Oracle FLEXCUBE Core Banking

Term Deposit Reports Manual
Release 11.7.0.0.0

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Term Deposit Reports Manual
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1. Preface

1.1. Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2. Documentation Accessibility

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

1.3. Access to OFSS Support

https://support.us.oracle.com

1.4. Structure

This manual is organized into the following categories:

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

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

Chapters are dedicated to individual reports and its details, covered in the Reports Manual

1.5. Related Information Sources

For more information on Oracle FLEXCUBE Core Banking Release11.5.0.0.0, refer to the following documents:

- Oracle FLEXCUBE Core Banking Licensing Guide

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2. Term Deposit Reports

A report is a document that is illustrated with the help of information, and tailored to a given situation and audience. The primary purpose of a report is to provide information. However, reports may also include additional information, such as suggestions or conclusions that indicate possible future actions which the report reader might take. Reports can be public or private.

Advice is generally a written proof of a service performed, funds transferred, or a payment that is received or made. It can also be a recommendation that advises a customer about specific investment asset allocations based on age and circumstances.

Oracle Flexcube supports report generation in PDF, HTML and Excel formats. Based on the system configuration the reports can be generated in any of the above mentioned format.

> **Note** 1: Reports can be generated by using the **Report Request** (Fast Path: 7775) option. Reports can be viewed/printed using the **Advice/Report Status Inquiry** (Fast Path: 7778) option. The above screens can be accessed by navigating through the following path: **Transaction Processing** > **Internal Transactions** > **Reports**.
> **Note 2**: Report Codes precede the Report Names. Unlike the User Manual where the Fast Path preceding the Topic Title indicates the access for the screen, the Report Code is simply a unique code for the report.

Reports are categorized under:

- Adhoc Reports
- Batch Reports

2.1. Adhoc Reports

Adhoc reports are generated on demand or on request. Reports and advices can be requested from the Report Request screen. Adhoc reports can be viewed and generated using the teller login or the system operator login.

List of Adhoc Reports:

- TD Advices and Statements
- TD Interest and Tax Report
- TD STATISTICS REPORT
- Time Deposit Daily Tran Reports
- Time Deposit EOD Reports

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TD STATISTICS REPORT

The TD Statistics Report includes those reports in which the account information is collected, organized, and properly analyzed.

List of TD Statistics Reports:

- TD123 - Product Master Listing
- TD152 - Customer Type-wise Deposit
- TD158 - Large FD Report
- TD154 - Funds flow rpt by months to maturity

TD123 - Product Master Listing

The Term Deposit module in **FLEXCUBE** is designed to facilitate easy introduction of new term deposit products, and has the capability to customise system features. This makes it possible to meet rapidly increased volumes, changing market scenarios, and customer needs. **FLEXCUBE** Term Deposit module supports the complete life cycle of a term deposit account from opening of the account, interest accruals and payments, part redemptions, premature closure, tax deductions, and final maturity of the Term Deposit and its subsequent payout or renewal. Banks can easily manage new product setup, and customise it to set desired defaults for processing.

This report is a comprehensive list of full term deposit product parameters. Product wise details are provided. The complete values set for all the products under General Parameters, Deposit Terms, Interest Rates, Interest Calculation, Maturity Actions, Interest Pay Out and Redemption, Advice and Notice Format Codes, General Ledger Codes and Special Features are provided in this report.

To generate the Product Master Listing Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Term Deposit > TD STATISTICS REPORT > TD123 - Product Master Listing.**

4. The system displays the **TD123 - Product Master Listing** screen.

5. By default, the **Waived Service Charge** check box is selected. Clear the check box if you want to apply the service charge for the report.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted". Click the **OK** button.

8. The system generates the **Product Master Listing Report**. For reference, a specimen of the report generated is given below:

```
Bank  : 240    DEMO BANK                            FLEXCUBE                                   Run Date : 18-NOV-2015
                                                     TIME DEPOSITS                              Run Time : 12:49 PM
Branch : 9999   DEMO BANK 9999
Op. Id : TKAVITA                                     PRODUCT MASTER LISTING                     Report No: TD123/ 1
                                                     For: 06-Jan-2015
------------------------------------------------------------------------------------------------------------------
 Product Name  :FD-Resident         Product Currency :INR
------------------------------------------------------------------------------------------------------
GENERAL PARAMETERS
-------------------------
Product Type        :  Liability                    History retention period :   9999 days
Discounting Type    :  N                            Tax Currency             :   4
Product Taxable Flag :  Compounding                 Accrual Frequency        :   Monthly
Lien Allowed Flag   :  P                            Accrual Start Month      :
Product Expiry Dt   :  2099-12-31                   Account Retention Days   :   999
Advertising Message :  INVEST AND GROW

DEPOSIT TERMS
-------------------------
Min. Deposit Amount :  10.00         Max. Deposit Amount :  9,999,999,999,999.00          Incremental Deposit Amount :  0.00
Min. Deposit Term   :  0 M 1 D       Max. Deposit Term   :  96 M 0 D                      Incremental Deposit Term   :  0 M 1 D

INTEREST RATES
-------------------------
Min. Rate      :   0.00000      Variance min.    :  -50.00000                     Rate Control Flag      :   Fixed Rate
Max. Rate      :   100.00000    Variance max.    :   50.00000

INTEREST CALCULATION
-------------------------
Interest Rate Control Flag       : Fixed Rate
Interest Accrual Basis           : Actual/Actual          Broken Period Accrual Basis       :   Actual/Actual
Minimum deposit period for interest : 1 M 0 D             Interest Payment/Compounding Basis :  Anniversary
Interest Compounding Frequency   : Quarterly              Interest Payout Frequency         :   At Maturity
Post Maturity Interest Index     : 1210 - 3               Post Maturity Interest Routine    :   1210 - 3
Payout Option                    : NO_PAYOUT_INSTRUCTIONS

MATURITY ACTIONS
-------------------------
Maturity due notice no. of days    : 1                    Forced Renewal Term               :  0 M 0 D
Unclaimed Deposit transfer no of days : 9999              Unclaimed Deposit Processing Frequency : Monthly
Maturity Option                    : Renew P + I / No Redemption    Renewal Rate           :  C
Auto Renewal Term                  : 0 M 0 D              Renewal Grace Period in Days      :  30

INTEREST PAYOUT AND REDEMPTION
-------------------------
Redemption Proceeds Pay By Cash Facility         : Y     Interest Payout By Cash Facility           :  Y
Redemption Proceeds Pay By Cheque Facility       : Y     Interest Payout By Cheque Facility         :  Y
Redemption Proceeds Pay By DD Facility           : Y     Interest Payout By DD Facility             :  Y
Redemption Proceeds Internal Transfer Facility   : Y     Interest Payout Internal Transfer Facility :  Y
Redemption Proceeds Pay By GL Facility           : Y     Interest Payout By GL Facility             :  Y
Redemption Proceeds Pay By Reinvest Facility     : Y     Interest Payout By Reinvest Facility       :  Y
Redemption Proceeds Pay By Loan Facility         : Y     Interest Payout By Loan Facility           :  Y
Redemption Proceeds External Transfer Facility   : Y     Interest Payout External Transfer Facility :  Y
```

TD152 - Customer Type-wise Deposit

Branches open time deposit accounts for different customer types under various products. A summary report of customer type wise deposit total with cost percentage can be generated, which facilitates customer wise time deposit product analysis.

This is a time deposit statistical report. It is a summary report of customer type wise deposit details. Each column in this report provides information about the Branch name, Customer type, Currency, Accounts, Deposits, and Cost per annum.

To generate the Customer Type-wise Deposit Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Term Deposit > TD STATISTICS REPORT >TD152 - Customer Type-wise Deposit.**

4. The system displays the **TD152 - Customer Type-wise Deposit** screen.

Field Description

Field Name	Description
Currency Code	[Mandatory, Alphanumeric, Three]
	Type a valid currency code in which the TD product is defined. The list of valid currencies is maintained in **FLEXCUBE**.

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Field Name	Description
Customer Type	[Mandatory, Alphanumeric, One]
	Type a valid customer type of the TD account, as specified while opening an account.
Waived Service Charge	[Optional, Check Box]
	Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **TD152 - Customer Type-wise Deposit** screen.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted".

8. Click the **OK** button.

9. The system generates the **Customer Type-wise Deposit Report**.

To view and print the Customer Type-wise Deposit Report

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.

2. Select the check box corresponding to **TD152 - Customer Type-wise Deposit**.

3. Click the **View** button to view the report.

4. The system displays the **Customer Type-wise Deposit Report** screen.

```
Bank   :  532    DEMO BANK LIMITED              FLEXCUBE                 Run Date :  06-OCT-2016
                                              TIME DEPOSITS              Run Time :  5:19
Branch :  4      NARIMAN POINT, MUMBAI
Op. Id :  TNILESH                     CUSTOMER TYPE-WISE DEPOSIT         Report No:  TD152/  1
                                        For:01-Jun-2017

Branch Name          Customer Type        Ccy        Accts          Deposits           Cost% p.a.

RELIEF ROAD          PENAL TDS SENIOR CIT  INR          1           31,992.50              7.75
KHANNA               PENAL TDS SENIOR CIT  INR          1          100,000.00              8.25
VIJAYNAGAR           PENAL TDS SENIOR CIT  INR          2          100,000.00              9.25
GWALIOR              PENAL TDS SENIOR CIT  INR          4          102,938.38              8.40
SEONI MALWA          PENAL TDS SENIOR CIT  INR          2           98,000.00              8.45
BETUL                PENAL TDS SENIOR CIT  INR          2           98,436.31              8.25
NAGPUR               PENAL TDS SENIOR CIT  INR          2           28,894.10              8.40
TSC NAGPUR           PENAL TDS SENIOR CIT  INR          1           30,574.52              8.25
GURDASPUR            PENAL TDS SENIOR CIT  INR          3          107,000.00              9.19
PRINCE ANWAR         PENAL TDS SENIOR CIT  INR          1           12,300.00              8.40
SUNDER NGR L         PENAL TDS SENIOR CIT  INR          1          100,000.00              8.60
RAJENDRA PLC         PENAL TDS SENIOR CIT  INR          2           60,000.00              8.25
KALKAJI              PENAL TDS SENIOR CIT  INR          4           91,203.47              8.33
HALL BAZAAR          PENAL TDS SENIOR CIT  INR         11          424,722.57             8.45
PALI HILL            PENAL TDS SENIOR CIT  INR          2          170,127.70             8.40
ROHA                 PENAL TDS SENIOR CIT  INR          1           62,505.63              8.25
POR                  PENAL TDS SENIOR CIT  INR          1           15,800.00              8.45
MALVIYANAGAR         PENAL TDS SENIOR CIT  INR          2          200,000.00             8.42
SEHORE               PENAL TDS SENIOR CIT  INR          1           49,000.00              8.25
ITARSI               PENAL TDS SENIOR CIT  INR          2           25,438.86              8.40
UNJHA                PENAL TDS SENIOR CIT  INR          1           46,675.09              8.25
NARANPURA            PENAL TDS SENIOR CIT  INR          1           40,000.00              8.40
RISHIKESH            PENAL TDS SENIOR CIT  INR          2           23,108.31              8.40
LUDHIANA2            PENAL TDS SENIOR CIT  INR          4           62,046.75              8.28
FEROZEPUR            PENAL TDS SENIOR CIT  INR         11          268,202.21             8.45
VIKASPURI            PENAL TDS SENIOR CIT  INR          2           97,000.00              9.00
UJJAIN               PENAL TDS SENIOR CIT  INR          3          141,090.08             8.25
DWARKA-G             PENAL TDS SENIOR CIT  INR          1           52,033.60              8.40
PADRA                PENAL TDS SENIOR CIT  INR          1          200,000.00             8.45
PINJORE              PENAL TDS SENIOR CIT  INR          2           44,818.88              8.25
MODEL TOWN           PENAL TDS SENIOR CIT  INR          2           60,000.00              8.80
SHALIMARBAGH         PENAL TDS SENIOR CIT  INR          2           40,722.05              8.54
KIRITINAGAR          PENAL TDS SENIOR CIT  INR          3          121,500.00             8.46
BANUR                PENAL TDS SENIOR CIT  INR          2          227,341.99             8.40
CHITTARANJAN         PENAL TDS SENIOR CIT  INR          2           97,000.00              8.52
JASPUR               PENAL TDS SENIOR CIT  INR          2           20,000.00              8.45
BILARI               PENAL TDS SENIOR CIT  INR          2           40,000.00              8.25
MUSSOORIE            PENAL TDS SENIOR CIT  INR          2           57,950.26              8.25
LOHIANKHAS           PENAL TDS SENIOR CIT  INR          4          210,904.88             8.25
MAHILPUR             PENAL TDS SENIOR CIT  INR          2           43,971.72              8.40
UDHAMPUR             PENAL TDS SENIOR CIT  INR          1           79,000.00              9.00
GORAYA               PENAL TDS SENIOR CIT  INR          4          327,665.00             8.17
KARTARPUR            PENAL TDS SENIOR CIT  INR          4          113,562.44             8.40
SECTOR 35            PENAL TDS SENIOR CIT  INR          3           80,021.49              8.66
AJNALA               PENAL TDS SENIOR CIT  INR          1           57,814.79              8.40
BARNALA              PENAL TDS SENIOR CIT  INR          2           83,781.00              8.42
MEERUT               PENAL TDS SENIOR CIT  INR          2           52,128.73              8.40
```

5. On the **File** menu, click **Print**.

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6. The system displays the **Print** dialog box.

7. Select the appropriate parameters and click the **OK** button.

TD154 - Funds flow rpt by months to maturity

Banks require funds flow report by months to maturity (remaining maturity analysis) for assets liability management purpose. The time deposit accounts are grouped by user defined periods and totals are provided for the respective periods.

This report provides details of the funds flow by months to maturity. Each column in this report provides information about the Sr.no., Currency, Branch Name, Total no of accounts and Balance for various periods (<= 1M, > 1M <= 3M, > 3M <= 6M, > 6M <= 12M, > 12M <= 24M & > 24M). Branch totals for number of accounts and balance is also provided.

To generate the Funds flow rpt by months to maturity Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Term Deposit > TD STATISTICS REPORT >TD154 - Funds flow rpt by months to maturity.**

4. The system displays the **TD154 - Funds flow rpt by months to maturity** screen.

5. By default, the **Waived Service Charge** check box is selected. Clear the check box if you want to apply the service charge for the report.

6. Click the **Generate** button.

7. The System displays the message "Report Request Submitted".

8. Click the **OK** button.

9. The system generates the **Funds flow rpt by months to maturity Report**.

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To view and print the Funds flow rpt by months to maturity Report

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.

2. Select the **Select** check box to view the corresponding report.

3. Click the **View** button to view the report.

4. The system displays the **Funds flow rpt by months to maturity Report** screen.

```
Bank   :240      DEMO BANK                        FLEXCUBE                          Run Date : 18-NOV-2015
                                                 TIME DEPOSITS                      Run Time : 12:56 PM
Branch :9999     DEMO BANK 9999
Op. Id :TKAVITA                        FUNDS FLOW REPORT BY MONTHS TO MATURITY      Report No: TD154/ 1
                                                 For: 06-Jan-2015

Sr.No.    Ccy      Branch Name
Accts                Deposits  Accts                 Deposits  Accts                Deposits     Branch Totals
<= 1M                          > 1M <= 3M                      > 3M <= 6M                          Accts              Deposits
> 6M <= 12M                    > 12M <= 24M                    > 24M


1        INR      MUMBAI
0                        0.00  2                    45,000.00  0                        0.00
0                        0.00  0                         0.00  0                        0.00  2                   45,000.00


2        INR      DELHI
1                1,234,567.21  0                         0.00  1                    7,714.28
2                   40,000.00  0                         0.00  0                        0.00  4                1,282,281.49


3        INR      DEMO
89              13,417,950.26  48             6,995,067.47  10           1,000,210,974.54
12                 683,169.00  0                         0.00  0                        0.00  159          1,021,307,161.27


4        USD      DEMO
0                        0.00  1                     5,000.00  0                        0.00
0                        0.00  0                         0.00  0                        0.00  1                    5,000.00


                                            *** End of Report ***
```

5. Select the **Print** option from the **File** menu.

6. The system displays the **Print** dialog box.

7. Select the appropriate parameters and click the **OK** button.

TD158 - Large FD Report

A typical certificate of deposit account opening process starts with choosing the branch, product, customer etc. The account can be opened as a single or joint account. The tracking of term deposits of the higher amounts is necessary for the proper asset/liability management of the branch. If branches need to know the customer wise certificate of deposit accounts beyond a certain stipulated amount and for a particular currency, then this adhoc report is generated. This report is also useful for the branches to know the high net worth customer relations.

This report provides details of customer wise large time deposits beyond the given amount criteria. Each column in this report provides information about Customer ID, Customer Name, Product Currency and Deposit Amount.

To generate the Large FD Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Term Deposit > TD STATISTICS REPORT > TD158 - Large FD Report.**

4. The system displays the **TD158 - Large FD Report** screen.

Field Description

Field Name	Description

Field Name	Description
Currency Name(short)	[Mandatory, Alphanumeric, Three] Type the valid short name for the account currency.
Amount	[Mandatory, Numeric, 13, Two] Type the amount in the Fixed Deposit.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **TD158 - Large FD Report** screen.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted". Click the **OK** button.
8. The system generates the **Large FD Report**. For reference, a specimen of the report generated is given below:

```
Bank   :240       DEMO BANK              FLEXCUBE              Run Date :18-NOV-2015
                                 TIME DEPOSITS LARGE FD REPORT  Run Time :12:57 PM
Branch :9999      DEMO BANK 9999
Op. Id :TKAVITA                      For:06-Jan-2015            Report No:TD158/1

Customers with deposit amount total greater than  1,000.00

Customer Id  Customer Short Name          Product Currency              Deposit Amount

605860       ALERT93 ALERT                INR                                 5,000.00
605417       KARNAPPP41                   INR                                40,000.00
                              *** End of Report ***
%% TD158.out,9
Bank   :240       DEMO BANK              FLEXCUBE              Run Date :18-NOV-2015
                                 TIME DEPOSITS LARGE FD REPORT  Run Time :12:57 PM
Branch :9999      DEMO BANK 9999
Op. Id :TKAVITA                      For:06-Jan-2015            Report No:TD158/1

Customers with deposit amount total greater than  1,000.00

Customer Id  Customer Short Name          Product Currency              Deposit Amount

605536       MEGHA VERMA                  INR                             1,234,567.21
605288       SHANK BASE                   INR                                47,714.28
                              *** End of Report ***
%% TD158.out,999
Bank   :240       DEMO BANK              FLEXCUBE              Run Date :18-NOV-2015
                                 TIME DEPOSITS LARGE FD REPORT  Run Time :12:57 PM
Branch :9999      DEMO BANK 9999
Op. Id :TKAVITA                      For:06-Jan-2015            Report No:TD158/1

Customers with deposit amount total greater than  1,000.00

Customer Id  Customer Short Name          Product Currency              Deposit Amount

605273       MEGHA                        INR                             2,325,190.39
606029       ALERT115 ALERT               INR                               115,952.00
605726       IMPS17                       INR                                 1,200.00
605800       ALERT31 ALERT                INR                                25,000.00
605832       ANAND SHINDE                 INR                                44,959.00
605339       KARNA007                     INR                                 6,000.00
605753       ALERT23 ALERT                INR                                30,000.00
605924       ALER98 ALERT                 INR                                50,000.00
605686       ALERT8 ALERT                 INR                                 4,000.00
605536       MEGHA VERMA                  INR                               781,644.01
605273       MEGHA VERMA                  INR                             1,002,250,000.00
605356       KARNAP41                     INR                               490,109.84
605353       KARNA                        INR                                60,000.00
606047       MANMEET S KOHLI              INR                                 9,910.00
605271       KARNA                        INR                                40,000.00
```

TD Interest and Tax Report

The TD Interest and Tax Reports include those reports that provide information specific to interest and tax that is applicable to the TD accounts.

List of TD Interest and Tax Reports:

- "TD107 - Interest Accrual Report" on page 19
- TD200 - INTEREST ACCRUAL
- TS102 - TDS Advice Form No 16-A
- TS105 - Tax Waiver Report
- TS998 - Tax Statement (Reprint)

TD107 - Interest Accrual Report

FLEXCUBE defines the parameters like Accrual frequency, Interest accrual basis etc. in the **TD Product Master** (Fast Path: TDM01) option. After the accruals, the tax to be deducted at interest accrual, compounding, interest payout, withdrawal etc. This report provides the interest accrual amount and the tax on the accruals..

This is a Time Deposits Interest Accrual Report. The accounts are grouped product wise and interest type wise and the totals are provided. Each column of this report provides information about Account Number, Current Deposit Number, Customer Name, Interest Accrual in Local Currency, Tax On Interest Accrual in Local Currency and Disc Interest.

To view and print the Interest Accrual Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Adhoc Reports** button.

3. Navigate through **Term Deposit > TD Interest and Tax Report >TD107 – Interest Accrual Report.**

4. The system displays the **TD107 – Interest Accrual Report** screen.

5. By default, the **Waived Service Charge** check box is selected. Clear the check box if you want to apply the service charge for the report.

6. Click the **View** button to view the report.

7. The system displays the **Interest Accrual Report** screen.

```
Bank   :  240    DEMO BANK LIMITED                FLEXCUBE                      Run Date :  27-SEP-2016
                                                 TIME DEPOSITS                  Run Time :  7:05
Branch :  9999    DEMO1
Op. Id :  TJAYA9999                        INTEREST ACCRUAL REPORT              Report No:  TD107/  1
                                              For:03-Apr-2017

------------------------
Local Currency :INR
------------------------
---------------------------------------------------------------------------------------------------------
ProdCode :300         Currency :INR              Title :FD-Resident           Interest Type :Fixed Rate
---------------------------------------------------------------------------------------------------------

A/C No.              Curr Dep No     Cust Name            Int Accr (LCY) Tax On Int Accr(LCY)    Disc Int(%)
50300000001600/1     3               SHANK BASE                    2.27              40.40              0.00
50300000007503/7     7               NOMITA KOUL1                  2.21               0.00              0.00
50300000008864/1     1               A1 A2 A3                      0.05               0.00              0.00
50300000001600/1     4               SHANK BASE                   12.05             214.60              0.00
50300000007503/9     9               NOMITA KOUL1                  0.67               0.00              0.00
50300000000712/1     3               SHANK BASE                    0.92              16.40              0.00
50300000008940/1     1               KEVIN NASH                  150.68           3,169.10              0.00
50300000006769/1     246             CUST B C                      4.66               0.00              0.00
50300000006769/1     245             CUST B C                      4.66               0.00              0.00
50300000007887/1     15              AISHA GUPTA                   5.21               0.00              0.00
50300000007887/1     14              AISHA GUPTA                   0.12               0.00              0.00
50300000007887/1     13              AISHA GUPTA                   0.08               0.00              0.00
50300000007887/1     12              AISHA GUPTA                   0.08               0.00              0.00
50300000007887/1     11              AISHA GUPTA                   0.08               0.00              0.00
50300000006908/1     16683           KARUNAKR                      0.02               0.00              0.00
50300000006908/1     16684           KARUNAKR                      0.02               0.00              0.00
50300000006908/1     16681           KARUNAKR                      0.02               0.00              0.00
50300000006908/1     16680           KARUNAKR                      0.02               0.00              0.00
50300000006908/1     16679           KARUNAKR                      0.02               0.00              0.00
50300000006908/1     16678           KARUNAKR                      0.02               0.00              0.00
50300000006908/1     16677           KARUNAKR                      0.02               0.00              0.00
50300000006908/1     16675           KARUNAKR                      0.02               0.00              0.00
50300000006908/1     16673           KARUNAKR                      0.02               0.00              0.00
50300000006908/1     16672           KARUNAKR                      0.02               0.00              0.00
50300000006908/1     16671           KARUNAKR                      0.02               0.00              0.00
50300000006908/1     16676           KARUNAKR                      0.02               0.00              0.00
50300000006908/1     16674           KARUNAKR                      0.02               0.00              0.00
50300000006908/1     16688           KARUNAKR                      0.02               0.00              0.00
50300000006908/1     16687           KARUNAKR                      0.02               0.00              0.00
50300000006908/1     16686           KARUNAKR                      0.02               0.00              0.00
50300000006908/1     16685           KARUNAKR                      0.02               0.00              0.00
50300000006908/1     16682           KARUNAKR                      0.02               0.00              0.00
50300000006908/1     16707           KARUNAKR                      0.02               0.00              0.00
50300000006908/1     16708           KARUNAKR                      0.02               0.00              0.00
50300000006908/1     16709           KARUNAKR                      0.02               0.00              0.00
50300000006908/1     16713           KARUNAKR                      0.02               0.00              0.00
50300000006908/1     16710           KARUNAKR                      0.02               0.00              0.00
50300000006908/1     16711           KARUNAKR                      0.02               0.00              0.00
50300000006908/1     16712           KARUNAKR                      0.02               0.00              0.00
```

8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TD200 - INTEREST ACCRUAL

For term deposit accounts, the interest accrual, compounding and capitalisation are done by the system based on the parameters set at the product level **TD Product Master** (Fast Path : TDM01) option. The accrued interest will be capitalised / paid out to the customer as per the instructions given at the time of opening of accounts. To know the interest accruals for any given period, an ad hoc report is generated.

This is a report of interest accrual for a given period grouped by Product Code, then by Account Number. This report also provides product and account wise totals. Each column in this report provides information about Current Deposit Number, Interest Accrual from Date, Interest Accrual from To Date, Accrued General Ledger and Interest Accrued in Account Currency.

To generate the INTEREST ACCRUAL REPORT

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Term Deposit > TD Interest and Tax Report > TD200 - INTEREST ACCRUAL.**

4. The system displays the **TD200 - INTEREST ACCRUAL** screen.

Field Description

Field Name	Description

Field Name	Description
FROM DATE	[Mandatory, dd/mm/yyyy]
	Type the valid start date for interest accrual.
	This date should not be greater than the end date.
END DATE	[Mandatory, dd/mm/yyyy]
	Type the valid ending date for interest accrual.
Enter Branch	[Mandatory, Numeric, Five]
	Type the valid branch code where the TD account is opened and maintained.
Waived Service Charge	[Optional, Check Box]
	Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **TD200 - INTEREST ACCRUAL** screen.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted". Click the **OK** button.
8. The system generates the **INTEREST ACCRUAL REPORT**. For reference, a specimen of the report generated is given below:

```
Bank   : 335  Demo Bank                    FLEXCUBE                    Run Date : 02-Jan-2009
Branch : 9999 Demo                       TIME DEPOSITS                 Run Time : 06:20 PM
Op. Id : SNEHA                           INTEREST ACCRUAL              Report No: TD200/5
                              From : 15-Mar-2008  To : 30-Mar-2008


Curr.            From Date     To Date       Accrued  GL            Int. Accrued
Deposit No.                                                         (Acct. CCY)

Product Code :   599

                                                         Product Currency :    IDR


Account Number: 61000000333360/1


4            15/03/2008    30/03/2008    250010900                      0.04

5            15/03/2008    30/03/2008    250010900                      0.05

6            15/03/2008    30/03/2008    250010900                      4.92


Account Totals:                                                         5.01


Product Totals:                                                         5.01

                              *** End of Report ***
```

TS102 - TDS Advice (Form No. 16-A)

Form 16 –A provides details on the TDS deducted by the bank from the interest earned by the customer during a period. This advice provides details on Amount paid, Date of Payment, TDS, Surcharge, Education Cess, Total tax deposited, cheque/dd no., BSR Code of the bank,Date on which tax is deposited, Transfer Voucher/Challan .

To generate the TDS Advice (Form No. 16-A) Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Term Deposit > TD Interest and Tax Report > TS102 - TDS Advice (Form No. 16-A)**.

4. The system displays the **TS102 - TDS Advice (Form No. 16-A)** screen.

TS102 - TDS Advices (Form No. 16-A)	☒
Waived Service Charge: ☑	
Generate	

Field Description

Field Name	Description
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Click the **Generate** button.

