

Oracle FLEXCUBE Core Banking

Savings Scheme User Manual
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Savings Scheme User Manual
May 2017

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1. Savings Scheme

The Savings Scheme is a product of the Government of India designed with an objective to provide safe & attractive investment options to the public and at the same time to mobilize resources for development.

The Savings Scheme (**SS**) consists of all the Government Small Schemes such as Public Provident Fund (**PPF**) and Sukanya Samruddhi (**SSY**).

The **PPF** scheme is open to all individual customers. The tenure for a PPF account is 15 years, account continuance is allowed beyond maturity for 5 years at every renewal, with or without making additional deposits. Customer can close the account at any time during the term of the account under specific conditions only. During the term of the account as well as during rollover/block extension, there are specific rules and regulations with regards to taking a loan on the account, loan period, maximum loan amount, loan interest calculation, withdrawal period, withdrawal amount, subscription period, minimum and maximum subscription amount. The PPF rate of interest (as defined by the Government of India) is applicable even after the maturity of the PPF account.

The **SSY** account can be opened in the name of a girl child from the birth of the girl child till she attains the age of 10 years. The term of the account is 21 years. Subscription in a SSY account is allowed till completion of 14 years from the date of opening of the account. During the term of the account, there are specific rules and regulations with regards to subscription namely subscription period, minimum and maximum subscription amount during term of account. The SSY rate of interest (as defined by the Government of India) is applicable on all deposits and is applicable even after the maturity of the SSY account.

This module supports the following Day 0 Setup maintenance using which the parameters relating to the respective products (as mentioned above) can be defined.

- SSM03 - Savings Scheme Subscription Plan
- SSM02 - Savings Scheme Interest Plan
- SSM01 - Savings Scheme Product Master

Based on the parameters defined in the above setup, the behavior of the accounts is governed and controlled during the life cycle of the account.

Basis of the above setup, accounts can be opened under the respective products using the following:

- 8058 - Savings Scheme Account Opening
- BA452 - File Upload (GEFU ++)

The following transactions are supported on the account during the term of the account:

1. 7080 - Savings Scheme Summary: Inquiry screen, providing details of the PPF / SSY account.
2. 2420 - Savings Scheme Credit Screen: Credit to the SS account either towards subscription, loan principal repayment (if any) and loan interest repayment (if any) can be done through CASA / Cheque / Cash or GL account.

- 2421 - Savings Scheme Account Credit By CASA
 - 6525 - Savings Scheme Account Credit By Cheque
 - 2423 - Savings Scheme Account Credit By Cash
 - 2424 - Savings Scheme Account Credit by GL
3. 2430 - Savings Scheme Account Debit: Debit on the SS account either for loan or withdrawal can be done through CASA or GL account.
 - 2431 - Savings Scheme Account Debit by CASA
 - 2432 – Savings Scheme Account Debit by GL
 4. SSM05 - Savings Scheme Account Block Extension: Facilitates block extension of the PPF account beyond maturity for a further predefined period.
 5. 2440 - Closeout Withdrawal – Facilitates closure of the PPF / SSY account. The proceeds of the PPF/SSY account is paid through CASA or Cheque or DD.
 - 2441 - Savings Scheme Closeout Withdrawal CASA
 - 2442 - Bankers Cheque
 - 2443 - Demand Draft
 6. SS021 - Savings Scheme Account Maintenance : Facilitates maintenance of specific account attributes.
 7. SS031 - Savings Scheme Account Transactions – Facilitates inquiry of all transactions on the PPF / SSY account.
 8. SS011 - Savings Scheme Adhoc Reversal – Facilitates correction/reversal of only the last transaction in the PPF/SSY account which is initiated in the present financial year.

1.1. 8058 - Savings Scheme Account Opening

Using this option you can open the SS account. The system validates the customer type and product type, after which it opens the account with a unique account number.

Definition Prerequisites

- CIM08 - Customer Type Maintenance
- 8053 - Customer Addition
- SMM02 - User Profile Maintenance Inventory Details
- SSM03 - Savings Scheme Subscription Plan
- SSM01 - Savings Scheme Product Master
- SSM02 - Savings Scheme Interest Plan

To open a new SS account

1. Type the fast path **8058** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Savings Scheme Account Opening**.
2. The system displays the **Savings Scheme Account Opening** screen.

Savings Scheme Account Opening

Savings Scheme Account Opening*

Branch Name : 240 SANDOZ - MUMBAI Product Name : Product Ccy :
A/C No : A/C Title :

Customer Information

Customer IC	Category	IC Type	Short Name	Date of Birth	Relations	Customer ID

Officer ID : TRAM240 Value Date :
LG Code : LC Code :

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

Val. Customer LDF OK Close Clear

Field Description

Field Name	Description
Branch Name	[Mandatory, Pick List] Select the appropriate branch code from the pick list or type it.
Product Name	[Mandatory, Drop-Down] Select the SS product name from the drop-down under which the account has to be opened.
Product Currency	[Display] This field displays the currency of the product.
Account Number	[Display] This field displays the SS account number after it is generated.
Account Title	[Optional, Alphanumeric, 40] Type the account title. The field displays the primary customer short account title if no input is typed.
Customer Information	
Customer IC	[Mandatory, Alphanumeric, 20] Type the Customer IC of the customer or select it from the pick list.
Category	[Mandatory, Drop-down] Select the appropriate customer category from the drop-down list.
IC Type	[Display] This field displays the IC type of the customer based on the customer category.
Short Name	[Display] This field displays the short name of the customer as maintained at the time of customer addition.
Date of Birth	[Display] This field displays the date of birth of the customer as maintained at the time of customer addition.

Field Name	Description
Relations	<p>[Mandatory, Drop-down]</p> <p>Select the appropriate relation in which the SS account is to be opened.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Sole Owner • Guardian <p>For a PPF¹ account the valid relation is sole owner or sole owner/guardian.</p> <p>For a SSY account the valid relation is sole owner/guardian.</p>
Customer ID	<p>[Display]</p> <p>This field displays the customer Id of the customer for whom the SS account is to be opened.</p>
Officer ID	<p>[Mandatory, Pick List,12]</p> <p>Select the appropriate user id from the pick list. The pick list displays all the user ids as maintained. By default the system displays the teller id.</p>
Value Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the value date on which the SS account is to be opened. The date can be backdated up to the start date of the financial year in which the SS account is being opened.</p>
LG Code	<p>[Mandatory, Alphanumeric, 10]</p> <p>Type the LG code.</p>
LC Code	<p>[Mandatory, Alphanumeric, 10]</p> <p>Type the LC code.</p>

3. Enter the branch name and select the product name from the drop-down list.
4. Select the Customer IC from the pick list. The system displays the **Customer Search** screen.
5. Enter the relevant information and select the required customer.
6. Select the appropriate relation from the drop-down list in **Relations** field .
7. Enter the customer details.
8. Click the **Val. Customer** button.
9. For a new customer, the system displays the message **Opening the Customer Addition Screen**.
10. For an existing customer, the system displays the message **Existing Customer...Proceed with data entry**.
11. Click the **OK** button to open an account for the existing customer.
12. Select the Officer ID from the drop-down list.

¹(Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal outstanding.)

13. Click the OK button. The system displays the message **Authorization required. Do you want to continue?**
14. Click the **OK** button.
15. The system displays the **Authorization Reason** screen.
16. Enter the relevant information.
17. Click the **Grant** button. The system displays the new account number.

Savings Screen Account Opening

18. Click the **OK** button.

Note 1: For more information on Customer search, refer to the *Oracle FLEXCUBE Introduction User Manual*.

Note 2: For more information on adding a new customer refer to the screen Customer Addition (Fast Path: 8053) in *Customer Information File User Manual*.

1.2. 2420 - Savings Scheme Account Credit

Using this option credit to the Savings Scheme account either towards subscription, loan principal repayment (if any) and loan interest repayment (if any) can be done. The loan parameter will be applicable only for **PPF²** type of account. The payment to SS account can be made through CASA, Cash, GL and Cheque mode.

Definition Prerequisites

- 8058 - Savings Scheme Account Opening

To perform a credit on SS account

1. Type the fast path **2420** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > SS Account Transactions > Savings Scheme Account Credit**.
2. The system displays the **Savings Scheme Account Credit** screen.

Savings Scheme Account Credit

The screenshot shows the 'Savings Scheme Account Credit' form. The form is divided into several sections with input fields:

- Account Information:** Account Number (with a red asterisk), Branch Code, Branch Name, Product Code.
- Subscription Details:** Current Balance, No. of Subscription Already Paid This Year, Maturity Date, Extended Maturity Date, Subscription Amount paid for year, Loan Date.
- Loan Details:** Loan Principal Amount Outstanding, Loan Interest Amount Outstanding, No. of Subscriptions Overdue, Current Loan Interest Rate, Minimum Amount of Payment, Maximum Amount of Payment, Penalty Amount.
- Payment Summary:** Overdue Subscription Amount, Current Year Subscription (0.00), Loan Principal Amount (0.00), Total Payment Amount, Loan Interest Amount (0.00).
- Payment Method:** Pay By (dropdown menu showing 'CASA').

At the bottom of the form, there is a navigation bar with buttons for 'Card', 'Change Pin', 'Cheque', 'Cost Rate', 'Demomisation', 'Instrument', 'Inventory', 'Pin Validation', 'Service Charge', 'Signature', and 'Travellers Cheque'. Below this is a status bar with buttons for 'UDF', 'OK', 'Close', and 'Clear'.

²(Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal outstanding.)

