

Oracle FLEXCUBE Core Banking

Term Deposit User Manual
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Term Deposit User Manual
May 2017

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1. TD Introduction

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

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

Key Features

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

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

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

1.1. 8054 - Time Deposit Account Opening

Using this option you can open a new time deposit account.

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

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

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

Definitions Prerequisites

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

Download

Not Required

Modes Available

Not Applicable

To open a new TD account

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

Time Deposit Account Opening

Time Deposit Account Opening*

Branch :

Product Name : Product Ccy :

A/C No : A/C Title : Serial No :

A/C Open Date : Restricted A/C :

Customer Information

Customer IC	Category	IC Type	Short Name	Birth/Reg Date	Relations	Customer ID
<input type="text" value="MINIMIGFBPSR311"/> <input type="button" value="..."/>	<input type="text" value="INDIVIDUALS"/> <input type="button" value="v"/>	<input type="text" value="1"/>	<input type="text" value="SD"/>	<input type="text" value="12/12/1912"/> <input type="button" value="..."/>	<input type="text" value="Sole Owner"/> <input type="button" value="v"/>	<input type="text" value="50001516"/>
<input type="text"/> <input type="button" value="..."/>	<input type="text"/> <input type="button" value="v"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="button" value="..."/>	<input type="text"/> <input type="button" value="v"/>	<input type="text"/>
<input type="text"/> <input type="button" value="..."/>	<input type="text"/> <input type="button" value="v"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="button" value="..."/>	<input type="text"/> <input type="button" value="v"/>	<input type="text"/>

Taxable Customer Id : Waive Service Charge :

Base Tax Code 1 : IBAN :

Base Tax Code 2 :

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

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

Field Description

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

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

Field Name	Description
A/C No	<p>[Display]</p> <p>This field displays the account number at the time of account opening, if the account number generation is set as "Automatic" in the system pre-load.</p> <p>The structure of the account number is flexible and can be defined based on the requirements of the bank.</p>
A/C Title	<p>[Optional, Alphanumeric, 40]</p> <p>Type the suggested title for the account. This field defaults the full name of the primary customer if you select an existing Customer in Customer IC field and click Validate Customer option. The account title can be different from the full name of the customer entered during customer creation.</p>
Serial No	<p>This field is for future use.</p>
A/C Open Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the date, on which the account is opened, from the pick list.</p> <p>The system by default displays the posting date as the account open date.</p> <p>The system allows backdated account opening of TD.</p>
Restricted A/C	<p>[Optional, Check Box]</p> <p>Select the Restricted A/C check box if the customer is a restricted customer or vice versa.</p> <p>This field is enabled if the customer is not restricted in Customer Account Restriction (Fast Path: CIM21) option.</p> <p>Select the check box if you want the account to be treated as restricted account used only in the home branch.</p> <p>Only tellers with suitable capability will be able to inquire and post transactions into restricted accounts. Normal tellers will not be able to transact on the account.</p>
Customer Information	
Customer IC	<p>[Mandatory, Pick List]</p> <p>Select the identification code of the customer from the pick list.</p> <p>A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate, or corporate registration can be used as a customer IC.</p>

Field Name	Description
Category	<p>[Mandatory, Drop-Down]</p> <p>Select the category of the customer from the drop-down list.</p> <p>For example, Tax Paying Individual, Church, Foreign Corporate, etc. You can choose to set up multiple customer types to segregate the customers using the Customer Type Maintenance (Fast Path: CIM08) option.</p> <p>Further processing such as tax applicable, service charges, etc. are levied based on the customer type.</p>
IC Type	<p>[Display]</p> <p>This field displays the IC type of the customer, based on the category to which the customer belongs.</p> <p>This is maintained in the Customer Type Maintenance (Fast Path: CIM08) option.</p>
Short Name	<p>[Display]</p> <p>This field displays the short name of the customer.</p> <p>The short name of the customer is defaulted from the Customer Addition (Fast Path: 8053) option.</p>
Birth / Reg Date	<p>[Display]</p> <p>This field displays the birth or registration date of the customer after validation.</p> <p>If the customer already exists, then the Birth/Reg Date will be automatically defaulted. Otherwise, the Customer Addition (Fast Path: 8053) option will be invoked where more details about the customer need to be entered.</p> <p>For more information, refer to Customer Addition (Fast Path: 8053) option.</p>
Relations	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate relations from the drop-down list.</p> <p>The customer is linked to the account by way of a relations tag.</p> <p>This list contains different relations. For example, Sole Owner, Joint And First, Joint and Other and other relations.</p> <p>For successful account opening transaction, a customer with primary relationship viz. Sole Owner, Joint And First, or Joint Or First must be linked. If primary relationship linked is Joint And First or Joint or First, customer with secondary relationship viz. Joint and other or Joint or other must be linked to the account.</p> <p>A maximum of three customers can be linked to an account in the account-opening screen. Customer Account Relationship Maintenance (Fast Path: C1142) option can be used to attach additional customers to the accounts.</p>

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

3. Select the branch name and product name from the list.
4. Enter the account opening date.
5. Select the customer IC from the pick list.
6. Select the appropriate category and relations from the drop-down list.
7. Click the **Val Customer** button. The system validates if the customer is an existing customer or a new customer.
8. For an existing customer, the system displays the message "Existing Customer...Proceed with data entry".
9. Click **Ok** button.
10. The system displays the message "Authorisation Required. Do You Want to continue". Click the **OK** button.

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

11. The system displays the **Authorization Reason** screen.
12. Enter the relevant information and click the **Grant** button.
13. The system displays the account number. Click the **OK** button.

2. TD Account Opening-Maintenance

2.1. TD020 - TD Account Master

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

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

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

Definition Prerequisites

- 8054 - TD Account Opening

Modes Available

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

To modify the TD account master

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

TD Account Master

TD Account Master*

Account No :	<input type="text"/>	Customer Name:	<input type="text"/>
Customer Id :	<input type="text"/>	Product :	<input type="text"/>
Currency :	<input type="text"/>	Branch :	<input type="text"/>
Language :	<input type="text"/>	Account Status :	<input type="text"/>

Account Details Deposit Details

Joint Customer 1 :	<input type="text"/>	Relation :	<input type="text"/>
Joint Customer 2 :	<input type="text"/>	Relation :	<input type="text"/>
Joint Customer 3 :	<input type="text"/>	Relation :	<input type="text"/>
Account Title :	<input type="text"/>		
Opening Date :	<input type="text"/>	Officer :	<input type="text"/>
Search Criteria :	<input type="text" value="Customer Short Name"/>	Search String :	<input type="text"/>
Taxable Customer ID :	<input type="text"/>	Taxable Customer Name :	<input type="text"/>
Tax Code 1 :	<input type="text"/>	Tax Exemption Limit 1 :	<input type="text"/>
Tax Code 2 :	<input type="text"/>	Tax Exemption Limit 2 :	<input type="text"/>
Reason Code :	<input type="text"/>	PassBook Status:	<input type="text"/>
Blocked :	<input type="checkbox"/>	Employee Account:	<input type="checkbox"/>
Restricted Account:	<input type="checkbox"/>	Service Charge Waiver:	<input type="checkbox"/>
IBAN :	<input type="text"/>	Premature Redemption Allowed:	<input type="checkbox"/>

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

Record Details

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

Add Modify Delete Cancel Amend Authorize Inquiry
UDF OK Close Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the TD account number of the customer.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Customer Id	[Display] This field displays the ID of the customer who holds the TD Account.
Product	[Display] This field displays the product code and name under which the TD account is initiated.

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Field Name	Description
Currency	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
Branch	<p>[Display]</p> <p>This field displays the name of the home branch where the TD account is opened and maintained.</p>
Language	<p>[Display]</p> <p>This field displays the language code in which the transactions and correspondence for the account will be performed.</p> <p>For example, language will be displayed as ENG where the account language is English.</p>
Account Status	<p>[Display]</p> <p>This field displays the current status of the account.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Regular – This account is a regular account opened for various transactions. • Account Opened Today - This account is opened on the day of the transaction. • Closed – This account includes those deposits which have matured and redeemed. Thus this account is closed. • Account Closed Today - This account has been closed on the day of the transaction. • Unclaimed - This account has remained unclaimed by the customer. • Matured - This account has matured. • Account Blocked - This account is blocked. • Forced Renewal - This account is marked for lien and thus has been force renewed.

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

Account Details

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

Field Description

Field Name	Description
Joint Customer 1, 2, 3	[Display] This field displays the names of all the account holders, if the TD account is a Joint account.
Relation	[Display] This field displays the relation of the joint customer to the account, whether it is Joint and First or Joint or Other, as specified at the account level.
Account Title	[Optional, Alphanumeric, 120] Type the account title.
Opening Date	[Display] This field displays the date on which the TD account is initiated.
Officer	[Display] This field displays the officer who is assigned to the TD account. This officer acts as the relationship manager for the TD Account.

Field Name	Description
Search Criteria	<p>[Optional, Drop down]</p> <p>Select the search criteria to search for the customer from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Customer Short Name • Customer Ic - Customer Identification criteria (IC) arrived at by the bank during customer addition. • Customer Id - Unique identification given by the bank
Search String	<p>[Optional, Alphanumeric, 40, Picklist]</p> <p>Type the search string to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the search criterion is specified as customer's short name or IC then any of the letter(s) of the letter of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.</p>
Taxable Customer ID	<p>[Display]</p> <p>This field displays the taxable customer ID.</p> <p>It is the tax payer's customer ID.</p> <p>The customer ID is displayed depending on the customer searched in the search criteria.</p>
Taxable Customer Name	<p>[Display]</p> <p>This field displays the taxable customer name.</p> <p>It is the tax payer's customer name.</p>
Tax Code 1	<p>[Display]</p> <p>This field displays the tax code 1 applicable to the TD account, as specified at the account level.</p>
Tax Exemption Limit 1	<p>[Display]</p> <p>This field displays the limit for tax exemption 1.</p> <p>If the interest accrued for all the deposits in the account is within this limit, no tax is deducted.</p> <p>The tax exemption limit 1 depends on the tax code 1 selected.</p>
Tax Code 2	<p>[Display]</p> <p>This field displays the tax code 2 applicable to the TD account, as specified at the account level.</p>

Field Name	Description
Tax Exemption Limit 2	<p>[Display]</p> <p>This field displays the limit for tax exemption 2.</p> <p>If the interest accrued for all the deposits in the account is within this limit, no tax is deducted.</p> <p>The tax exemption limit 2 depends on the tax code 2 selected.</p>
Reason Code	<p>[Display]</p> <p>This field displays the reason as to why a particular TD Account is blocked.</p>
Passbook Status	<p>[Drop-down]</p> <p>Select the passbook status from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Lost • Not issued • Not Applicable • Issued
Blocked	<p>[Display]</p> <p>This field displays the TD account block status.</p>
Restricted Account	<p>[Optional, Check Box]</p> <p>Select the Restricted Account check box, if the TD account is restricted.</p>
Employee Account	<p>[Optional, Check Box]</p> <p>Select the Employee Account check box, if the account belongs to an employee of the bank.</p>
Service Charge Waiver	<p>[Display]</p> <p>This check box displays the status of service charges waived for a particular TD account.</p>
IBAN	<p>[Display]</p> <p>This field displays the IBAN².</p> <p>For more information refer to Example 02 provided at the end of the CASA Account Opening (Fast Path: 8051) option.</p>
Premature Redemption Allowed	<p>[Check Box]</p> <p>If the check box is selected, then premature redemption is allowed else deposit is not allowed for premature redemption.</p>

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

Deposit Details

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

The screenshot shows the 'TD Account Master*' application window. At the top, there are several input fields for account and customer information. Below these, the 'Deposit Details' tab is active, displaying a table with the following columns: Original Deposit No, Renewal No, Deposit No, Value Date, Deposit Status, Maturity Date, Term, Principal, and Flg B. The table is currently empty. Below the table, there is a note: '* Tax rates will be subject to change if any special tax code maintained at the customer level'. At the bottom of the window, there are buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', and 'Inquiry', along with 'UDF', 'OK', 'Close', and 'Clear' buttons.

Field Description

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

Column Name	Description
Deposit No.	<p>[Display]</p> <p>This column displays the number of deposits opened in an account.</p> <p>The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.</p>
Value Date	<p>[Display]</p> <p>This column displays the value date of the TD.</p> <p>The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective. The interest calculations for a TD will start from this date.</p>
Deposit Status	<p>[Display]</p> <p>This column displays the deposit status of the TD account.</p>
Maturity Date	<p>[Display]</p> <p>This column displays the maturity date for the deposit.</p>
Term	<p>[Display]</p> <p>This column displays the deposit term.</p> <p>The term of the deposit is the duration or the period in months and days, for which the TD is initiated.</p>
Principal	<p>[Display]</p> <p>This column displays the principal amount of the TD account.</p>
Flg Base For Rate	<p>[Display]</p> <p>This column displays the base amount parameter for calculating the interest.</p> <p>The base option for the deposit is displayed as symbols.</p> <ul style="list-style-type: none"> • I indicates Incremental Amount • S indicates Cumulative for the deposit • C indicates Cumulative for all deposits
Payout Frq	<p>[Display]</p> <p>This column displays the payout frequency, i.e. the time interval at which the interest earned on the deposit is paid out.</p>
Compounding Frq	<p>[Display]</p> <p>This column displays the compounding frequency i.e. the time interval at which the interest earned is compounded to the principal.</p>

Column Name	Description
Interest Index Code	[Display] This column displays the interest index code applicable to the TD. The index code is defined at the product level against the slab in which the TD principal, and term fits in.
Rate Interest	[Display] This column displays the interest rate.
Rate Variance	[Display] This column displays the interest variance specified at the time of initiating the deposit. The new value should be within the minimum and maximum values defined at the product level.
Prod Variance	[Display] This column displays the product variance. The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.
Effective Rate	[Display] This column displays the rate at which interest is paid for the deposit. $\text{Effective Rate} = \text{Interest Rate (at deposit level)} + \text{Interest Variance} + \text{Product Variance}$ The net rate should be within the minimum and maximum interest rate specified at the product level.
Annual Effective Rate	[Display] This column displays the annual effective rate.
Renewal Date	[Display] This column displays the renewal date.
Certificate Number	[Display] This column displays the certificate number
Renewal Type	[Display] This column displays the renewal type.
Amount	[Display] This column displays the amount in the account.

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

2.2. TD021 - Deposit Master

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

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

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

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

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

To modify the deposit details

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

Deposit Master

The screenshot displays the Oracle Deposit Master interface. At the top, there is a title bar "Deposit Master*" with a help icon. Below this, there are several input fields for account and customer information, including Account No., Org Deposit No., Deposit No., Renewal No., Customer Name, Customer Id, Taxable Customer Name, Taxable Customer Id, Product, Currency, Branch, Original Receipt No., Original Receipt No. Issue Date, Current Receipt No., and Current Receipt No. Issue Date. Below these fields is a tabbed menu with options: General, Interest Rate, Balances, Payout, Payin, Redemption Details, RP Variances, Rule Doc, and Additional Details. The "General" tab is currently selected, showing fields for Status, Passbook Status Flag, Discounted Amount (0.00), Lien Amount (0.00), Blocked (with a Reason dropdown), Certificate Issued, Force Renewal Term (in X) with Months and Days fields, Special PMI Processing Blocked status, Forward Contract Status (Not maintained), Forward Contract Reference Note, Maintained Date (01/01/1800), and Revoked date (01/01/1800). At the bottom, there is a "Record Details" section with columns for Input By, Authorized By, Last Mnt. Date, Last Mnt. Action, and Authorized. Below this is a toolbar with buttons for Add, Modify, Delete, Cancel, Amend, Authorize, and Inquiry, along with UDF, 0%, Close, and Clear buttons.

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the TD account number for which you want to check the details.
Org Deposit No.	[Mandatory, Pick List] Select the original number from the pick list. The original deposit number is the source or the parent deposit no from which the new deposit is created due to interest payout or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit. Note: The first stage list will display the latest deposit numbers for each deposit under that particular account. A check box has been provided on the top of this pick-list, on selecting which the second stage pick-list will be invoked. This will display all the deposit details such as original number, renewal number, etc.
Deposit No.	[Display] This field displays the running term deposit number. It signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Renewal No	[Display] This field displays the renewal number. The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number explains the chronology of a particular deposit.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Customer Id	[Display] This field displays the customer ID on selecting the account.
Taxable Customer Name	[Display] This field displays the taxable customer name.
Taxable Customer ID	[Display] This field displays the taxable customer ID.

Field Name	Description
Product	[Display] This field displays the name assigned to the TD product, as defined at the product level. This is the product under which the TD account is opened.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. For example: If the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Branch	[Display] This field displays the name of the home branch where the TD account is opened and maintained.
Original Receipt No.	[Display] This field displays the first receipt no for the selected Deposit No.
Original Receipt No. Issue Date	[Display] This field displays the first receipt no issue date for the selected Deposit No.
Current Receipt No.	[Display] This field displays the current receipt no for the selected Deposit no.
Current Receipt No. Issue Date	[Display] This field displays the current receipt no issue date for the selected Deposit No.

3. Click the **Modify** button.
4. Enter the account number and press the **<Tab> or <Enter>** key.
5. Select the original deposit number from the pick list.
6. Modify the required information in the various tabs.

General

This tab displays the status of the account.

Deposit Master*

Account No.: 50B030000000067 Org Deposit No.:
 Deposit No.: Renewal No.:
 Customer Name: Customer Id:
 Taxable Customer Name: Taxable Customer Id:
 Product:
 Currency: Branch:
 Original Receipt No.: Original Receipt No. Issue Date:
 Current Receipt No.: Current Receipt No. Issue Date:

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

Status: Passbook Status Flag:
 Discounted Amount: 0.00 Lien Amount: 0.00
 Blocked: Reason:
 Certificate Issued:
 Force Renewal Term (in X): Months Days
 Special PMI Processing Blocked status:
 Forward Contract Status: Not maintained Forward Contract Reference Note:
 Maintained Date: 01/01/1800 Revoked date: 01/01/1800

Record Details

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

Add Modify Delete Cancel Amend Authorize Inquiry UDF OK Close Clear

Field Description

Field name	Description
Status	<p>[Display]</p> <p>This field displays the current status of the account.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Regular - This account is a regular account opened for various transactions. • Account Opened Today - This account is opened on the day of the transaction. • Closed - This account is closed. • Account Closed Today - This account has been closed on the day of the transaction. • Unclaimed - This account has remained unclaimed by the customer. • Matured - This account has matured. • Account Blocked - This account is blocked. • Forced Renewal - This account is marked for lien and thus has been force renewed.

Field name	Description
Passbook Status Flag	[Display] This field displays the status of the passbook.
Discounted Amount	[Display] This field displays the discounted deposit amount. For discounted deposits, the customer wants the deposits to receive a pre-defined maturity amount. For example, a customer wants to earn a maturity amount of 10,000. The bank will consider the interest adjustments and calculate the initial payment amount, which the customer needs to make. In this case, the maturity amount and the interest are fixed. There are two types of product discounting. They are as follows: <ul style="list-style-type: none"> • Normal Discounted – In normal discounted deposit, the maturity amount is defined along with the interest rate and the initial amount is deposited. Only the principal amount is discounted. Maturity value is decided based on the interest calculation. • True Discounted – In true discounted deposit, even the interest which will be received will be discounted further, and reduced from the initial deposit amount of the normal discounted TD. This field is displayed only when the product under which the account is opened is of the discounted type.
Lien Amount	[Display] This field displays the lien amount, if there is a lien marked on the deposit. As the deposit is a part of an account, lien on deposit will automatically imply as a partial lien on an account.
Blocked	[Display] This field displays whether the TD account is blocked or vice versa.
Reason	[Display] This field displays the reason for a blocked TD account as specified while blocking the account.
Certificate Issued	[Conditional, Drop-Down] Select the certificate issue status from the drop-down list. This field is enabled if the Certificate check box is selected in the Advices tab screen in the TD Product Master (Fast Path: TDM01) option and certificate has to be issued in the TD Certificate Printing (Fast Path :TD043) option.

Field name	Description
Force Renewal Term (in X)	<p>[Optional, Numeric, Four]</p> <p>Type the force renewal term as defined at the product level.</p> <p>The force renewal term will be applicable if there is a lien marked on a deposit. The amount which is marked for lien will be automatically renewed after maturity for the period mentioned in this field.</p> <p>The term can be specified in months, days or in a combination of both as defined at the product level. The term unit is specified next to this field.</p> <ul style="list-style-type: none"> • C - Combination • M - Months • D - Days
Special PMI Processing Blocked status	<p>[Display]</p> <p>This field displays whether the special PMI³ processing blocked status is to fulfill the TD conditions after the TD maturity.</p>
Forward Contract Status	<p>[Conditional, Drop-Down]</p> <p>Select the status of forward contract from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Not Maintained • Maintained • Revoked <p>This field is enabled for FCNR deposits.</p>
Forward Contract Reference Note	<p>[Conditional, Alphanumeric, 50]</p> <p>Type the forward contract reference number.</p> <p>This field is enabled if the Maintained option is selected in the Forward Contract Status drop-down list.</p>
Maintained Date	<p>[Display]</p> <p>This field displays the date when the forward contract status was maintained.</p>
Revoked Date	<p>[Display]</p> <p>This field displays the date when the forward contract status was revoked.</p>

Interest Rate

This tab displays the interest rate details of an account.

