using this option, on the immediate working day but with the value date as the current process date and not the original maturity date (the holiday), interest will be provided to the customer. Holiday period interest will not be given to the customers if Online renewal of a deposit is done within the grace days defined and if renewal is done after grace days, the holiday period interest along with the **PMI**²³ interest (if applicable) will be given.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To perform online renewal of TD

1. Type the fast path **1316** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > TD Post Maturity Renew**.
2. The system displays the **TD Renewal Inquiry** screen.

²³(Post Maturity Interest)

TD Renewal Inquiry

TD Renewal Inquiry*

| | |
|---------------------------|---|
| Account No : | <input type="text"/> |
| Account Ccy : | <input type="text"/> |
| Deposit No : | <input type="text"/> <input type="button" value="..."/> |
| Value Date : | <input type="text"/> <input type="button" value="..."/> |
| Principal Due : | <input type="text"/> |
| + Interest Due : | <input type="text"/> |
| + Uncollected Principal : | <input type="text"/> |
| + Uncollected Interest : | <input type="text"/> |
| + PMI on Principal : | <input type="text"/> |
| + PMI on Interest : | <input type="text"/> |
| - Tax Withheld : | <input type="text"/> |
| Renewal Amount : | <input type="text"/> |

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 TD account number, which is to be renewed online. |
| Account 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. 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. |
| Deposit No | [Mandatory, Pick List] Select the term deposit number to be renewed from the pick list. |

| Field Name | Description |
|-------------------------------|--|
| Value Date | <p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the value date from the pick list.</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. The interest calculations for a TD will start from this date. The system by default displays the current date as the value date.</p> <p>The value date is validated against the grace period defined at the product level.</p> <p>If the matured deposit is renewed during the grace period, the value date can be the maturity date or any other date within the grace period.</p> <p>If the matured deposit is renewed after the grace period, the value date will be the current date.</p> |
| Principal Due | <p>[Display]</p> <p>This field displays the matured principal amount left uncollected with the bank, and which has no specific payout instructions.</p> |
| +Interest Due | <p>[Display]</p> <p>This field displays the Interest amount left uncollected with the bank, and which has no specific payout instructions.</p> |
| +Uncollected Principal | <p>[Display]</p> <p>This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.</p> <p>Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> <p>For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.</p> |
| + Uncollected Interest | <p>[Display]</p> <p>This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer.</p> <p>This is applicable for non-cumulative deposits.</p> <p>Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> |

| Field Name | Description |
|--------------------|---|
| + PMI on Principal | <p>[Display]</p> <p>This field displays the post-maturity interest earned on the matured uncollected principal.</p> <p>Post Maturity Interest (PMI) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period).</p> <p>PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p> |
| + PMI on Interest | <p>[Display]</p> <p>This field displays the post-maturity interest earned on uncollected interest.</p> <p>PMI will be paid to the customer if the Payout Option is defined as No instructions at the product level.</p> |
| -Tax Withheld | <p>[Display]</p> <p>This field displays the tax deducted for the matured deposit amount which is to be renewed.</p> <p>This tax is accrued but not remitted to the government.</p> <p>The tax is deducted on the basis of tax deduction frequency defined at the product level and the tax code attached to the account at the time of account opening.</p> |
| Renewal Amount | <p>[Display]</p> <p>This field displays the amount for which the deposit is being renewed</p> <p>This amount is calculated by adding and deducting the interest (due, PMI), principal (due) and tax (if applicable) from the deposit amount.</p> |

3. Enter the account number and press the **<Tab>** key.
4. Select the deposit number and the value date from the pick list.
5. Click the **Ok** button.
6. The system displays the message "Do you want to continue?".

TD Renewal Inquiry

TD Renewal Inquiry*

| | | |
|---------------------------|----------------|-------------------|
| Account No : | 99993030000310 | TD MAT PROCESSING |
| Account Ccy : | INR | ... |
| Deposit No : | 1 | ... |
| Value Date : | 10/01/2008 | ... |
| Principal Due : | 0.00 | |
| + Interest Due : | 0.00 | |
| + Uncollected Principal : | 1,00,000.00 | |
| + Uncollected Interest : | 273.30 | |
| + PMI on Principal : | 0.00 | |
| + PMI on Interest : | 0.00 | |
| - Tax Withheld : | 0.00 | |
| Renewal Amount : | 1,00,273.30 | |

Microsoft Internet Explorer

contd : 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

7. Click the **Ok** button.
8. The system displays the **TD Post Maturity Renew** screen.
9. Select the base amount, enter the renewal term and the interest variance.

TD Post Maturity Renew

TD Post Maturity Renew*

| | | |
|--------------------------|---|-------------------------------|
| Account No : | 00000004919601 | KAICA |
| Account Ccy : | RMB | |
| Deposit No : | 1 | |
| Renewal Amount : | 5,008.62 | |
| Int Payout Frq : | Monthly | Compounding Frq : At Maturity |
| Base Amount : | Incremental Amount | Renewal Amount : 5,008.62 |
| Maturity Date Factor : | <input checked="" type="radio"/> Term <input type="radio"/> Maturity Date | |
| Renewal Term : | Mths | Days |
| Maturity Date : | 30/04/2011 | In %: 0.00000 |
| Interest Rate : | 0.00000 | |
| Net Interest : | | |
| Annual Equivalent Rate : | | |
| Narrative : | TD. Post Maturity Renew | |
| Business Acquirer Id: | TRAJI | |

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 | [Display] This field displays the account number as specified in the TD Renewal Inquiry screen. The name of the TD 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 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. |
| Deposit No | [Display] This field displays the term deposit number to be renewed. |

| Field Name | Description |
|------------------------|---|
| Renewal Amount | [Display] |
| | This field displays the amount for which the deposit is being renewed. |
| Int Payout Frq | [Mandatory, Drop-Down] |
| | Select the time interval at which the interest will be paid out from the drop-down list. |
| | Interest payout frequency should be greater than or equal to the compounding frequency chosen. |
| | The options are: |
| | <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly |
| Compounding Frq | [Mandatory, Drop-Down] |
| | Select the time interval at which the interest earned on the term deposit principal is compounded to the principal from the drop-down list. |
| | The TD interest earned is compounded at the time specified and the amount is added to the principal amount of the TD. The principal amount increases and hence the subsequent interest amount earned also increases. |
| | The options are: |
| | <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly |

| Field Name | Description |
|-----------------------------|---|
| Base Amount | <p>[Mandatory, Drop-Down]</p> <p>Select the Base Amount for the deposit from the drop-down list.</p> <p>The Base amount indicates the base amount option selected at the time of initiating a TD. Whether it is:</p> <ul style="list-style-type: none"> • Incremental Amount- The deposit amount is alone considered as the base and the interest rate applicable for this base as defined at the product level slabs is picked up as the interest rate of this deposit. • Cumulative of the Deposit- The sum total of all the deposits under this TD account (including this new deposit) is considered as the base and the interest rate applicable for this base as defined at the product level slabs is picked up as the interest rate for this deposit. • Cumulative of all Deposits - The sum total of all the deposits under this TD Account (including this new deposit) is considered as the base and the interest rate applicable for this base as defined at the product level slabs is picked up as the interest rate for all deposits under this account. |
| Maturity Date Factor | <p>[Mandatory, Radio Button]</p> <p>Click the option button to select the term or maturity date factor.</p> |
| Renewal Term | <p>[Conditional, Numeric, Four, Four]</p> <p>Type the term for which the TD is being renewed.</p> <p>The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level.</p> <p>The renewal term in months and days should be less than or equal to 1000.</p> <p>This field is enabled if Term option is selected in the Maturity Date Factor field.</p> |
| Maturity Date | <p>[Conditional, Pick List, dd/mm/yyyy]</p> <p>Select the maturity date for the new deposit from the pick list.</p> <p>This date is arrived at by adding the renew term to the value date of the TD.</p> <p>For example, if the value date of the TD is 1st January '04 and the TD term is 2 months, then the maturity date will be 29th February '04.</p> <p>1st January '04 + 2 months = 29th February '04</p> <p>This field is enabled if Maturity Date option is selected in the Maturity Date Factor field.</p> |

| Field Name | Description |
|-------------------------------|--|
| In % | [Mandatory, Numeric, Two, Five] Type the interest variance in percentage term. |
| Interest Rate | [Display] This field displays the interest rate applicable for the renewed TD. This rate should be within the interest ceiling defined at the product level. It displays up to 10 digits after decimal. |
| Int Variance | [Mandatory, Numeric, Two, Five] Type the interest variance in absolute term. The interest variance validated against the minimum and the maximum variance defined at the product level. It also validates if the interest rate + variance is within the minimum and maximum interest ceiling defined in the TD Product Master (Fast Path: TDM01) option. |
| Net Interest | [Display] This field displays the net interest. The net interest is arrived at by adding the interest variance to the interest rate of the TD. <i>New interest rate = Interest rate + Variance</i> The system validates if the interest rate + variance is within the minimum and maximum interest ceiling defined in the TD Product Master (Fast Path: TDM01) option. |
| Annual Equivalent Rate | [Display] This field displays the annual equivalent rate. AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer. 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. |
| Narrative | [Display] This field displays the narration for the transaction. |
| Business Acquirer Id | [Mandatory, Pick List] Select the business acquirer ID, to save the business acquirer details for the particular transaction, from the pick list. The system by default displays the ID of the teller who has logged in. The pick list displays the list of users linked to the system. |

10. Click the **Ok** button.

11. The system displays the message " Authorisation required. Do You Want to continue?".
Click the **Ok** button.
12. The system displays the **Authorization Reason** screen.
13. Enter the relevant information and click the **Grant** button.
14. 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.
15. The system displays the **Documents** screen.
16. Select the receipt you want to print and click the **Ok** button.
OR
Click the **Cancel** button.

Other Transactions

7020 - TD Balance Inquiry

Customers can make inquiries on term deposit balances at any given time during the life of the deposit.

Using this option, you can view the balances in term deposits till date, interest receivable in case of account closure on current date and also view tax details with the projected tax amount for the accrued interest amount.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To inquire about the balance in a TD account

- Type the fast path **7020** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Balance Inquiry**.
- The system displays the **TD Balance Inquiry** screen.

TD Balance Inquiry

| Field | Description |
|-----------------------------------|--|
| Account No | Unique identifier for the account. |
| Acct Ccy | Currency of the account. |
| Deposit No | Reference number for the deposit. |
| Customer Name | Name of the customer. |
| Account Status | Status of the account. |
| Units | Units of measurement for the balance. |
| Closeout Balance | Balance at the time of closure. |
| Annual Equivalent Rate | Annual equivalent rate of the account. |
| Principal Balance | Principal amount of the account. |
| Interest Withheld(Blocked) | Interest withheld or blocked. |
| Interest Paid To Date(Net Of Tax) | Interest paid to date net of tax. |
| Tax 1 | First tax amount. |
| Tax 2 | Second tax amount. |
| Rate of Interest | Rate of interest. |
| Accrued Interest | Accrued interest. |
| Projected Tax1 on Accrued int | Projected tax on accrued interest. |
| Projected Tax2 on Accrued int | Projected tax on accrued interest. |
| Net Accrued Interest | Net accrued interest. |
| Projected Interest | Projected interest. |
| Uncollected Balance | Uncollected balance. |
| Lien Amount | Lien amount. |
| Maturity Date | Maturity date. |
| Deposit Date | Deposit date. |
| Overdue Principal | Overdue principal. |
| Overdue Interest Paid | Overdue interest paid. |
| Overdue Interest Accrued | Overdue interest accrued. |
| Principal Paid to Date | Principal paid to date. |

Field Description

| Field Name | Description |
|-----------------------|---|
| Account No | <p>[Mandatory, Numeric, 16]</p> <p>Type the TD account number of the customer for which you want to check the balance details.</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 posted in the account are in the account currency.</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.</p> |
| Deposit No | <p>[Mandatory, Pick List]</p> <p>Select the term deposit number from the pick list, for which you want to check the balance.</p> |
| Customer Name | <p>[Display]</p> <p>This field displays the name of the customer who holds the TD account.</p> |
| Account Status | <p>[Display]</p> <p>This field displays the current status of the account.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Regular - This account is a regular account that is opened for various transactions. • Account Opened Today - This account is opened on the day of the transaction. • Closed - This account includes those deposits that have matured and redeemed. Thus this account is closed. • Account Closed Today - This account has been closed on the day of the transaction. • Unclaimed - This account has remained unclaimed by the customer. • Matured - This account has matured. • Account Blocked - This account is blocked. • Forced Renewal - This account is marked for lien and thus has been force renewed. |

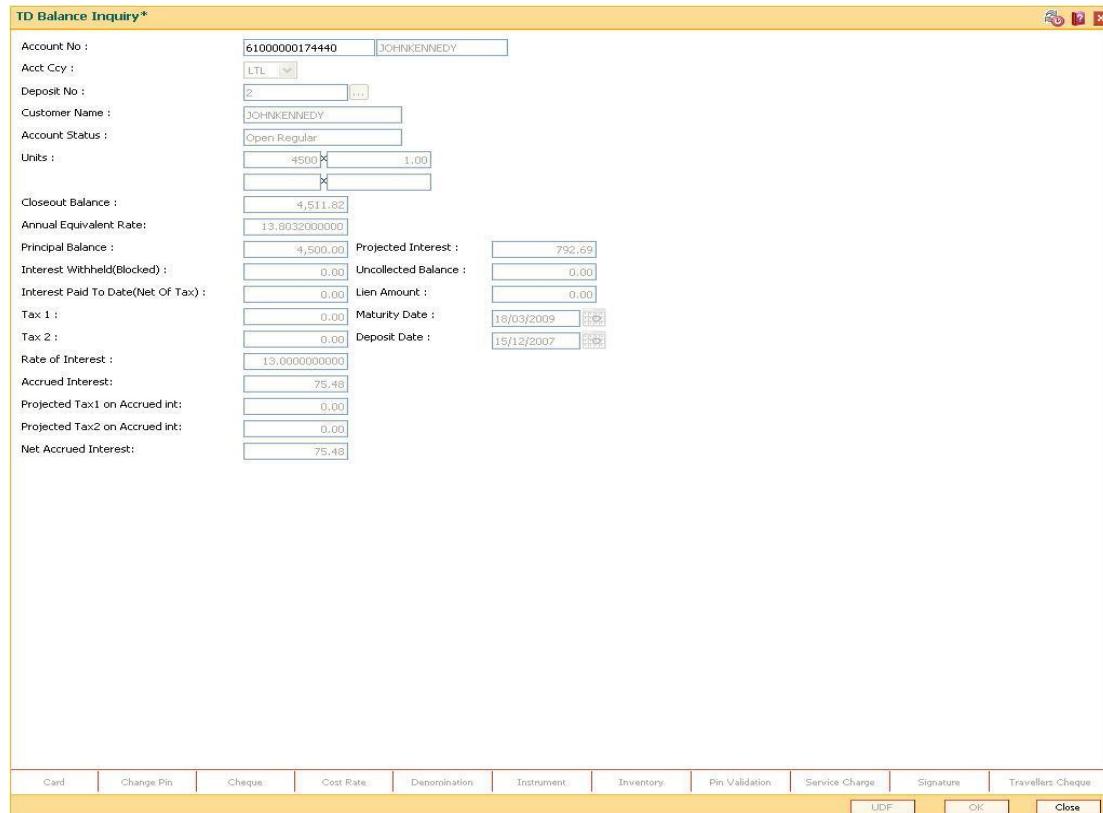
| Field Name | Description |
|------------------------------------|--|
| Units | <p>[Display]</p> <p>This field displays the principal balance as a multiple of incremental amount defined at the product level.</p> <p>This flexibility of the system enables the bank to accept amounts in multiples of the incremental unit.</p> <p>For example,</p> <p>Incremental Unit defined for the product = 0.01</p> <p>Principal = 4550.88</p> <p>Units = 4550.88×0.01</p> |
| Closeout Balance | <p>[Display]</p> <p>This field displays the deposit amount that will be given to the customer if the TD is closed on the current transaction date.</p> |
| Annual Equivalent Rate | <p>[Display]</p> <p>This field displays the annual equivalent rate. It displays up to 10 digits after decimal.</p> <p>AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer. 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> |
| Principal Balance | <p>[Display]</p> <p>This field displays the principal amount of the TD.</p> <p>For a Normal Discounted and True Discounted product, the principal balance will be the maturity amount.</p> |
| Projected Interest | <p>[Display]</p> <p>This field displays the projected interest.</p> <p>For a cumulative deposit, the projected interest is the interest that will be earned on the TD for the full term.</p> <p>For a non-cumulative deposit, the projected interest will be the interest accrued after the last interest payout and before the maturity date of the deposit.</p> |
| Interest Withheld (Blocked) | <p>[Display]</p> <p>This field displays the interest amount from the current interest payout cycle, which is withheld by the bank.</p> <p>If the TD account is blocked, the interest will be accrued but not paid to the customer. These interest proceeds are reflected in this field.</p> |

| Field Name | Description |
|---|---|
| Uncollected Balance | <p>[Display]</p> <p>This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer.</p> <p>Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> |
| Interest Paid To Date (Net of Tax) | <p>[Display]</p> <p>This field displays the interest paid to the customer till date.</p> |
| Lien Amount | <p>[Display]</p> <p>This field displays the lien amount, if there is a lien marked on the deposit.</p> |
| Tax 1 | <p>[Display]</p> <p>This field displays the Tax 1 set by the bank that will be applicable to the account.</p> <p>The Tax 1 depends on the type of customer and the account.</p> |
| Maturity Date | <p>[Display]</p> <p>This field displays the maturity date for the new deposit.</p> |
| Tax 2 | <p>[Display]</p> <p>This field displays the Tax 2 set by the bank that will be applicable to the account.</p> <p>The Tax 2 depends on the type of customer and the account. It can be calculated as tax on tax.</p> |
| Deposit Date | <p>[Display]</p> <p>This field displays the date on which the deposit was made.</p> |
| Rate of Interest | <p>[Display]</p> <p>This field displays the rate of interest applicable to the selected deposit. It displays up to 10 digits after decimal.</p> |
| Overdue Principal | <p>[Display]</p> <p>This field displays the overdue principal amount.</p> |
| Accrued Interest | <p>[Display]</p> <p>This field displays the interest accrued from the last compounding date to the last accrual date.</p> |
| Overdue Interest Paid | <p>[Display]</p> <p>This field displays the overdue interest paid till date.</p> |
| Projected Tax1 on Accrued int | <p>[Display]</p> <p>This field displays the tax 1 applicable on the accrued interest.</p> |

| Field Name | Description |
|--------------------------------------|---|
| Overdue Interest Accrued | [Display] This field displays the accrued overdue interest. |
| Projected Tax2 on Accrued int | [Display] This field displays the tax 2 applicable on the accrued interest. |
| Principal Paid to date | [Display] This field displays the sum of principal amounts that has been paid till date. |
| Net Accrued Interest | [Display] This field displays the net accrued interest. Net accrued interest is calculated by deducting projected tax 1 and projected tax 2. |

3. Enter the account number and press the **<Tab>** key.
4. Select the deposit number from the pick list and press the **<Tab>** key.
5. Click the **Ok** button.
6. The system displays the TD balance details.

TD Balance Inquiry



The screenshot shows the 'TD Balance Inquiry*' window. The window contains the following data:

| Field | Value |
|-------------------------------------|----------------|
| Account No : | 61000000174440 |
| Acct Ccy : | LTL |
| Deposit No : | 2 |
| Customer Name : | JOHNKENNEDY |
| Account Status : | Open Regular |
| Units : | 4500 X 1.00 |
| Closeout Balance : | 4,511.82 |
| Annual Equivalent Rate: | 13,8032000000 |
| Principal Balance : | 4,500.00 |
| Interest Withheld(Blocked) : | 0.00 |
| Interest Paid To Date(Net Of Tax) : | 0.00 |
| Tax 1 : | 0.00 |
| Tax 2 : | 0.00 |
| Rate of Interest : | 13,0000000000 |
| Accrued Interest: | 75.48 |
| Projected Tax1 on Accrued int: | 0.00 |
| Projected Tax2 on Accrued int: | 0.00 |
| Net Accrued Interest: | 75.48 |

At the bottom of the window, there are buttons for Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque, UDF, OK, and Close.

7. Click the **Close** button.

TDM07 - Investment Calculator

Using this option, you can calculate the interest which a customer is likely to earn during the life of the term deposit. As per the customer's requirements you can make suggestions for a suitable product to ensure complete satisfaction, before the money is deposited in the bank.

The **Output Screen** tab displays the interest payout, interest compounding date and the tax information.

Definition Prerequisites

- TDM01 - TD Product MasterTD060 - TD Product Rates Maintenance

Modes Available

Not Applicable

To use investment calculator

1. Type the fast path **TDM07** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > Investment Calculator**.
2. The system displays the **Investment Calculator** screen.

Investment Calculator

The screenshot shows the 'Investment Calculator' application window. The top section has fields for Product Code, Name, and Currency. Below that are sections for 'Amount' (with Minimum, Maximum, and Incremental fields), 'Term' (with Term Unit, Minimum Months/Days, and Maximum Months/Days), and 'Interest' (with Compounding Frequency, Payout Frequency, and Discounting Type). The main area is divided into 'Input Screen' and 'Output Screen' tabs. The 'Input Screen' tab is active, displaying fields for Amount (0.00), Deposit Date (01/01/1800), Maturity Date (01/01/1800), Discounted Int Payout Freq, Index/Rate (0.000000), and Output Parameters (Principal Balance, Initial Payin, Maturity Interest, Tax 1, Tax 2, Maturity Amount). The 'Output Screen' tab is also visible. At the bottom, there are buttons for 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 |
|---------------------|--|
| Product Code | <p>[Mandatory, Pick List]</p> <p>Select the TD Product code for which you wish to calculate the earnings on investment, from the pick list.</p> |
| Name | <p>[Display]</p> <p>This field displays the name assigned to the TD product, as defined at the product level.</p> <p>This is the product under which the TD account is opened.</p> |
| Currency | <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 (US Dollar), the account opened under that product has USD as its account currency.</p> |
| Amount | |
| Minimum | <p>[Display]</p> <p>This field displays the minimum amount defined at the product level, that a customer can invest for the TD Product</p> |
| Maximum | <p>[Display]</p> <p>This field displays the maximum amount defined at the product level that a customer can invest in the given TD Product.</p> |
| Incremental | <p>[Display]</p> <p>This field displays the incremental amount defined at the product level. The deposit amount can be increased in the multiples of the defined incremental value.</p> <p>For example,</p> <p>Minimum Amount = 5000</p> <p>Maximum Amount = 15000</p> <p>Incremental = 1000</p> <p>The deposit can be initiated for minimum 5000 and it can be incremented only in slabs of 1000. So a deposit can be incremented to 6000 or 7000 but not 5500 or 6500.</p> |
| Term | |
| Term Unit | <p>[Display]</p> <p>This field displays the investment term unit as defined at the product level. The duration can be in months or days.</p> |

| Field Name | Description |
|------------------------------|--|
| Minimum | [Display] This field displays the minimum term defined at the product level, for which investment can be made for TD Product. |
| Maximum | [Display] This field displays the maximum term defined at the product level, for which the investment can be made for TD Product. |
| Incremental | [Display] This field displays the incremental term defined at the product level. The deposit term can be increased in the multiples of the defined incremental value. For example, Minimum Term: Months = 1 month Maximum Term: Months = 12 months Incremental Term: Months = 2 months The deposit can be initiated for minimum 1 month and it can be incremented only in slabs of 2 months. So a deposit term can be incremented to 3 or 5 months but not to 2 months. |
| Interest | |
| Compounding Frequency | [Mandatory, Drop-Down] Select the interest compounding frequency from the drop-down list. The options are: <ul style="list-style-type: none"> • None/At Maturity • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly This is the time interval at which the interest earned on the term deposit principal is compounded to the principal. The principal amount increases and hence the subsequent interest amount earned also increases. |

| Field Name | Description |
|-------------------------|--|
| Payout Frequency | <p>[Mandatory, Drop-Down]</p> <p>Select the interest payout frequency as defined at the product level from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • None/At Maturity • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly <p>This is the time interval at which the interest earned against the invested amount will be paid out.</p> |
| Discounting Type | <p>[Display]</p> <p>This field displays the discounting type of the TD product.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Not Discounted - In normal deposit, the initial amount is deposited and interest is calculated on the deposit amount. • Normal Discounted - In normal discounted deposit, the maturity amount is defined along with the interest rate and the initial amount is deposited. Only principal amount is discounted. Maturity value is decided based on interest calculation. • True Discounted - In True discounted deposit, even the interest which will be received will be discounted further and reduced from the initial pay in amount of the normal discounted TD. <ol style="list-style-type: none"> 3. Select the product code from the pick list and press the <Tab> key. 4. Select the compounding frequency and payout frequency from the drop-down list. |

Investment Calculator

Investment Calculator*

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|--|--|--|---|---|---|-----------------------------------|---|-----------------------------------|--------------------------|--|---|---|------------------------------|--|------------------------------|--|
| Product Code : <input type="text" value="20001"/> | Name : <input type="text" value="Retail Term Deposit in RMB payout"/> | Currency : <input type="text" value="RMB"/> | | | | | | | | | | | | | | | | | | |
| Amount Minimum : <input type="text" value="50.00"/> Maximum : <input type="text" value="9,999,999,999.999,999.00"/> Incremental : <input type="text" value="0.01"/> | | | | | | | | | | | | | | | | | | | | |
| Term Term Unit : <input type="text" value="Months"/> Minimum : <input type="text" value="1"/> Months <input type="text" value="0"/> Days Incremental : <input type="text" value="1"/> Months <input type="text" value="0"/> Days Maximum : <input type="text" value="60"/> Months <input type="text" value="0"/> Days | | | | | | | | | | | | | | | | | | | | |
| Interest Compounding Frequency : <input type="text" value="None/At Maturity"/> Payout Frequency : <input type="text" value="None/At Maturity"/> Discounting Type : <input type="text" value="Not Discounted"/> | | | | | | | | | | | | | | | | | | | | |
| Input Screen Output Screen | | | | | | | | | | | | | | | | | | | | |
| <table border="1"><tr><td>Amount : <input type="text" value="50,000.00"/></td><td><input type="radio"/> Initial Amount <input type="radio"/> Maturity Amount</td></tr><tr><td>Deposit Date : <input type="text" value="31/05/2012"/></td><td>Deposit Term <input type="text"/> Months <input type="text"/> Days</td></tr><tr><td>Maturity Date : <input type="text" value="01/01/1800"/></td><td>Variance : <input type="text" value="0.0000000000"/> In % : <input type="text" value="0.0000000000"/></td></tr><tr><td>Discounted Int Payout Freq : <input type="text"/></td><td>Tax Code 1 : <input type="text"/></td></tr><tr><td>IndexRate : <input type="text" value="0.000000"/></td><td>Tax Code 2 : <input type="text"/></td></tr><tr><td colspan="2">Output Parameters</td></tr><tr><td>Principal Balance : <input type="text" value="0.00"/></td><td>Initial Payin : <input type="text" value="0.00"/></td></tr><tr><td>Tax 1 : <input type="text"/></td><td>Maturity Interest : <input type="text"/></td></tr><tr><td>Tax 2 : <input type="text"/></td><td>Maturity Amount : <input type="text"/></td></tr></table> | | | Amount : <input type="text" value="50,000.00"/> | <input type="radio"/> Initial Amount <input type="radio"/> Maturity Amount | Deposit Date : <input type="text" value="31/05/2012"/> | Deposit Term <input type="text"/> Months <input type="text"/> Days | Maturity Date : <input type="text" value="01/01/1800"/> | Variance : <input type="text" value="0.0000000000"/> In % : <input type="text" value="0.0000000000"/> | Discounted Int Payout Freq : <input type="text"/> | Tax Code 1 : <input type="text"/> | IndexRate : <input type="text" value="0.000000"/> | Tax Code 2 : <input type="text"/> | Output Parameters | | Principal Balance : <input type="text" value="0.00"/> | Initial Payin : <input type="text" value="0.00"/> | Tax 1 : <input type="text"/> | Maturity Interest : <input type="text"/> | Tax 2 : <input type="text"/> | Maturity Amount : <input type="text"/> |
| Amount : <input type="text" value="50,000.00"/> | <input type="radio"/> Initial Amount <input type="radio"/> Maturity Amount | | | | | | | | | | | | | | | | | | | |
| Deposit Date : <input type="text" value="31/05/2012"/> | Deposit Term <input type="text"/> Months <input type="text"/> Days | | | | | | | | | | | | | | | | | | | |
| Maturity Date : <input type="text" value="01/01/1800"/> | Variance : <input type="text" value="0.0000000000"/> In % : <input type="text" value="0.0000000000"/> | | | | | | | | | | | | | | | | | | | |
| Discounted Int Payout Freq : <input type="text"/> | Tax Code 1 : <input type="text"/> | | | | | | | | | | | | | | | | | | | |
| IndexRate : <input type="text" value="0.000000"/> | Tax Code 2 : <input type="text"/> | | | | | | | | | | | | | | | | | | | |
| Output Parameters | | | | | | | | | | | | | | | | | | | | |
| Principal Balance : <input type="text" value="0.00"/> | Initial Payin : <input type="text" value="0.00"/> | | | | | | | | | | | | | | | | | | | |
| Tax 1 : <input type="text"/> | Maturity Interest : <input type="text"/> | | | | | | | | | | | | | | | | | | | |
| Tax 2 : <input type="text"/> | Maturity Amount : <input type="text"/> | | | | | | | | | | | | | | | | | | | |
| Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque UDF OK Close Clear | | | | | | | | | | | | | | | | | | | | |

5. The system displays the **Input Screen** tab.
6. Enter the required information in the tab.

Input Screen

Investment Calculator*

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|------------------|--------------------------------------|---------------------------------------|--------------------|----------------|----------|-----------|--------------------------------------|---------------------------------------|----------------|------------|--------------|------------------|-----------------|------------|------------|---------------------------------|------------------------------|--|------------|--------------------------------|--------------|----------------|------------|--------------------------------|--------------------------|--|--|--|---------------------|------|-----------------|------|---------|--|---------------------|--|---------|--|-------------------|--|
| Product Code : | 20001 | Name : | Retail Term Deposit in RMB payout | Currency : | RMB | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Amount | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum : | 50.00 | Maximum : | 9,999,999,999.00 | Incremental : | 0.01 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Term | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Term Unit : | Months | Minimum : | 1 Months | 0 Days | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Incremental : | 1 Months | 0 Days | Maximum : | 60 Months | 0 Days | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Interest | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Compounding Frequency : | None/At Maturity | Payout Frequency : | None/At Maturity | Discounting Type : | Not Discounted | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Input Screen"/> <input type="button" value="Output Screen"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <tr> <td>Amount :</td> <td>50,000.00</td> <td><input type="radio"/> Initial Amount</td> <td><input type="radio"/> Maturity Amount</td> </tr> <tr> <td>Deposit Date :</td> <td>31/05/2012</td> <td>Deposit Term</td> <td>10 Months 0 Days</td> </tr> <tr> <td>Maturity Date :</td> <td>31/03/2013</td> <td>Variance :</td> <td>50,000000000 In % : 0.000000000</td> </tr> <tr> <td>Discounted Int Payout Freq :</td> <td></td> <td>Tax Code 1</td> <td>100 - 10.00000 / 0.00000 / 20-</td> </tr> <tr> <td>Index/Rate :</td> <td>34 - 5.00000 %</td> <td>Tax Code 2</td> <td>101 - 0.00000 / 0.00000 / 20-M</td> </tr> <tr> <td colspan="4">Output Parameters</td> </tr> <tr> <td>Principal Balance :</td> <td>0.00</td> <td>Initial Payin :</td> <td>0.00</td> </tr> <tr> <td>Tax 1 :</td> <td></td> <td>Maturity Interest :</td> <td></td> </tr> <tr> <td>Tax 2 :</td> <td></td> <td>Maturity Amount :</td> <td></td> </tr> </table> | | | | | | Amount : | 50,000.00 | <input type="radio"/> Initial Amount | <input type="radio"/> Maturity Amount | Deposit Date : | 31/05/2012 | Deposit Term | 10 Months 0 Days | Maturity Date : | 31/03/2013 | Variance : | 50,000000000 In % : 0.000000000 | Discounted Int Payout Freq : | | Tax Code 1 | 100 - 10.00000 / 0.00000 / 20- | Index/Rate : | 34 - 5.00000 % | Tax Code 2 | 101 - 0.00000 / 0.00000 / 20-M | Output Parameters | | | | Principal Balance : | 0.00 | Initial Payin : | 0.00 | Tax 1 : | | Maturity Interest : | | Tax 2 : | | Maturity Amount : | |
| Amount : | 50,000.00 | <input type="radio"/> Initial Amount | <input type="radio"/> Maturity Amount | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Deposit Date : | 31/05/2012 | Deposit Term | 10 Months 0 Days | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Maturity Date : | 31/03/2013 | Variance : | 50,000000000 In % : 0.000000000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Discounted Int Payout Freq : | | Tax Code 1 | 100 - 10.00000 / 0.00000 / 20- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Index/Rate : | 34 - 5.00000 % | Tax Code 2 | 101 - 0.00000 / 0.00000 / 20-M | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Output Parameters | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Principal Balance : | 0.00 | Initial Payin : | 0.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tax 1 : | | Maturity Interest : | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tax 2 : | | Maturity Amount : | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Card"/> <input type="button" value="Change Pin"/> <input type="button" value="Cheque"/> <input type="button" value="Cost Rate"/> <input type="button" value="Denomination"/> <input type="button" value="Instrument"/> <input type="button" value="Inventory"/> <input type="button" value="Pin Validation"/> <input type="button" value="Service Charge"/> <input type="button" value="Signature"/> <input type="button" value="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 |
|------------------------|---|
| Amount | [Mandatory, Numeric, 13,Two] Type the amount. The amount could either be the initial investment amount or the amount received on maturity. |
| Initial Amount | [Mandatory, Radio Button] Click Initial Amount to treat the entered amount as the initial investment amount. The investment calculations will be done accordingly. The system, by default selects this option. |
| Maturity Amount | [Mandatory, Radio button] Click Maturity Amount to treat the entered amount as the maturity amount you want to earn on the investment. The investment calculations will be done accordingly. You can select this option only if the product is of a normal discounted or true discounted type. |

| Field Name | Description |
|-----------------------------------|--|
| Deposit Date | <p>[Mandatory, Pick List, dd/mm/yyyy] Select the deposit date from the pick list. The investment calculations for the deposit will be effective from the specified date.</p> |
| Deposit Term | <p>[Mandatory, Numeric, 22] Type the term for which the investment is being made. The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level.</p> |
| Maturity Date | <p>[Display] This field displays the maturity date. The system calculates the maturity date based on the deposit date selected and the deposit term specified.</p> |
| Variance | <p>[Optional, Numeric, Three, 10] Type the interest variance. The interest variance should be within the maximum and minimum limits that are specified at the product level.</p> |
| In % | <p>[Optional, Numeric, Three, Six] Type the interest variance in percentage terms.</p> |
| Discounted Int Payout Frq. | <p>[Mandatory, Drop-Down] Select the discounted interest payout frequency for the deposit from the drop-down list. This field will be enabled only if the product is of the Normal Discounted or True Discounted type. The options are: <ul style="list-style-type: none"> Monthly - The interest will be paid at the end of month. Quarterly - The interest will be paid at the end of the quarter. </p> |
| Index/Rate | <p>[Display] This field displays the interest index code defined for the slab at the product rates level. This is the index code defined for the slab, in which the principal and term falls at the product level. It displays up to 10 digits after decimal.</p> |
| Tax Code 1 | <p>[Mandatory, Drop-Down] Select the tax code 1 for the investment from the drop-down list. This field becomes editable if the amount entered in the Amount field is the initial investment deposit.</p> |

| Field Name | Description |
|--------------------------|---|
| Tax Code 2 | <p>[Mandatory, Drop-Down]</p> <p>Select the tax code 2 for the investment from the drop-down list.</p> <p>This field becomes editable if the amount entered in the Amount field is the initial investment deposit.</p> |
| Output Parameters | |
| Principal Balance | <p>[Display]</p> <p>This field displays the principal balance.</p> <p>The system calculates the principal amount that the customer needs to invest in the TD.</p> |
| Initial Payin | <p>[Display]</p> <p>This field displays the TD initial payin amount.</p> <p>The system calculates the TD initial payin amount, based on the input specified such as: amount, variance, term, and tax code.</p> |
| Maturity Interest | <p>[Display]</p> <p>This field displays the total interest earned on the TD investment during the term, till the maturity.</p> |
| Tax 1 | <p>[Display]</p> <p>This field displays the tax 1 applicable to the interest earned on the invested amount.</p> |
| Tax 2 | <p>[Display]</p> <p>This field displays the tax 2 applicable to the interest earned on the invested amount.</p> |
| Maturity Amount | <p>[Display]</p> <p>This field displays the total amount the customer will receive at the maturity.</p> <p>This amount is inclusive of the TDS, if any.</p> |

7. Click the **Investment Schedule** button.
8. The system displays the **Output Screen** tab.

Output Screen

The screenshot shows the 'Investment Calculator' application window. The 'Output Screen' tab is selected. The interface includes input fields for Product Code (20007), Name (Retail Term Deposit in CAD payout at), and Currency (CAD). The 'Amount' section shows Minimum: 50.00, Maximum: 9,999,999,999.99, and Incremental: 0.01. The 'Term' section shows Term Unit: Months, Minimum: 1 Month, Maximum: 12 Months, and Incremental: 1 Month, 0 Days. The 'Interest' section shows Compounding Frequency: None/At Maturity, Payout Frequency: None/At Maturity, and Discounting Type: Not Discounted. Below these are buttons for Input Screen and Output Screen. The main area is a large empty table with a yellow border, and the bottom row of buttons includes Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque, UDF, OK, Close, and Clear.

Field Description

| Column Name | Description |
|--------------------------------|--|
| Date | [Display] This column displays the date on which the interest will be compounded to the principal, or paid to the customer. |
| Principal Balance | [Display] This column displays the TD Principal balance amount. |
| Interest Amount | [Display] This column displays the amount of interest either compounded to the principal, or paid to the customer. |
| Tax Amount 1 | [Display] This column displays the tax amount, if applicable. |
| Tax Amount 2 | [Display] This column displays the tax amount, if applicable. |
| Payout/ Compounding | [Display] This column displays the type of action is for interest compounding or payout. |

9. Click the **Close** button.

TD023 - TD Rates History Inquiry

Using this option you can view the interest rates applied to a term deposit during its life cycle.