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the SS account number which is to be credited. The account title is displayed adjacent to the account number.
Branch Code	[Display] This field displays the Branch code to which the SS account belongs.
Branch Name	[Display] This field displays the branch short name to which the SS account belongs.
Product Code	[Display] This field displays the product code to which the SS account belongs. The product name is populated adjacent to the product code.
Current Balance	[Display] This field displays the current available balance in the SS account.
Maturity Date	[Display] This field displays the maturity date of the SS account based on the standard term of the product derived from account opening date.
Number of subscription already paid this Year	[Display] This field displays the total number of credits received in SS account towards the subscription.
Extended Maturity Date	[Display] This field displays the extended maturity date of the SS account. SS account can be extended post maturity for the duration as defined in SS subscription plan. Block extension is applicable to PPF type of account only.
Loan Principal Amount Outstanding	[Display] This field displays the outstanding principal loan amount, if any, taken on the SS account as on the date of inquiry. This field is applicable to PPF account only.
Subscription Amount Paid for the Year	[Display] The field displays the total amount paid in the SS account during the current financial year towards subscription. The loan interest amount (if any for PPF account) and the penalty amount (if any) will not be considered as subscription amount. Repayment of loan amount or repayment of loan interest (for PPF account) will also not be considered.

Field Name	Description
Loan Interest Amount Outstanding	<p>[Display]</p> <p>This field displays the outstanding interest amount on the loan for the SS account as on date. It has a value if at all loan is been taken and there is interest outstanding on that loan. This field is applicable to PPF account only.</p>
Loan Date	<p>[Display]</p> <p>This field displays the date on which the loan was taken from the SS account. This field is applicable to PPF account only.</p>
No. of Subscriptions Overdue	<p>[Display]</p> <p>This field displays the total number of subscriptions overdue in the SS account. It excludes the subscription due for the current financial year.</p>
Current Loan Interest Rate	<p>[Display]</p> <p>This field displays the loan interest rate percentage applicable on the SS account as on date of doing this transaction. This field is applicable to PPF account only.</p>
Minimum Amount of Payment	<p>[Display]</p> <p>This field displays the minimum amount that is to be paid by the SS account holder in the current financial year.</p> <p>The calculation is as follows:</p> <p><i>Minimum amount of payment = (Penalty amount defined at PPF/SSY subscription plan parameter * Number of years minimum subscription amount not paid) + (Number of years minimum subscription amount not paid * Minimum subscription amount) + (Subscription amount in multiples)</i></p>
Maximum Amount of Payment	<p>[Display]</p> <p>This field displays the maximum amount that can be paid by the SS account holder in the current financial year.</p> <p>The calculation is as follows:</p> <p><i>Maximum amount = (Penalty amount defined at PPF/SSY bank subscription parameters * Number of years minimum subscription amount not paid) + (Maximum subscription amount for the current financial year + Loan Principal Outstanding (if any) + Loan interest outstanding (if any)).</i></p> <p>The loan parameter is applicable to PPF account only.</p>
Overdue Subscription Amount	<p>[Display]</p> <p>This field displays the unpaid minimum subscription amount for the n number of previous financial years.</p> <p>The calculation is as follows:</p> <p><i>Overdue subscription amount = Number of subscriptions overdue * Minimum subscription amount in FY (maintained in PPF/SSY bank subscription parameters)</i></p>

Field Name	Description
Penalty Amount	<p>[Display]</p> <p>This field displays the penalty amount due on the SS account for non-payment of minimum subscription for any of the previous financial year/s.</p> <p>The calculation is as follows: <i>Penalty amount = Subscription penalty amount (defined at SS subscription plan parameter) * Number of years minimum subscription amount not paid.</i></p>
Current Year Subscription	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the subscription amount for the SS account.</p> <p>For PPF account, this field is mandatory if there is no loan and it is optional if there is a loan principal or loan interest outstanding.</p> <p>For SS account, this field is mandatory.</p>
Loan Principal Amount	<p>[Optional, Numeric, 13, Two]</p> <p>Type the loan principal amount which you want to repay.</p> <p>This field is enabled only if there is a loan principal amount outstanding against the SS account entered.</p> <p>If the account holder is repaying the loan principal amount, the formula for calculation is as follows: <i>Loan Principal Amount = Original loan principal amount - Loan principal amount repaid</i></p> <p>This field is applicable to PPF account only.</p>
Total Payment Amount	<p>[Display]</p> <p>This field displays the total payable amount.</p> <p>The calculation is as follows: <i>Total Payment Amount = Penalty Amount + Overdue Subscription Amount + This Year's Subscription Amount + Loan Principal Amount + Loan Interest Amount</i></p>
Loan Interest Amount	<p>[Optional, Numeric, 13, Two]</p> <p>Type the interest amount which you want to pay.</p> <p>Following is the formula to calculate Loan Interest Amount: <i>Loan Interest = Outstanding loan interest - Loan interest amount repaid</i></p> <p>This field is applicable to PPF account only.</p>

Field Name	Description
Pay By	<p>[Mandatory, Drop-Down]</p> <p>Select the pay by option for SS account from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Cash - If the Cash option is selected, the system navigates you to the screen Savings Scheme Account Credit By Cash (Fast Path: 2423). • CASA - If the CASA option is selected, the system navigates you to the screen Savings Scheme Account Credit By CASA (Fast Path: 2421). • Cheque - if the Cheque option is selected, the system navigates you to the screen Savings Scheme Account Credit By Cheque (Fast Path: 6525) • GL - if the GL option is selected, the system navigates you to the screen Savings Scheme Account Credit by GL (Fast Path: 2424)

3. Enter the account number and press the <Tab> or <Enter> key. The system displays the account details.
4. Select the appropriate **Pay by** option from the drop-down list.

Savings Scheme Account Credit

Savings Scheme Account Credit*

Account Number: 5500000003647 | ABCDEF

Branch Code: 11111 | Branch Name: SDIGIT

Product Code: 999-SSY TESTING

Current Balance: 25,52,000.00 | Maturity Date: 15/05/2029

No. of Subscription Already Paid This Year: 1 | Extended Maturity Date: 01/01/1800

Loan Principal Amount Outstanding: 0.00 | Subscription Amount paid for year: 52,000.00

Loan Interest Amount Outstanding: 0.00 | Loan Date: 01/01/1800

No. of Subscriptions Overdue: 0 | Current Loan Interest Rate: 0.00000

Minimum Amount of Payment: 0.00 | Maximum Amount of Payment: 98,000.00

Overdue Subscription Amount: 0.00 | Penalty Amount: 0.00

Current Year Subscription: 0.00 | Loan Principal Amount: 0.00

Total Payment Amount: 0.00 | Loan Interest Amount: 0.00

Pay By: CASA

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

UDF | OK | Close | Clear

5. Click the **OK** button. The system displays the message **Do You Want to continue?**
6. Click the **OK** button.

2421 - Savings Scheme Account Credit By CASA

Using this option, credit to SS account can be made by CASA. This screen appears when you select the CASA option in **Pay by** field in the screen *Savings Scheme Account Credit (Fast Path 2420)*.

Definition Prerequisites

- 2420 - Savings Scheme Account Credit

To perform a credit on SS account by CASA

1. Type the fast path **2420** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > SS Account Transactions > Savings Scheme Account Credit**. The system displays the **Savings Scheme Account Credit** screen.
2. Follow the procedure as mentioned in screen *Savings Scheme Account Credit (Fast Path 2420)* and select **CASA** option in **Pay By** field and click the **OK** button
3. The system displays the **Savings Scheme Account Credit by CASA** screen.

Savings Scheme Account Credit by CASA

Savings Scheme Account Credit by CASA*

Account Number : 55000000003647 ABCDEF

CASA Account Number :* 5010000003412

Customer Name : SUNDAR RAM PRASAD

Cheque No. :

Cheque Date : 15/04/2017

Narrative :* FUNDS TRANSFER

Penalty Amount : 0.00

Overdue Subscription : 0.00

Loan Principal Amount : 0.00

Loan Interest Amount : 0.00

Current Year Subscription : 5,000.00

Transaction Amount : 5,000.00

User Reference No : 2

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

UP OK Close Clear

Field Description

Field Name	Description
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Field Name	Description
Account Number	[Display] This field displays the SS account number. The name of the account holder is populated adjacent to the account number.
CASA Account Number	[Mandatory, Numeric, 14] Type the CASA account number that is to be debited to fund the SS Account.
Customer Name	[Display] This field displays the full name of the primary account holder based on the account number entered in the account number field.
Cheque No.	[Optional, Numeric, Six] Type the cheque number; the system will do the validation of the cheque status on the click of the OK button.
Cheque Date	[Conditional, Pick List, dd/mm/yyyy] Select the date from the pick list. The system validates the date. Stale cheque is not accepted.
Narrative	[Mandatory, Characters, 40] Type the narration. By default the system displays FUNDS TRANSFER .
Penalty Amount	[Display] This field displays the penalty amount which is due on the SS account for non-payment of minimum subscription for any of the previous financial year/s. The calculation is as follows: <i>Penalty Amount = Subscription penalty amount (defined at SS subscription plan parameter) * Number of years minimum subscription amount not paid</i>
Overdue Subscription	[Display] This field displays the total unpaid minimum subscription amount for the previous financial years. The calculation is as follows: <i>Overdue Subscription Amount = Number of subscriptions overdue * Minimum Subscription Amount in FY (maintained in PPF³/SSY bank subscription parameters.</i>

³(Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal outstanding.)

Field Name	Description
Loan Principal Amount	[Display] This field displays a value only if the user wants to repay the loan principal amount and has entered a value in this field in the previous credit screen Savings Scheme Account Credit (Fast Path 2420). This field is applicable to PPF account only.
Loan Interest Amount	[Display] The field displays a value only if the user wants to repay the loan interest amount and has entered a value in this field in the previous credit screen Savings Scheme Account Credit (Fast Path 2420). This field is applicable to PPF account only.
Current Year Subscription	[Display] This field displays the current year subscription amount entered in the previous credit screen Savings Scheme Account Credit (Fast Path 2420).
Transaction Amount	[Display] This field displays the amount from the field Total Payment Amount in the previous credit screen Savings Scheme Account Credit (Fast Path 2420).
User Reference No	[Optional, Alphanumeric, 40] Type an input for future reference.