³(Post Maturity Interest)

Field Description

Field name	Description
Interest Index Code	[Display] This field displays the interest index code applicable to the TD. The index code is defined at the product level against the slab in which the TD principal and term fits in.
Interest Rate	[Display] This field displays the interest rate linked to the interest index code.
Interest Variance	[Display] This field displays the interest variance specified at the time of creating the deposit. Interest variance change for fixed as well as floating rate for TD products can be carried out using the Backdated Interest Rate Change (Fast Path: TDM48) option. This field can be amended and modified. The new value should be within the minimum and maximum values defined at the product level.

Field name	Description
Product Variance	<p>[Display]</p> <p>This field displays the product variance.</p> <p>The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fit in.</p>
Scheme Rate	<p>[Display]</p> <p>This field displays the rate of interest as per the scheme.</p>
Scheme Variance	<p>[Display]</p> <p>This field displays the scheme variance.</p>
Net Effective Rate	<p>[Display]</p> <p>This field displays the rate at which interest is paid for the deposit.</p> <p>Net Effective Rate = Interest Rate (at deposit level) + Interest Variance + Product Variance</p> <p>The net rate should be within the minimum and maximum interest rate specified at the product level.</p>
Annual Equivalent Rate	<p>[Display]</p> <p>This field displays the annual equivalent rate.</p> <p>AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.</p>

Balances

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

Account No. :	<input type="text"/>	Org Deposit No. :	<input type="text"/>
Deposit No. :	<input type="text"/>	Renewal No. :	<input type="text"/>
Customer Name :	<input type="text"/>	Customer Id :	<input type="text"/>
Taxable Customer Name :	<input type="text"/>	Taxable Customer Id :	<input type="text"/>
Product :	<input type="text"/>		
Currency :	<input type="text"/>	Branch :	<input type="text"/>
Original Receipt No. :	<input type="text"/>	Original Receipt No. Issue Date :	<input type="text"/>
Current Receipt No. :	<input type="text"/>	Current Receipt No. Issue Date :	<input type="text"/>

General	Interest Rate	Balances	Payout	Payin	Redemption Details	RP Variances	Rule Doc	Additional Details
Interest Accrued:		<input type="text" value="0.00"/>	Interest Withheld :		<input type="text" value="0.00"/>			
Projected Tax1 On accrued Int:		<input type="text" value="0.00"/>	Interest Withheld (Total):		<input type="text" value="0.00"/>	Tax Withheld 1 (Total):		<input type="text"/>
Projected Tax2 On accrued Int:		<input type="text" value="0.00"/>	Interest Compounded To Date :		<input type="text" value="0.00"/>	Tax Withheld 2 (Total):		<input type="text"/>
Balance Uncollected Interest:		<input type="text" value="0.00"/>	Interest Paid To Date :		<input type="text" value="0.00"/>	Interest Withheld (Carry Forwarded)		<input type="text"/>
Balance Interest Due:		<input type="text" value="0.00"/>	Balance Uncollected Principal :		<input type="text" value="0.00"/>			
Unclaimed Interest:		<input type="text" value="0.00"/>	Balance Principal Due:		<input type="text" value="0.00"/>			
Tax On Accrual 1:		<input type="text" value="0.00"/>	Unclaimed Principal:		<input type="text" value="0.00"/>			
Tax On Accrual 2:		<input type="text" value="0.00"/>	Interest Capitalized To Date:		<input type="text" value="0.00"/>			
PMI Accrued:		<input type="text" value="0.00"/>	Year End Principal Balance:		<input type="text" value="0.00"/>			
Stamp Tax Amount:		<input type="text" value="0.00"/>	Maturity Amount :		<input type="text" value="0.00"/>			

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

Field Description

Field Name	Description
Interest Accrued	<p>[Display]</p> <p>This field displays the interest accrued on the current principal balance.</p> <p>The interest is calculated from the date of last interest payout or capitalization, or from the date of initiating the TD.</p>
Interest Withheld	<p>[Display]</p> <p>This field displays the interest that is withheld.</p> <p>The part of total due interest amount for the current payout cycle held by the bank, in case the customer has to pay interest to the bank.</p>
Projected Tax1 On Accrued Int:	<p>[Display]</p> <p>This field displays the tax 1 calculated on the accrued interest. It is calculated on the basis of the amount accounted and the amount in the accrued interest bucket.</p>
Interest Withheld (Total)	<p>[Display]</p> <p>This field displays the total interest withheld amount to date.</p>

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

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

Field Name	Description
Stamp Tax Amount	[Display] This field displays the documentary stamp tax amount calculated by the system.
Maturity Amount	[Display] This field displays the maturity amount of the deposit.

Payout

This tab displays the interest payout details.

Field Description

Field name	Description
Payout Frequency	[Display] This field displays the payout frequency for the deposit.

Field name	Description
Compounding	<p>[Display]</p> <p>This field displays the time interval at which the interest is compounded to the principal, as specified while initiating a TD.</p> <p>For example, if the compounding frequency is specified as Quarterly then the accumulated interest will be added to the principal every three months.</p>
Next Payout Date	<p>[Mandatory, Pick List, mm/dd/yyyy]</p> <p>Select the date, on which the subsequent interest is due to be paid from the pick list.</p> <p>For example, the interest payout frequency is specified as quarterly. If the interest is paid on 31st June '09, the next payout date will be after 3 months i.e.30th September '09.</p>
Next Compounding	<p>[Display]</p> <p>This field displays the date on which the accrued interest is added to the principal.</p> <p>For example, the interest compounding frequency is specified as monthly. If the interest is compounded on 30th June '09, the next compounding date will be after 1 month i.e. 30th July '09.</p>
Anniversary Start Day	<p>[Conditional, Drop-Down]</p> <p>Select the anniversary start date from the drop-down list.</p> <p>For example: If a TD is created on 5th of August then the Anniversary Start Day will be 5th. If the next interest is due after a quarter then the Next Payout Date will be 5th November.</p> <p>This field is enabled if Anniversary option is selected in the Interest Payout basis and Interest Compounding basis in the TD Product Master (Fast Path: TDM01) option.</p>
Anniversary Start Month	<p>[Conditional, Drop-Down]</p> <p>Select the anniversary start month from the drop-down list.</p> <p>For example, if a TD is created on 5th of August then the Anniversary Start month will be August.</p> <p>This field is enabled if Anniversary option is selected in the Interest Payout basis and Interest Compounding basis in the TD Product Master (Fast Path: TDM01) option.</p>

Payin

This tab displays the deposit details.

Deposit Master*

Account No.: Org Deposit No.:
 Deposit No.: Renewal No.:
 Customer Name: Customer Id:
 Taxable Customer Name: Taxable Customer Id:
 Product:
 Currency: Branch:
 Original Receipt No.: Original Receipt No. Issue Date:
 Current Receipt No.: Current Receipt No. Issue Date:

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

Principal Balance: Value Date:
 Deposit Term (in X): Months Days
 Deposit Date: Base Amount For Deposit Rate:
 Deposit Maturity Date: Balance For Rate Earned:
 Interest Start Date: Cheque No.:

Record Details

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

Field Description

Field name	Description
Principal Balance	[Display] This field displays the principal amount of the TD. It shows the latest principal on the TD. This is the sum total of the principal amount at the time of initiating, and the compounding interest earned.
Value Date	[Display] This field displays the value date of the TD. The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective. The interest calculations for a TD will start from this date.
Deposit Term (in X)	[Display] This field displays the term in months and days for which the TD is being created.
Deposit Date	[Display] This field displays the date on which the TD is created.

Field name	Description
Base Amount For Deposit Rate	<p>[Display]</p> <p>This field displays the base amount as specified while initiating a TD.</p>
Deposit Maturity Date	<p>[Display]</p> <p>This field displays the maturity date for the new deposit.</p> <p>This date is arrived at by adding the deposit term to the interest start date of the TD.</p> <p>For example, if the interest start date of the TD is 1st January '04 and the TD term is two months, then the maturity date will be 29th February '04.</p> <p>1st January '04 + 2 months = 29th February '04</p>
Balance For Rate Earned	<p>[Display]</p> <p>This field displays the base principal amount, which determines the rate of interest applicable for the deposit.</p> <p>This amount depends on the option selected as Base Amount for Deposit Rate.</p> <p>For example, if the Base Amount for Deposit Rate is selected as Incremental, the deposit amount will be displayed.</p>
Interest Start Date	<p>[Display]</p> <p>This field displays the current process date as the interest start date, by default.</p> <p>The interest start date is the date on which the bank starts accruing interest for the TD.</p> <p>For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument.</p> <p>An interest start date can be any date on or after the value date of the deposit, and on or before the maturity date of the deposit.</p>
Cheque No.	<p>[Display]</p> <p>This field displays the DD or BC or Cheque number through which the TD amount is paid.</p> <p>When the cheque is deposited into any payee's account, the cheque number is used to ensure that duplicate entries are not made in the system (that the same cheque is not deposited multiple times in the system.). On every deposit of a cheque, cheque number along with the routing number and drawer account number (all the three are present on the MICR line) is/are used to check for the presence of any duplicate instrument. If duplicate instruments are found, cheque deposit will be rejected unless the earlier cheques are all marked as Returned.</p>

Redemption Details

This tab displays the details of redemption of a deposit.

Deposit Master*

Account No.: Org Deposit No.:

Deposit No.: Renewal No.:

Customer Name: Customer Id:

Taxable Customer Name: Taxable Customer Id:

Product:

Currency: Branch:

Original Receipt No.: Original Receipt No. Issue Date:

Current Receipt No.: Current Receipt No. Issue Date:

Redemption Details

Number of Redemptions to Date: Last Redemption Amount:

Redemption Amount to Date: Early Redemption Penalty to Date:

Last Redemption Date:

Record Details

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

Field Description

Field name	Description
Number of Redemptions to Date	[Display] This field displays the number of redemptions up to the inquiry date. This is equal to the number of times the principal or interest is renewed.
Last Redemption Amount	[Display] This field displays the amount which was last redeemed as a part of the principal.
Redemption Amount to Date	[Display] This field displays the total amount redeemed from the account as a part of the principal.

Field name	Description
Early Redemption Penalty to Date	<p>[Display]</p> <p>This field displays the penalty amount, if penalties are charged for an early redemption.</p> <p>When a deposit is redeemed before maturity, the bank may charge a customer penalty interest. The penalty variance rate and the process of calculation are defined at the product level.</p>
Last Redemption Date	<p>[Display]</p> <p>This field displays the date on which the last redemption has taken place.</p>

RP Variances

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

Deposit Master*

Account No.: Org Deposit No.:

Deposit No.: Renewal No.:

Customer Name: Customer Id:

Taxable Customer Name: Taxable Customer Id:

Product:

Currency: Branch:

Original Receipt No.: Original Receipt No. Issue Date:

Current Receipt No.: Current Receipt No. Issue Date:

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

Variance Package	Interest Type	RP Variance Rate	Rule	Package Dev Rule	Benefit Plan Dev Rule
0					

Record Details

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

Field Description

Column Name	Description
Variance Package	<p>[Display]</p> <p>This column displays the variance package applicable to the deposit.</p>

Column Name	Description
Interest Type	[Display] This column displays the interest type applicable to the deposit.
RP Variance Rate	[Display] This column displays the rate of the RP variance.
Rule	[Display] This column displays the rule applicable to the deposit.
Package Dev Rule	[Display] This column displays the package deviation value applicable to the deposit.
Benefit Plan Dev Rule	[Display] This column displays the benefit plan deviation rule applicable to the deposit.

Rule Doc

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

The screenshot displays the Oracle Deposit Master application interface. The title bar reads "Deposit Master*". The main window contains several input fields for deposit details, including Account No., Deposit No., Customer Name, Taxable Customer Name, Product, Currency, Original Receipt No., Current Receipt No., Org Deposit No., Renewal No., Customer Id, Taxable Customer Id, Branch, Original Receipt No. Issue Date, and Current Receipt No. Issue Date. Below these fields is a tabbed menu with the following options: General, Interest Rate, Balances, Payout, Payin, Redemption Details, RP Variances, **Rule Doc** (selected), and Additional Details. The Rule Doc tab is currently active, showing a large empty rectangular area with a scroll bar. At the bottom of the window, there is a "Record Details" section with columns for Input By, Authorized By, Last Mnt. Date, Last Mnt. Action, and Authorized. The bottom status bar includes a menu with options: Add, Modify, Delete, Cancel, Amend, Authorize, and Inquiry. On the right side of the status bar are buttons for UDF, OK, Close, and Clear.

Additional Details

Deposit Master*

Account No : Org Deposit No. :

Deposit No. : Renewal No. :

Customer Name: Customer Id:

Taxable Customer Name: Taxable Customer Id:

Product:

Currency: Branch:

Original Receipt No. : Original Receipt No. Issue Date :

Current Receipt No. : Current Receipt No. Issue Date :

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

Account No : Initial Maturity Date:

Ccy Code: Initial Payin/Deposit Date:

Branch Code: Initial Deposit Amt:

Pay Mode:

Description 1:

Description 2:

Record Details

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

Field Description

Field name	Description
Account No	[Display] This field displays the TD account number.
Initial Maturity Date	[Display] This field displays the maturity date of the initial deposit.
Ccy Code	[Display] This field displays the currency code.
Initial Payment/Deposit Date	[Display] This field displays the initial deposit/payin date.
Branch Code	[Display] This field displays the branch code.
Initial Deposit Amt	[Display] This field displays the initial deposit amount. It shows the original TD deposit principal amount.

Field name	Description
Pay Mode	[Display] This field displays the pay mode of the initial payin.
Description 1	[Optional, Alphanumeric, 100] Type the first instruction maintained for the deposit.
Description 2	[Optional, Alphanumeric, 100] Type the second instruction maintained for the deposit.

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

2.3. TD043 - TD Certificate Printing

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

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

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view the TD certificate printing

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

TD Certificate Printing

TD Certificate Printing

Account Number: Account Title:

Branch: Product:

Principal Balance: Account Currency:

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

Customer Name 1:

Customer Name 2:

Customer Name 3:

Address:

City:

Print Ok Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the TD account number of the customer.
Account Title	[Display] This field displays the name of the customer who holds the TD Account.
Branch	[Display] This field displays the name of the home branch where the TD account is initiated and maintained.
Product	[Display] This field displays the code and name assigned to the TD product, as defined at the product level. This is the product under which the TD account is opened.
Principal Balance	[Display] This field displays the TD account principal balance i.e. the sum total of the principal balance of all the term deposits held under the TD account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.

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

TD Certificate Printing

The screenshot shows a software window titled "TD Certificate Printing". At the top, there are fields for account information: Account Number (99993010000113), Branch (HO), Principal Balance (120,000.00), Account Title (SAMEER), Product (301 Resident TD - Regular), and Account Currency (INR). Below this is a tabbed interface with four tabs: "Customer Details" (selected), "Deposit Details", "Certificate Details", and "Inventory Details". The "Customer Details" tab contains fields for Customer Name 1 (SAMEER PATE), Customer Name 2, Customer Name 3, Address (IITK Annex, Nirlon Complex, Goregaon), and City (Mumbai). A dropdown menu next to Customer Name 1 is set to "Sole Owner". At the bottom right of the window are buttons for "Print", "Ok", "Close", and "Clear".

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

Customer Details

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

Deposit Details

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

TD Certificate Printing

Account Number: <input type="text" value="99993010000113"/>	Account Title: <input type="text" value="SAMEER"/>
Branch: <input type="text" value="HO"/>	Product: <input type="text" value="301 Resident TD - Regular"/>
Principal Balance: <input type="text" value="120,000.00"/>	Account Currency: <input type="text" value="INR"/>

Customer Details
Deposit Details
Certificate Details
Denomination Details
Inventory Details

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

Field Description

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

Column Name	Description
Deposit No	<p>[Display]</p> <p>This column displays the deposit number.</p> <p>The Deposit Number signifies the number of deposits opened in an account.</p> <p>The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.</p>
Status	<p>[Display]</p> <p>This column displays the current status of the deposit.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Open – This deposit is open for various transactions. • Opened Today - This deposit is opened on the day of the transaction. • Closed - This deposit has been redeemed and thus is closed. • Closed Today - This deposit has been redeemed and closed on the day of the transaction. • Unclaimed - This deposit is matured and the grace period has ended. Thus it is transferred to the unclaimed GL account. • Matured - This deposit has matured. • Marked for Lien - This deposit is marked for lien. • Blocked - This deposit is blocked. • Forced Renewal - This deposit is marked for lien and thus has been force renewed. • Cheque Pending Clearing – This cheque deposited during the TD Payin is pending for clearing.
Deposit Date	<p>[Display]</p> <p>This column displays the date on which the deposit is initiated.</p>
Maturity Date	<p>[Display]</p> <p>This column displays the date on which the deposit will mature.</p>
Deposit Amount	<p>[Display]</p> <p>This column displays the available principal balance of the term deposit.</p>
Maturity Amount	<p>[Display]</p> <p>This column displays the total amount to be received on the maturity of the deposit.</p> <p>This amount is inclusive of the TDS, if any.</p>

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

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

Certificate Details

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

TD Certificate Printing

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

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

Certificates
 Deposit Number: 1

Certificate	Issue Date	Certificate Type	Certificate No.	Deposit Amount	Certificate Amount	Print?
	15/01/2008	1	1	120,000.00	0.00	H

Print Ok Close Clear

Field Description

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

Certificates

Deposit Number	[Display] This field displays the deposit number. The Deposit Number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
-----------------------	---

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

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

Column Name	Description
Certificate Type	[Display] This column displays the certificate type. The options are: <ul style="list-style-type: none"> • Initial (I) • Duplicate (D)
Certificate No.	[Display] This column displays the certificate number as specified in the Denominations tab.
Deposit Amount	[Display] This column displays the available principal balance of the term deposit.
Certificate Amount	[Display] This column displays the amount for which the certificate is issued.
Print?	[Toggle] Click the toggle status to Y to print a certificate for a deposit. The default value for toggle status is N .

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

Denomination Details

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

TD Certificate Printing

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

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

Original Deposit Number: 1 Deposit Amount: 120,000.00

Sr. No.	Denomination	Series Number	Start No	End No	Total Certificates	Net Amount
1	0.00	10	1	1	1	120,000.00

Print Ok Close Clear

Field Description

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

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

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

Inventory Details

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

Field Description

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

7. Enter the required information in the **Denomination Details** tab and click the **Validate** button.
8. The system displays the **Certificate Details** tab. Click the **OK** button.
9. The system displays the message "Authorization required. Do You Want to continue?". Click the **OK** button.
10. The system displays the **Authorization Reason** screen.
11. Enter the required information and click the **OK** button.
12. The system displays the message "Authorisation Successful". Click the **OK** button.

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

2.4. TDM24 - Lien Master Maintenance

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

The different kinds of lien marked are:

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

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

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

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

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

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

To add a lien

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

Lien Master Maintenance

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the valid TD account number of the customer.
Account Title	[Display] This field displays the title of the account.
Original Deposit Number	[Mandatory, Pick List] Select the original deposit number, on which the lien will be marked for the TD account, from the pick list.

Field Name	Description
Lien Type	<p>[Optional, Drop-Down]</p> <p>Select the lien type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • APS • External • Corporate • Stock Invest • Loan • Overdraft • Sweep In <p>This field is enabled in the Inquiry mode.</p>
Lien Instrument/Account No	<p>[Display]</p> <p>This field displays the lien instrument / account number.</p>
Lien Number	<p>[Display]</p> <p>This field displays the lien number of the TD account.</p> <p>This field is displayed in the Add mode.</p>
Deposit Number	<p>[Display]</p> <p>This field displays the deposit number that signifies the number of deposits opened in an account.</p> <p>The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.</p> <p>This field is displayed in the Add mode.</p>
Renewal Number	<p>[Display]</p> <p>This field displays the renewal number that signifies the number of deposits created out of the source deposit either due to renewals or the payouts.</p> <p>This field along with the original deposit number can explain the chronology of a particular deposit.</p> <p>This field is displayed in the Add mode.</p>

Field Name	Description
Lien Status	<p>[Optional, Drop-Down]</p> <p>Select the lien status from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Live Liens, • Expired Lines • All Lines <p>By default it displays "Live Lines". This field is enabled in the Inquiry mode.</p>

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

Lien Master Maintenance

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

- Account Number:** 5030000000981
- Account Title:** ROGER FEDRER
- Original Deposit Number:** (empty)
- Deposit Number:** (empty)
- Lien Number:** (empty)
- Renewal Number:** (empty)
- External Lien Maintenance** (Selected Tab):
 - Lien Type:** External
 - Lien Date:** 01/01/1800
 - Expiry Date:** 01/01/1800
 - Lien Amount:** (empty)
 - Description:** (empty)
 - Maturity Instruction:** Force Renew
 - Department Code:** (empty)
 - Department Name:** (empty)
- In Favour Of:** Internal (Selected), External
- Search Criteria:** (empty)
- Search String:** (empty)
- Customer Name:** (empty)
- Customer ID:** (empty)
- Facility Code:** (empty)
- Collateral Code:** (empty)
- Collateral Name:** (empty)
- Reason For Lien:** (empty)
- Propagate:**
- Principal Lien Amount:** 0.00
- Interest Lien Amount:** 0.00

Record Details

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

Navigation buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry, UDF, Ok, Close, Clear

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

External Lien Maintenance

This tab is used to mark external lien on deposit.