6. The system displays the message "Report Request Submitted". Click the **OK** button.

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7. The system generates the **TS102 - TDS Advice (Form No. 16-A) Report**. For reference, a specimen of the report generated is given below:

```
                                                              Ref. No.: 605273
                                                              Branch:   9999
|                                                                                        |
|                                FORM NO.16A                                             |
|                             [See rule 31(1)(b)]                                        |
|          Certificate under section 203 of the Income-tax Act, 1961 for Tax deducted at source |
| Name and address of the Deductor          |    Name and address of the Deductee       |
|                                           |                                           |
| DEMO,                                     | MEGHA R VERMA                             |
| DEMO,                                     | pune,                                     |
| DEMO,                                     |                                           |
| DEMO, DEMO - 000000                       | PUNE - 5435435,MAHARASHTRA - IN           |
|      PAN of the Deductor         |        TAN of the Deductor       |   PAN of the Deductee    |
|         100                      |        AAAAAAAAAA                |     AHKPV7441A            |
|        MM-2920-89                |     Assessment Year       |         Period               |
| Address:                        |                           |                              |
|                                 |        2016-2017          |   From      |     TO           |
|                                 |                           |             |                  |
| City:              Pin Code:    |                           | 30-SEP-2015 |   30-DEC-2015    |
|                             Summary of payment                                         |
|                                                                                        |
|  Amount paid/credited      |        Nature of payment          |  Date of payment/credit   |
|            5,341.00        | Interest on Fixed Deposit Accounts TDS u/s 194A |   03/10/2015 |
|       19,315,068.00        | Interest on Fixed Deposit Accounts TDS u/s 194A |   15/10/2015 |
|            5,341.00        | Interest on Fixed Deposit Accounts TDS u/s 194A |   19/10/2015 |
|           12,481.00        | Interest on Fixed Deposit Accounts TDS u/s 194A |   31/10/2015 |
|            5,341.00        | Interest on Fixed Deposit Accounts TDS u/s 194A |   04/11/2015 |
|       19,966,842.00        | Interest on Fixed Deposit Accounts TDS u/s 194A |   15/11/2015 |
|            5,341.00        | Interest on Fixed Deposit Accounts TDS u/s 194A |   20/11/2015 |
|           38,180.00        | Interest on Fixed Deposit Accounts TDS u/s 194A |   30/11/2015 |
|            5,341.00        | Interest on Fixed Deposit Accounts TDS u/s 194A |   06/12/2015 |
|       19,422,273.00        | Interest on Fixed Deposit Accounts TDS u/s 194A |   15/12/2015 |
|            5,341.00        | Interest on Fixed Deposit Accounts TDS u/s 194A |   22/12/2015 |
|           12,794.00        | Interest on Fixed Deposit Accounts TDS u/s 194A |   31/12/2015 |
|          Summary of tax deducted at source in respect of deductee                      |
```
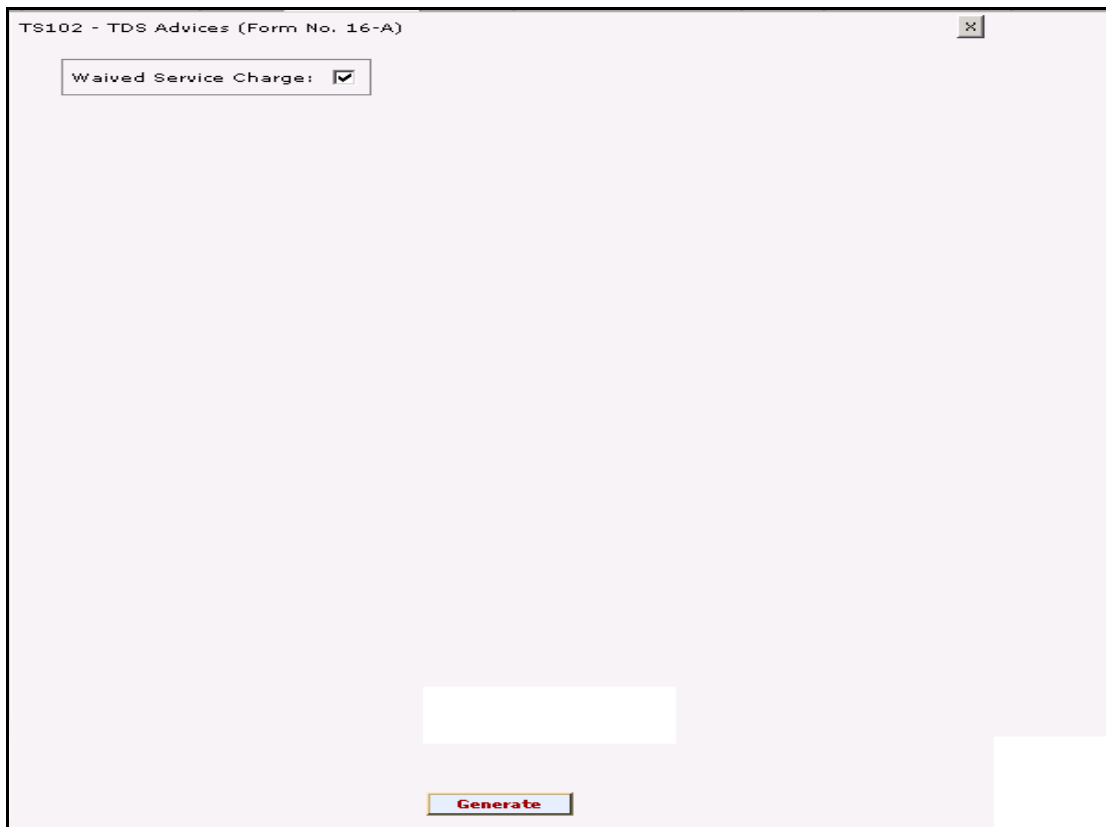
TS105 - Tax Waiver Report

The tax waiver details are maintained in **Tax Waiver** (Fast Path: TDS03) option. While maintaining tax waiver the system checks for the UDF validations, as follows:
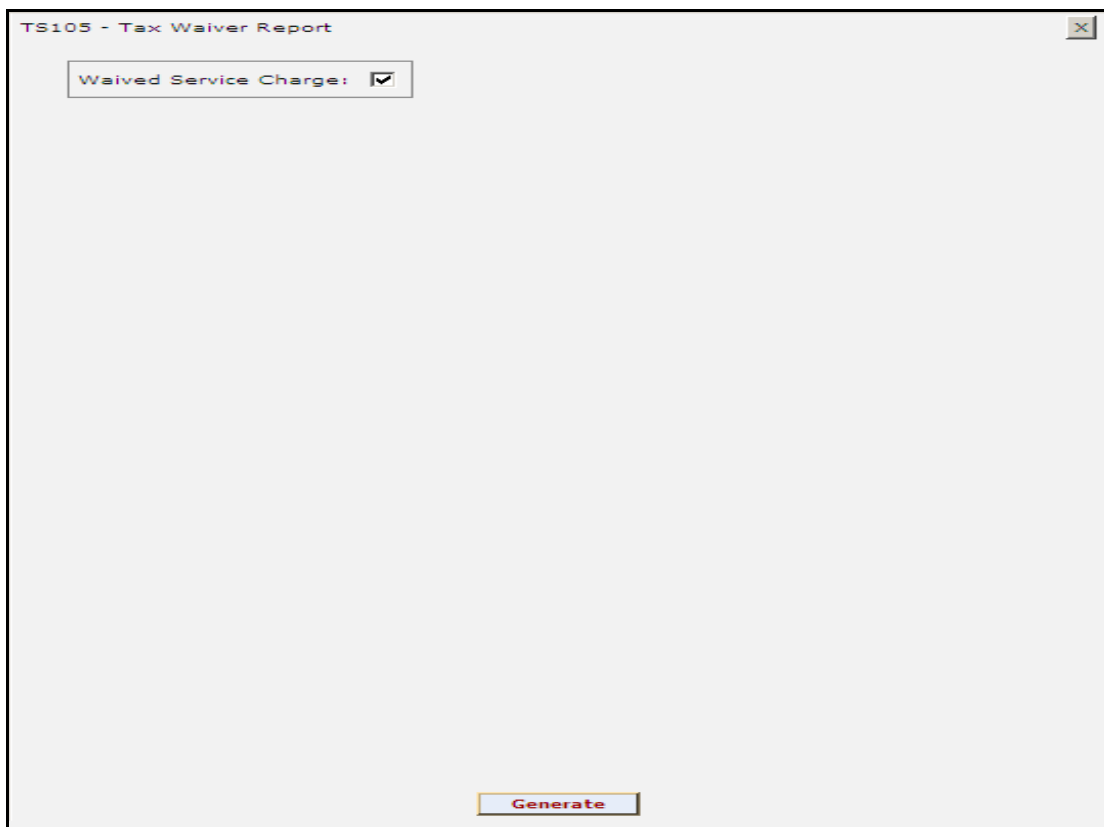
- Resident status
- PAN validation
- Age
- Gender

Whenever a request for waiver is added by any standard form as 15H, 15G-Male, 15G-Female, and if the UDF validate resident status returns a number, the UDF will fail and not allow the user to proceed with the waiver marking.

This report provides information on Customer ID, Name of Customer, FD Account Number, Waived From, Waived To, Date Maintained, Maintained By, and Authorized By.

To generate the Tax Waiver Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Term Deposit > TD Interest and Tax report >TS105 - Tax Waiver Report.**
4. The system displays the **TS105 - Tax Waiver Report** screen.

5. By default, the **Waived Service Charge** check box is selected. Clear the check box if you want to apply the service charge for the report.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted". Click the **OK** button.

8. The system generates the **Tax Waiver Report** . For reference, a specimen of the report generated is given below:

```
Bank   :240 DEMO BANK LTD                   F I N W A R E               Run Date  : 04-MAR-2011
Branch:560  MUMBAI - CLEARING BRANCH    Report on Tax Waivers Maintained    Run Time  : 11:13 PM
Op. Id :SHDFC6                               31-Jan-2011                 Report  No: TS105/  2
_____
Customer ID Name of Customer    FD Account Nos.  Waived From  Waived To    Date Mnt.   Maintained By  Authorised By
_____

50000191    RIAZ TDS            50300000007707   01-APR-2010  31-MAR-2011  15-FEB-2011  TRIAZ        SRIAZ
50000191    RIAZ TDS            50300000007710   01-APR-2010  31-MAR-2011  15-FEB-2011  TRIAZ        SRIAZ
50000191    RIAZ TDS            50300000009459   01-APR-2010  31-MAR-2011  15-FEB-2011  TRIAZ        SRIAZ
50000191    RIAZ TDS            50300000009462   01-APR-2010  31-MAR-2011  15-FEB-2011  TRIAZ        SRIAZ
50000191    RIAZ TDS            50300000009472   01-APR-2010  31-MAR-2011  15-FEB-2011  TRIAZ        SRIAZ
50000191    RIAZ TDS            50300000009485   01-APR-2010  31-MAR-2011  15-FEB-2011  TRIAZ        SRIAZ
50000191    RIAZ TDS            50300000010204   01-APR-2010  31-MAR-2011  15-FEB-2011  TRIAZ        SRIAZ


0_____
Bank   :240 DEMO BANK LTD                   F I N W A R E               Run Date  : 04-MAR-2011
Branch:560  MUMBAI - CLEARING BRANCH    Report on Tax Waivers Maintained    Run Time  : 11:13 PM
Op. Id :SHDFC6                               31-Jan-2011                 Report  No: TS105/  3
_____
Customer ID Name of Customer    FD Account Nos.  Waived From  Waived To    Date Mnt.   Maintained By  Authorised By
_____

50000206    HDFCBANKINDIVIDUAL_1 50300000000801  01-APR-2010  31-MAR-2011  02-FEB-2011  THDFC9       SHDFC10
50000206    HDFCBANKINDIVIDUAL_1 50300000000801  01-FEB-2011  31-MAR-2011  02-FEB-2011  THDFC9       SHDFC10
50000208    RIAZ TDS            50300000000892   01-APR-2010  31-MAR-2011  02-FEB-2011  TRIAZ        SRIAZ
50000215    HDFC_WAIVER_NOTDS_WA 50300000000790  30-NOV-2010  31-MAR-2011  09-FEB-2011  THDFC7       SHDFC6
50000215    HDFC_WAIVER_NOTDS_WA 50300000000790  15-APR-2010  31-MAR-2011  09-FEB-2011  THDFC7       SHDFC6

_____
                                      *** End of Report ***
```

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TS998 - Tax Statement (Reprint)

Branches deduct tax on Time deposit interest accrued / paid out to the customers. This is a mandatory requirement and as per the prevailing norms tax is deducted at source at the prescribed percentage. For product level the tax codes are defined in **Product Customer Tax Code Maintenance** (Fast Path - BAM76) and for the customer level it is defined in **Customer Type Maintenance** (Fast Path - CIM08). Tax is deducted and credited to the Government accounts along with the full particulars using the option **TDS Remittance** (Fast Path - TDS10). This adhoc report gives the tax statement for a customer with full particulars required for filing/submission of returns.

This is a report of tax statement for a customer. This report provides information on Customer Name, Address, Type of Income, Day, Month or Year of Tax payment, Amount of Interest Paid ,Tax Deducted paid to Government, Total Amount Paid and Withholding Tax Submitted and Total Amount of Tax Submitted.

To generate the Tax Statement (Reprint) Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Term Deposit > TD Interest and Tax report >TS998 - Tax Statement (Reprint).**

4. The system displays the **TS998 - Tax Statement (Reprint)** screen.

```
TS998 - Tax Statement(Reprint)                                              ☒
 ┌ Input Parameters ─────────────────────┐
 │ Account No :            [            ]  │      Waived Service Charge:  ☑
 │ From Date[DD/MM/YYYY] : [            ]  │
 │ To Date[DD/MM/YYYY] :   [            ]  │
 │ Print as Original[Y/N]  [            ]  │
 └────────────────────────────────────────┘




                              [ Generate ]
```

Field Description

Field Name	Description
Account No	[Mandatory, Alphanumeric, 16] Type the valid TD account number of the customer for which you want to generate the tax statement.
From Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the valid start date for tax statement. This date should not be greater than the To Date.
To Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the valid end date for tax statement.
Print as Original [Y/N]	[Mandatory, Alphanumeric, One] Type the valid printing status. The options are: • Y - Yes • N - No
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **TS998 - Tax Statement (Reprint)** screen.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted". Click the **OK** button.

8. The system generates the **Tax Statement (Reprint)** . For reference, a specimen of the report generated is given below:

```
7 Tax statement
Copy 1 (For withholding tax payer for attaching with tax form)        DUPLICATE
Withholding Tax certification according to degree number 50 of the tax law

Person responsible to withholding tax :
Tax Id number:1000
Name          :        DEMO BANK
Address       :        Sandoz House,Dr. Annie Besant Road,Worli,Mumbai,Maharashtra
─────────────────────────────────────────────────────────────────────────────────
Person deducted for tax :                                    Tax Id number:
Name          :        Mr JACOB AD-INSUFF
Address       :        SION,.,.,Mumbai-400015,Maharashtra
─────────────────────────────────────────────────────────────────────────────────
Sequence number :
─────────────────────────────────────────────────────────────────────────────────
Cumulative provident fund license number......................,Amount......................INR,
Cumulative payment to Social security fund................INR, Employer number...................,
Social security number.......................

═════════════════════════════════════════════════════════════════════════════════

Type Of Income                   Day Month or year      Amount Paid          Amount deducted
                                 of Tax Payment                              and paid
= = = = = = = = = = = = = = = = = = = = = = = = = = = = = = = = = = = = = = = = = = = =

1.Wages, Salary perdiem,bonus etc..
  according to degree no 40(1)

2.Commissions,fees,etc depart... according to degree no  40(2)

3.Patents...etc.. according to degree no 40 (3)

4(1) Interest etc.. according to degree      01/30/2008         25,285.42              4,735.28
     no 40(4)
 (2) Dividend ,profit sharing etc..
     according to degree no 40 (4)

5.Payment of any income that require withholding tax, Lucky draw, Actors,Advertising,rental etc..
  by the order of tax department such as Buying
  Agricultural products, Award from any competition
  Lucky draw Actors Advertising rental etc

6.Others specify...............
─────────────────────────────────────────────────────────────────────────────────
Total amount paid and withholding tax submitted            INR    25,285.42              4,735.28
─────────────────────────────────────────────────────────────────────────────────
Total amount of tax submitted in words:        INR   FOUR  THOUSANDS  SEVEN HUNDRED  AND THIRTY FIVE AND 3TWENTY EIGHT ONLY
─────────────────────────────────────────────────────────────────────────────────
                                *** End of Report ***
```

TD Daily Exception Reports

The TD Daily Exception Reports includes those accounts that are exempted or excluded for certain details as a special case.

List of TD Daily Exception Reports:

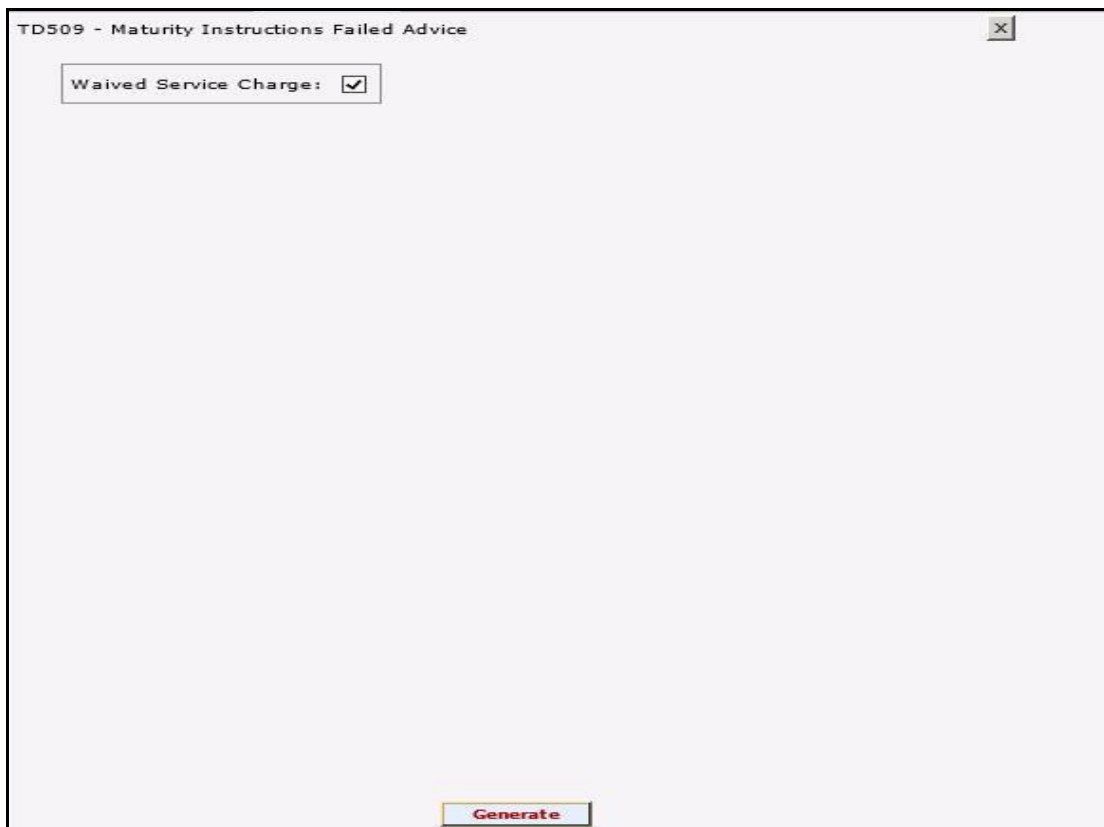- TD509 - Maturity Instructions Failed Advice

TD509 - Maturity Instructions Failed Advice

A customer can specify the payout option preferred at any time during the life of the TD. The interest and maturity payment instructions defined at the product or at the account level can be modified using the TD Multiple Payout Instruction maintenance. However under certain circumstances the bank may not be able to ensure a payout specified e.g. the matured amount falls below the minimum threshold limit. Such cases of failed maturity instructions are informed to the customers by this advice.

This is the Payout Instructions Failed Advice sent to customers. This advice provides details on - Deposit Balance , Interest Earned, Remittance instructions, Reason for failure, Remittance instructions Reason for failure.

To view and print the Maturity Instructions Failed Advice Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Adhoc Reports** button.

3. Navigate through **Term Deposit > TD Daily Exception Reports > TD509 - Maturity Instructions Failed Advice.**

4. The system displays the **TD509 - Maturity Instructions Failed Advice** screen.

5. By default, the **Waived Service Charge** check box is selected. Clear the check box if you want to apply the service charge for the report.

6. Click the **View** button to view the report.

7. The system displays the **Maturity Instructions Failed Advice Report** screen.

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```
                              DEMO


                              DEMO
                              DEMO
                              DEMO
                              DEMO
                               - 000000
                              000000



            MATURITY INSTRUCTIONS FAILED ADVICE

Date  : 30-Nov-2015

Ms. MEGHA
pune
PUNE-6897687
INDIA


Dear Madam,

Please note that your TIME DEPOSIT Account Number 50300000002642
matured on 30 Nov 2015.

Deposit Balance   :INR           100,000.00
Interest Earned   :INR                 0.00

We regret to inform you that we have been unable to remit the
amount as instructed by you

Remittance instructions :PAYOUT FROM A/C 50300000002642

Reason for failure      :Chequing a/c status invalid.

Please make  it convenient to call  on your  personal banker to initiate
appropriate action to recover the amount at your
earliest.

Assuring you of our best services at all times,

Yours truly,


Authorised Signatory
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

Time Deposit Daily Tran Reports

The Time Deposit Daily Tran Reports includes reports specific to the transactions carried on a particular day.

List of Time Deposit Daily Tran Reports:

- TD112 - Account Trial Balance - Regular Customer
- TD113 - Daily Activity Summary Report
- TD119 - Deposits Opened Today
- TD122 - Deposit Details Report
- TD125 - Account Maturity Report - Adhoc
- TD535 - List Of CASA Linked to TD Accounts
- TD781 - TD interest / pay-out report
- TD140 - Payout Instructions Report
- TD170 - No Payin Accounts Report
- TD778 - TD TAX REFUND REPORT
- TD151 - Customers Fixed Deposit
- TD161 - Account with missing CBR Details
- TD779 - Account Inactivity Report

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TD125 - Account Maturity Report - Adhoc

Branches open term deposit accounts for different maturity periods, different rate of interests under various products. On the due date of maturity, the deposit accounts are matured. This adhoc report lists such accounts which have fallen due for maturity for within the custom selected dates and the branches to follow up with the account holders for suitable action on the matured deposits, in case no maturity instructions are maintained.

This is the term deposits accounts maturity report. This adhoc report provides a product wise list of term deposit accounts matured. Totals of Deposit and Product are provided. Each column in this report provides information about the Account Number, Current Deposit Number, Account Officer Code, Customer Name, Deposit Date, Maturity Date, Interest Rate, Deposit Balance, Interest Amount, Tax Amount, Net Amount and Pay Mode.

To generate the Account Maturity Report - Adhoc

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Term Deposit > Time Deposit Daily Tran Reports > TD125 - Account Maturity Report - Adhoc.**

4. The system displays the **TD125 - Account Maturity Report - Adhoc** screen.

TD125 - Account Maturity Report - Adhoc	☒

Input Parameters

Branch Code		Waived Service Charge: ☑
Enter the Starting date		
Enter the End date		

Generate

Field Description

Field Name	Description

Field Name	Description
Branch Code	[Mandatory, Numeric, Five]
	Type the valid code of the branch for which the account maturity report needs to be generated.
Enter the Starting date	[Mandatory, dd/mm/yyyy]
	Type the valid start date for account maturity.
	This date should not be greater than the end date.
Enter the End date	[Mandatory, dd/mm/yyyy]
	Type the valid end date for account maturity.
Waived Service Charge	[Optional, Check Box]
	Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **TD125 - Account Maturity Report - Adhoc** screen.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted". Click the **OK** button.

8. The system generates the **Account Maturity Report - Adhoc**. For reference, a specimen of the report generated is given below:

TD151 - Customers Fixed Deposit

There could be several time deposit accounts for a single customer across the branches of the bank. This ad hoc report lists out all time deposit accounts for the given customer. Additional information of lien marked or not is also provided.

This report provides all the time deposit details for the customers. Each column in this report provides information about the Current Deposit No., Rate Type, Officer Id, Currency, Deposit Value Date, Deposit Term, No. of units, Deposit Amount(ACY), Deposit Amount(LCY), Maturity Date, Interest rate (% p.a.), Lien Details, customer ID, customer name, customer type, local currency and account no.

To generate the Customers Fixed Deposit Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Term Deposit > Time Deposit Daily Tran Reports > TD151 - Customers Fixed Deposit.**

4. The system displays the **TD151 - Customers Fixed Deposit** screen.

Field Description

Field Name	Description
Enter the Customer Id	[Mandatory, Alphanumeric, 16] Type the CUST ID for which you want to generate the report.

Field Name	Description
Waived Service Charge	[Optional, Check Box]
	Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **TD151 - Customers Fixed Deposit** screen.
6. Click the **Generate** button.
7. The System displays the message "Report Request Submitted".
8. Click the **OK** button.
9. The system generates the **Customers Fixed Deposit Report**.

To view and print the Customers Fixed Deposit Report

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.
2. Select the **Select** check box to view the corresponding report.
3. Click the **View** button to view the report.
4. The system displays the **Customers Fixed Deposit Report** screen.

5. Select the **Print** option from the **File** menu.
6. The system displays the **Print** dialog box.
7. Select the appropriate parameters and click the **OK** button.

TD170 - No Payin Accounts Report

A typical term deposit account opening process starts with choosing the branch, product, customer etc. The account can be opened as a single or joint account. Tax details will be populated with the defaults maintained at the customer level, and at the account level this can be overwritten. This will be followed by a pay in. The act of depositing amount into a TD account is called Payin in **Oracle FLEXCUBE** .

There can be two types of Payin:

- Normal Payin: The deposit is done on a newly opened CD account

- Add-on or Top-up Payin: The deposit is done on an already active account

This report is a list of no payin accounts branch and product wise. Each column in this report provides information about the for Account Open Date, Account Number, Account Title, Restricted Account, Nationality, Customer Name and Tax Code.

To generate the No Payin Accounts Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Term Deposit > Time Deposit Daily Tran Reports > TD170 - No Payin Accounts Report.**

4. The system displays the **TD170 - No Payin Accounts Report** screen.

```
TD170 - No Payin Accounts Report                                    [x]
 ┌ Input Parameters ──────────────────────
 │ Enter the branch code [                ]        Waived Service Charge:  [✓]



                              [ Generate ]
```

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Field Name	Description
Enter the branch code	[Mandatory, Numeric, Five]
	Type the code of the branch for which the report needs to be generated.
Waived Service Charge	[Optional, Check Box]
	Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **TD170 - No Payin Accounts Report** screen.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted". Click the **OK** button.

8. The system generates the **No Payin Accounts Report**. For reference, a specimen of the report generated is given below:

```
Bank    :335      DEMO BANK              FLEXCUBE              Run Date :12/09/2009
Branch :9999      DEMO               TIME DEPOSITS             Run Time :4:04 PM
Op. Id :TSURYA                  NO PAYIN ACCOUNTS REPORT       Report No:TD170/1
                                    For:29-Feb-2008
--------------------------------------------------------------------------------
Branch Code    :9999        Product Code :331
Account Number: 99993310000020   Account Title:AARTI  PATE     Account Open Date:12/31/2007
Nationality   :PAYMENTCUST30                                   Restricted Acct. :N
                                                               Customer Name    :AARTI PATE
                                                               Tax Code         :1


Branch Code    :9999        Product Code :302
Account Number: 99993020000092   Account Title:DHANESH X MALVI Account Open Date:12/31/2007
Nationality   :123458791                                       Restricted Acct. :N
                                                               Customer Name    :DHANESH X MALVIYA
                                                               Tax Code         :1


Branch Code    :9999        Product Code :590
Account Number: 99995900000019   Account Title:NARENDRA S U    Account Open Date:12/31/2007
Nationality   :HUU                                             Restricted Acct. :N
                                                               Customer Name    :NARENDRA S U
                                                               Tax Code         :15


Branch Code    :9999        Product Code :321
Account Number: 99993210000120   Account Title:RAKESH    MEHRA Account Open Date:12/31/2007
Nationality   :ARXPK1111                                       Restricted Acct. :N
                                                               Customer Name    :RAKESH MEHRA
                                                               Tax Code         :777
--------------------------------------------------------------------------------
                         *** End of Report ***
```

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TD535 - List Of CASA Linked To TD Accounts

A term deposit account can be linked to a casa account for various reasons. Interest can be transferred periodically or redemption proceeds can be credited to a designated CASA account.

This adhoc report provides the details of the CASA accounts linked to a term deposit. Each column of this report provides details on FD Account,Customer ID, Customer Name, Interest Transfer Account,Customer ID, Customer Name ,Redemption Transfer Account,Customer name.

To generate the List Of CASA Linked To TD Accounts Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Term Deposit > Time Deposit Daily Tran Reports >TD535 - List Of CASA Linked To TD Accounts.**

4. The system displays the **TD535 - List Of CASA Linked To TD Accounts** screen.

Field Description

Field Name	Description
Enter Acc No	[Mandatory, Alphanumeric,14] Type the TD account for which you want to generate the report.

Field Name	Description
Enter Dep No	[Mandatory, Alphanumeric,14] Type the deposit number for which you want to generate the report.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **TD535 - List Of CASA Linked To TD Accounts** screen.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted". Click the **OK** button.

8. The system generates the **List Of CASA Linked To TD Accounts Reports**. For reference, a specimen of the report generated is given below:

TD Advices and Statements

The TD Advices and Statements include statements and advices specific to the TD accounts.

List of TD Advices and Statements:

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TD502 - Maturity Due Notice

While opening of a term deposit the maturity instructions are maintained as per the customer's request. In case no instructions are received from the customers regarding the maturity proceeds, then this advice is generated during BOD and is sent to the customers.

This is a reminder notice to the customers on maturity of their term deposit accounts. The advice details the list of existing deposits and the actions taken on the matured deposits.

To view and print the Maturity Due Notice Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Adhoc Reports** button.

3. Navigate through **Term Deposit > TD Interest and Tax Report >TD502 - Maturity Due Notice.**

4. The system displays the **TD502 - Maturity Due Notice** screen.

5. By default, the **Waived Service Charge** check box is selected. Clear the check box if you want to apply the service charge for the report..

6. Click the **View** button to view the report.

7. The system displays the **Maturity Due Notice Report** screen.

```
                         DEMO BANK LIMITED

                                          DEMO
                                          DEMO
                                          DEMO1
                                          DEMO2

                                          - 000000
                                          TEL: 000000


                    MATURITY DUE NOTICE
                    -------------------

Date  :    31-Mar-2017

Ms. NOMITA KOUL7
PUNE


PUNE-13131
INDIA


Dear Madam,

Please note that your TIME DEPOSIT Account Number
50300000000600/13 will mature on 01/04/2017.

Deposit Balance        :INR              100.00
Interest Earned        :INR               21.16




As per the terms of the deposit, the principal and interest will be
renewed for a period of 12 Months  at the prevailing interest
rate.

Please make it convenient to call on your personal banker to initiate
appropriate action in case you need to specify any instructions.

Assuring you of our best services at all times.

Yours truly,



Authorised Signatory
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TD504 - Deposit Renewal Notice

This is a Adhoc notice generated for the account number and deposit specified in input. The report states the renewal details of the deposit.

To generate the Deposit Renewal Notice

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Term Deposit> TD Advices and Statements >TD504 - Deposit Renewal Notice**

4. The system displays the **TD504 - Deposit Renewal Notice** screen.

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric] Type the account number for which the report is to be generated.
Deposit No.	[Mandatory, Numeric] Type the deposit number for which the report is to be generated.

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Field Name	Description
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **TD504 - Deposit Renewal Notice** screen.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted".

8. Click the **OK**button.

9. The system generates the **Deposit Renewal Notice REPORT**.

To view and print the Deposit Renewal Notice

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.

2. Select the check box corresponding to **TD504 - Deposit Renewal Notice**.

3. Click the **View** button to view the report.

4. The system displays the **Deposit Renewal Notice REPORT** screen.

5. On the **File** menu, click **Print**.

6. The system displays the **Print** dialog box.

7. Select the appropriate parameters and click the **OK**button.

TD505 - Redemption Proceeds Remittance Advice

Maturity instructions are maintained during the account opening process of a term deposit. The customer has options to make an internal/external remittance, make a DD/PO or reinvest the amount. However if the redemption option is selected as a remittance , on the date of maturity , subject to a minimum threshold maturity amount the funds are remitted to the destination account and redemption proceeds advice is generated and sent to the customers for reference.

This is an advice for Redemption Proceeds Remittance. This advice provides details on Customer ID, Deposit Type,FD Account Number , Branch,Period of Deposit, Rate of Interest (p.a.) ,FD maturity Date, Exemption allowed,Principal,Interest Amount.

To view and print the Redemption Proceeds Remittance Advice Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Adhoc Reports** button.

3. Navigate through **Term Deposit > TD Advices and Statements >TD505 - Redemption Proceeds Remittance Advice.**

4. The system displays the **TD505 - Redemption Proceeds Remittance Advice** screen.

5. By default, the **Waived Service Charge** check box is selected. Clear the check box if you want to apply the service charge for the report..

6. Click the **View** button to view the report.

7. The system   displays the **Redemption Proceeds Remittance Advice Report** screen.

```
Date  : 28-Feb-2015


Mr ALERT19 ALERT
delhi


DELHI-411001
INDIA


Dear Customer,


Details of your Fixed Deposit, which has matured, as well as the
payment mode is published below:

Customer ID                    : 606270
Deposit Type                   : INVEST AND GROW
FD Account Number              : 5030000000002504
Branch                         : DEMO
Period of Deposit              : 3 Month(s) 0 Day(s)
Rate of Interest (p.a.)        : 20.00
FD maturity Date               : 28 Feb 2015
Exemption allowed              : N
Principal                      : INR                  20,000.00
Interest Amount                : INR                     986.00
Less: Tax Deducted at source   : INR                     986.00
                                 ---------------------------------
                          Net : INR                  20,000.00

Payment Mode              : Issued Managers Cheque favouring
                            ALERT19 ALERT
Bankers Cheque Reference No. :

We will forward the Form 16-A for TDS deduction, if any, at the end of
the financial year.