4. Enter the CASA account number and press the <Tab> or <Enter> key.

Savings Scheme Account Credit by CASA

Savings Scheme Account Credit by CASA*

Account Number : 5500000003647 ABCDEF

CASA Account Number :* 5010000000412

Customer Name : SUNDAR RAM PRASAD

Cheque No. :

Cheque Date : 15/04/2017

Narrative :* FUNDS TRANSFER

Penalty Amount : 0.00

Overdue Subscription : 0.00

Loan Principal Amount : 0.00

Loan Interest Amount : 0.00

Current Year Subscription : 5,000.00

Transaction Amount : 5,000.00

User Reference No : 2

Message from webpage

authReqd : Authorization Required. Do you want to continue?

OK Cancel

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

Go Back OK Close Clear

5. Click the **OK** button. The system displays the message **Authorization Required. Do you want to continue?**
6. Click the **OK** button.

2423 - Savings Scheme Account Credit By Cash

Using this option, credit to the SS account can be made by Cash. This screen appears when you select the Cash option in **Pay By** field in the screen Savings Scheme Account Credit (Fast Path: 2420).

Definition Prerequisites

- 2420 - Savings Scheme Account Credit

To perform a credit on SS account by cash

1. Type the fast path **2420** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > SS Account Transactions > Savings Scheme Account Credit**. The system displays the **Savings Scheme Account Credit** screen.
2. Follow the procedure as mentioned in Savings Scheme Account Credit (Fast Path 2420) and select **Cash** option in **Pay By** field and click the **OK** button
3. The system displays the **Savings Scheme Account Credit by Cash** screen.

Savings Scheme Account Credit by Cash

Savings Scheme Account Credit By Cash*

Account Number : 5500000003647 ABCDEF Existing PAN No. :
Total Cash Deposited Today : 52,100.00 PAN No. for transaction : AFUP5518D
Narrative :* CASH DEP Form 60/ 61 :
Penalty Amount : 0.00
Overdue Subscription : 0.00
Loan Principal Amount : 0.00
Loan Interest Amount : 0.00
Current Year Subscription : 12,000.00
Transaction Amount : 12,000.00
User Reference No : 4

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

UP OK Close Clear

Field Description

Field Name	Description
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Field Name	Description
Account Number	[Display] This field displays the SS account number. The name of the account holder is populated adjacent to the account number.
Existing PAN No.	[Display] This field displays the existing pan number of the primary customer if the same is maintained in Customer Information Master Maintenance (Fast Path: CIM09).
Total Cash Deposited Today	[Display] This field displays the total cash amount deposited in the SS account on a given process date.
PAN No for Transaction	[Conditional, Alphanumeric, 10] Type the customer's pan number if the same is not maintained in FLEXCUBE. This field is mandatory when there is no data in the field Existing PAN No. and the cash transaction for the day is for more than INR 50,000.
Narrative	[Mandatory, Character, 40] Type the narration. By default the system displays CASH DEP.
Form 60/61	[Conditional, Drop-down] Select the appropriate option from the drop-down list. The selection is mandatory if there is no data in the field Existing PAN No. and if the customer does not have a Pan number. The options are: <ul style="list-style-type: none"> • Form 60 • Form 61 • Exempt
Penalty Amount	[Display] This field displays the penalty amount which is due on the PPF⁴/SSY account for non-payment of minimum subscription for any of the previous financial year/s. The calculation is as follows: <i>Penalty Amount = Subscription penalty amount (defined at PPF subscription plan parameter) * Number of years minimum subscription amount not paid</i>

⁴(Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal outstanding.)

Field Name	Description
Overdue Subscription	<p>[Display]</p> <p>This field displays the total unpaid minimum subscription amount for the previous financial years.</p> <p>The calculation is as follows: <i>Overdue Subscription Amount = Number of Subscriptions Overdue * Minimum Subscription Amount in the FY (maintained in PPF/SSY bank subscription parameters)</i></p>
Loan Principal Amount	<p>[Display]</p> <p>This field displays a value only if the user wants to repay the loan principal amount and has entered a value in this field in the previous credit screen Savings Scheme Credit Screen (Fast Path: 2420).</p> <p>This field is applicable to PPF account only.</p>
Loan Interest Amount	<p>[Display]</p> <p>This field displays the value only if the user wants to repay the loan interest amount and has entered any value in this field in the previous credit screen Savings Scheme Credit Screen (Fast Path: 2420).</p> <p>This field is applicable to PPF account only.</p>
Current Year Subscription	<p>[Display]</p> <p>This field displays the value if the SS account holder wants to pay the subscription amount in the current financial year.</p> <p>For SSY account, this field is mandatory. For PPF account, this field is mandatory if there is no loan and optional if there is a loan principal or loan interest outstanding being repaid.</p>
Transaction Amount	<p>[Display]</p> <p>This field displays the total payment amount.</p> <p>On submission of the transaction the system will post each of the bucket amount (Subscription, Loan principal amount, Loan interest amount) to the respective buckets in the PPF account and will post a consolidated debit to the CASA account.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type an input for future reference.</p>

4. Input the user reference number.

Savings Scheme Account Credit by Cash

Savings Scheme Account Credit By Cash*

Account Number : 55000000003647 ABCDEF Existing PAN No. :
Total Cash Deposited Today : 52,100.00 PAN No. for transaction : AFUP35518D
Narrative :* CASH DEP Form 60/ 61 :
Penalty Amount : 0.00
Overdue Subscription : 0.00
Loan Principal Amount : 0.00
Loan Interest Amount : 0.00
Current Year Subscription : 12,000.00
Transaction Amount : 12,000.00
User Reference No : 4

Message from webpage
authReqd : Authorization Required. Do you want to continue?
OK Cancel

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

5. Click the **OK** button. The system displays the message **Authorization Required. Do you want to continue?**
6. Click the **OK** button.

2424 - Savings Scheme Account Credit By GL

Using this option, credit to SS account can be made by using GL account. This screen appears when you select the GL option in **Pay by** field in the screen *Savings Scheme Account Credit (Fast Path 2420)*.

Definition Prerequisites

- 2420 - Savings Scheme Account Credit

To perform a credit on SS account by GL

1. Type the fast path **2420** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > SS Account Transactions > Savings Scheme Account Credit**. The system displays the **Savings Scheme Account Credit** screen.
2. Follow the procedure as mentioned in the screen *Savings Scheme Account Credit (Fast Path 2420)* and select **GL** option in **Pay By** field and click the **OK** button.
3. The system displays the **Savings Scheme Account Credit by GL** screen.

Savings Scheme Account Credit by GL

Savings Scheme Account Credit by GL*

Account Number : [5500000003547] [ABCDEF]

GL Acct No : [141321003] [OT Asset Deferred Inception Gain on Purcha]

Narrative :* [Credit by GL] Value Date : [15/04/2017]

Penalty Amount : [0.00]

Overdue Subscription : [0.00]

Loan Principal Amount : [0.00]

Loan Interest Amount : [0.00]

Current Year Subscription : [2,500.00]

Transaction Amount : [2,500.00]

User Reference No : [3]

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

[Go] [Close] [Clear]

Field Description

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

Field Name	Description
Account Number	[Display] This field displays the SS account number. The name of the account holder is populated adjacent to the account number.
GL Account Number	[Display] This field displays the GL account number.
Narrative	[Mandatory, Character, 40] Type the narration. By default the system displays Credit by GL .
Value Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date from the pick list.
Penalty Amount	[Display] This field displays the penalty amount which is due on the SS account for non-payment of minimum subscription for any of the previous financial year/s. The calculation is as follows: <i>Penalty Amount = Subscription Penalty Amount (defined at PPF⁵ Subscription Plan Parameter) * Number of years minimum subscription amount not paid</i>
Overdue Subscription	[Display] This field displays the sum of all unpaid minimum subscriptions for the previous financial years. The calculation is as follows: <i>Overdue Subscription Amount = Number of Subscriptions Overdue * Minimum Subscription Amount in the FY (maintained in PPF/SSY bank subscription parameters)</i>
Loan Principal Amount	[Display] This field displays a value only if the user wants to repay the loan principal amount and has entered a value in this field in the previous credit screen Savings Scheme Account Credit (Fast Path 2420). This field will be applicable for PPF account only
Current Year Subscription	[Display] This field displays the value if the SS account holder wants to pay the subscription amount in the current financial year. For SSY account, this field is mandatory. For PPF account, this field is mandatory if there is no loan and optional if there is a loan principal or loan interest outstanding being repaid.

⁵ (Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal outstanding.)

Field Name	Description
User Reference Number	[Optional, Alphanumeric, 40] Type an input for future reference.

4. Enter the relevant details and click the **OK** button.

Savings Scheme Account Credit by GL

The screenshot shows a web application window titled "Savings Scheme Account Credit by GL". The form contains the following fields:

- Account Number: 5500000003647
- GL Acct No: 141321003
- Narrative: Credit by GL
- Value Date: 15/04/2017
- Penalty Amount: 0.00
- Overdue Subscription: 0.00
- Loan Principal Amount: 0.00
- Loan Interest Amount: 0.00
- Current Year Subscription: 2,500.00
- Transaction Amount: 2,500.00
- User Reference No: 3

An "Authorization Required" dialog box is displayed in the center of the screen. The dialog box contains the text: "authReqd : Authorization Required. Do you want to continue?" and has "OK" and "Cancel" buttons.

At the bottom of the window, there is a navigation bar with buttons for "USE", "OK", "Close", and "Clear".

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

Note 1: For more information on Authorization Reason refer to the Oracle FLEXCUBE Introduction User Manual.

6525 - Savings Scheme Account Credit By Cheque

Using this option, credit to SS account can be made by Cheque. This screen appears when you select the Cheque option in **Pay by** field in the screen *Savings Scheme Account Credit (Fast Path 2420)*.

Definition Prerequisites

- 2420 - Savings Scheme Account Credit

To perform a credit on SS account by Cheque

1. Type the fast path **2420** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > SS Account Transactions > Savings Scheme Account Credit**.
2. The system displays the **Savings Scheme Account Credit** screen.
3. Follow the procedure as mentioned in screen Savings Scheme Account Credit (Fast Path 2420) and select **Cheque** option in **Pay By** field and click the **OK** button.
4. The system displays the **Savings Scheme Account Credit by Cheque** screen.