If the interest rate is defined as **Fixed** at the product level then it displays the same interest rate for all deposits made under the term deposit account.

If the interest rate is defined as **Floating**, you can view the different rates applied to each deposit placed under the term deposit account.

Definition Prerequisites

- After defining the TD Product, TD Product Rates must be defined for the newly defined TD Product.
- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view TD rates history

1. Type the fast path **TD023** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Rates History Inquiry**.
2. The system displays the **TD Rates History Inquiry** screen.

TD Rates History Inquiry

| Account Number | Original Deposit No | Renewal No | Deposit No | Principal Balance | Balance for Rate Earned | Value Date | Maturity Date | Deposit Rate | Dep Varia |
|----------------|---------------------|------------|------------|-------------------|-------------------------|------------|---------------|--------------|-----------|
| | | | | | | | | | |

Field Description

| Field Name | Description |
|------------------------|--|
| Account Details | |
| Account No | [Mandatory, Numeric, 16] Type the TD account number. |
| Customer Name | [Display] This field displays the name of the customer who holds the TD Account. |
| Customer Id | [Display] This field displays the customer ID. A customer ID is an identification number generated by the system after customer addition is completed successfully. The number will be unique to a customer across the system and the customer search can be made on this basis. This is the number, which the system uses to track the customer. The system displays the customer ID, when the customer is validated. |
| Product | [Display] This field displays the TD product code number under which the TD account is opened. |
| Currency | [Display] This field displays the TD account currency. |
| Branch | [Display] This field displays the home branch where the TD account is opened and maintained. |
| Deposit No | [Mandatory, Pick List] Select the deposit number from the pick list. The deposit number signifies the number of deposits opened in an account. 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. |
| From Date | [Mandatory, Pick List, dd/mm/yyyy] Select the start day from which you want to view the term deposit rates history, from the pick list. |
| To Date | [Mandatory, Pick List, dd/mm/yyyy] Select the end day up to which you want to view the term deposit rates history, from the pick list. |

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

| Column Name | Description |
|---------------------------------|---|
| TD Rates Inquiry Details | |
| Account Number | [Display] This column displays the TD account number as specified in the TD Rates History Inquiry screen. |
| Original Deposit No | [Display] This column displays the term deposit number of the TD account. |
| Renewal No | [Display] This column displays the renewal number. Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit. |
| Deposit No | [Display] This column displays the deposit number. The deposit number signifies the number of deposits opened in an account. 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. |
| Principal Balance | [Display] This column displays the principal amount of the TD. |
| Balance for Rate Earned | [Display] This column displays the base principal amount, which determines the rate of interest applicable for the deposit. The balance amount gets calculated on the basis of how it is defined at the TD Payin transaction. If the Base for Rate is defined as Incremental then the principal balance and the balance amount remains same. If Base for Rate is defined as Cumulative for the Deposit or Cumulative for All the Deposits then the principal amount and balance amount varies. Thus, the rate earned on all the deposits may increase. |
| Value Date | [Display] This column displays the value date. The value date is the date from which the term deposit is effective. |
| Maturity Date | [Display] This column displays the date on which the deposit will mature. |

| Column Name | Description |
|---|--|
| Deposit Rate | [Display] This column displays the rate of interest applicable for the term deposit. The deposit rate is based on the term and the amount range defined at the product level. |
| Deposit Variance in Absolute Value | [Display] This column displays the interest variance defined for the particular term deposit under the TD account. It displays up to 10 digits after decimal. The variance specified should be within the minimum and maximum variance specified at the product level. |
| Deposit Variance in Percentage | Display] This column displays the Deposit variance in Percentage terms i.e. percent of the applicable base rate. |
| Deposit Interest Index | [Display] This column displays the interest index code applicable to the TD. This is the index code defined for the product against the slab in which TD principal and term fit in. |
| Product Variance in Absolute Value | [Display] This column displays the Interest Variance defined under Product Rate Maintenance for the slab in which TD principal balance and term fit in. |
| Product Variance in Percentage | [Display] This column displays the Product variance in Percentage terms i.e. percent of the applicable base rate. |
| Effective Date | [Display] This column displays the date from which the net rate (i.e. deposit rate + deposit variance + product variance) defined at the product level is effective. |

3. Enter the account number and press the **<Tab>** key
4. Select the deposit number, from date, and to date from the pick list.
5. Click the **OK** button. The system displays the TD rates history details.

TD Rates History Inquiry

TD Rates History Inquiry*

| Account Details | | | | | |
|--------------------------|------------------------------------|--------------------------------|------------------------|------------------------------------|--------------------------------|
| Account No : | 5000100000000547 | Customer Name : | TEST-1.4 ROBIN | Customer Id : | 604073 |
| Product : | 50001 | Currency : | RMB | Branch : | 2100 |
| Deposit No : | 1 | ... | | | |
| From Date : | 27/11/2011 | To Date : | 31/03/2012 | | |
| TD Rates Inquiry Details | | | | | |
| Deposit Rate | Deposit Variance in Absolute Value | Deposit Variance in Percentage | Deposit Interest Index | Product Variance in Absolute Value | Product Variance in Percentage |
| 0.3600000000 | 0 | 0.00000 | 3051 | 0.0000000000 | 0.00000 |
| 2.4400000000 | 0 | 0.00000 | 3011 | 0.0000000000 | 0.00000 |

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

UDF | OK | Close | Clear

6. Click the **Close** button.

TD031 - TD Audit Trail Inquiry

Using this option allows you can view the transactions performed on a term deposit account. You can also view the accounting entries of all transactions done against the account. This option helps you to keep a record of the transactions done on an individual's account.

Transaction details can be viewed at the account level and at the deposit level. Inter-bank transfer accounting entries are passed for transactions done at any other branch other than the home branch.

Definition Prerequisites

- TDM01 - TD Product Master
- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view the transaction details

1. Type the fast path **TD031** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Audit Trail Inquiry**.
2. The system displays the **TD Audit Trail Inquiry** screen.

TD Audit Trail Inquiry

The screenshot shows the 'TD Audit Trail Inquiry' window. At the top, there are search fields for Account No, Cheque No, From Date (01/01/1800), To Date (01/01/1800), and Action. Below these are dropdowns for All Deposits (checked), Original Deposit No (0), Deposit No (0), and a 'Transactions' tab. The main area displays a table of transaction details with the following columns: Original Deposit No, Renewal No, Deposit No, Value Date, GL Code, Txn Description, Dr/Ec, Acy Amount, and Lcy Amount. The table has 0 rows. At the bottom, there is a toolbar with buttons for Card, Change Pin, Cheques, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque, UDF, OK, Close, and Clear.

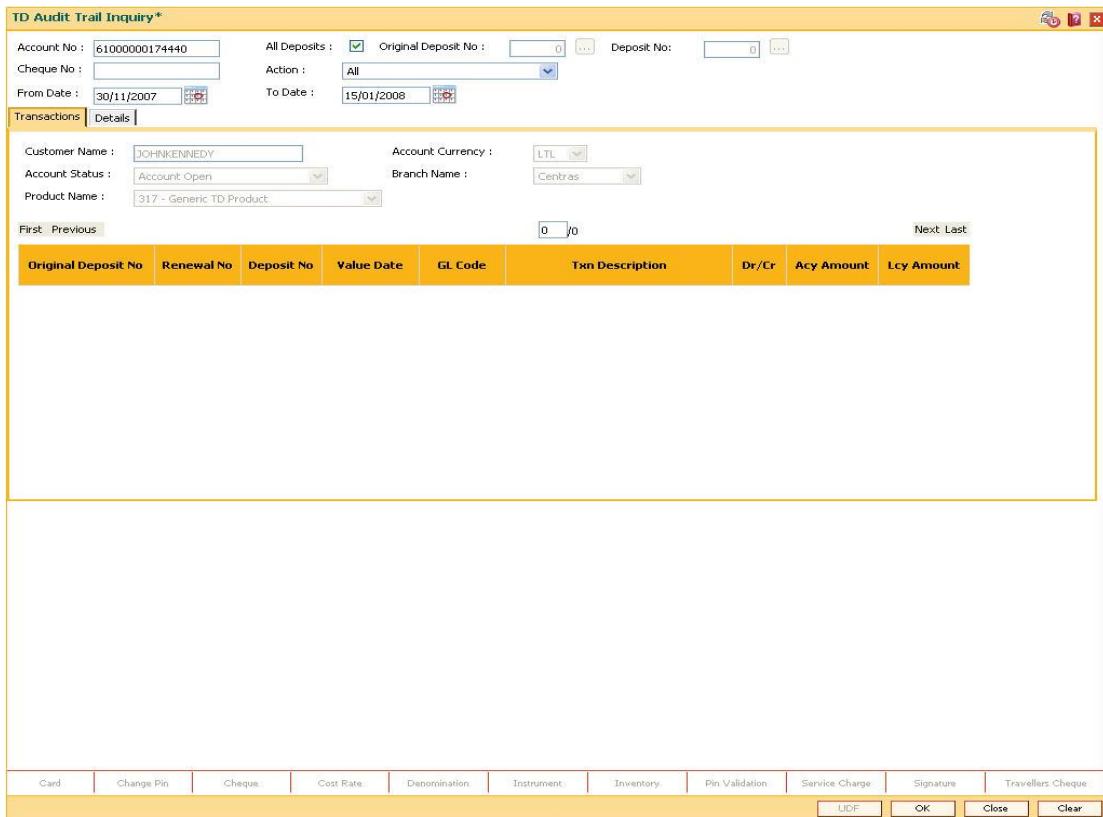
Field Description

| Field Name | Description |
|----------------------------|--|
| Account No | [Mandatory, Numeric, 16] Type the TD account number of the customer, for which you want to view the transaction details. |
| All Deposits | [Optional, Check Box] Select the All deposits check box, to view the transactions done against all the individual term deposits in the account. |
| Original Deposit No | [Conditional, Pick List] Select the original deposit number from the pick list. The term deposit number to view the transactions done against that particular term deposit. This field is disabled if the All Deposits check box is selected. |
| Deposit No | [Conditional, Pick List] Select the deposit number from the pick list. The running term deposit number signifies the number of deposits opened in an account. 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. This field is disabled if the All Deposits check box is selected. |
| Cheque No | [Optional, Numeric, 12] Type the cheque number to view the transactions done against a cheque. You can filter and view the transaction details done against a particular cheque. |

| Field Name | Description |
|------------------|--|
| Action | <p>[Mandatory, Drop-Down]</p> <p>Select the appropriate action, to filter the TD account transactions that are displayed under TD audit trail, from the drop-down list.</p> <p>These options are:</p> <ul style="list-style-type: none"> • All • Interest Compounding • Transfer to Matured Deposits • Transfer to Unclaimed Deposits • Interest Accrual • Interest Payout • Tax on Accrued Interest • Redemption • Redemption Payout • Payin • Premature Redemption • Premature Redemption Reversal • Payin Reversal • Redemption Reversal • Renewal • Renewal Reversal • Interest Adjustment • Interest Reversal • Tax on Compounded Interest |
| From Date | <p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the start date of the inquiry from the pick list.</p> <p>This date should not be greater than the to date. This field is validated against the start date of the deposit.</p> |
| To Date | <p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the end date of the period for which the transaction details of the deposit are to be displayed from the pick list.</p> |

3. Enter the account number and press the **<Tab>** key.
4. Select the action from the drop-down list, and select the from date and to date from the pick list.

TD Audit Trail Inquiry



The screenshot shows the 'TD Audit Trail Inquiry' window. At the top, there are search fields for Account No (61000000174440), Cheque No, From Date (30/11/2007), To Date (15/01/2008), and various dropdowns for Action (All), Original Deposit No (0), Deposit No (0), Account Currency (LTL), Branch Name (Centras), and Product Name (317 - Generic TD Product). Below these are buttons for First, Previous, Next, and Last. The main area is titled 'Transactions' and displays a table with columns: Original Deposit No, Renewal No, Deposit No, Value Date, GL Code, Txn Description, Dr/Cr, Acy Amount, and Lcy Amount. The table currently shows 0/0 results. At the bottom, there are buttons for Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Traveller's Cheque, UDF, OK, Close, and Clear.

5. Click the **Ok** button.
6. The system displays the **Transactions** tab.

Transactions

The transactions tab displays the details such as original deposit number, renewal number, transaction description, etc.

TD Audit Trail Inquiry*

| | | | | | | | | |
|-------------------------------|----------------|---|-------------------------------------|-----------------------|----------------------|-------------|------------|------------|
| Account No : | 61000000174440 | All Deposits : | <input checked="" type="checkbox"/> | Original Deposit No : | 0 | Deposit No: | 0 | ... |
| Cheque No : | | Action : | All | | | | | |
| From Date : | 30/11/2007 | To Date : | 15/01/2008 | | | | | |
| Transactions | | Details | | | | | | |
| Customer Name : JOHNKENNEDY | | Account Currency : LTC | | Branch Name : Centras | | | | |
| Account Status : Account Open | | Product Name : 317 - Generic TD Product | | | | | | |
| First Previous | | 1 /3 1 2 3 | | | | | Next Last | |
| Original Deposit No | Renewal No | Deposit No | Value Date | GL Code | Txn Description | Dr/Cr | Acy Amount | Lcy Amount |
| 1 | 1 | 1 | 30/11/2007 | 250171800 | Payin By GL | D | 4500 | 4500 |
| 1 | 1 | 1 | 30/11/2007 | 212101100 | Payin By GL | C | 4500 | 4500 |
| 1 | 1 | 1 | 30/11/2007 | 410103000 | Interest Accrual | D | 1.73 | 1.73 |
| 1 | 1 | 1 | 30/11/2007 | 250010900 | Interest Accrual | C | 1.73 | 1.73 |
| 1 | 1 | 1 | 14/12/2007 | 410103000 | Interest Accrual | D | 24.16 | 24.16 |
| 1 | 1 | 1 | 14/12/2007 | 250010900 | Interest Accrual | C | 24.16 | 24.16 |
| 1 | 1 | 1 | 15/12/2007 | 250010900 | Interest Compounding | D | 25.89 | 25.89 |
| 1 | 1 | 1 | 15/12/2007 | 250231000 | Interest Compounding | C | 25.89 | 25.89 |
| 1 | 1 | 1 | 15/12/2007 | 250171800 | Online Redemp | D | 450 | 1237.5 |
| 1 | 1 | 1 | 30/12/2007 | 410103000 | Interest Accrual | D | 27.78 | 27.78 |

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 |
|-------------------------|--|
| Customer Name | [Display] This field displays the name of the customer who holds the TD Account. |
| Account Currency | [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 (US Dollar), the account opened under that product has USD as its account currency, by default. |

| Field Name | Description |
|-----------------------|---|
| Account Status | <p>[Display]</p> <p>This field displays the current status of the account.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Regular - This account is a regular account that is opened for various transactions. • Account Opened Today - This account is opened on the day of the transaction. • Closed - This account is closed. • Account Closed Today - This account has been closed on the day of the transaction. • Unclaimed - This account has remained unclaimed by the customer. • Matured - This account has matured. • Account Blocked - This account is blocked. • Forced Renewal - This account is marked for lien and thus has been force renewed. |
| Branch Name | <p>[Display]</p> <p>This field displays the name of the home branch where the TD account is opened and maintained.</p> |
| Product Name | <p>[Display]</p> <p>This field displays the name assigned to the TD product, as defined at the product level.</p> <p>This is the product under which the TD account is opened.</p> |

| Column Name | Description |
|----------------------------|--|
| Original Deposit No | <p>[Display]</p> <p>This column displays the original deposit number.</p> <p>The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have the new deposit running number but will retain the original deposit number of the source deposit.</p> |
| Renewal No | <p>[Display]</p> <p>This column displays the renewal number.</p> <p>The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts.</p> <p>This field along with the original deposit number can explain the chronology of a particular deposit.</p> |

| Column Name | Description |
|------------------------|--|
| Deposit No | <p>[Display]</p> <p>This column displays the deposit number for which the transaction is performed.</p> |
| Value Date | <p>[Display]</p> <p>This column displays the value date of the transaction.</p> <p>The value date signifies the date on which the transaction was committed.</p> <p>The value date and the transaction date is usually same. However a value date can be a previous date. The adjustment on the account takes place from the value date.</p> <p>For example: A TD matures on 10th July '04 and has a grace period of 15 days. The renewal transaction takes place on 16th July '04. 16th July is the transaction date. As the TD can be renewed from the maturity date, the value date for that transaction will be 10th July '04.</p> |
| GL Code | <p>[Display]</p> <p>This column displays the GL code against which accounting entry is posted for every transaction.</p> |
| Txn Description | <p>[Display]</p> <p>This column displays the transaction description.</p> |
| Dr / Cr | <p>[Display]</p> <p>This column displays whether the transaction was a debit or a credit type of transaction.</p> |
| Acy Amount | <p>[Display]</p> <p>This column displays the amount in the account currency, as defined in the product definition.</p> <p>The transactions on the account are always taken on the account currency.</p> |
| Lcy Amount | <p>[Display]</p> <p>This column displays the amount in the local currency.</p> <p>The local currency of the country where the bank is situated, is the local currency of the bank.</p> <p>If the account currency and the local currency are the same, the amounts displayed in the Acy Amount field and the Lcy Amount field will be the same. The exchange rate values must be defined and downloaded.</p> |

7. Double-click the appropriate column link, to view the details.
8. The system displays the **Details** tab.

Details

The details tab provides information on transaction details like who performed the transaction, the value date, payment mode, etc.

The screenshot shows the 'TD Audit Trail Inquiry' window. The 'Transactions' tab is selected. The transaction details are as follows:

- Tran Date: 21/11/2008
- Value Date: 30/11/2007
- Posting Date: 30/11/2007
- Mnemonic Code: 1356
- Amount Acy: 4500
- Amount Tcy: 4500
- Amount Lcy: 4500
- Tran Brn Code: 9999
- Xfer Branch No: (empty)
- Xfer Account No: (empty)
- GL Branch: 9999
- Description: Payin By GL
- User Name: TKATDARE
- Batch No: 73
- System Trace No: 1301
- SC Code: (empty)
- Rate Acy to Lcy: 1.00000
- Rate Tcy to Lcy: 1.00000
- Cheque No: 000000000000
- Debit/Credit: D
- Bank Routing No: (empty)
- Authoriser: SYSTEM
- Payment Mode: (empty)

At the bottom, there are buttons for Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, and Travellers Cheque. The 'OK' button is highlighted in yellow.

Field Description

| Field Name | Description |
|-------------------|---|
| Tran Date | [Display] This field displays the date on which the transaction has been executed. |
| User Name | [Display] This field displays the name of the teller/operator who entered the transaction. If the transaction is a system run process, this field displays the user name as system. |
| Value Date | [Display] This field displays the value date of the transaction. |
| Batch No | [Display] This field displays the batch under which the transaction has been processed during the EOD. |

| Field Name | Description |
|------------------------|--|
| Posting Date | <p>[Display]</p> <p>This field displays the posting date of the transaction.</p> <p>The posting date is the date on which the transaction is posted to the accounts.</p> <p>Usually the transaction date and the posting date is the same, except where the transaction date is a bank holiday.</p> <p>For example: The monthly interest for a TD is paid on the last day of the month. In the month of July, if the date on which the payout has to take place, i.e. 31st July is a holiday, the bank will accrue the interest on the 29th and the payout will take place on the 1st of August.</p> <p>In this case the transaction date will be 1st August and the posting date will be 29th July.</p> |
| System Trace No | <p>[Display]</p> <p>This field displays the System Reference Audit Trail Number generated by the system for the transaction.</p> |
| Mnemonic Code | <p>[Display]</p> <p>This field displays the transaction mnemonic code through which this transaction has been entered.</p> |
| SC Code | <p>[Display]</p> <p>This field displays the service charge code, if service charges are levied to the transaction.</p> <p>The bank may levy service charges when the transaction is done through a banker's cheque or a demand draft.</p> |
| Amount Acy | <p>[Display]</p> <p>This field displays the amount in the account currency, as defined in the product definition. The transactions on the account are always taken on the account currency.</p> <p>The amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p> |
| Rate Acy to Lcy | <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 exchange rate values must be defined and downloaded.</p> |
| Amount Tcy | <p>[Display]</p> <p>This field displays the amount in the transaction currency.</p> <p>The transaction currency is the currency in which the customer wants to transact. The exchange rate values are defined and downloaded from FCC.</p> <p>For example: If the customer wants redemption amount to be paid in EUR (Euro), EUR will be the transaction currency.</p> |

| Field Name | Description |
|------------------------|---|
| Rate Tcy to Lcy | [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. |
| Amount Lcy | [Display] This field displays the amount in the local currency. |
| Cheque No | [Display] This field displays the cheque number, if the initial deposit, interest payout or the redemption amount is remitted by cheque. |
| Tran Brn Code | [Display] This field displays the branch code where the transaction was executed. |
| Debit/Credit | [Display] This field displays whether the transaction is a debit or credit type of transaction, based on the type of transaction performed and the transaction mnemonic. |
| Xfer Branch No | [Display] This field displays the branch code where the TD is being transferred, in case of a TD transfer. |
| Bank Routing No | [Display] This field displays the routing number. The routing number is the combination of the bank code and the branch code. |
| Xfer Account No | [Display] This field displays the account number where the TD is being transferred, in case of a TD transfer. |
| Authoriser | [Display] This field displays the identification of the person who authorised the transaction. |
| GL Branch | [Display] This field displays the branch code to which the GL amount is transferred. |
| Payment Mode | [Display] This field displays the mode of payment for the transaction. |
| Description | [Display] This field displays the description of the transaction. |

9. Click the **Close** button.

TD037 - TD Account Ledger Inquiry

Using this option, you can view the transactions done against a term deposit account, within the specified start date and end date. Customer can ask for the transaction details done on their account at any time during the life of the term deposit. You can use this option to provide the transaction details.

Definition Prerequisites

- After defining the TD Product, TD Product Rates must be defined for the newly defined TD Product.
- 8054 - Time Deposit Account Opening

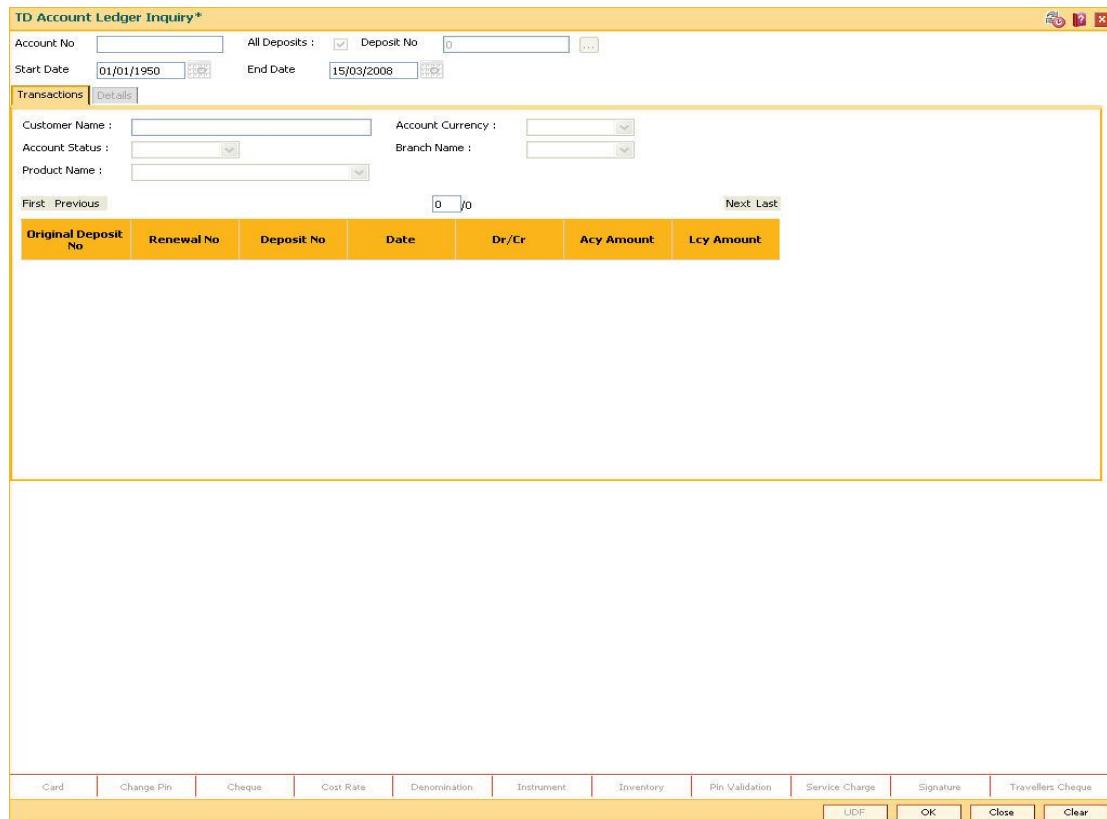
Modes Available

Not Applicable

To view the TD account ledger

1. Type the fast path **TD037** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Account Ledger Inquiry**.
2. The system displays the **TD Account Ledger Inquiry** screen.

TD Account Ledger Inquiry



| Original Deposit No | Renewal No | Deposit No | Date | Dr/Cr | Acy Amount | Lcy Amount |
|---------------------|------------|------------|------|-------|------------|------------|
|---------------------|------------|------------|------|-------|------------|------------|

Field Description

| Field Name | Description |
|---------------------|---|
| Account No | [Mandatory, Numeric, 16] Type the TD account number for which the account ledger inquiry has to be done. |
| All Deposits | [Optional, Check Box] Select the All deposits check box, to view the transactions done against all the individual term deposits in the account. |
| Deposit No | [Conditional, Pick List] Select the term deposit number to view the transactions done against that particular term deposit from the pick list. This field is disabled if the All Deposits check box is selected. |
| Start Date | [Mandatory, Pick List, dd/mm/yyyy] Select the start date of the inquiry from the pick list. This date should not be greater than the end date. This field is validated against the start date of the deposit. |
| End Date | [Mandatory, Pick List, dd/mm/yyyy] Select the end date of the period for which the transaction details of the deposit will be displayed from the pick list. |

3. Enter the account number and press the **<Tab>** key.
4. Enter the start date and end date.

TD Account Ledger Inquiry

The screenshot shows the 'TD Account Ledger Inquiry' window. At the top, there are fields for 'Account No' (6100000017440), 'All Deposits' (checked), 'Deposit No' (0), 'Start Date' (01/01/1950), and 'End Date' (15/01/2008). Below these are tabs for 'Transactions' (selected) and 'Details'. The 'Transactions' tab displays a table with columns: Original Deposit No, Renewal No, Deposit No, Date, Dr/Cr, Acy Amount, and Lcy Amount. The table is currently empty. At the bottom of the window, there are buttons for 'Card', 'Change Pin', 'Cheque', 'Cost Rate', 'Denomination', 'Instrument', 'Inventory', 'Pin Validation', 'Service Charge', 'Signature', 'Traveller's Cheque', and buttons for 'UDF', 'OK', 'Close', and 'Clear'.

5. Click the **Ok** button.
6. The system displays the list of transactions in the **Transactions** tab.

Transactions

Transactions tab displays the details of the transactions in a TD account.

TD Account Ledger Inquiry*

| | | | | | | |
|------------------------|---------------|--------------------------|-------------------------------------|------------|------------|------------|
| Account No | 6100000017440 | All Deposits : | <input checked="" type="checkbox"/> | Deposit No | 0 | ... |
| Start Date | 01/01/1950 | End Date | 15/01/2008 | | | |
| Transactions | | Details | | | | |
| Customer Name : | | JOHNKENNEDY | Account Currency : | LTL | | |
| Account Status : | | Account Open | Branch Name : | Centras | | |
| Product Name : | | 317 - Generic TD Product | | | | |
| First Previous | | 1 | /11 | 1 | Next Last | |
| Original Renewal No | Renewal No | Deposit No | Date | Dr/Cr | Acy Amount | Lcy Amount |
| 1 | 1 | 1 | 30/11/2007 | C | 4500 | 4500 |
| 1 | 1 | 1 | 15/12/2007 | C | 4500 | 4500 |
| 1 | 1 | 1 | 31/12/2007 | D | 450 | 1237.5 |
| 2 | 1 | 2 | 15/12/2007 | C | 4500 | 4500 |

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 |
|-------------------------|--|
| Customer Name | [Display] This field displays the name of the customer who holds the TD Account. |
| Account Currency | [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 (US Dollar), the account opened under that product has USD as its account currency. |

| Field Name | Description |
|-----------------------|---|
| Account Status | <p>[Display]</p> <p>This field displays the current status of the account.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Regular - This account is a regular account opened for various transactions. • Account Opened Today - This account is opened on the day of the transaction. • Closed - This account is closed. • Account Closed Today - This account has been closed on the day of the transaction. • Unclaimed - This account has remained unclaimed by the customer. • Matured - This account has matured. • Account Blocked - This account is blocked. • Forced Renewal - This account is marked for lien and thus has been force renewed. |
| Branch Name | <p>[Display]</p> <p>This field displays the name of the home branch where the TD account is initiated and maintained.</p> |
| Product Name | <p>[Display]</p> <p>This field displays the name assigned to the TD product, as defined at the product level.</p> <p>This is the product under which the TD account is opened.</p> |

| Column Name | Description |
|----------------------------|---|
| Original Deposit No | <p>[Display]</p> <p>This column displays the deposit number of the TD account.</p> |
| Renewal No | <p>[Display]</p> <p>This column displays the renewal number.</p> <p>Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts.</p> <p>This field along with the original deposit number can explain the chronology of a particular deposit.</p> |

| Column Name | Description |
|-------------------|---|
| Deposit No | <p>[Display]</p> <p>This column displays the running term deposit number.</p> <p>This signifies the number of deposits opened in an account. 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> |
| Date | <p>[Display]</p> <p>This column displays the value date of the transaction.</p> <p>The value date signifies the date on which the transaction had taken place.</p> <p>The value date and the transaction date is usually the same. However a value date can be a previous date. The adjustment on the account takes place from the value date.</p> <p>For example: A TD matures on 10th of July '04 and has a grace period of 15 days. The renewal transaction takes place on 16th of July '04. 16th July is the transaction date. As the TD can be renewed from the maturity date, the value date for that transaction will be 10th July '04</p> |
| Dr / Cr | <p>[Display]</p> <p>This column displays the debit or credit type of transaction, based on the type of transaction performed and the transaction mnemonic.</p> |
| Acy Amount | <p>[Display]</p> <p>This column displays the amount in the account currency.</p> <p>The amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts. The exchange rate values are defined and downloaded from FCC.</p> |
| Lcy Amount | <p>[Display]</p> <p>This column displays the amount in the local currency.</p> <p>The local currency of the country where the bank is situated is the local currency of the bank.</p> <p>If the account currency and the local currency are the same, the amounts displayed in the Acy Amount field and the Lcy Amount field will be the same. The exchange rate values must be defined and downloaded.</p> <p>For example: If the bank is situated in U.S.A., the local currency of the bank will be USD.</p> |

7. Double-click the appropriate column link, to view the **Details** tab.

Details

Details tab displays the various details of the TD account.

TD Account Ledger Inquiry*

| | | | | | | | |
|---------------------------|---------------|-----------------------|-------------------------------------|--------------|---|-----|--|
| Account No | 6100000017440 | All Deposits : | <input checked="" type="checkbox"/> | Deposit No | 0 | ... | |
| Start Date | 01/01/1950 | End Date | 15/01/2008 | | | | |
| Transactions | | Details | | | | | |
| Tran Date : | 21/11/2008 | User Name : | TKATDARE | | | | |
| Value Date : | 30/11/2007 | Batch No : | 73 | | | | |
| Posting Date : | 15/12/2007 | System Trace No : | 1300 | | | | |
| Mnemonic Code : | 1021 | Service Charge Code : | 0 | | | | |
| Amount Acy : | LTL | 4,500.00 | Rate Acy to Lcy : | 1.00000 | | | |
| Amount Tcy : | LTL | 4,500.00 | Rate Tcy to Lcy : | 1.00000 | | | |
| Amount Lcy : | LTL | 4,500.00 | Cheque No : | 000000000000 | | | |
| Tran Branch : | Centras | Debit/Credit : | Credit | | | | |
| Xfer Branch : | | Bank Routing No : | 0 | | | | |
| Xfer Account No : | | Authoriser : | SYSTEM | | | | |
| Description : PayIn By 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 |
|---------------------|--|
| Tran Date | [Display] This field displays the date on which the transaction has been done. This is a system generated date. |
| Value Date | [Display] This field displays the value date of the transaction. |
| Posting Date | [Display] This field displays the posting date of the transaction. The posting date is the date on which the transaction is posted to the accounts. Usually the transaction date and the posting date is the same, except in the cases where the transaction date is a bank holiday. For example, the interest for a TD is paid monthly on the last day of the month. In the month of July, if the date on which the payout has to take place, i.e. 31st July is a holiday, the bank will accrue the interest on the 29th and the payout will take place on the 1st of August. In this case the transaction date will be 1st August and the posting date will be 29th July. |

| Field Name | Description |
|------------------------|---|
| Mnemonic Code | [Display] This field displays the transaction mnemonic code through which this transaction has been made. |
| Amount Acy | [Display] This field displays the amount in the account currency. Account currency is the currency assigned to the product at the product level, under which the account is opened. The amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts. |
| Amount TCY | [Display] This field displays the amount in the transaction currency. The transaction currency is the currency in which the customer wants to transact. The exchange rate values must be defined and downloaded. For example: If the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency. |
| Amount Lcy | [Display] This field displays the amount in the local currency. |
| Tran Branch | [Display] This field displays the branch code where the transaction was executed. |
| Xfer Branch | [Display] This field displays the branch code to which the TD is being transferred, in case of a TD transfer. |
| Xfer Account No | [Display] This field displays the account number to which the TD is being transferred, in case of a TD transfer. |
| Description | [Display] This field displays the description of the transaction. |
| User Name | [Display] This field displays the name of the teller/operator who entered the transaction. If the transaction is a system run process, this field displays the user name as system. |
| Batch No | [Display] This field displays the batch under which the transaction has been processed during the EOD. |

| Field Name | Description |
|----------------------------|--|
| System Trace No | [Display] This field displays the system reference audit trail number generated by the system for the transaction. |
| Service Charge Code | [Display] This field displays the service charge code, if service charges are levied to the transaction. The bank may levy service charges when the transaction is done through a banker's cheque or a demand draft. |
| Rate Acy to Lcy | [Display] 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 from FCC. |
| Rate Tcy to Lcy | [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. |
| Cheque No | [Display] This field displays the cheque number if the initial deposit, interest payout, or the redemption amount is remitted by cheque. |
| Debit/Credit | [Display] This field displays the debit or credit type of transaction, based on the type of transaction performed and the transaction mnemonic. |
| Bank Routing No | [Display] This field displays the routing number of the instrument, if a transaction is done by cheque. The routing number is the combination of the bank code and the branch code. |
| Authoriser | [Display] This field displays the identification of the person who authorised the transaction. |

8. Click the **Close** button.

TD040 - TD Maturity Amount History

A customer would like to view the maturity details during the term of the deposit.

Using this option you can view the maturity details, maturity amount details for the deposits under a term deposit account. You can also view the details for a selected deposit and the details about premature redemption.

Definition Prerequisites

- After defining the TD Product, TD Product Rates must be defined for the newly defined TD Product.
- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view TD maturity amount history

1. Type the fast path **TD040** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Maturity Amount History**.
2. The system displays the **TD Maturity Amount History** screen.

TD Maturity Amount History

| Original Deposit Number | Renewal Number | Deposit Number | Calculation Date | Principal An |
|-------------------------|----------------|----------------|------------------|--------------|
| Maturity Amount Summary | | | | |

Field Description

| Field Name | Description |
|--------------------------|--|
| Account Number | [Mandatory, Numeric, 16] Type the TD account number for which you want to check the maturity amount details. |
| Customer Name | [Display] This field displays the name of the customer who holds the TD Account. |
| Branch | [Display] This field displays the name of the home branch where the TD account is initiated and maintained. |
| Product | [Display] This field displays the code and name assigned to the TD product, as defined at the product level. This is the product under which the TD account is opened. |
| Principal Balance | [Display] This field displays the principal balance of the TD account. Principal balance is the sum total of the principal amount of all the deposits falling under a single TD account. |
| Account Currency | [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 (US Dollar), the account opened under that product has USD as its account currency. |

3. Enter the account number and press the **<Tab>** key.

TD Maturity Amount History

4. Click the **Ok** button. The system displays the details in the **Maturity Amount Summary** tab.

Maturity Amount Summary

This tab displays a summary of the maturity amount of the account.

TD Maturity Amount History*

| | | | |
|---------------------|------------------|--------------------|------------------------|
| Account Number : | 61000000174440 | Customer Name : | JOHNKENNEDY |
| Branch : | Centrine bustine | Product : | 317 Generic TD Product |
| Principal Balance : | 8,550.00 | Account Currency : | LTL |

Maturity Amount Summary | **Maturity Amount Details**

| Original Deposit Number | Renewal Number | Deposit Number | Calculation Date | Principal Amount |
|-------------------------|----------------|----------------|------------------|------------------|
| 1 | 1 | 1 | 31/12/2007 | |
| 2 | 1 | 2 | 15/12/2007 | |

First Previous 1 / 1 Next Last

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 |
|-----------------------------|---|
| Original Deposit No. | [Display] This column displays the deposit number of the TD account. |
| Renewal No. | [Display] This column displays the renewal number. The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit. |
| Deposit No. | [Display] This column displays the deposit number. The deposit number signifies the number of deposits opened in an account. 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. |

| Column Name | Description |
|-------------------------|---|
| Calculate Date | <p>[Display]</p> <p>This column displays the date, which is used for calculating the maturity amount.</p> <p>This date could be the start date of a new deposit, or the date on which the deposit was partially redeemed.</p> <p>For example,</p> <p>Deposit Initiated = 24/10/2003</p> <p>Principal Amount = 780000</p> <p>Maturity Date = 24/04/2004</p> <p>Maturity Amount = 791731.40</p> <p>Here the deposit initiated date i.e. 24/10/2003 is the calculate date.</p> <p>Now assume there is a premature part redemption for this deposit:</p> <p>Part Redemption Date = 31/12/2003</p> <p>Principal Amount = 80000</p> <p>Maturity Date = 24/04/2004</p> <p>Maturity Amount = 81136.21</p> <p>Here the part redemption Date i.e. 31/12/2003 is the calculate date.</p> |
| Principal Amount | <p>[Display]</p> <p>This column displays the principal amount of the term deposit.</p> |
| Maturity Date | <p>[Display]</p> <p>This column displays the date on which the deposit will mature.</p> |
| Maturity Amount | <p>[Display]</p> <p>This column 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> |

5. Double-click the appropriate column in the **Maturity Amount Summary** tab, to view the maturity amount details of the selected deposit.
6. The system displays the **Maturity Amount Details** tab.