For any clarification please contact your Branch or PhoneBanking

Assuring you of our best services at all times,




This is a Computer Generated Advice and does not require a signature.
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

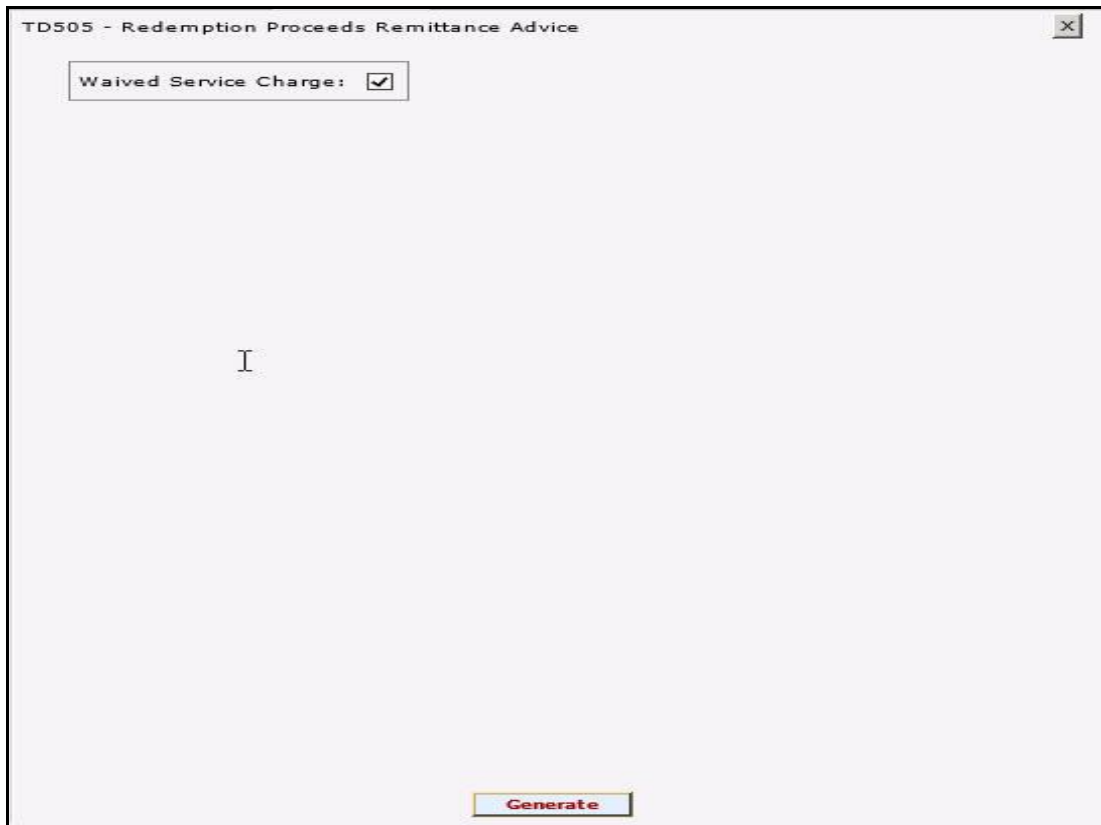10. Select the appropriate parameters and click the **OK** button.

TD506 - Renewed Deposit Notice

Maturity instructions are maintained during the account opening process of a term deposit. One of the options available therein is auto renewal of the deposit on the prevailing rate of interest. The renewal will be for the agreed contracted period and the rate prevailing at the time of roll over. During BOD the system renews these deposit accounts, and the new deposit details are informed to the customers vide this advice.

This is an advice for Renewed Deposits. This advice provides the following details to the customer - Renewal Date,Maturity Date Renewal Term,Renewal Type, Interest Rate(%) ,Renewal Amount, Deposit Amount (in words), Nominee, Interest Payment Frequency, Maturity Instructions.

Depending upon the number of Joint Applicants available in the Customer to Account relationship screen (FP: CI142) for an account the Joint Applicant labels will be displayed or not displayed in the advice.

a. No Joint Applicants - Labels for Joint Applicants will not be displayed at all.
b. Only one joint applicant- Only label 'Joint Applicant 1' will be displayed.
c. Two joint applicants - Label 'Joint Applicant 1' & 'Joint Applicant 2' will be displayed.
d. More than two joint applicants- Label 'Joint Applicant 1' & Joint Applicant 2 will be displayed. For the additional joint applicant neither the label nor the joint applicant name will be displayed.

To view and print Renewed Deposit Notice Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Adhoc Reports** button.

3. Navigate through **Term Deposit > TD Advices and Statements >TD506 - Renewed Deposit Notice.**

4. The system displays the **TD506 - Renewed Deposit Notice** screen.

TD506 - Renewed Deposit Notice

Waived Service Charge: ☑

Generate

5. By default, the **Waived Service Charge** check box is selected. Clear the check box if you want to apply the service charge for the report.

6. Click the **View** button to view the report.

7. The system displays the **Renewed Deposit Notice Report** screen.

```
                                                      #01002
PAVAN01 TEST                                          50300000000037  /9
MUMBAI                                                605278
MUMBAI                                                DEMO
                                                      INVEST AND GROW
MUMBAI-400002 INDIA                                   Renewal Advice

Joint 1 :                                             1
Joint 2 :


     Renewal Amount    Renewal Date   Renewal Term      Interest Rate Maturity Date      Matured Amount
         46,000.00     15-MAR-2017    6 Month(s)        21.0000       15-SEP-2017            46,000.00




Deposit Amount (In Words)  : INR  FORTY SIX THOUSAND ONLY
.
Mode Of Operations         : NONE
Nominee                    :
Interest Payment Frequency : 7
Maturity Instructions      : RENEW PRINCIPAL AND  REDEEM INTEREST

                                                      #00300
MEGHA R VERMA                                         50300000000050  /17
pune                                                  605273
                                                      DEMO
                                                      INVEST AND GROW
PUNE-5435435 INDIA                                    Renewal Advice

Joint 1 :                                             0    AHKPV7441A
Joint 2 :


     Renewal Amount    Renewal Date   Renewal Term      Interest Rate Maturity Date      Matured Amount
          12.60        16-MAR-2017    2 Month(s)        19.0000       18-MAY-2017              12.60
                                      2 Day(s)
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TD508 - Interest Adjustment Advice

Branches open new time deposit accounts on a regular basis. During the course, many accounts may have been matured /redeemed /renewed. Lien may have been marked for some of the deposits. This report provides complete particulars of time deposit accounts. This can be used for management information system (MIS) and product analysis.

This is a full listing of time deposit accounts opened till the run day. Product wise grouping of accounts are provided with totals. Each column of this report provides information about account number, deposit number, customer name, rate, principal amount, compounded amount, total amount (principal + interest), interest accrued, customer ID, open date, value date, tem in months/ days and maturity date.

To generate the Interest Adjustment Advice

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Term Deposit > TD Advices and Statements >TD508 - Interest Adjustment Advice.**

4. The system displays the **TD508 - Interest Adjustment Advice** screen.

Field Description

Field Name	Description

Field Name	Description
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Click the **Generate** button.

6. The system displays the message "Report Request Submitted".

7. Click the **OK** button.

8. The system generates the **Interest Adjustment Advice** .

To view and print the Interest Adjustment Advice

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.

2. Select the check box corresponding to **TD508 - Interest Adjustment Advice**.

3. Click the **View** button to view the report.

4. The system displays the **Interest Adjustment Advice** screen.

```
                                        Bank   :
                                        DEMO
                                        DEMO
                                        DEMO1
                                        DEMO2
                                         - 000000
                                        IN

                        INTEREST ADJUSTMENT ADVICE

Date  : 15-Oct-2016
Ms. NOMITA KOUL1
PUNE


PUNE
PUNE - 411027
IN


Dear Madam,


Please note that interest on your TIME DEPOSIT Account Number 50300000007503/3,Deposit Number 3
has been Credited as follows

Adjustment amount :   INR                    5.00
Adjustment date   :   16/05/2016
Description        :   abc

Do contact us for clarifications.


Assuring you of our best services at all times,


Yours truly,


Authorised Signatory


                            *** End of Report ***
```

5. On the **File** menu, click **Print**.

6. The system displays the **Print** dialog box.

7. Select the appropriate parameters and click the **OK** button.

TD512 - Online Deposit Advice
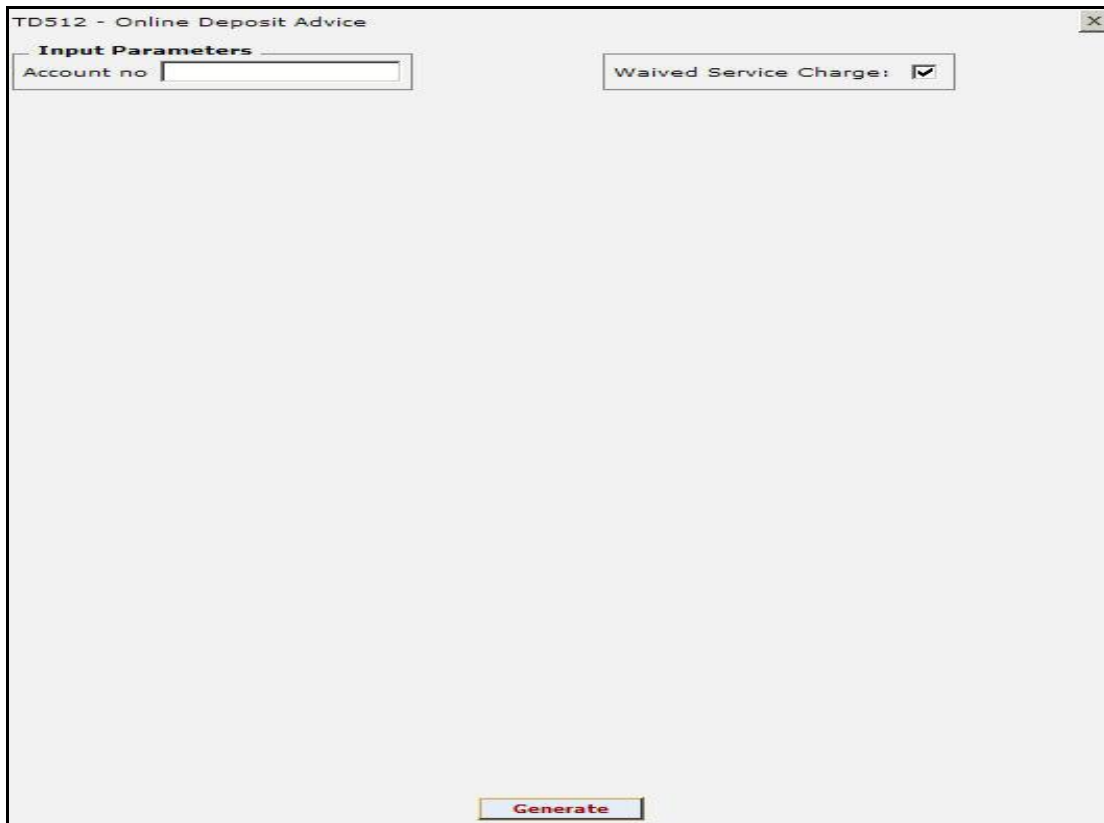
This advice provides details about online deposits . It provides information such as, account number, customer ID, deposit amount (in words), nominee, interest payment frequency and maturity instructions.

Depending upon the number of Joint Applicants available in the Customer to Account relationship screen (FP: CI142) for an account the Joint Applicant labels will be displayed or not displayed in the advice.

   a. No Joint Applicants - Labels for Joint Applicants will not be displayed at all.
   b. Only one joint applicant- Only label 'Joint Applicant 1' will be displayed.
   c. Two joint applicants - Label 'Joint Applicant 1' & 'Joint Applicant 2' will be displayed.
   d. More than two joint applicants- Label 'Joint Applicant 1' & Joint Applicant 2 will be displayed. For the additional joint applicant neither the label nor the joint applicant name will be displayed.

To view and print the Online Deposit Advice

   1. Access the **Report Request** (Fast Path: 7775) screen.

   2. Select the **Adhoc Reports** button.

   3. Navigate through **Adhoc > Term Deposit > TD Advices and Statements > TD512 - Online Deposit Advice**.

   4. The system displays the **TD512 - Online Deposit Advice** screen.

Field Name	Description
Account No	[Mandatory, Numeric, 16]
	Type the TD account number for which online deposit advice is to be generated.
Waived Service Charge	[Optional, Check Box]
	Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **Online Deposit Advice** screen.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted". Click the **OK** button.

8. The system generates the **Online Deposit Advice** .

For reference, a specimen of the report generated is given below:

```
                                                        #00300
Ms. ALERT14 ALERT                                  5030000000003387
surat                                              606325    PAN NO.
.                                                  DEMO
.                                                  INVEST AND GROW
SURAT-400232 INDIA                                 Renewal Advice


Joint 1 : .
Joint 2 : .



       33,508.40    30 Sep 2015    2 Month(s)   19.00    30 Nov 2015    34,572.40


Deposit Amount (In Words)  : INR  THIRTY THREE THOUSAND FIVE HUNDRED EIGHT AND 3 FORTY ONLY


Mode Of Operations         : NONE
Nominee                    :
Interest Payment Frequency : AT MATURITY
Maturity Instructions      : RENEW PRINCIPAL /  NO INSTRUCTIONS FOR INTEREST
```

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TD515 - Deposit Renewal Notice

The **Deposit Renewal Notice** report is an online renewal report. The deposits which are renewable through online (FP: 1316) are getting generated in this batch report.

This advice provides details on Account Number, Deposit Number, Payout Frequency, Account Instruction, Deposit Amount, Deposit Term, Value Date, Maturity Date, Interest Rate, Maturity Amount, Deposit Amount (In Words), Nominee and Interest Payout Frequency.

Depending upon the number of Joint Applicants available in the Customer to Account relationship screen (FP: CI142) for an account the Joint Applicant labels will be displayed or not displayed in the advice.

- No Joint Applicants - Labels for Joint Applicants will not be displayed at all.

- Only one joint applicant- Only label 'Joint Applicant 1' will be displayed.

- Two joint applicants - Label 'Joint Applicant 1' & 'Joint Applicant 2' will be displayed.

- More than two joint applicants- Label 'Joint Applicant 1' & Joint Applicant 2 will be displayed. For the additional joint applicant neither the label nor the joint applicant name will be displayed.

To view and print TD515 - Deposit Renewal Notice

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Adhoc Reports** button.
3. Navigate through **Term Deposit > TD Advices and Statements >TD515 - Deposit Renewal Notice**.
4. The system displays the **TD515 - Deposit Renewal Notice** screen.

```
TD515 - DEPOSIT RENEWAL NOTICE                                    [×]
 ┌ Input Parameters ─────────┐              ┌─────────────────────────┐
 │ Account no  [          ]   │              │ Waived Service Charge: [✓]│
 │ Deposit No. [          ]   │              └─────────────────────────┘
 └───────────────────────────┘

                                    I


                              [  Generate  ]
```

Field Description

Field Name	Description
Account No.	[Mandatory, Alphanumeric]
	Type the account number for which the report is processed.
Deposit No.	[Mandatory, Numeric]
	Select the code of the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **TD515 - Deposit Renewal Notice**screen.

6. Click the **View** button to view the report.

7. The system displays the **Deposit Renewal Notice** screen.

```
                                                              .
                                                    #00576
MR. KARNAPCUST8                                     50300000011210
sdfsdf                                                  605521  PAN NO. AVSPP23220
                                                    MAIN BRANCH
                                                    INVEST AND GROW
PUNE-234234 INDIA                                   Renewal Advice
Ethnic Code :0


Joint 1 : .
Joint 2 : .



    1,45,00,000.00    15 Feb 2017      2 Month(s)      20.50      15 Apr 2017        1,45,00,000.00


Deposit Amount (In Words)  :  INR  ONE CRORE FORTY FIVE LAKH ONLY
.
Mode Of Operation         :  NONE
Nominee                   :
Interest Payment Frequency :  MONTHLY
Maturity Instructions     :  REDEEM PRINCIPAL AND  INTEREST
```

8. Select the **Print** option from the **File** men

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TD517 - ADVICE FOR PREMAT REDEMPTION

This is a advice for premature redemption. This advice provides customer ID, fix deposit account number, principal balance, rate of interest, deposit type, transaction branch, period of deposit, fix deposit maturity date, maturity instruction, principal withdrawn, interest amount and tax deducted at source.

To view and print the Advice For Premat Redemption

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Adhoc Reports** button.

3. Navigate through **Adhoc > Term Deposit > TD Advices and Statements > TD517 - ADVICE FOR PREMAT REDEMPTION.**

4. The system displays the **TD517 - ADVICE FOR PREMAT REDEMPTION** screen.

Field Description

Field Name	Description
Enter Account Number	[Mandatory, Numeric, 16] Type the TD account number for which the premature deposit deposit confirmation advice is to be generated.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

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5. Enter the appropriate parameters in the **Account Transfer Report** screen.

6. Click the **View** button.

7. The system displays the **Account Transfer Report** screen.

```
Date  :  11-Jun-2018


Mr ARVIND KOTHARE
RAM VILLA


MUMBAI-400061
INDIA




Dear Customer,

Details of your Fixed Deposit which has been closed/part redeemed as
per your request as well as the payment mode is mentioned below :

Customer ID                  : 605274
FD Account Number            : 50300000035440
Principal Balance            : 0.00
Rate of Interest (% p.a.)    : 22.00
Deposit Type                 : INVEST AND GROW
Transaction Branch           : DEMO
Period of Deposit            : 12 Month(s)
FD maturity Date             : 02-JAN-2019
Maturity Instruction         : NO INSTRUCTIONS
Principal Withdrawn          : INR              12999.99
Interest Amount              : INR                960.40
Less: Tax Deducted at source : INR                  0.00
                               -------------------------
                  Net        : INR              13960.39
                               -------------------------
Payment Mode                 : Net Proceeds paid by Cash



We will forward the Form 16-A for TDS deduction, if any, at the end of
the financial year.

For any clarification please contact your Branch or PhoneBanking

Assuring you of our best services at all times




This is a Computer Generated Advice and does not require a signature.
```
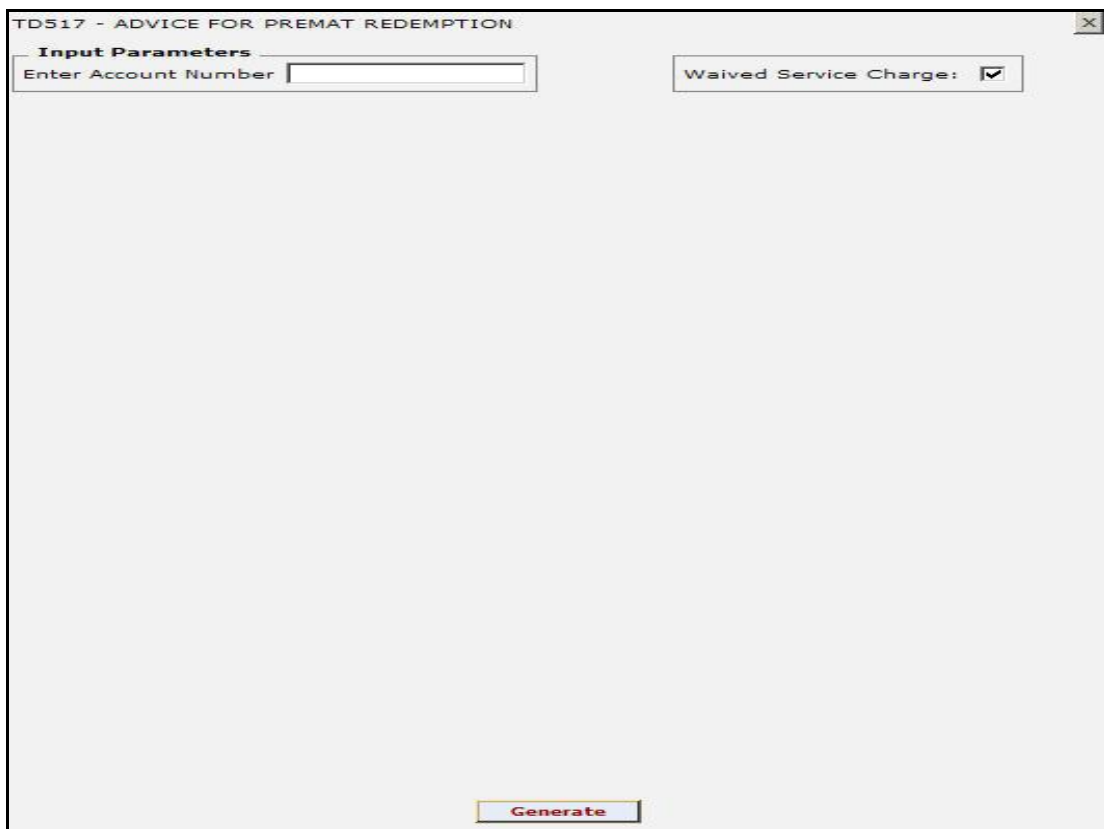
8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TD533 - TD Statement Account Wise

Branches open many term deposit accounts under various products for customers. A customer can have many deposits within an account. The deposit number is incremented every time a new deposit is created in an account. This ad hoc advice report will provide details of all deposit accounts of the customer with total balances.

This advice is a balance certificate issued to the customer listing all his deposit accounts. This advice provides information on Account Number, Name, Current Deposit Number, Principal Balance, Interest Compounded and Total Book Balance per Deposit of the customer. It also provides the Total of all Deposits.

To generate the TD Statement Account Wise Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Term Deposit > TD Advices and Statements > TD533 - TD Statement Account Wise.**

4. The system displays the **TD533 - TD Statement Account Wise** screen.

Field Description

Field Name	Description

Field Name	Description
Enter the A/c No.	[Mandatory, Alphanumeric, 16]
	Type the TD account number of the customer for which you want to generate the balance certificate.
Waived Service Charge	[Optional, Check Box]
	Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **TD533 - TD Statement Account Wise** screen.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted". Click the **OK** button.

8. The system generates the **TD Statement Account Wise Report**. For reference, a specimen of the report generated is given below:

```
                                                                          Customer Id:  605390

Name    : Mr
KARNA
Address   :
sdfsdf




         PUNE -
         213312

         MAHARASHTRA -
         INDIA

----------------------------------------------------------------------------------------------------------------
eposit Reference     A/C   Start Dt/   Principal      Rate Of   Int Payout/   Txn Description              Sweepin/Premature   Rate Of
nterest        Interest       Total       TDS       EOY Accrual     EOY Tax                                / Redemption       Interest
               CCY   Rollover   Amount       Interest   Compounding/                                                          Applied
               -Cap/     Amount     Interest                                                                  Amount
               Date                  Applicable Sweepin Date                                                  Amount
               Redeem                  Earned
----------------------------------------------------------------------------------------------------------------
0300000000419  /1    INR   31.08.14      60000.00      19.00 15.09.14      TD. Generic Payin                      0.00      0.00
.00      0.00       0.00         0.00       0.00       0.00
0300000000419  /1    INR   31.08.14      60000.00      19.00 30.09.14      Interest Compounding                   0.00      0.00
.00      937.00     937.00       0.00       0.00       0.00
0300000000419  /1    INR   31.08.14      60000.00      19.00 30.09.14      Interest Capitalization                0.00      0.00
37.00      0.00     937.00       0.00       0.00       0.00
0300000000419  /1    INR   31.08.14         0.00      19.00 30.09.14      Principal At Maturity              60000.00      0.00
.00      0.00     937.00       0.00       0.00       0.00
0300000000419  /2    INR   30.09.14      60000.00      19.00 30.09.14      Payin 50300000000419                   0.00      0.00
.00      0.00     937.00       0.00       0.00       0.00
0300000000419  /3    INR   31.08.14     120000.00      19.00 30.09.14      TD. Generic Payin                      0.00      0.00
.00      0.00     937.00       0.00       0.00       0.00
0300000000419  /2    INR   30.09.14     120000.00      19.00 31.10.14      Interest Compounding                   0.00      0.00
.00      937.00    1874.00       0.00       0.00       0.00
0300000000419  /2    INR   30.09.14     120000.00      19.00 31.10.14      Interest Compounding                   0.00      0.00
.00      32.00     1906.00       0.00       0.00       0.00
0300000000419  /2    INR   30.09.14     120000.00      19.00 31.10.14      Interest Capitalization                0.00      0.00
69.00      0.00     1906.00       0.00       0.00       0.00
0300000000419  /3    INR   31.08.14     120000.00      19.00 31.10.14      Interest Compounding                   0.00      0.00
.00      1905.00    3811.00       0.00       0.00       0.00
0300000000419  /3    INR   31.08.14     120000.00      19.00 31.10.14      Interest Capitalization                0.00      0.00
905.00      0.00     3811.00       0.00       0.00       0.00
0300000000419  /2    INR   30.09.14      60000.00      19.00 31.10.14      Principal At Maturity              60000.00      0.00
.00      0.00     3811.00       0.00       0.00       0.00
0300000000419  /3    INR   31.08.14         0.00      19.00 31.10.14      Principal At Maturity              60000.00      0.00
.00      0.00     3811.00       0.00       0.00       0.00
```
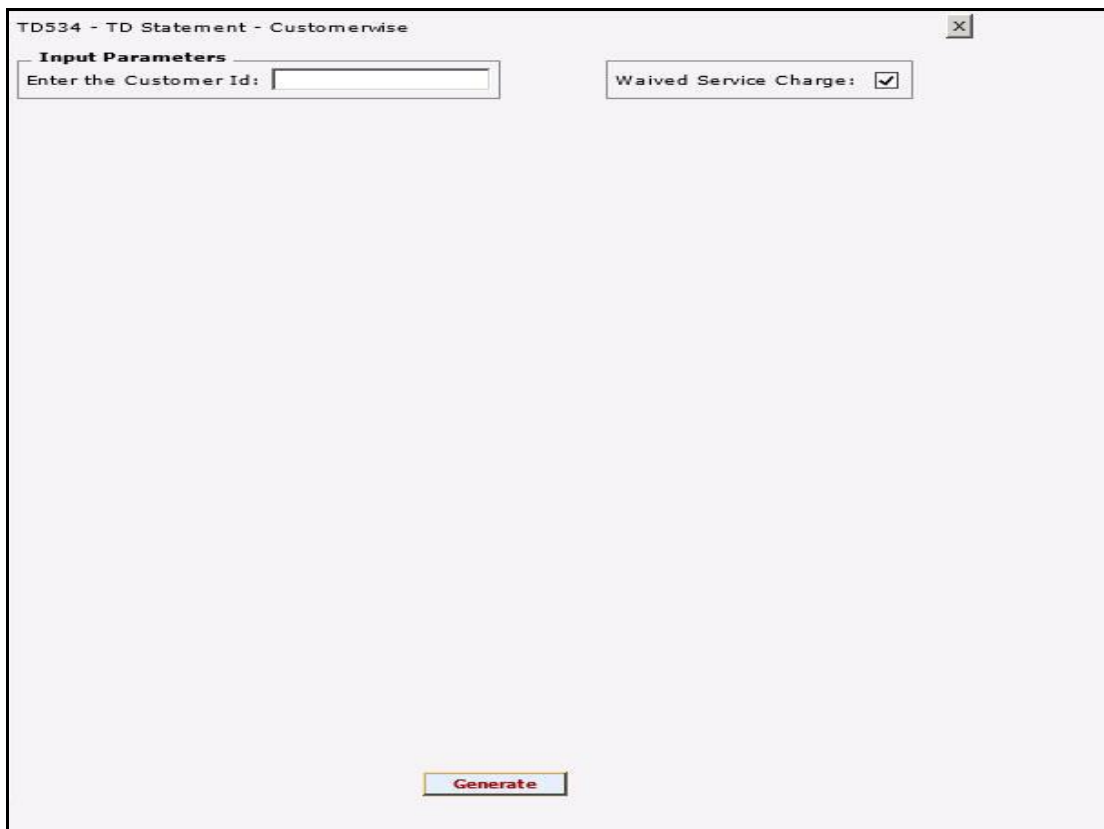
TD534 - TD Statement Customer Wise

Branches open many term deposit accounts under various products for customers. A customer can have many deposits within an account. The deposit number is incremented every time a new deposit is created in an account. This ad hoc advice report will provide details of all deposit accounts of the customer with total balances.

This advice is a balance certificate issued to the customer listing all his deposit accounts. This advice provides information on Account Number, Name, Current Deposit Number, Principal Balance, Interest Compounded and Total Book Balance per Deposit of the customer. It also provides the Total of all Deposits.

To generate the TD Statement Customer Wise Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Term Deposit > TD Advices and Statements > TD534 - TD Statement Customer Wise.**

4. The system displays the **TD534 - TD Statement Customer Wise** screen.

Field Description

Field Name	Description

Field Name	Description
Enter the A/c No.	[Mandatory, Alphanumeric, 16]
	Type the TD account number of the customer for which you want to generate the balance certificate.
Waived Service Charge	[Optional, Check Box]
	Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **TD534 - TD Statement Customer Wise** screen.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted". Click the **OK** button.

8. The system generates the **TD Statement Customer Wise Report**. For reference, a specimen of the report generated is given below:

```
                                                                                          Customer Id:  605273
Name      : MS. MEGHA R VERMA
Address   : pune


            PUNE - 5435435
            MAHARASHTRA - INDIA
--------------------------------------------------------------------------------------------------------------------------
Deposit Reference   A/C  Start Dt/    Principal  Rate Of  Int Payout/ Txn Description      Sweepin/Premature Rate Of  Interest   Interest   Total      TDS
                    CCY  Rollover     Amount     Interest Compounding/                     / Redemption Interest  -Cap/      Amount     Interest
                         Date                    Applicable Sweepin Date                      Amount   Applied   Redeem                Earned
--------------------------------------------------------------------------------------------------------------------------
50300000000320 /1  INR  15.09.14     100000.00  19.00  15.09.14   TD. Generic Payin               0.00  0.00     0.00       0.00       0.00       0.0
50300000000320 /1  INR  15.09.14     100000.00  19.00  31.10.14   Interest Payout                 0.00  0.00     0.00       1562.00    1562.00    0.0
50300000000320 /1  INR  15.09.14     100000.00  19.00  30.11.14   Interest Payout                 0.00  0.00     0.00       1614.00    3176.00    0.0
50300000000320 /1  INR  15.09.14     0.00       19.00  30.11.14   Principal At Maturity      100000.00  0.00     0.00       0.00       3176.00    0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  15.10.16   Payin - TD POST MATURITY RENEW  0.00  0.00     0.00       0.00       3176.00    0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  31.10.16   Interest Payout                 0.00  0.00     0.00       1808.00    4984.00    0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  31.10.16   Interest Payout                 0.00  0.00     0.00       1868.00    6852.00    0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  31.10.16   Interest Payout                 0.00  0.00     0.00       1868.00    8720.00    0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  31.10.16   Interest Payout                 0.00  0.00     0.00       1688.00    10408.00   0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  31.10.16   Interest Payout                 0.00  0.00     0.00       1868.00    12276.00   0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  31.10.16   Interest Payout                 0.00  0.00     0.00       1808.00    14084.00   0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  31.10.16   Interest Payout                 0.00  0.00     0.00       1868.00    15952.00   0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  31.10.16   Interest Payout                 0.00  0.00     0.00       1808.00    17760.00   0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  31.10.16   Interest Payout                 0.00  0.00     0.00       1868.00    19628.00   0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  31.10.16   Interest Payout                 0.00  0.00     0.00       1868.00    21496.00   0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  31.10.16   Interest Payout                 0.00  0.00     0.00       1808.00    23304.00   0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  31.10.16   Interest Payout                 0.00  0.00     0.00       1868.00    25172.00   0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  31.10.16   Interest Payout                 0.00  0.00     0.00       1808.00    26980.00   0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  31.10.16   Interest Payout                 0.00  0.00     0.00       1866.00    28846.00   0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  31.10.16   Interest Payout                 0.00  0.00     0.00       1863.00    30709.00   0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  31.10.16   Interest Payout                 0.00  0.00     0.00       1743.00    32452.00   0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  31.10.16   Interest Payout                 0.00  0.00     0.00       1863.00    34315.00   0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  31.10.16   Interest Payout                 0.00  0.00     0.00       1803.00    36118.00   0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  31.10.16   Interest Payout                 0.00  0.00     0.00       1863.00    37981.00   0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  31.10.16   Interest Payout                 0.00  0.00     0.00       1803.00    39784.00   0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  31.10.16   Interest Payout                 0.00  0.00     0.00       1863.00    41647.00   0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  31.10.16   Interest Payout                 0.00  0.00     0.00       1863.00    43510.00   0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  31.10.16   Interest Payout                 0.00  0.00     0.00       1803.00    45313.00   0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  30.11.16   Interest Payout                 0.00  0.00     0.00       1863.00    47176.00   186.3
50300000000320 /2  INR  15.11.14     100000.00  22.00  31.12.16   Interest Payout                 0.00  0.00     0.00       1803.00    48979.00   180.3
50300000000320 /2  INR  15.11.14     100000.00  22.00  31.01.17   Interest Payout                 0.00  0.00     0.00       1866.00    50845.00   186.6
50300000000320 /2  INR  15.11.14     100000.00  22.00  28.02.17   Interest Payout                 0.00  0.00     0.00       1868.00    52713.00   186.8
50300000000320 /2  INR  15.11.14     0.00       22.00  02.03.17   Redmption Amt - Premature Redemption 100000.00 4.00  0.00   -40360.00  12353.00   0.0
50300000009232 /1  INR  02.03.17     59640.00   22.00  02.03.17   Payin                           0.00  0.00     0.00       0.00       12353.00   0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  02.03.17   Reversal -Redmption Amt - Premature -100000.00 4.00 0.00  40360.00   52713.00   0.0
                                                                   Redemption
50300000000320 /2  INR  15.11.14     0.00       22.00  02.03.17   Redmption Amt - Premature Redemption 100000.00 4.00  0.00   -40360.00  12353.00   0.0
50300000009255 /1  INR  02.03.17     59640.00   22.00  02.03.17   Payin                           0.00  0.00     0.00       0.00       12353.00   0.0
50300000000320 /2  INR  15.11.14     100000.00  22.00  02.03.17   Reversal -Redmption Amt - Premature -100000.00 4.00 0.00  40360.00   52713.00   0.0
```

TD541 - Deposit Confirmation Advice

Deposit Confirmation Advice is an advice generated by the system confirming creation of a CD. This advice gives brief information regarding the details of the deposit and will be handed over to the customer for his verification.

This is the Deposit Confirmation Advice generated for the given deposit. This advice provides details about the Account Number, Current Deposit Number, Principal Amount, Maturity Amount Principal/ Interest.

To generate the Deposit Confirmation Advice

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Term Deposit > TD Advices and Statements > TD541 - Deposit Confirmation Advice**.

4. The system displays the **TD541 - Deposit Confirmation Advice** screen.

Field Description

Field Name	Description
Account no	[Mandatory, Numeric, 16]
	Type the TD account number for which the deposit deposit confirmation advice is to be generated.

Field Name	Description
Deposit No	[Mandatory, Numeric, Four]
	Type the valid deposit number.
	The Deposit Number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account.
Waived Service Charge	[Optional, Check Box]
	Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **TD541 - Deposit Confirmation Advice** screen.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted". Click the **OK** button.

8. The system generates the **Deposit Confirmation Advice**. For reference, a specimen of the report generated is given below:

```
|                              TRANSACTION DATE :04/MAY/2016
DEPOSIT CONFIRMATION ADVICE
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
2
~~~~~~~~~~~~~~~~~~~~~
ACCOUNT NUMBER    :500065455
TEST TESTER
CUST ADD1
CUST ADD2
CUST ADD3
MUM
CURRENT DEPOSIT NUMBER   :132
~~~~~~~~~~~~~~~~~~~~~~~ -
WE CONFIRM HAVING TAKEN FROM YOU:
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~

PAYMENT OF PRINCIPAL AMOUNT:
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
PRINCIPAL AMOUNT      :INR  4,000.00
PAYIN DESCRIPTION     :TXT PAYING 1TXT PAYING 2
OUR PAYMENT AT MATURITY:
_____
~~~~~~~~~~~~~~~~~~~~~~~
PRINCIPAL AMOUNT      :INR        500,000.00
INTEREST AMOUNT       :            -499,997.00
TOTAL                 :                  3.00
```

TD565 - Deposit Confirmation Advice

A confirmation is sent by the bank to the customer,once the term deposit is created by mailing an advice.The advice confirms the date of deposit, amount and period for which deposit is made.