Field Description

Field Name	Description
Lien Type	<p>[Display]</p> <p>This field displays the lien type.</p> <p>The field takes a default value as External. Only an external lien can be added.</p> <p>An internal lien is marked automatically by the system.</p>
Lien Date	<p>[Display]</p> <p>This field displays the date on which the lien is marked.</p> <p>The system by default displays the current date as the lien start date.</p>
Expiry Date	<p>[Display]</p> <p>This field displays the date on which the lien will expire.</p> <p>The system by default displays the deposit maturity date as the expiry date.</p>

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

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

Field Name	Description
Principal Lien Amount	<p>[Display]</p> <p>This field displays the principal TD amount on which the lien is imposed.</p> <p>If the lien is imposed on the principal + interest, this column displays the principal amount on which the lien is imposed.</p>
Interest Lien Amount	<p>[Display]</p> <p>This field displays the interest earned on the TD amount on which the lien is marked.</p> <p>If the lien is marked on the principal + interest, then this column displays the interest amount on which the lien is marked else it displays the value as zero.</p>

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

To view the liens marked on an account

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

All Lien Inquiry

All types of lien are maintained in the account.

Lien Master Maintenance*

Account Number : 5030000000981 Account Title : ROGER FEDRER
 Original Deposit Number : Lien Type :
 Lien Instrument/Account No. : Lien Status : Live Liens Inquire Details

External Lien Maintenance | All Lien Inquiry

Customer Name : ROGER FEDRER Lien Amount : 4,000.00

Original Deposit No	Renewal No	Deposit No	Lien No	Type	Amount	AC No / Description	Start Date	Expiry Date	Maturity Instr.	Reason
1	2	2	2	External	4,000.00	adsdsds	15/12/2011	15/12/2012	FORCE RENEW1	COURT/DRI

Record Details

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

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF OK Close Clear

Field Description

Field Name	Description
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Lien Amount	[Display] This field displays the total lien amount placed on the deposit.

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

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

Column Name	Description
Propagate	<p>[Display]</p> <p>This column displays the propagate option.</p> <p>If the propagate option is enabled for the lien, then the field displays Y.</p> <p>If the Principal + Interest option is selected in the Lien Allowed field at the product level and the Propagate check box is checked at the Collateral level, then this option increases the drawing power of the customer.</p> <p>This option is available only for internal lien.</p> <p>For example, a lien is marked on a TD of 1,00,000 against the drawing power of the CASA account. The drawing power is specified as 50% of the TD. The compounding frequency is yearly and payout is at maturity. For the first year the drawing power of the customer will be 50% of 1,00,000 i.e. 50,000. At the end of the year the customer earns an interest of 5,000, which will be added to the principal because of compounding effect. The principal will now be 1,05,000. Thus, the drawing power will increase to 50% of 1,05,000 i.e. 52,500.</p>
Lien Principal Amount	<p>[Display]</p> <p>This column displays the principal TD amount on which the lien is imposed.</p> <p>If the lien is imposed on the principal + interest, this column displays the principal amount on which the lien is imposed.</p>
Lien Interest Amount	<p>[Display]</p> <p>This column displays the interest earned on the TD amount on which the lien is imposed.</p> <p>If the lien is imposed on the principal + interest, this column displays the interest amount on which the lien is imposed. If the lien is not imposed on the interest this column will be blank.</p>
Department	<p>[Display]</p> <p>This column displays the department name corresponding to the department code maintained for the lien.</p>
In Favour Of	<p>[Display]</p> <p>This column displays the customer name and Id.</p>
Facility Code	<p>[Display]</p> <p>This column displays the collateral code and collateral name.</p>
Link Reference Serial No	<p>[Display]</p> <p>This column displays the link reference serial number.</p>
Purpose Of Lien	<p>[Display]</p> <p>This column displays the purpose of lien.</p>

Column Name	Description
Serial No	[Display] This column displays the serial number.
Maker Id	[Display] This column displays the maker ID.
Checker Id	[Display] This column displays the checker ID.

5. Click the **Close** button.

2.5. TD028 - TD Block/Unblock Account Status

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

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To block/unblock the account status

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

TD Block/Unblock Account Status

TD Block/Unblock Account Status*

Account No:

Account Status:

Customer Name:

Currency:

Account Blocked:

Reason:

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

Field Description

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

Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the TD account number of the customer.
Account Status	[Display] This field displays the current status of the account. The options are: <ul style="list-style-type: none"> • Regular - This account is a regular account that is opened for various transactions. • Account Opened Today - This account is opened on the day of the transaction. • Closed - This account is closed. • Account Closed Today - This account has been closed on the day of the transaction. • Unclaimed - This account has remained unclaimed by the customer. • Matured - This account has matured. • Account Blocked - This account is blocked. • Forced Renewal - This account is marked for lien and thus has been force renewed.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Account Blocked	[Optional, Check Box] Select the Account Blocked check box to block the account.

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

Note: The details of the enforcement agency will be displayed, but user can modify the details. If the enforcement agency details are not captured for the old account number then the enforcement agency details will be blank. These fields will be enabled only when the TD is blocked for legal reason.

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. Select the account blocked check box and select the reason from the drop-down list.
5. Click the **Ok** button.
6. The system displays the message "Authorization required. Do You Want to continue?". Click the **OK** button.
7. They system displays the **Authorization Reasons** screen.
8. Enter the relevant information and click the **Grant** button.
9. The system displays the message "Modification Successful". Click the **OK** button.

2.6. TDM05 - TD Account CBR Codes Maintenance

CBR⁴ Codes are user-defined categories to classify customer i.e. accounts for Central Bank reporting purpose. Defining these categories facilitates generating exclusive MIS reports over and above the standard reports available within **Oracle FLEXCUBE**.

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

Definition Prerequisites

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

Modes Available

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

To add a TD account CBR code

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

⁴(Central Bank Reporting)

TD Account CBR Codes Maintenance

TD Account CBR Codes Maintenance*

Account No: Customer Name:

Account Currency: Branch Name:

Account Status: Product Name:

Label	Id
Promo Cod(cod_1)	
LG Code	
Bank Deposit(cod_3)	
Field 4	
LC Code	
Field 6	
Field 7	
FCRA Regn. No.(cod_8)	
Letter No/Date(cod_9)	
Field 10	
FORM 60/61	
Service Branch	
Introducer ID (CPU)	
Num 4	

Label	Date
TD Date	

Record Details

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

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 14] Type the TD account number for which you want to assign a CBR code.
Customer Name	[Display] This field displays the customer name based on the account number.
Account Currency	[Display] This field displays the TD account currency.
Branch Name	[Display] This field displays the branch code and branch name where the TD account is opened and maintained.
Account Status	[Display] This field displays the account status. For example, Account Opened Today, Account Closed, etc.

Field Name	Description
Product Name	[Display] This field displays the product name under which the TD account is initiated.
Label	[Display] This field displays the description of the CBR label. The system maintains a pick list of the labels.
Id	[Editable/ Pick List] Enter or select the ID from the pick list.
Description	[Display] This field displays the description for the selected Id.
Label	[Display] Label is a description of the CBR label.
Date	[Pick List] This field displays the date maintained for the TD.

3. Click the **Add** button.
4. Enter the account number and press the **<Tab>** or **<Enter>** key.
5. Enter the required information in the various fields.
6. Click the **OK** button.
7. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **OK** button.
8. The account reporting codes are added once the record is authorised.

2.7. TDM48 - Backdated Interest Rate Change

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

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

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

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

The system will not allow both backdated interest rate change and the term deposit redemption on the same day. You can either redeem the deposit or can set up instruction for backdated interest rate change in a single day for the same deposit i.e. if the redemption is done, backdated interest rate change will not be allowed on the same day or if the backdated interest rate is changed then redemption is not allowed on the same day unless user deletes the rate change instruction. **PMI**⁵ rate changes will not be allowed for this type of change. If a sweep in maintenance exists on the deposit i.e. if the deposit is linked as a sweep in provider to a CASA account, the backdated interest rate change will not be allowed for such a deposit.

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

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

⁵(Post Maturity Interest)

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

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Other Prerequisites

Not Applicable

Modes Available

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

To add backdated interest rate change details

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

Backdated Interest Rate Change

Backdated Interest Rate Change*

Account Number : Deposit Number : Effective Date : 01/01/1800

Account Title : Product :

Customer Name : Customer Id :

Branch : Currency :

Last Compounding Date : 01/01/1800 Last Redemption Date : 01/01/1800

Last Interest Payout Date : 01/01/1800 Interest Start Date : 01/01/1800

Interest Rate : 0.00000 Scheme Rate : 0.00000

Interest Variance : 0.00000 Scheme Variance : 0.00000

Product Variance : 0.00000 Net Effective Rate : 0.00000

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

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF OK Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the TD account number of the customer.
Deposit Number	[Mandatory, Pick List] Select the deposit number from the pick list for which the backdated variance has to be applied. The system will show a pick list of only those deposits of the chosen account which are existing (regular, blocked/lien). Closed or matured deposits will not be available in the pick list.
Effective date	[Mandatory, Pick List] Select the date from which the backdated interest rate change should be applicable from the pick list. The date can be modified to a back date, but not to a future date. In Inquiry mode, user will be able to choose a date from the pick list. The pick list will only have those dates on which the interest rate change has been done for the deposit.
Account Title	[Display] This field displays the account title of the customer.
Product	[Display] This field displays the product under which the TD account is opened.
Customer Name	[Display] This field displays the name of the customer.
Customer Id	[Display] This field displays the customer Id of the entered account number.
Branch	[Display] This field displays the branch of the TD account.
Currency	[Display] This field displays the currency of the entered TD account.
Last Compounding Date	[Display] This field displays the date on which the last compounding occurred.
Last Redemption Date	[Display] This field displays the last part redemption date for the deposit.
Last Interest Payout Date	[Display] This field displays the last interest payout date for the deposit.

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

3. Click the **Add** button.
4. Type the account number and select the deposit number from the pick list.

Backdated Interest Rate Change

Backdated Interest Rate Change*

Account Number :	6100000174440	Deposit Number :	2	Effective Date :	31/01/2008
Account Title :	JOHNKENNEDY	Product :	Generic TD Product		
Customer Name :	JOHNKENNEDY	Customer Id :	604147		
Branch :	Centras	Currency :	LTL		

Last Compounding Date :	15/01/2008	Last Redemption Date :	01/01/1800
Last Interest Payout Date :	15/12/2007	Interest Start Date :	15/12/2007
Interest Rate :	11.00000	Scheme Rate :	0.00000
Interest Variance :	1.00000	Scheme Variance :	0.00000
Product Variance :	2.00000	Net Effective Rate :	14.00000

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

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UIOP Ok Close Clear

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

3. Payin Processing

3.1. 1007 - Quick Payin By CASA

Using this option you can transfer funds from the customer's CASA account to fund a plain transaction for a term deposit account. This option offers a quicker solution to the pay-in requirement for the teller.

Based on the computed transaction amount, FLEXCUBE will check funds availability in the casa account. In case of insufficient funds in the casa, FLEXCUBE will demand a supervisor override for creating TOD / Overline in the casa account.

Definition Prerequisites

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

Modes Available

Not Applicable

To make quick payin through CASA

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

Quick Payin By CASA

Quick Payin By CASA*

<p>Account Number: <input type="text"/></p> <p>Principal Balance: <input type="text"/></p> <p>CASA Account Number: <input type="text"/></p> <p>Txn Ccy: <input type="text"/></p> <p>Acy Rate: <input type="text"/></p> <p>Txn Amount: <input type="text"/></p> <p>Payin Amount: <input type="text"/></p> <p>Compounding Frequency: <input type="text"/></p> <p>Base for rate: <input type="text"/></p> <p>Maturity Date Factor: <input checked="" type="radio"/> Term <input type="radio"/> Maturity Date</p> <div style="border: 1px solid black; padding: 2px;"> <p>Term:</p> <p>Value Date: <input type="text"/></p> <p>Term: <input type="text"/> Months <input type="text"/> Days</p> <p>Int. Start Date: <input type="text"/></p> <p>Maturity Date: <input type="text"/></p> </div> <p>Next Int. Pay Date: <input type="text"/></p> <p>Maturity Amount: <input type="text"/></p> <p>Deposit Number: <input type="text"/></p> <p>User Ref No: <input type="text"/></p> <p>Txn. Narrative: <input type="text"/></p> <p>Business Acquirer Id: <input type="text"/></p>	<p>Account Ccy: <input type="text"/></p> <p>Txn Rate: <input type="text"/></p> <p>Int Payout Frequency: <input type="text"/></p> <div style="border: 1px solid black; padding: 2px;"> <p>Rate</p> <p>Interest Rate: <input type="text"/></p> <p>Product Variance: <input type="text"/></p> <p>Deposit Variance: <input type="text"/></p> <p>Net Rate: <input type="text"/></p> <p>Scheme Variance: <input type="text"/></p> <p>Scheme Rate: <input type="text"/></p> <p>Annual Equivalent Rate: <input type="text"/></p> </div> <p>Next Int. Comp. Date: <input type="text"/></p>
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Maturity Amount is calculated without considering tax.

Payout Instruction Details

Interest Payout Mode:

Maturity Instructions:

Pay Mode:

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

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the TD account number in which you want to do payin.
Account Ccy	[Display] This field displays the currency assigned to the product at the under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Principal Balance	[Display] This field displays the available principal balance of the deposit.
Casa Account Number	[Mandatory, Numeric, 14, Pick List] Type the CASA account number or select it from the pick list. The name of the account holder is displayed in the adjacent field.
Txn Ccy	[Display] This field displays the amount in the transaction currency.
Acy Rate	[Mandatory, Numeric, Three] Type the rate at which the TD account currency is converted to the local currency of the bank. If the TD account currency is INR, this field displays the rate at which the TD account currency is converted to the local currency of the bank.
Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank.
Txn Amount	[Display] This field displays the transaction amount.
Payin Amount	[Mandatory, Numeric, 13, Two] Type the payin amount to be debited from the CASA account in the TD account currency.
Compounding Frequency	[Optional, Drop down] Select the compounding frequency from the drop down menu.
Int Payout Frequency	[Mandatory, Drop down] Select the frequency at which the interest payout will be made in the deposit from the drop down menu.

Field Name	Description
Base for Rate	<p>[Mandatory, Drop down]</p> <p>Select the base for rate. The options are:</p> <ul style="list-style-type: none"> • Incremental Amount • Cumulative For The Deposit • Cumulative For All Deposits
Maturity Date Factor	<p>[Mandatory , Radio Button]</p> <p>Click on the required maturity date factor.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Term • Maturity Date
Term	<p>The below fields are enabled if Term option is selected in the Maturity Date Factor field.</p>
Value Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the value date of the TD from the pick list.</p> <p>The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective.</p> <p>By default it displays the process date. It can also be a previous date.</p>
Term	<p>[Mandatory, Numeric , Four]</p> <p>Type the term in months and days for which the TD is being created.</p> <p>The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level.</p>
Int. Start Date	<p>[Display]</p> <p>This field displays the date which is same as the Value Date.</p>
Maturity Date	<p>[Conditional, dd/mm/yyyy]</p> <p>Type the maturity date of the TD.</p> <p>This field is enabled if the Maturity Date option is selected in the Maturity Date Factor section.</p>
Rate	
Interest Rate	<p>[Display]</p> <p>This field displays the rate of interest for the new TD account.</p>

Field Name	Description
Product Variance	<p>[Display]</p> <p>This field displays the product variance.</p> <p>The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.</p>
Deposit Variance	<p>[Mandatory, Numeric, Two, Five]</p> <p>Type the interest variance for the new term deposit created under the new TD account.</p> <p>The variance specified should be within the minimum and maximum variance specified at the product level.</p> <p>Based on the product definition made for the field Auto/ Force Renew With Deposit Variance in the option TD Product Master (Fast Path: TDM01), the deposit variance will be carried forward to the deposits created by auto / force renewal.</p>
Net Rate	<p>[Display]</p> <p>This field displays the rate at which the interest is paid against the deposit.</p> <p><i>Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance</i></p> <p>The net rate should be within the minimum and maximum interest rate, specified at the product level.</p>
Scheme Variance	<p>[Display]</p> <p>This field displays the scheme variance.</p>
Scheme Rate	<p>[Display]</p> <p>This field displays the scheme rate.</p>
Annual Equivalent Rate	<p>[Display]</p> <p>This field displays the annual equivalent rate.</p>
Next Int Pay Date	<p>[Display]</p> <p>This field displays the next interest payable date.</p>
Next Int Comp Date	<p>[Display]</p> <p>This field displays the next interest compounded date.</p>
Maturity Amount	<p>[Display]</p> <p>This field displays the total amount to be received on the maturity of the deposit.</p> <p>This amount is inclusive of the TDS, if any.</p>

Field Name	Description
Deposit Number	<p>[Display]</p> <p>This field displays the deposit number.</p> <p>The deposit number signifies the number of deposits opened in an account.</p> <p>The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.</p>
User Ref No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number.</p>
Txn. Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration for the transaction.</p> <p>By default, the system displays Payin By CASA.</p>
Business Acquirer Id	<p>[Mandatory, Pick List]</p> <p>Select the business acquirer ID, to save the business acquirer details for the particular transaction, from the pick list.</p> <p>The system by default displays the ID of the teller who has logged in. The pick list displays the list of users linked to the system.</p>
Payout Instructions Details	
Interest Payout Mode	<p>[Mandatory , Drop-Down]</p> <p>Select the interest payout mode from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Pay By Cheque • Transfer to Savings Account • Transfer to GL Account
Interest Payout CASA	<p>[Conditional, Numeric, 14]</p> <p>Type the CASA account number to which the interest payout is to be transferred.</p> <p>The name of CASA account holder is displayed in the adjacent field.</p> <p>This field is enabled and mandatory, if Transfer to Savings Account option is selected from the Interest Payout Mode drop-down list.</p>

Field Name	Description
Interest Payout GL	<p>[Conditional, Numeric, 10]</p> <p>Type the GL account number to which the interest payout is to be transferred.</p> <p>The name of GL account holder is displayed in the adjacent field.</p> <p>This field is enabled and mandatory, if Transfer to GL Account option is selected from the Interest Payout Mode drop-down list.</p>
Maturity Instructions	<p>[Mandatory , Drop-Down]</p> <p>Select the maturity instructions from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • No Instructions • Redeem Principal - In this case, the user will setup as redeem P+I • Renew Principal - In this case, the user will setup as Renew P, Payout I <p>Maturity amount gets capture at the time of payin to TD account</p>
Pay Mode	<p>[Conditional, Drop-Down]</p> <p>Select the mode of payment from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Pay By Cheque • Transfer to Savings Account • Transfer to GL Account <p>This field is enabled, if Redeem Principal option is selected from the Maturity Instructions drop-down list.</p>
Payout CASA	<p>[Conditional, Numeric, 14]</p> <p>Type the CASA account number to which the payout is to be transferred.</p> <p>The name of CASA account holder is displayed in the adjacent field.</p> <p>This field is enabled and mandatory, if Transfer to Savings Account option is selected from the Pay Mode drop-down list.</p>
Payout GL	<p>[Conditional, Numeric, 14]</p> <p>Type the GL account number to which the payout is to be transferred.</p> <p>The name of GL account holder is displayed in the adjacent field.</p> <p>This field is enabled and mandatory, if Transfer to GL Account option is selected from the Pay Mode drop-down list.</p>

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

4. Select the CASA account number from the pick list.
5. Enter the payin amount.
6. Click on the appropriate maturity date factor.
7. Enter the other relevant details in the **Term** and **Rate** tab.
8. Enter the relevant information in **Payout Instructions Details** tab.