Maturity Amount Details

This tab displays the details of the maturity amount of the account.

TD Maturity Amount History*

| | | | |
|---|---|--------------------|------------------------|
| Account Number : | 61000000174440 | Customer Name : | JOHNKENNEDY |
| Branch : | Centrine bustine | Product : | 317 Generic TD Product |
| Principal Balance : | 8,550.00 | Account Currency : | LTL |
| <input type="button" value="Maturity Amount Summary"/> <input type="button" value="Maturity Amount Details"/> | | | |
| Deposit Number : | <input type="text" value="1"/> <input type="button" value="First"/> <input type="button" value="Previous"/> <input type="button" value="1"/> / <input type="button" value="1"/> <input type="button" value="Next"/> <input type="button" value="Last"/> | | |
| Calculation Date | Principal Amount | Maturity Date | Maturity Amount |
| 30/11/2007 | 4,500.00 | 15/06/2009 | 5,573.94 |
| 31/12/2007 | 4,050.00 | 15/06/2009 | 5,016.53 |

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 |
|-------------------------|---|
| Deposit Number | [Display] This field displays the deposit number. |
| <hr/> | |
| Column Name | Description |
| Calculate Date | [Display] This column displays the date, which is used for calculating the maturity amount. |
| Principal Amount | [Display] This column displays the principal amount of the term deposit. |
| Maturity Date | [Display] This column displays the date on which the deposit will mature. |
| Maturity Amount | [Display] This column displays the total amount to be received on the maturity of the deposit. This amount is inclusive of TDS, if any. |

7. Click the **Close** button to exit the screen.

TD041 - TD Deposit Certificate Inquiry

You can view the certificate details for a deposit using this option. The inquiry gives you details about the certificates issued along with the certificate number. You can check the details of the initial as well as duplicate certificates. The details provided are principal amount, maturity amount, total deposit amount, denomination amount, maturity date, etc.

Definition Prerequisites

- After defining the TD Product, TD Product Rates must be defined for the newly defined TD Product.
- TD043 - TD Certificate Printing
- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view TD deposit certificate inquiry

1. Type the fast path **TD041** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Deposit Certificate Inquiry**.
2. The system displays the **TD Deposit Certificate Inquiry** screen.

TD Deposit Certificate Inquiry

| Account No | Original Deposit No | Renewal No | Deposit No | Certificate No | Status | Issue Date | Principal Amount | Maturity Amount | Total Deposit Amt. | Denomination Amt. | Maturity Date |
|------------|---------------------|------------|------------|----------------|--------|------------|------------------|-----------------|--------------------|-------------------|---------------|
| | | | | | | | | | | | |

Field Description

| Field Name | Description |
|---------------------------|--|
| Account Number | [Mandatory, Numeric, 16] Type the TD account number of the customer, for whom the TD certificate inquiry is to be conducted. |
| Deposit Number | [Optional, Pick List] Select the deposit number, for which you want to conduct the certificate inquiry from the pick list. The Deposit Number signifies the number of deposits opened in an account. 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. |
| Certificate Number | [Optional, Alphanumeric, 20] Type the certificate number, if you wish to see the details for particular deposit certificate number. |
| Customer Name | [Display] This field displays the name of the customer who holds the TD Account. |

| Field Name | Description |
|------------------|---|
| Certificate Type | <p>[Optional, Drop-Down]</p> <p>Select the certificate type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Normal - When the Certificate is issued to the deposit, the status is Normal. • Canceled - When Certificate is Canceled using action "Canceled" in TD Certificate Printing (Fast Path - TD043), then the status of the certificate becomes canceled. • Temp Lost - When certificate is marked as temporary lost in Inventory Lost Report Registration Maintenance* (Fast Path- IV004), then the status of the certificate is temporary lost. • Formal Lost - When certificate is marked as Formal Lost (Inventory) in Inventory Lost Report Registration Maintenance* (Fast Path-IV004) , Then the status of certificate becomes formal lost. • Replaced - If the new Certificate is re-issued to a deposit in TD Certificate Printing (Fast Path - TD043),then the status of the old certificate becomes replaced. • Closed - When the Certificate is closed using action "Close" in TD Certificate Printing (Fast Path - TD043), then the status of certificate becomes closed. • Release lost by Closing the Account - When formal lost (Inventory) Report is released using option 'Release lost report by Account Closure ' in Inventory Lost Report Registration Maintenance* (Fast Path- IV004)then the status of the Certificate is marked as Release lost by closing the Account. • Release lost by Re-issuing the Inventory - When formal lost (Inventory) report is released using option 'Release lost Report by re- issuance of Inventory' in Inventory Lost Report Registration Maintenance* (Fast Path- IV004), then status of certificate issued is marked as Release lost by Re-issuing the Inventory • Duplicate - The certificate issued is a duplicate of the initial certificate for the deposit |

Select certificate type to get details of certificate having particular status. If no option is selected, details of all the certificates attached to a particular deposit are shown

| Field Name | Description |
|------------------------------------|--|
| Branch | [Display] This field displays the home branch where the TD account is opened and maintained. |
| Product | [Display] This field displays the name assigned to the TD product, as defined at the product level. This is the product under which the TD account is opened. |
| Account Currency | [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. 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. |
| Column Name | Description |
| Deposit Certificate Details | |
| Account No. | [Display] This column displays the account number as specified in the TD Deposit Certificate Inquiry screen. |
| Original Deposit No | [Display] This column displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit. |
| Renewal No | [Display] This column displays the renewal number. Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit. |

| Column Name | Description |
|---------------------------|--|
| Deposit No. | <p>[Display]</p> <p>This column displays the original deposit number.</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> <p>This field displays the certificate number as specified in the TD Deposit Certificate Inquiry screen.</p> |
| Certificate No. | <p>[Display]</p> <p>This column displays the certificate number of the deposit which has been issued.</p> |
| Issue Date | <p>[Display]</p> <p>This column displays the date on which the certificate is issued.</p> |
| Principal Amount | <p>[Display]</p> <p>This column displays the principal amount of the deposit.</p> |
| Maturity Amount | <p>[Display]</p> <p>This column displays the deposit maturity amount.</p> <p>This amount is inclusive of the TDS, if any.</p> |
| Total Deposit Amt. | <p>[Display]</p> <p>This column displays the sum total of principal amount of all the deposits initiated and maintained under the TD account.</p> |
| Denomination Amt. | <p>[Display]</p> <p>This column displays the denomination in which the certificates are printed.</p> |
| Maturity Date | <p>[Display]</p> <p>This column displays the date on which the deposit will mature.</p> |

3. Enter the account number and press the **<Tab>** key.
4. Select the deposit number from the pick list.
5. Enter the certificate number and press the **<Tab>** key.

TD Deposit Certificate Inquiry

TD Deposit Certificate Inquiry*

| | | | | | |
|---------------------|------------------|-----------------|------------------|----------|---------------------|
| Account Number :* | 5000100000001172 | Deposit number: | 9 | ... | |
| Certificate Number: | | Customer Name: | MILIND R DANGARE | | |
| Certificate Type: | Normal | Branch : | 1000 | Product: | 50001 Retail Normal |
| Account Currency: | RMB | | | | |

Deposit Certificate Details

| Account No | Original Deposit No | Renewal No | Deposit No | Certificate No | Status | Issue Date | Principal Amount | Maturity Amount | Total Deposit Amt. | Denomination Amt. | Maturity Date |
|------------|---------------------|------------|------------|----------------|--------|------------|------------------|-----------------|--------------------|-------------------|---------------|
| | | | | | | | | | | | |

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

UDF OK Close Clear

6. Click the **Ok** button. The system displays the TD deposit certificate details in the **Deposit Certificate Details** tab.

Deposit Certificate Details

TD Deposit Certificate Inquiry *

| | | | | |
|---------------------|------------------|-------------------|-------------------|---------------|
| Account Number : | 5000100000001172 | Deposit number: | 9 | ... |
| Certificate Number: | | Customer Name: | MILIND R. DANGARE | |
| Certificate Type: | Normal | Product: | 50001 | Retail Normal |
| Branch : | 1000 | Account Currency: | RMB | |

Deposit Certificate Details

| Account No | Original Deposit No | Renewal No | Deposit No | Certificate No | Status | Issue Date | Principal Amount | Maturity Amount | Total Deposit Amt. | Denomination Amt. | Maturity Date |
|------------------|---------------------|------------|------------|----------------|--------|------------|------------------|-----------------|--------------------|-------------------|---------------|
| 5000100000001172 | 9 | 1 | 9 | CDPC1 | NORMAL | 31/01/2012 | 35000 | 35068.79 | 35000 | Not Present | 29/02/2012 |

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

UDF | OK | Close | Clear

Field Description

| Column Name | Description |
|----------------------------|---|
| Account No. | [Display] This column displays the account number as specified in the TD Deposit Certificate Inquiry screen. |
| Original Deposit No | [Display] This column displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit. |
| Renewal No | [Display] This column displays the renewal number. Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit. |

| Column Name | Description |
|---------------------------|--|
| Deposit No. | <p>[Display]</p> <p>This column displays the original deposit number.</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> <p>This field displays the certificate number as specified in the TD Deposit Certificate Inquiry screen.</p> |
| Status | <p>[Display]</p> <p>This field displays the status of the certificate attached to the deposit.</p> |
| Certificate No. | <p>[Display]</p> <p>This column displays the certificate number of the deposit which has been issued.</p> |
| Issue Date | <p>[Display]</p> <p>This column displays the date on which the certificate is issued.</p> |
| Principal Amount | <p>[Display]</p> <p>This column displays the principal amount of the deposit.</p> |
| Maturity Amount | <p>[Display]</p> <p>This column displays the deposit maturity amount.</p> <p>This amount is inclusive of the TDS, if any.</p> |
| Total Deposit Amt. | <p>[Display]</p> <p>This column displays the sum total of principal amount of all the deposits initiated and maintained under the TD account.</p> |
| Denomination Amt. | <p>[Display]</p> <p>This column displays the denomination in which the certificates are printed.</p> |
| Maturity Date | <p>[Display]</p> <p>This column displays the date on which the deposit will mature.</p> |

7. Click the **Close** button.

TD042 - Interest and Principal Payment History

A customer would like to inquire about the interest and principal payout details during the term of the deposit.

Using this option you can view the details of the interest payout and principal redemption done for the deposits under a term deposit account. You can view the payout details for all the deposits under a term deposit account or for an individual deposit. You can also view the details for a selected payout mode.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view interest and principal payment history

1. Type the fast path **TD042** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > Interest and Principal Payment History**.
2. The system displays the **Interest and Principal Payment History** screen.

Interest and Principal Payment History

| Sr No | Original Deposit No | Renewal No | Deposit No | Payment Type | Interest/Principal Amount | OutStanding Amount | Tax 1 | Tax 2 |
|-------|---------------------|------------|------------|--------------|---------------------------|--------------------|-------|-------|
| 0 | | | | | | | | |

Field Description

| Field Name | Description |
|--------------------------|--|
| Account Number | [Mandatory, Numeric, 16] Type the TD account number, for which you want to view the interest and principal payment history. |
| Customer Name | [Display] This field displays the name of the customer who holds the TD Account. |
| Branch | [Display] This field displays the name of the home branch in which the TD account is opened and maintained. |
| Product | [Display] This field displays the name assigned to the TD product, as defined at the product level. This is the product under which the TD account is opened. |
| Principal Balance | [Display] This field displays the TD account principal balance i.e. the sum total of the principal balance of all the term deposits held under the TD account. |
| Account Currency | [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 (US Dollar), the account opened under that product has USD as its account currency. |
| From Date | [Mandatory, Pick List, dd/mm/yyyy] Select the start date of the inquiry from the pick list. This date should not be greater than the end date. This field is validated against the start date of the deposit. |
| To Date | [Mandatory, Pick List, dd/mm/yyyy] Select the end date of the inquiry from the pick list. |
| All Deposits | [Optional, Check Box] Select the All Deposits check box to view the interest and principal history for all the individual deposits under the TD account. |
| Deposit No. | [Conditional, Pick List] Select the term deposit number to view the transactions done against that particular term deposit from the pick list. This field is disabled if the All Deposits check box is selected. |

| Field Name | Description |
|--------------------|--|
| Payout Mode | <p>[Optional, Drop-Down]</p> <p>Select the payout mode in which the interest and the principal is paid from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Cash • Bankers Cheque • Add To Principal on Maturity • Transfer to CASA • Transfer to External Account • Transfer to Loan • Demand Draft • Transfer to GL • Reinvest to Other Account • Reinvest to Other Product |

3. Enter the account number and press the **<Tab>** key.
4. Select the appropriate from date and to date from the pick list, the deposit number and the payout mode from the drop-down list.

Interest and Principal Payment History

| Sr No | Original Deposit No | Renewal No | Deposit No | Payment Type | Interest/Principal Amount | OutStanding Amount | Tax 1 | Tax 2 |
|-------|---------------------|------------|------------|--------------|---------------------------|--------------------|-------|-------|
| 0 | | | | | | | | |

5. Select the appropriate record in the pay summary tab and click the **Inquire** button.
6. The system displays the interest and principal payment history in the various tabs.

Pay Summary

The **Pay Summary** tab displays the summary of the principal and interest.

Interest and Principal Payment History*

| | | | |
|---------------------|--|--------------------|---------------------|
| Account Number : | 000000030775 | Customer Name : | AMARSINGH |
| Branch : | H.O | Product : | 599 Testing Product |
| Principal Balance : | 15,237.00 | Account Currency : | INR |
| From Date : | 31/01/2008 | To Date : | 10/04/2008 |
| All Deposits : | <input checked="" type="checkbox"/> Deposit No : <input type="text"/> <input type="button"/> | Payout Mode : | Cash |

Pay Summary **Pay History** **Pay Details**

First Previous 1 / 1 1

| Sr. No. | Original Deposit No | Renewal No | Deposit No | Payment Type | Interest/Principal Amount | Outstanding Amount | Tax 1 | Tax 2 |
|---------|---------------------|------------|------------|-------------------|---------------------------|--------------------|-------|-------|
| 1 | | 1 | 1 | 1 Normal Interest | 30.96 | 0.00 | 0.00 | 0.00 |
| 2 | | 1 | 1 | 1 Principal | 15,102.96 | 0.97 | 0.00 | 0.00 |
| 3 | | 1 | 3 | 3 Normal Interest | 34.68 | 0.68 | 0.00 | 0.00 |
| 4 | | 1 | 3 | 3 Normal Interest | 37.13 | 0.14 | 0.00 | 0.00 |
| 5 | | 1 | 3 | 3 Normal Interest | 34.68 | 0.68 | 0.00 | 0.00 |
| 6 | | 1 | 4 | 4 Normal Interest | 0.09 | 0.00 | 0.00 | 0.00 |

◀ ▶

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

Field Description

| Column Name | Description |
|----------------------------|--|
| Sr. No. | [Display] This column displays the serial number. The serial number is the row number generated for the deposit information. |
| Original Deposit No | [Display] This column displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have a new deposit running number, but will retain the original deposit number of the source deposit. |
| Renewal No | [Display] This column displays the renewal number. The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit. |

| Column Name | Description |
|----------------------------------|---|
| Deposit No | <p>[Display]</p> <p>This column displays the deposit number.</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> |
| Payment Type | <p>[Display]</p> <p>This column displays the payment type.</p> <p>The payment is either for the interest earned on the deposit or the redeemed principal deposit.</p> |
| Interest/Principal Amount | <p>[Display]</p> <p>This column displays the available principal amount of the deposit.</p> <p>In case of redemption, this amount will be principal amount balance after the redemption.</p> |
| Outstanding Amount | <p>[Display]</p> <p>This column displays the deposit amount or the interest for which the payment mode is specified, but the proceeds are not collected by the customer.</p> <p>Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> <p>For example: A deposit is redeemed and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as outstanding amount.</p> |
| Tax 1 | <p>[Display]</p> <p>This column displays the amount of tax deducted on the interest earned on the deposit.</p> |
| Tax 2 | <p>[Display]</p> <p>This column displays the amount of tax deducted on the interest earned on the deposit.</p> |
| Service Charge | <p>[Display]</p> <p>This column displays the amount of service charge applicable, if any.</p> <p>The bank may levy service charges when the transaction is done through a banker's cheque or a demand draft.</p> |

| Column Name | Description |
|----------------------------|---|
| Interest Rate | [Display] This column displays the rate at which interest is calculated for the deposit. It displays up to 10 digits after decimal. This rate should be within the interest ceiling defined at the product level. |
| Status | [Display] This column displays the status of the payout transaction. The various statuses are paid and unpaid. |
| Interest Index Code | [Display] This column displays the interest index code applicable to the TD. This is the index code defined for the product against the slab in which TD principal and term fit in. |

7. Double-click a record to enable the remaining two tabs.

Pay History

This tab displays the history of the account.

Interest and Principal Payment History*

| | | | |
|---------------------|---|--------------------|---------------------|
| Account Number : | 000000030725 | Customer Name : | AMARSINGH |
| Branch : | H.O | Product : | 599 Testing Product |
| Principal Balance : | 15,237.00 | Account Currency : | INR |
| From Date : | 31/01/2008 | To Date : | 10/04/2008 |
| All Deposits : | <input checked="" type="checkbox"/> Deposit No : <input type="text"/> ... | Payout Mode : | Cash |

Pay Summary **Pay History** Pay Details

| First Previous | | 1 / 1 | | | | Next Last | |
|----------------|------------------------------|--------------|--------------|----------|-----------|------------|------------|
| Sr No | Pay Mode | Pay Currency | Account Rate | Txn Rate | TD Amount | Pay Amount | Net Amount |
| 1 | Reinvest to other Account | INR | 1.00 | 1.00 | 30 | 30 | 30 |
| 2 | Add To Principal On Maturity | | 1.00 | 1.00 | 0.97 | 0.97 | 0.97 |

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

UDF Inquire Close Clear

Field Description

| Column Name | Description |
|---------------------|--|
| Sr. No. | [Display] This column displays the serial number. The serial number is the number generated for the deposit information. |
| Pay Mode | [Display] This column displays the payment mode through which the interest and principal was paid. |
| Pay Currency | [Display] This column displays the currency in which the payout is conducted i.e. the transaction currency. The transaction currency is the currency in which the customer wants to transact. For example: If the customer wants payment amount to be paid in EUR (Euro), EUR will be the transaction currency. |
| Account Rate | [Display] This column 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 column displays the rate at which the pay currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. |
| TD Amount | [Display] This column displays the TD amount i.e. the sum total of the principal balance of all the term deposits held under the TD account. |
| Pay Amount | [Display] This column displays the net payable amount displayed in the pay currency after applying the conversion rate of local currency of the bank. The payment amount is converted into the transaction currency for the payout of the amount. The exchange rate values must be defined and downloaded. |
| Net Amount | [Display] This column displays the net amount that will be paid to the customer. This amount is calculated by adding outstanding amount and deducting the various interest amounts from the payable amount. |

Pay Details

This tab displays the details of the account.

Interest and Principal Payment History*

| | | | |
|---------------------|-----------------|--------------------|---|
| Account Number : | 000000002706601 | Customer Name : | RanishBalkrishnaTalw |
| Branch : | 9999 IHO | Product : | 20001 Retail Term Deposit in RMB payout |
| Principal Balance : | 3,100,000.00 | Account Currency : | RMB |
| From Date : | 30/06/2010 | To Date : | 25/11/2010 |
| All Deposits : | Deposit No : 1 | Payout Mode : | |

Pay Summary | Pay History | Pay Details

| | | | |
|------------------------|--------------|---------------------|--------------|
| From Date : | 01/01/1800 | To Date : | |
| Beneficiary Name: | | Beneficiary A/C: | |
| New Product: | | Product Variance: | 0.0000000000 |
| Payble Branch: | | New Deposit Number: | |
| Deposit Interest Rate: | 0.0000000000 | Deposit Variance: | 0.0000000000 |
| Reinvest Date: | 01/01/1800 | Reinvest Type: | Auto |
| Reinvest Term: | Months | Maturity Date: | 01/01/1800 |
| Compounding Frequency: | | Routing Number: | |
| Payout Frequency: | | Discounted Amount: | 0.0000000000 |
| Base Amount for Rate: | | Ref. Doc. No.: | |
| Issuer Code: | | | |

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

Field Description

| Field Name | Description |
|-------------------------|--|
| From Date | [Display] This field displays the date on which the deposit is initiated. This is the start date of the deposit. |
| To Date | [Display] This field displays the maturity date for the deposit. |
| Beneficiary Name | [Display] This field displays the beneficiary name. |
| Beneficiary A/C | [Display] This field displays the account number of the beneficiary. This is the account to which the payout proceeds will be transferred, in case the payout mode is Transfer to External account or Transfer to CASA or Transfer to Loan account. |

| Field Name | Description |
|---------------------------------------|---|
| New Product | [Display] This field displays the product code and the name, if the payout proceeds are reinvested into a new TD product |
| Product Variance | [Display] This field displays the product variance. It displays up to 10 digits after decimal. The product variance is the interest variance defined at the TD Product Rate Maintenance (Fast Path: TD060) option for the slab in which the deposit principal balance and term fits in. |
| Product Variance in Percentage | [Display] This column displays the product variance in the Percentage value. It displays up to 10 digits after decimal. |
| Payble Branch | [Display] This field displays the payable branch, if the payout mode is through DD. |
| New Deposit Number | [Display] This field displays the new deposit number, if the payout proceeds are reinvested into new or existing account. |
| Deposit Interest Rate | [Display] This field displays the deposit interest rate. It displays up to 10 digits after decimal. This is the rate of interest for the new deposit, if payout proceeds are reinvested. |
| Deposit Variance | [Display] This field displays the deposit variance. It displays up to 10 digits after decimal. If payout proceeds are reinvested, the interest variance for the new deposit initiated is displayed. The specified variance should be within the minimum and maximum variance limit specified at the product level. |
| Deposit Variance in Percentage | [Display] This field displays the deposit variance in percentage value. It displays up to 10 digits after decimal. |
| Reinvest Date | [Display] This field displays the date on which the payout proceeds are reinvested into new or existing account. |

| Field Name | Description |
|------------------------------|--|
| Reinvest Type | [Display] This field displays the type of reinvestment. The payout proceeds are reinvested into new or existing account. |
| Reinvest Term | [Display] This field displays the duration of the deposit, if reinvested. |
| Maturity Date | [Display] This field displays the maturity date of the new deposit, if reinvested. |
| Compounding Frequency | [Display] This field displays the time interval at which the interest earned on the term deposit will be compounded to the principal, if the payout proceeds are reinvested. |
| Routing Number | [Display] This field displays the routing number of the bank issuing the DD or BC. |
| Payout Frequency | [Display] This field displays the time interval at which the interest earned on the deposit will be paid out, if the payout proceeds are reinvested. |
| Discounted Amount | [Display] This field displays the discounted deposit amount. For discounted deposits, the customer allows the deposits to receive a pre-defined maturity amount. For example: A customer wants to earn a maturity amount of 10,000. The bank will consider the interest adjustments and calculate the initial payment amount, the customer needs to make. In this case, the maturity amount and the interest are fixed. |
| Base Amount for rate | [Display] This field displays the base amount for rate. The base amount for rate is incremental, cumulative for the deposit, or cumulative of all deposits, if the payout proceeds are reinvested. |
| Ref. Doc. No. | [Display] This field displays the instrument serial number, in case, the payout proceeds are in the form of a cheque, or DD, or BC. A serial number is a system generated number that includes the branch code. The instrument serial number enables the system to track the instrument uniquely. |

| Field Name | Description |
|--------------------|---|
| Issuer Code | [Display] This field displays the issuer code of the DD or BC, if payout proceeds are in the form of a DD or BC. |

8. Click the **Close** button.

TD050 - TD Interest Inquiry

Using this option you can view the complete history of interest calculated and the details of the rules applied on a term deposit account. You can view the interest details for all deposits or for a selected deposit.

As a part of relationship pricing, the bank may provide rule based variances for the term deposit interest.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

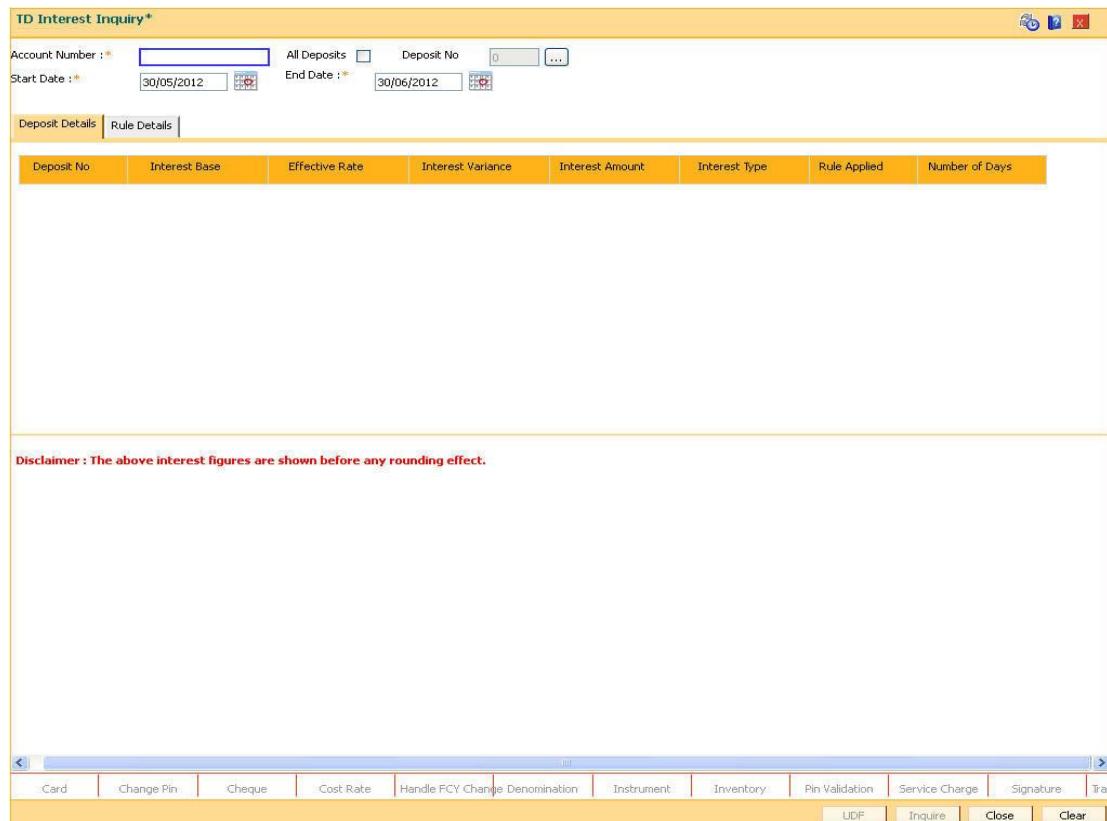
Modes Available

Not Applicable

To view the TD interest details

1. Type the fast path **TD050** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Interest Inquiry**.
2. The system displays the **TD Interest Inquiry** screen.

TD Interest Inquiry



TD Interest Inquiry*

Account Number :* All Deposits Deposit No ...

Start Date :* End Date :*

Deposit Details Rule Details

| Deposit No | Interest Base | Effective Rate | Interest Variance | Interest Amount | Interest Type | Rule Applied | Number of Days |
|------------|---------------|----------------|-------------------|-----------------|---------------|--------------|----------------|
| | | | | | | | |

Disclaimer : The above interest figures are shown before any rounding effect.

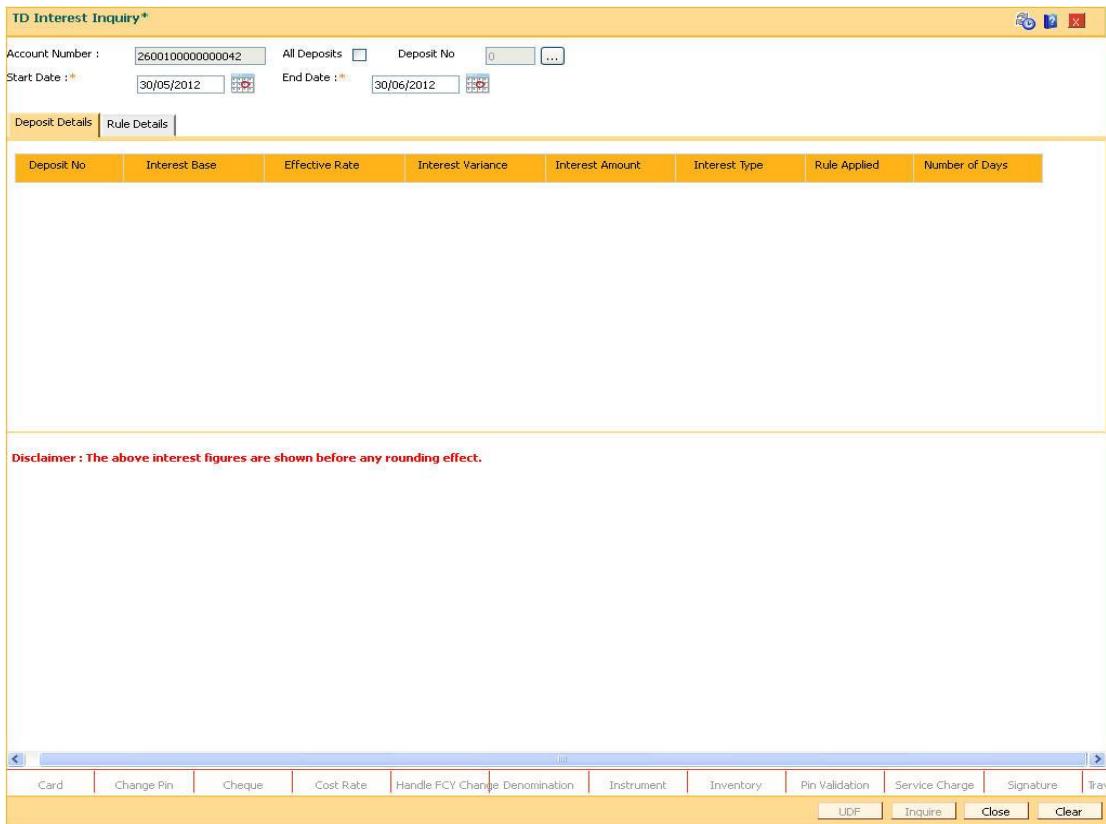
Card Change Pin Cheque Cost Rate Handle FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Trav UDF Inquire Close Clear

Field Description

| Field Name | Description |
|---------------------|--|
| Account No | [Mandatory, Alphanumeric, 16] Type the TD account number. |
| All Deposits | [Optional, Check Box] Select the All Deposits check box to perform inquiry for all deposits. |
| Deposit No | [Conditional, Pick List] Select the deposit number of the TD from the pick list. This field is disabled if the All Deposits check box is selected. |
| Start Date | [Mandatory, Pick List, dd/mm/yyyy] This field displays the start date from which the interest details are to be viewed. The start date should be less than the process date. |
| End Date | [Mandatory, Pick List, dd/mm/yyyy] This field displays the date up to which interest details are to be viewed. The end date should be less than the process date. |

3. Enter the TD account number and press the **<Tab>** key.
4. Select the all deposits check box or the deposit number from the pick list.
5. Select the start date and end date from the pick list.

TD Interest Inquiry



6. Click the **Inquire** button.
7. The system displays the **Deposit Details** tab.

Deposit Details

The deposit details tab displays information about the interest base, effective rate, interest variance, etc.

TD Interest Inquiry*

| Account Number : | 2600100000000042 | All Deposits <input checked="" type="checkbox"/> | Deposit No | 0 | ... | | |
|------------------|------------------|--|-------------------|-----------------|---------------|--------------|----------------|
| Start Date : | 31/05/2012 | End Date : | 30/06/2012 | | | | |
| Deposit Details | | | Rule Details | | | | |
| Deposit No | Interest Base | Effective Rate | Interest Variance | Interest Amount | Interest Type | Rule Applied | Number of Days |
| 3 | 1,000.00 | 2.2500000000 | 0.0000000000 | 1.81 | N | 0 | 29 |
| 9 | 11,000.00 | 2.2500000000 | 0.0000000000 | 19.94 | N | 0 | 29 |
| 10 | 15,000.00 | 2.2512301212 | 0.0000000000 | 27.20 | N | 0 | 29 |
| 12 | 15,000.00 | 2.2512301212 | 0.0000000000 | 27.20 | N | 0 | 29 |
| 11 | 15,001.00 | 2.2512301212 | 0.0000000000 | 27.20 | N | 0 | 29 |
| 13 | 16,000.00 | 2.2512301212 | 0.0000000000 | 29.02 | N | 0 | 29 |
| 6 | 20,000.00 | 2.2500000000 | 0.0000000000 | 36.25 | N | 0 | 29 |
| 5 | 35,000.00 | 2.2500000000 | 0.0000000000 | 63.44 | N | 0 | 29 |

Disclaimer : The above interest figures are shown before any rounding effect.

Card | Change Pin | Cheque | Cost Rate | Handle FCY Change | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque | UDF | Inquire | Close | Clear

Field Description

| Column Name | Description |
|-----------------------|--|
| Deposit No. | [Display] This column displays the deposit number of the TD. |
| From Date | [Display] This column displays the effective date from when the interest was calculated. |
| To Date | [Display] This column displays the effective date till when the interest was calculated. |
| Interest Base | [Display] This column displays the base interest applicable on the TD. |
| Effective Rate | [Display] This column displays the net rate applicable on the TD. It displays up to 10 digits after decimal. |

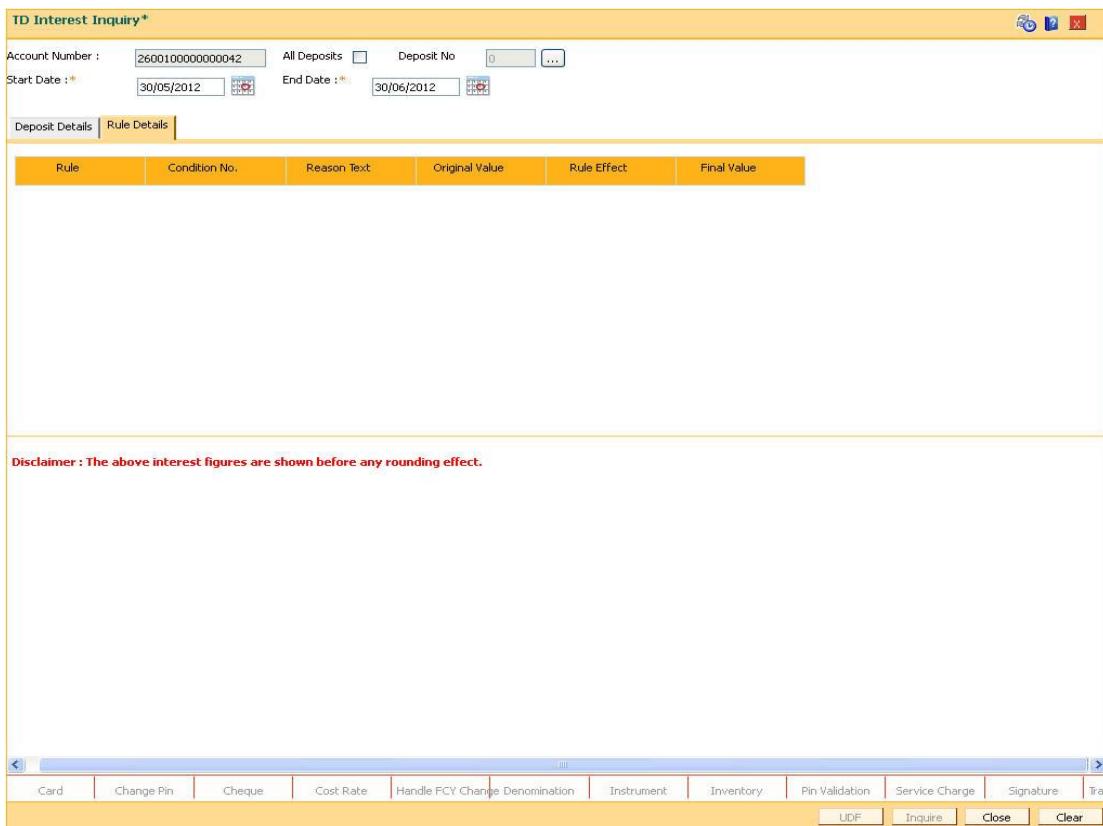
| Column Name | Description |
|--------------------------|---|
| Interest Variance | [Display] This column displays the interest variance defined at the account level. It displays up to 10 digits after decimal. |
| Interest Amount | [Display] This column displays the interest amount applicable on the TD |
| Interest Type | [Display] This column displays the interest type applicable on the TD. The options are: <ul style="list-style-type: none"> • N - Normal • P - Penalty. The numeric attached to "P" signifies the historical sequence of the penalty charged. For example P1/ P2 • R - Reversal • M - Maturity |
| Rule Applied | [Display] This column displays the rule applied to the TD account. |

8. Double-click the **Rule Applied** link to enable the **Rule Details** tab.

9. The system displays the rules applied to the particular deposit number.

Rule Details

The rule details tab displays information about the condition number for the rule, value before rule evaluation, etc.



Field Description

| Column Name | Description |
|-----------------------|--|
| Rule | [Display] This column displays the name of the rule applied to the TD account. |
| Condition No. | [Display] This column displays the valid condition number for the rule which was satisfied for this interest computation. |
| Reason text | [Display] This column displays the reason for the value returned by the rule. |
| Original Value | [Display] This column displays the value before the rule evaluation. |
| Rule Effective | [Display] This column displays the rule applicable on the TD. |
| Final Value | [Display] This column displays the net rate applicable on the TD. |

10. Click the **Close** button.

TD070 - Discounted Time Deposit Inquiry*

Using this option you can calculate the initial payin amount, if the account is opened under a discounted product. The initial payin amount for a discounted product is calculated by deducting the interest to be earned from the specified maturity amount.

Customers can specify the amount they wish to earn at maturity, before depositing their money. Consequently the customer would like to know the initial payment to be done, so as to receive the desired maturity amount. This inquiry can be done after an account is opened and before initial payin.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To inquire on discounted time deposit

1. Type the fast path **TD070** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > Discounted Time Deposit Inquiry**.
2. The system displays the **Discounted Time Deposit Inquiry** screen.