This is a deposit confirmation advice. This advice provides information on PAN number, Customer Relationship Number, Joint Holders, Term Deposit Account Number, Period of Deposit, Deposit Start Date, Deposit Maturity Date, Deposit Amount, Maturity Amount, Interest Rate, Interest Payment Ferquency, Interest Details, Maturity Instructions, Deposit Type and Nomination Registration.

To generate the Deposit Confirmation Advice

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Term Deposit > TD Advices and Statements >TD565 - Deposit Confirmation Advice.**

4. The system displays the **TD565 - Deposit Confirmation Advice** screen.

Field Description

Field Name	Description
Branch Code (0 for all)	[Mandatory, Numeric, Five] Type the valid code of the branch for which the report needs to be generated.

Field Name	Description
Process Date	[Mandatory, dd/mm/yyyy]
	Type the valid process date for which the report needs to be generated.
Account Number	[Mandatory, Numeric, 16]
	Type the TD account number of the customer for whom the deposit confirmation advice is to be generated.
Deposit Number	[Mandatory Numeric, Four]
	Type the valid deposit number.
	The Deposit Number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account.
Waived Service Charge	[Optional, Check Box]
	Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **TD565 - Deposit Confirmation Advice** screen.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted". Click the **OK** button.
8. The system generates the **Deposit Confirmation Advice**. For reference, a specimen of the report generated is given below:

```
Date:31-DEC-2009
Branch:Head Office Housing , Padang

Mr  Rahul SRIVASTAV
INDORE


Akola    - 959859
 KALIMANTAN ,AS


PAN No.:
Customer Relationship No.:606215
Joint Holder(s):

Term Deposit Number      99993140000101  /2      Period of Deposit          12 Months

Deposit Start Date       29-JAN-2008             Deposit Maturity Date      30-JAN-2009

Deposit Amount           INR 1,000.00            Maturity Amount            INR 1,050.96

Interest rate (p.a.)     5%                      Interest payment frequency  None/At Maturity

Interest Details         COMPOUND                Maturity Instructions

Deposit Type             NEW DEPOSIT             Nomination registered      NO



Maturity amount is subject to TDS wherever applicable as per regulations from time to time.
This is a computer generated advice and therefore does not require a signature.
```

TD612 - FCNR Online Deposit

This advice provides details about online deposits .

It provides information such as account number, deposit amount (in words), nominee, interest payment frequency, maturity instructions and joint appliacants name if any.

 Depending upon the number of Joint Applicants available in the Customer to Account relationship screen (FP: CI142) for an account the Joint Applicant labels will be displayed or not displayed.

   a. No Joint Applicants - The Labels for Joint Applicants will not be displayed in the Advice.
   b. Only one joint applicant - Label 'Joint Applicant 1' will be displayed, label Joint Applicant 2 will not be displayed.
   c. Two joint applicants - Label 'Joint Applicant 1' & 'Joint Applicant 2' will be displayed.
   d. More than two joint applicants - Label 'Joint Applicant 1' & Joint Applicant 2 will be displayed. For the additional joint applicant neither the label nor the joint applicant name will be displayed.
   e. For FCNR FD accounts where the relationship in customer account relationship maintenance (FP:CI142) is '**SOW**[1]' the labels 'Joint Applicant 1 '& 'Joint Applicant 2' will not be displayed instead blank lines will be displayed.

To view and print the FCNR Online Deposit

   1. Access the **Report Request** (Fast Path: 7775) screen.

   2. Select the **Adhoc Reports** button.

   3. Navigate through **Term Deposit > TD Advices and Statements > TD612 - FCNR Online Deposit**.

   4. The system displays the **TD612 - FCNR Online Deposit** screen.

---

[1](Sole Owner)

```
TD612 - FCNR Online Deposit Advice                              [×]
  Input Parameters
 Account no  [                ]              Waived Service Charge:  [✓]




                         [ Generate ]
```

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16]
	Type the TD account number for which online deposit advice is to be generated.
Waived Service Charge	[Optional, Check Box]
	Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **FCNR Online Deposit Advice** screen.

6. Click the **View** button.

7. **The system displays FCNR Online Deposit Advice screen.**

```
                    MAIN BRANCH              #240        #00666
                                                                FCNR - FIXED DEPOSIT- PAY
  MS. TESTCR179C4
  TESTCR179C4 A                                                 AT MATURITY
  .
  .                                                             50300000795575
  CHENNAI-684848    India                     Deposit Currency  USD


      2,549.00        31 Mar 2021    30 Day(s)    1.78     30 Apr 2021   2,552.65        *****.**



  Deposit Amount (in words)  : USD   TWO  THOUSAND  FIVE HUNDRED  AND FORTY NINE ONLY
  Mode Of Operations         : NONE

  Joint Applicant 1 : TESTCR179C5

  New Deposit (D)
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TS104 - TDS Remittance Report

Deduction of tax on interest for time deposit accounts is a mandatory requirement. Tax is deducted at source for the time deposit interest accrued / paid out to the customers based on the parameters set in **TD Product Master** (Fast Path - TDM01) .The **TDS Remittance** (Fast Path : TDS10) options allows the user to mark the tax deducted against interest on TD accounts, as remitted to government. This adhoc report lists the TDS details for a branch for the selected dates as per requirement.

This is the report for TDS remittances for a branch. This report is grouped customer wise and totals are provided per customer. Each column of this report provides details about - Deposit Number, TDS Code , Amount Type , Interest Amount, Base Tax, Additional Tax 1, Additional Tax 2, TDS Amount Type, Interest Amount, Base Tax, Tax Rate, Additional Tax, Tax Rate , Additional Tax, Tax Rate , TDS Amount, Process Date, Value Date, Remittance Date

To generate the TDS Remittance Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Term Deposit > TD Advices and Statements >TS104 - TDS Remittance Report.**

4. The system displays the **TS104 - TDS Remittance Report** screen.

Field Description

Field Name	Description
Branch Code	[Mandatory, Numeric, Five]
	Type the branch for which the report needs to be generated.
Remittance From Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy]
	Type the start date for the report.
	This date should not be greater than To Date.
Remittance To Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy]
	Type the end date for the report.
Waived Service Charge	[Optional, Check Box]
	Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **TS104 - TDS Remittance Report** screen.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted". Click the **OK** button.

8. The system generates the **TDS Remittance Report** . For reference, a specimen of the report generated is given below:

```
Bank  :    240    DEMO BANK
FLEXCUBE                                                  Run Date :18-NOV-2015
Branch :   9999   DEMO BANK 9999                             TDS REMITTANCE
REPORT                                                   Run Time :1:27 PM
Op. Id :   TKAVITA                                   Remittance Date From: 01-Nov-2014  To
05-Nov-2015                                          Report No:TS104/1
----------------------------------------------------------------------------------------------------
----------------------------------------------------------------------------------------
Account no./Deposit No.   TDS Code   Amount Type        Interest Amount             Base Tax
Additional Tax 1                     Additional Tax 2       TDS Amount      NR TDS Amount Process    Value       Remittance
                                                                                        Tax Rate
                                                                                        Tax Rate
                                                                                        Tax
                                                              I                         Rate
                                                                                                    Date        Date
                                                                                        Date
----------------------------------------------------------------------------------------------------
----------------------------------------------------------------------------------------
Customer Id :605269                                      Customer Name :  GOVIND
ANASPURE                                  Category :I
LAST FINANCIAL YEAR                                      CURRENT FINANCIAL YEAR
C/F Accrual :   1,368.00                                    B/F Interest :  103,009.00
C/F Tax     :    273.60                                     B/F Tax      :   0.00
                                                           B/F Waiver   :   0.00
----------------------------------------------------------------------------------------------------
----------------------------------------------------------------------------------------
50300000001181 /1      201      Interest Payout          9,863.00
3,879.40                             0.00                     0.00          3,879.40              0.00  31/05/2015
30/05/2015   31/05/2015
                                                                            @ 20 % on Rs. 19397                  @ 0 %
                                                                            on Rs. 0                  @ 0 % on Rs. 0
50300000001194 /1      201      Interest Payout          10,652.00
2,130.40                             0.00                     0.00          2,130.40              0.00  31/05/2015
30/05/2015   31/05/2015
```
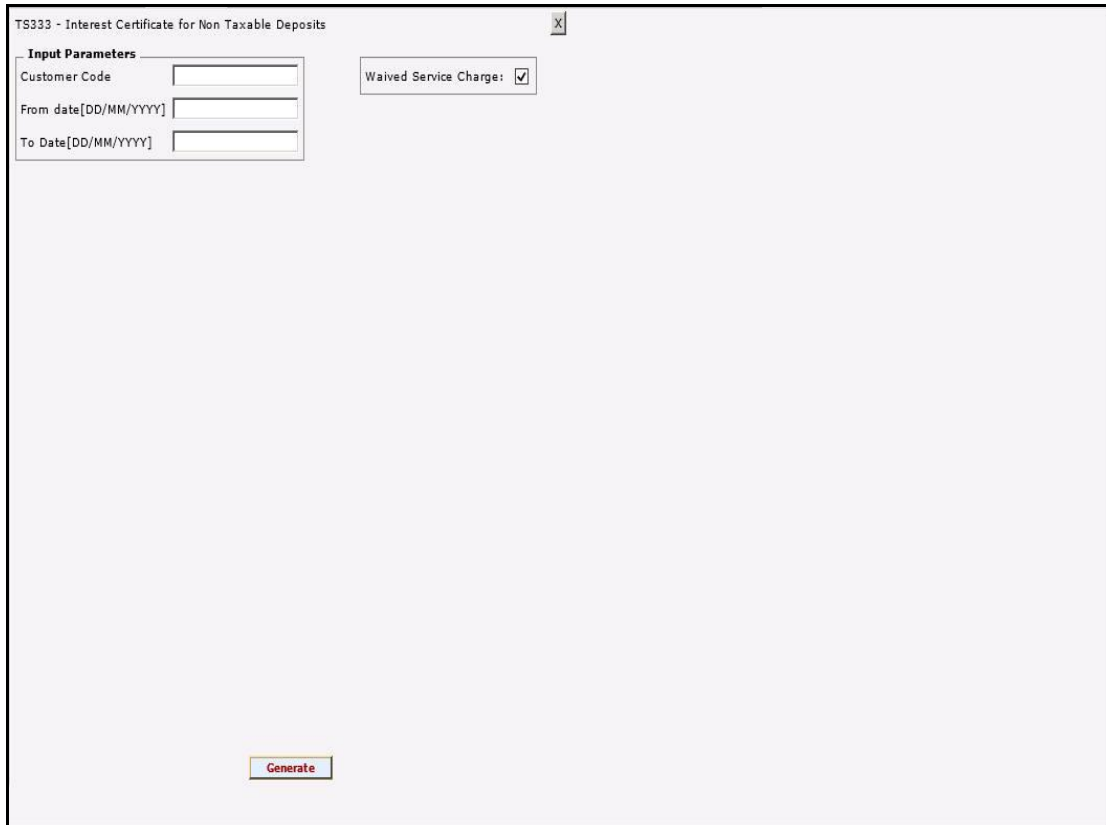
TS333 - Interest Certificate for Non Taxable Deposits

This advice provides an interest certificate for non taxable deposits in RD and TD .

To view and print the Interest Certificate

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Adhoc Reports** button.

3. Navigate through **Adhoc > Term Deposit > TD Advices and Statements > TS333 - Interest Certificate for Non Taxable Deposits**.

4. The system displays the **TS333 - Interest Certificate for Non Taxable Deposit**screen.

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16]
	Type the TD account number for which online deposit advice is to be generated.
From Date [dd/mm/yyyy]	[Mandatory, mm/dd/yyyy]
	Type a valid start date for the report.
	This date should not be greater than To Date.

Field Name	Description
To Date [dd/mm/yyyy]	Mandatory, mm/dd/yyyy]
	Type a valid end date for the report.
Waived Service Charge	[Optional, Check Box]
	Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **Interest Certificate Deposit Advice** screen.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted". Click the **OK** button.
8. The system generates the **Interest Certificate Advice** .

To view and print the Interest certificate Advice

9. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.

10. Select the **Select** check box to view the corresponding advice.

11. Click the **View** button to view the advice.

12. The system displays the I**nterest certificate Advice** screen

For reference, a specimen of the report generated is given below:

```
Date:03/03/2020

Ms. MEERDTS333 C
sdfjfdgji                                    I


MUMBAI - 567876
MAHARASHTRA - IN

Dear Sir/Madam,

Ref : Your Deposit(s) - Customer ID: 606641          PAN : Not Available
      Short Name : Ms. MEERDTS333 C

Following are the details of the deposit wise interest compounded / paid out
on your non taxable deposits :


                          (AMOUNT IN-INR)

DEPOSIT NO.        Branch Short Name              PRINCIPAL      INTEREST AMOUNT

                                              Amount as of 03/03/2020
                                                 01/01/2020  to  04/03/2020
--------------------------------------------------------------------------------
50300000001639  /1    DEMO                        2,000,000.00      32,486.00
50400000009857  /0    DEMO                        2,000,000.00      15,823.43
--------------------------------------------------------------------------------
                                                  4,000,000.00      48,309.43
--------------------------------------------------------------------------------

NOTES:

1. The Interest Certificate is issued for non-taxable products i.e. NRE / FCNR FDs and no tax is recovered.
2. The number of renewals of the deposit is provided as suffix to Fixed Deposit Number.
3. Deposits with Principal amount as 0.00 indicate that particular deposit has been closed or renewed/rebooked subsequently.
4. Principal amount provided is as on date of generation even if it existed during the period this Certificate is generated.
5. Interest Certificate includes interest paid and reinvested.

For Bank Limited

Authorized signatory.
```

11. Select the **Print** option from the File menu.

12. The system displays the **Print** dialog box.

13. Select the appropriate parameters and click the **OK** button.

TS531 - Interest certificate (detail) Advice

For time deposit accounts, interest is paid to the customers and tax will be charged as per the prevailing norms. Customers require a detail interest certificate for the time deposit accounts from the banks for tax compliance purpose. This ad hoc advice is generated with interest and tax summary.

This advice provides a detailed certificate of the interest and tax deducted. It provides information such as Customer id, Period for which interest is paid, Basic tax deducted, Additional tax/ surcharge tax deducted 1, Additional tax/ surcharge tax deducted 2, Total tax deducted and Principal balance.

To generate the Interest certificate (detail) Advice

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Term Deposit > TD Advices and Statements >TS531 - Interest certificate (detail) Advice.**

4. The system displays the **TS531 - Interest certificate (detail) Advice** screen.

Field Description

Field Name	Description

Field Name	Description
Customer Code	[Optional, Alphanumeric, 16] The code of the customer. This code is used for searching and tracking the customer in the system. Type the valid customer code.
Enter the Starting Date	[Mandatory, Date Format] Enter the start date from which the report has to be generated.
To Date((Enter Month-end date)[DD/MM/YYYY])	[Mandatory, Date Format] Enter the end date to which the report has to be generated.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **TS531 - Interest certificate (detail) Advice** screen.

6. Click the **Generate** button.

7. The System displays the message "Report Request Submitted".

8. Click the **OK** button.

9. The system generates the **Interest certificate (detail) Advice**.

To view and print the Interest certificate (detail) Advice

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.

2. Select the **Select** check box to view the corresponding advice.

3. Click the **View** button to view the advice.

4. The system displays the **Interest certificate (detail) Advice** screen.

```
Date  :  04/03/2019

M/S. ABC B C
bhavadan
pune
india
PUNE - 4114000
MAHARASHTRA - IN

Dear Sir/Madam,

Ref : Your Fixed Deposit(s) - Customer ID 606475        PAN : Not Available
      Short Name : M/S. ABC B C                         Branch : 9999

As per Income Tax Act it is mandatory for Customers to give valid PAN to the person /
institution deducting tax to claim credit of TDS. PAN currently is not available in our
records for this Customer ID. You are requested to submit the same to the Bank in order to
pre-empt any problems in getting your TDS credit from IT department in future.


Following are the details of the depositwise interest earned / compounded
and tax deducted on your deposits :
                              (AMOUNT IN RUPEES)
-----------------------------------------------------------------------------------------
ACCOUNT   DEPOSIT NO.          PRINCIPAL        INTEREST AMOUNT   TAX DEDUCTED    INTEREST
BRANCH                         Amount as of                                      ACCRUED
                               04/03/2019
                                               01/04/2018  to    28/02/2019     28/02/2019
-----------------------------------------------------------------------------------------
9999   50300000000932/1           0.00              504.00           0.00           0.00
9999   50300000000932/2       10,000.00               0.00           0.00         306.85
-----------------------------------------------------------------------------------------
                              10,000.00             504.00           0.00         306.85
-----------------------------------------------------------------------------------------

Total Interest earned   :Rs. 504.00
Total Interest Accrued  :Rs. 306.85
as of 28/02/2019
Tax Rate                : @20.00%
as of 04/03/2019
Total Tax deducted      :Rs. 0.00
NOTES:
1. As per current IT regulations, w.e.f. 1st June 2007,  tax for the total
   amount of interest earned /accrued by the customer on all resident term
   deposits held at the  branch is deducted when the total interest
   earned/accrued  exceeds the threshold limit of Rs.10,000/- in a financial
   year. The tax amount is  deducted  from the interest  compounded/paid-out/
   accrued in respect of that deposit which comes up for  processing  and
   which  has  resulted in the  total  interest earned/accrued crossing  the
   aforesaid  threshold   limit. In  case,  the  interest  amount  is
   insufficient  for meeting  the tax  amount, tax  is deducted from the
   principal to  the  extent of  the shortfall. The balance principal would
   continue at  the contracted  rate and  for the contracted period.
2. In case of part/full redemption of the  deposit or  where sweepin facility
   has been  availed  against a  deposit, the  interest  amount  and  the tax
   deducted(account-wise) will not match since TDS for interest earned during
   the financial year is calculated/deducted at the  original contracted rate
   of interest and adjustments, if any, are made from any subsequent interest
   pay-out/compounding during the same financial year, if available.
3. Deposit with  Principal Amount shown as 0.00  indicate that the deposit is
   closed.

For DEMO Bank Limited

Authorized signatory.
```

5. Select the **Print** option from the **File** menu.

6. The system displays the **Print** dialog box.

7. Select the appropriate parameters and click the **OK** button.

TS532 - Interest certificate (summary) Advice

For time deposit accounts, interest is paid to the customers and tax will be charged as per the prevailing norms. Customers require summary of interest certificate for the time deposit accounts from the banks for tax compliance purpose. This ad hoc advice is generated with interest and tax summary.

This advice provides a summary of the TD interest and tax deducted. It provides information such as Customer id, Period for which interest is paid, Basic tax deducted, Additional tax/ surcharge tax deducted 1, Additional tax/ surcharge tax deducted 2, Total tax deducted and Principal balance.

To generate the Interest certificate (summary) Advice

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Term Deposit > TD Advices and Statements >TS532 - Interest certificate (summary) Advice.**

4. The system displays the **TS532 - Interest certificate (summary) Advice** screen.

Field Description

Field Name	Description

Field Name	Description
Customer Code	[Optional, Alphanumeric, 16] The code of the customer. This code is used for searching and tracking the customer in the system. Type the valid customer code.
Enter The Financial Year	[Mandatory] The Financial Year for interest certificate (summary) advice. Type a valid value. This should not be greater than the current year.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **TD532 - Interest certificate (summary) Advice** screen.

6. Click the **Generate** button.

7. The System displays the message "Report Request Submitted".

8. Click the **OK** button.

9. The system generates the **Interest certificate (summary) Advice**.

To view and print the Interest certificate (summary) Advice

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.

2. Select the **Select** check box to view the corresponding advice.

3. Click the **View** button to view the advice.

4. The system displays the **Interest certificate (summary) Advice** screen.

```
Date  :04-APR-2019

M/S. ABC B C
bhavadan
pune
india
PUNE - 4114000
MAHARASHTRA - IN

Dear M/S. ABC B C

Ref : Your Fixed Deposit(s) - Customer ID 606475

This is to certify that the Interest earned on the
Fixed Deposits held with us are as follows :

Branch                              : 9999
Period                              : 01-APR-2018  to 31-MAR-2019
Interest earned                     : INR      1,008.00
Base Tax deducted                   : INR         0.00
Additional/Surcharge Tax 1 deducted : INR         0.00
Additional/Surcharge Tax 2 deducted : INR         0.00
Total Tax deducted                  : INR         0.00
Principal Balance                   : INR         0.00

( as of 04-APR-2019)


For The Bank ,



Authorized signatory.

⁼Date  :04-APR-2019

Mr JIM TEST36
ind


IND - 75234
DELHI - IN

Dear Mr JIM TEST36

Ref : Your Fixed Deposit(s) - Customer ID 606476

This is to certify that the Interest earned on the
Fixed Deposits held with us are as follows :

Branch                              : 9999
Period                              : 01-APR-2018  to 31-MAR-2019
Interest earned                     :          16,438.36
Base Tax deducted                   :           3,287.67
Additional/Surcharge Tax 1 deducted :               0.00
Additional/Surcharge Tax 2 deducted :               0.00
Total Tax deducted                  :           3,287.67
Principal Balance                   :       2,013,150.69

( as of 04-APR-2019)


For The Bank ,



Authorized signatory.

⁼Date  :04-APR-2019
```

5. Select the **Print** option from the **File** menu.

6. The system displays the **Print** dialog box.

7. Select the appropriate parameters and click the **OK** button.

2.2. Batch Reports

Batch reports are automatically generated at the end of day (EOD) or beginning of day (BOD). Reports and advices can be requested from the **Report Request** (Fast Path: 7775) screen. Batch reports can only be generated using the system operator login.

The operator must run the cut-off process at the end of every day, before starting the end of the day for that day. This is to ensure that all transactions done through the on-line delivery channels are handed over to a log for batch processing. A fresh log is created for the next day's transactions. Here it is important to note that while the processing date from the point of view of EOD processing is still today, the on-line processing date has moved to the next processing date and the online transactions done after cut-off will be processed in the next day's EOD.

EOD refers to the processing required to be done for each functional module of **FLEXCUBE Retail** as well as some files that are generated for updating data in other local offices. The EOD Client option is used to take care of the system related batch processes of cutoff, BOD, EOD, monthly report generation and printing, file hand off, eligibility of the Relationship Pricing (RP), etc.

Beginning of the Day (BOD) process opens a new transaction day for the Bank. BOD as a process depends on EOD process for the previous working day. This means, if the EOD is not completed for a day, system will not allow the BOD for the next day to start.

List of Batch Reports:

- TD Daily Exception Reports
- TD Interest and Tax Report
- TD STATISTICS REPORT
- CD Advices and Statements
- Time Deposit Daily Tran Reports
- Time Deposit EOD Reports

Access

- Fast Path: EOD10
- Operator Process > EOD/BOD Operations > EOD Processing

To generate batch reports

1. Take Pre Cutoff Backup before processing the EOD.
2. Log in to the **FLEXCUBE Retail** application with a valid System Operator Login ID.
3. The **FLEXCUBE Retail** window appears.
4. Access the **EOD Client** (Fast Path: EOD10) screen.

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Field Description

Field Name	Description

Field Name	Description
Process Category	[Mandatory, Drop-Down] Select the category of the process to be performed from the drop-down list. The options are:

- End of Day: It is a process where a fixed set of shell or functionality are processed. A proper handoff of GL's to **FLEXCUBE** Corporate, Consolidation etc. is done in the EOD process. Interest related processing, GL Updations, Draw-Down, Sweep-Outs, TD part redemption due to Sweep-In instructions, report related processing are done during the EOD processing.

- Beginning Of Day: It is process where in some predefined functions are processed. The user can login in the system after the BOD is completed. The validation for BOD is that the previous day EOD should be completed. For e.g. TD Maturity, Standing Instruction (SI) Execution, etc.

- Cutoff: It is a process where the process date of the system is changed to the next working day as maintained in the bank calendar. All the transactions entered in the system, till the point of cutoff, are picked up for EOD processing. The validation for cutoff is that the previous day BOD should be completed.

- Transfer DB Scripts: This process was used earlier.

- Apply DB Scripts: This process was used earlier.

- Process CIF Handoff: This process is used to download the customers and related tables which are opened in other branch to the base branch of the customer. The validation for CIF handoff is that the previous day BOD should be completed.

- Schedule Extracts: It is a processed to extract specific schedule and to have a proper handoff to the interface.

- MONTHLY STATEMENTS: This process is used to generate the customer monthly statement in order to stream line the time during the actual EOM process. This process is run separately. This process can be run even after the BOD process next day.

- Handoff After EOD: It is a processed to extract specific schedule and to have a proper handoff to the interface.

- Elig Evaluation: It is a processed to evaluate the eligibility of the RVT schemes.

- File Handoff: It is a processed to extract specific schedule and to have a proper handoff to the interface.

- Automatic EFS for Converted Loan: This process is used to close the loan accounts with **Automatic EFS Date** falling on running day. If running of this process is skipped on a particular day, such accounts falling due for automatic closure on that day will be picked on next working day process. Future dated closure or back dated closure is not be supported. If the automatic closure date falls on a holiday, then such accounts will be picked up on the next working days process. All accounts

Field Name	Description
Category Status	[Mandatory, Drop-Down] Select the category status from the drop-down list. The status can be as follows: • Yet to Start • Started • Aborted • Completed
Process Date	[Mandatory, Pick List, dd/mm/yyyy] Select the process date from the pick list. By default, this field displays the current process date for the selected process.
Next Process Date	[Mandatory, Pick List, dd/mm/yyyy] Select the next process date from the pick list. By default, this field displays the next logical working day on which the process has to be run.

Column Name	Description
State	[Display] This column displays a different colour for different process state. The different colour displayed are: • Green - Run • Red - Aborted • Default - Other Status (Complete, Yet to Start)
Process Name	[Display] This column displays the name of different processes which are performed.
Module Code	[Display] This column displays the code of the module on which the process is performed.

Column Name	Description
Status	[Display] This column displays the status of the process performed. The status can be as follows: - Yet to Start - Started - Aborted - Completed
Duration	[Display] This column displays the duration for which the process was running, or when was the process completed.

5. Select **Cutoff** from the **Process Category** drop-down list.

6. Select the appropriate parameters in the **EOD Client** screen.

7. Click the **Start** button to start the cutoff process.

8. On successful completion of cutoff process, the system displays the message "Category Successfully Completed".

9. Click the **OK** button.

10. Select **End of Day** from the **Process Category** drop-down list.

11. Click the **Start** button to start the EOD process.

12. On successful completion of EOD process, the system displays the message "Category Successfully Completed" and saves the reports in a folder in an appropriate location. For e.g. /home/wasadmin/USGapsSTR1/flexcube/host/runarea/rjsout

---

Note: Once this is done, the operator should logout completely out of the system and login again. After the EOD Console is brought up again, the operator must check the process date displayed at the bottom right hand corner of the status bar below. The date should have moved to the next process date.

---

13. Take POSTEOD Backup for that process date before processing the BOD.

14. Select **Beginning of Day** from the **Process Category** drop-down list.

15. Click the **Start** button to start the EOD process.

16. On successful completion of BOD process, the system displays the message "Category Successfully Completed" and saves the reports in a folder in an appropriate location. For e.g. /home/wasadmin/USGapsSTR1/flexcube/host/runarea/rjsout

17. Click the **OK** button.

18. Take POSTBOD Backup after executing the BOD.

TD STATISTICS REPORT

The TD Statistics Report includes those reports in which the account information is collected, organized, and properly analyzed.

List of TD Statistics Reports:

- "TD195 - FCNR Extracts TD " on page 89

TD195 - FCNR Extracts TD

This report generated at the end of day gives FCNR Extracts TD.

Frequency

- Daily (EOD)

To view and print the TD195 - FCNR Extracts TD

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Term Deposit > TD STATISTICS REPORT >TD195 - FCNR Extracts TD.**

4. The system displays the **TD195 - FCNR Extracts TD** screen.

Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy]
	Type the date for which the report is processed.
	By default, the system displays the current process date.

Field Name	Description
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **TD195 - FCNR Extracts TD** screen.

6. Click the **View** button to view the report.

7. The system displays the **FCNR Extracts TD** screen.