Quick Payin By CASA

Quick Payin By CASA*

Account Number: 50300000258114	BAAKASH PAWAR	Account Ccy: INR
Principal Balance: INR 0.00		
CASA Account Number: 5010000006931	CLOSE_CASA2	
Txn Ccy: INR		
Acy Rate: 1.00000	Txn Rate: 1.00000	
Txn Amount: 10,000.00		
Payin Amount: 10,000.00		
Compounding Frequency: At Maturity	Int Payout Frequency: Monthly	
Base for rate: Incremental Amount		
Maturity Date Factor: <input checked="" type="radio"/> Term <input type="radio"/> Maturity Date		

Term:

Value Date: 31/08/2012

Term: 6 Months 0 Days

Int. Start Date: 31/08/2012

Maturity Date: 28/02/2013

Next Int. Pay Date: 30/09/2012

Maturity Amount: 10,000.00

Deposit Number:

User Ref No:

Txn. Narrative: Initial Payin FD -

Business Acquirer Id: TZARTAB

Maturity Amount is calculated without considering tax.

Rate

Interest Rate: 5.47000

Product Variance: 0.00000

Deposit Variance: 0.00000

Net Rate: 5.47000

Scheme Variance: 0.00000

Scheme Rate: 0.00000

Annual Equivalent Rate: 5.47000

Next Int. Comp. Date: 28/02/2013

Payout Instruction Details

Interest Payout Mode: Transfer to Savings Account	Interest Payout CASA : 50100000001047	ROGER FEDRER
Maturity Instructions : Redeem Principal		
Pay Mode : Transfer to Savings Account	Payout CASA : 50200000000471	BAAKASH PAWAR

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

9. Click the **Cheque** button. The system displays the **Cheque Details** screen.
10. Click **UDF** button . The system displays the **UDF Details** screen.
11. Click the **Validate** button. The system displays the message "Validation Procedure Completed".
12. Click the **Ok** button. The system displays the **Quick payin By CASA** screen.
13. Click the **Ok** button.
14. The system displays the transaction sequence number. Click the **Ok** button.
15. The system displays the **Document Receipt** screen.
16. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Yes** button.
OR
Click the **Cancel** button.

3.2. 1021 - Quick Payin By GL

Using this option you can transfer funds from GL account to make a pay in to a term deposit account. The GL account will be debited for the transaction amount in the TCY.

This option offers a quicker solution to the pay-in requirement for the teller.

Definition Prerequisites

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

Modes Available

Not Applicable

To transfer fund from GL account

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

Quick Payin By GL

The screenshot displays the 'Quick Payin By GL' application window. It features a top navigation bar with 'Quick Payin By GL' and a window control bar. The main area is divided into several sections:

- Account Information:** Fields for Account Number, Principal Balance, GL Account Number, Acy Rate, Txn Amount, Compounding Frequency, Base for rate (set to 'Incremental Amount'), and Maturity Date Factor (radio buttons for 'Term' and 'Maturity Date').
- Rate Information:** Fields for Account Ccy, Txn Ccy, Txn Rate, Payin Amount, and Int Payout Frequency.
- Term Details:** A sub-section with fields for Value Date (31/08/2012), Term (Months and Days), Int. Start Date (31/08/2012), and Maturity Date.
- Rate Details:** A sub-section with fields for Interest Rate, Product Variance (0.00000), Deposit Variance (0.00000), Net Rate, Scheme Variance (0.00000), Scheme Rate (0.00000), and Annual Equivalent Rate.
- Next Int. Pay Date:** A date field.
- Maturity Amount:** A text field.
- Deposit Number:** A text field.
- User Ref No:** A text field.
- Txn. Narrative:** A text field containing 'Initial Payin By GL'.
- Business Acquirer Id:** A text field containing 'TZARTAB'.
- Payout Instruction Details:** A section with dropdown menus for Interest Payout Mode, Maturity Instructions, and Pay Mode.

At the bottom, there is a horizontal menu with options: Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque. Below this menu are buttons for UDF, OK, Close, and Clear.

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the TD account number for which the pay-in is to be done.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Principal Balance	[Display] This field displays the available principal balance of the deposit. The principal currency is displayed in the adjacent field.
Txn Ccy	[Mandatory, Drop-Down] Select the GL account currency in which the pay-in will be done from the drop-down list. While posting the transaction entries to the account, the GL account currency is converted into the account currency, based on the defined transaction rate.
GL Account Number	[Mandatory, Pick List] Select the account number from the pick list. The TD payin amount will be transferred from this account.
Acy Rate	[Mandatory, Numeric, Three] Type the rate at which the TD account currency is converted to the local currency of the bank. If the TD account currency is INR, this field displays the rate at which the TD account currency is converted to the local currency of the bank.
Txn Rate	[Conditional, Numeric, Three] Type the rate at which the transaction currency is converted to the local currency of the bank. If the transaction currency is set to non INR, this field will default to an appropriate exchange rate with respect to local currency. If the transaction currency is INR and EUR this field will not be allowed to be edited. This field is default to 1 when transaction currency is INR. This field is enabled for editing if the option other than INR and EUR is selected in Txn Ccy drop-down list.

Field Name	Description
Txn Amount	[Display] This field displays the transaction amount.
Payin Amount	[Mandatory, Numeric,13,Two] Type the payin amount to be debited from the CASA account in the TD account currency.
Compounding Frequency	[Optional, Drop down] Select the compounding frequency from the drop down menu.
Int Payout Frequency	[Mandatory, Drop down] Select the frequency at which the interest payout will be made in the deposit from the drop down menu.
Base for rate	[Mandatory, Drop down] Select the base for rate. The options are: <ul style="list-style-type: none"> • Incremental Amount • Cumulative For The Deposit • Cumulative For All Deposits
Maturity Date Factor	[Mandatory , Radio Button] Click the required maturity date factor. The options are: <ul style="list-style-type: none"> • Term • Maturity Date
Term	
The below fields are enabled if the Term option is selected in the Maturity Date Factor field.	
Value Date	[Mandatory,Pick List,] This field displays the value date of the TD. The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective.
Term	[Mandatory, Numeric , Four] Type the term in months and days for which the TD is being initiated. The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level.
Int. Start Date	[Display] This field displays the interest start date which is same as the value date.

Field Name	Description
Maturity Date	<p>[Display]</p> <p>This field displays the maturity date.</p> <p>This field is enabled if Maturity Date option is selected in Maturity Date Factor field.</p>
Rate	
Interest Rate	<p>[Display]</p> <p>This field displays the rate of interest for the new TD account.</p>
Product Variance	<p>[Display]</p> <p>This field displays the product variance.</p> <p>The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.</p>
Deposit Variance	<p>[Mandatory, Numeric, Two, Five]</p> <p>Type the interest variance for the new term deposit initiated under the new TD account.</p> <p>The variance specified should be within the minimum and maximum variance specified at the product level.</p> <p>Based on the product definition made for the field Auto/ Force Renew With Deposit Variance in the option TD Product Master (Fast Path: TDM01), the deposit variance will be carried forward to the deposits created by auto / force renewal.</p>
Net Rate	<p>[Display]</p> <p>This field displays the rate at which the interest is paid against the deposit.</p> <p><i>Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance</i></p> <p>The net rate should be within the minimum and maximum interest rate, specified at the product level.</p>
Scheme Variance	<p>[Display]</p> <p>This field displays the interest variance applicable on the scheme.</p>
Scheme Rate	<p>[Display]</p> <p>This field displays the interest rate applicable on the scheme.</p>

Field Name	Description
Annual Equivalent Rate	<p>[Display]</p> <p>This field displays the annual equivalent rate. AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer.</p> <p>It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when interest is finally paid out to the customer, the AER is to be published along with the actual interest rate which is paid to the customer. So for all deposits, including CASA, Term Deposits, Notice and structured deposits AER should be computed and displayed. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.</p>
Next Int. Pay Date	<p>[Display]</p> <p>This field displays the next interest due date.</p> <p>Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Payout Date = 31/03/2004.</p>
Next Int. Comp. Date	<p>[Display]</p> <p>This field displays the next interest compounding date.</p> <p>Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Compounding Date = 31/01/2004.</p>
Maturity Amount	<p>[Display]</p> <p>This field displays the total amount to be received on the maturity of the deposit.</p> <p>This amount is inclusive of the TDS, if any.</p>
Deposit Number	<p>[Display]</p> <p>This field displays the deposit number.</p> <p>The Deposit Number signifies the number of deposits opened in an account.</p> <p>The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.</p>
User Ref No	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the user reference number in this field.</p>

Field Name	Description
Txn. Narrative	<p>[Mandatory, Alphanumeric, 120]</p> <p>Type the narration for the transaction.</p> <p>The system displays the default narration "Payin By GL". You can modify the narration, if required.</p>
Business Acquirer Id	<p>[Mandatory, Pick List]</p> <p>Select the business acquirer ID, to save the business acquirer details for the particular transaction, from the pick list.</p> <p>The system by default displays the ID of the teller who has logged in. The pick list displays the list of users linked to the system.</p>
Payout Instructions Details	
Interest Payout Mode	<p>[Mandatory , Drop-Down]</p> <p>Select the interest payout mode from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Pay By Cheque • Transfer to Savings Account • Transfer to GL Account
Interest Payout CASA	<p>[Conditional, Numeric, 14]</p> <p>Type the CASA account number to which the interest payout is to be transferred.</p> <p>The name of CASA account holder is displayed in the adjacent field.</p> <p>This field is enabled and mandatory, if Transfer to Savings Account option is selected from the Interest Payout Mode drop-down list.</p>
Interest Payout GL	<p>[Conditional, Numeric, 10]</p> <p>Type the GL account number to which the interest payout is to be transferred.</p> <p>The name of GL account holder is displayed in the adjacent field.</p> <p>This field is enabled and mandatory, if Transfer to GL Account option is selected from the Interest Payout Mode drop-down list.</p>

Field Name	Description
Maturity Instructions	<p>[Mandatory , Drop-Down]</p> <p>Select the maturity instructions from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • No Instructions • Redeem Principal - In this case, the user will setup as redeem P+I • Renew Principal - In this case, the user will setup as Renew P, Payout I <p>Maturity amount gets capture at the time of payin to TD account</p>
Pay Mode	<p>[Conditional, Drop-Down]</p> <p>Select the mode of payment from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Pay By Cheque • Transfer to Savings Account • Transfer to GL Account <p>This field is enabled, if Redeem Principal option is selected from the Maturity Instructions drop-down list.</p>
Payout CASA	<p>[Conditional, Numeric, 14]</p> <p>Type the CASA account number to which the payout is to be transferred.</p> <p>The name of CASA account holder is displayed in the adjacent field.</p> <p>This field is enabled and mandatory, if Transfer to Savings Account option is selected from the Pay Mode drop-down list.</p>
Payout GL	<p>[Conditional, Numeric, 14]</p> <p>Type the GL account number to which the payout is to be transferred.</p> <p>The name of GL account holder is displayed in the adjacent field.</p> <p>This field is enabled and mandatory, if Transfer to GL Account option is selected from the Pay Mode drop-down list.</p>

3. Enter the account number and press the <Tab> or <Enter> key.
4. Select the GL account number from the pick list.
5. Enter the payin amount.
6. Select the compounding frequency, interest payout frequency and base for rate from the drop-down list.
7. Click on the appropriate maturity date factor.
8. Enter the other relevant details in the **Term** and **Rate** tab.

- Enter the relevant information in **Payout Instructions Details** tab.

Quick Payin By GL

Account Number: BAAKASH PAWAR

Principal Balance:

GL Account Number: CASH ON HAND - ATM 317

Acy Rate:

Txn Amount:

Compounding Frequency:

Base for rate:

Maturity Date Factor: Term Maturity Date

Term

Value Date:

Term: Months Days

Int. Start Date:

Maturity Date:

Next Int. Pay Date:

Maturity Amount:

Deposit Number:

User Ref No:

Txn. Narrative:

Business Acquirer Id:

Maturity Amount is calculated without considering tax.

Account Ccy:

Txn Ccy:

Txn Rate:

Payin Amount:

Int Payout Frequency:

Rate

Interest Rate:

Product Variance:

Deposit Variance:

Net Rate:

Scheme Variance:

Scheme Rate:

Annual Equivalent Rate:

Next Int. Comp. Date:

Payout Instruction Details

Interest Payout Mode: Interest Payout CASA :

Maturity Instructions :

Pay Mode : Payout CASA :

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

- Click the **Ok** button.
- The system displays the message "Deposit Number has been created". Click the **OK** button.
- The system displays the **Document Receipt** screen.
- If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Yes** button.
OR
Click the **Cancel** button.
- The system displays the serial number. It is generated by the system. Click the **Ok** button.

3.3. 1402 - Quick Payin By Cash

Using this option, you can deposit cash in the customer's term deposit account as pay-in. Depending on the transaction amount computed, FLEXCUBE will validate if the cash amount received in the TCY breaches the drawer upper limit set for the teller performing the transaction set at the teller template. FLEXCUBE will give an alert after the transaction completion to the effect that the excess cash would need to be sold to the vault teller

This option offers a quicker solution for term deposit pay-in.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To perform quick payin by cash

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

Quick Payin By Cash

Quick Payin By Cash*

Account Number: [] [] Account Ccy: []
Principal Balance: [] [] Txn Ccy: []
Acy Rate: [] Txn Rate: []
Payin Amount: []
Txn Amount: []
Compounding Frequency: [] Int Payout Frequency: []
Base for rate: Incremental Amount []
Maturity Date Factor: Term Maturity Date

Term
Value Date: 01/10/2012
Term: [] Months [] Days
Int. Start Date: 01/10/2012
Maturity Date: 01/01/1800

Rate
Interest Rate: 0.00000
Product Variance: 0.00000
Deposit Variance: 0.00000
Net Rate: 0.00000
Scheme Variance: 0.00000
Scheme Rate: 0.00000
Annual Equivalent Rate: 0.00000

Next Int. Pay Date: 01/01/1800
Maturity Amount: 0.00
Deposit Number: []
User Ref No: []
Txn. Narrative: Initial Payin By CASH
Business Acquirer Id: TZARTAB []

Maturity Amount is calculated without considering tax.

Payout Instruction Details
Interest Payout Mode: []
Maturity Instructions: []
Pay Mode: []

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

UDF OK Close Clear

Field Description

Field Name	Description
Account Number	<p>[Mandatory, Numeric, 14]</p> <p>Type the TD account number in which you want to do the pay-in from CASA account.</p> <p>The name of the account holder is displayed in the adjacent field.</p>
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a TD product is USD, the account opened under that product has USD as its account currency.</p>
Principal Balance	<p>[Display]</p> <p>This field displays the principal balance of the TD account.</p> <p>Principal balance is the sum of the principal amount of all the deposits, falling under a single TD account.</p> <p>The account currency is displayed in the adjacent field.</p>
Txn Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the TD account currency where the payin is against cash or GL from the drop-down list.</p> <p>This is the currency in which the transaction has to be done.</p> <div style="border: 1px solid black; padding: 5px;"><p>Note: In case the TCY is not linked to the GL for GL as a payin mode, FLEXCUBE will give appropriate error message on tab out of the field</p></div>
Acy Rate	<p>[Mandatory, Numeric, Three]</p> <p>Type the rate at which the TD account currency is converted to the local currency of the bank.</p> <p>If the TD account currency is INR, this field displays the rate at which the TD account currency is converted to the local currency of the bank.</p>
Txn Rate	<p>[Conditional, Numeric, Three]</p> <p>Type the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>If the transaction currency is set to non INR, this field will default to an appropriate exchange rate with respect to local currency.</p> <p>If the transaction currency is INR and EUR this field will not be allowed to be edited. This field is default to 1 when transaction currency is INR.</p> <p>This field is enabled for editing if the option other than INR and EUR is selected in Txn Ccy drop-down list.</p>

Field Name	Description
Txn Amount	[Mandatory, Numeric, 13, Two] Type the transaction amount.
Payin Amount	[Mandatory, Numeric, 13, Two] Type the payin amount to be debited from the CASA account in the TD account currency.
Compounding Frequency	[Optional, Drop down] Select the compounding frequency from the drop down menu.
Int Payout Frequency	[Mandatory, Drop down] Select the frequency at which the interest payout will be made in the deposit from the drop down menu.
Base for rate	[Mandatory, Drop down] Select the base for rate. The options are: <ul style="list-style-type: none"> • Incremental Amount • Cumulative For The Deposit • Cumulative For All Deposits
Maturity Date Factor	[Mandatory, Radio Button] Click on the appropriate option. The options are: <ul style="list-style-type: none"> • Term • Maturity Date
Term	
Value Date	[Display] This field displays the value date of the TD. The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective.
Term	[Conditional, Numeric, Four, Four] Type the term in months and days for which the TD is being initiated. The term should be within the maximum and minimum limits specified at the product level. This field is enabled if the Term option is selected in the Maturity Date Factor field.
Int Start Date	[Display] This field displays the interest start date. It is same as the value date.

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

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

Field Name	Description
Deposit Number	<p>[Display]</p> <p>This field displays the deposit number of the customer.</p> <p>The deposit number signifies the number of deposits opened in an account.</p> <p>The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.</p>
User Ref No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number.</p>
Txn. Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration for the transaction.</p> <p>The system displays the default narration "Payin By Cash". You can modify the narration, if required.</p>
Business Acquirer Id	<p>[Mandatory, Input]</p> <p>Select the business acquirer id from the pick list.</p> <p>By default, the system displays the teller id who has performed the transaction.</p>
Payout Instructions Details	
Interest Payout Mode	<p>[Mandatory , Drop-Down]</p> <p>Select the interest payout mode from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Pay By Cheque • Transfer to Savings Account • Transfer to GL Account
Interest Payout CASA	<p>[Conditional, Numeric, 14]</p> <p>Type the CASA account number to which the interest payout is to be transferred.</p> <p>The name of CASA account holder is displayed in the adjacent field.</p> <p>This field is enabled and mandatory, if Transfer to Savings Account option is selected from the Interest Payout Mode drop-down list.</p>
Interest Payout GL	<p>[Conditional, Numeric, 10]</p> <p>Type the GL account number to which the interest payout is to be transferred.</p> <p>The name of GL account holder is displayed in the adjacent field.</p> <p>This field is enabled and mandatory, if Transfer to GL Account option is selected from the Interest Payout Mode drop-down list.</p>

Field Name	Description
Maturity Instructions	<p>[Mandatory , Drop-Down]</p> <p>Select the maturity instructions from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • No Instructions • Redeem Principal - In this case, the user will setup as redeem P+I • Renew Principal - In this case, the user will setup as Renew P, Payout I <p>Maturity amount gets capture at the time of payin to TD account</p>
Pay Mode	<p>[Conditional, Drop-Down]</p> <p>Select the mode of payment from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Pay By Cheque • Transfer to Savings Account • Transfer to GL Account <p>This field is enabled, if Redeem Principal option is selected from the Maturity Instructions drop-down list.</p>
Payout CASA	<p>[Conditional, Numeric, 14]</p> <p>Type the CASA account number to which the payout is to be transferred.</p> <p>The name of CASA account holder is displayed in the adjacent field.</p> <p>This field is enabled and mandatory, if Transfer to Savings Account option is selected from the Pay Mode drop-down list.</p>
Payout GL	<p>[Conditional, Numeric, 14]</p> <p>Type the GL account number to which the payout is to be transferred.</p> <p>The name of GL account holder is displayed in the adjacent field.</p> <p>This field is enabled and mandatory, if Transfer to GL Account option is selected from the Pay Mode drop-down list.</p>

3. Enter the account number and press the <Tab> or <Enter> key.
4. Enter the payin amount.
5. Click on the appropriate maturity date factor.
6. Enter the other relevant details.

Quick Payin By Cash

Quick Payin By Cash™
⊞ ⊞ ⊞

Account Number: 5030000005486	SUNDERLAL PATEL	Account Ccy: EUR
Principal Balance: EUR 0.00		Txn Ccy: DEM
Acy Rate: 55.00000		Txn Rate: 67.00000
Payin Amount: 5,000.00		
Txn Amount: 4,104.48		
Compounding Frequency: At Maturity		Int Payout Frequency: Quarterly
Base for rate: Incremental Amount		
Maturity Date Factor: <input checked="" type="radio"/> Term <input type="radio"/> Maturity Date		

Term

Value Date: 31/01/2011

Term: 1 Months 7 Days

Int. Start Date: 31/01/2011

Maturity Date: 07/03/2011

Next Int. Pay Date: 07/03/2011

Maturity Amount: 5,000.00

Deposit Number:

User Ref No:

Txn. Narrative: Initial Payin By CASH

Business Acquirer Id: TZARTAB

Rate

Interest Rate: 1.25000

Product Variance: 0.00000

Deposit Variance: 0.00000

Net Rate: 1.25000

Scheme Variance: 0.00000

Scheme Rate: 0.00000

Annual Equivalent Rate: 1.25000

Next Int. Comp. Date: 07/03/2011

Maturity Amount is calculated without considering tax.