Savings Scheme Account Credit by Cheque

Savings Scheme Account Credit By Cheque*

Account No : 5500000018700 ACCT_TITLE_3126

Narrative : CHQ DEP

Penalty Amount : 50.00

Overdue Subscription : 500.00

Loan Principal Amount : 0.00

Loan Interest Amount : 0.00

Current Year Subscription : 0.00

Transaction Amount : 550.00

User Reference 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
------------	-------------

Field Name	Description
Account Number	[Display] This field displays the SS account number. The name of the account holder is populated adjacent to the account number.
Narrative	[Optional, Alphanumeric, 40] Type the narration. By default the system displays CHQ DEP
Penalty Amount	[Display] This field displays the penalty amount which is due on the SS account for non-payment of minimum subscription amount for any of the previous financial year/s. The calculation is as follows: <i>Penalty Amount = Subscription penalty amount (defined at PPF⁶ Subscription plan parameter) * Number of years minimum subscription amount not paid.</i>
Overdue Subscription	[Display] This field displays the total unpaid minimum subscription amount for the previous financial years. The calculation is as follows: <i>Overdue Subscription Amount = Number of Subscriptions Overdue * Minimum Subscription Amount in FY (maintained in PPF/SSY bank subscription parameters.</i>
Loan Principal Amount	[Display] This field displays a value only if the account holder wants to repay the loan principal amount and has entered a value in this field in the previous credit screen Savings Scheme Account Credit (Fast Path 2420). This field is applicable to PPF account only.
Loan Interest Amount	[Display] This field displays a value only if the account holder wants to repay the loan interest amount and has entered a value in this field in the previous credit screen Savings Scheme Account Credit (Fast Path 2420). This field is applicable to PPF account only.
Current Year Subscription	[Display] This field displays the current year subscription amount entered in the previous credit screen Savings Scheme Account Credit (Fast Path 2420).

⁶(Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal outstanding.)

Field Name	Description
Transaction Amount	<p>[Display]</p> <p>This field displays the amount in the field Total Payment Amount from the previous credit screen <i>Savings Scheme Account Credit (Fast Path 2420)</i>.</p> <p>On submission of the transaction the system will post each of the bucket amount i.e. Subscription, Loan principal amount and Loan interest amount to the respective buckets in the PPF account and post a consolidated debit to the CASA account.</p>
User Reference Number	<p>[Optional, Alphanumeric, 40]</p> <p>Type an input for future reference.</p>

- Click **Instrument** link. The system displays the Instrument Details screen.
- Enter the relevant instrument details.
- Click the **OK** button. The system returns back to **Savings Scheme Account Credit by Cheque** screen.

Savings Scheme Account Credit by Cheque

Savings Scheme Account Credit By Cheque*

Account No : 55000000018650 ACCT_TITLE_3126

Narrative : CHQ DEP

Penalty Amount : 0.00

Overdue Subscription : 0.00

Loan Principal Amount : 0.00

Loan Interest Amount : 0.00

Current Year Subscription : 100.00

Transaction Amount : 100.00

User Reference No :

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

UDF | OK | Close | Clear

- Click the **OK** button.

Note 1: For more information on Instrument refer to the Common Screens option available in the Oracle FLEXCUBE Introduction User Manual

1.3. 2430 - Savings Scheme Account Debit

Using this screen, debit to the SS account either towards loan or withdrawal can be done. The system debits the SS account and credits the user's CASA or GL account. Debit transaction is not allowed on accounts which are in matured status. Debit transaction is also not allowed on SSY accounts except one-time withdrawal when the age of the girl child is 18 years and the reason for withdrawal is either marriage or higher education of the girl child.

Definition Prerequisites

- 8058 - Savings Scheme Account Opening

To perform debit on SS account

1. Type the fast path **2430** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > SS Account Transactions > Savings Scheme Account Debit**.
2. The system displays the **Savings Scheme Account Debit** screen.

Savings Scheme Account Debit

Savings Scheme Account Debit*

Account Number :*

Branch Code : Branch Name :

Product Code :

Account Open Date :

Maturity Date : Extended Maturity Date :

Loan Period - Start Date : Loan Period - End Date :

Withdrawal Period - Start Date :

Loan Principal Amount Outstanding : Loan Interest Outstanding :

Type of Debit Allowed :

Maximum Debit Amount :

Amount to Withdraw / Loan Amount :*

Withdraw By :*

CASA

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
------------	-------------

Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the account number for which you want to do the debit. The account title is populated adjacent to the account number.
Branch Code	[Display] This field displays the branch code to which the SS account belongs.
Branch Name	[Display] This field displays the branch short name to which the SS account belongs.
Product Code	[Display] This field displays the product code to which the SS account belongs. The product name is displayed along with the product code.
Account Open Date	[Display] This field displays the date on which the SS account has been opened. For Transfer loan accounts, the original account open date in other bank/post office is displayed.
Maturity Date	[Display] This field displays the maturity date of the SS account based on the standard term of the product derived from account opening date.
Extended Maturity Date	[Display] This field displays the date if the SS account has matured and extended using the Savings Scheme Block Extension (Fast Path: SMM05). It will be blank if the SS account has not been extended. Block Extension is applicable to PPF ⁷ account only.
Loan Period – Start Date	[Display] This field displays the start date of the financial year from which the SS account holder can avail a loan facility against the balance in his/ her SS account.
Loan Period –End Date	[Display] This field displays the financial year end date until which the SS account holder can avail of a loan facility against the balance in his/ her SS account..

⁷(Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal outstanding.)

Field Name	Description
Withdrawal Period-Start Date	[Display] This field displays the start date of the financial year from which the withdrawal is allowed. This field is applicable to PPF account only.
Loan Principal Amount Outstanding	[Display] This field displays the outstanding principal amount of the loan taken on the SS account. If the value displayed is greater than 0, then further loan cannot be taken. If the value displayed is 0, then loan can be availed depending on the year in which the inquiry is been done from the PPF account opening financial year. This field is applicable to PPF account only.
Loan Interest Outstanding	[Display] This field displays the outstanding interest amount on the loan taken. This field is applicable to PPF account only.
Type of Debit Allowed	[Display] This field displays the type of debit allowed on the SS account as on the current date. Based on the account open date and the period of the SS account till date, the options which displayed are: <ul style="list-style-type: none"> • No Debit Allowed • Loan Allowed • Withdrawal Allowed • Extension Withdrawal
Maximum Debit Allowed	[Display] This field displays the maximum debit amount the account holder is eligible. The maximum debit allowed amount will depend based on the date of the inquiry and the PPF account opening date. For Transfer In accounts, the original account open date from other bank/Post Office will be considered. This field is applicable to PPF account only.
Amount to Withdraw/Loan Amount	[Mandatory, Numeric, 13, Two] Type the amount the account holder wants to withdraw. The amount to be withdrawn/ loan amount can be equal to or less than the maximum debit allowed amount. Based on the financial year in which debit is been done, the system will either take the debit as loan on SS account or withdrawal from SS account. This field is applicable to PPF account only.

Field Name	Description
Withdraw By	<p>[Mandatory, Drop-Down]</p> <p>Select the payment withdrawal mode as CASA or GL where you want to transfer the withdrawal amount.</p> <p>The options are:</p> <ul style="list-style-type: none"> CASA - If the CASA option is selected, the system navigates you to the screen Savings Scheme Account Debit by CASA (Fast Path: 2431). GL - If the GL option is selected, the system navigates you to the screen <i>Savings Scheme Account Debit by GL</i> (Fast Path: 2432).

- Enter the account number. The system displays the account holder name in adjacent field with other details.
- Enter the amount to be withdrawn or loan amount.
- Select the **Withdraw By** option from the drop-down list.

Savings Scheme Account Debit

- Click the **OK** button. The system displays the message **Do You Want to continue?**
- Click the **OK** button.

2431 - Savings Scheme Account Debit by CASA

Using this screen, debit to the SS account either towards loan or withdrawal can be done by CASA. The system debits the SS account and credits the user's CASA account. Debit transaction is not allowed on accounts which are in matured status. Debit transaction is also not allowed on SSY accounts except one-time withdrawal when the age of the girl child is 18 years and the reason for withdrawal is either marriage or higher education of the girl child.

Definition Prerequisites

- 2430- Savings Scheme Account Debit

To perform debit on SS account by CASA

1. Type the fast path **2430** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > SS Account Transactions > Savings Scheme Account Debit**. The system displays the **Savings Scheme Account Debit** screen.
2. Follow the procedure as mentioned in **Savings Scheme Account Debit screen (Fast Path 2430)** and select **CASA** option in **Withdraw By** field and click the **OK** button.
3. The system displays the **Savings Scheme Account Debit by CASA** screen.

Savings Scheme Account Debit by CASA

Savings Scheme Debit by CASA*

Account Number : 5500000018650 ACCT_TITLE_3126

CASA Account Number : []

Narrative : FUNDS TRANSFER

Amount : 100.00

User Reference No : []

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

USE OK Close Clear

Field Description

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

Field Name	Description
Account No	[Display] This field displays the SS account number. The account holder's name is populated adjacent to the account number.
CASA Account Number	[Mandatory, Pick List, Numeric, 14] Type the CASA account number or select the account number from the pick list belonging to the same primary customer of the SS account holder. The account holder's name is populated adjacent to the account number.
Narrative	[Optional, Alphanumeric, 40] Type the narration. By default system displays FUNDS TRANSFER .
Amount	[Display] This field displays the transaction amount. It displays the amount entered in the field Amount to Withdraw/Loan amount in the previous screen- <i>Savings Scheme Account Debit (Fast Path: 2430)</i> .
User Reference Number	[Optional, Alphanumeric, 40] Type an input for future reference.

4. Enter the CASA account number and other relevant details.

Savings Scheme Debit by CASA

Savings Scheme Debit by CASA*

Account Number : 55000000019630 TRANSFERINCUSTOMERFULLNAM6

CASA Account Number : 50100001207468 ... test

Narrative : FUNDS TRANSFER

Amount : 100.00

User Reference No : 123

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

UDF OK Close Clear

5. Click the **OK** button. The system displays the message **Authorization Required. Do you want to continue?**
6. Click the **OK** button.