Discounted Time Deposit Inquiry

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

Field Description

| Field Name | Description |
|-----------------------------|--|
| Account Number | [Mandatory, Numeric, 16] Type the TD account number, for which the discounted time deposit inquiry has to be done. |
| Deposit No | [Mandatory, Pick List] Select the deposit number from the pick list. The Deposit Number signifies the number of deposits opened in an account. 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. |
| Product Code | [Display] This field displays the product code. Product code is a unique number. Once assigned, it helps to identify the TD product in FLEXCUBE Retail. The length of the product code is configurable at the bank level. |
| Account Details | |
| Principal Balance | [Display] This field displays the principal balance of the TD account. For a discounted product, the principal balance is the maturity amount that the customer will receive at the time of maturity. |
| Deposit Term: (in X) | [Display] This field displays the deposit term of the TD account. This field displays the deposit term unit as defined at the product level. The duration can be in months or days. |
| Customer Type | [Display] This field displays the customer type of the TD account, as specified while opening an account. |
| Tax Code | [Display] This field displays the tax code applicable to the TD account. |
| Interest Variance | [Display] This field displays the interest variance of TD account. It displays up to 10 digits after decimal. The variance should be within the minimum and maximum interest rate specified at the product level. |
| Payin Details | |

| Field Name | Description |
|----------------------------------|--|
| Effective Interest Rate | <p>[Display]</p> <p>This field displays the rate at which interest is paid for the deposit. It displays up to 10 digits after decimal.</p> $\text{Net Effective Rate} = \text{Interest Rate (at deposit level)} + \text{Interest Variance} + \text{Product Variance}$ <p>The net rate should be within the minimum and maximum interest rate specified at the product level.</p> |
| Discounted Interest | <p>[Display]</p> <p>This field displays the discounted interest.</p> <p>For a discounted type of product, the interest is calculated and deducted from the maturity amount to derive the initial payin amount.</p> <p>This field displays the gross interest amount which is to be paid to the customer.</p> |
| Tax Amount: (in Acct Ccy) | <p>[Display]</p> <p>This field displays the tax that will be deducted on the account in account currency.</p> <p>This value is derived on the basis of the gross interest and actual tax rate applicable to the account.</p> |
| Tax Amount: (in Tax Ccy) | <p>[Display]</p> <p>This field displays the tax that will be deducted on the account in tax currency. This is the currency in which the tax will be paid to the government.</p> <p>The tax currency is defined at the product level.</p> |
| Payin Amount | <p>[Display]</p> <p>This field displays the initial amount which the customer has to deposit.</p> <p>In normal and true discounted types of product, the maturity amount is pre-defined along with the applicable interest rate.</p> <p>The interest is then deducted from the maturity amount to arrive at the initial payin amount.</p> |

3. Enter the account number and press the **<Tab>** key.
4. Select the deposit number from the pick list.
5. Click the **Inquire** button.

Discounted Time Deposit Inquiry

Discounted Time Deposit Inquiry *

| | | |
|-------------------------------------|---------------------|-------------|
| Account Number : * 5100100000000760 | Deposit No : 1 | ... |
| Product Code : 51001-CTDRMBI | | |
| Account Details | | |
| Principal Balance : | | |
| Deposit Term : | 4 | Months |
| Customer Type : | INDIVIDUAL CUSTOMER | |
| Tax Code : | 501 | 5.000000000 |
| Interest Variance : | 0.2440000000 | |
| Payin Details | | |
| Effective Interest Rate : | 2.440000000 | |
| Discounted Interest : | 0.00 | |
| Tax Amount AcctCcy : | 0.00 | RMB |
| Tax Amount TaxCcy : | 0.00 | RMB |
| Payin Amount : | | |

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

UDF | OK | Close | Clear

6. The system displays the discounted time deposit details. Click the **Cancel** button to cancel the inquiry.

BAM82 - Business Acquirer Id Linkage Maintenance

The business acquirer id is captured for the transactions / events like CASA and Loan account opening, TD pay in, OD limit master maintenance etc. The **Business Acquirer Id Linkage Maintenance** option is used to inquire or modify (reassign) the business acquirer ID for the selected account. The system supports the modification through **GEFU**²⁴ upload.

Note: This is an auto-authorization option, so any modification done in the business acquirer Id does not require authorization

Definition Prerequisites

- 8053 - Customer Addition
- Customer should have account in CASA/TD/Loan.

Modes Available

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

To modify the business acquirer ID linkage details

1. Type the fast path **BAM82** and click **Go** or navigate through the menus to **Global Definitions > Master > Business Acquirer Id Linkage Maintenance**.
2. The system displays the **Business Acquirer Id Linkage Maintenance** screen.

²⁴(Generic External File Upload)

Business Acquirer Id Linkage Maintenance

Business Acquirer Id Linkage Maintenance*

| | | |
|--------------------------------|----------------------|-----|
| Account Number : | <input type="text"/> | ... |
| Transaction Date : | <input type="text"/> | ... |
| Transaction Branch : | <input type="text"/> | ... |
| Event : | <input type="text"/> | ... |
| Limit/Deposit/Mandate Number : | <input type="text"/> | ... |
| Transaction Amount : | <input type="text"/> | ... |
| Business Acquirer Id: | <input type="text"/> | ... |

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 |
|---------------------------|---|
| Account Number | [Mandatory, Numeric, 16, Pick List] Type the account number and select the details from the pick list for which you want to modify the business acquirer Id. |
| Transaction Date | [Display] This field displays the date on which the transaction was performed. The system displays the reassignment date for reassignment event and transaction date for other events. |
| Transaction Branch | [Display] This field displays the branch in which the original transaction was performed. For reassignment of events this field displays the reassignment branch. |
| Event | [Display] This field displays the type of transaction for which a seller ID is linked. |

| Field Name | Description |
|-------------------------------------|--|
| Limit/Deposit/Mandate Number | [Display] This field displays the limit, deposit or mandate number for OD, TD or Direct Debit mandates respectively. |
| Transaction Amount | [Display] This field displays the original transaction amount for events other than reassignment and account opening. This field displays the updated Limit Amount for Limits and Sanctioned amount in case of Loans. |
| Business Acquirer Id | [Mandatory, Pick List] Select the business acquirer ID for the transaction from the pick list. By default, system displays the teller ID who has performed the transaction. |

3. Click the **Modify** button.
4. Enter the account number and press the **<Tab>** key and select the appropriate record from the pick list.
5. Select the **Business Acquirer Id** from the pick list.

Business Acquirer Id Linkage Maintenance

| Record Details | | | | | |
|--|---------------|---------------------|------------------|-------------------------------------|--|
| Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized | |
| TDHANESH | SYSTEM | 17/12/2008 11:03:43 | Authorize | <input checked="" type="checkbox"/> | |
| <input type="button" value="Add By Copy"/> <input type="button" value="Add"/> <input checked="" type="button" value="Modify"/> <input type="button" value="Delete"/> <input type="button" value="Cancel"/> <input type="button" value="Amend"/> <input type="button" value="Authorize"/> <input type="button" value="Inquiry"/> <input type="button" value="UDF"/> <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | | | | | |

6. Click the **Ok** button.
7. The system displays the message "Record Authorized..".Click the **OK** button.

TD044 - TD Transactions Inquiry

Using this option, you can view the details of the transactions preformed on a term deposit account. Details of a particular deposit number can be viewed by selecting the original deposit number. If the original deposit number is not mentioned, the system displays all the transactions performed on an account.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view the TD transaction

1. Type the fast path **TD044** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquires > TD Transaction Inquiry**.
2. The system displays the **TD Transaction Inquiry** screen.

TD Transactions Inquiry

| No. | Type | Org Dep | DepNo | Post Date | Txn Date | Narration | Ref No | TxnAmount | Dr/Cr | Balance | Teller |
|-----|------|---------|-------|-----------|----------|-----------|--------|-----------|-------|---------|--------|
| 0 | 0 | | | | | | | | | | |

Field Description

| Field Name | Description |
|-------------------------|--|
| Account Number | [Mandatory, Numeric, 16] Type the TD account number of the customer. |
| Customer Name | [Display] This field displays the name of the customer who holds the TD Account. |
| Account Currency | [Display] This field displays the currency assigned to the product at the product level, under which the account is opened. |
| Product Name | [Display] This field displays the name of the product, which is defined at the product level, under which the account is opened. |
| Branch Name | [Display] This field displays the home branch where the TD account is opened and maintained. |
| Org Deposit No | [Optional, Pick List] Select the original number from the pick list. |
| Deposit No | [Display] This field displays the deposit number. |
| Start Date | [Mandatory, Pick List, dd/mm/yyyy] Select the start date from the pick list. The start date should be greater than deposit date. |
| End Date | [Mandatory, Pick List, dd/mm/yyyy] Select the end date from the pick list. The end date should be greater than start date. |

3. Enter the account number and press the **<Tab>** key.
4. Select the start date and end date from the pick list.

TD Transactions Inquiry

The screenshot shows the 'TD Transactions Inquiry' window. At the top, there are search parameters: Account Number (61000014632360), Customer Name (LINARDASSALDIKAS), Account Currency (IDR), Product Name (410 - General Product), Branch Name (Centras), Org Deposit No (1), Deposit No (4), Start Date (31/01/2009), and End Date (30/04/2009). Below the search parameters is a table header for 'TD Transactions Details' with columns: No., Type, Org Dep, DepNo, Post Date, Txn Date, Narration, Ref No, TxnAmount, Dr/Cr, Balance, Teller. The main area is a large empty space for displaying transaction details. At the bottom, there are several buttons: Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque, UDF, Inquire, Close, and Clear.

5. Click the **Inquire** button. The system displays the TD transaction details.

TD Transactions Inquiry

TD Transactions Inquiry*

| | | | | | |
|------------------|-----------------------|-----------------|------------------|--------------------|-----|
| Account Number : | 61000014632360 | Customer Name : | LINARDASSALDIKAS | Account Currency : | IDR |
| Product Name : | 410 - General Product | Branch Name : | Centras | | |
| Org Deposit No : | 1 | Deposit No : | 5 | | |
| Start Date : | 31/01/2009 | End Date : | 30/04/2009 | | |

TD Transactions Details

| No. | Type | Org Dep | DepNo | Post Date | Txn Date | Narration | Ref No | TxnAmount | Dr/Cr | Balance | Teller |
|-----|------|---------|-------|------------|------------|--------------------------------------|--------------------------|-----------|-------|---------|---------|
| 1 | TBP | 1 | 5 | 31/01/2009 | 14/04/2009 | Mixed Payin 61000014632360 | 350032009013121437060399 | 94.00 | C | 94.00 | SYSOPER |
| 2 | TIA | 1 | 5 | 28/02/2009 | 16/04/2009 | Interest Compounding | 350032009022818510061228 | 1.01 | - | 94.00 | SYSOPER |
| 3 | | 1 | 5 | 28/02/2009 | 16/04/2009 | Interest at Payout | 350032009022818510061233 | 1.01 | C | 95.01 | SYSOPER |
| 4 | | 1 | 5 | 28/02/2009 | 16/04/2009 | Tax for on accr/comp/payout + Yr End | 350032009022818510061233 | 0.20 | D | 94.81 | SYSOPER |
| 5 | | 1 | 5 | 28/02/2009 | 16/04/2009 | Principal At Maturity | 350032009022821510060558 | 94.00 | - | 94.81 | SYSOPER |
| 6 | | 1 | 5 | 28/02/2009 | 16/04/2009 | Interest At Maturity | 350032009022821510060558 | 0.81 | - | 94.81 | SYSOPER |
| 7 | TBA | 1 | 5 | 28/02/2009 | 16/04/2009 | Principal Auto Redemption - Reinvest | 350032009022821510060558 | 94.00 | D | 0.81 | SYSOPER |

First Previous Next Last

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

Field Description

| Field Name | Description |
|------------------|---|
| No | [Display] This field displays the serial number. |
| Type | [Display] This field displays the type of transaction. |
| Org Dep | [Display] This field displays the original deposit number. |
| Dep No | [Display] This field displays the deposit number. |
| Post Date | [Display] This field displays the posting date. |
| Txn Date | [Display] This field displays the transaction date. |

| Field Name | Description |
|--------------------------------|--|
| Narration | [Display] This field displays the narration for the transaction. |
| Ref No | [Display] This field displays the reference number. |
| Txn Amount | [Display] This field displays the transaction amount. |
| Dr/Cr | [Display] This field displays whether the transaction was a debit or credit transaction. |
| Balance | [Display] This field displays the account balance. |
| Teller | [Display] This field displays the id of the teller who has executed the transaction. |
| Correction Reversal | [Display] This field displays Y or N based on whether transaction is correction reversal or not. This field is always disabled used for information purpose only. |

6. Click the **Close** button.

TDM55 - Call Deposit Notice Maintenance

Call Deposit is a type of TD product for which maturity date is not maintained. Such deposits can be withdrawn fully or partially by specifying the date of withdrawal in a notice. Notice is an instruction given by the customer specifying the redemption details.

Using this option you can maintain notices for call deposit products. You must maintain the notice amount and the notice date. You can maintain multiple notices having same effective date i.e there can be multiple redemptions of a given Term Deposit on same given date. You can redeem multiple time deposits on a day till the principal amount becomes zero.

You can also modify the process date and amount on the same day before EOD. However if the process date is a back date then after this modification you cannot modify the notice date or amount on the same day again. You can also cancel the order either on the same day or any day after the day order is maintained. If any change needs to be done in the notice then the existing notice should be deleted/a new notice created. Also for backdated instructions you cannot modify the date and amount on the same day.

Definition Prerequisites

- 8054 - Time Deposit Account Opening- Create a Call Deposit product

Modes Available

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

To maintain call deposit notice

1. Type the fast path **TDM55** and click **Go** or navigate through the menus to **Global Definitions > TD > Call Deposit Notice Maintenance**.
2. The system displays the **Call Deposit Notice Maintenance** screen.

Call Deposit Notice Maintenance

Call Deposit Notice Maintenance*

Account No : Customer Name :
 Branch : Account Currency :
 Product :
 Deposit Number :

Notice Details

Notice Number : Delete
 Notice Amount : Notice Delete Date :
 Notice Date : Status :
 Effective Date of Notice :
 Transaction Description :

Remarks:

Record Details

| Input By | Authorized By | Last Mint. Date | Last Mint. Action | Authorized |
|--------------------------------------|---|-----------------|-------------------|--------------------------|
| <input type="checkbox"/> Add By Copy | <input checked="" type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry | | | <input type="checkbox"/> |

Field Description

| Field Name | Description |
|-------------------------|--|
| Account No | [Mandatory, Numeric, 16] Type the TD account number. It should be an account opened under product for which the Call Deposit (No Maturity) option is selected in the Class drop-down list in the TD Product Master (Fast Path: TDM01) option. |
| Customer Name | [Display] This field displays the name of the customer. |
| Branch | [Display] This field displays the branch code. |
| Account Currency | [Display] This field displays the account currency. |
| Product | [Display] This field displays the product code under which the account is opened. |

| Field Name | Description |
|---------------------------------|---|
| Deposit Number | [Mandatory, Pick List] Select the deposit number from the pick list. |
| Notice Details | |
| Notice Number | [Display] This field displays the notice number. |
| Notice Amount | [Mandatory, Numeric, 13, Two] Type the notice amount. It is the amount which is to be redeemed. This amount should be greater than or equal to the Minimum Amount for Withdrawal maintained in the TD Product Master (Fast Path: TDM01) option. |
| Delete | [Conditional, Check Box] Select the Delete check box to deactivate the authorized order and it is not available to use against the redemption of the deposit. But such order will be inquired upon by giving the order number. |
| Notice Delete Date | [Optional, Date] Type the date on which notice is deleted. The date for Notice Delete Date is defaulted to the current date when the teller checks the 'Delete Flag'. This is non-editable |
| Status | [Display] This field displays the current status of the account. |
| Notice Date | [Optional, Pick List, dd/mm/yyyy] Select the notice date from the pick list. It is the date from which the notice is valid. By default the system displays the current process date. You can modify it to a back date but not a future date. |
| Effective Date of Notice | [Display] This field displays the effective date of notice. The effective date of withdrawal is calculated by adding the notice period specified at product level to the notice date. |
| Transaction Description | [Optional, Alphanumeric, 40] Type the transaction description. |

3. Click the **Add** button.
4. Type the account number and press the **<Tab>** key.
5. Select the deposit number from the pick list.
6. Type the notice amount.

Call Deposit Notice Maintenance

Call Deposit Notice Maintenance*

| | | | | | | |
|---|---|----------------|------------------------------------|-------------------------------------|--------------------------------------|--------------------------------------|
| Account No : 000000000127101 | Customer Name : EBTE | | | | | |
| Branch : HO | Account Currency : RMB | | | | | |
| Product : 20001 Retail Term Deposit in RMB payout | | | | | | |
| Deposit Number : 1 | <input type="button" value="..."/> | | | | | |
| Notice Details | | | | | | |
| Notice Number : 1 | Delete <input type="checkbox"/> | | | | | |
| Notice Amount : 5,000.00 | Notice Delete Date : <input type="text"/> | | | | | |
| Notice Date : 25/11/2010 | Status : <input type="text"/> | | | | | |
| Effective Date of Notice : 25/11/2010 | | | | | | |
| Transaction Description : premature | | | | | | |
| Remarks: | | | | | | |
| Record Details | | | | | | |
| Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized <input type="checkbox"/> | | |
| <input type="checkbox"/> Add By Copy | <input checked="" type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry | | <input type="button" value="UDF"/> | <input type="button" value="Ok"/> | <input type="button" value="Close"/> | <input type="button" value="Clear"/> |

7. Click the **Ok** button.
8. The system displays the message "Record Added . . . Authorization Pending ..". Click the **OK** button.
9. The call deposit notice is added once the record is authorized.

PS001 - Group Passbook Issue/Lost Maintenance

Using this option you can issue a passbook to an individual (not corporate) customer and link various accounts to it by using the **Passbook And Debit Card Account Linkage** (Fast Path: PSM01) option. You can issue any number of passbooks to a customer. There will be a separate passbook for CASA, TD and RD accounts. The CASA passbook is used for printing all CASA transactions. TD account passbooks are used to print the payin transactions, full / part redemption transactions etc. RD passbook is used to print Educational deposits and Installment FDs and conventional RDs.

You can also reissue or mark the status of a passbook as lost/damaged using this option. Once the status is marked as lost/damaged it cannot be used for printing and the customer should be issued a new passbook.

Definition Prerequisites

- Passbook inventory should be available with teller

Modes Available

Not Applicable

To maintain a group passbook

1. Type the fast path **PS001** and click **Go** or navigate through the menus to **Global Definitions > Passbook > Group Passbook Issue/Lost Maintenance**.
2. The system displays the **Group Passbook Issue/Lost Maintenance** screen.

Group Passbook Issue/Lost Maintenance

Field Description

| Field Name | Description |
|------------------------|---|
| Action | <p>[Mandatory, Drop-Down] Select the action from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Issue New Passbook • Reissue Passbook • Passbook Lost/Damaged |
| Search Criteria | <p>[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Customer Short name • Customer Ic • Customer Id |

| Field Name | Description |
|--------------------------------|--|
| Search String | [Mandatory, Alphanumeric, 20] Type the search string corresponding to the search criteria selected in the Search Criteria field. |
| ID | [Display] This field displays the ID of the customer. |
| IC | [Display] This field displays the IC of the customer. |
| Full Name | [Display] This field displays the full name of the customer. |
| Passbook Type | [Mandatory, Drop-Down] Select the passbook type from the drop-down list. The options are: <ul style="list-style-type: none"> • CASA • TD • RD |
| Current Passbook No | [Conditional, Pick List] Select the current passbook number from the pick list. This field is enabled if the Reissue Passbook or Passbook Lost/Damaged option is selected in the Action drop-down list. |
| Current Passbook Status | [Display] This field displays the current passbook status. |
| New Passbook No | [Display] This field displays the new passbook number. |
| Address | [Display] This field displays the address of the customer. |
| Town/City | [Display] This field displays the name of the town/city. |
| State | [Display] This field displays the name of the state. |
| Country | [Display] This field displays the country name. |
| Zip | [Display] This field displays the zip code. |

3. Select the action and search criteria from the drop-down list.

4. Type the search string and select the appropriate record from the pick list.
5. Select the passbook type from the drop-down list.

Group Passbook Issue/Lost Maintenance

Group Passbook Issue/Lost Maintenance *

| | | | | | |
|---|---------------------|----------------|---------------------------|-----|------|
| Action : | Issue New Passbook | Search String: | john | ... | |
| Search Criteria: | Customer Short Name | ID: | 604285 | IC: | 6002 |
| Full Name: | JOHN M WHITE | | | | |
| Passbook Type : | CASA | | | | |
| Current Passbook No : | | | Current Passbook Status : | | |
| New Passbook No : | 0 | | | | |
| Address : | 5/207 VT | | | | |
| Town / City : | SHANGHAI | | | | |
| State : | SHAANXI | | | | |
| Country : | CN | | | | |
| Zip : | 555522 | | | | |
| <input type="button" value="Card"/> <input type="button" value="Change Pin"/> <input type="button" value="Cheque"/> <input type="button" value="Cost Rate"/> <input type="button" value="Denomination"/> <input type="button" value="Instrument"/> <input type="button" value="Inventory"/> <input type="button" value="Pin Validation"/> <input type="button" value="Service Charge"/> <input type="button" value="Signature"/> <input type="button" value="Travellers Cheque"/> | | | | | |
| <input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | | | | | |

6. Click the **Ok** button.
7. The system displays the message "Transaction completed successfully". Click the **Ok** button.
8. The system displays the message "Passbook issued successfully". Click the **Ok** button.
OR
The system displays the message "Passbook marked as Lost". Click the **Ok** button.

PS003 - Passbook PIN Maintenance

Passbook PIN maintenance is an identification criteria for authenticating a transaction. Once the customer is issued a passbook, you can register the PIN using this option. Each customer visits the banks with their Passbook and PIN. While performing the transaction the passbook is swiped and the customer details are displayed on the screen. The customer has to input the PIN for authentication of transaction. Based on the parameters set in the **Transaction Definition** (Fast Path: TC001) option, the system may ask to reenter the PIN.

Using this option you can also reset, unlock and change the PIN. The system keeps a count of the number of times an invalid PIN is entered in a single transaction, if the count reaches the set value say n, the system will get locked and the customer will not be able to perform any transactions. After proper authentication of credentials, you can unlock the PIN.

Definition Prerequisites

- PS001 - Group Passbook Issue-Lost Maintenance

Modes Available

Not Applicable

To register passbook PIN

1. Type the fast path **PS003** and click **Go** or navigate through the menus to **Global Definitions > Passbook > Passbook PIN Maintenance**.
2. The system displays the **Passbook PIN Maintenance** screen.

Passbook PIN Maintenance

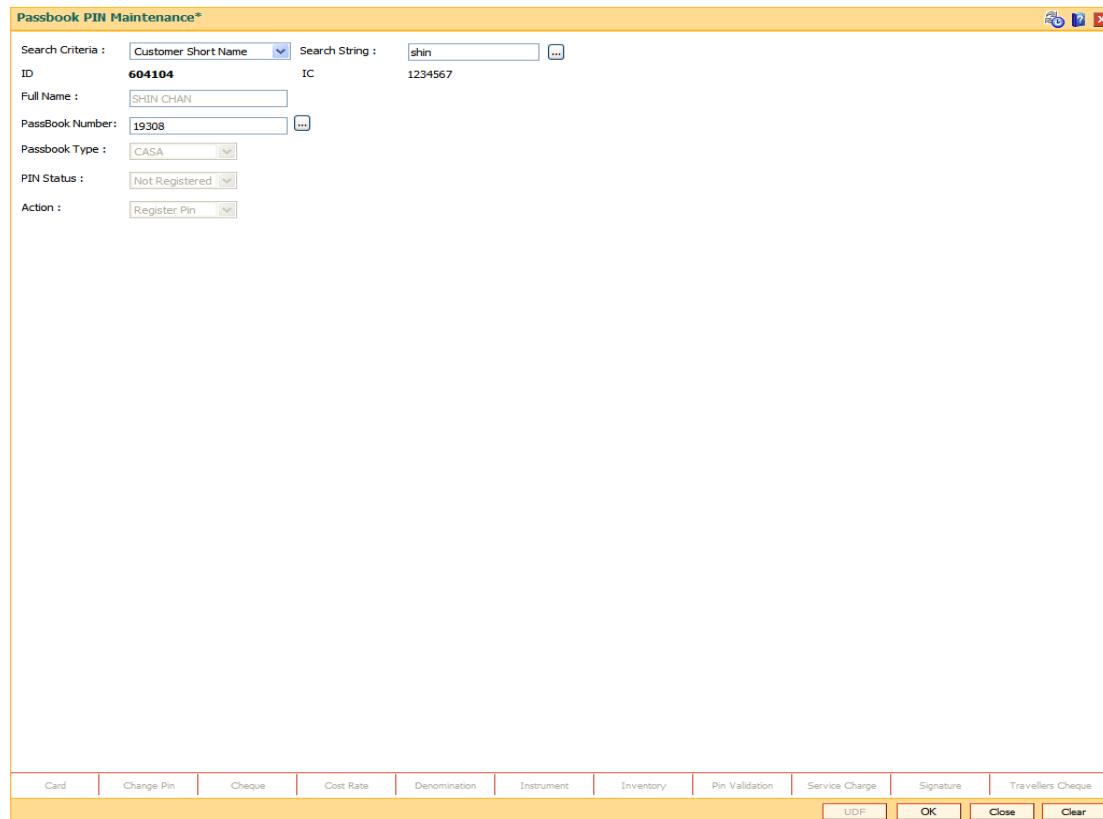
Field Description

| Field Name | Description |
|------------------------|---|
| Search Criteria | [Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are: <ul style="list-style-type: none"> • Customer Short name • Customer Ic • Customer Id |
| Search String | [Mandatory, Alphanumeric, 20, Pick List] Type the search string corresponding to the search criteria selected. |
| ID | [Display] This field displays the ID of the customer. |
| IC | [Display] This field displays the IC of the customer. |

| Field Name | Description |
|------------------------|--|
| Full Name | [Display] This field displays the full name of the customer. |
| Passbook Number | [Mandatory, Pick List] Select the passbook number from the pick list. The pick list displays the details of the passbooks in the Issued status. |
| Passbook Type | [Display] This field displays the passbook type. The options are: <ul style="list-style-type: none"> • CASA • TD • RD |
| PIN Status | [Display] This field displays the current PIN status. The options are: <ul style="list-style-type: none"> • Not Registered • Active • Locked |
| Action | [Mandatory, Drop-Down] Select the action from the drop-down list. The options are: <ul style="list-style-type: none"> • Register Pin • Reset Pin • Unlock Pin • Change Pin |

3. Select the search criteria from the drop-down list.
4. Enter the search string and select the appropriate record from the pick list.
5. Select the passbook number from the pick list.
6. Select the action from the drop-down list. The PIN pad device is enabled.
7. Enter the PIN number for all the actions except for Unlock.

Passbook PIN Maintenance



Passbook PIN Maintenance*

Search Criteria : Customer Short Name : shin

ID : 604104 IC : 1234567

Full Name : SHIN CHAN

PassBook Number : 19308

Passbook Type : CASA

PIN Status : Not Registered

Action : Register Pin

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

UDF OK Close Clear

8. Click the **Ok** button. The system displays a message based on the action being performed.
9. The system displays the message "Pin is registered successfully".
OR
The system displays the message "The PIN Reset Successful".
Or
The system displays the message "PIN Change Successful".
OR
The system displays the message "PIN Unlock Successful".
10. Click the **Ok** button.

PSM01 - Passbook And Debit Card Account Linkage

Using this option you can link a debit card/passbook to many accounts.

The following are the conditions for accounts being linked to a debit card:

- All CASA, RD and TD accounts can be linked except for those having status as Closed and Closed Today
- The debit card status should be active
- The selected customer should be a primary account holder
- The account should not be linked to any other cards
- Amongst the accounts linked to the card, there has to be at least one CASA account linked to the card, without a CASA account the system will not allow linking of RD / TD accounts to the card.

The following are the conditions for accounts being linked to a passbook:

- CASA, TD and RD accounts will be in separate Passbooks
- The selected customer should be a primary account holder
- An account can be a part of only one Passbook
- Accounts of different currencies can be linked to a passbook
- A passbook can contain multiple accounts of a given currency of a customer

Definition Prerequisites

- PS001 - Group Passbook Issue-Lost Maintenance
- CM12 - Customer Card Maintenance

Modes Available

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

To link an account to a debit card/passbook

1. Type the fast path **PSM01** and click **Go** or navigate through the menus to **Global Definitions > Passbook > Passbook And Debit Card Account Linkage**.
2. The system displays the **Passbook And Debit Card Account Linkage** screen.

Passbook And Debit Card Account Linkage

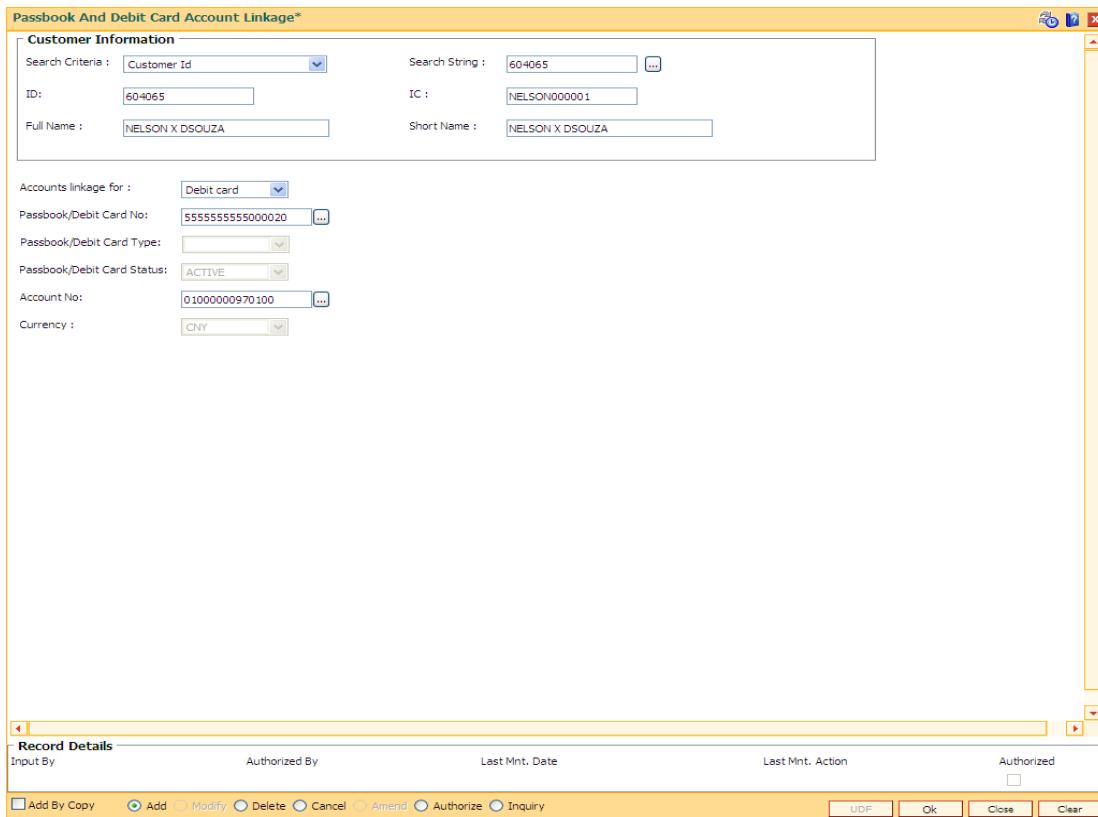
Field Description

| Field Name | Description |
|------------------------|---|
| Search Criteria | [Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are: <ul style="list-style-type: none"> • Customer Short Name • Customer IC • Customer ID |
| Search String | [Mandatory, Alphanumeric, 20] Type the search string corresponding to the search criteria selected in the Search Criteria field. |
| ID | [Display] This field displays the ID of the customer. |
| IC | [Display] This field displays the IC of the customer. |

| Field Name | Description |
|-----------------------------------|---|
| Full Name | [Display] This field displays the full name of the customer. |
| Short Name | [Display] This field displays the short name of the customer. |
| Accounts Linkage for | [Mandatory, Drop-Down] Select the appropriate accounts linkage for option from the drop-down list. The options are: <ul style="list-style-type: none"> • Passbook • Debit Card |
| Passbook/Debit Card No | [Mandatory, Pick List] Select the passbook/debit card number from the pick list. |
| Passbook/Debit Card Type | [Display] This field displays the passbook type (CASA / TD / RD). |
| Passbook/Debit Card Status | [Display] This field displays the passbook/debit card status. It displays the passbook PIN status as Not Registered, Active or Locked. |
| Account No | [Mandatory, Pick List] Select the account number from the pick list. The accounts number's corresponding to the selected passbook type is displayed. For Example: If the Passbook type selected is RD, then only RD accounts will be displayed. If passbook type is selected as TD, then only TD accounts are displayed. Linking and delinking of the account to the passbook is not allowed, if the PIN status of the passbook is locked and the passbook status is full or lost/damaged. |
| Currency | [Display] This field displays the currency corresponding to the selected account number. |

3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Type the search string and select the appropriate record from the pick list.
6. Select whether account is to be linked to a passbook or debit card.
7. Select the passbook or debit card number from the pick list.
8. Select the account number to which the card/passbook is to be linked from the pick list.

Passbook And Debit Card Account Linkage



9. Click the **Ok** button.
10. The system displays the message "Record Added...Authorization Pending ..". Click the **Ok** button.
11. The account is linked to the passbook/debit card once the record is authorized.

To view the accounts linked to the debit card/passbook

1. Click the **Inquiry** button.
2. Select the search criteria from the drop-down list.
3. Type the search string and select the appropriate record from the pick list.
4. Select whether account is to be linked to a passbook or debit card.
5. Select the passbook or debit card number from the pick list. The system displays the list of accounts linked.

Passbook And Debit Card Account Linkage

Passbook And Debit Card Account Linkage*

| | | | | |
|---|-----------------|-----------------|--------------|--------------|
| Search Criteria : | Customer Id | Search String : | 604065 | ... |
| ID: | 604065 | IC : | NELSON000001 | |
| Full Name : | NELSON X DSOUZA | | | Short Name : |
| Accounts linkage for : Debit card | | | | |
| Passbook/Debit Card No: 555555555500020 ... | | | | |
| Passbook/Debit Card Type: | | | | |
| Passbook/Debit Card Status: ACTIVE | | | | |
| Account No: ... | | | | |
| Currency : ... | | | | |

| Account No. | Branch Code | Account Status | Currency Code |
|-----------------------|-------------|----------------|---------------|
| 01000000606100 | 9999 | REGULAR | CNY |
| 01000000613100 | 9999 | REGULAR | CNY |
| 01000000614100 | 9999 | REGULAR | CNY |
| 01000000615100 | 9999 | REGULAR | CNY |
| 01000000916100 | 9999 | REGULAR | CNY |
| 01000000918100 | 9999 | REGULAR | CNY |
| 01000000956100 | 9999 | REGULAR | CNY |
| 01000000958101 | 9999 | REGULAR | USD |

Record Details

| | | | | |
|---|---------------|----------------|------------------|------------|
| Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized |
| <input type="checkbox"/> Add By Copy <input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry | | | | |
| UDF <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | | | | |

Field Description

| Field Name | Description |
|-----------------------|---|
| Account No | [Display] This column displays the account numbers linked to the selected debit card/passbook. |
| Branch Code | [Display] This column displays the branch code. |
| Account Status | [Display] This column displays the account status. |
| Currency Code | [Display] This column displays the currency code. |

6. Click the **Close** button.

PS005 - Passbook - Multi Currency Account Linkage

This screen is used for issuance/re-issuance of passbook to MCA accounts. Multiple MCA under the same module can link to the same passbook. The passbook is issued to this MCA and the sub-account opened / to be opened under the MCA get automatically linked to the passbook. The user is required to input passbook type (stock code) and passbook number for issuing a new passbook.

Definition Prerequisites

- MCA01 - Multi Currency Package Definition
- MCA03 - Multi Currency Account Opening
- IVM01 - Stock Codes
- IVM10 - Multi Currency Package - Stock Code Cross Reference
- CHM01 - CASA Product Master Maintenance
- TDM01 - TD Product Master

Modes Available

Not Applicable

To link passbook to multi currency account

1. Type the fast path **PS005** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transaction > Passbook - Multi Currency Account Linkage**.
2. The system displays the **Passbook - Multi Currency Account Linkage** screen.

Passbook - Multi Currency Account Linkage

Field Description

| Field Name | Description |
|-------------------------|---|
| Link | [Optional, Radio Button] Select the appropriate option for issue and re-issue of passbook. By default this radio button is selected. |
| De-Link | [Optional, Radio Button] Select the radio button to de-link the passbook. |
| Passbook Reissue | [Optional, Check Box] Select the check box for re-issuance of passbook. On re-issuance all MCA linked to the original passbook will get linked to the new passbook. |

| Field Name | Description |
|--------------------------------|--|
| Current Passbook No | <p>[Conditional, Alphanumeric, 20] Type the current passbook number. This field is enabled and mandatory if the Passbook Reissue check box is selected. Original passbook number needs to provide for re-issuance. For normal passbook, MCA number will be displayed. If MCA number not present, system will give error message For All in one passbook, All in one number will be displayed. If all in one number not present, system will give error message</p> |
| Current Passbook Status | <p>[Display] This field displays the passbook status of the current passbook. The value will be displayed, if current passbook no is entered. The current passbook status should be Normal (Full/ Torn / damage), Formal Lost, or Formal Lost and Password otherwise system will give the error message. On re-issuance the status will change to "Replaced"</p> |
| Passbook No | <p>[Mandatory, Alphanumeric, 20] Type the passbook number that has to be linked or de-linked. System will match the inventory based on stock code + passbook series (default value 1) + Passbook number in the account branch. If not matching, system will give error message. This field becomes mandatory if all in one number not provided. Only the passbook number for which the linkage is maintained should be allowed for inquiry.</p> |
| Passbook Status | <p>[Display] This field displays the status of card/passbook number entered. For de-linking and linking passbook status should be NORMAL.</p> |
| Passbook Type | <p>[Mandatory, Pick List] Select the passbook type from the pick list. This will be the stock codes defined for each stock type for normal passbook, gas fee passbook, water fee, mixed all in one passbook, and TD all in one passbook in IVM01 - Stock Codes. Stock Code will be stored in this field. If passbook type is selected as Normal Passbook/Gas fee passbook/Water Fee passbook, then the passbook entered is already linked to another account, then system will give error message. (Multiple accounts cannot link to a single passbook). Passbook issuance/link will not be allowed for passbook type (stock code) "Mixed all in one". Mixed all in one passbook will be allowed only for re-issuance and de-linking.</p> |

| Field Name | Description |
|-------------------------------|---|
| MCA No | <p>[Conditional, Numeric, 20]</p> <p>Type the MCA account number which is to be linked to the passbook.</p> <p>In case the MCA is already linked to other inventory /Passbook then system will give an error message.</p> <p>If Passbook Reissue check box is selected, then it will be a display field. If De-Link option is selected it will be a pick list and all the MCA linked to the card will get displayed in the pick list. The teller can select the MCA that has to be de-linked.</p> |
| MCA Title | <p>[Display]</p> <p>This field displays the MCA title as defined at the time of MCA creation.</p> |
| Multi Currency Package | <p>[Display]</p> <p>This field displays the multi currency package code and name under which the MCA is opened. It displays the package code and name selected at the time of MCA creation.</p> |
| Module | <p>[Display]</p> <p>This field displays the module under which the MCA is opened.</p> |
| Home Branch | <p>[Display]</p> <p>This field displays the home branch code and name under which the MCA is opened.</p> |
| All in one Number | <p>[Optional, numeric, 13]</p> <p>Type the all in one unique number. This number is generated by the system in case of issue of new passbook.</p> <p>In case of linkage for TD it will be an input field as the same all in one number can link to multiple accounts.</p> <p>The "customer ID" of the MCA number selected plus serial number (001 to 999) will form the all in one number. For each customer, the serial number will start from 001 and will get incremented on issuance of new all in one passbook. In case of re-issue, the all in one number linked to the current passbook number will be carry forwarded to the new passbook number.</p> |

3. Select the appropriate radio button.
4. Enter the passbook number. The system displays the passbook status.
5. Select the passbook type from the pick list.
6. Enter the other relevant details.