Payment Instruction Details

Interest Payout Mode: Transfer to Savings Account	Interest Payout CASA : 5010000001047	ROGER FEDRER
Maturity Instructions : Redeem Principal	Payout CASA : 5020000000471	BAAKASH PAWAR
Pay Mode : Transfer to Savings Account		

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

UDF OK Close Clear

7. Click the **UDF** button.
8. Enter the relevant details and click the **Validate** button.
9. Click the **Ok** button. The system displays the main screen.
10. Click the **Ok** button.
11. The system displays the message "Authorization Required. Do You want to continue?". Click the **OK** button.
12. The system displays the **Authorization Reason** screen.
13. Enter the relevant information and click the **Grant** button.
14. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
15. The system displays the **Document Receipt** screen.
16. Select the receipt you want to print and click the **Ok** button.
OR
Click the **Cancel** button.

3.4. 6503 - BC Liquidation Inquiry

The act of depositing amount into a term deposit account is called Payin in **Oracle FLEXCUBE**. This option enables you to directly deposit the BC amount in the customer's term deposit account. This option offers a quicker solution for TD pay-in.

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

Definition Prerequisites

- Bankers cheque to be issued

To perform quick payin by bankers cheque

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

BC Liquidation Inquiry

The screenshot shows the 'BC Liquidation Inquiry' window with the following fields and values:

- Liq Mode: [Dropdown]
- Serial No: [Text]
- Liq Type: Against TD Account [Dropdown]
- Bank Code: [Text]
- Issue Branch: [Text]
- BC Ccy: [Dropdown]
- BC Amount: [Text]
- BC No: [Text]
- Routing No: [Text]
- BC Status: [Text]
- Issue Date: 01/10/2012 [Date Picker]
- Liquidation Date: 01/10/2012 [Date Picker]
- Issue Mode: [Text]
- Drawee Acct No: [Text]
- Passport/IC No: [Text]
- Beneficiary Name: [Text]
- Beneficiary Address: [Text]
- Lost/Caution Details: [Text]

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

Field Description

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

Field Name	Description
Liq Mode	<p>[Mandatory, Drop-Down]</p> <p>Select the liquidation mode for BC from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Cancellation - Purchaser of BC wants payment against the instrument. • Payment – Beneficiary of BC wants payment against the instrument. • Refund – Purchaser has lost the instrument and wants the money refunded.
Serial No	<p>[Mandatory, Numeric, 12]</p> <p>Type the FLEXCUBE Retail serial number of the BC to be liquidated.</p> <p>The BC should be a valid BC issued by your bank.</p> <p>For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number automatically comprising the branch code, instrument type and a running serial number.</p> <p>When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which FLEXCUBE Retail tracks the instrument uniquely.</p>
Liq Type	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate mode for type of liquidation from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Cash • Against GL • Against Account • Against TD Account
Bank Code	<p>[Display]</p> <p>This field displays the issuer of the BC.</p>
Issuer Branch	<p>[Display]</p> <p>This field displays the branch of the bank that has issued the BC.</p>
BC Ccy	<p>[Display]</p> <p>This field displays the currency in which the BC is issued.</p>

Field Name	Description
BC Amount	<p>[Display]</p> <p>This field displays the amount for the BC. This amount is in the currency of the BC.</p>
BC No	<p>[Display]</p> <p>This field displays the cheque number of the BC.</p> <p>This is the MICR number of the BC. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by MICR number or the serial number.</p>
Routing No	<p>[Display]</p> <p>This field displays the routing number against which the cheque has been drawn.</p> <p>The routing number is the combination of the bank code and the branch code.</p> <p>The combination can be obtained from the Routing Branch Maintenance (Fast Path: STM54) option.</p> <p>Routing Number⁶ = Sector Code / Bank Code + Branch Code</p> <p>For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.</p> <p>For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the Settlement Bank Parameters (Fast Path: STM59) option.</p>

⁶(It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Field Name	Description
BC Status	<p>[Display]</p> <p>This field displays the status of the BC.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Issued • Cancelled • Paid Through Clearing • Paid by Cash • Paid to Customer account • Suspense • Reversed • Paid by GL • Lost • Unclaimed • Stale <p>Except for BCs marked as lost, all other status are marked by the system itself.</p>
Issue Date	<p>[Display]</p> <p>This field displays the date on which the BC is issued.</p>
Liquidation Date	<p>[Display]</p> <p>This field displays the liquidation date.</p> <p>This field is blank while performing an inquiry.</p>
Issue Mode	<p>[Display]</p> <p>This field displays the mode of issue of the BC. For example, Against Cash, Against GL etc.</p>
Drawee Acct No	<p>[Display]</p> <p>This field displays the drawee account number of the issuer bank.</p>
Beneficiary Name	<p>[Display]</p> <p>This field displays the name of the beneficiary of the BC.</p>
Passport / IC No	<p>[Display]</p> <p>This field displays the identification collected from the beneficiary of the BC.</p>
Beneficiary Address	<p>[Display]</p> <p>This field displays the contact address of the beneficiary.</p>

Field Name	Description
Lost/ Caution Details	[Display] This field displays the lost/ caution details.

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

BC Liquidation Inquiry

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

Quick Payin By BC

Quick Payin By BC*

Account Number: 02403170000024 ABHAY Account Ccy: INR
Principal Balance: INR 0.00 Txn Ccy: INR
Acy Rate: 1.00000 Txn Rate: 1.00000
Txn Amount: 100.00
Payin Amount: 100.00
Compounding Frequency: At Maturity Int Payout Frequency: At Maturity
Base for Rate: Incremental Amount
Maturity Date Factor: Term Maturity Date

Term
Value Date: 31/12/2007
Term: 0 Months 0 Days
Int. Start Date: 31/12/2007
Maturity Date:
Next Int. Pay Date:
Maturity Amount: 0.00
Deposit Number:
User Ref No:
Txn. Narrative: Payin By BC.
Business Acquirer Id: THERRICK

Rate
Interest Rate: 0.00000
Product Variance: 0.00000
Deposit Variance: 0.00000
Net Rate: 0.00000
Scheme Variance: 0.00000
Scheme Rate: 0.00000
Annual Equivalent Rate: 0.00000
Next Int. Comp. Date:
Maturity Amount is calculated without considering tax.

Payout Instruction Details
Interest Payout Mode: Transfer to Savings Account Interest Payout CASA : 50100000001047 ROGER FEDRER
Maturity Instructions : Redeem Principal
Pay Mode : Transfer to Savings Account Payout CASA : 50200000000471 BAAKASH PAWAR

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

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the TD account number in which you want to do the pay-in. The name of the account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD, the account opened under that product has USD as its account currency.
Principal Balance	[Display] This field displays the principal balance of the TD account. Principal balance is the sum of the principal amount of all the deposits, falling under a single TD account. The account currency is displayed in the adjacent field.
Txn Ccy	[Display] This field displays the transaction currency.

Field Name	Description
Acy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Amount	[Display] This field displays the transaction amount.
Payin Amount	[Display] This field displays the payin amount based on the bankers cheque amount.
Compounding Frequency	[Display] This field displays the Compounding Frequency as per the product level.
Int Payout Frequency	[Display] This field displays the Interest Payout Frequency as per the product level.
Base for Rate	[Mandatory, Drop down] Select the base for rate. The options are: <ul style="list-style-type: none"> • Incremental Amount • Cumulative For The Deposit • Cumulative For All Deposits
Maturity Date Factor	[Mandatory, Radio Button] Click the appropriate option. The options are: <ul style="list-style-type: none"> • Term • Maturity Date
Term	
Value Date	[Display] This field displays the value date of the TD. The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective.

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

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

Field Name	Description
Deposit Number	<p>[Display]</p> <p>This field displays the deposit number of the customer.</p> <p>The deposit number signifies the number of deposits opened in an account.</p> <p>The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.</p>
User Ref No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number.</p>
Txn. Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration for the transaction.</p> <p>By default, the system displays Payin By BC.</p>
Business Acquirer Id	<p>[Mandatory, Pick List]</p> <p>Select the business acquirer id from the pick list.</p> <p>By default, the system displays the teller id who has performed the transaction.</p>
Payout Instruction Details	
Interest Payout Mode	<p>[Mandatory , Drop-Down]</p> <p>Select the interest payout mode from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Pay By Cheque • Transfer to Savings Account • Transfer to GL Account
Interest Payout CASA	<p>[Conditional, Numeric, 14]</p> <p>Type the CASA account number to which the interest payout is to be transferred.</p> <p>The name of CASA account holder is displayed in the adjacent field.</p> <p>This field is enabled and mandatory, if Transfer to Savings Account option is selected from the Interest Payout Mode drop-down list.</p>
Interest Payout GL	<p>[Conditional, Numeric, 10]</p> <p>Type the GL account number to which the interest payout is to be transferred.</p> <p>The name of GL account holder is displayed in the adjacent field.</p> <p>This field is enabled and mandatory, if Transfer to GL Account option is selected from the Interest Payout Mode drop-down list.</p>

Field Name	Description
Maturity Instructions	<p>[Mandatory , Drop-Down]</p> <p>Select the maturity instructions from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • No Instructions • Redeem Principal - In this case, the user will setup as redeem P+I • Renew Principal - In this case, the user will setup as Renew P, Payout I <p>Maturity amount gets capture at the time of payin to TD account</p>
Pay Mode	<p>[Conditional, Drop-Down]</p> <p>Select the mode of payment from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Pay By Cheque • Transfer to Savings Account • Transfer to GL Account <p>This field is enabled, if Redeem Principal option is selected from the Maturity Instructions drop-down list.</p>
Payout CASA	<p>[Conditional, Numeric, 14]</p> <p>Type the CASA account number to which the payout is to be transferred.</p> <p>The name of CASA account holder is displayed in the adjacent field.</p> <p>This field is enabled and mandatory, if Transfer to Savings Account option is selected from the Pay Mode drop-down list.</p>
Payout GL	<p>[Conditional, Numeric, 14]</p> <p>Type the GL account number to which the payout is to be transferred.</p> <p>The name of GL account holder is displayed in the adjacent field.</p> <p>This field is enabled and mandatory, if Transfer to GL Account option is selected from the Pay Mode drop-down list.</p>

BC Liquidation By Cash

BC Liquidation*

Liq Mode :

Serial No :

Liq Type :

Bank Code :

Issue Branch :

Cheque Ccy : Cheque Amount :

Cheque No : Routing No :

Cheque Status :

Issue Date : Liquidation Date :

Issue Mode :

Drawee Acct No :

Passport/IC No :

Beneficiary Name :

Beneficiary Address :

Lost/Caution Details :

Payable Branch :

Cheque Ccy : Txn Ccy :

Cheque Ccy Rate : Txn Ccy Rate :

Cheque Amount :

Charges (Lcy) :

Net Amount :

User Reference No :

Narrative :

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

Field Description

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

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

BC Liquidation by GL

BC Liquidation by GL*

Liq Mode :

Serial No :

Liq Type :

Bank Code :

Issue Branch :

Cheque Ccy : Cheque Amount :

Cheque No : Routing No :

Cheque Status :

Issue Date : Liquidation Date :

Issue Mode :

Drawee Acct No :

Passport/IC No :

Beneficiary Name :

Beneficiary Address :

Lost/Caution Details :

Payable Branch :

GL Ccy :

Cheque Ccy Rate : GL Ccy Rate :

Cheque Amount :

Charges(Lcy) :

GL Acct Amount :

GL Account No :

User Reference No :

Narrative :

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

Field Description

Field Name	Description
Payable Branch	[Display] This field displays the branch of the bank where the BC is payable. This is defaulted from the BC Liquidation Inquiry screen.
GL Ccy	[Mandatory, Drop-Down] Select the currency from the drop-down list. GL will be credited in this currency.
Cheque Ccy Rate	[Display] This field displays the rate at which the cheque currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the cheque currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

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

BC Liquidation Against A/c

BC Liquidation Against A/c*

Liq Mode :

Serial No :

Liq Type :

Bank Code :

Issue Branch :

Cheque Ccy : Cheque Amount :

Cheque No : Routing No :

Cheque Status :

Issue Date : Liquidation Date :

Issue Mode :

Drawee Acct No :

Beneficiary Name : Passport/IC No :

Beneficiary Address :

Lost/Caution Details :

Payable Branch :

Account No :

Account Ccy : Cheque Ccy :

Acct Ccy Rate : Cheque Ccy Rate :

Cheque Amount :

Charges(Lcy) :

Acct Amount :

User Reference No :

Narrative :

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

Field Description

Field Name	Description
Payable Branch	[Display] This field displays the branch of the bank where the BC is payable. This is defaulted from the BC Liquidation Inquiry screen.
Account No	[Mandatory, Numeric, 14] Type the CASA account number. The adjacent field displays the name of the customer.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

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

Field Name	Description
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. It is used to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the description for the transaction. By default, the system displays BC. Liquidation Against Account .

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

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

3.5. 6504 - DD Liquidation

The act of depositing amount into a term deposit account is called Payin in **Oracle FLEXCUBE**. After the TD account is opened, the funding is done by doing payin to the deposit account. This option enables you to directly deposit the DD amount in the customer's term deposit account

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

Definition Prerequisites

- Demand Draft should be issued

Modes Available

Not Applicable

To perform quick payin by demand draft

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

DD Liquidation Inquiry

The screenshot shows the 'DD Liquidation*' screen with the following fields and values:

- Liquidation Mode : [Dropdown]
- Serial No : [Text]
- Liq Type : [Against TD Account]
- Bank Code : [Text]
- Payable Branch : [Text]
- Issuer Branch : [Text]
- DD Ccy : [Dropdown]
- DD Amount : [Text]
- DD No : [Text]
- Routing No : [Text]
- DD Status : [Text]
- Issue Date : 31/10/2015
- Liquidation Date : 31/10/2015
- Issue Mode : [Text]
- Drawee Acct No : [Text]
- Passport / IC No : [Text]
- Beneficiary Name : [Text]
- Beneficiary Addr : [Text]
- Lost/Caution Details : [Text]

At the bottom of the screen, there is a navigation bar with the following options: Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque.

Field Description

Field Name	Description
Liquidation Mode	<p>[Mandatory, Drop-Down]</p> <p>Select the reason for liquidation mode from the drop-down list</p> <p>The options are:</p> <ul style="list-style-type: none">• Cancellation - Select this option if customer who has purchased DD wants to cancel the issued DD and wants the amount to paid.• Payment – Select this option if the beneficiary has approached the bank and wants the proceeds of payment by liquidating DD.• Refund – Select this option when the DD amount has to be refunded to the customer, who has purchased the DD
Serial No	<p>[Mandatory, Numeric, 12]</p> <p>Type the FLEXCUBE Retail serial number of the DD to be liquidated.</p> <p>For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number automatically comprising the branch code, instrument type and a running serial number.</p> <p>When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which FLEXCUBE Retail tracks the instrument uniquely.</p>
Liq Type	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate mode of payment of DD proceeds to beneficiary / purchaser from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none">• Cash• Against GL• Against Account• Against TD Account
Bank Code	<p>[Display]</p> <p>This field displays the bank on which the DD is drawn. The list of banks on which DDs can be issued are maintained in the Issuer Maintenance option and downloaded to the branch. Normally banks issue DDs drawn on them.</p>
Payable Branch	<p>[Display]</p> <p>This field displays the branch of the bank where the DD is payable.</p>

Field Name	Description
Issuer Branch	[Display] This field displays the branch of the bank that has issued the DD.
DD Ccy	[Display] This field displays the currency in which DD was issued.
DD Amount	[Display] This field displays the amount for which the instrument is issued. This amount is in the currency of the instrument.
DD No	[Display] This field displays the MICR number of the DD. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated/inquired upon by the MICR number or the serial number.
Routing No	[Display] This field displays the routing number against which the DD has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the Routing Branch Maintenance option. <i>Routing Number</i> ⁷ = Sector Code / Bank Code + Branch Code

⁷(It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

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

Field Name	Description
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Lost/Caution Details	[Display] This field displays the details that are entered for lost/caution DD's.
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3. Select the liquidation mode and the liquidation type from the drop-down list. To make a pay-in through DD select **Against TD Account**.
4. Enter the serial number.
5. Click the **Ok** button. The system displays the message "Do You Want to Continue".
6. Click the **Ok** button.
7. The system displays the appropriate screen according to the option selected in the **Liquidation Type** field.
8. Enter the required information in the various screens.

Quick Payin By DD

Quick Payin By DD*

Account Number: 02405530000043	ARUN SHARMA	Account Ccy: INR
Principal Balance: INR 80,000.00		Txn Ccy: INR
Acy Rate: 1.00000		Txn Rate: 1.00000
Txn Amount: 4,512.00		
Payin Amount: 4,512.00		
Compounding Frequency: At Maturity		Int Payout Frequency: Quarterly
Base for Rate: Incremental Amount		
Maturity Date Factor: <input checked="" type="radio"/> Term <input type="radio"/> Maturity Date		

<p>Term</p> <p>Value Date: 31/12/2007</p> <p>Term: 0 Months 0 Days</p> <p>Int. Start Date: 31/12/2007</p> <p>Maturity Date:</p> <p>Next Int. Pay Date:</p> <p>Maturity Amount: 0.00</p> <p>Deposit Number:</p> <p>User Ref No:</p> <p>Txn. Narrative: Payin By DD.</p> <p>Business Acquirer Id: THERRICK</p>	<p>Rate</p> <p>Interest Rate: 0.00000</p> <p>Product Variance: 0.00000</p> <p>Deposit Variance: 0.00000</p> <p>Net Rate: 0.00000</p> <p>Scheme Variance: 0.00000</p> <p>Scheme Rate: 0.00000</p> <p>Annual Equivalent Rate: 0.00000</p> <p>Next Int. Comp. Date:</p>
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Maturity Amount is calculated without considering tax.

Payout Instruction Details	
Interest Payout Mode: Transfer to Savings Account	Interest Payout CASA : 50100000001047 ROGER FEDRER
Maturity Instructions : Redeem Principal	
Pay Mode : Transfer to Savings Account	Payout CASA : 50200000000471 BAAKASH PAWAR

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

Field Description

Field Name	Description
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Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the TD account number in which you want to do the pay-in. The name of the account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD, the account opened under that product has USD as its account currency.
Principal Balance	[Display] This field displays the principal balance of the TD account. Principal balance is the sum of the principal amount of all the deposits, falling under a single TD account. The account currency is displayed in the adjacent field.
Txn Ccy	[Display] This field displays the transaction currency.
Acy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Amount	[Display] This field displays the transaction amount.
Payin Amount	[Display] This field displays the payin amount based on the DD amount.
Compounding Frequency	[Display] This field displays the compounding frequency selected at the product level.
Int Payout Frequency	[Display] This field displays the interest payout frequency selected at the product level.