```
DEAL-DATE  CPRTYCCY PRINCIPAL           NEARDATE    FARDATE    ACCOUNT-NO
---------- -------------------------- -------------------- ------------------

*** No data for this Report ***
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TD Interest and Tax Report

The TD Interest and Tax Reports include those reports that provides information specific to interest and tax applicable to the TD accounts.

List of TD Interest and Tax Reports:

- TS115 - TDS Summary Report
- TS106 - TDS Annexture Form No 16A

TS106 - TDS Annexure (Form No. 16-A)

Form 16 –A provides details on the TDS deducted by the bank from the interest earned by the customer during a period. Form 16 is generated when the actual tax recovered from the customer in the quarter minus the tax refunded in the quarter for a particular branch is greater than zero.. In case there is an income in a particular quarter, but no TDS then no Form 16 will be generated. However, if in the next quarter for the same customer / branch if tax is deducted, the interest of the previous quarter will also come in the current quarter Form 16. However, if there is no TDS for the customer in the remaining part of Financial Year, then this interest will NOT come in any Form 16.This is a regulatory requirement for the customer . This annexure provides a detailed perspective on the TDS collected. This provide details on Account Number, Deposit Number, Principal Amount, Interest Amount, Tax Deducted,Interest Accrued.

Frequency

- Daily (EOD)

To view and print the TDS Annexure (Form No. 16-A) Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Term Deposit > TD Interest and Tax Report >TS106 - TDS Annexure (Form No. 16-A).**
4. The system displays the **TS106 - TDS Annexure (Form No. 16-A)** screen.

TS106 - TDS Annexure (Form No. 16-A)

Process Date[DD/MM/YYYY] : 31/03/2008

Branch : TULSIANI - MUM

View

Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is being generated. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **TS106 - TDS Annexure (Form No. 16-A)** screen.

6. Click the **View** button to view the report.

7. The system displays the **TS106 - TDS Annexure (Form No. 16-A) Report** screen.

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```
                                              Ref. No. :
                                              Branch   :

                          Annexure to Form 16A
 Date  :

 MANISH GUPTA
 DONKAL


 HYDERABAD - 400022
 ANDHRA PRADESH - IN

 Dear Sir/Madam,

 Ref : Your Fixed Deposit(s) - Customer ID
       Short Name : MANISH GUPTA               Branch : WORLI - SANDOZ HOUSE
                                               Period From: 01/04/2007   Period To: 31/03/2008
 As per Income Tax Act it is mandatory for Customers to give PAN number to the person/
 institution deducting tax to claim credit of TDS. In case your PANNO is not appearing
 in  Form 16(A),you are requested to submit the same to the bank , in order to pre-empt
 any problems in getting your TDS credit from IT department in future.

 Following are the details of the depositwise interest earned / compounded
 and tax deducted on your deposits :INR TWO HUNDRED AND EIGHTEEN AND PAISE NINETY SIX ONLY
                          (AMOUNT IN RUPEES)
 ----------------------------------------------------------------------------------------------
 ACCOUNT NO.        DEPOSIT NO.        PRINCIPAL AMOUNT    INTEREST AMOUNT     TAX DEDUCTED     INTEREST ACCRUED
 ----------------------------------------------------------------------------------------------
 02407490000070         91                        0            6555.92            1311.18                   0
 02407490000070         92                 39996338                 0            1350.86             6556.78
 02407490000080          7                      706                 0                .05                 .23
 02407490000046         91                        0              16.59               3.32                   0
 02407490000046         92                   101194                 0               3.42               16.59
 02407490000053         92                  1012083                 0              34.18              165.92
 ----------------------------------------------------------------------------------------------
                                          41110321            6572.51            2703.01             6739.52
 ----------------------------------------------------------------------------------------------
  Total Interest earned   :Rs.41110321
  Total Interest Accrued  :Rs.6739.52
  AS of  31/03/2009
  Exempted Amount, If any :Rs.
  Net Taxable Income      :Rs.
  Tax rate                :@10%
  Total Tax deducted      :Rs.2703.01

  NOTES:
  1.  As per current IT regulations, w.e.f. 1st June 2007,  tax for the total
      amount of interest earned /accrued by the customer on all resident term
      deposits held at the  branch is deducted when the total interest
      earned/accrued  exceeds the threshold limit of Rs.10,000/- in a financial
      year. The tax amount is  deducted  from the interest  compounded/paid-out/
      accrued in respect of that deposit which comes up for  processing  and
      which  has  resulted in the  total  interest earned/accrued crossing  the
      aforesaid  threshold   limit. In  case,  the  interest  amount  is
      insufficient  for meeting  the tax  amount, tax  is deducted from the
      principal to  the  extent of  the shortfall. The balance principal would
      continue at  the contracted  rate and  for the contracted period.
  2.  In case of part/full redemption of the  deposit or  where sweepin facility
      has been  availed  against a  deposit, the  interest  amount  and  the tax
      deducted(account-wise) will not match since TDS for interest earned during
      the financial year is calculated/deducted at the  original contracted rate
      of interest and adjustments, if any, are made from any subsequent interest
      pay-out/compounding during the same financial year, if available.
  3.  Deposit with  Principal Amount shown as 0.00  indicate that the deposit is
      closed.

  THIS IS A COMPUTER GENERATED STATEMENT AND REQUIRES NO SIGNATURE.
```

8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TS115 - TDS Summary Report

While opening TD accounts the tax details are populated from the product level. Provisions are made for deducting tax at source, tax waiver, tax refund etc. This ad hoc report is a summary report of TDS and it enables the branches to know the amount of TDS deducted.
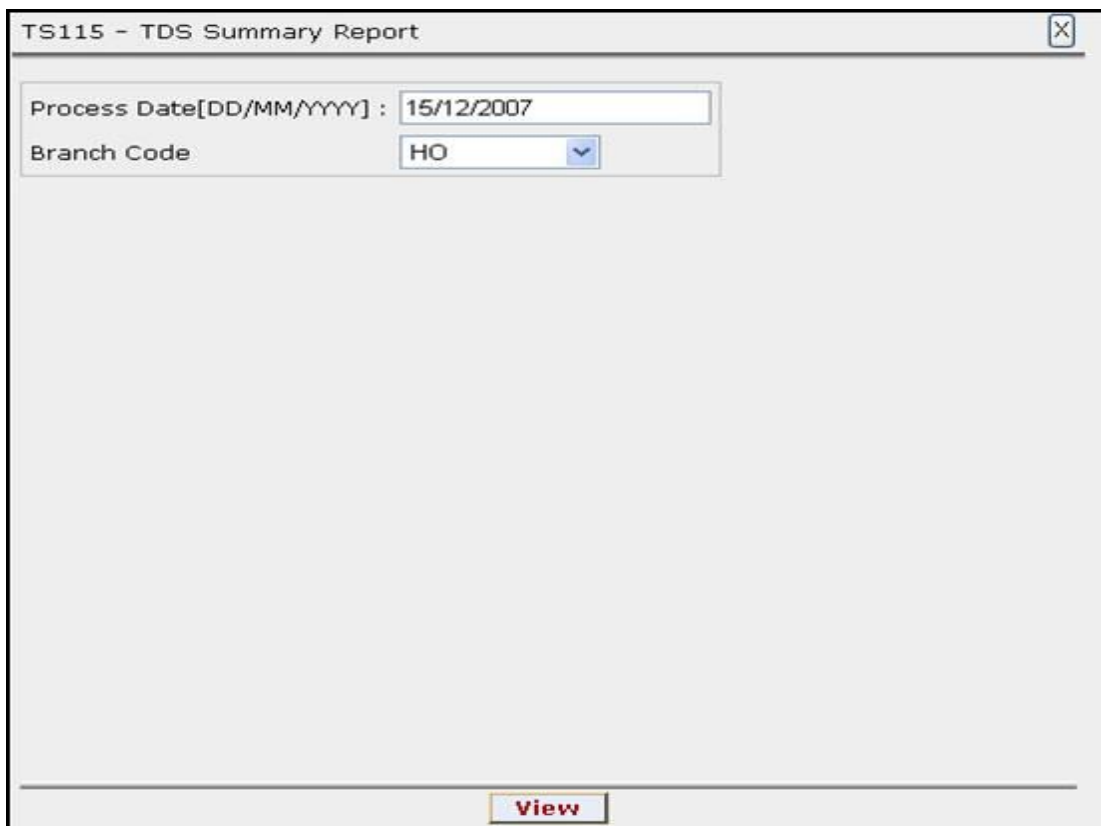
This is a summary report of Tax deducted at source for time deposit accounts. Each column in this report provides information on Deposit No., Interest Earned, Tax deducted and Tax Unrecovered with currency details.

Frequency

- Yearly (EOD)

To view and print the TDS Summary Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Term Deposit > TD Interest and Tax Report >TS115 – TDS Summary Report.**

4. The system displays the **TS115 – TDS Summary Report** screen.

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] The date on which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Drop-Down] The code of the branch for which the TDS summary report needs to be viewed. Select a valid branch code.

5. Enter the appropriate parameters in the **TS115 – TDS Summary Report** screen.

6. Click the **View** button to view the report.

7. The system displays the **TDS Summary Report** screen.

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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Time Deposit EOD Reports

The Time Deposit EOD Reports include reports specific to the transactions carried on a particular day.

List of Time Deposit EOD Reports:

- "TD001 - External lien dump on daily basis for FD Reconciliation" on page 98
- TD162 - TD Report for pre payment
- TD193 - TD accounts extract based on td_lien_mast
- TD194 - TD accounts main extract from td_lien_mast
- TD202 - Maturities Due Report
- TD204 - Deposits Renewed Today

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TD001 - External lien dump on daily basis for FD Reconciliation

This report generated at the end of the day gives the external lien dump on daily basis for FD.

Frequency

- Daily (EOD)

To view and print the External lien dump on daily basis for FD Reconciliation

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Term Deposit > Time Deposit EOD Reports > TD001 - External lien dump on daily basis for FD Reconciliation.**

4. The system displays the **TD001 - External lien dump on daily basis for FD Reconciliation** screen.

Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] The date on which the report is processed. Type a valid process date.

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Field Name	Description
Branch Code	[Mandatory, Drop-Down]
	Select the branch for which the maturities due report needs to be viewed.

5. Enter the appropriate parameters in the **TD001 - External lien dump on daily basis for FD Reconciliation** screen.

6. Click the **View** button to view the report.

7. The system displays the **External lien dump on daily basis for FD Reconciliation** screen.

```
2000.00~      2000.00~50300000000892   ~   1~   605277~   0~SYSOPER   ~SYSOPER   ~   1~
2000.00~      2000.00~50300000007503   ~   4~   605291~   1~SYSOPER   ~SYSOPER   ~   1~
1000.00~      1000.00~50300000007503   ~   4~   605291~   2~SYSOPER   ~SYSOPER   ~   2~
1000.00~      1000.00~50300000007581   ~   ~   606358~    ~SYSOPER   ~SYSOPER   ~   1~
1000.00~      1000.00~50300000003415   ~   1~   606241~   0~SYSOPER   ~SYSOPER   ~   1~
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TD202 - Maturities Due Report
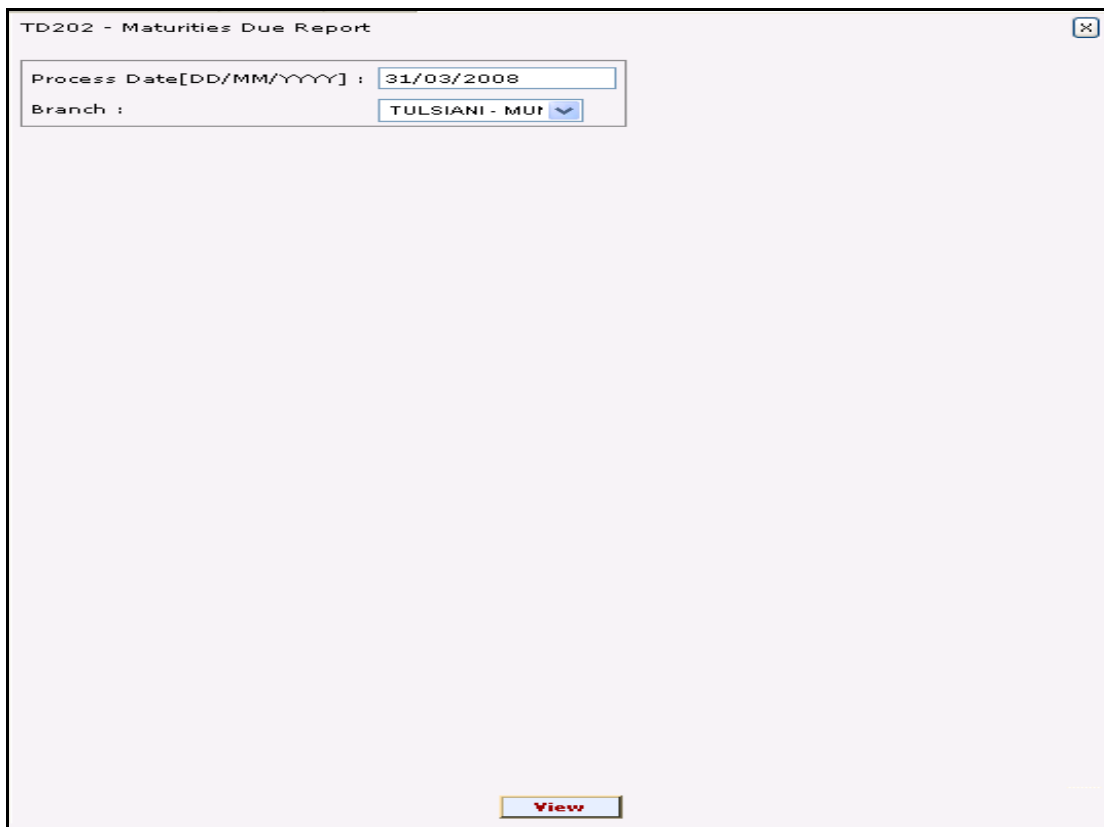
This report generated at the beginning of the day has the list of forthcoming FCY term deposit maturities. The maturity instructions are provided with this report, based on which the branches can act upon the request of the customers. This is a term deposits maturities due report. Accounts are grouped product . Each column in this report provides information about the Product Code, Cust ID, Short Name, Account Number, CCY, Last Renewal, Maturity Date, Deposit Balance, Rate of Interest, Variance, Maturity Action.

Frequency

* Daily (BOD)

To view and print the Maturities Due Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Term Deposit > Time Deposit EOD Reports > TD202 – Maturities Due Report.**

4. The system displays the **TD202 – Maturities Due Report** screen.

Field Description

Field Name	Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] The date on which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Drop-Down] Select the branch for which the maturities due report needs to be viewed.

5. Enter the appropriate parameters in the **TD202 – Maturities Due Report** screen.

6. Click the **View** button to view the report.

7. The system displays the **Maturities Due Report** screen.

```
--------------------------------------------------------------------------------
Bank :240  HDFC BANK LTD           FLEXCUBE          Run Date :01-JAN-2013
Branch:2372 TALWAN            TD-MATURITIES DUE REPORT  Run Time :11:06 PM
Op. Id:SYSOPER                 For :02-Jan-2013          Report No:TD202/1
--------------------------------------------------------------------------------

PROD  CUST ID   SHORT  NAME              ACCOUNT NO       CCY      DEPOSIT BALANCE
CODE                                                      CODE
DEPOSIT/LAST  MATURITY      MATURITY  INSTRUCTIONS
RENEWAL DATE  DATE
--------------------------------------------------------------------------------


481   50009637  FSF                     50300000007798   USD              100.02
Jan 01 2013   Jan 17 2013   Renew Principal and Interest



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


                      *** End Of Report ***
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TD204 - Deposits Renewed Today

Term deposits can be renewed at maturity either by customer instructions or automatically if reinvest option is opted by the customer. This report is a list of FCY deposits renewed in the day.

This report provides a product wise list of TD accounts with totals. Each column in this report provides information about Cust ID, Short Name, Account No, CCY,Maturity Date Renewal Term , Renewal Amount, Limit Amount, Int Rate Variance, Flag Lien .

Frequency

- Daily (EOD)

To view and print the Deposits Renewed Today Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Term Deposit > Time Deposit EOD Reports >TD204 – Deposits Renewed Today.**

4. The system displays the **TD204 – Deposits Renewed Today** screen.

Field Description

Field Name	Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date on which the report is processed.
Branch Code	[Mandatory, Drop-Down] Select the branch for which the details of deposits renewed today needs to be viewed.

5. Enter the appropriate parameters in the **TD204 – Deposits Renewed Today** screen.
6. Click the **View** button to view the report.
7. The system displays the **Deposits Renewed Today Report** screen.

```
Bank  : 240   Demo Bank                    FLEXCUBE                          Run Date : 07/05/2010

Branch : 240   Demo              FCY DEPOSITS RENEWED TODAY REPORT            Run Time : 10:20 PM

Op. Id : SYSOPER                      For:29-Feb-2008                         Report No: TD204/1

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

Cust ID   Short Name   Account No     CCY   Maturity Date   Renewal Term   Renewal Amount Limit Amount   Int Rate   Var  Flg Lien

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

Product Code: 481              Product Name:Reinvestment deposit -RFC USD          Incremental Deposit Amount:  1.00


100000062  MUDIT AGARWAL 02404810000011 / 1  USD  19/02/2008   0 Months 25 Days   50,104.00  0.00         3.00     0.00     N

100000238  MISHU         02404810000114 / 1  USD  29/02/2008   1 Months 0 Days      581.00   0.00         3.12     0.12     N

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

Number of Accounts Renewed :              2

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

                                   *** End of Report ***
```

8. Select the **Print** option from the **File** menu.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

TD Daily Exception Reports

The TD Daily Exception Reports includes those accounts that are exempted or excluded for certain details as a special case.

List of TD Daily Exception Reports:

- "TD102 - Maturities Due Report" on page 105
- TD509 - Maturity Instructions Failed Advice
- TD510 - INTEREST REMITTANCE FAILED ADVICE

TD102 - Maturities Due Report

This report generated at BOD has the list of forthcoming time deposit maturities. The maturity instructions are also provided with this report, based on which the branches can act upon the request of the customers.

Accounts are grouped product and maturity instruction wise in this report. Each column in this report provides information about the Account No., Officer Id, Customer Name, Deposit/ Last renewal Date, Deposit Balance, Maturity Action, ,Phone Number, Maturity Date.

Frequency

- Daily (BOD)

To view and print the Maturities Due Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Term Deposit > TD Daily Exception Reports > TD102 – Maturities Due Report.**

4. The system displays the **TD102 – Maturities Due Report** screen.

Field Description

Field Name	Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy]
	Type the date for which the report is processed.
	By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down]
	Select the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **TD102 – Maturities Due Report** screen.

6. Click the **View** button to view the report.

7. The system displays the **Maturities Due Report** screen.

```
Bank  : 240   Demo Bank              FLEXCUBE                 Run Date :01/05/2010
                                    TIME DEPOSITS              Run Time :3:04
Branch : 240   Demo
Op. Id :  SYSOPER              MATURITIES TODAY REPORT          Report No:TD102
                                  For:15-Jan-2008


Account No       Officer ID      Customer Name      Deposit/Renewal Date  Deposit Balance   Maturity Action
                                 Phone Number       Maturity Date

Product Code:361               Product Title:FD-SHORT TERM - MMI (BANKS)              Product Currency:INR

02403610000011/1   TSAGAR       TESTHDFC            31/12/2007         12,546,325.00   Transfered to Matured
                                5678                15/01/2008
02403610000011/4   TSAGAR       TESTHDFC            31/12/2007            850,000.00   Transfered to Matured
                                5678                15/01/2008

Product Totals:                                                        13,396,325.00

Currency Totals:                                                       13,396,325.00


                              *** End of Report ***
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TD509 - Maturity Instructions Failed Advice

A customer can specify the payout option preferred at any time during the life of the TD. The interest and maturity payment instructions defined at the product or at the account level can be modified using the TD Multiple Payout Instruction maintenance. However under certain circumstances the bank may not be able to ensure a payout specified e.g. the matured amount falls below the minimum threshold limit. Such cases of failed maturity instructions are informed to the customers by this advice.

This is the Payout Instructions Failed Advice sent to customers. This advice provides details on - Deposit Balance , Interest Earned, Remittance instructions, Reason for failure, Remittance instructions Reason for failure.

Frequency

- Daily (BOD)

To view and print the Maturity Instructions Failed Advice Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Term Deposit > TD Daily Exception Reports > TD509 - Maturity Instructions Failed Advice.**

4. The system displays the **TD509 - Maturity Instructions Failed Advice** screen.

Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **TD509 - Maturity Instructions Failed Advice** screen.

6. Click the **View** button to view the report.

7. The system displays the **Maturity Instructions Failed Advice Report** screen.

```
                               DEMO


                               DEMO
                               DEMO
                               DEMO
                               DEMO
                                - 000000
                               000000


               MATURITY INSTRUCTIONS FAILED ADVICE

Date  : 30-Nov-2015

Ms. MEGHA
pune
PUNE-6897687
INDIA


Dear Madam,

Please note that your TIME DEPOSIT Account Number 50300000002642
matured on 30 Nov 2015.

Deposit Balance    :INR          100,000.00                        I
Interest Earned    :INR                0.00

We regret to inform you that we have been unable to remit the
amount as instructed by you

Remittance instructions :PAYOUT FROM A/C 50300000002642

Reason for failure      :Chequing a/c status invalid.

Please make  it convenient to call  on your  personal banker to initiate
appropriate action to recover the amount at your
earliest.

Assuring you of our best services at all times,

Yours truly,


Authorised Signatory
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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Time Deposit Daily Tran Reports

The Time Deposit Daily Tran Reports include reports specific to the transactions carried on a particular day.

List of Time Deposit Daily Tran Reports:

- TD101 - Deposits Opened Today
- TD103 - Matured Deposits with No Instructions
- TD104 - Deposits Renewed Today
- TD105 - Deposits Redeemed Today
- "TD113 - Daily Activity Summary Report" on page 118
- TD116 - GL Movements Report
- "TD130 - Deposits Closed Today" on page 122
- "TD142 - Deposits Created By Sweep Out Instructions" on page 124
- TD196 - List of BC Spooled
- "TD201 - Deposits Opened Today (FCY Accounts)" on page 126
- "TD203 - Matured Deposits With No Instructions (FCY Accounts)" on page 128
- "TD205 - Deposits Redeemed Today FCNR" on page 130
- "TD221 - PRODUCT TRANSFER REPORT -SUCCESS" on page 132
- TD222 - MATURITY INSTRUCTION FAILURE REPORT
- "TD353 - Generates flat file for TD for ALM" on page 134
- "TD514 - Deposit Contract Advice" on page 136
- "TD530 - TD Accounts Opened Today without Pan No" on page 138
- TS109 - Customers having tax waiver maintained without Pan No.

TD101 - Deposits Opened Today

Time Deposit Account Opening - (FP: 8054) option facilitates you to open a new fixed deposit.Term Deposit accounts are opened for different periods with different interest rates. This report provides the list of Time deposit accounts opened for the day, with different maturity dates.
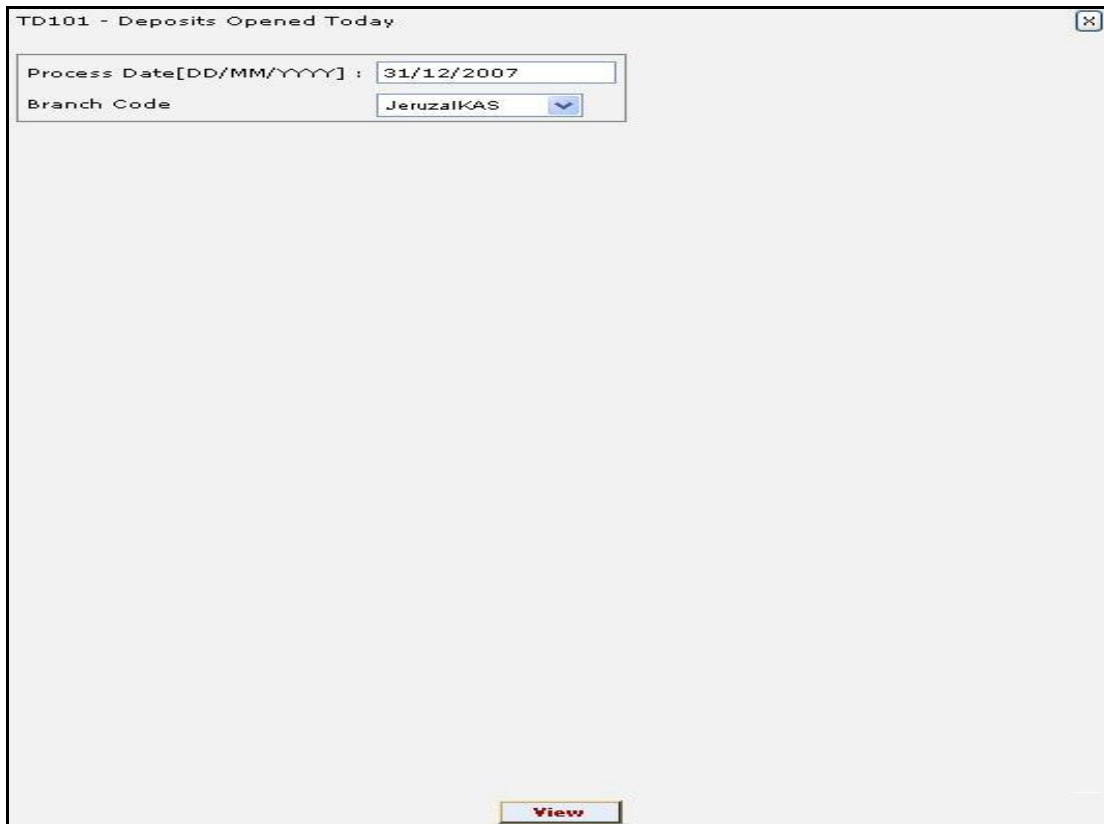
This report provides product wise list of Term Deposits accounts opened in the day. Each column in this report provides information about the Account no, Cust ID, officer ID, customer short name,deposit value date, maturity date, deposit term, interest rate, deposit amount, LC code, LG code, PAN number.

Frequency

- Daily (EOD)

To view and print the Deposits Opened Today Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Term Deposit > Time Deposit Daily Tran Reports > TD101 - Deposits Opened Today.**
4. The system displays the **TD101 - Deposits Opened Today** screen.

Field Description

Field Name	Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy]
	Type the date for which the report is processed.
	By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down]
	Select the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **TD101 - Deposits Opened Today** screen.

6. Click the **View** button to view the report.

7. The system displays the **Deposits Opened Today Report** screen.

```
Bank   :240   Demo Bank                    FLEXCUBE                            Run Date : 07/05/2010
Branch :240   Demo              TIME DEPOSITS - ACCOUNTS OPENED TODAY REPORT   Run Time  :02:05:50
Op. Id :SYSOPER                          For: 15-Jan-2008                      Report No:  TD101/1


Account No.      Cust Id   Officer Id    Customer   Deposit Value Date      Deposit Term                    Deposit Amount
                                         Short Name  Maturity Date          Interest Rate ( % p.a ) LC Code      LG Code
                                         Pan Number


Product Code :603              Product Title :FD-RURAL INITIATIVE-SR CITIZENS MONTHLY        NRE Product       :N
Product Currency:INR           Interest Type:     Fixed Rate

00446030000022/1  100000112  TRIAZ        MANALI    15/12/2007              24 Months 0 Days               1,585,703.00
                                                    15/12/2009              8.44

00446030000039/1  100000177  TRIAZ        AMAN KHAN 15/01/2008              12 Months 0 Days              26,999,537.00
                                                    15/01/2009              7.21

                                          AHWPA5309F

00446030000049/1  100000177  TRIAZ        AMAN KHAN 27/12/2007              12 Months 0 Days                 500,000.00
                                                    27/12/2008              7.21

                                          AHWPA5309F

Number of Accounts Opened : 3                                               Product Totals    29,085,240.00

Currency Totals                                                                               29,085,240.00


                                    *** End of Report ***
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TD103 - Matured Deposits with No Instructions

This report enlists the list of TD accounts which are attaining maturity on the process date. The maturity instructions are also provided with this report, based on which the branches can act upon the request of the customers.

Accounts are grouped product and maturity instruction wise in this report. Each column in this report provides information about the Account No., Officer Id, Customer Name, Deposit/ Last renewal Date, Deposit Balance, Maturity Action, ,Phone Number, Maturity Date .

Frequency

- Daily (BOD)

To view and print the Matured Deposits with No Instructions Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Term Deposit > Time Deposit Daily Tran Reports >TD103 - Matured Deposits with No Instructions.**

4. The system displays the **TD103 - Matured Deposits with No Instructions** screen.

Field Description

Field Name	Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **TD103 - Matured Deposits with No Instructions** screen.

6. Click the **View** button to view the report.

7. The system displays the **Matured Deposits with No Instructions Report** screen.

```
Bank  : 240    Demo Bank              FLEXCUBE              Run Date :01/05/2010
                                     TIME DEPOSITS          Run Time :3:04
Branch : 240    Demo
Op. Id : SYSOPER              MATURITIES TODAY REPORT        Report No:TD103
                                 For:15-Jan-2008


Account No        Officer ID    Customer Name      Deposit/Renewal Date  Deposit Balance   Maturity Action
                                Phone Number       Maturity Date

Product Code:361             Product Title:FD-SHORT TERM - MMI (BANKS)           Product Currency:INR

02403610000011/1  TSAGAR       TESTHDFC           31/12/2007         12,546,325.00  Transfered to Matured
                               5678               15/01/2008
02403610000011/4  TSAGAR       TESTHDFC           31/12/2007            850,000.00  Transfered to Matured
                               5678               15/01/2008

Product Totals:                                                      13,396,325.00

Currency Totals:                                                     13,396,325.00

                              *** End of Report ***
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TD104 - Deposits Renewed Today

 The user can modify the interest and maturity payment instructions defined at the product or at the account level using the TD Multiple Payout Instruction maintenance - FP: TD039. The instructions can be set for a single deposit or for all the deposits in a TD account. During BOD the system renews these deposit accounts. Options for Reinvest to a new account or Reinvest to an existing account are available.

This report is a list of TD accounts renewed in the day. This report provides a product wise and rate type wise (fixed /floating) list of TD accounts with totals. Each column in this report provides information about the Account number, Current deposit no, Customer short name, Renewal type, Renewal value date, Maturity date, Renewal term, Interest rate, Renewal amount and Document stamp duty.

Frequency

- Daily (EOD)

To view and print the Deposits Renewed Today Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Term Deposit > Time Deposit Daily Tran Reports >TD104 – Deposits Renewed Today.**

4. The system displays the **TD104 – Deposits Renewed Today** screen.

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **TD104 – Deposits Renewed Today** screen.

6. Click the **View** button to view the report.

7. The system displays the **Deposits Renewed Today Report** screen.