2432 - Savings Scheme Debit by GL

Using this screen, debit to the SS account either towards loan or withdrawal can be done by GL. The system debits the SS account and credits the GL account. Debit transaction is not allowed on accounts which are in matured status. Debit transaction is also not allowed on SSY accounts except one-time withdrawal when the age of the girl child is 18 years and the reason for withdrawal is either marriage or higher education of the girl child.

Definition Prerequisites

- 2430 - Savings Scheme Account Debit

To perform SS Account Debit by GL

1. Type the fast path **2430** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > SS Account Transaction > Savings Scheme Account Debit**. The system displays the **Savings Scheme Account Debit** screen.
2. Follow the procedure as mentioned in Savings Scheme Account Debit screen (Fast Path 2430) and select GL option in **Withdraw By** field and click the **OK** button
3. The system displays the **Savings Scheme Account Debit by GL** screen.

Savings Scheme Debit by GL

Savings Scheme Debit by GL*

Account Number : 5500000019630 TRANSFERINCUSTOMERFULLNAM6
GL : 190601765 SBI CHARGEBACK - RECEIVABLE GL
Narrative : Fund Transfer from Savings Scheme to GL
Amount : 100.00
User Reference No : 123
Value Date : 31/03/2042

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
------------	-------------

Field Name	Description
Account No	[Display] This field displays the SS account number. The account holder's name is populated adjacent to the account number.
GL	[Display] This field displays GL number.
Narrative	[Optional, Alphanumeric, 40] Type the narration. By default the system displays Fund transfer from Savings Scheme to GL.
Amount	[Display] This field displays the transaction amount. It displays the amount which is entered against the field Amount to Withdraw/loan amount in the previous screen Savings Scheme Account Debit (Fast Path: 2430).
User Reference Number	[Optional, Alphanumeric, 40] Type an input for future reference.
Value Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date from the pick List.

4. Enter the relevant details and click the **OK** button.

Savings Scheme Debit by GL

Savings Scheme Debit by GL*

Account Number : 5500000019630 TRANSFERINCUSTOMERFULLNAM6
GL : 190601765 SBI.CHARGEBACK - RECEIVABLE GL
Narrative : Fund Transfer from Savings Scheme to GL
Amount : 100.00
User Reference No : 123
Value Date : 31/03/2042

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

Note 1: For more information on Authorization Reason refer to the *Oracle FLEXCUBE Introduction User Manual*.

1.4. 7080 - Savings Scheme Summary

Using this option the details of the SS account balance such as the available balance, unclear funds, loan amount principal outstanding and loan interest amount outstanding can be viewed. The system also displays the other details like account status, withdrawal period start date and extended maturity date.

Definition Prerequisites

- 8058 - Savings Scheme Account Opening

To inquire the SS details

1. Type the fast path **7080** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > SS Account Transactions > Savings Scheme Summary**.
2. The system displays the **Savings Scheme Summary** screen.

Savings Scheme Summary

The screenshot displays the 'Savings Scheme Summary' window. The title bar reads 'Savings Scheme Summary*'. The main area contains a grid of input fields for the following information:

- Account Number : [] []
- Branch Code : [] []
- Account status : []
- Product Code : []
- Account Open Date : [] [] [] [] [] []
- Maturity Date : [] [] [] [] [] []
- Type of Debit Allowed : []
- No. of Subscription Already Paid This Year : []
- Loan Principal Amount Outstanding : []
- Loan Interest Amount Outstanding : []
- No. of Subscriptions Overdue : []
- Minimum Amount of Payment : []
- Overdue Subscription Amount : []
- Uncleared Funds : []
- Available Balance : []
- Book Balance : []
- Withdrawal Period - Start Date : [] [] [] [] [] []
- Extended Maturity Date : [] [] [] [] [] []
- Maximum Debit Amount : [] [] [] [] [] []
- Subscription Amount Paid For Year : [] [] [] [] [] []
- Loan Date : [] [] [] [] [] []
- Current Loan Interest Rate : [] [] [] [] [] []
- Penalty Amount : [] [] [] [] [] []
- Maximum Amount of Payment : [] [] [] [] [] []

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

Field Description

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

Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the account number which you want to inquire. The account title is displayed adjacent to the account number.
Branch Code	[Display] This field displays the branch code and the branch name to which the SS account belongs.
Account Status	[Display] This field displays the status of the account.
Product Code	[Display] This field displays the product code to which the account belongs. The product name is displayed along with the product code.
Account Open Date	[Display] This field displays the date on which the SS account is opened. For Transfer in accounts, the original account open date in other bank/post office is displayed.
Withdrawal Period - Start Date	[Display] This field displays the effective start date since when the account holder is eligible for a withdrawal from SS account. This field is applicable only for PPF ⁸ account and not for SSY account.
Maturity Date	[Display] This field displays the maturity date of the SS based on the standard term of the product and derived from account opening date.
Extended Maturity Date	[Display] This field displays the extended maturity date in case the SS account is extended post maturity. It is blank if the SS account is not extended. This is applicable only to PPF Account.

⁸(Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal outstanding.)

Field Name	Description
Type of Debit Allowed	<p>[Display]</p> <p>This field displays type of debit allowed on a SS account on current date.</p> <p>The values are:</p> <ul style="list-style-type: none"> • No Debit Allowed • Loan Allowed • Withdrawal Allowed.
Maximum Debit Allowed	<p>[Display]</p> <p>This field displays the maximum amount of debit the account holder is eligible for as on the current date.</p>
Number of subscription already paid this Year	<p>[Display]</p> <p>This field displays the total number of subscriptions received in SS account during the current financial year</p>
Subscription Amount Paid for the Year	<p>[Display]</p> <p>This field displays the summation of all the credits received in SS account towards subscription amount for the current financial year.</p>
Loan Principal Amount Outstanding	<p>[Display]</p> <p>This field displays the outstanding principal loan amount, if any, taken on the SS account as on the date of inquiry. This is applicable for PPF account only.</p>
Loan Date	<p>[Display]</p> <p>This field displays the date on which the loan is taken in SS account. This is applicable for PPF account only.</p>
Loan Interest Amount Outstanding	<p>[Display]</p> <p>This field displays the outstanding interest amount on the loan taken. This is applicable for PPF account only.</p>
Current Loan Interest Rate	<p>[Display]</p> <p>This field displays the current applicable loan interest rate based on the loan date and period of the loan.</p>
No. of Subscriptions Overdue	<p>[Display]</p> <p>This field displays the number of subscriptions overdue for the SS account. This excludes the subscription due for the current financial year.</p>
Penalty Amount	<p>[Display]</p> <p>This field displays the penalty amount due for not paying the minimum subscription amount in the previous financial years.</p>

Field Name	Description
Minimum Amount of Payment	<p>[Display]</p> <p>This field displays the minimum amount that is to be paid by the SS account holder in the current financial year.</p> <p>The calculation is as follows:</p> <p><i>Penalty amount due of previous years + Minimum subscription amount of previous years.</i></p>
Maximum Amount of Payment	<p>[Display]</p> <p>This field displays the maximum amount that can be paid by the SS account holder in the current financial year.</p> <p>The calculation is as follows:</p> <p><i>Penalty due amount of previous years + Minimum subscription amount of previous years + Current year's maximum subscription amount – Subscription amount already paid (if any) in the current financial year</i></p>
Overdue Subscription Amount	<p>[Display]</p> <p>This field displays the minimum subscription amount not paid in the previous financial years.</p> <p>The calculation is as follows:</p> <p><i>Overdue Subscription Amount = The minimum subscription amount per financial year x Number of financial years minimum subscription amount not paid</i></p>
Uncleared Funds	<p>[Display]</p> <p>This field displays the unclear funds present in the account.</p>
Available Balance	<p>[Display]</p> <p>This field displays the balance available in the account.</p>
Book Balance	<p>[Display]</p> <p>This field displays the book balance of the account for the previous posting date .</p>

3. Enter the SS account number and click the <Tab> or <Enter> key. The system displays the account balance.

Savings Scheme Summary

Savings Scheme Summary*

Account Number :	5500000022812	TESTING FOR USER MANUAL
Branch Code :	240	WORLI - SANDOZ HOUSE
Account status :	ACCOUNT OPEN REGULAR	
Product Code :	50000-PPF FULL-DO NOT UPDATE	
Account Open Date :	31/03/2042	Withdrawal Period - Start Date : 01/04/2047
Maturity Date :	01/04/2057	Extended Maturity Date : 01/01/1800
Type of Debit Allowed :	No Debit Allowed	Maximum Debit Amount : 0.00
No. of Subscription Already Paid This Year :	1	Subscription Amount Paid For Year : 55,005.00
Loan Principal Amount Outstanding :	0.00	Loan Date : 01/01/1800
Loan Interest Amount Outstanding :	0.00	Current Loan Interest Rate : 0.00000
No. of Subscriptions Overdue :	0	Penalty Amount : 0.00
Minimum Amount of Payment :	0.00	Maximum Amount of Payment : 94,995.00
Overdue Subscription Amount :	0.00	
Uncleared Funds :	0.00	
Available Balance :	55,005.00	
Book Balance :	0.00	

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

UDF OK Close Clear

4. Click the **Close** button.

1.5. SS011 - Savings Scheme Adhoc Reversal

Using this screen, the reversal of SS account subscription, loan repayment, interest repayment or withdrawal transaction is done. Reversal is allowed only for the last transaction present in the account which is initiated within the same financial year. Current dated transactions cannot be reversed using this screen and these have to be reversed through 6006 screen. While calculating the interest amount system takes into consideration the reversal transaction and recalculates the interest.

Definition Prerequisites

- 8058 - Savings Scheme Account Opening

To define SS Adhoc reversal

1. Type the fast path **SS011** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > SS Account Transactions > Saving Scheme Adhoc Reversal**.
2. The system displays the **Savings Scheme Adhoc Reversal** screen.