Field Name	Description
Base for rate	<p>[Mandatory, Drop down]</p> <p>Select the base for rate. The options are:</p> <ul style="list-style-type: none"> • Incremental Amount • Cumulative For The Deposit • Cumulative For All Deposits
Maturity Date Factor	<p>[Mandatory, Radio Button]</p> <p>Click the appropriate option.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Term • Maturity Date
Term	
Value Date	<p>[Display]</p> <p>This field displays the value date.</p> <p>The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective.</p>
Term	<p>[Conditional, Numeric, Four, Four]</p> <p>Type the term in months and days for which the TD is being initiated.</p> <p>The term should be within the maximum and minimum limits specified at the product level.</p> <p>This field is enabled if the Term option is selected in the Maturity Date Factor field.</p>
Int Start Date	<p>[Display]</p> <p>This field displays the interest start date.</p>
Maturity Date	<p>[Conditional, Pick List, dd/mm/yyyy]</p> <p>Select the date on which the new deposit will mature from the pick list.</p> <p>The interest start date determines the maturity date of the deposit.</p> <p>This field is enabled if the Maturity Date option is selected in the Maturity Date Factor field.</p>
Rate	
Interest Rate	<p>[Display]</p> <p>This field displays the rate of interest for the new TD account.</p>

Field Name	Description
Product Variance	<p>[Display]</p> <p>This field displays the product variance.</p> <p>The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.</p>
Deposit Variance	<p>[Mandatory, Numeric, Two, Five]</p> <p>Type the deposit variance defined for the particular term deposit under the TD account.</p> <p>The variance specified should be within the minimum and maximum variance specified at the product level.</p>
Net Rate	<p>[Display]</p> <p>This field displays the rate at which the interest is paid against the deposit.</p> <p><i>Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance</i></p> <p>The net rate should be within the minimum and maximum interest rate, specified at the product level.</p>
Scheme Variance	<p>[Display]</p> <p>This field displays the scheme variance.</p>
Scheme Rate	<p>[Display]</p> <p>This field displays the scheme rate.</p>
Annual Equivalent Rate	<p>[Display]</p> <p>This field displays the annual equivalent rate. AER is the annualized rate of return which the bank pays to the customer.</p> <p>It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when interest is finally paid out to the customer, the AER is to be published along with the actual interest rate which is paid to the customer. So for all deposits, including CASA, Term Deposits, Notice and structured deposits AER should be computed and displayed.</p> <p>The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.</p>

Field Name	Description
Next Int. Pay Date	<p>[Display]</p> <p>This field displays the next interest pay date.</p> <p>Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date.</p> <p>Consider the following example:</p> <p>Interest Payout Frequency = Quarterly</p> <p>Interest Compounding Frequency = Monthly</p> <p>Deposit initiated date = 31/12/2003</p> <p>Next Interest Payout Date = 31/03/2004.</p>
Next Int. Comp. Date	<p>[Display]</p> <p>This field displays the next interest compounding date.</p> <p>Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date.</p> <p>Consider the following example:</p> <p>Interest Payout Frequency = Quarterly</p> <p>Interest Compounding Frequency = Monthly</p> <p>Deposit initiated date = 31/12/2003</p> <p>Next Interest Compounding Date = 31/01/2004.</p>
Maturity Amount	<p>[Display]</p> <p>This field displays the total amount to be received on the maturity of the deposit.</p> <p>This amount is inclusive of the TDS, if any.</p>
Deposit Number	<p>[Display]</p> <p>This field displays the deposit number of the customer.</p> <p>The deposit number signifies the number of deposits opened in an account.</p> <p>The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.</p>
User Ref No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number.</p>
Txn. Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration for the transaction.</p> <p>The system displays the default narration "Payin By DD".</p>

Field Name	Description
Business Acquirer Id	<p>[Mandatory, Pick List]</p> <p>Select the business acquirer id from the pick list.</p> <p>By default,the system displays the teller id who has performed the transaction.</p>
Payout Instruction Details	
Interest Payout Mode	<p>[Mandatory , Drop-Down]</p> <p>Select the interest payout mode from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Pay By Cheque • Transfer to Savings Account • Transfer to GL Account
Interest Payout CASA	<p>[Conditional, Numeric, 14]</p> <p>Type the CASA account number to which the interest payout is to be transferred.</p> <p>The name of CASA account holder is displayed in the adjacent field.</p> <p>This field is enabled and mandatory, if Transfer to Savings Account option is selected from the Interest Payout Mode drop-down list.</p>
Interest Payout GL	<p>[Conditional, Numeric, 10]</p> <p>Type the GL account number to which the interest payout is to be transferred.</p> <p>The name of GL account holder is displayed in the adjacent field.</p> <p>This field is enabled and mandatory, if Transfer to GL Account option is selected from the Interest Payout Mode drop-down list.</p>
Maturity Instructions	<p>[Mandatory , Drop-Down]</p> <p>Select the maturity instructions from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • No Instructions • Redeem Principal - In this case, the user will setup as redeem P+I • Renew Principal - In this case, the user will setup as Renew P, Payout I <p>Maturity amount gets capture at the time of payin to TD account</p>

Field Name	Description
Pay Mode	<p>[Conditional, Drop-Down]</p> <p>Select the mode of payment from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Pay By Cheque • Transfer to Savings Account • Transfer to GL Account <p>This field is enabled, if Redeem Principal option is selected from the Maturity Instructions drop-down list.</p>
Payout CASA	<p>[Conditional, Numeric, 14]</p> <p>Type the CASA account number to which the payout is to be transferred.</p> <p>The name of CASA account holder is displayed in the adjacent field.</p> <p>This field is enabled and mandatory, if Transfer to Savings Account option is selected from the Pay Mode drop-down list.</p>
Payout GL	<p>[Conditional, Numeric, 14]</p> <p>Type the GL account number to which the payout is to be transferred.</p> <p>The name of GL account holder is displayed in the adjacent field.</p> <p>This field is enabled and mandatory, if Transfer to GL Account option is selected from the Pay Mode drop-down list.</p>

[DD Liquidation By Cash](#)

DD Liquidation*

Liquidation Mode :

Serial No :

Liq Type :

Bank Code :

Payable Branch : Issuer Branch :

Cheque Ccy : Cheque Amount :

Cheque No : Routing No :

Cheque Status :

Issue Date : Liquidation Date :

Issue Mode :

Drawee Acct No : Passport / IC No :

Beneficiary Name :

Beneficiary Addr :

Lost/Caution Details :

Cheque Ccy : Txn Ccy :

Cheque Ccy Rate : Txn Ccy Rate :

Cheque Amount :

Charges (Lcy) :

Net Amount :

User Reference No :

Narrative :

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

UDF | OK | Close | Clear

Field Description

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

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

DD Liquidation Against A/c

DD Liquidation Against A/c*

Liquidation Mode :

Serial No :

Liq Type :

Bank Code :

Payable Branch : Issuer Branch :

Cheque Ccy : Cheque Amount :

Cheque No : Routing No :

Cheque Status :

Issue Date : Liquidation Date :

Issue Mode :

Drawee Acct No : Passport / IC No :

Beneficiary Name :

Beneficiary Addr :

Lost/Caution Details :

Account No :

Acct Ccy : Cheque Ccy :

Acct Ccy Rate : Cheque Ccy Rate :

Cheque Amount :

Charges (Lcy) :

Acct Amount :

User Reference No :

Narrative :

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

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the CASA account number which will be credited with DD liquidation proceeds. The adjacent field displays the name of the customer.
Acct Ccy	[Display] This field displays the currency assigned to the product under which the account is opened. All the entries are posted in the account in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Cheque Ccy	[Display] This field displays the currency in which the DD has been issued. The cheque currency is converted into the transaction currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.

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

DD Liquidation By GL

DD Liquidation By GL* 🔍 📄 🗑

Liquidation Mode :

Serial No :

Liq Type :

Bank Code :

Payable Branch : ... SANTACRUZ - MUMBAI Issuer Branch : ... SANDOZ - MUMBAI

Cheque Ccy : Cheque Amount :

Cheque No : Routing No :

Cheque Status :

Issue Date : Liquidation Date :

Issue Mode :

Drawee Acct No : Passport / IC No :

Beneficiary Name :

Beneficiary Addr :

Lost/Caution Details :

GL Ccy :

Cheque Ccy Rate : GL Ccy Rate :

Charges (Lcy) :

GL Acct Amount :

GL Acct No : ...

User Reference No :

Narrative :

Field Description

Field Name	Description
GL Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the GL currency from the drop-down list.</p> <p>This is the currency of the GL that will be credited when the DD is liquidated The GL currency then gets converted to the local currency of the bank for posting of GL entries.</p>
Cheque Ccy Rate	<p>[Display]</p> <p>This field displays the rate of conversion to be used for converting the DD currency to the local currency of your bank.</p> <p>The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>

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

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

18. The system displays the serial number. Click the **Ok** button.

3.6. 6505 - Quick Payin By Cheque

Using this option, you can deposit a cheque in the customer's term deposit account as pay-in. This option offers a quicker solution for term deposit pay-in.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To perform quick payin by cheque

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

Quick Payin By Cheque

The screenshot shows the 'Quick Payin By Cheque' window with the following fields and values:

- Account Number:** [Empty]
- Principal Balance:** [Empty]
- Acy Rate:** [Empty]
- Payin Amount:** [Empty]
- Txn Amount:** [Empty]
- Compounding Frequency:** [Empty]
- Base for rate:** Incremental Amount
- Maturity Date Factor:** Term (selected)
- Value Date:** 31/01/2011
- Term:** 0 Months, 0 Days
- Int. Start Date:** 31/01/2011
- Maturity Date:** 01/01/1800
- Next Int. Pay Date:** 01/01/1800
- Maturity Amount:** 0.00
- Deposit Number:** [Empty]
- User Ref No:** [Empty]
- Txn. Narrative:** Initial Payin By Cheque
- Business Acquirer Id:** TZARTAB
- Account Ccy:** [Empty]
- Txn Ccy:** [Empty]
- Txn Rate:** [Empty]
- Int Payout Frequency:** [Empty]
- Rate Section:**
 - Interest Rate: 0.00000
 - Product Variance: 0.00000
 - Deposit Variance: 0.00000
 - Net Rate: 0.00000
 - Scheme Variance: 0.00000
 - Scheme Rate: 0.00000
 - Annual Equivalent Rate: 0.00000
- Next Int. Comp. Date:** 01/01/1800
- Payout Instruction Details:**
 - Interest Payout Mode: [Empty]
 - Maturity Instructions: [Empty]
 - Pay Mode: [Empty]

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

Field Description

Field Name	Description
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Field Name	Description
Account Number	<p>[Mandatory, Numeric, 14]</p> <p>Type the TD account number in which you want to do the pay-in. The name of the account holder is displayed in the adjacent field.</p>
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a TD product is USD, the account opened under that product has USD as its account currency.</p>
Principal Balance	<p>[Display]</p> <p>This field displays the principal balance of the TD account.</p> <p>Principal balance is the sum of the principal amount of all the deposits, falling under a single TD account.</p> <p>The account currency is displayed in the adjacent field.</p>
Txn Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the transaction currency from the drop-down list.</p> <p>While posting the transaction entries to the account, the account currency is converted into the account currency, based on the defined transaction rate.</p>
Acy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p>
Txn Rate	<p>[Conditional, Numeric, Three]</p> <p>Type the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>If the transaction currency is set to non INR, this field will default to an appropriate exchange rate with respect to local currency.</p> <p>If the transaction currency is INR and EUR this field will not be allowed to be edited. This field is default to 1 when transaction currency is INR.</p> <p>This field is enabled for editing if the option other than INR and EUR is selected in Txn Ccy drop-down list.</p>
Payin Amount	<p>[Display]</p> <p>This field displays the initial amount which the customer has to deposit.</p>
Txn Amount	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the transaction amount.</p>

Field Name	Description
Compounding Frequency	[Display] This field displays the Compounding Frequency as per the entry in the product level
Int Payout Frequency	[Display] This field displays the Int Payout Frequency as per the entry in the product level.
Base for rate	[Mandatory, Drop down] Select the base for rate. The options are: <ul style="list-style-type: none"> • Incremental Amount • Cumulative For The Deposit • Cumulative For All Deposits
Maturity Date Factor	[Mandatory, Radio Button] Click on the appropriate option. The options are: <ul style="list-style-type: none"> • Term • Maturity Date
Term	
Value Date	[Display] This field displays the value date of the TD. The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective.
Term	[Conditional, Numeric, Four, Four] Type the term in months and days for which the TD is being initiated. The term should be within the maximum and minimum limits specified at the product level. This field is enabled if the Term option is selected in the Maturity Date Factor field.
Int Start Date	[Display] This field displays the interest start date. It is same as value date.
Maturity Date	[Conditional, Pick List, dd/mm/yyyy] Select the date on which the new deposit will mature from the pick list. The interest start date determines the maturity date of the deposit. This field is enabled if the Maturity Date option is selected in the Maturity Date Factor field.

Field Name	Description
Rate	
Interest Rate	<p>[Display]</p> <p>This field displays the rate of interest for the new TD account.</p>
Product Variance	<p>[Display]</p> <p>This field displays the product variance.</p> <p>The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.</p>
Deposit Variance	<p>[Mandatory, Numeric, Two]</p> <p>Type the deposit variance defined for the particular term deposit under the TD account.</p> <p>The variance specified should be within the minimum and maximum variance specified at the product level.</p>
Net Rate	<p>[Display]</p> <p>This field displays the rate at which the interest is paid against the deposit.</p> <p><i>Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance</i></p> <p>The net rate should be within the minimum and maximum interest rate, specified at the product level.</p>
Scheme Variance	<p>[Display]</p> <p>This field displays the scheme variance.</p>
Scheme Rate	<p>[Display]</p> <p>This field displays the scheme rate.</p>
Annual Equivalent Rate	<p>[Display]</p> <p>This field displays the annual equivalent rate. AER is the annualized rate of return which the bank pays to the customer.</p> <p>It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when interest is finally paid out to the customer, the AER is to be published along with the actual interest rate which is paid to the customer. So for all deposits, including CASA, Term Deposits, Notice and structured deposits AER should be computed and displayed.</p> <p>The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.</p>

Field Name	Description
Next Int. Pay Date	<p>[Display]</p> <p>This field displays the next interest pay date.</p> <p>Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date.</p> <p>Consider the following example:</p> <p>Interest Payout Frequency = Quarterly</p> <p>Interest Compounding Frequency = Monthly</p> <p>Deposit initiated date = 31/12/2003</p> <p>Next Interest Payout Date = 31/03/2004.</p>
Next Int. Comp. Date	<p>[Display]</p> <p>This field displays the next interest compounding date.</p> <p>Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date.</p> <p>Consider the following example:</p> <p>Interest Payout Frequency = Quarterly</p> <p>Interest Compounding Frequency = Monthly</p> <p>Deposit initiated date = 31/12/2003</p> <p>Next Interest Compounding Date = 31/01/2004.</p>
Maturity Amount	<p>[Display]</p> <p>This field displays the total amount to be received on the maturity of the deposit.</p> <p>This amount is inclusive of the TDS, if any.</p>
Deposit Number	<p>[Display]</p> <p>This field displays the deposit number.</p> <p>The deposit number signifies the number of deposits opened in an account.</p> <p>The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.</p>
User Ref No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number.</p>
Txn. Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration for the transaction.</p> <p>By default the system displays Payin By Cheque.</p>

Field Name	Description
Business Acquirer Id	<p>[Mandatory, Pick List]</p> <p>Select the business acquirer id from the pick list.</p> <p>By default,the system displays the teller id who has performed the transaction.</p>
Payout Instructions Details	
Interest Payout Mode	<p>[Mandatory , Drop-Down]</p> <p>Select the interest payout mode from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Pay By Cheque • Transfer to Savings Account • Transfer to GL Account
Maturity Instructions	<p>[Mandatory , Drop-Down]</p> <p>Select the maturity instructions from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • No Instructions • Redeem Principal - In this case, the user will setup as redeem P+I • Renew Principal - In this case, the user will setup as Renew P, Payout I <p>Maturity amount gets capture at the time of payin to TD account</p>
Pay Mode	<p>[Conditional, Drop-Down]</p> <p>Select the mode of payment from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Pay By Cheque • Transfer to Savings Account • Transfer to GL Account <p>This field is enabled, if Redeem Principal option is selected from the Maturity Instructions drop-down list.</p>

3. Enter the account number and press the <Tab> or <Enter> key.
4. Click on the appropriate maturity date factor.
5. Enter the other relevant details.

Quick Payin By Cheque

Quick Payin By Cheque*

Account Number: 5030000258114 DEEPALI B OJHA Account Ccy: INR
 Principal Balance: INR 0.00 Txn Ccy: INR
 Acy Rate: 1.00000 Txn Rate: 1.00000
 Payin Amount: 1,00,000.00
 Txn Amount: 1,00,000.00
 Compounding Frequency: At Maturity Int Payout Frequency: Monthly
 Base for rate: Incremental Amount
 Maturity Date Factor: Term Maturity Date

Term
 Value Date: 01/09/2012
 Term: 6 Months 0 Days
 Int. Start Date: 01/09/2012
 Maturity Date: 01/03/2013

Rate
 Interest Rate: 5.47000
 Product Variance: 0.00000
 Deposit Variance: 0.00000
 Net Rate: 5.47000
 Scheme Variance: 0.00000
 Scheme Rate: 0.00000
 Annual Equivalent Rate: 5.47000

Next Int. Pay Date: 01/10/2012
 Maturity Amount: 1,00,000.00
 Deposit Number:
 User Ref No:
 Txn. Narrative: Initial Payin By Cheque
 Business Acquirer Id: TZARTAB

Next Int. Comp. Date: 01/03/2013

Maturity Amount is calculated without considering tax.

Payout Instruction Details
 Interest Payout Mode: Transfer to Savings Account
 Maturity Instructions: Redeem Principal
 Pay Mode: Transfer to Savings Account

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

UDF OK Close Clear

6. Click the **UDF** button.
7. Enter the relevant details and click the **Validate** button. The system displays the message "Validation Procedure Completed".
8. Click the **Ok** button. The system displays the main screen.
9. Click the **Instrument** link.
10. Enter the relevant details and click the **Ok** button. The system displays the main screen
11. Click the **Ok** button.
12. The system displays the message "Authorization Required. Do You want to continue?". Click the **OK** button.
13. The system displays the **Authorization Reason** screen.
14. Enter the relevant information and click the **Grant** button.
15. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
16. The system displays the **Document Receipt** screen.
17. Select the receipt you want to print and click the **Ok** button.
OR
Click the **Cancel** button.

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

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

4. Interest Payout Transaction

4.1. 1337 - TD Interest Payout Inquiry

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

Following are the interest rate types:

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

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

Note: DD limit amount breach as an exception will be made overrideable in this screen.

Definition Prerequisites

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

Modes Available

Not Applicable

To inquire about interest payout

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

TD Interest Payout Inquiry

FROM (6006) EJ KINDLY SUBMIT THE TXNS IN AUTH GRANTED STATUS TO COMPLETE THE TXN.

Account No:

Account Ccy:

Deposit No:

Payout Mode:

Total Interest:

Tax Calculated On Withdrawal:

Net Interest Payout:

Field Description

Field Name	Description
Account No	<p>[Mandatory, Numeric, 14]</p> <p>Type the TD account number for which the interest has to be paid out.</p> <p>The name of the account holder is displayed in the adjacent field.</p>
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
Deposit No	<p>[Mandatory, Pick List]</p> <p>Select the term deposit number from the pick list.</p> <p>You can select the Deposit Number for which the interest needs to be paid, in case of deposit level payout.</p>

Field Name	Description
Payout Mode	<p>[Mandatory, Drop-Down]</p> <p>Select the payment mode of TD from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Bankers Cheque • Cash • Demand Draft • Transfer to External Account • Transfer to GL Account • Transfer to Loans Account • Transfer to Savings Account • Transfer to TD Product
Total Interest	<p>[Display]</p> <p>This field displays the total interest amount when you enter the TD account number and deposit number.</p>
Tax Calculated on Withdrawal	<p>[Display]</p> <p>This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.</p>
Net Interest Payout	<p>[Display]</p> <p>This field displays the interest payout amount when you enter the TD account number and deposit number (in case of deposit level payout).</p>

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

TD Interest Payout Inquiry

TD Interest Payout Inquiry

FROM (6006) EJ KINDLY SUBMIT THE TXNS IN AUTH GRANTED STATUS TO COMPLETE THE TXN.

Account No:	00447460000025	SAISH
Account Ccy:	INR	
Deposit No:	1	
Payout Mode:	Cash	
Total Interest:	0.70	
Tax Calculated:	0.00	
Net Interest Payout:	0.7	

Ok Cancel

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

TD Interest Payout - BC

The screenshot shows a window titled "TD Interest Payout Inquiry" with the following fields and values:

- Account No : 0044746000002 SAISH
- Account Ccy : INR
- Deposit No : 1
- Bank Code : HDFC BANK LIMITED
- Cheque Ccy : INR
- Acct Ccy Rate : 1.00000
- Cheque Ccy Rate : 1.00000
- Int Payout Amt : 0.70
- Tax Calculated : 0.00
- Net Interest Payout : 0.7
- Charges (Lcy) : 0
- Cheque Amount : 0.7
- Cheque Date : 15/01/2001
- Serial No :
- Micr No : 4512
- Routing No : 400240002
- Beneficiary Name : SAISH
- Passport / IC No : 444GF454512
- Beneficiary Addr : 101 Royal Towers, Pali Hill, Bandra
- User Reference No :
- Narrative : TD. Interest Payout By BC.

At the bottom right, there are "Ok" and "Cancel" buttons. A small "Other Transactions" tab is visible at the bottom left.