Passbook - Multi Currency Account Linkage

Passbook - Multi Currency Account Linkage*

Passbook Re-issue : Link Delink

Passbook No : 100000005000000009

Passbook Status : NORMAL

Passbook Type : Normal Passbook

MCA No : 210000170000136

MCA Title : UDAYHIREBET

Multi Currency Package : 1003 Savings

Module : CH

Home Branch : 9999 Head Office

All in One Number : 0

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

<< >> Print View UDF OK Close Clear

7. Click the **Ok** button.
8. The system displays the message "Transaction completed successfully".

PS002 - MCA Passbook Printing

Using this option you can print all the unprinted transactions of the accounts linked to the passbook in chronological order irrespective of the account / account currency. The transactions done in the various MCAs will be printed in the Passbook. The CASA passbook is used for printing all CASA transactions. TD account passbooks are used to print the payin transactions, full / part redemption transactions etc. RD passbook is used to print Educational deposits and Installment FDs and conventional RDs. Only authorized transactions will be taken for printing.

In case of re-issue, system will not consolidate the records but will print all unprinted records.

In case a new account is linked or an existing account is de-linked from some other passbook and linked to a new passbook, then the system will print all the transactions of the account which are not yet printed irrespective of the date of the linking. that is the transactions prior to account linkage will be printed if those are not printed in the earlier passbook.

Definition Prerequisites

- PSM01 - Passbook And Debit Card Account Linkage
- PSM02 - Passbook - MCA Linkage Maintenance

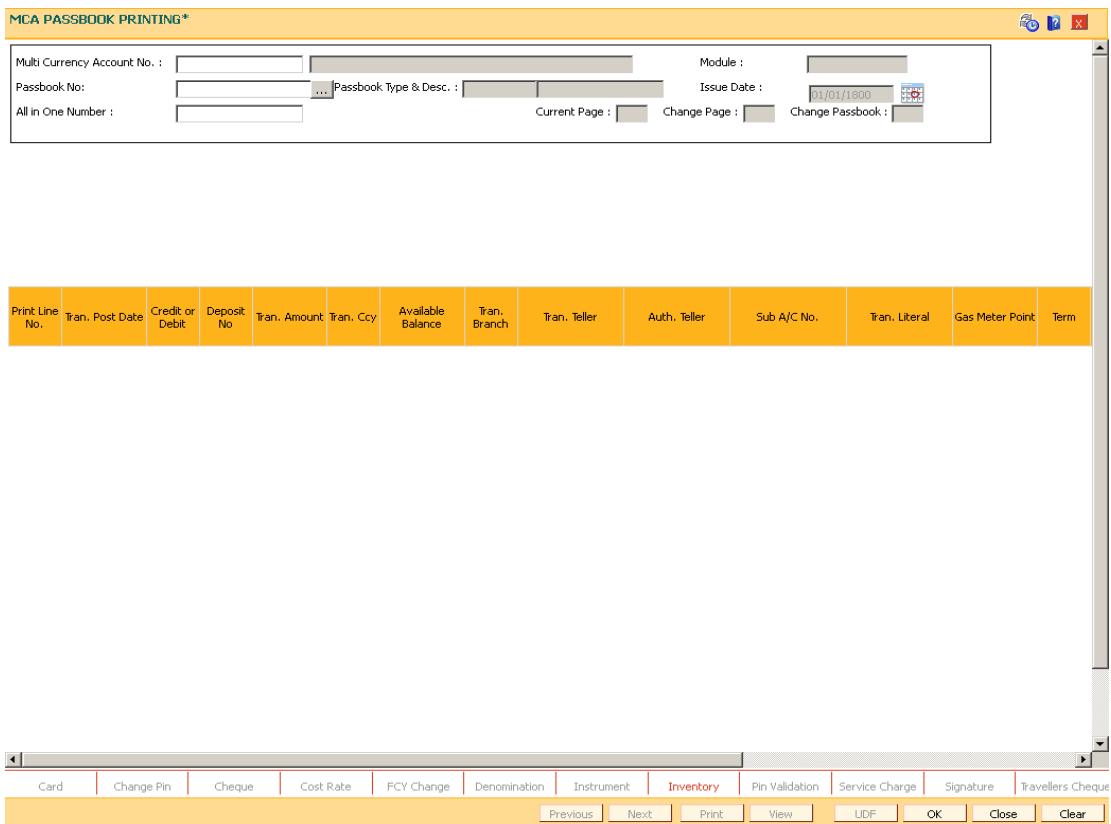
Modes Available

Not Applicable

To print the group passbooks

1. Type the fast path **PS002** and click **Go** or navigate through the menus to **Global Definitions > Passbook > MCA Passbook Printing**.
2. The system displays the **MCA Passbook Printing** screen.

MCA Passbook Printing



Field Description

| Field Name | Description |
|-----------------------------------|--|
| Multi Currency Account No. | <p>[Mandatory, Numeric, 13]</p> <p>Type the MCA account number for which the passbook has to be printed. The system displays the MCA title as set at the time of MCA account opening for the selected MCA in the adjacent field.</p> <p>For passbook type (stock code), normal, gas fee, water fee MCA number can be entered. This field will accept valid TD, CASA and RD MCA no. The Passbook to be printed for all the statuses of the MCA including closed. This field will be optional if Passbook no and Passbook type are entered or All in one number is entered.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> Note: It is mandatory to enter either Multi Currency Account No., Passbook No or All in one Number to print the passbook. </div> |
| Module | <p>[Display]</p> <p>This field displays the module under which the selected MCA is opened. The module may be CASA / TD / RD.</p> |

| Field Name | Description |
|---------------------------------|---|
| Passbook No | <p>[Mandatory, Pick List] Select the passbook number from the pick list. The pick list displays the passbook details based on the selected customer and passbook type.</p> <p>Note: It is mandatory to enter either Multi Currency Account No., Passbook No or All in one Number to print the passbook.</p> |
| Passbook Type & Desc | <p>[Display] This field displays the passbook type and description.</p> |
| Issue Date | <p>[Display] This field displays the passbook issue date.</p> |
| All in one Number | <p>[Mandatory, Alphanumeric, 20] Type the all in one unique number for TD all in one passbook/Mixed All in one passbook. This field becomes mandatory if MCA account or passbook number not provided.</p> <p>Note: It is mandatory to enter either Multi Currency Account No., Passbook No or All in one Number to print the passbook.</p> |
| Current Page | <p>[Display] This field displays the current page number of the passbook.</p> |
| Change Page | <p>[Display] This field displays the change page flag. This field displays Y if the page is changed.</p> |
| Change Passbook | <p>[Display] This field displays the change passbook flag. If change passbook flag is Y for passbook number entered, then system will not allow printing.</p> |

| Column Name | Description |
|------------------------|---|
| Print Line No. | <p>[Display] This column displays the serial number of the transactions to be printed.</p> |
| Tran. Post Date | <p>[Display] This column displays the posting date of the transaction.</p> |
| Credit or Debit | <p>[Display] This column displays the type of transaction (debit/credit). The system displays C for Credit transaction and D for Debit transaction.</p> |

| Column Name | Description |
|--------------------------|--|
| Tran. Amount | [Display] This column displays the transaction amount in account currency. |
| Tran. Ccy | [Display] This column displays the currency code. |
| Available Balance | [Display] This column displays the running balance after the transaction. |
| Tran. Branch | [Display] This column displays the transaction branch. |
| Tran. Teller | [Display] This column displays the transaction teller. |
| Auth. Teller | [Display] This column displays the authorizer of the transaction. |
| Sub A/C No | [Display] This column displays the sub account number. It is the last five digits of MCA number. |
| Tran. Literal | [Display] This column displays the transaction narration in Chinese character. |
| Gas Meter Point | [Display] This column displays the meter number entered in transaction description field. The data after the " " pipe character from transaction narration will be taken as gas meter point. If no " " character is present in transaction narration, no value will be provided. |
| Term | [Display] This column displays the term for RD/TD. |
| Int. Rate | [Display] This column displays the interest rate of RD/TD account transaction. For CASA account, this field will be blank. It displays up to 10 digits after decimal(For TD Account). |
| Mat. Date | [Display] This column displays the date of maturity of RD/TD transaction. For CASA, blank will be printed. |

3. Enter the multi currency account number.
4. Select the passbook type from the drop-down list.

5. Select the passbook number from the pick list.
6. Click the **Ok** button. The system displays the records of passbook that is to be printed.

MCA Passbook Printing

MCA PASSBOOK PRINTING*

| | | | | |
|------------------------------|-----------------|-------------------------|------------|---|
| Multi Currency Account No. : | 100000006100611 | MEGHA VERMA | Module :* | CH |
| Passbook No: | DEF107 | Passbook Type & Desc. : | 734 | NORMPSBK |
| All in One Number : | 0 | Issue Date :* | 27/12/2012 | |
| | | Current Page : | 2 | Change Page : <input checked="" type="checkbox"/> |
| | | | | Change Passbook : <input checked="" type="checkbox"/> |

| Print Line No. | Tran. Post Date | Credit or Debit | Deposit No | Tran. Amount | Tran. Ccy | Available Balance | Tran. Branch | Tran. Teller | Auth. Teller | Sub A/C No. | Tran. Literal |
|----------------|-----------------|-----------------|------------|--------------|-----------|-------------------|--------------|--------------|--------------|-------------|---------------|
| 1 | 20121227 | C | 0 | 3,000.00 | RMB | 3000.00 | 1100 | TMEGHA1100 | TMEGHA1100 | 00611 | Cash Deposit |
| 2 | 20121227 | C | 0 | 4,000.00 | RMB | 7000.00 | 1100 | TMEGHA1100 | TMEGHA1100 | 00611 | Cash Deposit |
| 3 | 20121227 | C | 0 | 5,000.00 | RMB | 12000.00 | 1100 | TMEGHA1100 | TMEGHA1100 | 00611 | Cash Deposit |
| 4 | 20121227 | C | 0 | 6,000.00 | RMB | 18000.00 | 1100 | TMEGHA1100 | TMEGHA1100 | 00611 | Cash Deposit |

7. Click the **Print** button.
- OR
- Click the **View** button.
- OR
- Click the **Close** button.

MC141 - Multi Currency Account - Customer Relationship Maintenance

This option enables you to perform the following functions:

- Inquire and ascertain customer/s relationship to a particular account.
- Add a customer to account and define his/her relationship to that account.
- Modify a customer's relationship with an account.

A maximum of three customers can be linked to an account in the account-opening screen. The Multi Currency Account Customer Relationship screen can be used to attach additional customers to the accounts.

When adding or deleting a customer linked to an account, the following rules should be followed:

- Only one primary relationship, SOW, JAF, JOF have to exist at any point of time. The customer linked to the account with the primary relationship can be replaced using this maintenance.
- When a customer is linked to the account with 'JAF' relationship, there has to be another customer linked to the account with 'JAO' relationship.
- When a customer is linked to the account with 'JOF' relationship, there has to be another customer linked to the account with 'JOO' relationship

Definition Prerequisites

- MCA03 - Multi Currency Account Opening

Modes Available

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

To maintain the multi currency account customer relationship

1. Type the fast path **MC141** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transaction > Multi Currency Account - Customer Relationship Maintenance**.
2. The system displays the **Multi Currency Account - Customer Relationship Maintenance** screen.

Multi Currency Account - Customer Relationship Maintenance

Field Description

| Field Name | Description |
|--|--|
| Multi Currency Account No. | [Mandatory, Numeric, 13] Type the MCA account number for which the multi currency account customer relationship is maintained. |
| MCA Title | [Display] This field displays the MCA title as defined at the time of MCA creation for the selected MCA. |
| Multi Currency Package Code and Description | [Display] This field displays the multi currency package code and name under which the MCA is opened. It displays the package code and name selected at the time of MCA creation. |
| Module | [Display] This field displays the module under which the selected MCA is opened. The module may be CASA / TD / RD. |

| Field Name | Description |
|--|--|
| Branch | <p>[Display]</p> <p>This field displays the home branch code and name under which the MCA is opened.</p> <p>It is maintained in the Branch Master Maintenance (Fast Path: BAM03) option.</p> |
| Column Name | Description |
| Account Customer Relationship Details | |
| Customer Ic | <p>[Display]</p> <p>This column displays the identification code of the customer.</p> <p>A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.</p> |
| Customer Type | <p>[Display]</p> <p>This column displays the IC type of the customer, based on the category to which the customer belongs.</p> <p>This is maintained in the Customer Type Maintenance (Fast Path: CIM08) option.</p> |
| Customer Name | <p>[Display]</p> <p>This column displays the name of the customer for which the multi currency account relationship is maintained.</p> |
| Relationship | <p>[Display]</p> <p>This field displays the relationship of the customer with the account.</p> <p>A customer with primary relationship viz. Sole Owner, Joint And First, or Joint Or First must be linked. If primary relationship linked is Joint And First or Joint or First, customer with secondary relationship viz. Joint and other or Joint or other must be linked to the account.</p> |
| Delete | <p>[Display]</p> <p>This column displays the customer relationship with the account is to be deleted.</p> <p>By default, this column displays the value as N. The value changes to Y, if user select the Delete check box in the Add Customer Relationship tab.</p> |

3. Click the **Modify** button.

4. Enter the multi currency account number and press the <Tab> key. The system displays the customer relation details.

Multi Currency Account - Customer Relationship Maintenance

Multi Currency Account-Customer Relationship Maintenance*

| | | | |
|--|-------------------|-------------|-------------|
| Multi Currency Account Number : | 210000170000086 | MCA Title : | UDAYHIREBET |
| Multi Currency Package Code & Description: | 5001 50001 Retail | Module: | TD |
| Branch : | 9999 Head Office | | |

Account Customer Relationship Details | Add Customer Relationship

| Customer Id | Customer Type | Customer Name | Relationship | Delete |
|--------------|---------------|---------------|--------------|--------|
| 099990015266 | ID CARD | UDAYHIREBET | SOW | N |

+ -

Remarks:

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

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry UDF

7. Click the + button.
 8. Enter the customer relationship details.

Add Customer Relationship

Multi Currency Account-Customer Relationship Maintenance*

| | | | | | | | | | | | | | | | | | | |
|---|--|---|--|-------------------------------------|---------------|-----------------|-------------------|-------------------------------------|--------------------------------------|---------------------------|---|------------------------------|------------------------------|-----------------------------|---------------------------------|-------------------------------|--|--|
| Multi Currency Account Number : | 210000170000086 | MCA Title : | UDAYHIREBET | | | | | | | | | | | | | | | |
| Multi Currency Package Code & Description : | 500.1 50001 Retail | Module : | TD | | | | | | | | | | | | | | | |
| Branch : | 9999 Head Office | | | | | | | | | | | | | | | | | |
| <input type="button" value="Account Customer Relationship Details"/> <input type="button" value="Add Customer Relationship"/> | | | | | | | | | | | | | | | | | | |
| Search Criteria : | Customer Short Name <input type="button" value="..."/> | Search String : | As <input type="button" value="..."/> | | | | | | | | | | | | | | | |
| Customer Name : | ASHISH SHRIKANT GOKH | ID : | 2100000009 | | | | | | | | | | | | | | | |
| Customer Ic : | ASH0911 | Delete : | <input type="checkbox"/> | | | | | | | | | | | | | | | |
| Customer Type : | OTHER TYPES (RETAIL) | | | | | | | | | | | | | | | | | |
| Relationship : | Guarantor <input type="button" value="..."/> | <input type="button" value="Save"/> <input type="button" value="Cancel"/> | | | | | | | | | | | | | | | | |
| <input type="button" value="Remarks:"/> <input type="button" value="..."/> | | | | | | | | | | | | | | | | | | |
| Record Details <table border="1"> <tr> <td>Input By</td> <td>Authorized By</td> <td>Last Mint. Date</td> <td>Last Mint. Action</td> <td>Authorized <input type="checkbox"/></td> </tr> <tr> <td> <input type="checkbox"/> Add By Copy </td> <td> <input type="radio"/> Add </td> <td> <input checked="" type="radio"/> Modify </td> <td> <input type="radio"/> Delete </td> <td> <input type="radio"/> Cancel </td> </tr> <tr> <td> <input type="radio"/> Amend </td> <td> <input type="radio"/> Authorize </td> <td> <input type="radio"/> Inquiry </td> <td colspan="2"> <input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> </td> </tr> </table> | | | | Input By | Authorized By | Last Mint. Date | Last Mint. Action | Authorized <input type="checkbox"/> | <input type="checkbox"/> Add By Copy | <input type="radio"/> Add | <input checked="" type="radio"/> Modify | <input type="radio"/> Delete | <input type="radio"/> Cancel | <input type="radio"/> Amend | <input type="radio"/> Authorize | <input type="radio"/> Inquiry | <input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | |
| Input By | Authorized By | Last Mint. Date | Last Mint. Action | Authorized <input type="checkbox"/> | | | | | | | | | | | | | | |
| <input type="checkbox"/> Add By Copy | <input type="radio"/> Add | <input checked="" type="radio"/> Modify | <input type="radio"/> Delete | <input type="radio"/> Cancel | | | | | | | | | | | | | | |
| <input type="radio"/> Amend | <input type="radio"/> Authorize | <input type="radio"/> Inquiry | <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 |
|------------------------|---|
| Search Criteria | <p>[Mandatory, Drop-Down]</p> <p>Select the search criteria, to search for the customer, from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Customer short name • Customer IC - Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID - Unique identification given by the bank. |

| Field Name | Description |
|--|--|
| Search String | <p>[Mandatory, Alphanumeric, 20]</p> <p>Type the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the search criterion is specified as customers' short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Select the appropriate customer from the existing customer list.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.</p> |
| Customer Name | <p>[Display]</p> <p>This field displays the name of the new primary customer.</p> |
| ID | <p>[Display]</p> <p>This field displays the ID of the customer.</p> <p>A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.</p> |
| Customer IC | <p>[Display]</p> <p>This field displays the identification code of the customer.</p> <p>A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.</p> |
| Delete | <p>[Optional, Check Box]</p> <p>Select the Delete check box, to delete an existing customer relationship.</p> <p>This will not be enabled if you are adding a new relationship to an account.</p> |
| Customer type | <p>[Display]</p> <p>This field displays the IC type of the customer, based on the category to which the customer belongs.</p> <p>This is maintained in the Customer Type Maintenance (Fast Path: CIM08) option.</p> |
| Relationship | <p>[Mandatory, Drop Down]</p> <p>Select the relationship of the customer with the account from the drop-down list.</p> |
| <p>7. Click the Save button in Add Customer Relationship tab screen.</p> <p>8. The system displays the Account Customer Relationship Details tab. Click the Ok button.</p> | |

9. The system displays the message "Record Modified...Authorization Pending..". Click the **Ok** button.
10. The multi currency account customer relationship is added once the record is authorized.

PSM02 - Passbook - MCA Linkage Maintenance

Using this option the accounts linked to a passbook can be inquired. The inquiry will display the record as per the linkage set at the time of the Inquiry.

Inquiry cannot be done for the unauthorized records.

Definition Prerequisites

- PS001 - Group Passbook Issue-Lost Maintenance
- CM12 - Customer Card Maintenance

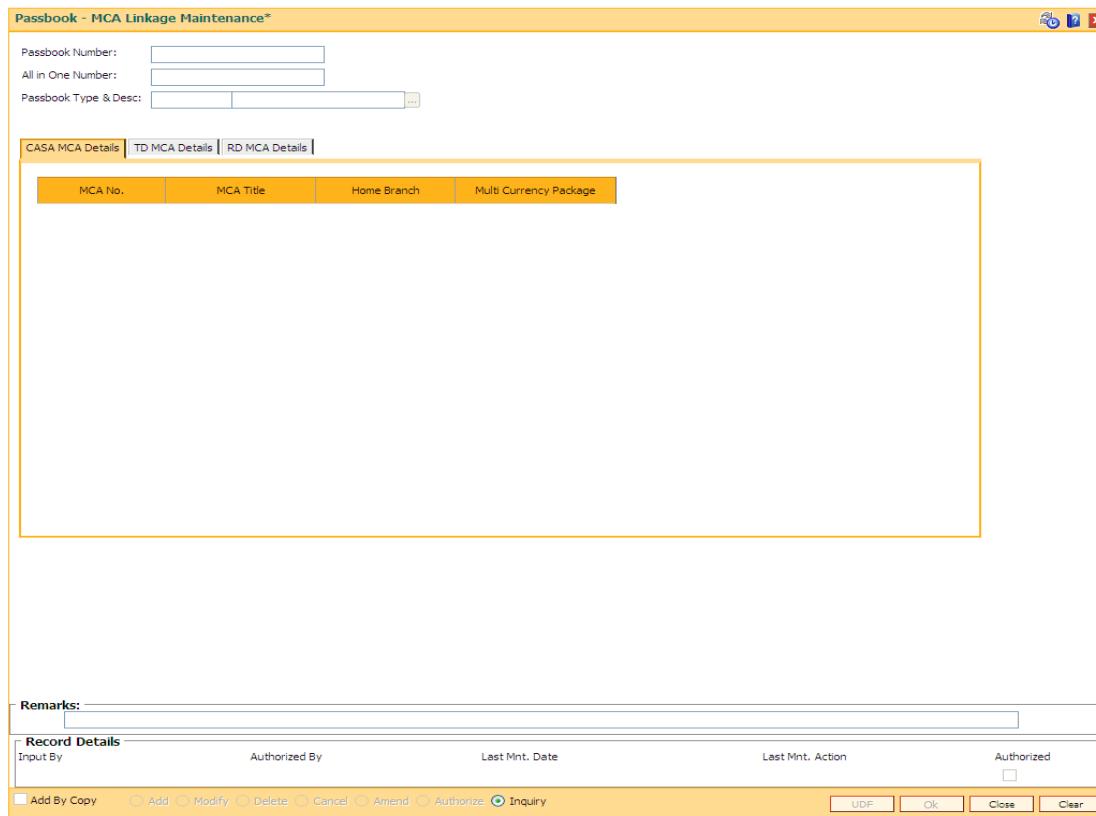
Modes Available

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

To inquire the link to a passbook

1. Type the fast path **PSM02** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transaction > Passbook - MCA Linkage Maintenance**.
2. The system displays the **Passbook - MCA Linkage Maintenance** screen.

Passbook - MCA Linkage Maintenance



Passbook - MCA Linkage Maintenance*

Passbook Number:

All in One Number:

Passbook Type & Desc: ...

CASA MCA Details | TD MCA Details | RD MCA Details

| MCA No. | MCA Title | Home Branch | Multi Currency Package |
|---------|-----------|-------------|------------------------|
|---------|-----------|-------------|------------------------|

Remarks:

Record Details

| Input By | Authorized By | Last Mint. Date | Last Mint. Action | Authorized |
|----------|---------------|-----------------|-------------------|------------|
|----------|---------------|-----------------|-------------------|------------|

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

Field Description

| Field Name | Description |
|----------------------------------|--|
| Passbook No | [Mandatory, Alphanumeric, 20] Type the passbook number for which passbook details is to be inquired. This field becomes mandatory, if all in one number is not provided. Only the passbook number for which the linkage is maintained should be allowed for inquiry. |
| All in one Number | [Optional, numeric, 20] Type the all in one unique number. This field becomes mandatory if passbook number is not provided. Only the passbook number, linked to the all in one number for which the linkage is maintained should be allowed for inquiry. |
| Passbook Type & Desc. | [Mandatory, Pick List] Select the passbook type and description linked to the MCA from the pick list. |
| CASA MCA Details | |
| MCA No | [Display] This field displays the MCA number linked to the passbook. Only CASA MCAs will be displayed in this tab. |
| MCA Title | [Display] This field displays the MCA title as defined at the time of MCA creation. |
| Home Branch | [Display] This field displays the home branch code and name under which the MCA is opened. |
| Multi Currency Package | [Display] This field displays the multi currency package code and name under which the MCA is opened. It displays the package code and name selected at the time of MCA creation. |
| RD MCA Details | |
| MCA No | [Display] This field displays the MCA number linked to the passbook. Only RD MCAs will be displayed in this tab. |
| MCA Title | [Display] This field displays the MCA title as defined at the time of MCA creation. |

| Field Name | Description |
|-------------------------------|--|
| Home Branch | [Display] This field displays the home branch code and name under which the MCA is opened. |
| Multi Currency Package | [Display] This field displays the multi currency package code and name under which the MCA is opened. It displays the package code and name selected at the time of MCA creation. |
| TD MCA Details | |
| MCA No | [Display] This field displays the MCA number linked to the passbook. Only TD MCAs will be displayed in this tab. |
| MCA Title | [Display] This field displays the MCA title as defined at the time of MCA creation. |
| Home Branch | [Display] This field displays the home branch code and name under which the MCA is opened. |
| Multi Currency Package | [Display] This field displays the multi currency package code and name under which the MCA is opened. It displays the package code and name selected at the time of MCA creation. |

3. Enter the passbook number for inquiry.
4. Select the passbook type and description from the pick list.
5. Click the **CASA MCA Details** tab.

Passbook - MCA Linkage Maintenance

Passbook - MCA Linkage Maintenance*

| | |
|-----------------------|---------------------|
| Passbook Number: | 100000005000000009 |
| All in One Number: | 0 |
| Passbook Type & Desc: | 734 Normal Passbook |

CASA MCA Details **TD MCA Details** **RD MCA Details**

| | | | |
|-----------------|-------------|-------------|------------------------|
| MCA No. | MCA Title | Home Branch | Multi Currency Package |
| 210000170000136 | UDAYHIREBET | HO | 1003Savings |

Remarks: _____

Record Details

| | | | | |
|----------------------|---------------|---------------------------------------|------------------|---|
| Input By TZARTABK | Authorized By | Last Mnt. Date 01/11/2011 00:00:00 | Last Mnt. Action | Authorized <input checked="" type="checkbox"/> |
|----------------------|---------------|---------------------------------------|------------------|---|

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

6. Click the **Ok** button. The system displays the CASA MCA details.
7. Click the **TD MCA Details** tab to view the TD multi currency account details.

Passbook - MCA Linkage Maintenance - TD MCA Details

Passbook - MCA Linkage Maintenance*

| | |
|-----------------------|-----------------------------------|
| Passbook Number: | 500000000000581110 |
| All in One Number: | 0 |
| Passbook Type & Desc: | 735 Mixed All in one Passbook ... |

CASA MCA Details **TD MCA Details** **RD MCA Details**

| MCA No. | MCA Title | Home Branch | Mult Currency Package |
|-----------------|-------------|-------------|-----------------------|
| 210000323200036 | KALAIYARASI | HO | 1201-RD MCA PACKAGE |

Remarks: _____

Record Details

| | | | | |
|--------------------|---------------|---------------------------------------|------------------|---|
| Input By TKALAI | Authorized By | Last Mnt. Date 21/12/2011 12:15:13 | Last Mnt. Action | Authorized <input checked="" type="checkbox"/> |
|--------------------|---------------|---------------------------------------|------------------|---|

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

8. Click the **RD MCA Details** tab to view the RD multi currency account details.

Passbook - MCA Linkage Maintenance - RD MCA Details

Passbook - MCA Linkage Maintenance*

| | |
|-----------------------|--|
| Passbook Number: | 5000000000005811110 |
| All in One Number: | 0 |
| Passbook Type & Desc: | 735 Mixed All in one Passbook <input type="button" value="..."/> |

| MCA No. | MCA Title | Home Branch | Mult Currency Package |
|-----------------|-------------|-------------|-----------------------|
| 210000323200036 | KALAIYARASI | HO | 1201-RD MCA PACKAGE |

Remarks: _____

Record Details

| | | | | |
|--------------------|---------------|--|-------------------|---|
| Input By TKALAI | Authorized By | Last Mint. Date 21/12/2011 12:15:13 | Last Mint. Action | Authorized <input checked="" type="checkbox"/> |
|--------------------|---------------|--|-------------------|---|

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

9. The system displays the records for the selected passbook number.
10. Click the **Close** button.

TD038 - TD Top-Up Payin Inquiry

Using this option, you can enquire about the history of top up transactions done on a deposit. The details for a normal pay-in can also be viewed through this screen. You can inquire on the previous individual pay-in details of the deposit. In case of a deposit having only a normal pay-in, the single record of normal pay-in with the relevant details will get displayed. The Top-up Payin Inquiry screen will also display the historical rates. In case of an interest rate change for the deposit or the deposit variance change, the screen will display the current as well historical rates depending upon the effective date selected at the time of inquiry.

Definition Prerequisites

- MCA03 - Multi Currency Account Opening
- MCA07 - TD Account Opening under MCA
- 1356 - Mixed Payin
- 1021 - Quick Payin By GL
- 1402 - Quick Payin By Cash
- 1007 - Quick Payin By CASA

Modes Available

Not Applicable

To inquire on pay-in details of deposit

1. Type the fast path **TD038** and click **Go** or navigate through the menus to **Global Definitions >TD > TD Top-Up Payin Inquiry**.
2. The system displays the **TD Top-Up Payin Inquiry** screen.

TD Top-Up Payin Inquiry

Field Description

| Field Name | Description |
|-----------------------|--|
| Account Number | [Mandatory, Numeric, 16] Type the TD account number of the customer for the top-up inquiry. The TD account number provided should be an active account no. |
| Deposit No | [Mandatory, Pick List] Select the deposit number for which the top-up inquiry is required from the pick list. The list shows all the active deposit for the TD account in the ascending order. |
| Branch | [Display] This field displays the home branch where the TD account is opened and maintained. |
| Product Name | [Display] This field displays the product code along with the product name of the deposit account. |

| Field Name | Description |
|--------------------------|---|
| Principal Balance | <p>[Display]</p> <p>This field displays the deposit principal balance of the deposit account.</p> <p>Principal balance is the sum of the principal amount of all the deposits, falling under a single TD account.</p> |
| Account Currency | <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>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> <p>All the entries posted in the account are in the account currency.</p> |
| Customer ID | <p>[Displays]</p> <p>This field displays the customer Id of the deposit account.</p> |
| Customer Name | <p>[Displays]</p> <p>This field displays the customer name of the deposit account.</p> |
| Effective Date | <p>[Mandatory, Pick List, DD/MM/YYYY]</p> <p>Select the effective date for which the top-up inquiry is required from the pick list.</p> <p>The pick list will show the date on which there is a change in the rate of deposit event such as normal pay-in, top-up pay-in, change in deposit variance, partial redemption of deposit, rate change in case of floating rate deposit.</p> |

| Column Name | Description |
|------------------------------|--|
| Top-Up Pay-In Details | |
| Pay-in Type | <p>[Display]</p> <p>This column displays the type of pay-in whether normal pay-in or top-up pay-in.</p> <p>There are two types of pay-in: Normal and Top-up. In normal pay-in deposit is done on a newly opened term deposit account and in top-up the deposit is done on an already active account.</p> |
| Pay-in Mode | <p>[Display]</p> <p>This column displays the type of pay-in mode of the TD pay-in.</p> <p>Pay-in mode is cash, cheque, transfer from CASA, transfer from GL, banker's cheque, demand draft etc. Pay-in mode determines the flow of the pay-in transaction.</p> |
| Pay-in Date | <p>[Display]</p> <p>This column displays the processing date of the TD pay-in.</p> |

| Column Name | Description |
|----------------------------------|---|
| Interest start date | <p>[Display]</p> <p>This column displays the interest start date of the TD deposit pay-in. By default, the current process date is displayed as the interest start date. The interest start date is the date on which the bank starts accruing interest for the TD. For pay-in by cheque, DD or BC, the interest start date is by default the value date of the instrument.</p> |
| Deposit Amount | <p>[Display]</p> <p>This column displays the deposit amount of the TD. Deposit pay-in will get individually displayed.</p> |
| Base rate of Interest | <p>[Display]</p> <p>This column displays the base interest rate of the TD. Deposit pay-in will individually get displayed.</p> |
| Product Interest variance | <p>[Display]</p> <p>This column displays the interest variance at the product-level of the TD. Deposit pay-in will get individually displayed. It displays up to 10 digits after decimal.</p> <p>The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fit in.</p> |
| Deposit Interest variance | <p>[Display]</p> <p>This column displays the interest variance of the TD specified at the time of deposit. Deposit pay-in will individually get displayed. It displays up to 10 digits after decimal.</p> |
| Net rate of Interest | <p>[Display]</p> <p>This column displays the rate at which the interest is paid against the deposit of the TD. Deposit pay-in will individually get displayed. It displays up to 10 digits after decimal.</p> <p><i>Net Rate of Interest = Interest Rate (At deposit level) + Deposit Variance + Product Variance</i></p> |

3. Enter the TD account number and press the **<Tab>** key. The system displays the TD account details.

TD Top-Up Payin Inquiry

TD Top-Up Payin Inquiry*

| Account Number : | 5010100000000059 | Deposit No : | 2 | ... | | | | |
|-----------------------|------------------|---|--------------------------|----------------|-----------------------|---------------------------|---------------------------|----------------------|
| Branch Name : | O1102 | Product Name : | 50101 - Auto call Base 1 | | | | | |
| principal Balance : | 15,001.46 | Account Currency : | RMB | | | | | |
| Customer Id : | 604061 | Customer Name : | RANISH TALWALKAR | | | | | |
| Effective Date : | 28/05/2012 | <input type="button" value="Print"/> <input type="button" value="Close"/> | | | | | | |
| Top Up Pay-In Details | | | | | | | | |
| Pay-in Type | Pay-in Mode | Pay-in Date | Interest start date | Deposit Amount | Base rate of Interest | Product Interest variance | Deposit Interest variance | Net rate of interest |
| 1350 | 4 | 2012/05/28 | 2012/05/28 | 15,001.46 | 3.5 | 0 | 0 | 3.5000000000 |

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

4. Select the deposit number and effective date from the pick list.
5. Click the **Inquire** button. The system displays the records and details of previous individual pay-in.

1096 - TDS Remittance

This screen facilitates the process of remitting TDS to a destination CASA account or GL of the tax authority. The tax remitted to GL will be debited and the contra-credit will be posted to the GL / CASA as entered in this screen.

Definition Prerequisites

- BAM08 - Bank Master Maintenance
- TDS transactions in the account
- 8051 - CASA Account Opening
- GLM02 - Chart of Accounts

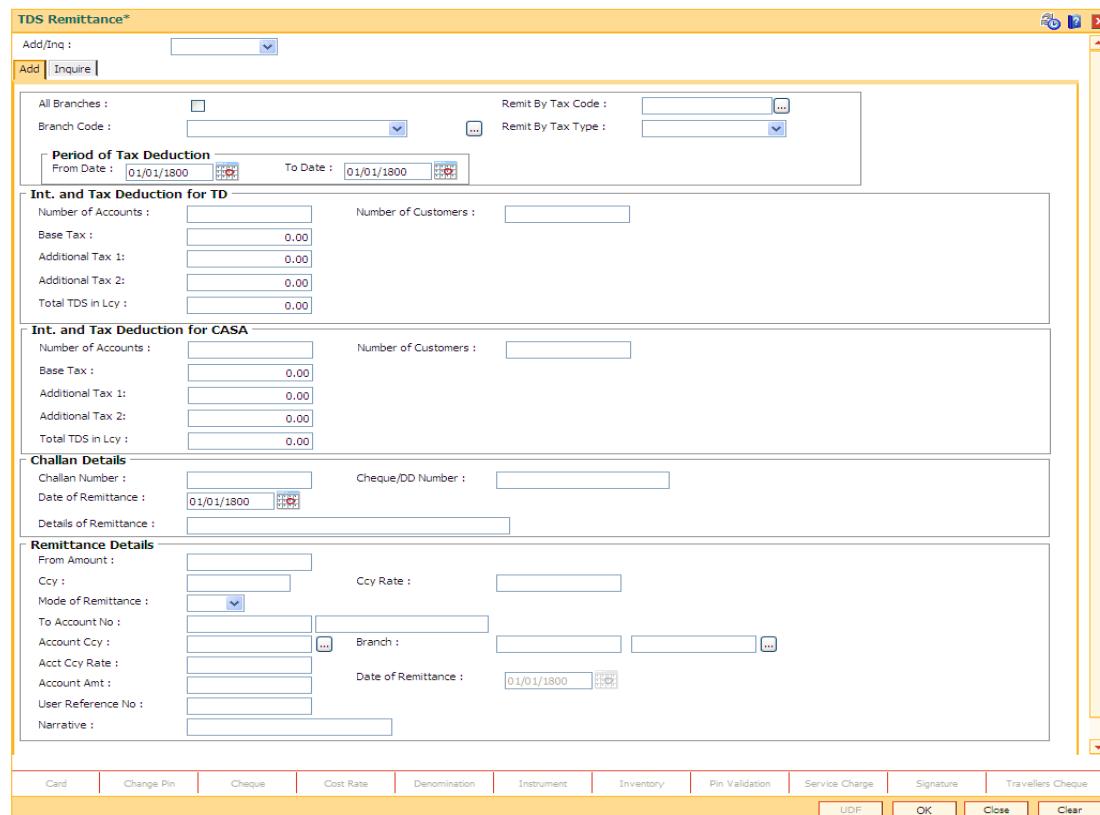
Modes Available

Not Applicable

To add TDS remittance details

1. Type the fast path **1096** and click **Go** or navigate through the menus to **Global Definitions > Master > TDS Remittance**.
2. The system displays the **TDS Remittance** screen.