```
------------------------------------------------------------------------------------------------------
Bank   :240 HDFC BANK LTD                    F L E X C U B E                     Run Date  : 19-AUG-2013
Branch : 240 MAIN BRANCH                DEPOSITS RENEWED TODAY REPORT            Run Time  : 10:04 AM
Op. Id :SYSOPER                             For 30-Sep-2017                      Report  No: TD104    1
------------------------------------------------------------------------------------------------------


------------------------------------------------------------------------------------------------------
Account No.         Rate   Customer   Renewal Type   Renewal          Renewal Value Date Renewal Term         Renewal Amount
Sweep In Flg        Type   Short Name <Legal Block>  Certificate No.  Maturity Date      Interest rate          No. of Units
Customer ID                                                                                                   Doc. stamp duty
------------------------------------------------------------------------------------------------------
Product Code : 302  Product Name : FIXED DEPOSIT-RETAIL CORP (7-14 DAYS) PE   Incremental Deposit Amount :          0.01

50300000685698      FIX    MOUVI      Auto           2014100240000059 Sep 28 2017        14 Days                  174,228.20
          N                           N                               Oct 12 2017          3.5000                 174,228.20
50028745                                                                                                                0.00

50300000685698      FIX    MOUVI      Auto           2014100240000059 Sep 14 2017        14 Days                  174,041.00
          N                           N                               Sep 28 2017          3.5000                 174,041.00
50028745                                                                                                                0.00

50300000705531      FIX    MOUVI      Auto           2015060240000500 Sep 21 2017        14 Days                  212,191.20
          N                           N                               Oct 05 2017          3.5000                 212,191.20
50028745                                                                                                                0.00

50300000705531      FIX    MOUVI      Auto           2015060240000500 Sep 07 2017        14 Days                  211,963.20
          N                           N                               Sep 21 2017          3.5000                 211,963.20
50028745                                                                                                                0.00

50300000705544      FIX    MOUVI      Auto           2015060240000501 Sep 07 2017        14 Days                  211,964.80
          N                           N                               Sep 21 2017          3.5000                 211,964.80
50028745                                                                                                                0.00

50300000705544      FIX    MOUVI      Auto           2015060240000501 Sep 21 2017        14 Days                  212,192.80
          N                           N                               Oct 05 2017          3.5000                 212,192.80
50028745                                                                                                                0.00

50300000705557      FIX    MOUVI      Auto           2015060240000502 Sep 07 2017        14 Days                  211,964.80
          N                           N                               Sep 21 2017          3.5000                 211,964.80
50028745                                                                                                                0.00

50300000705557      FIX    MOUVI      Auto           2015060240000502 Sep 21 2017        14 Days                  212,192.80
          N                           N                               Oct 05 2017          3.5000                 212,192.80
50028745                                                                                                                0.00

50300000705560      FIX    MOUVI      Auto           2015060240000503 Sep 07 2017        14 Days                  211,964.80
          N                           N                               Sep 21 2017          3.5000                 211,964.80
50028745                                                                                                                0.00

50300000705560      FIX    MOUVI      Auto           2015060240000503 Sep 21 2017        14 Days                  212,192.80
          N                           N                               Oct 05 2017          3.5000                 212,192.80
50028745                                                                                                                  0.00
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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TD105 - Deposits Redeemed Today

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

This report provides a product wise list of term deposit accounts redeemed for the day. Product wise redemption total amount is also provided. Each column in this report provides information about the Account Number, Customer Short Name, Deposit Balance, Maturity Date, Renewal/Opening Date, Amount Redeemed todate, Times Withdrawn todate, Redemption Amount, Penalty Charged today, User Id, Transfer Account.

Frequency

- Daily (EOD)

To view and print the Deposits Redeemed Today Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Term Deposit > Time Deposit Daily Tran Reports >TD105 - Deposits Redeemed Today.**

4. The system displays the **TD105 - Deposits Redeemed Today** screen.

Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **TD105 - Deposits Redeemed Today** screen.

6. Click the **View** button to view the report.

7. The system displays the **Deposits Redeemed Today Report** screen.

```
Bank  : 240    Demo Bank                    FLEXCUBE                           Run Date :07/05/2010
Branch : 240   Demo            TIME DEPOSITS - DEPOSITS REDEEMED TODAY REPORT   Run Time : 9:01 PM
Op. Id : SYSOPER                          For:15-Jan-2008                      Report No:TD105/1



Account No.     Customer      Deposit balance   Maturity Date    Amount Redeemed todate   Redemption Amount   User ID   Transfer Account
                Short Name                      Renewal/Opening Date  Times Withdrawn todate  Penalty Charged todate

Product Code:384            Product Name:REINVESTMENT - T BILL FLOATING RATE        Currency: INR


02403840300027  BHARATI SAGAR SAG   300,787.03   15/01/2008        0.00              0.00            TSiURiBH
                                                 31/12/2007           0              0.00

Product Total  For Redemption Amount  :                                              0.00

Currency Total  For Redemption Amount :                                              0.00

                              *** End of Report ***
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TD113 - Daily Activity Summary Report

A lot of Debit / Credit transactions like opening, closing, interest accrual, payout, redemptions etc are carried out in term deposit accounts under various products. If the branch wants to know the total summary of transactions for the day this adhoc report is generated. The total number of debit / credit transactions put through for the day is also provided.

This is the term deposit accounts daily activities summary report. Transactions are summarised product wise and currency wise. Product totals and Currency Totals are provided. Each column in this report provides information about the Transaction Code, Transaction Branch, Transaction Description, Number of Debit / Credit Transactions, Debit/Credit Indicator, Total Amount Debited and Total Amount Credited.

To generate the Daily Activity Summary Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Term Deposit > Time Deposit Daily Tran Reports > TD113 - Daily Activity Summary Report.**

4. The system displays the **TD113 - Daily Activity Summary Report** screen.

5. By default, the **Waived Service Charge** check box is selected. Clear the check box if you want to apply the service charge for the report.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted". Click the **OK** button.

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8. The system generates the **Daily Activity Summary Report**. For reference, a specimen of the report generated is given below:

```
Bank    : 335    Demo Bank                    FLEXCUBE                  Run Date : 22-Dec-2008
Branch :  5                      TIME DEPOSITS - DAILY ACTIVITIES        Run Time : 11:16 AM
                 Demo                  SUMMARY REPORT                    Report No: TD113/1
Op. Id :  TDEVTD3
                                                    For:  15-Mar-2008

Txn         Txn Brn        Transaction Description          Num Txn   Cr/        Total Amount Dr
Code                                                                  Dr         Total Amount Cr

Product Code: 329          Product Title: SEB VB TD_TEST_NEW                     Product Currency: LTL


3103           5           TD. Interest Payout                 1                     55,480.00

3103           5           TD. Interest Payout                 1                     55,489.32

3113           5           TD. Interest Compounding            1                     55,480.00

3113           5           TD. Interest Compounding            1                     55,489.32


                                                                                    110,978.64
Product Totals :


Currency Totals :                                                                   110,978.64


                                *** End of Report ***
```

TD116 - GL Movements Report

All the transactions posted to term deposit accounts during the day are consolidated and given a hand-off to GL module for further processing and consolidation. A branch wise summary report generated at end of day provides MIS information on daily Debit//Credit movement on the GL accounts.
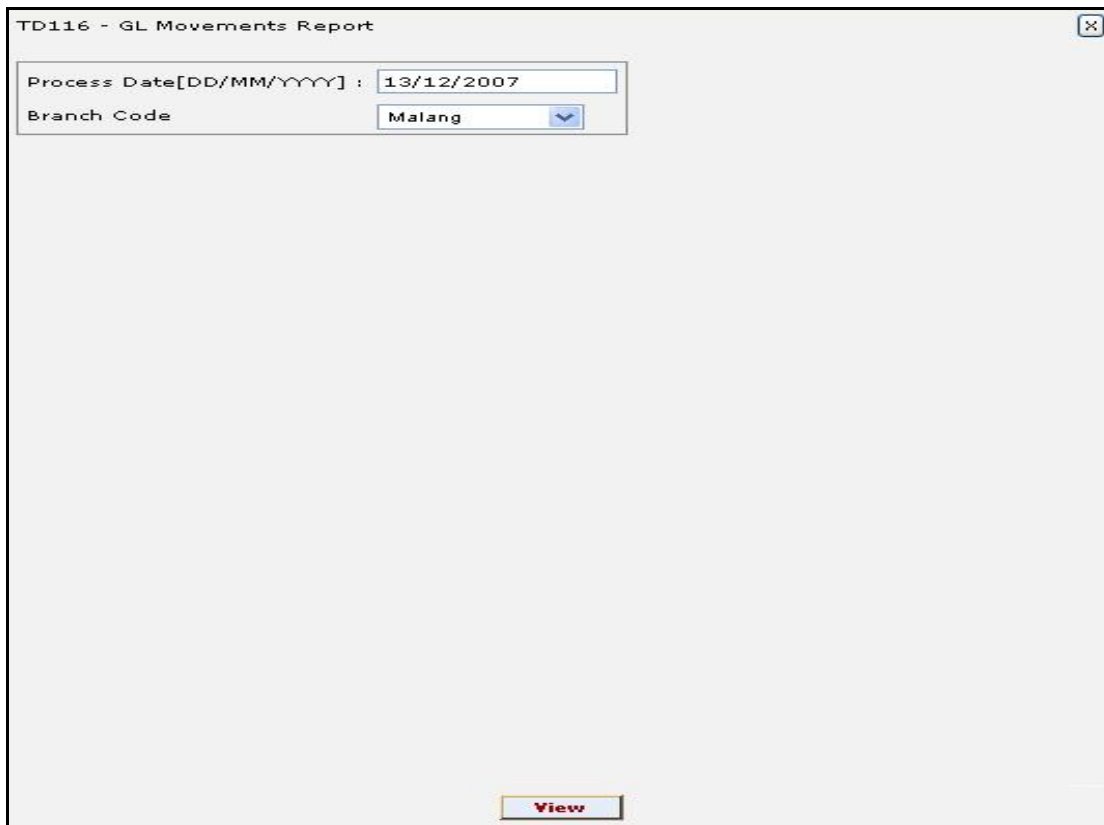
This is a summary report of term deposit -GL daily movement. The transactions are grouped product wise.Totals are provided product wise and bank wise. Each column of this report provides information about GL Account Code, GL Account Title, Currency Code, Number of Debit, Debit Movement Amount in Account Currency, Debit Movement Amount in Local Currency, Number of Credits, Credit Movement Amount in Account Currency and Credit Movement Amount in Local Currency.

Frequency

- Daily (EOD)

To view and print the GL Movements Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Term Deposit > Time Deposit Daily Tran Reports > TD130 – Deposits Closed Today.**

4. The system displays the **TD116 - GL Movements Report** screen.

TD116 - GL Movements Report [×]

Process Date[DD/MM/YYYY] : 13/12/2007
Branch Code   Malang   ▼

View

Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **TD116 - GL Movements Report** screen.

6. Click the **View** button to view the report.

7. The system displays the **GL Movements Report** screen.

```
Bank    :     1    DEMO BANK                          FLEXCUBE                    Run Date :      15-Apr-2009
Branch :      1000 DEMO                            TIME DEPOSITS - GL             Run Time :      05:33 PM
Op. Id :      SYSOPER                             DAILY MOVEMENTS REPORT          Report No:      TD116/1
                                                   For : 31-Mar-2008

GL Account       GL Account          Ccy        No. of        Debit Movement Amount    No. of       Credit Movement Amount
Code             Title               Code       Debits     Account Ccy.    Local Ccy.  Credits     Account Ccy.   Local Ccy.

Product Code  : 431              Product Title : GARUDA TS PROD FOR WHT.                    Product Currency : IDR


Local Currency  :   IDR

    250010900        TD INTEREST ACCRUED      IDR         2                                      2
                                                                   233.61         233.61                    6,619.48      6,619.48

    250030100        TD INTEREST PAYABLE      IDR         2                                      2
                                                                    46.72          46.72                      233.61        233.61

    250171100        TD TAX WITHHELD          IDR         0                                      2
                                                                     0.00           0.00                       46.72         46.72

    250231000        TD INTEREST COMPOUNDED   IDR         2                                      2
                                                                   233.61         233.61                      233.61        233.61

    410103000        TD INTEREST EXPENSE      IDR         2                                      0
                                                                 6,619.48       6,619.48                        0.00          0.00

Product Totals :                                         8                                      8
                                                                 7,133.42                                                  7,133.42


Branch Totals :                                          8                                      8
                                                                 7,133.42                                                      8.00

                                              *** End of Report ***
```

8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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TD130 - Deposits Closed Today

During a day closure transactions on term deposit accounts can be initiated as per customer request or account may get matured and closed on the maturity date as per the instructions maintained. At the end of the day, the branch tracks these closures to monitor the number of accounts and amount closed in a single day.
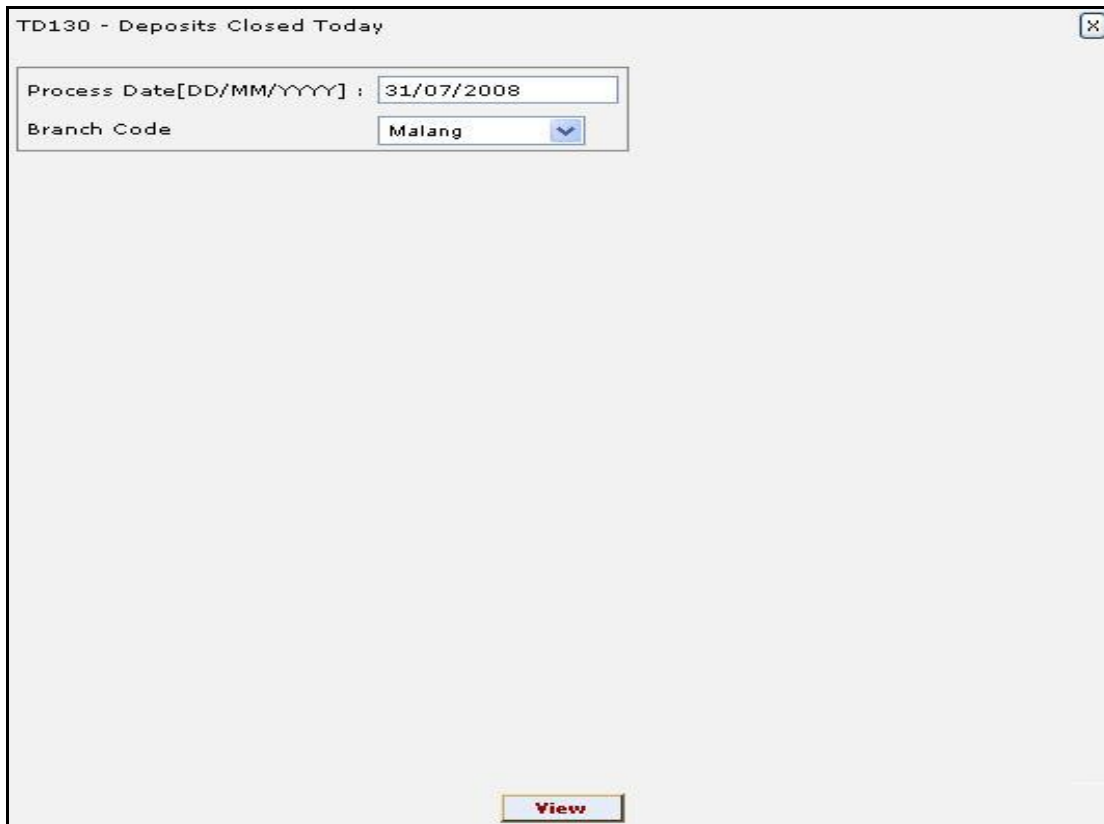
This report provides a product wise list of term deposit accounts closed in the day. Totals are provided product wise. Each column in this report provides information about the Account Number, Officer Id, Customer Short Name, Deposit Value Date, Maturity Date, Reason.

Frequency

- Daily (EOD)

To view and print the Deposits Closed Today Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Term Deposit > Time Deposit Daily Tran Reports > TD130 – Deposits Closed Today.**

4. The system displays the **TD130 – Deposits Closed Today** screen.

TD130 - Deposits Closed Today	[×]
Process Date[DD/MM/YYYY] : 31/07/2008	
Branch Code Malang ⌄	
	View

Field Description

Field Name	Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **TD130 – Deposits Closed Today** screen.

6. Click the **View** button to view the report.

7. The system displays the **Deposits Closed Today Report** screen.

```
Bank  : 240    Demo Bank                    FLEXCUBE                    Run Date : 07/05/2010
Branch : 599   Demo              TIME DEPOSITS-DEPOSITS CLOSED TODAY REPORT      Run Time : 8:01 PM
Op. Id : SYSOPER                      For:  15-Jan-2008                    Report No: TD130/1


Account No.      Officer Id     Customer Short Name   Deposit Value Date   Maturity Date        Reason


Product Code :749        Product Name :    MIN ONE DAY TERM PROD          Product Currency :INR


059974900000018    TSANDEEP599    MANISH GUPTA2        05/01/2008         06/01/2008
059974900000018    TSANDEEP599    MANISH GUPTA2        06/01/2008         07/01/2008
059974900000018    TSANDEEP599    MANISH GUPTA2        31/12/2007         01/01/2008
059974900000018    TSANDEEP599    MANISH GUPTA2        01/01/2008         02/01/2008
059974900000018    TSANDEEP599    MANISH GUPTA2        02/01/2008         03/01/2008
059974900000018    TSANDEEP599    MANISH GUPTA2        12/01/2008         13/01/2008
059974900000018    TSANDEEP599    MANISH GUPTA2        13/01/2008         14/01/2008


                              *** End of Report ***
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TD142 - Deposits Created By Sweep Out Instructions

The **Sweep Out Maintenance** (Fast Path: CHM32) option facilitates optimum use of the customer's account. A customer who wants to make maximum use of the funds in his CASA account, and wants to transfer any balance above a certain level to a TD account (so that he can earn a higher interest rate) can use this facility. Typically, once sweep out is set in an account, excess funds over a threshold limit can be transferred to a new time deposit account or to an internal time deposit account.

This is a report of deposits created by sweep out instructions. Each column of this report provides information on Instrument Number, TD Account Type, CASA Account Number, TD Account Number, Current Deposit Number, TD Branch, Customer Name, Deposit Amount and Deposit Term.

Frequency

- Daily (EOD)

To view and print the Deposits Created By Sweep Out Instructions Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Term Deposit > Time Deposit Daily Tran Reports > TD142 - Deposits Created By Sweep Out Instructions.**

4. The system displays the **TD142 - Deposits Created By Sweep Out Instructions** screen.

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy]
	Type the date for which the report is processed.
	By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down]
	Select the code of the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **TD142 - Deposits Created By Sweep Out Instructions** screen.

6. Click the **View** button to view the report.

7. The system displays the **Deposits Created By Sweep Out Instructions** screen.

```
                                          FLEXCUBE
Bank   : 335   DEMO BANK
                                       TIME DEPOSITS
Branch : 9999   DEMO                                                      Run Date :  12/12/2009
                           DEPOSITS CREATED BY SWEEP OUT INSTRUCTIONS
Op. Id : SYSOPER                                                         Run Time :   6:00 PM
                                     For:29-Feb-2008
                                                                        Report no:" 1D14Z/1^''

Instr No  TD Acct Type  CASA Acct No   TD Acct No      Curr Dep No  TD branch   Customer Name      Deposit Amount  Deposit Term

1         New           06043430000010  99993020000589/1    1       Bank House  NITIN S M              5,000.00    6 Months 0 Days
1         Existing      06044250000012  99995720000505/3    3       Bank House  DHANESH X MALVIYA      5,000.00    12 Months 0 Days
2         New           06044250000012  99993260000514/1    1       Bank House  DHANESH X MALVIYA     10,000.00    24 Months 0 Days
3         Existing      06044250000012  99995720000583/2    2       Bank House  DHANESH X MALVIYA     10,000.00    12 Months 0 Days
1         New           06051200000450  99993020000592/1    1       Bank House  DINKAR H SHAH            500.00    13 Months 0 Days
1         New           06054550000263  99994010003062/1    1       Bank House  H K GUPTA              1,000.00    1 Month  0 Days
1         New           06043640000027  99994100000306/1    1       Bank House  TEST 7.6           1,500,000.00    12 Months 0 Days
1         Existing      06040500000017  99995720000021/3    3       Bank House  MANAS  PANDA           5,000.00    12 Months 0 Days

                                    *** End of Report ***
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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TD201 - Deposits Opened Today (FCY Accounts)

Time Deposit Account Opening option facilitates you to open a new fixed deposit.Term Deposit accounts are opened for different periods with different interest rates. This report provides the list of FCNR deposit accounts opened for the day.

This report provides product wise list of Term Deposits accounts opened in the day. Each column in this report provides information about Cust Id,Account No, Account Name, CCY, Deposit value date,Maturity date, Deposit Amt, interest %, HNW Flag, Deposit Term, Authoriser Id.

Frequency

- Daily (EOD)

To view and print the Deposits Opened Today (FCY Accounts) Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Term Deposit > Time Deposit Daily Tran Reports >TD201 - Deposits Opened Today (FCY Accounts).**

4. The system displays the **TD201 - Deposits Opened Today (FCY Accounts)** screen.

Field Description

Field Name	Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy]
	Type the date for which the report is processed.
	By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down]
	Select the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **TD201 - Deposits Opened Today (FCY Accounts)** screen.

6. Click the **View** button to view the report.

7. The system displays the **Deposits Opened Today (FCY Accounts) Report** screen.

```
Bank   :240   Demo Bank                    FLEXCUBE                         Run Date : 07/05/2010
Branch :240   Demo            TIME DEPOSITS - ACCOUNTS OPENED TODAY REPORT    Run Time  :02:05:50
Op. Id :SYSOPER                        For: 15-Jan-2008                      Report No:  TD201/1


Cust Id    Account No   Account Name   CCY  Deposit    Maturity    Deposit Am    INT    HNW    Deposit Term    Authoriser Id
LC Code    LG Code                     Val  Date       Date                      (%pa)  Flag


10000004   0240301000    SAI            6   15/11/2007 15/11/2008  1,000.00      3.86    N    12 Months 0 Days    TSHYAM



Number of Accounts Opened : 1              Product Totals :    1,000.00



Currency Totals                                               1,000.00


                         '''' End of Report ''''
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TD203 - Matured Deposits With No Instructions (FCY Accounts)

This report generated at the beginning of the day has the list of FCY term deposits which mature today. The maturity instructions are also provided with this report, based on which the branches can act upon the request of the customers.
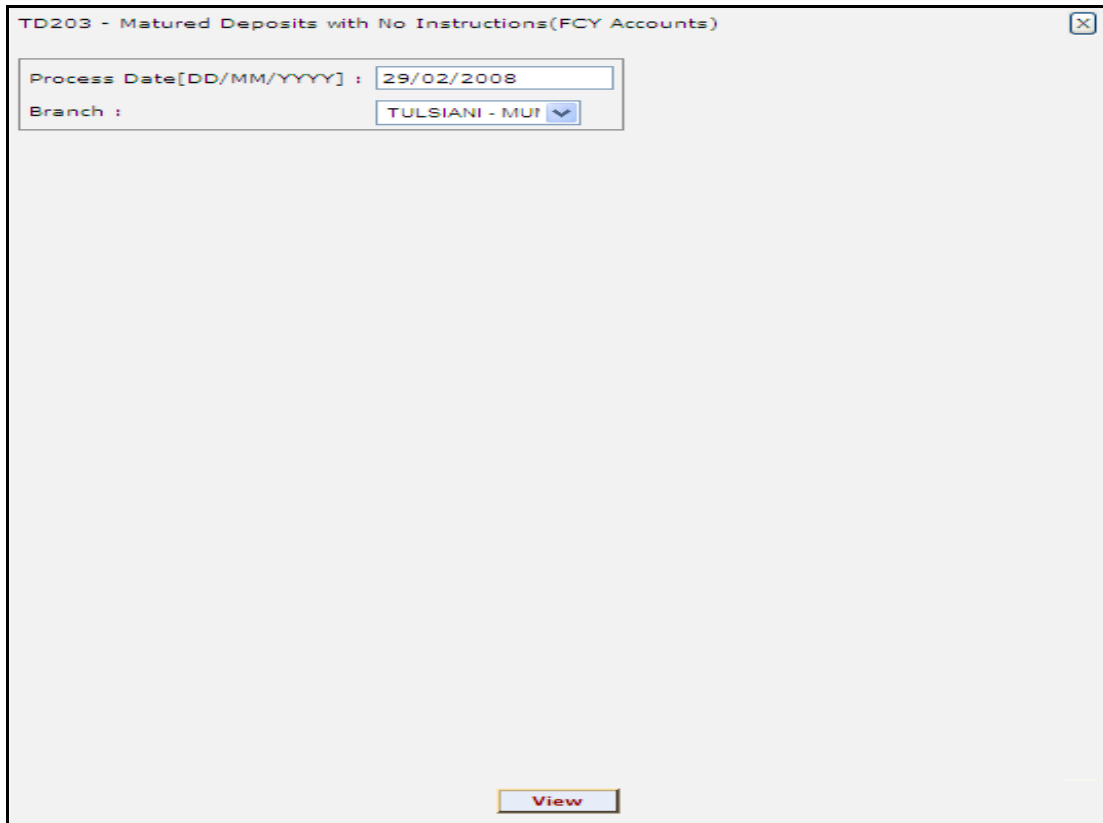
This is a term deposits maturities due today report. Accounts are grouped by product. Each column in this report provides information about the Product Code, Cust ID, Short Name, Account Number, CCY, Last Renewal, Maturity Date, Deposit Balance, Rate of Interest, Variance, maturity Action.

Frequency

- Daily (BOD)

To view and print the Matured Deposits With No Instructions (FCY Accounts) Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Term Deposit > Time Deposit Daily Tran Reports >TD203 - Matured Deposits With No Instructions (FCY Accounts).**

4. The system displays the **TD203 - Matured Deposits With No Instructions (FCY Accounts)** screen.

Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **TD203 - Matured Deposits With No Instructions (FCY Accounts)** screen.

6. Click the **View** button to view the report.

7. The system displays the **Matured Deposits With No Instructions (FCY Accounts) Report** screen.

```
Bank  : 240    Demo Bank              FLEXCUBE                    Run Date :01/05/2010
                                     TIME DEPOSITS                Run Time :3:04

Branch : 240    Demo
Op. Id : SYSOPER              FCY MATURITIES TODAY REPORT          Report No:TD203/1
                                  For:15-Jan-2008


Prod  Cust ID Short Name  Account No      CCY Last Renewal  Mat Date Deposit Balance Rate of  Variance  Mat
Code                                                                                   Int              Action

481    10000002ABHAY   02404810000028/1  USD  15/01/2008   31/12/2007  50,000.00     3.1      0        Transfered to M
                       7719                                 15/01/2008

Total Accounts: 1                                                      50,000.00

Currency Totals                                                        50,000.00


                                  *** End of Report ***
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TD205 - Deposits Redeemed Today FCNR

A term deposit can be redeemed on maturity or on a pre matured basis. A premature redemption can be done for a part or full deposit amount.

This report provides a product wise list of FCNR accounts redeemed for the day. Product -wise totals are provided. Each column in this report provides information about Account No., Customer Short Name, Ren /Open Date Maturity Date, Amt Redeem to date, Interest Paid, Redemption Amt , Amount Paid, Transaction Br , User ID, Transfer Acct .

Frequency

- Daily (EOD)

To view and print the Deposits Redeemed Today FCNR Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Term Deposit > Time Deposit Daily Tran Reports >TTD205 - Deposits Redeemed Today FCNR.**

4. The system displays the **TD205 - Deposits Redeemed Today FCNR** screen.

Field Description

Field Name	Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy]
	Type the date for which the report is processed.
	By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down]
	Select the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **TD205 - Deposits Redeemed Today FCNR** screen.

6. Click the **View** button to view the report.

7. The system displays the **Deposits Redeemed Today FCNR Report** screen.

```
Bank  : 240    Demo Bank                  FLEXCUBE                        Run Date :07/05/2010
Branch : 240    Demo           TIME DEPOSITS - DEPOSITS REDEEMED TODAY REPORT     Run Time :8:01 PM
Op. Id : SYSOPER                         For:15-Jan-2008                  Report No:TD205/1


Account No.  Customer Short Name  Ren /Open Date  Maturity Date  Amt Redeem todate  Int Paid  Redemption Amt  Amount Paid  Txn Br  User ID   Transfer Acct



Product Code:499          Product Name:REINVESTMENT DEPOSIT-RFC - GBP          Currency: GBP
====================================================================================================================================================


02404990000069 TAPODHIR ACHARJEE  30/12/2007   30/12/2009    175,000.00    269.79   175,000.00   175,269.79   240   TSAURABH


02404990000086 TAPODHIR ACHARJEE  30/12/2007   30/05/2010    670,015.00      0.00   670,015.00   670,015.00   240   TSAURABH


Product Totals:                                845,015.00


                              ''' End of Report '''
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.
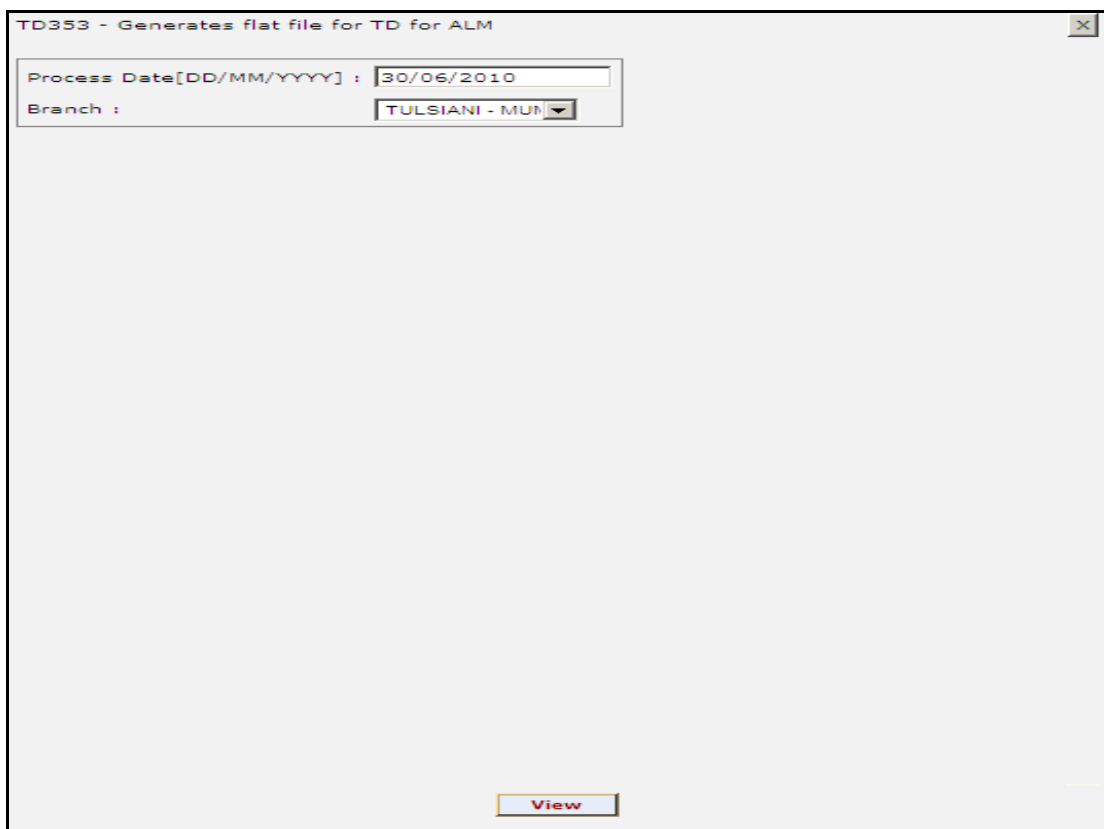
TD221 - PRODUCT TRANSFER REPORT -SUCCESS

This report provide details of all the accounts for which product transfer is successful on the maturity of the term deposit grouped by product code of Old Account number.