Field Description

Field Name	Description
Account No	<p>[Display]</p> <p>This field displays the account number as specified in the TD Interest Payout Inquiry screen.</p> <p>The name of the TD account holder is displayed in the adjacent field.</p>
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
Deposit No	<p>[Display]</p> <p>This field displays the deposit number for which the interest needs to be paid, as specified in the TD Interest Payout Inquiry screen.</p>

Field Name	Description
Bank Code	<p>[Mandatory, Drop-Down]</p> <p>Select the bank code of the bank, on which the BC will be drawn from the drop-down list.</p> <p>A list of banks on which the BC can be issued is maintained in Issuer Code Maintenance option</p> <p>A bank usually issues a BC of its own bank branch.</p>
Cheque Ccy	<p>[Mandatory, Pick List]</p> <p>Select the cheque currency in which the BC will be issued from the pick list.</p>
Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.</p>
Cheque Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the cheque currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p> <p>The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the cheque currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.</p>
Int Payout Amt	<p>[Display]</p> <p>This field displays the interest amount to be paid to the customer in the account currency.</p> <p>The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p>
Tax Calculated	<p>[Display]</p> <p>This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.</p>
Net Interest Payout	<p>[Display]</p> <p>This field displays the interest amount to be paid to the customer in the account currency.</p> <p>The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p>

Field Name	Description
Charges (Lcy)	<p>[Display]</p> <p>This field displays the charges levied for issuing the BC.</p> <p>The charges will be denominated in the local currency of the bank. If the charges pertain to our bank, they are attached at the Transaction Mnemonic level. For charges levied by issuer, the attachment is done at Issuer Master Maintenance. Such charges are deducted from the interest payout amount and the BC is issued for the net amount.</p>
Cheque Amount	<p>[Display]</p> <p>This field displays the transaction amount to be paid in the cheque currency.</p> <p>The transaction amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The transaction amount is converted into the cheque currency for the payout of the transaction amount.</p>
Cheque Date	<p>[Mandatory, dd/mm/yyyy]</p> <p>Type the issue date of the BC that will be printed on the instrument. This date will be the posting date.</p>
Serial No	<p>[Display]</p> <p>This field displays the serial number of the BC.</p> <p>At the time of issue, for a remittance instrument such as a BC or DD, the system generates a serial number that includes the branch code. The serial number for each instrument type is maintained separately. On reversal of an instrument issue, the instrument serial number is not reused for the next instrument issue.</p> <p>When an instrument comes into clearing, it may be referred to with an MICR number, which needs to be maintained for each instrument, if it is expected through an inward clearing batch. If the teller liquidates an instrument, the instrument serial number enables the system to track the instrument uniquely.</p>
Micr No	<p>[Mandatory, Alphanumeric, 12]</p> <p>Type the MICR number.</p> <p>For every remittance instrument, it is necessary to maintain an MICR number. The MICR number will be printed on the instrument, if the instrument is expected to come in for inward clearing. A cross reference is maintained with the system-generated serial number, to enable the system to track the instrument.</p>

Field Name	Description
Routing No	<p>[Mandatory, Numeric, Nine]</p> <p>Type the routing number against which the cheque has been drawn.</p> <p>The routing number is the combination of the bank code and the branch code.</p> <p>The combination can be obtained from the Routing Branch Maintenance option.</p> <p>Routing Number⁸ = Sector Code / Bank Code + Branch Code</p> <p>For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.</p> <p>The system may not allow a bank's own cheques to be deposited, thus encouraging the internal bank transactions to be done through transfer of funds. This feature is bank configurable.</p>
Beneficiary Name	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the name of the beneficiary of the BC.</p>
Passport / IC No	<p>[Mandatory, Alphanumeric, 14]</p> <p>Type the passport/IC number collected from the beneficiary of the BC.</p>
Beneficiary Addr	<p>[Optional, Alphanumeric, 35]</p> <p>Type the contact address of the beneficiary.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to the customer.</p>
Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p> <p>This field displays the default narration, based on the transaction. The user can change the narration, if required.</p>

⁸(It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

TD Interest Payout - Cash

TD Interest Payout By Cash*

Account No : 0044746000025 SAISH

Account Ccy : INR Txn Ccy : INR

Acct Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000

Deposit No : 1

Int Payout Amount : 0.70

Tax Calculated: 0.00

Net Interest Payout : 0.70

Txn Amount : 0.70

User Reference No :

Narrative : TD, Interest Payout By Cash

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

UDF OK Close Clear

Field Description

Field Name	Description
Account No	<p>[Display]</p> <p>This field displays the account number as specified in the TD Interest Payout Inquiry screen.</p> <p>The name of the TD account holder is displayed in the adjacent field.</p>
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
Txn Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the currency of the cheque from the drop-down list.</p> <p>This field, by default, displays the account currency as the transaction currency.</p>

Field Name	Description
Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Txn Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Deposit No	<p>[Display]</p> <p>This field displays the deposit number for which the interest needs to be paid.</p>
Int Payout Amount	<p>[Display]</p> <p>This field displays the net interest amount.</p> <p>The net interest amount to be paid to the customer in the account currency is the difference between the total interest amount and the tax calculated on the same.</p>
Tax Calculated	<p>[Display]</p> <p>This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.</p>
Net Interest Payout	<p>[Display]</p> <p>This field displays the interest amount to be paid to the customer in the account currency.</p> <p>The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p>
Txn Amount	<p>[Display]</p> <p>This field displays the interest amount to be paid, in the transaction currency.</p> <p>The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The interest amount is converted into the transaction currency for the payout of the interest.</p>

Field Name	Description
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration, if required.

TD Interest Payout - DD

The screenshot shows the 'TD Interest Payout Inquiry' window with the following fields and values:

- Account No : 0044746000002 SAISH
- Account Ccy : INR
- Deposit No : 1
- Bank Code : ANDHRA BANK
- Payable Branch : 1 ALLAGADDA - 0020
- Cheque Ccy : INR
- Acct Ccy Rate : 1.00000
- Int Payout Amt : 0.70
- Tax Calculated : 0.00
- Net Interest Payout : 0.7
- Charges (Lcy) : 0
- Cheque Amount : 0.7
- Cheque Date : 08/01/2008
- Micr No : 457
- Beneficiary Name : Saish
- Beneficiary Addr : West tower, Andheri, Mumbai
- User Reference No :
- Narrative : TD. Interest Payout By DD.
- Cheque Ccy Rate : 1.00000
- Serial No :
- Routing No : 400240002
- Passport / IC No : GF23980

At the bottom, there is a section for 'Other Transactions' and 'Service Charge Details', and 'Ok' and 'Cancel' buttons.

Field Description

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

Field Name	Description
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
Deposit No	<p>[Display]</p> <p>This field displays the deposit number, for which the interest needs to be paid, as specified in the TD Interest Payout Inquiry screen.</p>
Bank Code	<p>[Mandatory, Drop-Down]</p> <p>Select the bank code of the bank, on which the DD is drawn from the drop-down list. A list of banks on which the DD can be issued is maintained in Issuer Maintenance (Fast Path: BAM09) option.</p>
Payable Branch	<p>[Optional, Pick List]</p> <p>Select the branch name and the location of the bank/branch at which the DD is payable from the pick list.</p>
Cheque Ccy	<p>[Mandatory, Pick List]</p> <p>Select the cheque currency in which the DD will be issued from the pick list.</p> <p>While posting the transaction entries to the account, the cheque currency is converted into the account currency, based on the defined transaction rate.</p>
Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.</p>
Cheque Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the cheque currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p> <p>The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the cheque currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.</p>

Field Name	Description
Int Payout Amt	<p>[Display]</p> <p>This field displays the interest amount to be paid to the customer in the account currency.</p> <p>The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts</p>
Tax Calculated	<p>[Display]</p> <p>This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.</p>
Net Interest Payout	<p>[Display]</p> <p>This field displays the interest amount to be paid to the customer in the account currency.</p> <p>The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p>
Charges (Lcy)	<p>[Display]</p> <p>This field displays the charges levied for issuing the DD.</p> <p>The charges will be calculated in the local currency of the bank. If the charges pertain to our bank, they are attached at the Transaction Mnemonic level. For charges levied by issuer, the attachment is done at Issuer Master Maintenance. Such charges are deducted from the interest payout amount and the DD is issued for the net amount.</p>
Cheque Amount	<p>[Display]</p> <p>This field displays the transaction amount to be paid in the cheque currency.</p> <p>The transaction amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The transaction amount is converted into the cheque currency for the payout of the transaction amount.</p>
Cheque Date	<p>[Mandatory, dd/mm/yyyy]</p> <p>Type the issue date of the DD that will be printed on the instrument. This date will be the posting date.</p>

Field Name	Description
Serial No	<p>[Display]</p> <p>This field displays the serial number.</p> <p>At the time of issue, for a remittance instrument such as a BC or DD, the system generates a serial number that includes the branch code. The serial number for each instrument type is maintained separately. On reversal of an instrument issue, the instrument serial number is not reused for the next instrument issue.</p> <p>When an instrument comes into clearing, it may be referred to with an MICR number, which needs to be maintained for each instrument, if it is expected through an inward clearing batch. If the teller liquidates an instrument, the instrument serial number enables the system to track the instrument uniquely.</p>
Micr No	<p>[Optional, Alphanumeric, 12]</p> <p>Type the MICR number.</p> <p>For every remittance instrument, it is necessary to maintain an MICR number. The MICR number will be printed on the instrument, if the instrument is expected to come in for inward clearing. A cross reference is maintained with the system-generated serial number, to enable the system to track the instrument.</p>
Routing No	<p>[Mandatory, Numeric, Nine]</p> <p>Type the routing number against which the cheque has been drawn.</p> <p>The routing number is the combination of the bank code and the branch code.</p> <p>The combination can be obtained from the Routing Branch Maintenance (Fast Path: STM54) option.</p> <p><i>Routing Number = Sector Code / Bank Code + Branch Code</i></p> <p><i>For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.</i></p> <p>For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up at Settlement Bank Parameters (Fast Path: STM59) option.</p> <p>The system may not allow a bank's own cheques to be deposited, thus encouraging the internal bank transactions to be done through transfer of funds. This feature is bank configurable.</p>
Beneficiary Name	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the name of the beneficiary of the DD.</p>

Field Name	Description
Passport/IC No	[Mandatory, Alphanumeric, 14] Type the appropriate passport/IC number. This is the identification number, collected from the beneficiary of the DD.
Beneficiary Addr	[Optional, Alphanumeric, 35] Type the contact address of the beneficiary.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration, if required.

TD Interest Payout - Transfer To External A/C

The screenshot shows a window titled "TD Interest Payout Inquiry" with the following fields:

- TD Account No : 000000002741 SALIM
- TD Account Coy : INR
- External Bank : test bank
- External Branch : [dropdown]
- External Acct No. : [input] External Acct Coy : [dropdown]
- TD Acct. Coy Rate : [input] External Acct Coy Rate : [input]
- Deposit No: [input] 2
- Redemp Amount : [input] 0.05
- Tax Calculated : [input] 0.00
- Net Interest Payout : [input] 0.05
- Ext Acct Amount : [input]
- Narrative : TD. Interest Payout To External Accour

Buttons for "Ok" and "Cancel" are visible at the bottom right of the window.

Field Description

Field Name	Description
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Field Name	Description
TD Account No	<p>[Display]</p> <p>This field displays the account number as specified in the TD Interest Payout Inquiry screen.</p> <p>The name of the TD account holder is displayed in the adjacent field.</p>
TD Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.</p>
External Bank	<p>[Mandatory, Drop-Down]</p> <p>Select the bank in which the external account is held from the drop-down list.</p>
External Branch	<p>[Mandatory, Drop-Down]</p> <p>Select the home branch where the external account is opened and maintained from the drop-down list.</p>
External Acct No.	<p>[Mandatory, Alphanumeric, 14]</p> <p>Type the external account number to which the redemption amount is to be credited.</p>
External Acct Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the external account currency in which the redemption payout will be done from the drop-down list.</p> <p>While posting the transaction entries to the account, the external account currency is converted into the account currency, based on the defined transaction rate.</p>
TD Acct. Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p> <p>The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.</p>

Field Name	Description
External Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the external account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p> <p>The teller's right to change the external account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the external account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.</p>
Deposit No	<p>[Display]</p> <p>This field displays the deposit number for which the interest needs to be paid, as specified in the TD Interest Payout Inquiry screen.</p>
Redemp Amount	<p>[Display]</p> <p>This field displays the interest amount in the account currency. The redemption amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts.</p>
Tax Calculated	<p>[Display]</p> <p>This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.</p>
Net Interest Payout	<p>[Display]</p> <p>This field displays the interest amount to be paid to the customer in the account currency.</p> <p>The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p>
Ext Acct Amount	<p>[Display]</p> <p>This field displays the interest amount to be paid in the external account currency.</p> <p>The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The interest amount is converted into the external account currency for the payout of the interest amount.</p>
Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p>

TD Interest Payout - Transfer To GL

TD Interest Payout Inquiry

TD Acct No : 00000002741 SALIM

TD Acct Ccy : INR

GL Acct Ccy : INR

GL Acct No : 110001001 REP LINE TEST GL LOANS

TD Acct Ccy Rate : 1.00000 GL Acct Ccy Rate : 1.00000

Deposit No : 2

Redemption Amt : 0.05

Tax Calculated : 0.00

Net Interest Payout : 0.05

GL Acct Amount : 0.05

Narrative : TD: Interest Payout To GL

Ok Cancel

Field Description

Field Name	Description
TD Acct No	<p>[Display]</p> <p>This field displays the account number as specified in the TD Interest Payout Inquiry screen.</p> <p>The name of the TD account holder is displayed in the adjacent field.</p>
TD Acct Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.</p>

Field Name	Description
GL Acct Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the GL account currency in which the redemption payout will be done from the drop-down list.</p> <p>While posting the transaction entries to the account, the GL account currency is converted into the account currency, based on the defined transaction rate.</p>
GL Acct No	<p>[Mandatory, Pick List]</p> <p>Select the GL account number from the pick list.</p> <p>The TD interest amount will be credited to this account.</p>
TD Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p> <p>The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are the same, the field takes a default value as 1 which cannot be modified.</p>
GL Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the GL account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p> <p>The teller's right to change the GL account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the GL account currency and the local currency are the same, the field takes a default value as 1 which cannot be modified.</p>
Deposit No	<p>[Display]</p> <p>This field displays the deposit number for which the interest needs to be paid, as specified in the TD Interest Payout Inquiry screen.</p>
Redemption Amt	<p>[Display]</p> <p>This field displays the redemption amount in the account currency.</p> <p>The redemption amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p>
Tax Calculated	<p>[Display]</p> <p>This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.</p>

Field Name	Description
Net Interest Payout	<p>[Display]</p> <p>This field displays the interest amount to be paid to the customer in the account currency.</p> <p>The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p>
GL Acct Amount	<p>[Display]</p> <p>This field displays the amount converted into the GL account currency, to which the interest amount is credited.</p> <p>The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The interest amount is converted into the GL account currency for the payout of the interest amount.</p>
Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p>

TD Interest Payout - Transfer To Loans

TD Interest Payout Inquiry

TD Acct No : 000000002741 SALIM

TD Acct Ccy : INR

Deposit No : 2

Loans Acct No : 000000000737 PAO A&G

Loans Acct Ccy : INR

TD Acct Ccy Rate : 1.00000 Loans Acct Ccy Rate : 1.00000

Redemption Amt : 0.05

Tax Calculated : 0.00

Net Interest Payout : 0.05

Loans Amount : 0.05

Narrative : TD. Interest Payout To Loan

Ok Cancel

Field Description

Field Name	Description
TD Acct No	<p>[Display]</p> <p>This field displays the account number as specified in the TD Interest Payout Inquiry screen.</p> <p>The name of the TD account holder is displayed in the adjacent field.</p>
TD Acct Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.</p>
Deposit No	<p>[Display]</p> <p>This field displays the deposit number for which the interest needs to be paid, as specified in the TD Interest Payout Inquiry screen.</p>
Loans Acct No	<p>[Mandatory, Alphanumeric, 14]</p> <p>Type the loans account number.</p> <p>The TD interest amount will be credited to this account.</p>
Loans Acct Ccy	<p>[Display]</p> <p>This field displays the loans account currency.</p> <p>This is the currency in which the interest payout will be done.</p> <p>While posting the transaction entries to the account, the loans account currency is converted into the account currency, based on the defined transaction rate.</p>
TD Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p> <p>The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.</p>

Field Name	Description
Loans Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the loan account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p> <p>The teller's right to change the loans account currency value is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the loan account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.</p>
Redemption Amt	<p>[Display]</p> <p>This field displays the interest amount in the account currency. The redemption amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts.</p>
Tax Calculated	<p>[Display]</p> <p>This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.</p>
Net Interest Payout	<p>[Display]</p> <p>This field displays the interest amount to be paid to the customer in the account currency.</p> <p>The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p>
Loans Amount	<p>[Display]</p> <p>This field displays the interest amount to be paid in the loans account currency.</p> <p>The interest amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts. The interest amount is converted into the loans account currency for the payout of the interest amount.</p>
Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p>

TD Interest Payout - Transfer to Savings

TD Interest Payout Inquiry

TD Acct No : 00000002741 SALIM

TD Acct Ccy : INR

Deposit No : 2

Sav Acct No : 00000003533 JACKIE JASON

Sav Acct Ccy : INR

TD Acct Ccy Rate : 1.00000 Sav Acct Ccy Rate : 1.00000

Redemption Amt : 0.05

Tax Calculated : 0.00

Net Interest Payout : 0.05

Savings Amount : 0.05

Narrative : TD: Interest Payout To Savings

Ok Cancel

Field Description

Field Name	Description
TD Acct No	<p>[Display]</p> <p>This field displays the account number as specified in the TD Interest Payout Inquiry screen.</p> <p>The name of the TD account holder is displayed in the adjacent field.</p>
TD Acct Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.</p>
Deposit No	<p>[Display]</p> <p>This field displays the deposit number for which the interest needs to be paid, as specified in the TD Interest Payout Inquiry screen.</p>

Field Name	Description
Sav Acct No	<p>[Mandatory, Alphanumeric, 14]</p> <p>Type the savings account number.</p> <p>The TD interest amount will be credited to this account.</p>
Sav Acct Ccy	<p>[Display]</p> <p>This field displays the saving account currency.</p> <p>This is the currency in which the interest will be paid.</p> <p>While posting the transaction entries to the account, the savings account currency is converted into the account currency, based on the defined transaction rate.</p>
TD Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p> <p>The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.</p>
Sav Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the savings account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p> <p>The teller's right to change the savings account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the savings account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.</p>
Redemption Amt	<p>[Display]</p> <p>This field displays the TD interest amount to be credited to the savings account.</p> <p>The redemption amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts.</p>
Tax Calculated	<p>[Display]</p> <p>This field displays the tax amount which will be deducted from the total interest amount, when you enter the TD account number and deposit number.</p>

Field Name	Description
Net Interest Payout	<p>[Display]</p> <p>This field displays the interest amount to be paid to the customer in the account currency.</p> <p>The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p>
Savings Amount	<p>[Display]</p> <p>This field displays the redemption amount converted into the saving account currency, to which the interest amount is credited.</p>
Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p>

TD Interest Payout - Transfer To TD product

The screenshot shows a window titled "TD Interest Payout Inquiry" with the following fields and values:

- TD Acct No : 00447460000025 SAISH
- Acct Ccy : INR
- Product Name : 300 - FIXED DEPOSIT - RESIDENTS
- Txn Ccy : INR
- Acct Ccy Rate : 1.00000
- Txn Ccy Rate : 1.00000
- Int Payout Frq : Quarterly
- Compounding Frq : At Maturity
- Base Amount : Incremental Amount
- Annual Equivalent Rate :
- Maturity Date Factor : Term Maturity Date
- Payout Term : Months
- Maturity Date : 29/02/2008
- Int St Date : 29/02/2008
- Redemption Amt : 123.62
- Tax Calculated : 0.00
- Net Interest Payout : 123.62
- Txn Amount : 123.62
- Narrative : TD. Interest Payout To TD. Product

Buttons: Ok, Cancel

Field Description

Field Name	Description
TD Acct No	<p>[Display]</p> <p>This field displays the account number as specified in the TD Interest Payout Inquiry screen.</p> <p>The name of the TD account holder is displayed in the adjacent field.</p>
Acct Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.</p>
Product Name	<p>[Mandatory, Drop-Down]</p> <p>Select the name of the TD product from the drop-down list.</p>

Field Name	Description
Txn Ccy	<p>[Display]</p> <p>This field displays the currency of the cheque.</p> <p>This field, by default, displays the account currency as the transaction currency.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.</p>
Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.</p>
Txn Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.</p>
Int Payout Frq	<p>[Display]</p> <p>This field displays the interest payout frequency.</p>
Compounding Frq	<p>[Display]</p> <p>This field displays the compounding frequency set at the product level.</p>
Base Amount	<p>[Display]</p> <p>This field displays the base amount.</p>
Annual Equivalent Rate	<p>[Display]</p> <p>This field displays the annual equivalent rate.</p> <p>AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits</p>

Field Name	Description
Maturity Date Factor	[Mandatory, Radio Button] Click the option button to select the term or maturity date factor. If Maturity Date option is selected FLEXCUBE disables the Term field.
Payout Term	[Mandatory, Alphanumeric, 22] Type the term for which the TD is being maintained. The term should be within the maximum and minimum limits and should be equivalent to a multiple of the incremental term that is specified at the product level.
Maturity Date	[Conditional, Pick List, dd/mm/yyyy] Select the maturity date from the pick list. This field is enabled if the Maturity Date option is selected from the Maturity Date Factor field. The system will calculate the term by the difference between the maturity date and the value date and stamp the term in the related fields.
Int St Date	[Display] This field displays the interest start date.
Redemption Amt	[Display] This field displays the TD interest amount to be credited to the TD product in TD account currency.
Tax Calculated	[Display] This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.
Net Interest Payout	[Display] This field displays the interest amount to be paid to the customer in the account currency. The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Txn Amount	[Display] This field displays the actual redemption amount converted in the TD product currency.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration.

9. Click the **OK** button.
10. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

11. The system displays the **Document Receipt** screen.
12. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
13. The system displays the message "Printed Successfully?". Click the **Ok** button.
14. Click the **Cancel** button.
15. The system displays the serial number.

4.2. TD029 - TD Interest Adjustments

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

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To perform TD interest adjustments

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

TD Interest Adjustments

TD Interest Adjustments*

Account No : Org Deposit No : ...