TDS Remittance



The screenshot shows the 'TDS Remittance' screen with the following details:

- Header:** TDS Remittance*
- Add/Inq:** Add (highlighted)
- Period of Tax Deduction:** From Date: 01/01/1800, To Date: 01/01/1800
- Int. and Tax Deduction for TD:** Number of Accounts: 0.00, Number of Customers: 0.00
- Int. and Tax Deduction for CASA:** Number of Accounts: 0.00, Number of Customers: 0.00
- Challan Details:** Challan Number: [empty], Cheque/DD Number: [empty], Date of Remittance: 01/01/1800, Details of Remittance: [empty]
- Remittance Details:**
 - From Amount: [empty]
 - Ccy: [empty]
 - Mode of Remittance: [dropdown]
 - To Account No: [empty]
 - Account Ccy: [dropdown]
 - Acct Ccy Rate: [empty]
 - Account Amt: [empty]
 - User Reference No: [empty]
 - Narrative: [empty]
- Bottom Buttons:** Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque, UDF, OK, Close, Clear

3. Select the add or inq option from the drop-down list.

4. Select the branch code from the drop-down list.
OR
Select the **All Branches** check box.
5. Select the tax code from the pick list.
OR
Select the tax type from the drop-down list.
6. Enter the period of tax deduction.
7. Enter the int and tax deduction details.
8. Enter the challan details.
9. Enter the remittance details.

Add

The user can enter details of tax type, challan number and date of remittance for a branch in the **Add** tab.

Field Description

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

| Field Name | Description |
|--|---|
| Add/Inq | <p>[Mandatory, Drop-Down]</p> <p>Select the appropriate option from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Add • Inquire |
| Add | |
| All Branches | <p>[Optional, Check Box]</p> <p>Select the All Branches check box if remittance is to be marked for all the branches. By default, this checkbox is unchecked</p> |
| Branch Code | <p>[Conditional, Pick List]</p> <p>Select the branch code from the drop-down list.</p> <p>This field is disabled if the All Branches check box is selected.</p> |
| It is mandatory to select an option either from Remit By Tax Code or Remit By Tax Type field. | |
| Remit By Tax Code | <p>[Optional, Pick List]</p> <p>Select the tax code on the basis of which the remittance is to be marked, from the pick list.</p> <p>The pick list displays the list of tax codes maintained.</p> |
| Remit By Tax Type | <p>[Optional, Drop-Down]</p> <p>Select the type of tax based on which the remittance is to be marked from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Tax 1 - Base Tax • Tax 1 - Additional Tax 1 • Tax 1 - Additional Tax 2 • Tax 2 - Base Tax • Tax 2 - Additional Tax 1 • Tax 2 - Additional Tax 2 • All |

Period of Tax Deduction

These fields display the period for which the TDS is being remitted.

| | |
|------------------|--|
| From Date | [Mandatory, Pick List, dd/mm/yyyy] |
| | Select the date, from which tax deduction will take place, from the pick list. |
| | From date cannot be greater than To date. |

| Field Name | Description |
|--|--|
| To Date | <p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the date, till which tax deduction will take place, from the pick list.</p> <p>To date cannot be less than from date.</p> |
| Int. and Tax Deduction for TD | |
| Number of Accounts | <p>[Display]</p> <p>This field displays the number of TD accounts for which the total interest has to be paid.</p> <p>The value is less than or equal to 100.</p> |
| Number of Customers | <p>[Display]</p> <p>This field displays the value for the number of customers for whom TDS has to be remitted.</p> <p>The value is less than or equal to 100.</p> |
| Base Tax | <p>[Display]</p> <p>This field displays the value for the base tax.</p> <p>It is the amount of tax which is remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2).</p> |
| Additional Tax 1 | <p>[Display]</p> <p>This field displays the value for the additional tax 1.</p> <p>It is the amount of tax which is remitted with respect to additional tax 1 under a specific tax structure (Tax 1 or Tax 2).</p> |
| Additional Tax 2 | <p>[Display]</p> <p>This field displays the value for the additional tax 2.</p> <p>It is the amount of tax which is remitted with respect to additional tax 2 under a specific tax structure (Tax 1 or Tax 2).</p> |
| Total TDS in Lcy | <p>[Display]</p> <p>This field displays the total tax on the interest accrued that has to be remitted to the government authority.</p> |
| Int. and Tax Deduction for CASA | |
| Number of Accounts | <p>[Display]</p> <p>This field displays the number of CASA accounts for which the total interest has to be paid.</p> |
| Number of Customers | <p>[Display]</p> <p>This field displays the number of customers for whom TDS has to be remitted.</p> |

| Field Name | Description |
|------------------------------|--|
| Base Tax | <p>[Display]</p> <p>This field displays the value for the base tax.</p> <p>It is the amount of tax which is remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2).</p> |
| Additional Tax 1 | <p>[Display]</p> <p>This field displays the value for additional tax 1.</p> <p>It is the amount of tax which is remitted with respect to additional tax 1 under a specific tax structure (Tax 1 or Tax 2).</p> |
| Additional Tax 2 | <p>[Display]</p> <p>This field displays the value for additional tax 2.</p> <p>It is the amount of tax which is remitted with respect to additional tax 2 under a specific tax structure (Tax 1 or Tax 2).</p> |
| Total TDS in Lcy | <p>[Display]</p> <p>This field displays the value for total tax on the interest accrued that has to be remitted to the government authority.</p> |
| Challan Details | |
| Challan Number | <p>[Mandatory, Numeric, 10]</p> <p>Type the challan number.</p> |
| Cheque /DD Number | <p>[Mandatory, Alphanumeric, 20]</p> <p>Type the cheque or DD number issued while remitting TDS.</p> |
| Date of Remittance | <p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Type the date on which the TDS on interest is remitted or select it from the pick list.</p> <p>This is the date on which the bank will remit funds from the TDS GL and transfer it to the concerned government authority.</p> <p>This field updates the Bank Master Maintenance (Fast Path: BAM08) option.</p> |
| Details of Remittance | <p>[Optional, Alphanumeric, 40]</p> <p>Type the remittance details.</p> |
| Remittance Details | |
| From Amount | <p>[Mandatory, Numeric, 13, Two]</p> <p>Type the total tax amount collected during the mentioned period. This amount is the total of TDS deducted for CASA & TD accounts.</p> |
| Ccy | <p>[Display]</p> <p>This field displays the ccy short name for lcy. The total tax will be collected in lcy in this GL.</p> |

| Field Name | Description |
|---------------------------|---|
| Ccy Rate | [Display] This field displays the currency rate with the Icy. |
| Mode of Remittance | [Mandatory, Drop-Down] Select the mode of remittance from the drop-down list. The options are: <ul style="list-style-type: none"> • CASA • GL TDS remittance proceeds to be credited to the CASA or GL accounts. |
| To Account No | [Mandatory, Numeric, 16] Type the to account number. The TDS credit CASA / GL account number is entered in this field. If mode of remittance is selected as CASA, then this has to be a valid CASA account number. If mode of remittance is selected as GL, then this has to be a valid GL account number. The account title or GL name will also be displayed adjacent to the account number field accordingly. |
| Account Ccy | [Mandatory, Pick List] Select the currency of the account into which the transaction is to be done from the pick list. For CASA the account currency will be displayed, but it can be modified. |
| Branch | [Optional, Pick List] Select the branch code of the account into which the transaction is to be done from the pick list. The branch name of the selected branch code is displayed. For CASA - The account branch will be displayed. For GL - The user will have to select the branch into which the credit to the GL is to be done. |
| Account Ccy Rate | [Mandatory, Numeric, 15] Type the account conversion rate with Icy. |
| Account Amount | [Mandatory, Numeric, 13, Two] Type the account amount. |
| Date of Remittance | [Mandatory, Pick List, dd/mm/yyyy] Select the value date of the transaction from the pick list. Back dated and current dated transactions are allowed. Future dated transaction is not allowed |
| User Reference No | [Optional, Alphanumeric, 40] Type the reference number to be entered for the transaction. |

| Field Name | Description |
|------------------|--|
| Narrative | [Optional, Alphanumeric, 40] Type the narrative for the transaction. The default narrative will be "TDS Remittance". The user can change this narrative. |

10. Click the **OK** button.
11. The system displays the message "Record Added". Click the **OK** button.

To view the TDS remittance details

1. Click the **Inquiry** button.
2. The system enables the **Inquire** tab.
3. Enter the challan number.
4. Select the branch code from the pick list.
OR
Select the **All Branches** check box.
5. Select the tax type from the drop-down list.
OR
Select the tax code from the pick list.
6. Enter the date of remittance and press the **<Tab>** key.
7. The system displays the TDS remittance details.

Inquire

This tab displays the details of tax type, challan number and the date of remittance for a branch.

TDS Remittance*

Add/Inq : **INQ**

| | | | |
|--|---|------------------------------------|--|
| Challan Number : | 214214 | <input type="button" value="..."/> | |
| All Branches : | <input type="checkbox"/> | Branch Code : | <input type="button" value="..."/> |
| Tax Type : | <input type="button" value="..."/> | Tax Code : | 100 <input type="button" value="..."/> |
| Date of Remittance : | 01/01/1800 <input type="button" value="..."/> | | |
| Details of Remittance : | | | |
| Base Tax : | 0.00 | | |
| Additional Tax 1: | 0.00 | | |
| Additional Tax 2: | 0.00 | | |
| Remitted Tax in Lcy for TD : | 0.00 | | |
| Base Tax : | 0.00 | | |
| Additional Tax 1: | 0.00 | | |
| Additional Tax 2: | 0.00 | | |
| Remitted Tax in Lcy for CASA: | 0.00 | | |
| Remittance Details From Amount : <input type="text" value="23.66"/> Ccy : <input type="text" value="RMB"/> Ccy Rate : <input type="text" value="0"/> Mode of Remittance : <input type="button" value="CASA..."/> To Account No : <input type="text" value="012780000000018"/> Account Ccy : <input type="text" value="RMB"/> Branch : <input type="text" value="0"/> Acct Ccy Rate : <input type="text" value="1"/> Date of Remittance : <input type="text" value="15/03/2012"/> Account Amt : <input type="text" value="23.66"/> User Reference No : <input type="text"/> Narrative : <input type="text" value="test"/> | | | |
| <input type="button" value="Card"/> <input type="button" value="Change Pin"/> <input type="button" value="Cheque"/> <input type="button" value="Cost Rate"/> <input type="button" value="Denomination"/> <input type="button" value="Instrument"/> <input type="button" value="Inventory"/> <input type="button" value="Pin Validation"/> <input type="button" value="Service Charge"/> <input type="button" value="Signature"/> <input type="button" value="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 |
|-----------------------|--|
| Challan Number | [Mandatory, Numeric, 10] Type the challan number. |
| All Branches | [Optional, Check Box] Select this checkbox to view the TDS remittance details for all the branches. |
| Branch Code | [Conditional, Pick List] Select the branch code from the pick list. This field is disabled if the All Branches check box is selected. |

It is mandatory to select an option either from Remit By Tax Code or Remit By Tax Type field.

| Field Name | Description |
|-----------------------------------|---|
| Tax Type | <p>[Optional, Drop-Down]</p> <p>Select the type of tax based on which the remittance is to be marked from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Tax 1 - Base Tax • Tax 1 - Additional Tax1 • Tax 1 - Additional Tax2 • Tax 2 - Base Tax • Tax 2 - Additional Tax1 • Tax 2 - Additional Tax2 • All |
| Tax Code | <p>[Optional, Pick List]</p> <p>Select the tax code from the pick list.</p> |
| Date of Remittance | <p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Type the date on which the TDS on interest is remitted or select it from the pick list.</p> <p>This is date on which the bank will remit funds from the TDS GL and transfer it to the concerned government authority.</p> <p>This field updates the Bank Master Maintenance (Fast Path: BAM08) option.</p> |
| Details of Remittance | <p>[Display]</p> <p>This field displays the details of the remittance.</p> |
| Base Tax | <p>[Display]</p> <p>This field displays the base tax.</p> <p>It is the amount of tax which is remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2).</p> |
| Additional Tax 1 | <p>[Display]</p> <p>This field displays the additional tax 1.</p> <p>It is the amount of tax which is remitted with respect to Additional Tax 1 under a specific tax structure (Tax 1 or Tax 2).</p> |
| Additional Tax 2 | <p>[Display]</p> <p>This field displays the additional tax 2.</p> <p>It is the amount of tax which is remitted with respect to additional tax 2 under a specific tax structure (Tax 1 or Tax 2).</p> |
| Remitted Tax in Lcy for TD | <p>[Display]</p> <p>This field displays the remitted tax amount in the local currency for TD accounts.</p> |

| Field Name | Description |
|-------------------------------------|---|
| Base Tax | [Display] This field displays the base tax. It is the amount of tax which is remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2). |
| Additional Tax 1 | [Display] This field displays the additional tax 1. It is the amount of tax which is remitted with respect to Additional Tax 1 under a specific tax structure (Tax 1 or Tax 2). |
| Additional Tax 2 | [Display] This field displays the additional tax 2. It is the amount of tax which is remitted with respect to Additional Tax 2 under a specific tax structure (Tax 1 or Tax 2). |
| Remitted Tax in Lcy for CASA | [Display] This field displays the remitted tax amount in the local currency for time deposit accounts. |
| Cheque / DD Number | [Display] This field displays the cheque or DD number. |
| Remittance Details | |
| From Amount | [Display] This field displays the total tax amount collected during the mentioned period will be displayed here. This will be the total of TDS deducted for CASA & TD accounts |
| Ccy | [Display] This field displays the ccy short name for Lcy. The total tax will be collected in Lcy in this GL. |
| Ccy Rate | [Display] This field displays the currency rate with the Lcy. |
| Mode of Remittance | [Display] This field displays the mode of TDS remittance proceeds to be credited either to the CASA or GL accounts. |
| To Account No | [Display] This field displays the to account number. The TDS credit CASA / GL account number is displayed in this field. The Account title or GL Name will also be displayed besides the account number |

| Field Name | Description |
|---------------------------|--|
| Account Ccy | [Display] This field displays the currency of the account into which the transaction is to be done. For CASA the account currency will be displayed. |
| Branch | [Display] This field displays the branch code of the account into which the transaction is to be done from the pick list. The branch name of the selected branch code is displayed. |
| Account Ccy Rate | [Display] This field displays the account conversion rate with Lcy . |
| Account Amount | [Display] This field displays the account amount. |
| Date of Remittance | [Display] This field displays the value date of the transaction. Back dated and current dated transactions are allowed. |
| User Reference No | [Display] This field displays the reference number for the transaction. |
| Narrative | [Display] This field displays the narrative for the transaction. The default narrative will be "TDS Remittance". |

8. Click the **Close** button.

TD035 - TD Dual Interest Payout Frequency Maintenance

This transaction is used to setup dual payout frequency for TD interest. Once the frequency is set-up it will get executed regularly in the batch process.

If two payouts frequency are set, next payout date will be calculated separately based on the last payout date, basis, frequency, anniversary date and anniversary from month; then the latest date will be picked up from the two next payout dates, and so on.

The dual interest payout frequency after set-up will be effective only when an interest payout action happened. The dual payout frequency will be effective during calculating the next interest payout date.

If a user wants to effect the dual interest payout date immediately, user can change the next payout date manually via **Deposit Master** option (FP: TD021).

Definition Prerequisites

- MCA03 - Multi Currency Account Opening
- 1356 - Mixed Payin
- 1402 - Quick Payin By Cash

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 setup dual payout frequency for TD interest

1. Type the fast path **TD035** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > TD dual interest payout frequency Maintenance**.
2. The system displays the **TD dual interest payout frequency maintenance** screen.

TD Dual Interest Payout Frequency Maintenance

TD dual interest payout frequency maintenance*

| | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---------------------------------|------------------------------------|------------------------------|------------------------------------|------------------------------------|-----------------------------------|--------------------------------------|--------------------------------------|------------|--------------------------------------|---------------------------|------------------------------|------------------------------|------------------------------|-----------------------------|---------------------------------|-------------------------------|--------------------------|--|--|--|--|--|------------------------------------|-----------------------------------|--------------------------------------|--------------------------------------|
| Account Number :* | <input type="text"/> | Deposit No :* | <input type="text"/> | <input type="button" value="..."/> | | | | | | | | | | | | | | | | | | | | | | | |
| Customer Name : | <input type="text"/> | Customer ID: | <input type="text"/> | | | | | | | | | | | | | | | | | | | | | | | | |
| Product : | <input type="text"/> | Currency : | <input type="text"/> | <input type="button" value="..."/> | | | | | | | | | | | | | | | | | | | | | | | |
| Branch : | <input type="text"/> | <input type="button" value="..."/> | | | | | | | | | | | | | | | | | | | | | | | | | |
| Payout Basis: | <input type="text"/> | Payout Frequency: | <input type="text"/> | <input type="button" value="..."/> | | | | | | | | | | | | | | | | | | | | | | | |
| Anniversary Start Day: | <input type="text"/> None | Anniversary Start Month: | <input type="text"/> None | <input type="button" value="..."/> | | | | | | | | | | | | | | | | | | | | | | | |
| Next Payout Date: | <input type="text"/> 01/01/1800 | <input type="button" value="..."/> | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Remarks: _____</p> <table border="1"> <tr> <td>Input By</td> <td>Authorized By</td> <td>Last Mnt. Date</td> <td>Last Mnt. Action</td> <td>Authorized</td> </tr> <tr> <td><input type="checkbox"/> Add By Copy</td> <td><input type="radio"/> Add</td> <td><input type="radio"/> Modify</td> <td><input type="radio"/> Delete</td> <td><input type="radio"/> Cancel</td> <td><input type="radio"/> Amend</td> <td><input type="radio"/> Authorize</td> <td><input type="radio"/> Inquiry</td> <td><input type="checkbox"/></td> </tr> <tr> <td colspan="5"></td> <td><input type="button" value="UDF"/></td> <td><input type="button" value="Ok"/></td> <td><input type="button" value="Close"/></td> <td><input type="button" value="Clear"/></td> </tr> </table> | | | | | Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized | <input type="checkbox"/> Add By Copy | <input type="radio"/> Add | <input type="radio"/> Modify | <input type="radio"/> Delete | <input type="radio"/> Cancel | <input type="radio"/> Amend | <input type="radio"/> Authorize | <input type="radio"/> Inquiry | <input type="checkbox"/> | | | | | | <input type="button" value="UDF"/> | <input type="button" value="Ok"/> | <input type="button" value="Close"/> | <input type="button" value="Clear"/> |
| Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> Add By Copy | <input type="radio"/> Add | <input type="radio"/> Modify | <input type="radio"/> Delete | <input type="radio"/> Cancel | <input type="radio"/> Amend | <input type="radio"/> Authorize | <input type="radio"/> Inquiry | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | |
| | | | | | <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 |
|----------------------|--|
| Account No | [Mandatory, Numeric, 14] Enter the TD account number. It should be a valid TD account. |
| Deposit No | [Mandatory, Numeric] Enter the deposit number. Provided draw down list to be selected after input TD account. It must not be a closed deposit. |
| Customer Name | [Display] This field displays the customer's name after the user enters the account number. |
| Customer ID | [Display] This field displays the customer's Id. |
| Product | [Display] This field displays the product code. |

| Field Name | Description |
|--------------------------------|---|
| Currency | [Display] This field displays the account currency. |
| Branch | [Display] This field displays the branch code and branch name. |
| Branch Name | [Display] This field displays the branch name. |
| Payout Basis | [Mandatory, Alphanumeric] Enter the payout basis for TD interest. The options are: <ul style="list-style-type: none"> • Anniversary • Calendar |
| Payout Frequency | [Mandatory, Alphanumeric] Enter the payout frequency for TD interest. The options are: <ul style="list-style-type: none"> • At Maturity • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half Yearly • Yearly |
| Anniversary Start Day | [Optional, Drop-Down] Select the anniversary start day from the drop-down list. This field is enabled if Anniversary is selected from the field of Payout Basis . |
| Anniversary Start Month | [Optional, Drop-Down] Select the anniversary start month from the drop-down list. This field is enabled if Anniversary is selected from the field of Payout Basis . |
| Next Payout Date | [Display] This field displays the payout date after the user enters the deposit number.. |

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. Select the deposit number from the pick list. The system displays the details.
5. Select the payout basis and payout frequency from the drop-down list.

TD Dual Interest Payout Frequency Maintenance

TD dual interest payout frequency maintenance*

| | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--------------------------------------|------------------------------|------------------------------|------------------------------|-----------------------------|---------------------------------|-------------------------------|--------------------------|--------------------------------------|--------------------------------------|------------------------------|------------------------------|------------------------------|-----------------------------|---------------------------------|-------------------------------|--------------------------|--|--|--|--|--|--|--|--|
| Account Number :* | 5040100000003533 | Deposit No :* | 1 [...] | | | | | | | | | | | | | | | | | | | | | | |
| Customer Name : | NISHANK BHATNAGAR | Customer ID: | 10000000010 | | | | | | | | | | | | | | | | | | | | | | |
| Product : | 50401 | Currency : | CNY | | | | | | | | | | | | | | | | | | | | | | |
| Branch : | 9999 [...] | ORACLE DEMO BANK | | | | | | | | | | | | | | | | | | | | | | | |
| Payout Basis:* | Anniversary | Payout Frequency:* | Weekly | | | | | | | | | | | | | | | | | | | | | | |
| Anniversary Start Day: | None | Anniversary Start Month: | None | | | | | | | | | | | | | | | | | | | | | | |
| Next Payout Date: | 01/01/1800 | [...] | | | | | | | | | | | | | | | | | | | | | | | |
| Remarks: _____ | | | | | | | | | | | | | | | | | | | | | | | | | |
| Record Details <table border="1" style="width: 100%;"> <tr> <td>Input By</td> <td>Authorized By</td> <td>Last Mnt. Date</td> <td>Last Mnt. Action</td> <td>Authorized</td> </tr> <tr> <td><input type="checkbox"/> Add By Copy</td> <td><input checked="" type="radio"/> Add</td> <td><input type="radio"/> Modify</td> <td><input type="radio"/> Delete</td> <td><input type="radio"/> Cancel</td> <td><input type="radio"/> Amend</td> <td><input type="radio"/> Authorize</td> <td><input type="radio"/> Inquiry</td> <td><input type="checkbox"/></td> </tr> <tr> <td colspan="8" style="text-align: right;"> <input type="button" value="UDF"/> <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> </td> </tr> </table> | | | | Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized | <input type="checkbox"/> Add By Copy | <input checked="" type="radio"/> Add | <input type="radio"/> Modify | <input type="radio"/> Delete | <input type="radio"/> Cancel | <input type="radio"/> Amend | <input type="radio"/> Authorize | <input type="radio"/> Inquiry | <input type="checkbox"/> | <input type="button" value="UDF"/> <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | | | | | | | |
| Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> Add By Copy | <input checked="" type="radio"/> Add | <input type="radio"/> Modify | <input type="radio"/> Delete | <input type="radio"/> Cancel | <input type="radio"/> Amend | <input type="radio"/> Authorize | <input type="radio"/> Inquiry | <input type="checkbox"/> | | | | | | | | | | | | | | | | | |
| <input type="button" value="UDF"/> <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> | | | | | | | | | | | | | | | | | | | | | | | | | |

6. Click the **Ok** button.
7. The system displays the message ""Record Added...Authorisation Pending..". Click the **OK** button.

Tax Processing

TDS03 - Tax Waiver

Using this option you can define tax waiver for term deposit account(s) of a customer. The tax waiver can be maintained for a specified period. This maintenance is to be done for all accounts of a customer who is exempted from TDS. If the tax waiver is defined for an account; tax is not computed on the interest earned.

If **Tax Deduction at Source Flag** is defined as **No Tax**, at the product level, then by default no tax will be deducted from the term deposit account.

If **Tax Deduction at Source Flag** is defined as **Accrued**, at the product level then tax is calculated on the basis of accrued interest. In case customer seeks waiver of tax for a specific period, then you can define the period to waive the tax. The Tax Waiver is a yearly maintenance and relevant document for claiming exemption as per applicable taxation rule needs to be provided.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

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

To add tax waiver details

1. Type the fast path **TDS03** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > Tax Waiver**.
2. The system displays the **Tax Waiver** screen.

Tax Waiver

Field Description

| Field Name | Description |
|------------------------|--|
| Search Criteria | <p>[Mandatory, Drop-Down]</p> <p>Select the criteria to search for the customer from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none">• Customer Short Name: Short name of the customer.• Customer Ic: Customer Identification criteria (IC) arrived at by the bank during customer addition.• Customer Id: Unique identification given by the bank. |

| Field Name | Description |
|-----------------------|--|
| Search String | <p>[Mandatory, Alphanumeric, 20]</p> <p>Type the search string to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the search criterion is specified as customers' short name or IC then any of the letter(s) of the letter of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.</p> |
| Customer Name | <p>[Display]</p> <p>This field displays the full name of the customer.</p> |
| Customer Id | <p>[Display]</p> <p>This field displays the customer identification number.</p> |
| Branch | <p>[Mandatory, Drop-Down]</p> <p>Select the branch code from the drop-down list.</p> |
| Flag Waiver | <p>[Optional, Check Box]</p> <p>Select the Flag Waiver check box to waive the tax on all the existing deposits, and the deposit(s) opened in future for the respective period.</p> <p>The waiver will be applicable for all the accounts under the customer ID.</p> |
| Financial Year | <p>[Mandatory, Numeric, Four]</p> <p>Type the financial year for which the tax is to be waived.</p> |
| Form Submitted | <p>[Mandatory, Drop-Down]</p> <p>Select the type of form submitted from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Form 15G for Female • Form 15G for Male • Form 15H • New Form 15AA • Others |

| Column Name | Description |
|--------------------|---|
| Account No. | <p>[Display]</p> <p>This column displays the TD account number of the customer.</p> |

| Column Name | Description |
|----------------------|--|
| Deposit No. | [Display] This column displays the deposit number. |
| Waiver From | [Display] This column displays the period for which the waiver is applicable. The field is maintained in the Bank Master Maintenance option. |
| Waiver To | [Display] This column displays the period up to which the waiver will be applicable. The field is maintained in the Bank Master Maintenance option. |
| Tax Waived | [Optional, Check Box] Select the check box corresponding to the deposit for which tax is to be waived. |
| Waiver Reason | [Optional, Alphanumeric, 40] Type the waiver reason. By default the system displays the reason based on the type of form submitted. You can change the reason, if required. |

3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Type the search string and press the **<Tab>** key and select the customer from the pick list.
The selected customer's detail appears in the relevant fields.
6. Select the branch code from the drop-down list.
7. Enter the financial year and press the **<Tab>** key.
8. Select the form submitted from the drop-down list. The system displays the tax waiver details.

Tax Waiver

Tax Waiver *

| | | | | |
|-------------------|----------------|------------------|-------------------------------------|-----|
| Search Criteria : | Customer Id | Search String : | 604400 | ... |
| Customer Name : | TEST CASE 7.19 | Customer ID : | 604400 | |
| Branch : | HO | Flag Waiver : | <input checked="" type="checkbox"/> | |
| Financial Year : | 2007 | Form Submitted : | Form 15G For Fi | |

* Please check if the income is within the threshold limit for the selected criteria before maintaining waiver.

| Account No. | Deposit No. | Waiver From | Waiver To | Tax Waived | Waiver Reason |
|----------------|-------------|-------------|------------|------------|---------------------|
| 99994010000592 | 1 | 01/04/2007 | 31/03/2008 | Y | Form 15G For Female |

Record Details

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

Add Modify Delete Cancel Amend Authorize Inquiry

9. Click the **UDF** button. The system displays the **UDF Details** screen.
10. Click the **Validate** button. The system displays the message "Validation procedure completed".
11. Click the **Ok** button. The system displays the **Tax Waiver** screen.
12. Click the **Ok** button.
13. The system displays the message "Record Added...Authorisation Pending..". Click the **OK** button.
14. The tax waiver details are added once the record is authorised.

TDS10 - TDS Remittance

Using this option you can mark the tax deducted against interest paid on current and savings account or term deposit accounts, as remitted to government.

The date of remittance and challan number for remittance is marked against the total tax deducted within the mentioned dates. You can define TDS tax codes with corresponding rates and the exemption limit above which the tax rate is applicable using the **Tax Codes Maintenance** (Fast Path: BAM30) option.

Definition Prerequisites

- BAM08 - Bank Master Maintenance
- TDS transactions in the account

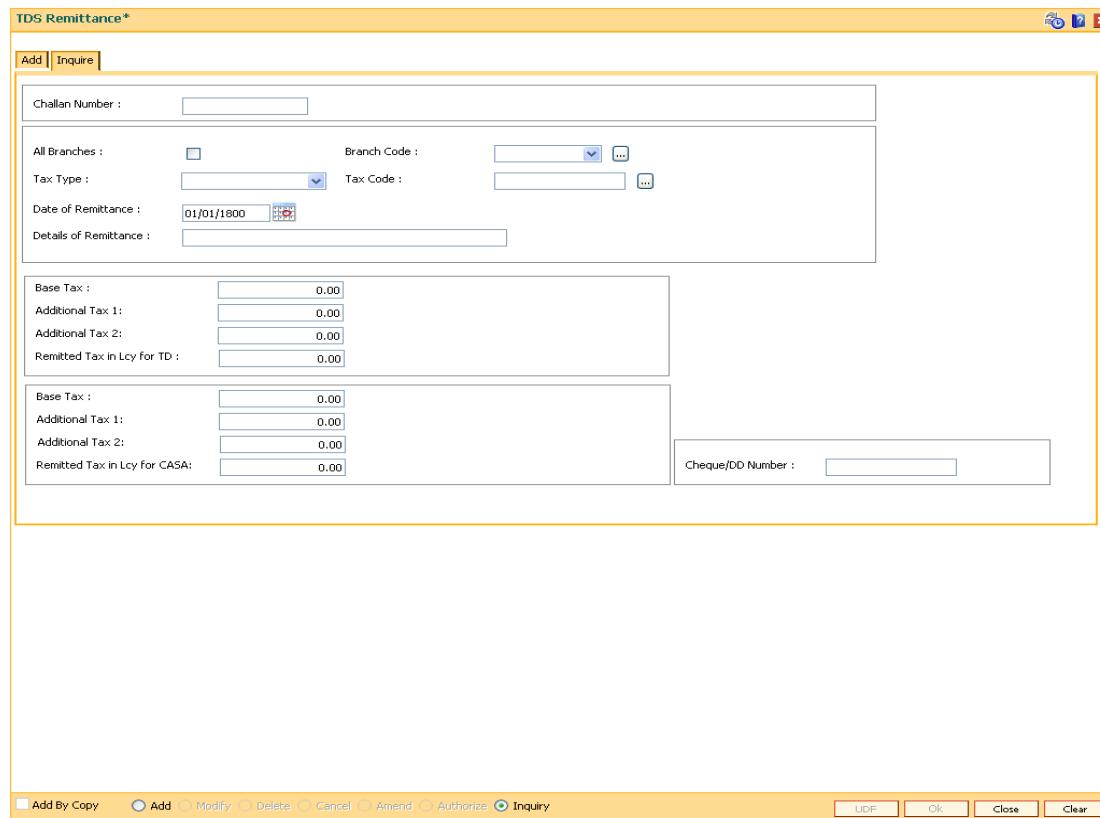
Modes Available

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

To add TDS remittance details

1. Type the fast path **TDS10** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > TDS Remittance**.
2. The system displays the **TDS Remittance** screen.

TDS Remittance



The screenshot shows the 'TDS Remittance' screen. The top bar is yellow with the title 'TDS Remittance*' and buttons for 'Add' and 'Inquire'. The main area contains several input fields: 'Challan Number' (text box), 'All Branches' (checkbox), 'Branch Code' (dropdown), 'Tax Type' (dropdown), 'Tax Code' (dropdown), 'Date of Remittance' (date picker set to 01/01/1800), 'Details of Remittance' (text box), 'Base Tax' (text box), 'Additional Tax 1' (text box), 'Additional Tax 2' (text box), 'Remitted Tax in Lcy for TD' (text box), 'Base Tax' (text box), 'Additional Tax 1' (text box), 'Additional Tax 2' (text box), 'Remitted Tax in Lcy for CASA' (text box), and a 'Cheque/DD Number' (text box). At the bottom, there are buttons for 'Add By Copy', 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Inquiry', 'UDF', 'Ok', 'Close', and 'Clear'.

3. Click the **Add** button.
4. Select the branch code from the pick list.
OR
Select the **All Branches** check box.
5. Select the tax code from the pick list.
OR
Select the tax type from the drop-down list.
6. Enter the period of tax deduction.
7. Enter the challan details.

Add

The user can enter details of tax type, challan number and date of remittance for a branch in the **Add** tab.

The screenshot shows the 'TDS Remittance*' application window with the 'Add' tab selected. The interface is divided into several sections:

- Header:** TDS Remittance* with buttons for Add, Inquire, and other application controls.
- Search/Filter:** Fields for 'All Branches' (checkbox), 'Branch Code' (dropdown), 'Remit By Tax Code' (dropdown), and 'Remit By Tax Type' (dropdown).
- Period of Tax Deduction:** Date range from 'From Date: 01/01/1800' to 'To Date: 31/03/2008'.
- Int. and Tax Deduction for TD:**
 - Number of Accounts: 285
 - Number of Customers: 215
 - Base Tax: 5,912,366.69
 - Additional Tax 1: 396,354.92
 - Additional Tax 2: 168,343.57
 - Total TDS in Lcy: 6,477,065.18
- Int. and Tax Deduction for CASA:**
 - Number of Accounts: 8
 - Number of Customers: 8
 - Base Tax: 697,601.00
 - Additional Tax 1: 0.00
 - Additional Tax 2: 0.00
 - Total TDS in Lcy: 0.00
- Challan Details:**
 - Challan Number: 1234
 - Cheque/DD Number: 888854543
 - Date of Remittance: 31/03/2008
 - Details of Remittance: Cheque Issued
- Bottom Buttons:** Add By Copy, Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry, UDF, Ok, Close, Clear.

Field Description

| Field Name | Description |
|---------------------|---|
| All Branches | [Optional, Check Box] Select the check box if remittance is to be marked for all the branches. |

| Field Name | Description |
|--|---|
| Branch Code | <p>[Conditional, Pick List] Select the branch code from the pick list. This field is disabled if the All Branches check box is selected.</p> |
| It is mandatory to select an option either from Remit By Tax Code or Remit By Tax Type field. | |
| Remit By Tax Code | <p>[Optional, Pick List] Select the tax code on the basis of which the remittance is to be marked, from the pick list.</p> |
| Remit By Tax Type | <p>[Optional, Drop-Down] Select the type of tax based on which the remittance is to be marked from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Tax 1 - Base Tax • Tax 1 - Additional Tax 1 • Tax 1 - Additional Tax 2 • Tax 2 - Base Tax • Tax 2 - Additional Tax 1 • Tax 2 - Additional Tax 2 • All |
| Period of Tax Deduction | |
| These fields display the period for which the TDS is being remitted. | |
| From Date | <p>[Mandatory, Pick List, dd/mm/yyyy] Select the date, from which tax deduction will take place, from the pick list.</p> |
| To Date | <p>[Mandatory, Pick List, dd/mm/yyyy] Select the date, till which tax deduction will take place, from the pick list.</p> |
| Int. and Tax Deduction for TD | |
| Number of Accounts | <p>[Display] This field displays the number of TD accounts for which the total interest has to be paid.</p> |
| Number of Customers | <p>[Display] This field displays the number of customers for whom TDS has to be remitted.</p> |

| Field Name | Description |
|--|--|
| Base Tax | <p>[Display]</p> <p>This field displays the base tax.</p> <p>It is the amount of tax which is remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2).</p> |
| Additional Tax 1 | <p>[Display]</p> <p>This field displays the additional tax 1.</p> <p>It is the amount of tax which is remitted with respect to additional tax 1 under a specific tax structure (Tax 1 or Tax 2).</p> |
| Additional Tax 2 | <p>[Display]</p> <p>This field displays the additional tax 2.</p> <p>It is the amount of tax which is remitted with respect to additional tax 2 under a specific tax structure (Tax 1 or Tax 2).</p> |
| Total TDS in Lcy | <p>[Display]</p> <p>This field displays the total tax on the interest accrued that has to be remitted to the government authority.</p> |
| Int. and Tax Deduction for CASA | |
| Number of Accounts | <p>[Display]</p> <p>This field displays the number of CASA accounts for which the total interest has to be paid.</p> |
| Number of Customers | <p>[Display]</p> <p>This field displays the number of customers for whom TDS has to be remitted.</p> |
| Base Tax | <p>[Display]</p> <p>This field displays the base tax.</p> <p>It is the amount of tax which is remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2).</p> |
| Additional Tax 1 | <p>[Display]</p> <p>This field displays the additional tax 1.</p> <p>It is the amount of tax which is remitted with respect to additional tax 1 under a specific tax structure (Tax 1 or Tax 2).</p> |
| Additional Tax 2 | <p>[Display]</p> <p>This field displays the additional tax 2.</p> <p>It is the amount of tax which is remitted with respect to additional tax 2 under a specific tax structure (Tax 1 or Tax 2).</p> |
| Total TDS in Lcy | <p>[Display]</p> <p>This field displays the total tax on the interest accrued that has to be remitted to the government authority.</p> |

| Field Name | Description |
|------------------------------|---|
| Challan Details | |
| Challan Number | [Mandatory, Numeric, 10] Type the challan number. |
| Cheque /DD Number | [Mandatory, Alphanumeric, 20] Type the cheque or DD number issued while remitting TDS. |
| Date of Remittance | [Mandatory, Pick List, dd/mm/yyyy] Type the date on which the TDS on interest is remitted or select it from the pick list. This is the date on which the bank will remit funds from the TDS GL and transfer it to the concerned government authority. This field updates the Bank Master Maintenance (Fast Path: BAM08) option. |
| Details of Remittance | [Optional, Alphanumeric, 40] Type the remittance details. |

8. Click the **OK** button.
9. The system displays the message "Record Added". Click the **OK** button.

To view the TDS remittance details

1. Click the **Inquiry** button.
2. The system enables the **Inquire** tab.
3. Enter the challan number.
4. Select the branch code from the pick list.
OR
Select the **All Branches** check box.
5. Select the tax type from the drop-down list.
OR
Select the tax code from the pick list.
6. Enter the date of remittance and press the **<Tab>** key.
7. The system displays the TDS remittance details.