Savings Scheme Adhoc Reversal

Sr. No.	Branch Code	Txn Date	Value Date	Posting Date	Txn Code	Dr/Cr	Ccy	Amount	Narration	User ID	Supervisor ID
---------	-------------	----------	------------	--------------	----------	-------	-----	--------	-----------	---------	---------------

Field Description

Field Name	Description
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Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the account number for which Adhoc Reversal is to be done. SS last transaction details are displayed on the tab.
Serial No	[Display] This field displays the serial number of the listed transactions.
Branch Code	[Display] This field displays the branch code and the branch name to which the SS account belongs.
Txn Date	[Display] This field displays the date on which the transaction is done.
Value Date	[Display] This field displays the value date of the transaction.
Posting Date	[Display] This field displays the date on which the transaction is posted.
Txn Code	[Display] This field displays the code of the transaction.
Dr/Cr	[Display] This field displays whether the transaction is a debit or a credit transaction.
CCY	[Display] This field displays the currency of the transaction.
Amount	[Display] This field displays the amount of the transaction.
Narration	[Display] This field displays the narration of the transaction.
Reversal GL	[Display] This field displays the reversal GL number along with the GL description.
Reversal Reason	[Optional, Alphanumeric, 40] Type the reason for reversal.

3. Enter the account number and press the <Tab> or <Enter> key.
4. Input the required details in the fields and click the **OK** button.

Savings Scheme Adhoc Reversal

Savings Scheme Adhoc Reversal*

Account No : 5500000019630 TRANSFERINCUSTOMERFULLNAM6

SS Last Transaction Details

Sr. No.	Branch Code	Txn Date	Value Date	Posting Date	Txn Code	Dr/Cr	Ccy	Amount	Narration	User ID	Supervisor ID
1	240	10/03/2016	31/03/2042	31/03/2042	2423	C	INR	750.00	Subscription CASH DEP SANDOZ - MUMBAI	TRAM240	SVIGNESH240

Reversal GL : 190601765 SBI CHARGEBACK - RECEIVABLE GL

Reversal Reason : test

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

1.6. 2440 - Closeout Withdrawal

Using this screen, user can close the PPF⁹/SSY account. The system allows to close the PPF/SSY account post maturity of the account. Closure of account before maturity is allowed by providing the closure reason in the screen *Savings Scheme Account Maintenance (Fast Path: SS021)*. The PPF/SSY account closure can be done through CASA/Bankers Cheque/Demand Draft mode.

Definition Prerequisites

- 8058 - Saving Scheme Account Opening
- SS021 - Saving Scheme Account Maintenance

To perform closeout withdrawal of SS account

1. Type the fast path **2440** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > SS Account Transactions > Closeout Withdrawal**.
2. The system displays the **Closeout Withdrawal** screen.

Closeout Withdrawal

Closeout Withdrawal*

Account Number :

Branch Code : Branch Name :

Product Code :

Reason Code :

Balance :

Interest Accrued :

Loan Principal Amount Outstanding : Loan Interest Amount Outstanding :

Closeout Withdrawal Amount :

Pay By :

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

UDF OK Close Clear

⁹(Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal outstanding.)

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 14] Type a SS account number for which closeout withdrawal is to be done. The account title is populated adjacent to the account number.
Branch Code	[Display] This field displays the branch code to which the SS account belongs.
Branch Name	[Display] This field displays the branch short name to which the SS account belongs.
Product Code	[Display] This field displays the product code to which the SS account belongs. The product name is displayed besides the product code.
Reason Code	[Display] This field displays the reason for closure of account.
Balance	[Display] This field displays the available balance in the SS account.
Interest Accrued	[Display] This field displays the interest which has accrued from the last interest capitalization date till the previous month end date in which the close out withdrawal is done.
Loan Principal Amount Outstanding	[Display] This field displays the loan principal outstanding amount if any is pending from the account holder. This field is applicable to PPF account only.
Loan Interest Amount Outstanding	[Display] This field displays the outstanding interest amount on the loan taken from the SS account. The outstanding loan interest amount will be deducted from the final payout amount. This field is applicable to PPF account only.
Closeout Withdrawal Amount	[Display] This field displays the final amount which the account holder can withdraw on closeout withdrawal. The formula to derive this value is as below: Closeout withdrawal amount = Balance + Interest Accrued – loan interest (if any) Loan parameter will be applicable to PPF account only.

Field Name	Description
Pay By	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate mode of payment from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> CASA - If the CASA option is selected, the system navigates you to the screen Savings Scheme Closeout Withdrawal CASA (Fast Path: 2441). Bankers Cheque - If the Bankers Cheque option is selected, the system navigates you to the screen Bankers Cheque (Fast Path: 2442). Demand Draft - If the Demand Draft option is selected, the system navigates you to the screen Demand Draft (Fast Path: 2443)

- Enter the account number and press the <TAB> or <ENTER> key.
- Select the appropriate **Pay by** option from the drop-down list.

Closeout Withdrawal

The screenshot shows the 'Closeout Withdrawal*' application window. The interface includes the following fields and values:

- Account Number : 5500000003662
- Branch Code : 240
- Branch Name : WORLI - SANDOZ HOUSE
- Product Code : 50002-PPF LOAN-DO NOT UPDATE
- Reason Code : Matured
- Balance : 17,42,693.00
- Interest Accrued : 1,38,737.00
- Loan Principal Amount Outstanding : 23,425.00
- Loan Interest Amount Outstanding : 1,406.00
- Closeout Withdrawal Amount : 18,80,024.00
- Pay By : Bankers Cheque (selected from a dropdown menu)

At the bottom of the window, there is a navigation bar with buttons for 'UDF', 'OK', 'Close', and 'Clear'. The 'OK' button is highlighted.

- Click the **OK** button. The system displays the message **Do you want to continue?**
- Click the **OK** button.

2441 - Savings Scheme Closeout Withdrawal CASA

Using this screen, the closeout withdrawal amount is transferred to the CASA account. This screen appears when you select CASA in **Pay By** mode in the screen *Closeout Withdrawal (Fast Path: 2440)*.

Definition Prerequisites

- 8058 - Savings Scheme Account Opening
- SS021 - Saving Scheme Account Maintenance

To perform SS Closeout Withdrawal CASA

1. Type the fast path **2440** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > SS Account Transactions > Closeout Withdrawal**. The system displays the screen Closeout Withdrawal (Fast Path: 2440).
2. Follow the procedure as mentioned in the screen Closeout Withdrawal (Fast Path: 2440) and select **CASA** option in **Pay By** field and click the **OK** button.
3. The system displays the **Savings Scheme Closeout Withdrawal CASA** screen.

Savings Scheme Closeout Withdrawal CASA

Savings Scheme Closeout Withdrawal CASA*

Account Number : 5500000015565 ACCT_TITLE_3126

CASA Account Number : [REDACTED]

Narrative : FUNDS TRANSFER

Amount : 2,47,453.00

User Reference No : [REDACTED]

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
------------	-------------

Field Name	Description
Account No	[Display] This field displays the SS account number. The account holder's name is populated adjacent to the account number.
CASA account Number	[Mandatory, Pick List, Numeric ,14] Select the appropriate account from the pick list or type it. On click of pick list the CASA account belonging to the same customer of the SS account holder and guardian is displayed. It has two columns - CASA account number and customer name.
Narrative	[Optional] Type the narration. By default the system displays FUNDS TRANSFER .
Amount	[Display] This field displays the final closeout withdrawal amount which will be transferred to the account holder's CASA account.
User Reference Number	[Optional, Alphanumeric, 40] Type an input for future reference.

4. Enter the CASA account number.
5. Click the **OK** button.

Saving Scheme Closeout Withdrawal CASA

Savings Scheme Closeout Withdrawal CASA*

Account Number : 5500000003662 DIBIN

CASA Account Number : 50100001201908 DIBIN

Narrative : FUNDS TRANSFER

Amount : 18,80,024.00

User Reference No : 123

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

UDF OK Close Clear

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

2442 - Bankers Cheque

Using this screen, the closeout withdrawal amount can be paid through bankers cheque. This screen appears when you select the Bankers Cheque option in **Pay By** mode in the screen *Closeout Withdrawal (Fast Path: 2440)*.

Definition Prerequisites

- 8058 - Savings Scheme Account Opening
- SS021- Savings Scheme Account Maintenance

To perform SS closeout withdrawal to Bankers Cheque

1. Type the fast path **2440** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > SS Accounts > Closeout Withdrawal**. The system displays the screen *Closeout Withdrawal (Fast Path: 2440)*.
2. Follow the procedure as mentioned in the screen *Closeout Withdrawal (Fast Path: 2440)* and select **Bankers Cheque** option in **Pay By** field and click the **OK** button.
3. The system displays the **Bankers Cheque** screen.

Bankers Cheque

Bankers Cheque*

Account Number : 5500000015565 ACCT_TITLE_3126

Issuer Code : []

Issue Date : 31/03/2042 []

Routing No. : []

Bank : []

Branch : MUMBAI - MAHARASHTRA

Sector : []

Serial No : []

BC No : []

Passport/ IC No : []

Beneficiary Name : []

Beneficiary Address 1 : []

Beneficiary Address 2 : []

Beneficiary Address 3 : []

Narrative : MC Issued-

User Reference 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
------------	-------------

Field Name	Description
Account No	[Display] This field displays the SS account number. The account holder's name is populated adjacent to the account number.
Issuer Code	[Mandatory, Pick List] Select the appropriate option from the pick list or type it.
Issue Date	[Display] This field displays the issue date which is by default the current system process date.
Routing No	[Display] This field displays the routing number against which the BC has been drawn.
Bank	[Display] This field displays the bank name based on routing number.
Branch	[Display] This field displays the branch name based on routing number.
Sector	[Display] This field displays the sector name based on routing number.
Serial No	[Display] This field displays a system generated serial number for instrument type as bankers cheque.
BC No	[Mandatory, Numeric, 12] Type the BC number of bankers cheque.
Passport /IC No	[Mandatory, Alphanumeric, 20] Type the passport or IC number of the beneficiary.
Beneficiary Name	[Mandatory, Character, 40] Type the name of the beneficiary in whose name the bankers cheque needs to be issued. Bank has to operationally check this and input the same beneficiary name.
Beneficiary Address 1	[Optional, Alphanumeric, 40] Type the address line 1 of the beneficiary.
Beneficiary Address 2	[Display] Type the address line 2 of the beneficiary.
Beneficiary Address 3	[Display] Type the address line 3 of the beneficiary.