Each column of this report provides details about Old Account Number, New Account Number, Start/Renewal Date, Tenor, Maturity Date, Account Rate, Account Variation, Renewal Amount, Account Index, Authorization Id, Batch Number, and System Reference Number. It also provide Total of the Product .

Frequency

- Daily (BOD)

To view and print the PRODUCT TRANSFER REPORT -SUCCESS

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Term Deposit > Time Deposit Daily Tran Reports >TD221 - PRODUCT TRANSFER REPORT -SUCCESS Report.**

4. The system displays the **TD221 - PRODUCT TRANSFER REPORT -SUCCESS Report** screen.

```
TD221 - PRODUCT TRANSFER REPORT - SUCCESS                    [x]

Process Date[DD/MM/YYYY] :  31/12/2010
Branch :                    SANDOZ - MUMI  [v]




                              [ View ]
```

Field Description

Field Name	Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy]
	The date on which the report is processed.
	Type a valid process date.
Branch Code	[Mandatory, Drop-Down]
	The code of the branch for which the GL transactions needs to be viewed.
	Select a valid branch code.

5. Enter the appropriate parameters in the **TD221 - PRODUCT TRANSFER REPORT - SUCCESS Report** screen.

6. Click the **View** button to view the report.

7. The system displays the **PRODUCT TRANSFER REPORT -SUCCESS Report** screen.

```
Bank  : DEMO BANK                    FLEXCUBE              Run Date :  08-SEP-2011
Branch : DEMO                 PRODUCT TRANSFER REPORT - SUCCESS     Run Time :  3:26 PM
Op. Id : SYSOPER                  For:   31-Dec-2010            Report No:     1


Old A/C No.       New A/C No.      Start/Ren    Tenor    Mat date      A/c      A/c var  Ren Amount  A/c      Auth id      Batch      Ref Sys
                                   date                               rate                           indx                  No.        No.


Product Code :     300


50300000000840/1   50300000001270/1  31-DEC-2010  16 Days  16-JAN-2011  9.00     0         50,000.00  26    SYSOPER      57925      50001


                                                        Product Totals   50,000.00


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


                         * * * End Of Report * * *
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TD353 - Generates flat file for TD for ALM

You can view the flat file for TD for ALM.

Frequency

- Daily (EOD)

To view and print the generates flat file for TD for ALM Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Term Deposit> Time Deposit Daily Tran Reports > > TD353 - Generates flat file for TD for ALM.**
4. The system displays the **TD353 - Generates flat file for TD for ALM** screen.

TD353 - Generates flat file for TD for ALM   ×

Process Date[DD/MM/YYYY] : 30/06/2010
Branch :   TULSIANI - MUM ▼

[View]

Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.

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Field Name	Description
Branch Code	[Mandatory, Drop-Down]
	Select the code of the branch for which the report needs to be viewed from the drop - down list.

5. Enter the appropriate parameters in the **TD353 - Generates flat file for TD for ALM** screen.
6. Click the **View** button to view the report.
7. The system displays the **Generates flat file for TD for ALM Report** screen.

8. Select the **Print** option from the **File** menu.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

TD514 - Deposit Contract Advice

Branches open many term deposit accounts under various products and various periods. Whenever customer opens term deposit account, he/she enter into a contract with the bank for keeping the deposit for the contracted period and contracted rate.
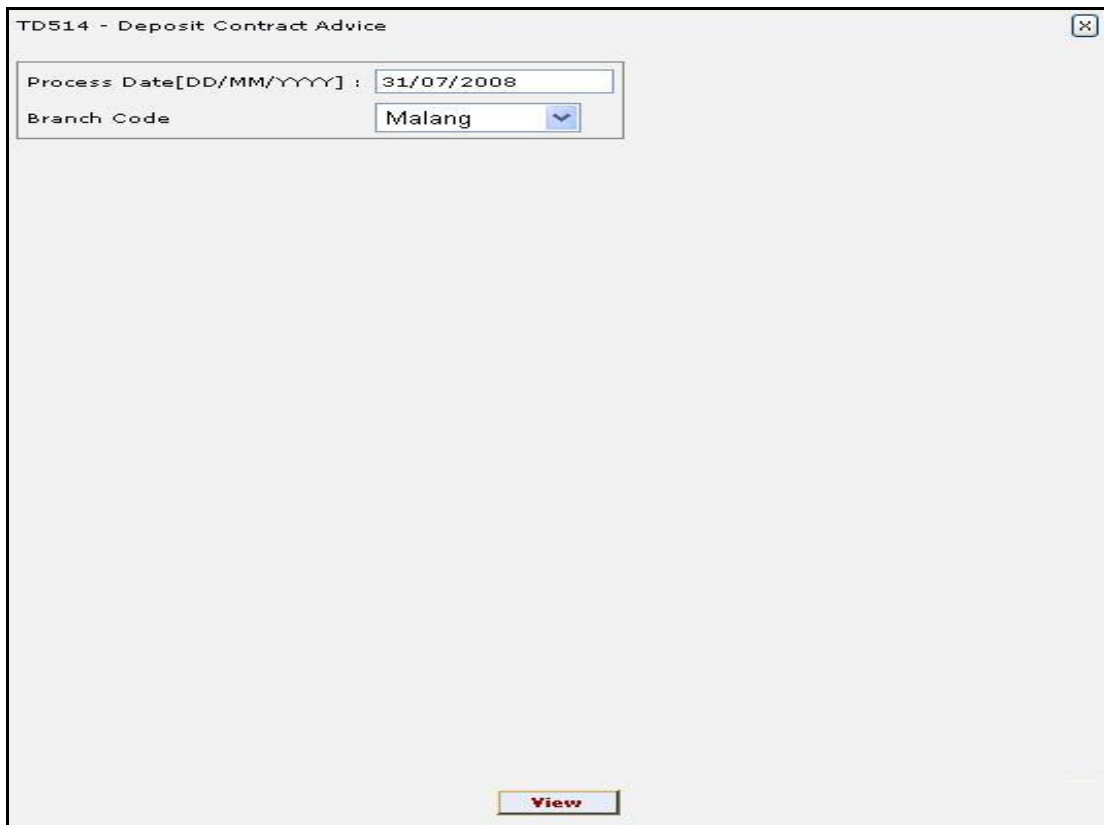
This is an advice containing details of the deposit contract. This advice provides details of the Transaction Date, Product Type, Account Number, Customer Name, Customer Address, Deposit Number, Principal Amount, Interest Rate, Value Date, Deposit Term, Maturity Date, Payment of Principal Amount Details like Principal Amount and Payin Description and Payment at Maturity details like Principal Amount, Interest Amount and Total Payment at Maturity.

Frequency

- Daily (EOD)

To view and print the Deposit Contract Advice

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Term Deposit > Time Deposit Daily Tran Reports > TD514-Deposit Contract Advice.**

4. The system displays the **TD514-Deposit Contract Advice** screen.

Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy]
	Type the date for which the report is processed.
	By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down]
	Select the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **TD514-Deposit Contract Advice** screen.

6. Click the **View** button to view the report.

7. The system displays the **Deposit Contract Advice** screen.

```
TRANSACTION DATE : 30-Jun-2008
                         DEPOSIT CONTRACT ADVICE
General Product

ACCOUNT NUMBER      :  000000041939/2
Mr   GEORGE DANNIEL PAUL
A7 LAKE VIEW
28 DOWNING STREET
DEPOSIT NUMBER   :  2
WE CONFIRM HAVING TAKEN FROM YOU:

   PRINCIPAL AMOUNT          :  IDR     10,000.00
   INTEREST RATE             :  3.00D
   VALUE DATE                :  30-Jun-2008
   DEPOSIT TERM              :  1 Months
   MATURITY DATE             :  7/31/2008

PAYMENT OF PRINCIPAL AMOUNT:

   PRINCIPAL AMOUNT          :  IDR  10,000.00
   PAYIN DESCRIPTION         :  General Payin


OUR PAYMENT AT MATURITY:
   PRINCIPAL AMOUNT          :  IDR     10,000.00

   INTEREST AMOUNT           :  IDR         25.41
                              --------------------------------
   TOTAL                     :IDR          10,025.41


TANGGAL TRANSAKSI : 31-Oct-2008
                                      ADVIS KONTRAK DEPOSITO
 General Product

  No. REKENING       :  000000041939/2
  Mr   GEORGE DANNIEL PAUL
  A7 LAKE VIEW
  28 DOWNING STREET

  JUMLAH REKENING DEPOSITO    :  2
 Kami konfirmasikan bahwa kami telah melakukan penempatan dana Anda sebagai berikut:

   JUMLAH POKOK              :  IDR     10,000.00
   Suku Bunga                :  3.00
   Jenis Suku Bunga          :  FIXED
   Tanggal Valuta            :  31-Oct-2008
   Jangka waktu DEPOSITO     :  1 Months
   Tanggal Jatuh Tempo       :  11/30/2008
  PEMBAYARAN  POKOK:

   JUMLAH POKOK              :  IDR  10,000.00
   KETERANGAN PEMBAYARAN     :  General Payin

   PEMBAYARAN SAAT JATUH TEMPO :

    JUMLAH POKOK             :  IDR     10,000.00
    JUMLAH BUNGA             :  IDR         25.41
                              --------------------------------
    TOTAL                    :  IDR        10,025.41
```

8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.
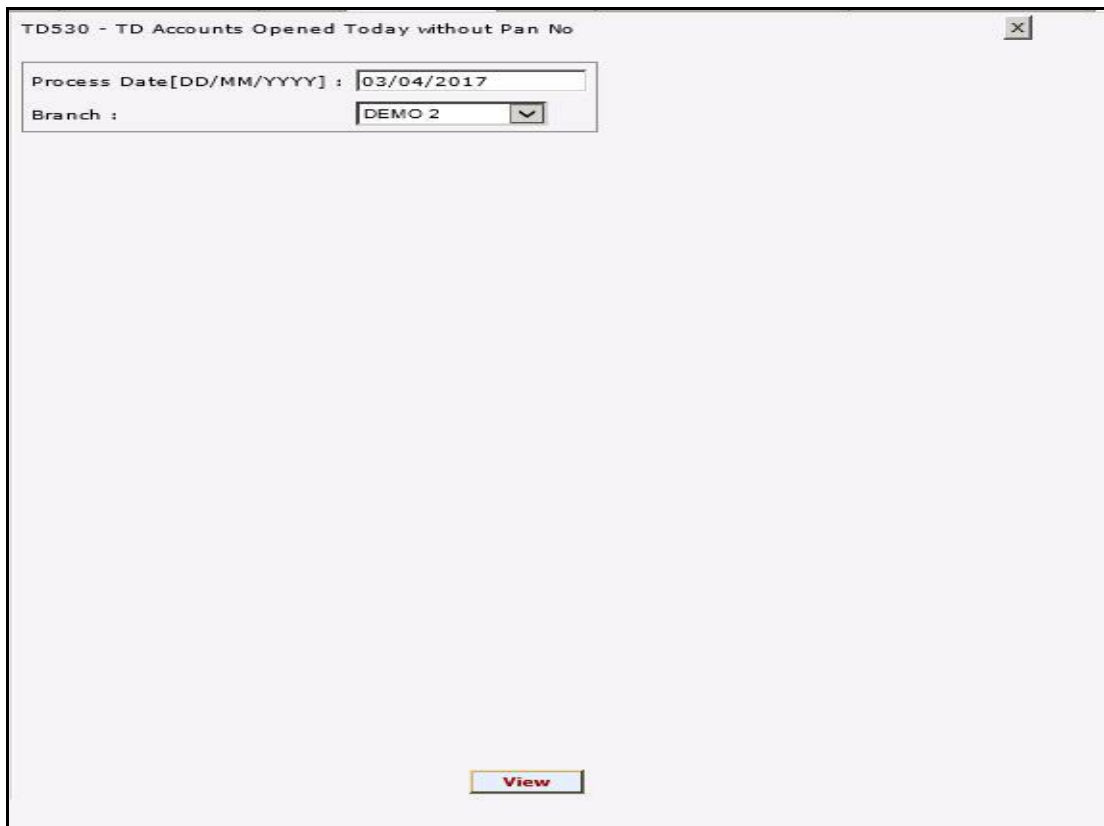
TD530 - TD Accounts Opened Today without Pan No

You can view the list of TD accounts opened in a day without PAN Number.

Frequency

- Daily (EOD)

To view and print the TD Accounts Opened Today without Pan No

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Term Deposit> Time Deposit Daily Tran Reports > TD530 - TD Accounts Opened Today without Pan No.**
4. The system displays the **TD530 - TD Accounts Opened Today without Pan No** screen.

Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.

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Field Name	Description
Branch Code	[Mandatory, Drop-Down]
	Select the code of the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **TD530 - TD Accounts Opened Today without Pan No** screen.

6. Click the **View** button to view the report.

7. The system displays the **TD Accounts Opened Today without Pan No** screen.

```
------------------------------------------------------------------------------------------------------
Bank  : 240  DEMO BANK LIMITED              FLEXCUBE                      Run Date : 02-JUL-2016
                                TD Accounts Opened Today without Pan No   Run Time : 12:09 PM
Op. Id :  SYSOPER                       On 31-Mar-2017                    Report No: TD530/1
------------------------------------------------------------------------------------------------------


------------------------------------------------------------------------------------------------------
FD Account       Customer ID Customer Name   Date A/C Opening  Remarks
------------------------------------------------------------------------------------------------------
50300000009765   605727      ALERT16 ALERT   31-MAR-2017       No Pan no given
50300000009791   605727      ALERT16 ALERT   31-MAR-2017       No Pan no given
50300000009920   606519      DEEPESH TEST    31-MAR-2017       No Pan no given
50300000009982   606435      JAYA P          31-MAR-2017       No Pan no given
50300000010013   606514      GK              31-MAR-2017       No Pan no given
50300000010052   606435      JAYA P          31-MAR-2017       No Pan no given
50300000010065   606422      KARUNAKR        31-MAR-2017       No Pan no given
50300000010078   606435      JAYA P          31-MAR-2017       No Pan no given
50300000010081   606435      JAYA P          31-MAR-2017       No Pan no given
50300000010091   606435      JAYA P          31-MAR-2017       No Pan no given
50300000010102   606435      JAYA P          31-MAR-2017       No Pan no given
50300000010115   606435      JAYA P          31-MAR-2017       No Pan no given
50300000010128   606435      JAYA P          31-MAR-2017       No Pan no given
50300000010131   606435      JAYA P          31-MAR-2017       No Pan no given
50300000010141   606435      JAYA P          31-MAR-2017       No Pan no given
50300000010154   606435      JAYA P          31-MAR-2017       No Pan no given
------------------------------------------------------------------------------------------------------
                                    *** End of Report ***
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TD Advices and Statements

This section includes periodic/adhoc advices and statements for balance and transactions required by the customers holding TD Accounts.

List of CD Advices and Statements:

- TD501 - Deposit Confirmation Advice
- "TD502 - Maturity Due Notice" on page 144
- TD503 - Interest Remittance Advice
- TD505 - Redemption Proceeds Remittance Advice
- TD506 - Renewed Deposit Notice
- "TD508 - Interest Adjustment Advice" on page 154
- "TD511 - Cashier Check Printing Advice" on page 156
- "TD513 - Maturity Deposit Notice" on page 158
- "TD515 - Deposit Renewal Notice" on page 160
- "TD520 - Duplicate Receipt No. Gen Advice" on page 163
- TD521 - Welcome Advice FD
- TD555 - IB Bankers Cheque Printing Advice
- TD556 - IB Bankers Cheque Covering Letter
- TD601 - FCNR Deposit Confirmation Advice
- TD606 - Matured Deposit Notice (FCY Accounts)
- "TD666 - SI Bankers Cheque Printing Advice" on page 174

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TD501 - Deposit Confirmation Advice

Deposit confirmation advice is sent to the customers who have opened term deposits with the bank.

This advice is generated at the EOD and dispatched separately.

Depending upon the number of Joint Applicants available in the Customer to Account relationship screen (FP: CI142) for an account the Joint Applicant labels will be displayed or not displayed in the advice.

    a. No Joint Applicants - Labels for Joint Applicants will not be displayed at all.
    b. Only one joint applicant- Only label 'Joint Applicant 1' will be displayed.
    c. Two joint applicants - Label 'Joint Applicant 1' & 'Joint Applicant 2' will be displayed.
    d. More than two joint applicants- Label 'Joint Applicant 1' & Joint Applicant 2 will be displayed. For the additional joint applicant neither the label nor the joint applicant name will be displayed.

Frequency

- Daily (EOD)

To view and Deposit Confirmation Advice Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Term Deposit > TD Advices and Statements >TD501 - Deposit Confirmation Advice.**

4. The system displays the **TD501 - Deposit Confirmation Advice** screen.

Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **TD501 - Deposit Confirmation Advice** screen.

6. Click the **View** button to view the report.

7. The system displays the **Deposit Confirmation Advice Report** screen.

```
⌐                                                                    #00350
MS.  TESTCR179C2                                            50300000795549
TESTCR179C2 A                                              50030468
                                                          MAIN BRANCH
                                                          FIXED DEPOSIT
HYDERABAD - 502555 INDIA                                   New Deposit
                                                          INITIAL DEPOSIT
Joint Applicant 1 :TESTCR179C3                             0


        8,744.00           31 Mar 2021     30 Day(s)      5.0000     30 Apr 2021      8,780.00




Deposit Amount (In Words)  :RUPEES EIGHT THOUSAND SEVEN HUNDRED FORTY FOUR ONLY
.
Mode Of Operations         :NONE
Nominee                    :
Interest Payment Frequency :ON MATURITY
Maturity Instructions      :RENEW PRINCIPAL AND  REDEEM INTEREST
⌐                                                                    #00350
MAJ.GEN  TESTCR179C16                                       50300000795552
TESTCR179C16 A                                             50030482
                                                          MAIN BRANCH
                                                          FIXED DEPOSIT
MUMBAI - 400712 INDIA                                      New Deposit
                                                          INITIAL DEPOSIT
Joint Applicant 1 :TESTCR179C17                            0
Joint Applicant 2 :TESTCR179C18


        9,988.00           31 Mar 2021     30 Day(s)      5.0000     30 Apr 2021     10,029.00




Deposit Amount (In Words)  :RUPEES NINE THOUSAND NINE HUNDRED EIGHTY EIGHT ONLY
.
Mode Of Operations         :NONE
Nominee                    :
Interest Payment Frequency :ON MATURITY
Maturity Instructions      :RENEW PRINCIPAL AND INTEREST
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TD502 - Maturity Due Notice

While opening of a term deposit the maturity instructions are maintained as per the customer's request. In case no instructions are received from the customers regarding the maturity proceeds, then this advice is generated during BOD and is sent to the customers.

This is a reminder notice to the customers on maturity of their term deposit accounts. The advice details the list of existing deposits and the actions taken on the matured deposits.

To view and print the Maturity Due Notice Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Adhoc Reports** button.

3. Navigate through **Term Deposit > TD Interest and Tax Report >TD502 - Maturity Due Notice.**

4. The system displays the **TD502 - Maturity Due Notice** screen.

5. By default, the **Waived Service Charge** check box is selected. Clear the check box if you want to apply the service charge for the report..

6. Click the **View** button to view the report.

7. The system displays the **Maturity Due Notice Report** screen.

```
                                    DEMO BANK LIMITED

                                               DEMO
                                               DEMO
                                               DEMO1
                                               DEMO2

                                                - 000000
                                               TEL: 000000


                           MATURITY DUE NOTICE
                           -------------------

Date  :    31-Mar-2017

Ms. NOMITA KOUL7
PUNE


PUNE-13131
INDIA


Dear Madam,

Please note that your TIME DEPOSIT Account Number
50300000000600/13 will mature on 01/04/2017.

Deposit Balance         :INR              100.00
Interest Earned         :INR               21.16




As per the terms of the deposit, the principal and interest will be
renewed for a period of 12 Months  at the prevailing interest
rate.

Please make it convenient to call on your personal banker to initiate
appropriate action in case you need to specify any instructions.

Assuring you of our best services at all times.

Yours truly,



Authorised Signatory
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TD503 - Interest Remittance Advice

When term deposit accounts are opened, customers have the choice of receiving interest on the agreed periodicity. On the due date, the interest is paid out to the customer by means of credit to his account / bankers cheque / demand draft etc. An interest remittance advice is generated and sent to the customers for information.

This is an interest remittance advice to the customer for TD accounts. This advice provides information on the Interest Amount Credited, Interest Rate Change History, Effective Date of Interest Credit, Interest Rate, Transaction Description and Value Date.

Frequency

- Daily (EOD)

To view and print the Interest Remittance Advice

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Term Deposit > TD Advices and Statements >TD503 – Interest Remittance Advice.**

4. The system displays the **TD503 – Interest Remittance Advice** screen.

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TD503 - Interest Remittance Advice

Process Date[DD/MM/YYYY] : 13/12/2007

Branch Code   Malang

View

Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **TD503 – Interest Remittance Advice** screen.

6. Click the **View** button to view the advice.

7. The system displays the **Interest Remittance Advice Report** screen.

```
                    INTEREST REMITTANCE ADVICE
        ----------  ------------------------------  --------------

Date : 31-Dec-2007
Interest Rate Change History:
effective           Interest Rate




Dear Sir/Madam,

We are pleased to inform you that credit interest earned on your TIME DEPOSIT
Account Number  has been remitted today as detailed below :


Transaction Description :
Value date             :
                            "Interest Remittance Advice"

              *** No data for this Advice for 31-Dec-2007 ***
```

8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TD505 - Redemption Proceeds Remittance Advice

Maturity instructions are maintained during the account opening process of a term deposit. The customer has options to make an internal/external remittance, make a DD/PO or reinvest the amount. However if the redemption option is selected as a remittance , on the date of maturity , subject to a minimum threshold maturity amount the funds are remitted to the destination account and redemption proceeds advice is generated and sent to the customers for reference.

This is an advice for Redemption Proceeds Remittance. This advice provides details on Customer ID, Deposit Type,FD Account Number , Branch,Period of Deposit, Rate of Interest (p.a.) ,FD maturity Date, Exemption allowed,Principal,Interest Amount.

Frequency

- Daily (EOD)

To view and print the Redemption Proceeds Remittance Advice Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Term Deposit > TD Advices and Statements >TD505 - Redemption Proceeds Remittance Advice.**

4. The system displays the **TD505 - Redemption Proceeds Remittance Advice** screen.

Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **TD505 - Redemption Proceeds Remittance Advice** screen.

6. Click the **View** button to view the report.

7. The system displays the **Redemption Proceeds Remittance Advice Report** screen.

```
Date  : 28-Feb-2015


Mr ALERT19 ALERT
delhi


DELHI-411001
INDIA



Dear Customer,


Details of your Fixed Deposit, which has matured, as well as the
payment mode is published below:

Customer ID                 : 606270
Deposit Type                : INVEST AND GROW
FD Account Number           : 5030000000002504
Branch                      : DEMO
Period of Deposit           : 3 Month(s) 0 Day(s)
Rate of Interest (p.a.)     : 20.00
FD maturity Date            : 28 Feb 2015
Exemption allowed           : N
Principal                   : INR              20,000.00
Interest Amount             : INR                 986.00
Less: Tax Deducted at source : INR                986.00
                              -----------------------------------
                        Net : INR              20,000.00

Payment Mode               : Issued Managers Cheque favouring
                             ALERT19 ALERT
Bankers Cheque Reference No. :

We will forward the Form 16-A for TDS deduction, if any, at the end of
the financial year.

For any clarification please contact your Branch or PhoneBanking

Assuring you of our best services at all times,




This is a Computer Generated Advice and does not require a signature.
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TD506 - Renewed Deposit Notice

Maturity instructions are maintained during the account opening process of a term deposit. One of the options available therein is auto renewal of the deposit on the prevailing rate of interest. The renewal will be for the agreed contracted period and the rate prevailing at the time of roll over. During BOD the system renews these deposit accounts, and the new deposit details are informed to the customers vide this advice.

This is an advice for Renewed Deposits. This advice provides the following details to the customer - Renewal Date,Maturity Date Renewal Term,Renewal Type, Interest Rate(%) ,Renewal Amount, Deposit Amount (in words), Nominee, Interest Payment Frequency, Maturity Instructions.

Depending upon the number of Joint Applicants available in the Customer to Account relationship screen (FP: CI142) for an account the Joint Applicant labels will be displayed or not displayed in the advice.

   a.   No Joint Applicants - Labels for Joint Applicants will not be displayed at all.
   b.   Only one joint applicant- Only label 'Joint Applicant 1' will be displayed.
   c.   Two joint applicants - Label 'Joint Applicant 1' & 'Joint Applicant 2' will be displayed.
   d.   More than two joint applicants- Label 'Joint Applicant 1' & Joint Applicant 2 will be displayed. For the additional joint applicant neither the label nor the joint applicant name will be displayed.

Frequency

   • Daily (BOD)

To view and print Renewed Deposit Notice Report

   1.   Access the **Report Request** (Fast Path: 7775) screen.

   2.   Select the **Batch Reports** button.

   3.   Navigate through **Term Deposit > TD Advices and Statements >TD506 - Renewed Deposit Notice.**

   4.   The system displays the **TD506 - Renewed Deposit Notice** screen.

Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **TD506 - Renewed Deposit Notice** screen.

6. Click the **View** button to view the report.

7. The system displays the **Renewed Deposit Notice Report** screen.

```
                                                              #01002
PAVAN01 TEST                                                  50300000000037  /9
MUMBAI                                                        605278
MUMBAI                                                        DEMO
                                                             INVEST AND GROW
MUMBAI-400002 INDIA                                          Renewal Advice

Joint 1 :                                                    1
Joint 2 :


      Renewal Amount   Renewal Date   Renewal Term      Interest Rate Maturity Date       Matured Amount
         46,000.00     15-MAR-2017    6 Month(s)         21.0000       15-SEP-2017            46,000.00




Deposit Amount (In Words)  : INR  FORTY SIX THOUSAND ONLY
.
Mode Of Operations        : NONE
Nominee                   :
Interest Payment Frequency : 7
Maturity Instructions     : RENEW PRINCIPAL AND  REDEEM INTEREST

                                                              #00300
MEGHA R VERMA                                                 50300000000050  /17
pune                                                         605273
                                                             DEMO
                                                             INVEST AND GROW
PUNE-5435435 INDIA                                           Renewal Advice

Joint 1 :                                                    0     AHKPV7441A
Joint 2 :


      Renewal Amount   Renewal Date   Renewal Term      Interest Rate Maturity Date       Matured Amount
            12.60      16-MAR-2017    2 Month(s)         19.0000       18-MAY-2017               12.60
                                      2 Day(s)
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.
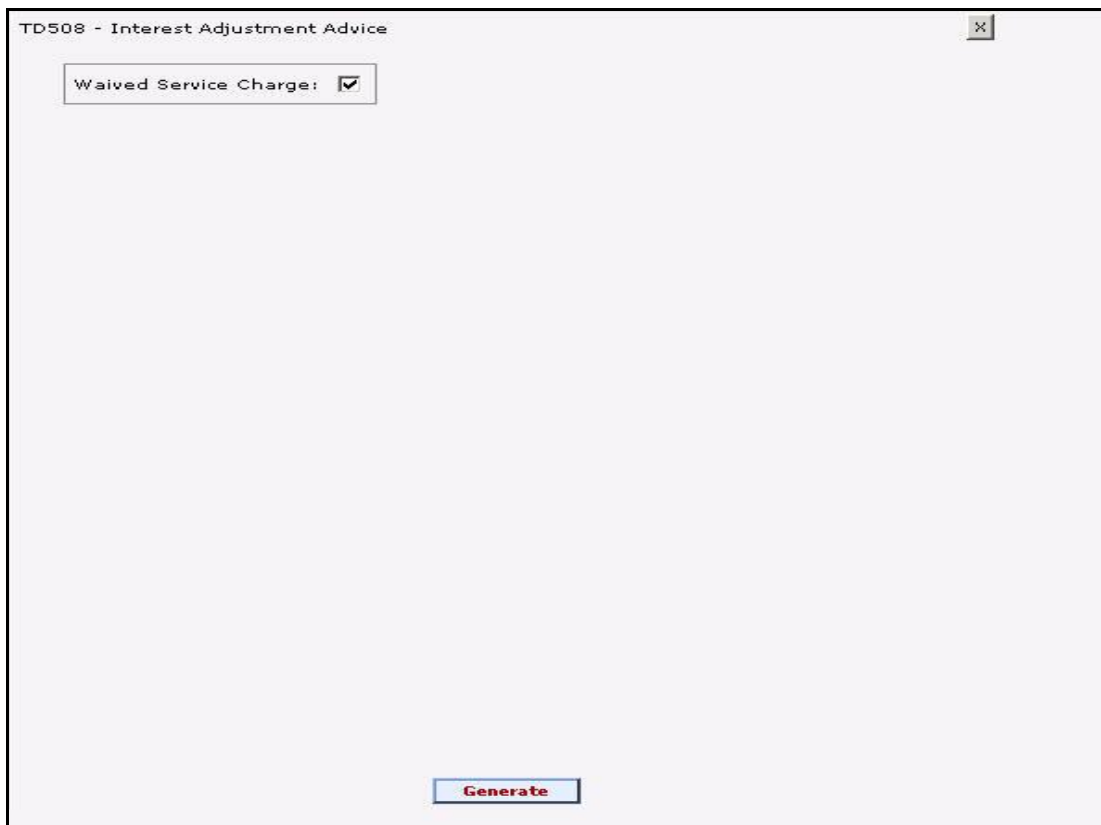
TD508 - Interest Adjustment Advice

Branches open new time deposit accounts on a regular basis. During the course, many accounts may have been matured /redeemed /renewed. Lien may have been marked for some of the deposits. This report provides complete particulars of time deposit accounts. This can be used for management information system (MIS) and product analysis.

This is a full listing of time deposit accounts opened till the run day. Product wise grouping of accounts are provided with totals. Each column of this report provides information about account number, deposit number, customer name, rate, principal amount, compounded amount, total amount (principal + interest), interest accrued, customer ID, open date, value date, tem in months/ days and maturity date.

To generate the Interest Adjustment Advice

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Term Deposit > TD Advices and Statements >TD508 - Interest Adjustment Advice.**

4. The system displays the **TD508 - Interest Adjustment Advice** screen.

Field Description

Field Name	Description

Field Name	Description
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Click the **Generate** button.