Inquire

This tab displays the details of tax type, challan number and the date of remittance for a branch.

TDS Remittance*

Add **Inquire**

| | | | | | | |
|-------------------------------|--|---------------|-----|------------|-----|-----|
| Challan Number : | 1 | | | | | |
| All Branches : | <input type="checkbox"/> | Branch Code : | PEN | ... | | |
| Tax Type : | <input style="width: 100px; height: 20px; border: 1px solid black; border-radius: 5px; padding: 2px;" type="button" value="Tax Type"/> | | | Tax Code : | 101 | ... |
| Date of Remittance : | 30/04/2008 | | | | | |
| Details of Remittance : | | | | | | |
| Base Tax : | 3,701,001.38 | | | | | |
| Additional Tax 1: | 285,025.35 | | | | | |
| Additional Tax 2: | 94,601.95 | | | | | |
| Remitted Tax in Lcy for TD : | 4,080,628.68 | | | | | |
| Base Tax : | 0.00 | | | | | |
| Additional Tax 1: | 0.00 | | | | | |
| Additional Tax 2: | 0.00 | | | | | |
| Remitted Tax in Lcy for CASA: | 0.00 | | | | | |
| Cheque/DD Number : 000000001 | | | | | | |

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF

Field Description

| Field Name | Description |
|-----------------------|--|
| Challan Number | [Mandatory, Numeric, 10] Type the challan number. |
| All Branches | [Optional, Check Box] Select this checkbox to view the TDS remittance details for all the branches. |
| Branch Code | [Conditional, Pick List] Select the branch code from the pick list. This field is disabled if the All Branches check box is selected. |

It is mandatory to select an option either from Remit By Tax Code or Remit By Tax Type field.

| Field Name | Description |
|-----------------------------------|---|
| Tax Type | <p>[Optional, Drop-Down]</p> <p>Select the type of tax based on which the remittance is to be marked from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Tax 1 - Base Tax • Tax 1 - Additional Tax1 • Tax 1 - Additional Tax2 • Tax 2 - Base Tax • Tax 2 - Additional Tax1 • Tax 2 - Additional Tax2 • All |
| Tax Code | <p>[Optional, Pick List]</p> <p>Select the tax code from the pick list.</p> |
| Date of Remittance | <p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Type the date on which the TDS on interest is remitted or select it from the pick list.</p> <p>This is date on which the bank will remit funds from the TDS GL and transfer it to the concerned government authority.</p> <p>This field updates the Bank Master Maintenance (Fast Path: BAM08) option.</p> |
| Details of Remittance | <p>[Display]</p> <p>This field displays the details of the remittance.</p> |
| Base Tax | <p>[Display]</p> <p>This field displays the base tax.</p> <p>It is the amount of tax which is remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2).</p> |
| Additional Tax 1 | <p>[Display]</p> <p>This field displays the additional tax 1.</p> <p>It is the amount of tax which is remitted with respect to Additional Tax 1 under a specific tax structure (Tax 1 or Tax 2).</p> |
| Additional Tax 2 | <p>[Display]</p> <p>This field displays the additional tax 2.</p> <p>It is the amount of tax which is remitted with respect to additional tax 2 under a specific tax structure (Tax 1 or Tax 2).</p> |
| Remitted Tax in Lcy for TD | <p>[Display]</p> <p>This field displays the remitted tax amount in the local currency for TD accounts.</p> |

| Field Name | Description |
|-------------------------------------|---|
| Base Tax | [Display] This field displays the base tax. It is the amount of tax which is remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2). |
| Additional Tax 1 | [Display] This field displays the additional tax 1. It is the amount of tax which is remitted with respect to Additional Tax 1 under a specific tax structure (Tax 1 or Tax 2). |
| Additional Tax 2 | [Display] This field displays the additional tax 2. It is the amount of tax which is remitted with respect to Additional Tax 2 under a specific tax structure (Tax 1 or Tax 2). |
| Remitted Tax in Lcy for CASA | [Display] This field displays the remitted tax amount in the local currency for time deposit accounts. |
| Cheque / DD Number | [Display] This field displays the cheque or DD number. |

8. Click the **Close** button.

TDS11 - TDS Inquiry

Using this option you can have a detailed break-up of the tax deducted against a customer.

Account wise details on interest paid and tax deducted with date of deduction against all term deposit accounts of a customer are provided. You can inquire details of TDS customer wise, account wise, deposit wise and transaction wise. The **Txn Details** tab will be enabled and active only for the deposits against which TDS is due. You can also view the tax computation details and projected income details for the selected customer.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
- TDM04 - TD Bank Parameters Maintenance
- TDS transactions in the account

Modes Available

Not Applicable

To perform TDS inquiry

1. Type the fast path **TDS11** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TDS Inquiry**.
2. The system displays the **TDS Inquiry** screen.

TDS Inquiry

Field Description

| Field Name | Description |
|------------------------|---|
| Search Criteria | <p>[Mandatory, Drop-Down]</p> <p>Select the search criteria to search for the customer from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> Customer Short Name: Short name of the customer. Customer IC: Customer Identification criteria (IC) arrived at by the bank during customer addition. Customer ID: Unique identification given by the bank. |
| Search String | <p>[Mandatory, Alphanumeric, 20, Pick List]</p> <p>Type a search string according to the selected search criteria. If the search criterion is specified as customer's short name or IC then the beginning letter of the short name or IC can be entered. The pick list will pop up. Choose the beneficiary from the existing customer list.</p> <p>For example, The customer's name is John S Winter. In this case you can specify the short name as Joh.</p> |

| Field Name | Description |
|-----------------------|--|
| Customer Name | [Display] This field displays the name of the customer who holds the TD account. |
| Customer ID | [Display] This field displays the unique customer number generated by Oracle FLEXCUBE as a combination of Customer IC and customer type. |
| Branch Code | [Optional, Pick List] Select the branch code from the pick list. |
| Account No. | [Optional, Numeric, 16] Type the TD account number of the customer. |
| Financial Year | [Mandatory, Pick List] Select the financial year for which you want to make the TDS inquiry from the pick list. |

3. Select the search criteria from the drop-down list.
4. Type the search string and press the **<Tab>** key and select the customer from the pick list.
The selected customer's detail appears in the relevant fields.
5. Select the financial year from the pick list.

TDS INQUIRY

The screenshot shows the 'TDS Inquiry*' window. At the top, there are search criteria fields: 'Search Criteria' (Customer Id dropdown with 'Customer Id' selected, showing 'ZIA ANSARI'), 'Search String' (text input with '604011'), 'Customer Name' (text input with 'ZIA ANSARI'), 'Customer ID' (text input with '604011'), 'Branch Code' (text input with '604011'), 'Account No.' (text input with '2008'), and 'Financial Year' (text input with '2008'). Below these are tabs: 'CustomerWise Details' (selected), 'AccountWise Details', 'DepositWise Details', 'Txn Details', 'Tax Details View', and 'Projected Income View'. A horizontal toolbar below the tabs includes buttons for 'Branch Code', 'Branch Name', 'Cumulative Actual Income', 'Cumulative Projected Income', 'Interest Waived', 'Tax Due I', 'Tax Unrecovered I', 'Tax Remitted I', and 'Tax Refunded Amou'. At the bottom, a series of buttons are arranged in a row: 'Card', 'Change Pin', 'Cheque', 'Cost Rate', 'Denomination', 'Instrument', 'Inventory', 'Pin Validation', 'Service Charge', 'Signature', 'Travellers Cheque', 'UDF', 'Inquire' (highlighted in orange), 'Close', and 'Clear'.

6. Click the **Inquire** button. The system displays the **Customer Wise Details** tab.

CustomerWise Details

This tab displays the details of the tax deducted, remitted, unrecovered, interest waived, etc. for the branch.

TDS Inquiry*

| | | | | | | | | |
|---|-------------------|--------------------------|-----------------------------|-----------------|-----------|-------------------|----------------|-------------------|
| Search Criteria : | Customer Id | Search String : | 604011 | ... | | | | |
| Customer Name : | ZIA ANSARI | Customer ID : | 604011 | Branch Code : | | | | |
| Account No.: | | Financial Year: | 2008 | ... | | | | |
| CustomerWise Details AccountWise Details DepositWise Details Txn Details Tax Details View Projected Income View | | | | | | | | |
| Branch Code | Branch Name | Cumulative Actual Income | Cumulative Projected Income | Interest Waived | Tax Due 1 | Tax Unrecovered 1 | Tax Remitted 1 | Tax Refunded Amou |
| 9999 | Bank House Branch | 796.72 | 851.60 | 0 | 278.85 | 0.00 | 0.00 | |

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

UDF | Inquire | Close | Clear

Field Description

| Field Name | Description |
|------------------------------------|---|
| Branch Code | [Display] This field displays the branch code where the customer maintains the TD accounts. |
| Branch Name | [Display] This field displays the name of the home branch where the TD is opened and maintained. |
| Cumulative Actual Income | [Display] This field displays the total interest earned on all the deposits, initiated under all the TD accounts, within the branch. |
| Cumulative Projected Income | [Display] This field displays the cumulative projected income of all deposits of the branch. |
| Interest Waived | [Display] This field displays the total interest amount earned on the deposits, within a branch, for which tax is exempted. |

| Field Name | Description |
|------------------------------|--|
| Tax Due 1 | [Display] This field displays the amount due as tax 1 for the total interest earned on all deposits, under a TD account, within a branch. |
| Tax Unrecovered 1 | [Display] This field displays the tax amount 1 due on the interest earnings, but not deducted during the financial year. |
| Tax Remitted 1 | [Display] This field displays the tax amount 1 paid to the agency that collects the tax. |
| Tax Refunded Amount 1 | [Display] This field displays the amount of Tax1 which has been refunded from Tax Refund Screen (Fast Path: TDS14) option. |
| Tax Due 2 | [Display] This field displays the amount due as tax 2 for the total interest earned on all deposits, under a TD account, within a branch. |
| Tax Unrecovered 2 | [Display] This field displays the tax amount 2 due on the interest earnings, but not deducted during the financial year. |
| Tax Remitted 2 | [Display] This field displays the tax amount 2 paid to the agency that collects the tax. |
| Tax Refunded Amount 2 | [Display] This field displays the amount of Tax2 which has been refunded from Tax Refund Screen (Fast Path: TDS14) option. |

7. Double-click the appropriate column link in the **CustomerWise Details** tab, to view the **AccountWise details** tab.

AccountWise Details

This tab displays the details of the tax deducted, remitted, unrecovered, interest waived, etc. in the account.

TDS Inquiry*

| | | | | | | | | |
|---|--------------------------|-----------------------------|-----------------|---|-------------------|----------------|-----------------------|-----------|
| Search Criteria : | Customer Id | Search String : | 604011 | ... | | | | |
| Customer Name : | ZIA ANSARI | Customer ID : | 604011 | Branch Code : 9999 Bank House Branch name length increased for testir | | | | |
| Account No.: | | Financial Year: | 2008 | ... | | | | |
| CustomerWise Details AccountWise Details DepositWise Details Txn Details Tax Details View Projected Income View | | | | | | | | |
| Account No | Cumulative Actual Income | Cumulative Projected Income | Interest Waived | Tax Due 1 | Tax Unrecovered 1 | Tax Remitted 1 | Tax Refunded Amount 1 | Tax Due 2 |
| 99993170000018 | 796.72 | 851.60 | NA | 278.85 | 0.00 | 0.00 | 0.00 | 0 |

[Card](#) | [Change Pin](#) | [Cheque](#) | [Cost Rate](#) | [Denomination](#) | [Instrument](#) | [Inventory](#) | [Pin Validation](#) | [Service Charge](#) | [Signature](#) | [Travellers Cheque](#)

[UDF](#) | [Inquire](#) | [Close](#) | [Clear](#)

Field Description

| Column Name | Description |
|------------------------------------|--|
| Account No | [Display] This column displays the account numbers of all the TD accounts of the customer, maintained in a particular branch. |
| Cumulative Actual Income | [Display] This field displays the total interest earned on all deposits in the account of the selected branch. |
| Cumulative Projected Income | [Display] This column displays the cumulative projected interest. In case of cumulative deposit, projected interest is the interest which the deposit will be earning for the full term. While in case of non-cumulative deposit, it is the interest earned after the last payout and the date of maturity. This is inclusive of TDS, if any. |
| Interest Waived | [Display] This column displays the total interest earned on the deposits, under the TD account, for which tax is exempted. |

| Column Name | Description |
|------------------------------|--|
| Tax Due 1 | [Display] This column displays the total amount deducted as tax 1 for the complete interest earned on all deposits, under a TD account. |
| Tax Unrecovered 1 | [Display] This column displays the tax 1 amount due on the interest earnings, but not deducted during the financial year. |
| Tax Remitted 1 | [Display] This column displays the tax 1 amount paid out to the agency collecting the tax. |
| Tax Refunded Amount 1 | [Display] This column displays the amount of Tax 1 which has been refunded from Tax Refund Screen (Fast Path: TDS14) option. |
| Tax Due 2 | [Display] This column displays the total amount deducted as tax 2 for the complete interest earned on all deposits, under a TD account. |
| Tax Unrecovered 2 | [Display] This column displays the tax 2 amount due on the interest earnings, but not deducted during the financial year. |
| Tax Remitted 2 | [Display] This column displays the tax 2 amount paid out to the agency collecting the tax. |
| Tax Refunded Amount 2 | [Display] This field displays the amount of Tax 2 which has been refunded from Tax Refund Screen (Fast Path: TDS14) option. |

8. Double-click the appropriate column link in the AccountWise Details tab, to view the **DepositWise details** tab.

DepositWise Details

This tab displays the details of the tax deducted, remitted, unrecovered, interest waived, etc. in the deposit.

TDS Inquiry*

| | | | | |
|-------------------|----------------|-----------------|--------|---|
| Search Criteria : | Customer Id | Search String : | 604011 | ... |
| Customer Name : | ZIA ANSARI | Customer ID : | 604011 | Branch Code : 9999 Bank House Branch name length increased for testir |
| Account No.: | 99993170000018 | Financial Year: | 2008 | ... |

CustomerWise Details | AccountWise Details | **DepositWise Details** | Txn Details | Tax Details View | Projected Income View

| Account No.: 99993170000018 | | | | | | | | | |
|-----------------------------|------------------|---------------|------------|-----------|-------------------|----------------|-----------------------|-----------|----|
| Deposit No | Projected Income | Actual Income | Tax Waived | Tax Due 1 | Tax Unrecovered 1 | Tax Remitted 1 | Tax Refunded Amount 1 | Tax Due 2 | Ta |
| 1 | 0.00 | 0.00 | N | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| 2 | 0.00 | 0.00 | N | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| 3 | 0.00 | 0.00 | N | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| 4 | 0.00 | 796.72 | N | 278.85 | 0.00 | 0.00 | 0.00 | 0.00 | |
| 5 | 851.60 | 0.00 | N | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |

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

UDF | Inquire | Close | Clear

Field Description

| Field Name | Description |
|---------------------------------------|---|
| Account No. | [Display] This field displays the TD account number under which the deposit(s) are initiated and maintained. |
| Column Name Description | |
| Deposit No | [Display] This column displays the all the deposit numbers maintained under the TD account |
| Projected Income | [Display] This field displays the projected income of the selected deposit. |
| Actual Income | [Display] This field displays the actual income of the selected deposit. |
| Tax Waived | [Display] This column displays whether the tax has been waived or not. |

| Column Name | Description |
|------------------------------|---|
| Tax Due 1 | [Display] This column displays the total amount deducted as tax 1 for the complete interest earned on the deposit. |
| Tax Unrecovered 1 | [Display] This column displays the Tax 1 deducted at source amount due on the interest earnings, but not deducted during the financial year. |
| Tax Remitted 1 | [Display] This column displays the Tax 1 Deducted at source amount paid out to the agency collecting the tax. |
| Tax Refunded Amount 1 | [Display] This column displays the amount of Tax 1 which has been refunded from Tax Refund Screen (Fast Path: TDS14) option. |
| Tax Due 2 | [Display] This column displays the total amount deducted as tax 2 for the complete interest earned on the deposit. |
| Tax Unrecovered 2 | [Display] This column displays the Tax 2 deducted at source amount due on the interest earnings, but not deducted during the financial year. |
| Tax Remitted 2 | [Display] This column displays the Tax 2 deducted at source amount paid out to the agency collecting the tax. |
| Tax Refunded Amount 2 | [Display] This field displays the amount of Tax 2 which has been refunded from Tax Refund Screen (Fast Path: TDS14) option. |
| Original Deposit No | [Display] This column displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout or due to renewal. It will have the new deposit running number, but will retain the original deposit number of the source deposit. |
| Renewal No | [Display] This column displays the renewal number. The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the layouts. This field along with the original deposit number can explain the chronology of a particular deposit. |

9. Double-click the appropriate column link in the **Deposit Wise Details** tab, to enable the **Txn details**, **Tax Details View**, **Tax Proration Details** tab and **Projected Income View** tabs.

Txn Details

The **Txn Details** tab displays the details of the TDS amount, tax code and the taxable interest amount earned on the deposit.

TDS Inquiry*

| | | | | | | | | |
|--|-------------------|----------------------------|--------------------|---------------|--------------|--|----------------------|---------|
| Search Criteria : | Customer Id | Search String : | 604011 | ... | | | | |
| Customer Name : | ZIA ANSARI | Customer ID : | 604011 | Branch Code : | 9999 | Bank House Branch name length increased for testir | ... | |
| Account No.: | 99993170000018 | Financial Year: | 2008 | ... | | | | |
| CustomerWise Details AccountWise Details DepositWise Details Txn Details Tax Details View Projected Income View | | | | | | | | |
| Account No.: | | 99993170000018 | Currency: | INR | Deposit No.: | 4 | Tax Currency: | INR |
| Sr.No. | Process Date | Event Description | Transaction Amount | Tax Code | Tax Rate | Tax Amount | Tax Type Indicator | Remit I |
| 1 | 15/04/2008 | TD. Interest Accrual | 796.72 | 0 | 0 | 0.00 | Tax1-Base Tax | |
| 2 | 30/04/2008 | TD. Interest Compounding | 814.58 | 0 | 0 | 0.00 | Tax1-Base Tax | |
| 3 | 30/04/2008 | TD. Interest Payout | 814.58 | 90 | 35 | 278.85 | Tax1-Base Tax | |

[Card](#) | [Change Pin](#) | [Cheque](#) | [Cost Rate](#) | [Denomination](#) | [Instrument](#) | [Inventory](#) | [Pin Validation](#) | [Service Charge](#) | [Signature](#) | [Travellers Cheque](#)

[UDF](#) | **Inquire** | [Close](#) | [Clear](#)

Field Description

| Field Name | Description |
|---------------------|---|
| Account No. | [Display] This field displays the TD account number under which the deposit(s) are initiated and maintained. |
| Currency | [Display] This field displays the TD account currency. |
| Deposit No | [Display] This field displays the deposit number for which the TDS transaction is being viewed. |
| Tax Currency | [Display] This field displays the tax currency. |
| Column Name | Description |

| Column Name | Description |
|---------------------------|---|
| Sr. No. | [Display] This column displays the serial number. |
| Process Date | [Display] This column displays the process date. The process date signifies the date from which the TD is effective. |
| Event Description | [Display] This column displays the event description. |
| Transaction Amount | [Display] This column displays the taxable interest amount earned on the deposit. |
| Tax Code | [Display] This column displays the tax code applicable to the TD account. |
| Tax Rate | [Display] This column displays the tax rate. |
| Tax Amount | [Display] This column displays the amount of tax deducted at source for the TD account. |
| Tax Type Indicator | [Display] This column displays the type of tax for the tax base. Example: Base Tax, Additional Tax 1, Additional Tax 2. |
| Remit Date | [Display] This column displays the date from which the TDS is paid to the tax-collecting agency. |
| Challan No | [Display] This column displays the challan number of the TDS remittance. |
| Amount Refunded | [Display] This column displays the refunded tax amount. |
| Amount Remitted | [Display] This column displays the remitted tax amount. |

Tax Details View

This tab displays the tax computation details.

TDS Inquiry*

| | | | | |
|-------------------|----------------|-----------------|--------|--|
| Search Criteria : | Customer Id | Search String : | 604011 | ... |
| Customer Name : | ZIA ANSARI | Customer ID : | 604011 | Branch Code : 9999 Bank House Branch name length increased for testir... |
| Account No.: | 99993170000018 | Financial Year: | 2008 | ... |

CustomerWise Details | AccountWise Details | DepositWise Details | Txn Details | **Tax Details View** | Projected Income View |

| | | | | | | | | | |
|--------------|----------------|------------------|---------------|--------------------------|----------|--------------------|----------|-------------|-------|
| Account No.: | 99993170000018 | Deposit No.: | 9 | Tax Currency: | INR | | | | |
| Sr.No. | Process Date | Projected Income | Actual Income | Cumulative Actual Income | Tax Base | Tax Type Indicator | Tax Rate | Tax Code at | Tax A |
| 1 | 15/04/2008 | 0.00 | 0.00 | 0.00 | 0 | Tax1-Base Tax | 0 | Others | |
| 2 | 30/04/2008 | 0.00 | 0.00 | 0.00 | 0 | Tax1-Base Tax | 0 | Others | |
| 3 | 30/04/2008 | 0.00 | 796.72 | 796.72 | 796.72 | Tax1-Base Tax | 35 | Others | |

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

Field Description

| Field Name | Description |
|---------------------|---|
| Account No. | [Display] This field displays the TD account number under which the deposit(s) are initiated and maintained. |
| Deposit No | [Display] This field displays the deposit number for which the TDS transaction is being viewed. |
| Tax Currency | [Display] This field displays the tax currency. |

| Column Name | Description |
|---------------------|--|
| Sr. No. | [Display] This column displays the serial number. |
| Process Date | [Display] This column displays the date on which the tax is computed. |

| Column Name | Description |
|---------------------------------|---|
| Projected Income | [Display] This column displays the projected income for the selected deposit. |
| Actual Income | [Display] This column displays the actual income for the selected deposit. |
| Cumulative Actual Income | [Display] This column displays the cumulative actual income for all the deposits in the branch for the customer. |
| Tax Base | [Display] This column displays the taxable interest amount earned on the deposit. |
| Tax Type Indicator | [Display] This column displays the type of tax for the Tax Base. Example: Base tax, additional tax 1(surcharge), additional tax 2 (education cess). |
| Tax Rate | [Display] This column displays the TDS amount as per Tax 1 rate. |
| Tax Code At | [Display] This column displays the level from which the tax code is being considered i.e., customer level, account level or special rate. |
| Tax Amount | [Display] This column displays the TDS amount as per Tax 2 rate. |
| Exemption Limit | [Display] This column displays the exemption limit for TDS 2. |
| Tax Recovery Account | [Display] This column displays the account number from which TDS was recovered. |

Projected Income View

This tab is used to view the projected income of the customer.

TDS Inquiry*

| | | | | | | |
|--|------------------------------|-----------------|------------|-------------------|------------------|---------------------------|
| Search Criteria : | Customer Id | Search String : | 604011 | ... | | |
| Customer Name : | ZIA ANSARI | Customer ID : | 604011 | Branch Code : | 9999 Head Office | |
| Account No.: | 9999317000018 | Financial Year: | 2007 | ... | | |
| CustomerWise Details AccountWise Details DepositWise Details Txn Details Tax Details View Projected Income View | | | | | | |
| Account No.: | 9999317000018 | Currency: | INR | Deposit No.: | 1 | |
| Process Date | Interest Recalculation Event | Code Tds | Code Tds 2 | Principal Balance | Interest Rate | Projected Interest Income |
| 31/12/2007 | Payin | 90 | 1 | 200,000.00 | 5 | 2,459.09 |

Field Description

| Field Name | Description |
|----------------------------|---|
| Account No. | [Display] This field displays the TD account number under which the deposit(s) are initiated and maintained. |
| Currency | [Display] This field displays the TD account currency. |
| Deposit No | [Display] This field displays the deposit number for which the TDS transaction is being viewed. |
| Product Code - Name | [Display] This field displays the product code and name. |
| Column Name | Description |
| Process Date | [Display] This column displays the date on which interest recalculation took place. |

| Column Name | Description |
|-------------------------------------|--|
| Interest Recalculation Event | [Display] This column displays the interest recalculation event. The interest recalculation events for projected income are Change in interest rate, New deposit creation, Top up, Primary customer ID change, or Interest adjustment. |
| Code Tds | [Display] This column displays the TDS 1 code. |
| Code Tds 2 | [Display] This column displays the TDS 2 code. |
| Principal Balance | [Display] This column displays the Principal balance of TD. |
| Interest Rate | [Display] This column displays the interest rate for TD. |
| Projected Interest Income | [Display] This column displays the projected interest income on TD at the time of interest recalculation event. |

Tax Proration Details

This tab is used to view the tax details of the customer.

TDS Inquiry*

| | | | | | | | | | | |
|--|-----------------------|-----------------|------------|------------|------------|--------------|------------|------------|--------------|-----------|
| Search Criteria : | Customer Id | Search String : | 1000000489 | | | | | | | |
| Customer Name : | MA LIN | Customer ID : | 1000000489 | | | | | | | |
| Branch Code : | 9999 ORACLE DEMO BANK | Financial Year: | 2013 | | | | | | | |
| Account No.: | 1000100000001628 | | | | | | | | | |
| CustomerWise Details AccountWise Details DepositWise Details Txn Details Tax Details View Projected Income View Tax Proration Details | | | | | | | | | | |
| Account No.: | 1000100000001628 | Currency: | CNY | | | | | | | |
| From Date | To Date | Interest Amt | Currency | Tax Code 1 | Tax Rate 1 | Tax Amount 1 | Tax Code 2 | Tax Rate 2 | Tax Amount 2 | Tax Curre |
| 21/01/2013 | 31/01/2013 | 1,604.15 | CNY | 1 | 25.02 | 401.36 | 2 | 18.00 | 288.75 | CNY |
| 01/02/2013 | 21/03/2013 | 2,343.66 | CNY | 1 | 23.00 | 539.04 | 2 | 19.00 | 445.30 | CNY |
| 22/03/2013 | 21/05/2013 | 3,213.50 | CNY | 1 | 20.00 | 642.70 | 2 | 21.00 | 674.84 | CNY |

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

UDF | Inquire | Close | Clear

Field Description

| Field Name | Description |
|----------------------------|--|
| Account No. | [Display] This field displays the account number for which tax proration inquiry is shown. |
| Deposit No | [Display] This field displays the deposit number for which tax proration inquiry is shown. For CASA and RD, this field will have value 0. |
| Currency | [Display] This field displays the currency of the interest amount. |
| Product Code - Name | [Display] This field displays the product code and name. |
| From Date | [Display] This field displays the starting date for the inquiry of tax calculation. |

| Field Name | Description |
|------------------------|--|
| To Date | [Display] |
| | This field displays the end date for the inquiry of tax calculation. |
| Interest Amount | [Display] |
| | This field displays the interest amount on which tax is calculated. |
| Currency | [Display] |
| | This field displays the currency of the interest amount. |
| Tax Code 1 | [Display] |
| | This field displays the tax code applied to the account for tax calculation. |
| Tax Rate 1 | [Display] |
| | This field displays the tax rate in percentage. |
| Tax Amount 1 | [Display] |
| | This field displays the tax amount calculated for the interest amount. |
| Tax Code 2 | [Display] |
| | This field displays the tax code of the additional tax applied on the interest amount. |
| Tax Rate 2 | [Display] |
| | This field displays the tax rate in percentage. |
| Tax Amount 2 | [Display] |
| | This field displays the amount of additional tax calculated on the interest amount. |
| Tax Currency | [Display] |
| | This field displays the currency of the tax deducted. |

| Field Name | Description |
|------------------------|--|
| Tax Deducted on | [Display] This field displays the date on which tax was deducted. |

10. Click the **Close** button.

TDS12 - Tax Recovery

Using this option you can have a detailed break-up of the tax recovery against a customer.

If the tax is greater than the interest earned, the bank may need to ask the customer to provide another Current and savings or Loan account from where the extra tax amount could be remitted. You can make an inquiry on customer wise, account wise or deposit wise details. The system provides the details like net interest; interest waived, TDS details, refund details, etc.

Definition Prerequisites

- TDM04 - TD Bank Parameters Maintenance
- TDS transactions in the account

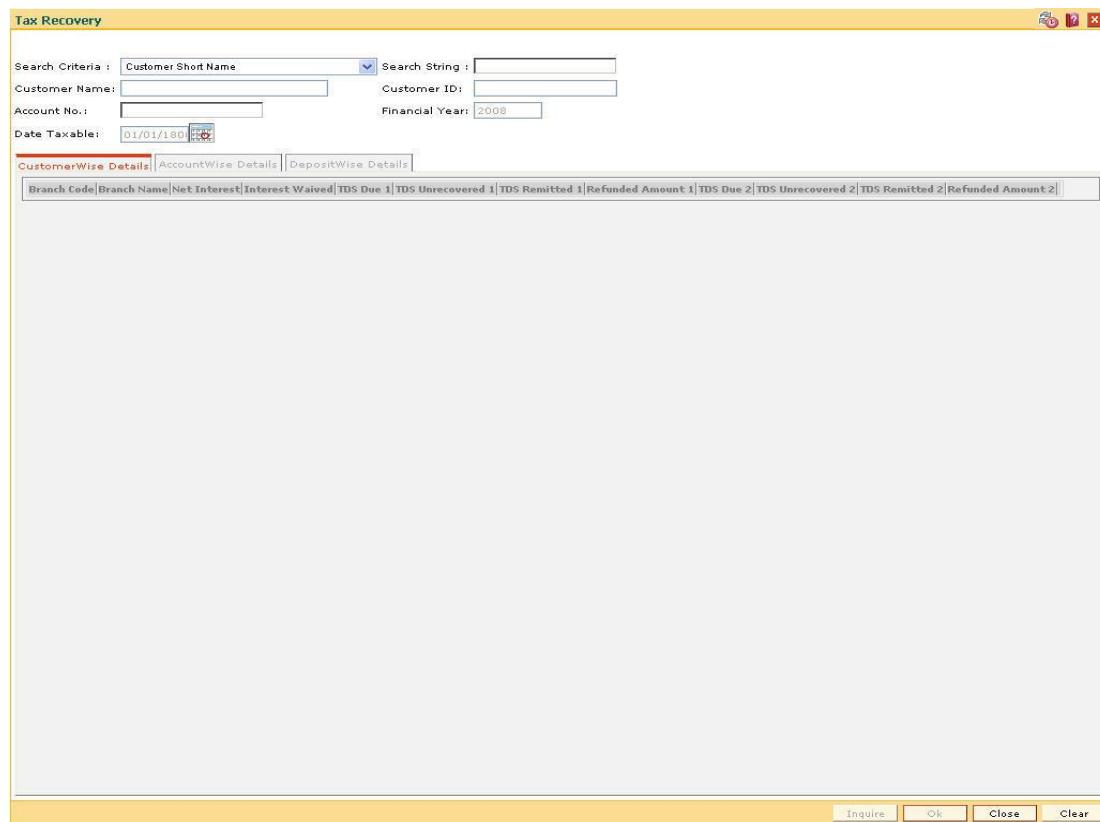
Modes Available

Not Applicable

To perform tax recovery

1. Type the fast path **TDS12** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > Tax Recovery**.
2. The system displays the **Tax Recovery** screen.

Tax Recovery



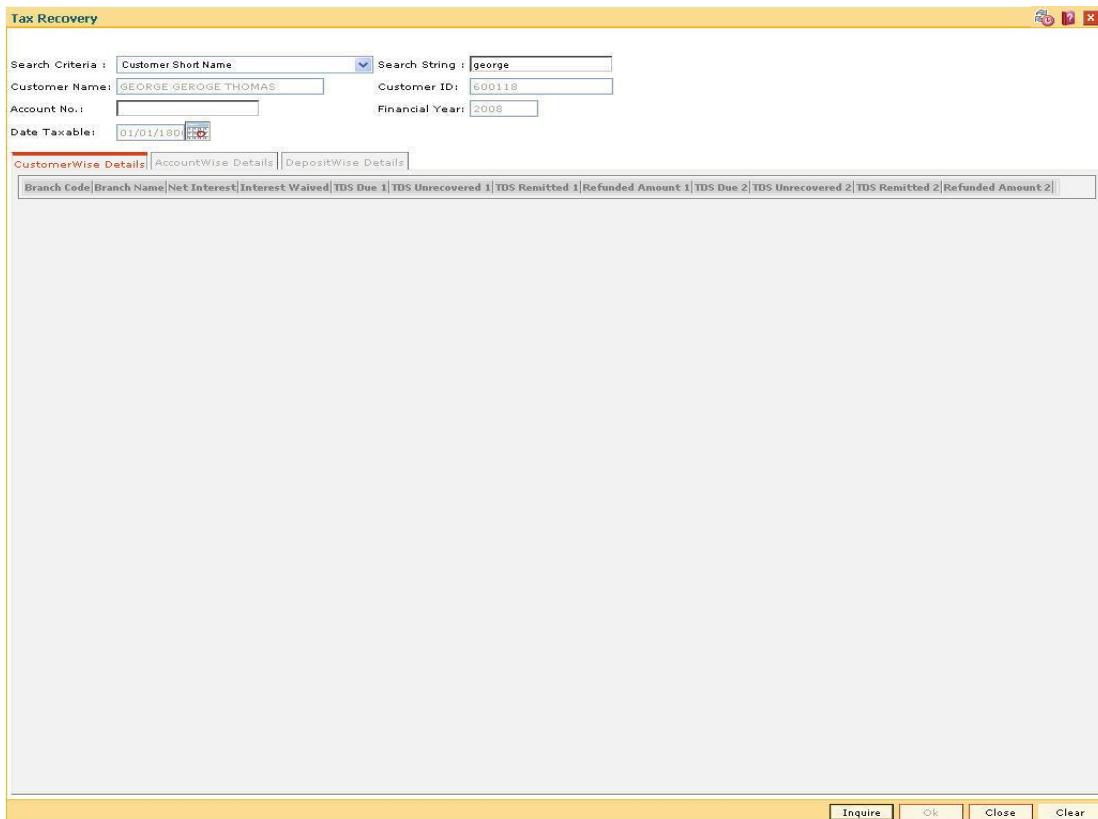
The screenshot shows the 'Tax Recovery' application window. The window has a yellow header bar with the title 'Tax Recovery'. Below the header are several input fields and a tab navigation bar. The input fields include 'Search Criteria' (set to 'Customer Short Name'), 'Search String', 'Customer Name', 'Customer ID', 'Account No.', 'Financial Year' (set to '2008'), and 'Date Taxable' (set to '01/01/1801'). Below these fields is a tab bar with three tabs: 'CustomerWise Details' (selected), 'AccountWise Details', and 'DepositWise Details'. At the bottom of the window are four buttons: 'Inquire', 'Ok', 'Close', and 'Clear'.

Field Description

| Field Name | Description |
|------------------------|--|
| Search Criteria | <p>[Mandatory, Drop-Down]</p> <p>Select the search criteria to search for the customer from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none">• Customer Short Name• Customer Ic - Customer Identification criteria (IC) arrived at by the bank during customer addition.• Customer Id - Unique identification given by the bank |
| Search String | <p>[Mandatory, Alphanumeric, 20]</p> <p>Type the search string to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the search criterion is specified as customers' short name or IC then any of the letter(s) of the letter of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.</p> |
| Customer Name | <p>[Display]</p> <p>This field displays the customer name depending on the search string.</p> |
| Customer ID | <p>[Display]</p> <p>This field displays the unique customer number generated by FLEXCUBE Retail as a combination of customer IC and customer type.</p> |
| Account No. | <p>[Mandatory, Numeric, 16]</p> <p>Type the TD account number.</p> <p>If a customer has only a single TD account at the bank, then that TD account number will be displayed here.</p> <p>The field will be blank in case where a customer has multiple TD accounts in the bank, across branches.</p> |
| Financial Year | <p>[Display]</p> <p>This field displays the financial year for the TDS inquiry.</p> <p>By default the system displays the posting date year.</p> |
| Date Taxable | <p>[Display]</p> <p>This field displays the date from which the interest earned on the deposit falls in the taxable amount slab.</p> |

3. Select the search criteria from the drop-down list.
4. Type the search string and press the **<Tab>** key and select the customer from the pick list. The selected customer's detail appears in the relevant fields.

Tax Recovery



The screenshot shows the 'Tax Recovery' application window. At the top, there are search criteria fields: 'Search Criteria' (set to 'Customer Short Name'), 'Search String' (containing 'george'), 'Customer Name' (displaying 'GEORGE (GEORGE THOMAS)'), 'Customer ID' (displaying '600118'), 'Account No.' (empty), 'Financial Year' (displaying '2008'), and 'Date Taxable' (displaying '01/01/1800'). Below these are three tabs: 'CustomerWise Details' (selected), 'AccountWise Details', and 'DepositWise Details'. At the bottom of the window, there is a horizontal bar with buttons for 'Inquire' (highlighted in blue), 'Ok', 'Close', and 'Clear'.

5. Click the **Inquire** button.
6. The system displays the **CustomerWise Details** tab.

CustomerWise Details

The **CustomerWise Details** tab displays the details of the tax deducted, remitted, unrecovered, etc. for the branch.