Field Name	Description
Narrative	[Mandatory, Character, 40] Type the narration as part of bankers cheque issuance. The user is allowed to modify the narration.
User Reference Number	[Optional, Alphanumeric, 40] Type an input for future reference.

4. Enter the issuer code.

Bankers Cheque

Bankers Cheque*

Account Number : 55000000015565 ACCT_TITLE_3126

Issuer Code : ...

Issue Date : 31/03/2042

Routing No. :

Bank :

Branch : MUMBAI - MAHARASHTRA

Sector :

Serial No :

BC No : 787878

Passport/ IC No : 8787

Beneficiary Name : dasdasdasd

Beneficiary Address 1 : adasdasda

Beneficiary Address 2 : 2132131231

Beneficiary Address 3 :

Narrative : MC Issued-

User Reference No : 123

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

2443 - Demand Draft

Using this screen, the closeout withdrawal amount can be paid through a demand draft. This screen appears when you select the Demand Draft option in **Pay By** mode in the screen *Closeout Withdrawal (Fast Path: 2440)*.

Definition Prerequisites

- 8058 - Savings Scheme Account Opening
- SS021 - Saving Scheme Account Maintenance

To perform Bankers Cheque

1. Type the fast path **2440** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > SS Account Transactions > Closeout Withdrawal**. The system displays the screen *Closeout Withdrawal (Fast Path: 2440)*
2. Follow the procedure as mentioned in the screen *Closeout Withdrawal (Fast Path: 2440)* and select **Demand Draft** option in **Pay By** field and click the **OK** button.
3. The system displays the **Demand Draft** screen.

Demand Draft

Demand Draft*

Account Number : 5500000015565 ACCT_TITLE_3126

Issuer Code : [] []

Payable Branch : [] []

Issue Date : 31/03/2042 [] []

Routing No. : []

Bank : []

Branch : []

Serial No. : []

DD No. : []

Passport/IC No. : []

Beneficiary Name : []

Beneficiary Address 1 : []

Beneficiary Address 2 : []

Beneficiary Address 3 : []

Narrative : DD Issued- []

User Reference 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
------------	-------------

Field Name	Description
Account No	[Display] This field displays the SS account number. The account holder's name is populated adjacent to the account number.
Issuer Code	[Mandatory, Pick List] Select the appropriate option from the pick list or type it. It displays the issuer code as selected by user using pick list
Payable Branch	[Mandatory, Pick List] Select the appropriate branch name from the pick list. The first text box displays the branch code and the second text box displays the branch name which is been selected. Based on the issuer code that is selected, the system displays the branch details maintained for that bank.
Issue Date	[Display] This field displays the issue date which is defaulted to current system process date.
Routing No	[Display] This field displays the routing number against which the demand draft has been drawn.
Bank	[Display] This field displays the Bank name based on the routing number.
Branch	[Display] This field displays the Branch name based on routing number.
Serial No	[Display] This field displays a system generated serial number for instrument type as Demand Draft.
DD No	[Mandatory, Numeric, 12] Type the Demand Draft instrument number. It is a user input field.
Passport /IC No	[Mandatory, Alphanumeric, 20] Type the passport or IC number of beneficiary.
Beneficiary Name	[Mandatory, Character, 40] Type the name of the beneficiary in whose name demand draft needs to be issued. Bank has to operationally check this and input the same beneficiary name.
Beneficiary Address 1	[Optional, Alphanumeric, 40] Type The address line 1 of the beneficiary.
Beneficiary Address 2	[Display] Type The address line 2 of the beneficiary.

Field Name	Description
Beneficiary Address 3	[Display] Type The address line 3 of the beneficiary.
Narrative	[Mandatory, Character, 40] Type the default narration as part of demand draft issuance. The user is allowed to modify the narration.
User Reference Number	[Optional, Alphanumeric, 40] Type an input for future reference.

4. Enter the issuer code.

Demand Draft

Demand Draft*

Account Number : 55000000015565 ACCT_TITLE_3126

Issuer Code : ...

Payable Branch : ...

Issue Date : 31/03/2042

Routing No. :

Bank :

Branch :

Serial No :

DD No : 78887

Passport/ IC No : 878787

Beneficiary Name : test1234123

Beneficiary Address 1 : 234234234jkh

Beneficiary Address 2 : jkhkjkh213123

Beneficiary Address 3 : 3213213

Narrative : DD Issued-

User Reference No : 123

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

2. Savings Scheme Inquiries

2.1. SS031 - Savings Scheme Statement Inquiry

Using this screen, transactions done on SS account such as on account transactions, off account transactions and all transactions can be inquired. The transactions are displayed for a specific date or for a specific period depending on the option selected.

While the transaction tab lists all the transactions for the given period, the individual transaction details including the user Id and authorizer Id can be viewed under the details tab.

Definition Prerequisites

- 8058 - Savings Scheme Account Opening

To check SS Account Transactions

1. Type the fast path **SS031** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > SS Transactions > Inquires > Saving Scheme Statement Inquiry**.
2. The system displays the **Savings Scheme Statement Inquiry** screen.

Savings Scheme Statement Inquiry

Savings Scheme Statement Inquiry*

Account Details

Account No : Name :
Customer ID : Branch :
Status : Currency :
Product :

Statement Period

All On Account Off Account

Period

Start Date : 01/01/1800
End Date : 01/01/1800

Balance Details

Opening Balance : 0.00
Closing Balance : 0.00

Cheque/User Ref No :

Transaction Details

Txn Date	Value Date	Description	Txn Literal	Cheque No	Dr/Cr	Orig. Bm.	Amount
----------	------------	-------------	-------------	-----------	-------	-----------	--------

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
------------	-------------

Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the account number for which you want to view the details.
Name	[Display] This field displays the name of the SS account holder.
Customer ID	[Display] This field displays the customer ID number of the SS account holder.
Branch	[Display] This field displays the branch code and the branch name under which the SS account is opened.
Status	[Display] This field displays the current status of the SS account.
Currency	[Display] This field displays the currency of the SS account.
Product	[Display] This field displays the product code and product name under which the SS account is opened.
Statement Period - All	[Optional, Radio Button] Click the All radio button and select the start date and end date. The system displays all the on and off account transactions.
Statement Period - On Account	[Optional, Radio Button] Click the On Account radio button and select the start date and end date. The system displays all the on account transactions(such as credit to SS Account , debit to SS Account as loan/ withdrawal)
Statement Period - Off Account	[Optional, Radio Button] Click the Off Account radio button and select the start date and end date. The system displays all the off account transactions(such as loan interest repayment , penalty payment on the SS account)
Period - Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start date from the pick list. This date cannot be prior to the account opening date.
Period - End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end date from the pick list. This date cannot be prior to the account opening date
Balance Details	[Display] This field displays the opening and closing balance when the on account inquiry is performed.

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

Cheque/User Ref No	[Optional, Numeric, 17] Type the cheque number present on the MICR line of the instrument.
---------------------------	---

3. Enter the SS account number and click the <Tab> or <Enter> key.
4. Select the required statement period.
5. Click the **OK** button. The system displays the **Transactions** tab.

Transactions Tab

Account Details

Account No : 5500000018064 Name : 8710TEST01.SHORTNAME
 Customer ID : 50263805 Branch : 560 MUMBAI - MAHARASHTRA
 Status : Account Open Regular Currency : INR
 Product : 50002 - PPF LOAN-DO NOT UPDATE

Statement Period

All Period Start Date : 01/04/2015 End Date : 31/03/2042
 On Account
 Off Account

Balance Details

Opening Balance : -32,000.00
 Closing Balance : 2,47,982.00

Cheque/User Ref No :

Txn Date	Value Date	Description	Txn Literal	Cheque No	Dr/Cr	Orig. Brn.	Amount
03/12/2015	31/03/2039	CREDIT INTEREST CAPITALISED	CIN	0	C	560	15,125.00
08/12/2015	31/03/2040	SUBSCRIPTION PPF CHEQUE DEPOSIT - MICR CLG - SANDOZ - MUMBAI	CHD	000000200365	C	240	32,000.00
08/12/2015	03/11/2039	SUBSCRIPTION CHQ DEP - MICR CLG - SANDOZ - MUMBAI	CHD	000000123002	C	240	35.00
08/12/2015	03/11/2039	CHQ RET CHEQUE ALTERED REFER TO DRAWER	CDR	000000123002	D	560	35.00
24/12/2015	31/03/2040	CREDIT INTEREST CAPITALISED	CIN	0	C	560	18,092.00
11/01/2016	31/03/2041	CREDIT INTEREST CAPITALISED	CIN	0	C	560	22,366.00

Export To E

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
------------	-------------

Txn Date	[Display] This field displays the date on which the transaction is done.
-----------------	---

Value Date	[Display] This field displays the value date of the transaction.
-------------------	---

Description	[Display] This field displays the description of the transaction.
--------------------	--

Field Name	Description
Txn Literal	[Display] This field displays the Txn literal of the transaction.
Cheque No	[Display] This field displays the cheque number.
Dr/Cr	[Display] This field displays whether the transaction is a debit transaction or a credit transaction.
Orig Brn	[Display] This field displays the origination branch of the txn.
Amount	[Display] This field displays the amount for which the transaction is done.

- Double-click any of the record to view the details.
- The system displays the **Details** tab.