6. The system displays the message "Report Request Submitted".

7. Click the **OK** button.

8. The system generates the **Interest Adjustment Advice** .

To view and print the Interest Adjustment Advice

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.

2. Select the check box corresponding to **TD508 - Interest Adjustment Advice**.

3. Click the **View** button to view the report.

4. The system displays the **Interest Adjustment Advice** screen.

```
Bank   :
DEMO
DEMO
DEMO1
DEMO2
 - 000000
IN

          INTEREST ADJUSTMENT ADVICE

Date  : 15-Oct-2016
Ms. NOMITA KOUL1
PUNE


PUNE
PUNE - 411027
IN


Dear Madam,


Please note that interest on your TIME DEPOSIT Account Number 50300000007503/3,Deposit Number 3
has been Credited as follows

Adjustment amount :   INR                      5.00
Adjustment date   :   16/05/2016
Description        :   abc

Do contact us for clarifications.


Assuring you of our best services at all times,


Yours truly,


Authorised Signatory


                    *** End of Report ***
```

5. On the **File** menu, click **Print**.

6. The system displays the **Print** dialog box.

7. Select the appropriate parameters and click the **OK** button.

TD511 - Cashier Check Printing Advice

A CD account holder can specify the mode of redemption and interest payout while opening an account. The instructions can be maintained through the **CD Payout Instructions** (Fast Path : TD039) option.
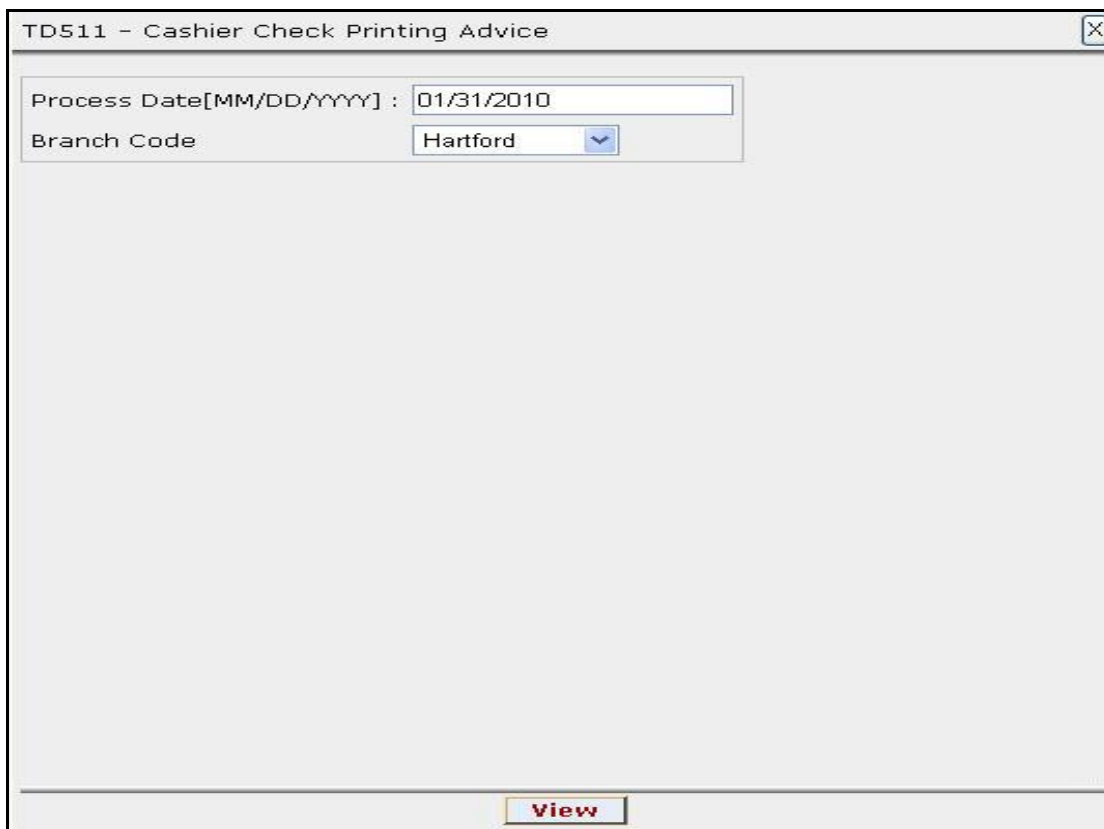
This report contains the information to be printed on Bankers Cheque such as date, amount in words, amount, branch name, reference number.

Frequency

- Monthly (EOD)

To view and print the Cashier Check Printing Advice

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Certificate of Deposit > CD Advices and Statements > TD511 - Cashier Check Printing Advice.**

4. The system displays the **TD511 - Cashier Check Printing Advice** screen.

Field Description

Field Name	Description

Field Name	Description
Process Date[MM/DD/YYYY]	[Mandatory, mm/dd/yyyy]
	Type the date for which the report is processed.
	By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down]
	Select the code of the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **TD511 - Cashier Check Printing Advice** screen.

6. Click the **View** button to view the report.

7. The system displays the **Cashier Check Printing Advice** screen.

```
                                                  0 2 0 3 2 0 1 7
   ITNOM3

   SIXTY EIGHT ONLY
                                                  *68.00

       NEW DELHI - CLEARING BRANCH
       NEW DELHI - 110 001
       Ref No 059922000047


                                                  0 3 0 3 2 0 1 7
   ITNOM6

   TWO HUNDRED TWO AND PAISA FORTY ONLY
                                                  *202.40

       NEW DELHI - CLEARING BRANCH
       NEW DELHI - 110 001
       Ref No 059922000048



                                                  0 5 0 3 2 0 1 7
   BHP7

   SEVENTY FIVE THOUSAND ONE HUNDRED SEVENTY
   EIGHT AND PAISA FORTY ONLY                     *75178.40

       NEW DELHI - CLEARING BRANCH
       NEW DELHI - 110 001
       Ref No 059922000049



                                                  1 2 0 3 2 0 1 7
   BHAVESH PATEL
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TD513 - Maturity Deposit Notice

Term deposit accounts can be opened with different maturity periods. On the due date of maturity, customers would like to have a reminder advice from the branches to decide further course on their deposit. This report is generated during BOD for the matured deposits, and can be dispatched to the customers.
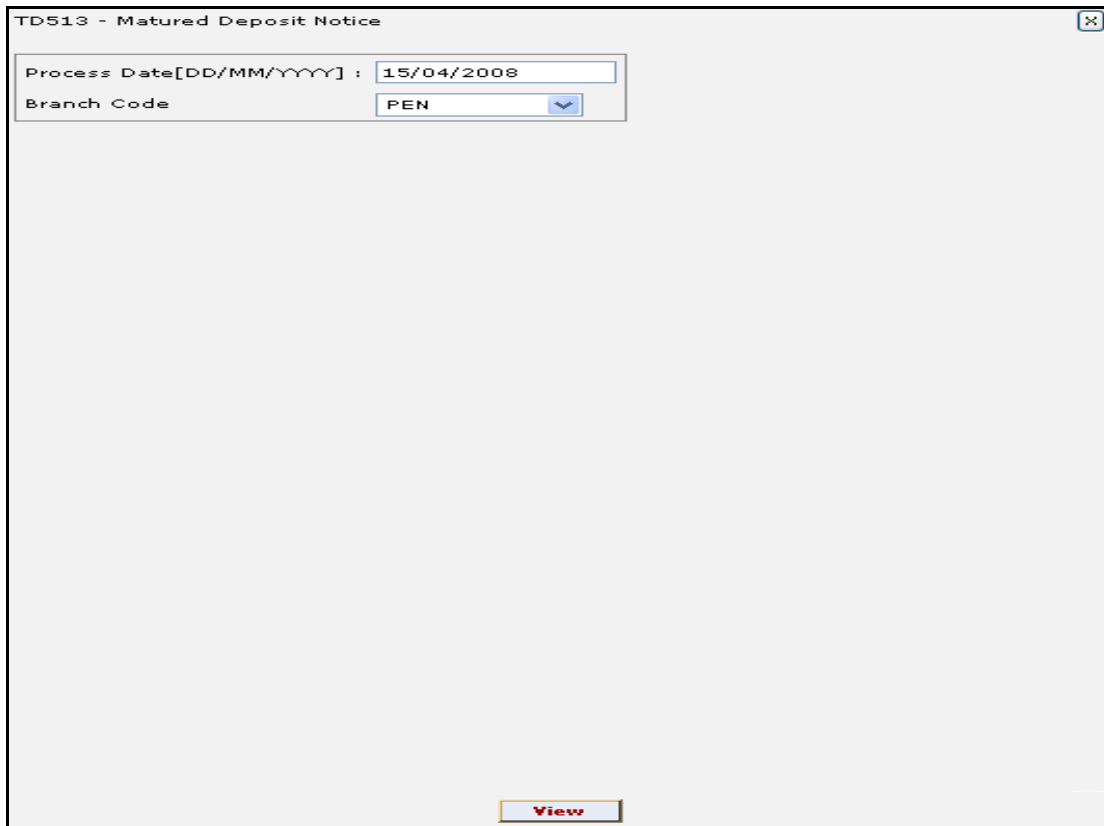
This is an advice to the customers for their matured deposits. It provides information about Deposit account number, Current deposit number and Maturity date.

Frequency

- Daily (BOD)

To view and print the Maturity Deposit Notice Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Term Deposit > TD Interest and Tax Report > TD513 - Maturity Deposit Notice.**

4. The system displays the **TD513 - Maturity Deposit Notice** screen.

Field Description

Field Name	Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **TD513 - Maturity Deposit Notice** screen.

6. Click the **View** button to view the report.

7. The system displays the **Maturity Deposit Notice Report** screen.

```
                                                      DEMO BANK
                                                      101-104 PEN
                                                      FREE PRESS JOURNAL MARG
                                                      PEN
                                                      ALIBAUG - 402201
                                                      INDIA

                              MATURITY NOTICE
Date  : 15-Apr-2008
Mr MADHU LIMAYE
MALAD
Mumbai - 400001
IND



Dear Sir/Madam,
Please  note  that  your TIME DEPOSIT Account Number 000157200000011/1, Current Deposit No. 9
matured on14/04/2008 Assuring you of our best services at all times,

Yours truly,


Authorised Signatory
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TD515 - Deposit Renewal Notice

The **Deposit Renewal Notice** report is an online renewal report. The deposits which are renewable through online (FP: 1316) are getting generated in this batch report.

This advice provides details on Account Number, Deposit Number, Payout Frequency, Account Instruction, Deposit Amount, Deposit Term, Value Date, Maturity Date, Interest Rate, Maturity Amount, Deposit Amount (In Words), Nominee and Interest Payout Frequency.

Depending upon the number of Joint Applicants available in the Customer to Account relationship screen (FP: CI142) for an account the Joint Applicant labels will be displayed or not displayed in the advice.

- No Joint Applicants - Labels for Joint Applicants will not be displayed at all.

- Only one joint applicant- Only label 'Joint Applicant 1' will be displayed.

- Two joint applicants - Label 'Joint Applicant 1' & 'Joint Applicant 2' will be displayed.

- More than two joint applicants- Label 'Joint Applicant 1' & Joint Applicant 2 will be displayed. For the additional joint applicant neither the label nor the joint applicant name will be displayed.

To view and print TD515 - Deposit Renewal Notice

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Term Deposit > TD Advices and Statements >TD515 - Deposit Renewal Notice**.
4. The system displays the **TD515 - Deposit Renewal Notice** screen.

TD515 - Deposit Renewal Notice

Process Date[DD/MM/YYYY] : 30/09/2010
Branch : Moh

View

Field Description

Field Name	Description
Process Date	[Mandatory, dd/mm/yyyy]
	Type the date for which the report is processed.
	By default, the system displays the current process date.
Branch	[Mandatory, Drop-Down]
	Select the code of the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **TD515 - Deposit Renewal Notice** screen.

6. Click the **View** button to view the report.

7. The system displays the **Deposit Renewal Notice** screen.

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```
                                                                        .
                                                             #00576
MR. KARNAPCUST8                                                      50300000011210
sdfsdf                                                                   605521  PAN NO. AVSPP23220
                                                                    MAIN BRANCH
                                                                    INVEST AND GROW
PUNE-234234 INDIA                                                   Renewal Advice
Ethnic Code :0


Joint 1 : .
Joint 2 : .




     1,45,00,000.00    15 Feb 2017      2 Month(s)      20.50      15 Apr 2017        1,45,00,000.00


Deposit Amount (In Words)  :  INR  ONE CRORE FORTY FIVE LAKH ONLY

.
Mode Of Operation          :  NONE
Nominee                    :
Interest Payment Frequency :  MONTHLY
Maturity Instructions      :  REDEEM PRINCIPAL AND  INTEREST
```

8. Select the **Print** option from the **File** men

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TD520 - Duplicate Receipt No. Gen Advice

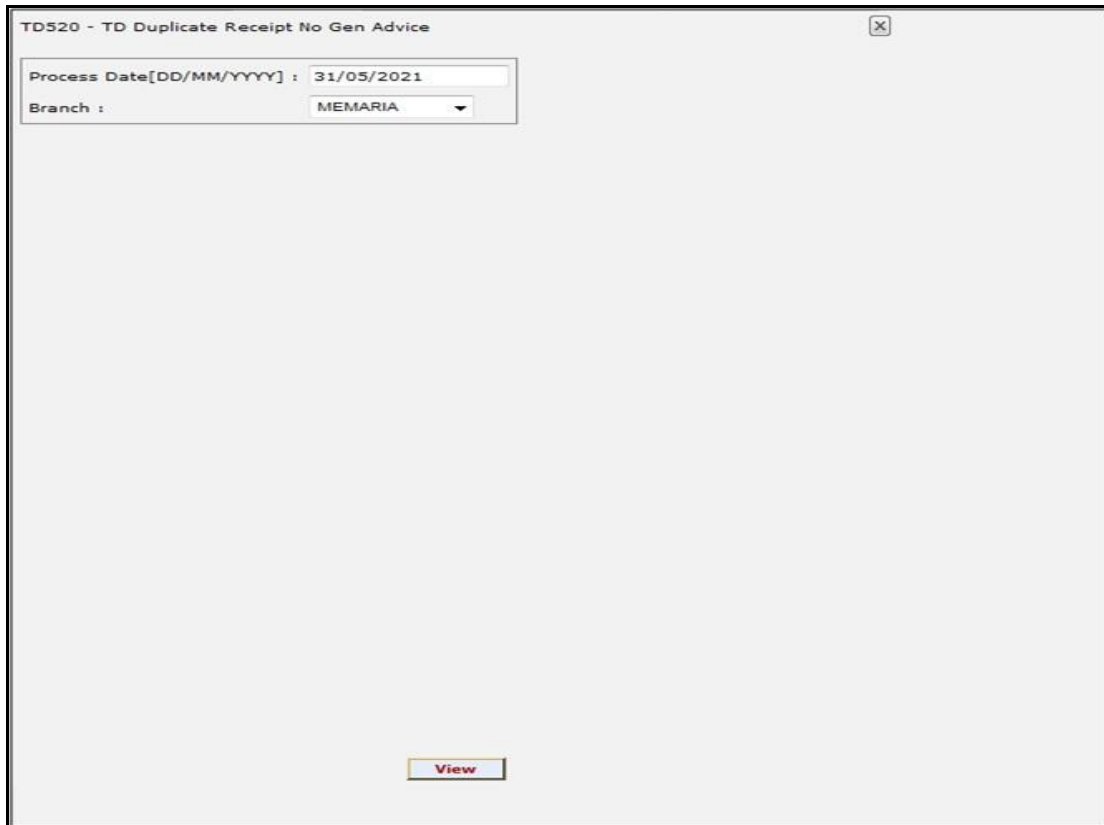This is an advice for duplicate receipt number generated. This advice is generated at the EOD.

This advice provides details on - Customer name, Address, Account number, Deposit Amount (In Words), Nominee, Interest Payment Frequency, Maturity Instructions., Receipt no.

Frequency

- Daily (EOD)

To view and print the Redemption Proceeds Remittance Advice Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Term Deposit > TD Advices and Statements >TD520 - Duplicate Receipt No. Gen Advice.**

4. The system displays the **TD520 - Duplicate Receipt No. Gen Advice** screen.

```
TD520 - TD Duplicate Receipt No Gen Advice                    [X]

Process Date[DD/MM/YYYY] :   31/05/2021
Branch :                     MEMARIA      ▼




                              View
```

Field Description

Field Name	Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy]
	Type the date for which the report is processed.
	By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down]
	Select the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **TD520 - Duplicate Receipt No. Gen Advice** screen.

6. Click the **View** button to view the report.

7. The system displays the **Duplicate Receipt No. Gen Advice** screen.

```
                        2020100240000098                    #00447

MR. TESTCR179C9                                         50300000794253
TESTCR179C9 a                                           50030475
                                                        MAIN BRANCH
                                                        REINVEST. DEPOSIT
CHENNAI - 400110 India                                  New Deposit

Joint Applicant 1 : TESTCR179C10                                   0
Joint Applicant 2 : TESTCR179C11



            8,500.00 31-AUG-2020      12 Month(s)   7.25    31-AUG-2021       9,133.00
                                      0 Day(s)

Deposit Amount (In Words)  : RUPEES EIGHT THOUSAND FIVE HUNDRED ONLY

Mode Of Operations      : NONE
Nominee                 :
Interest Payment Frequency : NONE/AT MATURITY
Maturity Instructions   : NO INSTRUCTIONS

This is the DUPLICATE RECEIPT ISSUED IN LIEU OF 2020080240000054
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

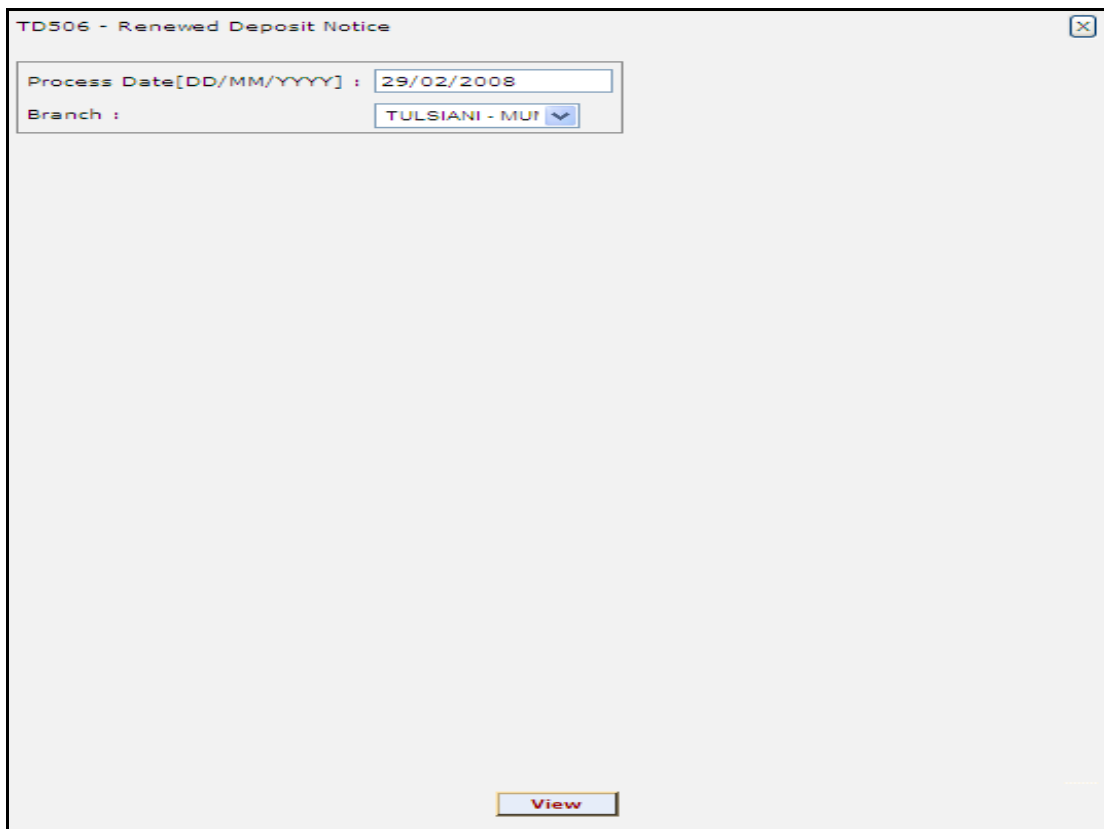10. Select the appropriate parameters and click the **OK** button.

TD521 - Welcome Advice FD

During a day several fixed deposit account will be opened at a branch. At EOD an advice is sent to each of the customer who have opened the new term deposit.

This advice provides details on - our Customer ID ,Branch,Type of account, Account Number.

To view and print TD521 - Welcome Advice FD Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Term Deposit > TD Advices and Statements >TD521 - Welcome Advice FD.**

4. The system displays the **TD521 - Welcome Advice FD** screen.

```
┌─────────────────────────────────────────────────────────────┐
│ TD506 - Renewed Deposit Notice                          [×] │
│                                                             │
│  Process Date[DD/MM/YYYY] :  29/02/2008                     │
│  Branch :                    TULSIANI - MUI ▼               │
│                                                             │
│                                                             │
│                                                             │
│                                                             │
│                                                             │
│                                                             │
│                                                             │
│                                                             │
│                                                             │
│                                                             │
│                                  ┌──────────┐               │
│                                  │   View   │               │
│                                  └──────────┘               │
└─────────────────────────────────────────────────────────────┘
```

Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.

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Field Name	Description
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **TD521 - Welcome Advice FD** screen.
6. Click the **View** button to view the report.
7. The system displays the **Welcome Advice FD Report** screen.

```
DATE        :  30/12/2007

MR VIJAY SEKAR
7 WORLI

MUMBAI 1
IN
Dear MR VIJAY SEKAR,

Thank you for opening an account with us
Welcome to HDFC Bank.  You  can  now access  all your accounts from
any of our branches across the country. To give you quick access to
all your accounts with us,  we have generated a Customer ID number.
All  your accounts are linked  to this number, and you only need to
quote this number  to our Personal Bankers  or Tellers for any help
you may require.

Your Customer ID No. is  100000045

To help us serve you faster, please quote the above number  in  all
future correspondence with us and while opening new accounts.

The Account details are :

Branch          :    SANTACRUZ WEST - LIN
Type of account :    FIXED DEPOSIT - RESIDENTS
Account Number  :    00795070000020

Thank you for banking with us.
Yours sincerely
Authorised Signatory
```

8. Select the **Print** option from the **File** men
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

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TD601 - FCNR Deposit Confirmation Advice

Deposit confirmation advice is sent to the FCNR deposit customers who have opened term deposits with the bank. This advice is generated at the EOD and dispatched separately.

This advice provides details on - customer name, address, account number, Deposit Amount (In Words).

Depending upon the number of Joint Applicants available in the Customer to Account relationship screen (FP: CI142) for an account the Joint Applicant labels will be displayed or not displayed in the advice.

   a. No Joint Applicants - Labels for Joint Applicants will not be displayed at all.
   b. Only one joint applicant- Only label 'Joint Applicant 1' will be displayed.
   c. Two joint applicants - Label 'Joint Applicant 1' & 'Joint Applicant 2' will be displayed.
   d. More than two joint applicants- Label 'Joint Applicant 1' & Joint Applicant 2 will be displayed. For the additional joint applicant neither the label nor the joint applicant name will be displayed.

Frequency

   • Daily (EOD)

To view and FCNR Deposit Confirmation Advice Report

   1. Access the **Report Request** (Fast Path: 7775) screen.

   2. Select the **Batch Reports** button.

   3. Navigate through **Term Deposit > TD Advices and Statements >TD601 - FCNR Deposit Confirmation Advice.**

   4. The system displays the **TD601 - FCNR Deposit Confirmation Advice** screen.

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Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **TD601 - FCNR Deposit Confirmation Advice** screen.

6. Click the **View** button to view the report.

7. The system displays the **FCNR Deposit Confirmation Advice Report** screen.

```
                    MAIN BRANCH                    #240        #00666

                                                              FCNR - FIXED DEPOSIT- PAY
MS. TESTCR179C4
TESTCR179C4  A                                                AT MATURITY
.
.                                                             50300000795575
CHENNAI-684848    India                            Deposit Currency    USD


    2,549.00        31 Mar 2021    30 Day(s)    1.78    30 Apr 2021    2,552.65        *****.**



Deposit Amount (in words) : USD   TWO  THOUSAND  FIVE HUNDRED  AND FORTY NINE ONLY
Mode Of Operations        : NONE

Joint Applicant 1 : TESTCR179C5

New Deposit (D)
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

TD606 - Matured Deposit Notice (FCY Accounts)

Using TD Payout Instruction (Fast Path: TD039) option the interest and maturity payment instructions defined at the product or the account level can be modified. If maturity instruction of a certificate of deposit is defined as Renew Principal and/or Interest, the certificate of deposit is automatically renewed by the system on the date of maturity. If there is no maturity instruction specified for the certificate of deposit, then status of that deposit is changed to Matured Deposit. Such deposits can be renewed using the option TD Renewal Inquiry (Fast Path: 1316) option.

This is an advice for deposit renewal for a FCNR deposit account. Each column of this advice provides details on Branch Name, Account Name, Branch Code, Address, Account Instruction, Payout Frequency, Account Number, Deposit Term, Value Date, Maturity Date, Interest Rate and Maturity Amount.

Depending upon the number of Joint Applicants available in the Customer to Account relationship screen (FP: CI142) for an account the Joint Applicant labels will be displayed or not displayed in the advice.

   a.   No Joint Applicants - Labels for Joint Applicants will not be displayed at all.
   b.   Only one joint applicant- Only label 'Joint Applicant 1' will be displayed.
   c.   Two joint applicants - Label 'Joint Applicant 1' & 'Joint Applicant 2' will be displayed.
   d.   More than two joint applicants- Label 'Joint Applicant 1' & Joint Applicant 2 will be displayed. For the additional joint applicant neither the label nor the joint applicant name will be displayed.

Frequency

   • Daily (BOD)

To view and print Matured Deposit Notice (FCY Accounts) Report

   1.   Access the **Report Request** (Fast Path: 7775) screen.

   2.   Select the **Batch Reports** button.

   3.   Navigate through **Term Deposit > TD Advices and Statements >TD606 - Matured Deposit Notice (FCY Accounts).**

   4.   The system displays the **TD606 - Matured Deposit Notice (FCY Accounts)** screen.

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Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch	[Mandatory, Drop-Down] Select the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **TD606 - Matured Deposit Notice (FCY Accounts)** screen.

6. Click the **View** button to view the report.

7. The system displays the **Matured Deposit Notice (FCY Accounts) Report** screen.

```
          MAIN BRANCH    #240                                    #00666
                                                         REINVEST.FCNR- USD
     TESTCR179C6
     TESTCR179C6 a                                       On Maturity
                                                         50030472
                                                         50300000795588
     MUMBAI-444001        India               Deposit Currency    US DOLLARS



         2,457.30 30-APR-2021   0 Month(s)     0.0000   30-MAY-2021    2,459.35         0.00
                                30 Day(s)


Deposit Amount (in words) :
USD   TWO  THOUSAND  FOUR HUNDRED  AND FIFTY SEVEN AND CENTS  THIRTY  ONLY

Mode Of Operation       :NONE

Joint Applicant 1 : TESTCR179C7
Joint Applicant 2 : TESTCR179C8

          Renewal Advice
```

8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

Note: Depending upon the number of Joint Applicants available in the Customer to Account relationship screen (FP: CI142) for an account the Joint Applicant labels will be displayed or not displayed in the advice.
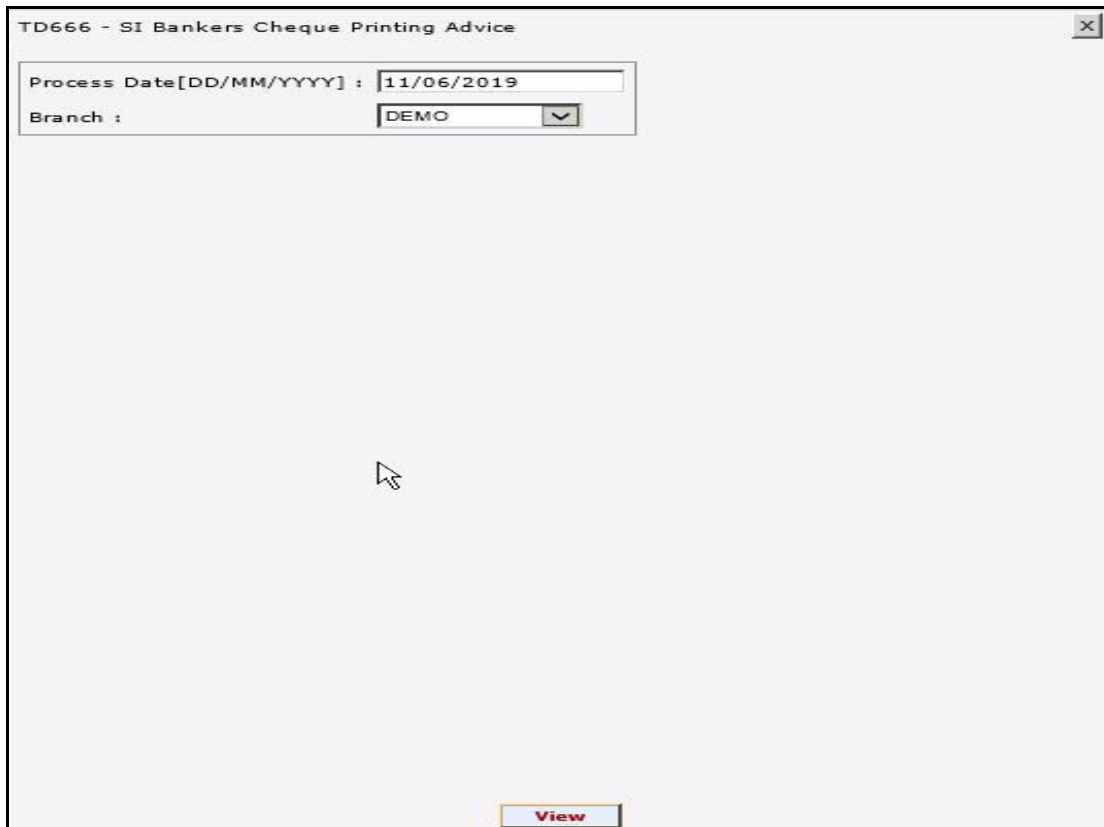
a. No Joint Applicants - Labels for Joint Applicants will not be displayed at all.
b. Only one joint applicant- Only label 'Joint Applicant 1' will be displayed.
c. Two joint applicants - Label 'Joint Applicant 1' & 'Joint Applicant 2' will be displayed.
d. More than two joint applicants- Label 'Joint Applicant 1' & Joint Applicant 2 will be displayed. For the additional joint applicant neither the label nor the joint applicant name will be displayed.

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TD666 - SI Bankers Cheque Printing Advice

You can view the SI Bankers Cheque Printing Advice..

To view and print SI Bankers Cheque Printing Advice

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Term Deposit > TD Advices and Statements >TD666 - SI Bankers Cheque Printing Advice.**

4. **The system displays the TD666 - SI Bankers Cheque Printing Advice screen.**

Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed from the drop-down list.

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5. Enter the appropriate parameters in the **TD666 - SI Bankers Cheque Printing Advice** screen.

6. Click the **View** button to view the report.

7. The system displays the **SI Bankers Cheque Printing Advice** screen.

8. Select the **Print** option from the **File** men

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.