Tax Recovery

| Search Criteria : | Customer Short Name | Search String : | george | | | | | | | | | | | | | | | | | | | | | | | | |
|---|----------------------|-----------------|-----------------|-------------|-------------------|----------------|-------------------|-----------|-------------------|----------------|-------------------|-----------|-------------------|----------------|-------------------|------|-------------|------|------|------|------|------|------|------|------|------|------|
| Customer Name : | GEORGE GEORGE THOMAS | Customer ID : | 600118 | | | | | | | | | | | | | | | | | | | | | | | | |
| Account No.: | | Financial Year: | 2008 | | | | | | | | | | | | | | | | | | | | | | | | |
| Date Taxable: | 01/01/1800 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="CustomerWise Details"/> <input type="button" value="AccountWise Details"/> <input type="button" value="DepositWise Details"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th>Branch Code</th> <th>Branch Name</th> <th>Net Interest</th> <th>Interest Waived</th> <th>TDS Due 1</th> <th>TDS Unrecovered 1</th> <th>TDS Remitted 1</th> <th>Refunded Amount 1</th> <th>TDS Due 2</th> <th>TDS Unrecovered 2</th> <th>TDS Remitted 2</th> <th>Refunded Amount 2</th> </tr> </thead> <tbody> <tr> <td>9999</td> <td>Head Office</td> <td>0.00</td> </tr> </tbody> </table> | | | | Branch Code | Branch Name | Net Interest | Interest Waived | TDS Due 1 | TDS Unrecovered 1 | TDS Remitted 1 | Refunded Amount 1 | TDS Due 2 | TDS Unrecovered 2 | TDS Remitted 2 | Refunded Amount 2 | 9999 | Head Office | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Branch Code | Branch Name | Net Interest | Interest Waived | TDS Due 1 | TDS Unrecovered 1 | TDS Remitted 1 | Refunded Amount 1 | TDS Due 2 | TDS Unrecovered 2 | TDS Remitted 2 | Refunded Amount 2 | | | | | | | | | | | | | | | | |
| 9999 | Head Office | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | | | | | | | | | | | | | | |

Field Description

| Column Name | Description |
|------------------------|---|
| Branch Code | [Display] This column displays the branch code of the branch where the customer maintains the TD accounts. |
| Branch Name | [Display] This column displays the name of the home branch where the TD is opened and maintained. |
| Net Interest | [Display] This column displays the total interest earned on all the deposits, initiated under all TD accounts, within the branch. |
| Interest Waived | [Display] This column displays the total interest amount earned on the deposits within a branch, for which tax is exempted. |
| TDS Due 1 | [Display] This column displays the total amount due as TDS for the interest earned on all deposits, under a TD account, within a branch. |

| Column Name | Description |
|--------------------------|---|
| TDS Unrecovered 1 | [Display] This column displays the TDS amount due on the interest earnings, but not deducted during the financial year. |
| TDS Remitted 1 | [Display] This column displays the TDS amount paid to the agency that collects the tax. |
| Refunded Amount 1 | [Display] This column displays the refunded amount 1. It is the tax amount which is refunded in Tax Refund (Fast Path: TDS14) option. |
| TDS Due 2 | [Display] This column displays the total amount due as TDS for the interest earned on all deposits, under a TD account, within a branch. |
| TDS Unrecovered 2 | [Display] This column displays the TDS amount due on the interest earnings, but not deducted during the financial year. |
| TDS Remitted 2 | [Display] This column displays the TDS amount paid to the agency that collects the tax. |
| Refunded Amount 2 | [Display] This column displays the refunded amount 2. It is the tax amount which is refunded in Tax Refund (Fast Path: TDS14) option. |

7. Double-click the appropriate column link in the **CustomerWise Details** tab, to view the **AccountWise details** tab.

AccountWise Details

The **AccountWise Details** tab displays the details of the tax deducted, remitted, unrecovered, etc. in the account.

Tax Recovery

Search Criteria : Customer Short Name : **george** Search String : **george**

Customer Name : **GEORGE GEORGE THOMAS** Customer ID : **600118**

Account No. : Financial Year: **2008**

Date Taxable: **01/01/1800**

CustomerWise Details **AccountWise Details** **DepositWise Details**

Branch: **HO**

| Account No | Net Interest | Interest Waived | TDS Due 1 | TDS Unrecovered 1 | TDS Remitted 1 | Refunded Amount 1 | TDS Due 2 | TDS Unrecovered 2 | TDS Remitted 2 | Income Projected | Refunded Amount 2 |
|---------------|--------------|-----------------|-----------|-------------------|----------------|-------------------|-----------|-------------------|----------------|------------------|-------------------|
| 0000000011346 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 29,535.52 | 0.00 |
| 0000000011742 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2,642.79 | 0.00 |

Inquire **Ok** **Close** **Clear**

Field Description

| Field Name | Description |
|------------------------|--|
| Branch | [Display] This field displays the branch from where the TD account(s) are opened and maintained. By default the system displays the home branch of the TD account. |
| Column Name | Description |
| Account No | [Display] This column displays the account numbers of all the TD accounts, maintained in a particular branch. |
| Net Interest | [Display] This column displays the total interest earned on all the deposits, initiated under the TD account. |
| Interest Waived | [Display] This column displays the total interest earned on the deposits under the TD account, for which tax is exempted. |

| Column Name | Description |
|--------------------------|---|
| TDS Due 1 | [Display] This column displays the total amount due as Tax Deducted at Source 1 for all the interest earned on all deposits, under a TD account. |
| TDS Unrecovered 1 | [Display] This column displays the TDS amount 1 due on the interest earnings, but not deducted during the financial year. |
| TDS Remitted 1 | [Display] This column displays the TDS amount 1 paid out to the agency collecting the tax. |
| Refunded Amount 1 | [Display] This column displays the refunded amount 1. It is the tax amount which is refunded in Tax Refund (Fast Path: TDS14) option. |
| TDS Due 2 | [Display] This column displays the total amount due as Tax Deducted at Source 2 for all the interest earned on all deposits, under a TD account. |
| TDS Unrecovered 2 | [Display] This column displays the TDS amount 2 due on the interest earnings, but not deducted during the financial year. |
| TDS Remitted 2 | [Display] This column displays the TDS amount 2 paid out to the agency collecting the tax. |
| Income Projected | [Display] This column displays the projected interest. For a cumulative deposit, the projected interest is the interest that will be earned on the TD for the full term. For a non-cumulative deposit, the projected interest will be the interest accrued after the last interest payout and before the maturity date of the deposit. |
| Refunded Amount 2 | [Display] This column displays the refunded amount 2. It is the tax amount which is refunded in Tax Refund (Fast Path: TDS14) option. |

8. Double-click the appropriate column link in the **CustomerWise Details** tab, to view the **DepositWise details** tab.

DepositWise Details

The **DepositWise Details** tab displays the details of the tax deducted, remitted, unrecovered, etc. in the deposit.

The screenshot shows the 'Tax Recovery' application window. At the top, there are search fields for 'Customer Short Name' (set to 'george') and 'Customer ID' (set to '600118'). Below these are fields for 'Account No.' and 'Financial Year' (set to '2008'). The 'Date Taxable' field shows '01/01/180'. The 'Branch' dropdown is set to 'HO'. The 'Account No.' field contains '000000011346'. The 'Recovery Account' field is empty. The 'DepositWise Details' tab is selected, showing a grid of data. The grid has columns for Original Deposit No, Renewal No, Deposit No, Net Interest, Interest Waived, TDS Due 1, TDS Unrecovered 1, TDS Remitted 1, Refunded Amount 1, TDS Due 2, TDS Unrecovered 2, TDS Remitted 2, Tax Recover, and Refunded Amount 2. The data in the grid is as follows:

| Original Deposit No | Renewal No | Deposit No | Net Interest | Interest Waived | TDS Due 1 | TDS Unrecovered 1 | TDS Remitted 1 | Refunded Amount 1 | TDS Due 2 | TDS Unrecovered 2 | TDS Remitted 2 | Tax Recover | Refunded Amount 2 |
|---------------------|------------|------------|--------------|-----------------|-----------|-------------------|----------------|-------------------|-----------|-------------------|----------------|-------------|-------------------|
| 1 | 1 | 1 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | N | 0.00 |
| 1 | 2 | 3 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | N | 0.00 |
| 1 | 3 | 5 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | N | 0.00 |
| 2 | 1 | 2 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | N | 0.00 |
| 2 | 2 | 4 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | N | 0.00 |

At the bottom of the window are buttons for 'Inquire', 'Ok', 'Close', and 'Clear'.

Field Description

| Field Name | Description |
|-------------------------|--|
| Branch | [Display] This field displays the home branch where the TD account(s) are opened and maintained. |
| Account No. | [Display] This field displays the appropriate TD account number under which the deposit(s) are initiated and maintained. |
| Recovery Account | [Mandatory, Numeric, 16] Type a valid recovery account number. If the Tax Recovery field indicates a Y value then this field is enabled. Type the customer's CASA or Loan account number from which the tax amount has to be recovered. |

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

| Column Name | Description |
|----------------------------|--|
| Original Deposit No | <p>[Display]</p> <p>This column displays the original deposit number.</p> <p>The original deposit number is the source or the parent deposit number, from which the new deposit is created due to interest payout or due to renewal. It will have new deposit running number, but will retain the original deposit number of the source deposit.</p> |
| Renewal No | <p>[Display]</p> <p>This column displays the renewal number.</p> <p>The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts.</p> <p>This field along with the original deposit number can explain the chronology of a particular deposit.</p> |
| Deposit No. | <p>[Display]</p> <p>This column displays the deposit numbers of all the deposits maintained under the account.</p> |
| Net Interest | <p>[Display]</p> <p>This column displays the total interest earned on the deposit.</p> |
| Interest Waived | <p>[Display]</p> <p>This column displays the total interest earned on the deposit, for which tax is exempted.</p> |
| TDS Due 1 | <p>[Display]</p> <p>This column displays the total amount 2 due as TDS for the complete interest earned on the deposit.</p> |
| TDS Unrecovered 1 | <p>[Display]</p> <p>This column displays the TDS amount 1 due on the interest earnings, but not deducted during the financial year.</p> |
| TDS Remitted 1 | <p>[Display]</p> <p>This column displays the TDS amount 1 paid to the agency collecting the tax.</p> |
| Refunded Amount 1 | <p>[Display]</p> <p>This column displays the refunded amount 1.</p> <p>It is the tax amount which is refunded in Tax Refund (Fast Path: TDS14) option.</p> |
| TDS Due 2 | <p>[Display]</p> <p>This column displays the total amount 2 due as TDS for the complete interest earned on the deposit.</p> |

| Column Name | Description |
|--------------------------|--|
| TDS Unrecovered 2 | [Display] This column displays the TDS amount 2 due on the interest earnings but not deducted during the financial year. |
| TDS Remitted 2 | [Display] This column displays the TDS amount 2 paid to the agency collecting the tax. |
| Tax Recover | [Toggle] The tax recovery column helps to check if there is any tax recovery balance for the account. If tax is recovered then the field displays Y value, else it displays N value. |
| Refunded Amount 2 | [Display] This column displays the refunded amount 2. It is the tax amount which is refunded in Tax Refund (Fast Path: TDS14) option. |

9. Click the **Tax Recovery** column to check any tax recovery balance for the account. If the value is **Y** then type the **Recovery Account**.
10. Enter the required information and click the **Ok** button.

TDS14 - TD Tax Refund

Using this option you can view the tax amount and exempted amount for a particular deposit. This maintenance also enables you to give tax refund of a particular amount which is deducted from the customer account.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

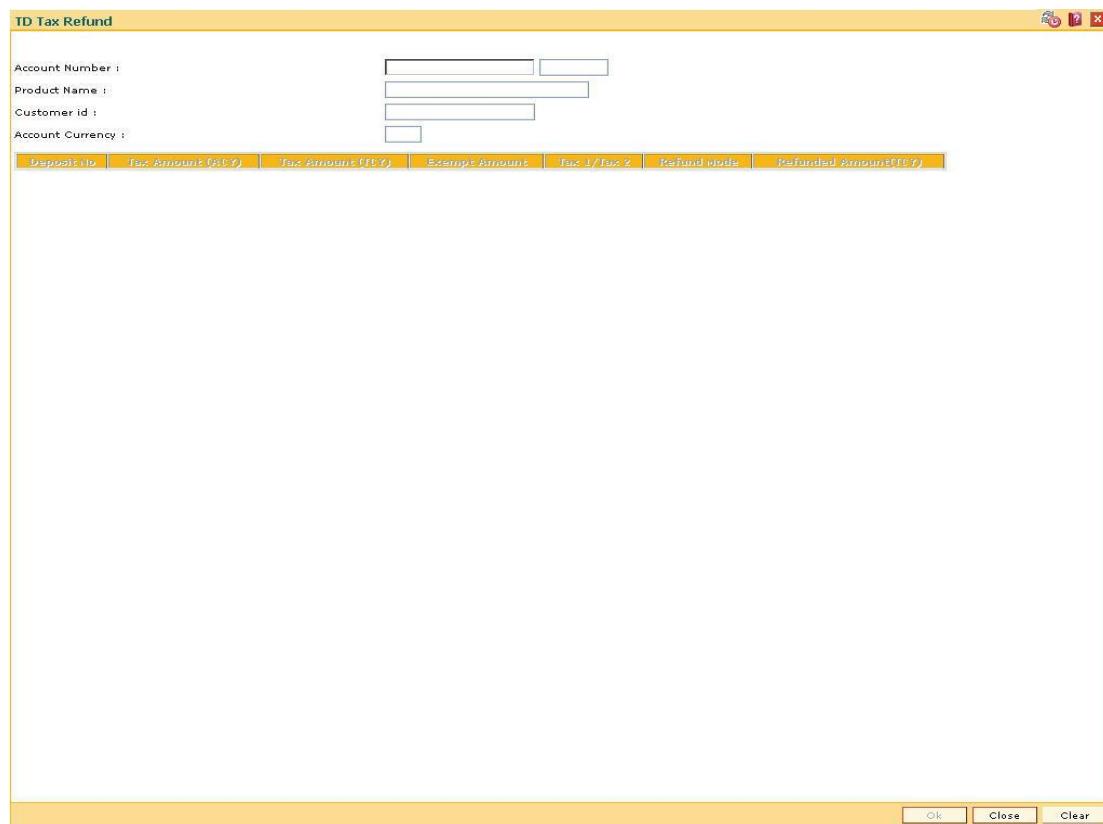
Modes Available

Not Applicable

To perform TD tax refund

1. Type the fast path **TDS14** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > TD Tax Refund**.
2. The system displays the **TD Tax Refund** screen.

TD Tax Refund



| Deposit ID | Tax Amount (AED) | Tax Amount (UY) | Exempt Amount | Tax 1/Tax 2 | Refund Mode | Refunded Amount(UY) |
|------------|------------------|-----------------|---------------|-------------|-------------|---------------------|
| | | | | | | |

Field Description

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

| Field Name | Description |
|----------------------------|---|
| Account Number | [Mandatory, Numeric, 16] Type the TD account number. |
| Product Name | [Display] This field displays the name of the product. |
| Customer id | [Display] This field displays the ID of the customer based on the account number entered in the corresponding field. |
| Account Currency | [Display] This field displays the type of account currency. |
| Column Name | Description |
| Deposit No | [Display] This field displays the deposit number. |
| Tax Amount (ACY) | [Display] This field displays the tax amount in account currency. |
| Tax Amount (TCY) | [Display] This field displays the tax amount in transaction currency. |
| Exempt Amount | [Display] This field displays the exemption amount. |
| Tax 1/Tax 2 | [Display] This field displays the tax which is applicable. |
| Refund Mode | [Mandatory, Drop Down] Select the refund mode from the drop-down list. The options are follow: <ul style="list-style-type: none"> • CASA • Cash • GL |
| Refund Amount (TCY) | [Display] This field displays the amount to be refunded in the transaction currency. |

3. Enter the account number and press the **<Tab>** key.

TD Tax Refund

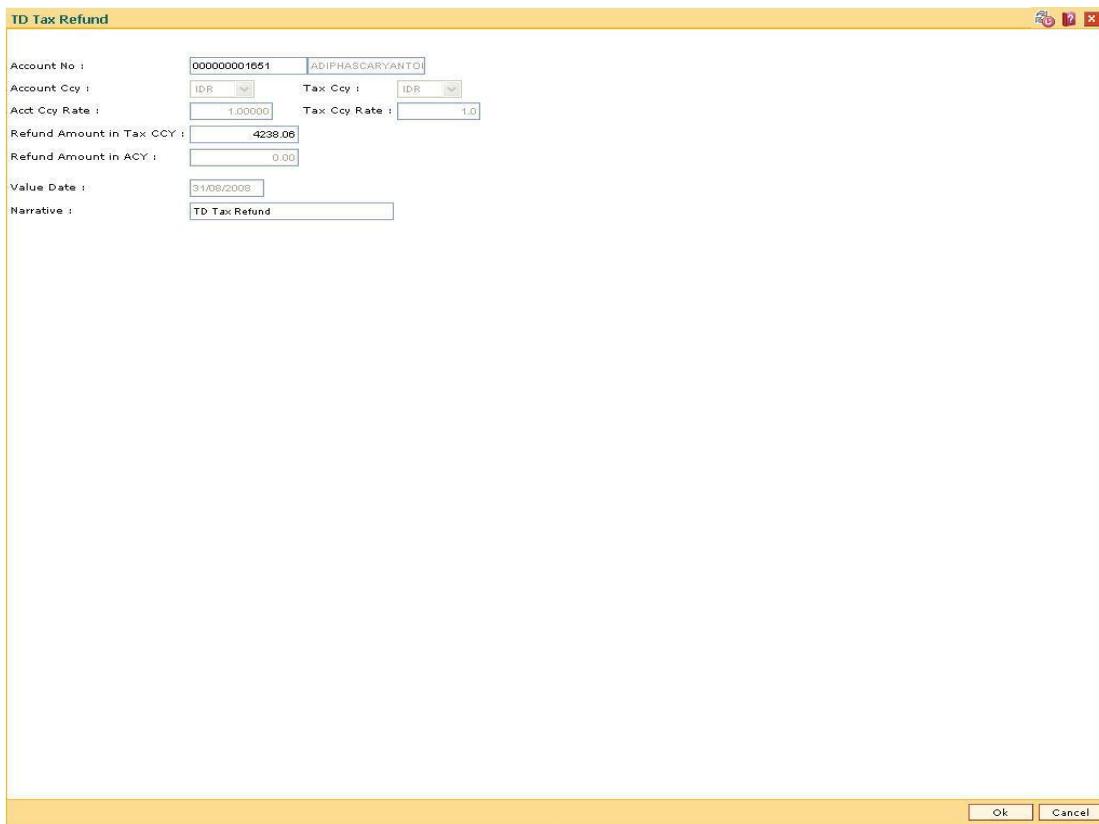
TD Tax Refund

| Account Number : | 000000029470 | ANDRETAN | | | | |
|--------------------|------------------------|------------------|---------------|---------------|-------------|----------------------|
| Product Name : | Deposito Berjangka IDR | | | | | |
| Customer Id : | 600523 | | | | | |
| Account Currency : | IDR | | | | | |
| Deposit No. | Tax Amount (ACY) | Tax Amount (TCY) | Exempt Amount | Tax 1/Tax 2 | Refund Mode | Refunded Amount(TCY) |
| 14 | 4,238.06 | 4,238.06 | 225,425.25 | Tax1-Base Tax | Select mode | 0.00 |
| 15 | 40,846.99 | 40,846.99 | 204,234.97 | Tax1-Base Tax | Select mode | 0.00 |
| 16 | 7,292.32 | 7,292.32 | 261,886.83 | Tax1-Base Tax | Select mode | 0.00 |
| 17 | 7,292.32 | 7,292.32 | 298,349.41 | Tax1-Base Tax | Select mode | 0.00 |
| 18 | 78,798.73 | 78,798.73 | 692,342.05 | Tax1-Base Tax | Select mode | 0.00 |
| 20 | 7,562.57 | 7,562.57 | 775,731.86 | Tax1-Base Tax | Select mode | 0.00 |
| 21 | 7,562.57 | 7,562.57 | 813,544.71 | Tax1-Base Tax | Select mode | 0.00 |
| 19 | 9,115.39 | 9,115.39 | 737,919.01 | Tax1-Base Tax | Select mode | 0.00 |
| 24 | 7,345.89 | 7,345.89 | 1,292,771.81 | Tax1-Base Tax | Select mode | 0.00 |
| 25 | 7,345.89 | 7,345.89 | 1,329,501.26 | Tax1-Base Tax | Select mode | 0.00 |
| 22 | 79,046.32 | 79,046.32 | 1,208,776.31 | Tax1-Base Tax | Select mode | 0.00 |
| 23 | 9,453.21 | 9,453.21 | 1,256,042.36 | Tax1-Base Tax | Select mode | 0.00 |

Ok Close Clear

4. Select the Refund mode from the drop-down list.
5. Double-click on the Refund Amount(TCY) column.
6. The system displays the **TD Tax Refund** screen depending on the selected refund mode.
7. Enter the required information in the appropriate screen.

TD Tax Refund - Casa



Field Description

| Field Name | Description |
|---------------------------------|---|
| Account No | [Mandatory, Numeric, 16] Type the CASA account number to which the amount is to be refunded. |
| Account Ccy | [Display] This field displays the currency of the account. |
| Tax Ccy | [Display] This field displays the currency of the tax. |
| Acct Ccy Rate | [Display] This field displays the rate of the account currency. |
| Tax Ccy Rate | [Display] This field displays the rate of the tax currency. |
| Refund Amount in Tax CCY | [Mandatory, Numeric, 13, Two] Type the amount to be refunded in the tax currency. |

| Field Name | Description |
|-----------------------------|---|
| Refund Amount in ACY | [Display] This field displays the amount to be refunded in the account currency. |
| Value Date | [Display] This field displays the value date. |
| Narrative | [Mandatory, Alphanumeric, 40] Type the narration. By default system displays the narration, based on the transaction. |

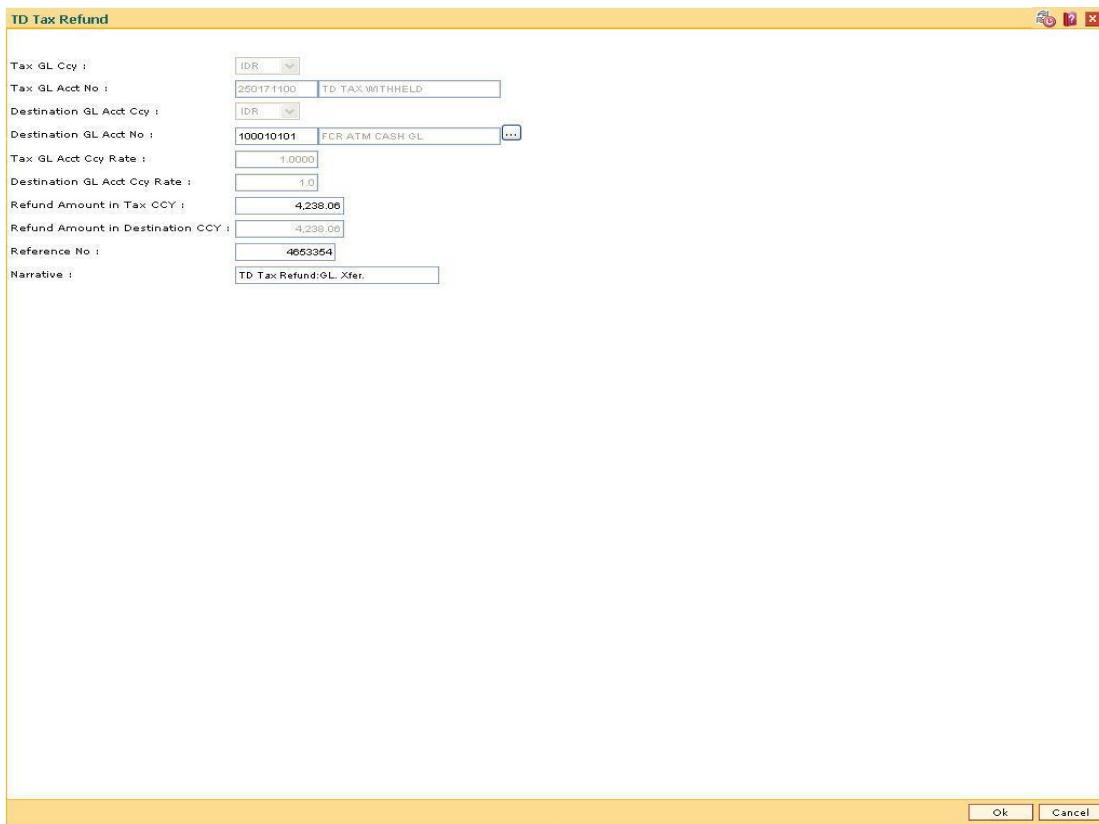
TD Tax Refund - Cash

Field Description

| Field Name | Description |
|------------------------|--|
| Tax GL Acct Ccy | [Display] This field displays the currency of the tax GL account. |

| Field Name | Description |
|----------------------------------|--|
| Txn Ccy | [Display] |
| | This field displays the transaction currency. |
| Tax GL Acct No | [Display] |
| | This field displays the account number of the tax GL account. |
| Tax GL Ccy Rate | [Display] |
| | This field displays the rate of the tax GL currency. |
| Tax Ccy Rate | [Display] |
| | This field displays the rate of the transaction currency. |
| Refund Amount in Tax CCY | [Mandatory, Numeric, 13, Two] |
| | Type the amount to be refunded in the tax currency. |
| Refund Amount in Destination CCY | [Display] |
| | This field displays the amount to be refunded in the destination currency. |
| Reference No | [Mandatory, Alphanumeric, 12] |
| | Type the reference number. |
| | This field is provided to keep a reference number for the transaction, for future use. |
| Narrative | [Mandatory, Alphanumeric, 40] |
| | Type the narration. |
| | By default system displays the narration, based on the transaction. |

TD Tax Refund - GL



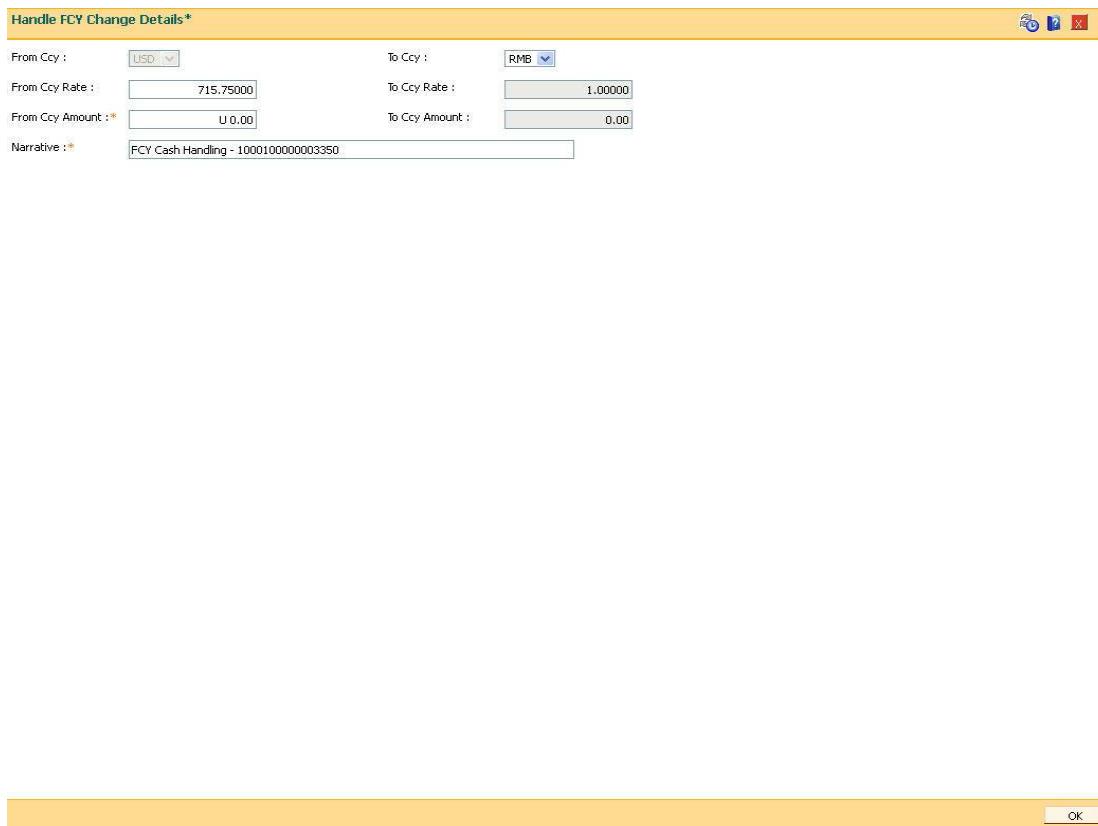
Field Description

| Field Name | Description |
|-------------------------------------|---|
| Tax GL Ccy | [Display] This field displays the currency of the tax GL account. |
| Tax GL Acct No | [Display] This field displays the account number of the tax GL account. |
| Destination GL Acct Ccy | [Display] This field displays the currency of the destination GL account. |
| Destination GL Acct No | [Mandatory, Pick List] Select the account number of the destination GL from the pick list. |
| Tax GL Acct Ccy Rate | [Display] This field displays the currency rate of the tax GL account. |
| Destination GL Acct Ccy Rate | [Display] This field displays the currency rate of the destination GL account. |

| Field Name | Description |
|---|---|
| Refund Amount in Tax CCY | [Mandatory, Numeric, 13, Two] Type the amount to be refunded in the tax currency. |
| Refund Amount in Destination CCY | [Display] This field displays the amount to be refunded in the destination currency. |
| Reference No | [Mandatory, Alphanumeric, 12] Type the reference number. This field is provided to keep a reference number for the transaction, for future use. |
| Narrative | [Mandatory, Alphanumeric, 40] Type the narration. By default system displays the narration, based on the transaction. |

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. Click the **Ok** button.

Handle FCY Change Details



This tab is enabled if the controls are defined on the Transaction Definition Screen (**FP: TC001**) and when transaction currency selected is FCY in the transaction mnemonic screen.

| Field Name | Description |
|----------------------|---|
| From Ccy | [Display] This field displays the currency of the account that is debited for the FCY Cash Withdrawal Transaction (ACY). |
| To Ccy | [Display] This field displays the local currency. This will always be the LCY of the branch. |
| From Ccy Rate | [Display] This field displays the FX mid rate between the ACY & LCY. |
| To Ccy Rate | [Display] This field displays the LCY Ccy rate. This value will always be 1.00000. |

| Field Name | Description |
|---------------------|--|
| From Ccy Amt | [Numeric, 13, Two] Type the value for FCY amount, for this the branch teller wants to handover the change to the customer. Amount should not be greater than the transaction amount . |
| To Ccy Amt | [Display] This field displays the equivalent LCY for the FCY Amt entered in the FCY Amt field. |
| Narrative | [Alphanumeric, 40] Type the transaction description. As a narrative enrichment, the standard narration will be suffixed with 'FCY Cash Handling - <Account Number debited>' |

13. Click on **Handle FCY Change** Tab present at the bottom of the screen. The system displays **Handle FCY Change** screen.

14. Enter the **From Ccy Amount**, the To Ccy Amount will be automatically populated.

Note: Amount entered in From Ccy Amount should not be more than the Amount available in the account.

15. Click **OK** button.
16. The system will display **TD Tax Refund** screen.
17. Click **OK** button, The system will display **Transaction Sequence No.** on a Pop up.
18. Click **OK** button, the system will display **Transaction complete successfully** ...message on pop up.

TDS15 - Inquiry on Projected Tax

Using this option, you can inquire on projected gross interest, tax amounts calculated and the projected net interest for a term deposit.

The tax codes are defined in the **Tax Code Maintenance** (Fast Path: BAM30) option. Using the **Tax Deduction at Source flag** field available in the **TD Product Master** (Fast Path: TDM01) option, you can determine the instance depending on which, tax is to be deducted from the interest earned on the TD. Example: No tax, Tax on accrual, Tax on pay out, etc.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

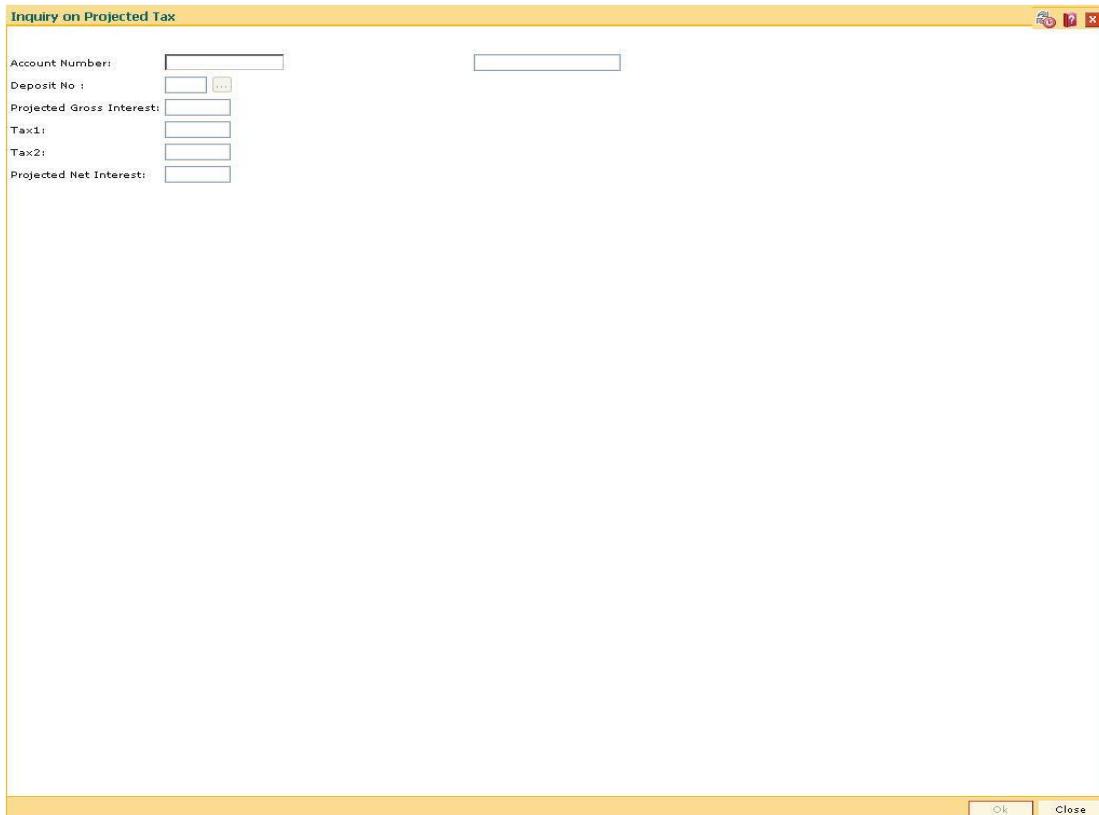
Modes Available

Not Applicable

To perform inquiry on projected tax

1. Type the fast path **TDS15** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > Inquiry on Projected Tax**.
2. The system displays the **Inquiry on Projected Tax** screen.

Inquiry on Projected Tax



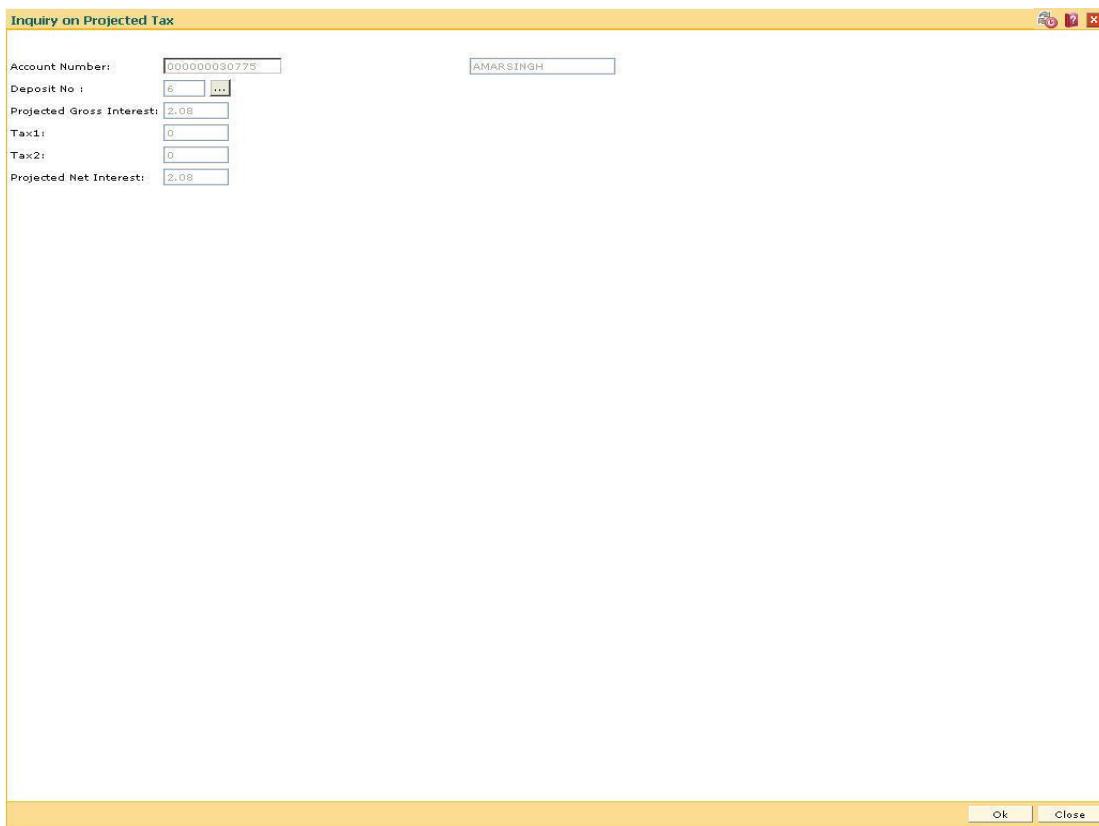
The screenshot shows a Windows application window titled "Inquiry on Projected Tax". The window has a standard title bar with minimize, maximize, and close buttons. Inside the window, there are several input fields arranged vertically. From top to bottom, the fields are: "Account Number" (with a browse button), "Deposit No.", "Projected Gross Interest" (with a browse button), "Tax1", "Tax2", and "Projected Net Interest". At the bottom right of the window, there are two buttons: "Ok" and "Close".

Field Description

| Field Name | Description |
|---------------------------------|--|
| Account Number | [Mandatory, Numeric, 16] The account number of the deposit for which you want to view the projected tax. |
| Deposit No | [Mandatory, Pick List] Select the deposit number from the pick list. It is the deposit number of the deposit for which the inquiry is made, all the deposits under the account number are displayed. |
| Projected Gross Interest | [Display] The total interest calculated on the deposit amount for the term of the deposit. It is the projected value of the total interest earned on the deposit. |
| Tax 1 | [Display] The tax1 amount calculated on the interest. It is calculated on the basis of the rate applicable for the customer/account. |
| Tax 2 | [Display] The tax2 amount calculated on the interest. It is calculated on the basis of the rate applicable for the customer/account. |
| Projected Net Interest | [Display] The net interest. It is calculated after deducting tax 1 and tax 2 from the gross interest. |

3. Enter the TD account number and press the <Tab> key.
4. Select the deposit number from the pick list.
5. Click the **Ok** button. The system displays the projected tax for the selected deposit.

Inquiry on Projected Tax



6. Click the **Close** button.