Details Tab

Savings Scheme Statement Inquiry*

Account Details

Account No : 5510000012010 Name : B
Customer ID : 50263969 Branch : 240 ... WORLI - SANDOZ HOUSE
Status : Account Open Regular Currency : INR
Product : 50006 - SSY MINIMAL-DO NOT UPDATE

Statement Period

All **Period**
Start Date : 31/01/2012
End Date : 31/03/2042
 On Account
 Off Account

Balance Details

Opening Balance : -50.00
Closing Balance : 3,533.00

Cheque/User Ref No : _____

Transaction | **Details**

Txn Date : 03/12/2015 Txn Time : 04 : 56 : 40 PM Txn Branch : 240 SANDOZ - MUMBAI
Value Date : 03/08/2039 Mnemonic Code : 6525 Trace No : 3000
Posting Date : 03/08/2039 Cheque Number : 000000454545 Debit/Credit : C
Batch No : 91 Txn Literal : CHD Amount Acy : 3,000.00
User ID : TRAM240 Txn CCY : INR Amount Tcy : 3,000.00
Authoriser : SRAM240 Clearing Type : Deposit Type :
Description : SUBSCRIPTION CHQ DEP - LATE CLG 0 280 - SANDOZ - MUMBAI Existing PAN No :
PAN No For Txn :
Form 60 / 61 :
Txn Ref No : 55146003220390803009100000030 User Ref No : 656

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
Txn Date	[Display] This field displays the date on which the transaction is done.
Txn Time	[Display] This field displays time of the transaction.
Txn Branch	[Display] This field displays the branch of the bank where the transaction is done.
Value Date	[Display] This field displays the value date of the transaction.
Mnemonic code	[Display] This field displays the mnemonic code of the transaction.
Trace No	[Display] This field displays the trace number of the transaction.
Posting Date	[Display] This field displays the date when the transaction is posted.
Cheque Number	[Display] This field displays the cheque number of the transaction.
Debit/Credit	[Display] This field displays whether the transaction is a debit transaction or a credit transaction.
Batch No	[Display] This field displays the batch number of the transaction.
Txn Literal	[Display] This field displays the txn literal of the transaction.
Amount Acy	[Display] This field displays the amount in account currency.
User ID	[Display] This field displays the user ID of the teller who initiated the transaction.
Txn CCY	[Display] This field displays the currency of the transaction.
Amount Tcy	[Display] This field displays the amount in transaction currency.

Field Name	Description
Authorizer	[Display] This field displays the authorizer of the transaction.
Clearing Type	[Display] This field displays the clearing type of the transaction.
Deposit Type	[Display] This field displays the deposit type of the transaction.
Description	[Display] This field displays the description of the transaction.
Existing PAN No	[Display] This field displays the PAN number of the customer.
PAN no for Txn	[Display] This field displays the PAN number of the customer.
Form 60/61	[Display] This field displays whether Form 60/61 is collected from the customer.
Txn Ref No	[Display] This field displays the system generated reference number of the transaction.
User Ref No	[Display] This field displays the transaction reference number entered by the user.

Click the **Close** button.

3. Savings Scheme Other Transactions

3.1. SS021 - Savings Scheme Account Maintenance

Using this screen we can update the status of SS account or the reason for closure of SS account. For pre-matured closure of the account select the reason for closure and then close the account using the screen *Closeout Withdrawal (Fast Path: 2440)*.

The account status can be modified to have any of the following conditions:

- Block the account
- Disallow Debit
- Disallow Credit
- Remove the block
- Allow Debits
- Allow Credits

The reasons for pre-closure of SS account are as follows:

- Minimum subscription amount not paid in 1st year
- Account Holder is deceased
- Ministry of Finance Letter Obtained
- Wrongly Open Account
- Duplicate PPF account
- Marriage of the Account Holder

Definition Prerequisites

- 8058 - Savings Scheme Account Opening

Modes Available

Modify, amend, cancel, authorize and inquiry. For more information on the procedures of every mode, refer to Standard Maintenance Procedures.

To perform SS account maintenance

1. Type the fast path **SS021** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > SS Transactions > Other Transactions > Saving Scheme Account Maintenance**.
2. The system displays the **Savings Scheme Account Maintenance** screen.

Savings Scheme Account Maintenance

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the SS account number for which you want to view the details.
Customer Name	[Display] This field displays the customer name of the SS account holder.
Currency	[Display] This field displays the currency of the SS account.
Product Name	[Display] This field displays the product code and product name under which the SS account is opened.
Branch	[Display] This field displays the branch code and the branch name under which the SS account is opened.
Account Status	[Display] This field displays the current status of the SS account.

Field Name	Description
Passbook Status	<p>[Display]</p> <p>This field displays the passbook issued status which is any of the following:</p> <ul style="list-style-type: none"> • Passbook Not Issued • Passbook Issued • Passbook Lost
Action	<p>[Optional, Drop-Down]</p> <p>Select the appropriate action from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Block The Account • Disallow Dr • Disallow Cr • Remove The Block • Allow Debits • Allow Credits
Reason for Closure	<p>[Mandatory, Drop-Down]</p> <p>Select the reason for closure from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Minimum Subscription not paid in 1st Year • Account Holder is deceased • Ministry of Finance Letter Obtained. • Wrongly Open Account • Duplicate PPF account • Marriage of the Account Holder
Reason for Status Change	<p>[Mandatory, Drop-Down]</p> <p>Select the reason for the status change from the drop-down list. The value in this field is displayed as per the maintenance done in the screen Reason Code Maintenance (Fast Path: BAM40).</p>
Remarks	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the remark for closure of the SS account</p>
Staff Account	<p>[Display]</p> <p>This field displays whether the SS account belongs to a staff.</p>

3. Enter the account number and press the <Tab> or <Enter> key.
4. Select the appropriate option from the drop-down list in **Action** field.

5. Select the appropriate option from the drop-down list in **Reason for closure & Reason for Status Change** fields.

Savings Scheme Account Maintenance

Savings Scheme Account Maintenance *

Account No : 5500000022812 Customer Name : TESTING
Currency : INR Product Name : 50000 - PPF FULL-DO NOT UPDATE
Branch : 240 WORLI - SANDOZ HOUSE

Account Status : Account Open Regular Passbook Status : Passbook Not Issued
Action : Disallow Cr Reason for Closure :
Reason for Status Change : 4006-TEST - CR BLOCK Remarks :
Staff Account :

Record Details
Input By : TPATIL240 Authorized By : SYSTEM Last Mnt. Date : 09/02/2016 18:18:44 Last Mnt. Action : Authorize Authorized :
Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry UDF Ok Close Clear

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

Savings Scheme Account Maintenance

Savings Scheme Account Maintenance *

Account No : 5500000022812 Customer Name : TESTING
Currency : INR Product Name : 50000 - PPF FULL-DO NOT UPDATE
Branch : 240 WORLI - SANDOZ HOUSE

Account Status : Account Open Regular Passbook Status : Passbook Not Issued
Action : Disallow Cr Reason for Closure :
Reason for Status Change : 4006-TEST - CR BLOCK Remarks :
Staff Account :

Record Details	Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
	TPATIL240	SYSTEM	09/02/2016 18:18:44	Authorize	<input checked="" type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

6. Click the **OK** button. The system displays the message **Record Modified...Authorization Pending**.
7. Click the **OK** button. The account details are modified once the record is authorized.
- 8.
9. Click the **OK** button. The system displays the message **Record Modified...Authorization Pending**.
10. Click the **OK** button. The account details are modified once the record is authorized.

3.2. 2446 - Savings Scheme Transfer Out

- This new screen will be used to process transfer out request of PPF accounts to any other bank/ post office. Transfer Out request can be accepted and processed only for those PPF accounts which does not having any outstanding loan principal pending, no outstanding loan interest pending, all previous financial years' subscription amount are been paid. Transfer out request for clean PPF accounts will get processed.
- If there is any subscription overdue or outstanding loan principal amount or outstanding loan interest amount then system will not allow processing of transfer out transaction and an appropriate error message will be displayed.
- On submitting the transaction the system will transfer out the balance in the PPF account as on the date of processing the request i.e. the current process date.
- The balance which is been transferred out will be balance in PPF account up to last financial year (including interest) + current year's subscription amount till the date of transfer out.

Definition Prerequisites

- 8058 - Savings Scheme Account Opening

To perform SS account Transfer out

3. Type the fast path **2446** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > SS Transactions > Other Transactions > Saving Scheme Transfer Out**.
4. The system displays the **Savings Scheme Transfer Out** screen.

Savings Scheme Transfer Out

Savings Scheme Transfer Out*

Account No :*

Branch Code : Branch Name :

Product Name :

Transfer Date : 28/02/2018

Loan Principal Amount Outstanding : 0.00

Number Of Subscriptions Overdue :

Overdue Subscriptions : 0.00

Current Balance : 0.00

Account Open Date :

Loan Date :

Penalty On Overdue Subscription : 0.00

Reason :*

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

UUF OK Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the SS account number which you want to transfer out.
Branch Code	[Display] This field displays the Branch code to which the SS account belongs.
Branch Name	[Display] This field displays the branch short name to which the SS account belongs.
Product Code	[Display] This field displays the product code to which the SS account belongs. The product name is populated adjacent to the product code.
Transfer Date	[Display] This field displays the date on which the transfer out application has been received. This will be defaulted to current process date.
Account Open Date	[Display] <ul style="list-style-type: none">This field displays the date on which the SS account has been opened. For Transfer loan accounts, the original account open date in other bank/post office is displayed.
Loan Principal Amount Outstanding	[Display] This field displays the outstanding principal loan amount, if any, taken on the SS account as on the date of inquiry. This field is applicable to PPF account only. If the value in this field is > 0 then transfer out on that PPF account will not be allowed.
Loan Date	[Display] This field displays the date on which loan was taken. The value in this field should BLANK if the loan principal amount outstanding is zero.
Number of Subscriptions Overdue	[Display] This field displays the number of previous financial years where minimum subscription amount to PPF account was not paid. This will exclude the current financial year. If the value in this field is > 0 then transfer out on that PPF account will not be allowed.
Penalty on Overdue Subscription	[Display] This field displays the penalty amount for not paying the minimum subscription amount in the previous financial years.

Field Name	Description
Overdue Subscriptions	[Display] This field displays the minimum subscription amount not paid in the previous financial years.
Reason	[Mandatory, Alphanumeric] Specify the reason for transfer out.
Current Balance	[Display] This field displays the balance in the PPF account as on the current process date.

5. Click the **OK** button.