Deposit No : Renewal No :

Transaction No :

Short Name :

Adjustment Details

Debit/Credit : ▼

Adjustment Amount :

Description :

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

UDF OK Close Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the TD account number.
Org Deposit No	[Mandatory, Pick List] Select the deposit number on which the adjustment transaction is to be performed, from the pick list.
Deposit No	[Display] This field displays the deposit number. The deposit number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Renewal No	[Display] This field displays the renewal number. Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Transaction No	[Display] This field displays the transaction number of the TD account.
Short Name	[Display] This field displays the short name of the customer.
Adjustment Details	
Debit/Credit	[Mandatory, Drop-Down] Select the debit or credit interest adjustment from the drop-down list. The options are: <ul style="list-style-type: none">• Credit• Debit A debit in the interest payable account will reduce the interest to be paid to the customer. The credit in the interest payable account will increase the banks interest liability. The debit entry for interest adjustment will take place if there is a credit entry for interest accrued on the account.

Field Name	Description
Adjustment Amount	[Mandatory, Numeric, 13, Two] Type the amount that has to be adjusted in the accrued amount. In case of debit interest adjustment there should be sufficient credit accrual available for setting off the debit.
Description	[Mandatory, Alphanumeric, 40] Type the description of the transaction.

3. Enter the account number and press the <Tab> or <Enter> key.
4. Select the original deposit number from the pick list.
5. Select the debit/credit type from the drop-down list, and enter the adjustment amount and description.

TD Interest Adjustments

The screenshot shows a software window titled "TD Interest Adjustments*". The window contains the following fields and values:

- Account No: 6100000174440
- Org Deposit No: 1
- Deposit No: 1
- Renewal No: 1
- Transaction No: (empty)
- Short Name: JOHNKENNEDY
- Debit/Credit: Credit
- Adjustment Amount: 100.00
- Description: Term Deposit

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

6. Click the **Ok** button.
7. The system displays the message "Authorization required. Do You Want to continue?". Click the **OK** button.
8. The system displays the **Authorization Reason** screen.
9. Enter the relevant information and click the **Ok** button.
10. The system displays the message "Interest adjusted". Click the **OK** button.

4.3. TD039 - TD Multiple Payout Instructions

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

The multiple payout options which can be set for :

- Interest earned
- Principal Amount
- Premature redemption

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

Definition Prerequisites

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

Modes Available

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

To add multiple payout instructions

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

TD Multiple Payout Instructions

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the TD account number of the customer, for which the payout instructions have to be specified.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Branch	[Display] This field displays the home branch where the TD account is opened and maintained.
Product	[Display] This field displays the product code.
Principal Balance	[Display] This field displays the TD account principal balance.

Field Name	Description
Account	[Display]
Currency	<p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p> <p>All the entries posted in the account are in the account currency.</p>

3. Click the **Add** button.
4. Enter the account number and press the **<Tab>** or **<Enter>** key. The system will fetch all the account information.

TD Multiple Payout Instructions

5. The system enables the **Payout Details** tab.
6. Select the payout type from the drop-down list.
7. Click on the pay mode the drop-down will be active.
8. Select the payout frequency and payout mode from the drop-down list and select the payout date from the pick list. These fields are enabled depending on the selection of Payout Type.
9. Click the **+** button to add a row.

Payout Details

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

- Interest
- Principal amount
- Premature redemption

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

Principal Summary

The screenshot shows the 'TD Multiple Payout Instructions' window. The 'Principal Summary' tab is active. The 'Payout Type' is set to 'Principal'. The 'Deposit No.' is 1, and the 'Payout Amount' is INR 1,000,000.00. Below this, a table displays the payout details:

Org. Deposit No	Renewal No	Deposit No	Priority	Pay Type	Amt/Percent	Net Amount	Pay Ccy	Pay Amount	Pay Mode	Tot. Amount
1	1	1	1	Percent	100.00	1,000,000.00	INR	1,000,000.00	Reinvest to New Account	0.00

At the bottom of the window, there are buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Inquiry', 'Ok', 'Close', and 'Clear'.

Field Description

Field Name	Description
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Payout Type	[Mandatory, Drop-Down]
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Select the payout type as **Principal** from the drop-down list.

The other options are:

- Interest
- Premature
- Principal

Field Name	Description
Deposit No.	<p>[Optional, Pick List]</p> <p>Select the TD number, to set the payout instruction to a single term deposit from the pick list.</p> <p>The pick list, lists all the deposits held under the TD account.</p>
Payout Amount	<p>[Display]</p> <p>This field displays the pay currency and the principal amount.</p> <p>If the All Deposits check box is selected, the Payout Amount field will reflect the sum of the principal amount of all term deposits held under the account.</p>

Column Name	Description
Org. Deposit No	<p>[Display]</p> <p>This column displays the original deposit number.</p> <p>The Original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit.</p>
Renewal No	<p>[Display]</p> <p>This column displays the renewal number.</p> <p>Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.</p>
Deposit No	<p>[Display]</p> <p>This column displays the deposit number.</p> <p>The Deposit Number signifies the number of deposits opened in an account.</p> <p>The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.</p>
Priority	<p>[Display]</p> <p>This column displays the payout instruction execution priority. The payout instruction for a term deposit or deposits will be carried out as per the priority.</p> <p>This priority number can be changed to alter the priority of a particular instruction.</p>

Column Name	Description
Pay Type	<p>[Optional, Drop-Down]</p> <p>Select the pay type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Fixed – a fixed payout amount is specified • Percent – a % of the amount is specified
Amt/Percent	<p>[Mandatory, Numeric, 3]</p> <p>Type the amount or percentage value depending on the pay type selected.</p> <ul style="list-style-type: none"> • Percentage - Type a percentage, if the Pay Type is Percent. The value should be equal to or less than 100. <p>[Mandatory, Numeric, 13]</p> <ul style="list-style-type: none"> • Fixed - Type an amount, if the Pay Type is Fixed. The value should be less than the payout amount. <p>For example, a customer is specifying payout instructions for the interest earned on the TD and chooses the Pay Type as Percentage. The customer wants to transfer 75% of the interest amount to the loan account and the remaining amount to the CASA account. If the customer earns 1000 as interest amount in a year, 75% of 1000 i.e. 750 will get transferred to the loan account. The remaining 250 i.e. the remaining 25% will get transferred to the CASA account.</p>
Net Amount	<p>[Display]</p> <p>This column displays the available payout amount (principal or interest or premature), for which the payout transaction will be carried out.</p> <p>This amount is displayed in account currency.</p>
Pay Ccy	<p>[Optional, Drop-Down]</p> <p>Select the currency in which the payout is conducted i.e. the transaction currency, from the drop-down list.</p>
Pay Amount	<p>[Display]</p> <p>This column displays the net payable amount in the pay currency after applying the conversion rate of local currency of the bank.</p>
Pay Mode	<p>[Mandatory, Drop-Down]</p> <p>Select the payout mode from the drop-down list.</p>
Tot. Amount	<p>[Display]</p> <p>This column displays the outstanding amount.</p> <p>This amount is derived at by deducting the payout amount from the net amount.</p> <p><i>Total Amount = Net Amount - Payout Amount</i></p> <p>This amount is displayed in account currency.</p>

Interest Summary

TD Multiple Payout Instructions

Account Number: 5030000001194 Customer Name: EODACCOUNT
 Branch: SANDOZ - MUMBAI Product: 302 FIXED DEPOSIT-RETAIL CORP
 Principal Balance: 14,08,070.00 Account Currency: INR

CASA Account External Account Loan Account GL Account **Default Instructions**

Interest Summary Reinvest to New Account Reinvest to Same Account Bankers Cheque Demand Draft External A/c- NEFT External A/c- RTGS

Payout Type: Interest Payout Frequency: Quarterly
 Deposit No.: 1
 Indicative Amount: INR 6,270.49

Org. Deposit No	Renewal No	Deposit No	Priority	Pay Type	Amt/Percent	Net Amount	Pay Ccy	Pay Amount	Pay Mode	Tot. Amount
1	1	1	1	Percent	100.00	6,270.49	INR	6,270.49	Reinvest to New Account	0.00

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

Add Modify Delete Cancel Amend Authorize Inquiry Ok Close Clear

Field Description

Field Name	Description
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Payout Type	[Mandatory, Drop-Down] Select the payout type as Interest from the drop-down list. The other options are: <ul style="list-style-type: none"> Principal Premature Interest
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Payout Frequency	[Display] This field displays the interest payout frequency for the deposit, if a single term deposit is selected.
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All Deposits	[Optional, Check Box] Select the All Deposits check box, to set up payout instructions for all the term deposits initiated under the TD account.
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Field Name	Description
Deposit No.	<p>[Optional, Pick List]</p> <p>Select the TD number from the pick list, to apply the payout instruction to a single term deposit.</p> <p>The pick list, lists all the deposits held under the TD account.</p>
Indicative Amount	<p>[Display]</p> <p>This field displays the indicative amount.</p> <p>The interest amount, if a single Term Deposit number is selected, this field displays the interest amount payable for that deposit along with the currency code.</p> <p>If the All Deposits check box is selected, this field displays the sum total of Interest amount payable for the complete deposit under the TD account along with the currency code.</p>

Column Name	Description
Org. Deposit No	<p>[Display]</p> <p>This column displays the original deposit number.</p> <p>The Original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit.</p>
Renewal No	<p>[Display]</p> <p>This column displays the renewal number.</p> <p>Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.</p>
Deposit No	<p>[Display]</p> <p>This column displays the deposit number.</p> <p>The Deposit Number signifies the number of deposits opened in an account.</p> <p>The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.</p>
Priority	<p>[Display]</p> <p>This column displays the payout instruction execution priority. The payout instruction for a term deposit or deposits will be carried out as per the priority.</p> <p>This priority number can be changed to alter the priority of a particular instruction.</p>

Column Name	Description
Pay Type	<p>[Optional, Drop-Down]</p> <p>Select the pay type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Fixed – a fixed payout amount is specified • Percent – a % of the amount is specified
Amt/Percent	<p>[Mandatory, Numeric, 3]</p> <p>Type the amount or percentage value depending on the pay type selected.</p> <ul style="list-style-type: none"> • Percentage - Type a percentage, if the Pay Type is Percent. The value should be equal to or less than 100. <p>[Mandatory, Numeric, 13]</p> <ul style="list-style-type: none"> • Fixed - Type an amount, if the Pay Type is Fixed. The value should be less than the payout amount. <p>For example, a customer is specifying payout instructions for the interest earned on the TD and chooses the Pay Type as Percentage. The customer wants to transfer 75% of the interest amount to the loan account and the remaining amount to the CASA account. If the customer earns 1000 as interest amount in a year, 75% of 1000 i.e. 750 will get transferred to the loan account. The remaining 250 i.e. the remaining 25% will get transferred to the CASA account.</p>
Net Amount	<p>[Display]</p> <p>This column displays the available payout amount (principal or interest or premature), for which the payout transaction will be carried out.</p> <p>This amount is displayed in account currency.</p>
Pay Ccy	<p>[Optional, Drop-Down]</p> <p>Select the currency in which the payout is conducted i.e. the transaction currency from the drop-down list.</p>
Pay Amount	<p>[Display]</p> <p>This column displays the net payable amount in the pay currency after applying the conversion rate of the local currency of the bank.</p>
Pay Mode	<p>[Mandatory, Drop-Down]</p> <p>Select the payout mode from the drop-down list.</p>
Tot. Amount	<p>[Display]</p> <p>This column displays the outstanding amount.</p> <p>This amount is derived at by deducting the payout amount from the net amount.</p> <p>Total Amount = Net Amount - Payout Amount</p> <p>This amount is displayed in account currency.</p>

Premature Summary

TD Multiple Payout Instructions

Account Number: 5030000001194	Customer Name: EODACCOUNT
Branch: SANDOZ - MUMBAI	Product: 302 FIXED DEPOSIT-RETAIL CORP
Principal Balance: 14,08,070.00	Account Currency: INR

CASA Account	External Account	Loan Account	GL Account	Default Instructions
Premature Summary	Reinvest to New Account	Reinvest to Same Account	Bankers Cheque	Demand Draft
	External A/c- NEFT	External A/c- RTGS		

Payout Type: Premature	Deposit No.: 1	Payout Date: 06/05/2009	Indicative Amount: INR 1,000,000.00	Payout Mode: Part Payment	Penalty Variance: <input type="checkbox"/>
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Date	Deposit No.	Renewal No.	Deposit No.	Priority	Pay Type	Rate/Percent	Net Amount	Pay To	Pay Amount	Pay Mode	Tot. Amount
[Empty Table Area]											

Record Details	Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
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Add	Modify	Delete	Cancel	Amend	Authorize	Inquiry	Ok	Close	Clear
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Field Description

Field Name	Description
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Payout Type	<p>[Mandatory, Drop-Down]</p> <p>Select the payout type as Premature from the drop-down list.</p> <p>The other options are:</p> <ul style="list-style-type: none"> • Principal • Interest • Premature
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All Deposits	<p>[Display]</p> <p>This field displays whether the payout instructions is set up for all the term deposits initiated under the TD account.</p>
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Deposit No.	<p>[Optional, Pick List]</p> <p>Select the TD number, to apply the payout instruction to a single term deposit from the pick list.</p> <p>The pick list, lists all the deposits held under the TD account.</p>
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Field Name	Description
Payout Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date on which the actual payout should take place, from the pick list. The payout date must be greater than the current date.
Indicative Amount	[Mandatory, Numeric, 13, Two] Type the indicative amount.
Payout Mode	[Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options are: <ul style="list-style-type: none"> • Full - The entire deposit amount is redeemed • Part - You can specify a part amount of the entire amount to be redeemed. When the Payout Mode is selected as part redemption, the Payout Amount can be modified to specify the redemption amount.
Penalty Variance	[Optional, Check Box] Select the Penalty Variance check box, to apply the penalty variance defined at the TD product level. The penal interest payable on pre-mature redemption is given at the rate after reducing the penalty variance from the contracted interest rate.

Column Name	Description
Org. Deposit No	[Display] This column displays the original deposit number. The Original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit no of the source deposit.
Renewal No	[Display] This column displays the renewal number. Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No	[Display] This column displays the deposit number. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.

Column Name	Description
Priority	<p>[Display]</p> <p>This column displays the payout instruction execution priority. The payout instruction for a term deposit or deposits will be carried out as per the priority.</p> <p>This priority number can be changed to alter the priority of a particular instruction.</p>
Pay Type	<p>[Optional, Drop-Down]</p> <p>Select the pay type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Fixed – a fixed payout amount is specified • Percent – a % of the amount is specified
Amt/Percent	<p>[Mandatory,Numeric,3]</p> <p>This column displays the amount or percentage value depending on the pay type selected.</p> <ul style="list-style-type: none"> • Percentage - Type a percentage, if the Pay Type is Percent. The value should be equal to or less than 100. <p>[Mandatory,Numeric,13]</p> <ul style="list-style-type: none"> • Fixed - Type an amount, if the Pay Type is Fixed. The value should be less than the payout amount. <p>For example, a customer is specifying payout instructions for the interest earned on the TD and chooses the Pay Type as Percentage. The customer wants to transfer 75% of the interest amount to the loan account and the remaining amount to the CASA account. If the customer earns 1000 as interest amount in a year, 75% of 1000 i.e. 750 will get transferred to the loan account. The remaining 250 i.e. the remaining 25% will get transferred to the CASA account.</p>
Net Amount	<p>[Display]</p> <p>This column displays the net amount.</p> <p>The available payout amount (principal or interest or premature), for which the payout transaction will be carried out.</p> <p>This amount is displayed in account currency.</p>
Pay Ccy	<p>[Optional, Drop-Down]</p> <p>Select the currency in which the payout is performed i.e. the transaction currency from the drop-down list.</p>
Pay Amount	<p>[Display]</p> <p>This column displays the net payable amount in the pay currency, after applying the conversion rate of local currency of the bank.</p>

Column Name	Description
Pay Mode	<p>[Mandatory, Drop-Down]</p> <p>Select the payout mode from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Cash • Bankers Cheque • Demand Draft • CASA Account • External Account • Loan Account • GL Account • Reinvest to New Account • Reinvest to Same Account
Tot. Amount	<p>[Display]</p> <p>This column displays the outstanding amount.</p> <p>This amount is derived at by deducting the payout amount from the net amount.</p> <p><i>Total Amount = Net Amount - Payout Amount</i></p> <p>This amount is displayed in account currency.</p>

Default Instructions

TD Multiple Payout Instructions

Account Number: 5030000001194 Customer Name: EODACCOUNT

Branch: SANDOZ - MUMBAI Product: 302 FIXED DEPOSIT-RETAIL CORP

Principal Balance: 14,08,070.00 Account Currency: INR

Premature Summary | Reinvest to New Account | Reinvest to Same Account | Bankers Cheque | Demand Draft | External A/c- NEFT | External A/c- RTGS

CASA Account | External Account | Loan Account | GL Account | **Default Instructions**

Org. Deposit No	Renewal No	Deposit No	Principal	Princ. Instruction	Int. Amount	Int. Instruction	Reinvest Product
1	1	1	0.00	Reinvest	0.00	Redeem	0
1	2	2	0.00	Reinvest	0.00	Redeem	0
1	3	3	0.00	Reinvest	0.00	Redeem	0
1	4	4	0.00	Reinvest	0.00	Redeem	0
1	5	5	0.00	Reinvest	0.00	Redeem	0
1	6	6	5,100.00	Reinvest	5.31	Redeem	0

If no instruction is maintained then default instruction will be executed

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
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Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

Column Name	Description
Org. Deposit No	<p>[Display]</p> <p>This column displays the term deposit number of the TD account.</p>
Renewal No	<p>[Display]</p> <p>This column displays the renewal number.</p> <p>Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts.</p> <p>This field along with the original deposit number can explain the chronology of a particular deposit.</p>
Deposit No.	<p>[Display]</p> <p>This column displays the deposit number.</p> <p>The deposit number signifies the number of deposits opened in an account.</p> <p>The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.</p>

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

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

CASA Account

Field Description

Field Name	Description
Beneficiary A/C	<p>[Mandatory, Pick List]</p> <p>Select the CASA account number from the pick list.</p> <p>The interest or principal or premature redemption amount will be credited to this account.</p> <div style="border: 1px solid black; padding: 5px; background-color: #e0f0ff;"> <p>Note: When you select the Beneficiary Account , system checks whether transfer is allowed between the given product code and the product of the beneficiary</p> </div>
Customer Name	<p>[Display]</p> <p>This field displays the name of the customer who holds the CASA Account.</p>

Bankers Cheque

TD Multiple Payout Instructions

Account Number: 5030000001194 Customer Name: EODACCOUNT
 Branch: SANDOZ - MUMBAI Product: 302 FIXED DEPOSIT-RETAIL CORP
 Principal Balance: 14,08,070.00 Account Currency: INR

Interest Summary | Reinvest to New Account | Reinvest to Same Account | **Bankers Cheque** | Demand Draft | External A/c- NEFT | External A/c- RTGS
 CASA Account | External Account | Loan Account | GL Account | **Default Instructions**

TD Amount: 6,270.49 Account Currency: INR TD Rate: 1.00000
 Txn Amount: 6,270.49 Txn Currency: INR Txn Rate: 1.00000

Issuer Code: 240
 Beneficiary Name: John
 Beneficiary Address: Park Avenue
 City: Mumbai State: Maharashtra
 Country: India Zip: 400065
 Automatic B.C. Issue:

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

Add Modify Delete Cancel Amend Authorize Inquiry Ok Close Clear

Field Description

Field Name	Description
TD Amount	[Display] This field displays the principal amount of the term deposit or all deposits initiated under the TD Account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened.
TD Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Amount	[Display] This field displays the amount in the transaction currency. The transaction currency is the currency in which the customer wants to transact. The exchange rate values must be defined and downloaded. For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.

Field Name	Description
Txn Currency	<p>[Display]</p> <p>This field displays the currency of the cheque.</p> <p>This field, by default, displays the account currency as the transaction currency.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p> <p>For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.</p>
Txn Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p>
Issuer Code	<p>[Mandatory, Pick List]</p> <p>Select the issuer code from the pick list.</p> <p>The bank, on which the BC is to be drawn. A list of banks on which BC can be issued, is maintained in the Issuer Code Maintenance and is downloaded to the branch. Normally banks issue BC of their own bank.</p>
Beneficiary Name	<p>[Mandatory, Alphanumeric, 120]</p> <p>Type the name of the beneficiary.</p>
Beneficiary Address	<p>[Optional, Alphanumeric, 35]</p> <p>Type the address details of the beneficiary.</p>
City	<p>[Mandatory, Alphanumeric, 35]</p> <p>Type the town or city name where the beneficiary of the BC resides.</p> <p>This is also part of the address.</p>
State	<p>[Mandatory, Alphanumeric, 35]</p> <p>Type the state name where the beneficiary of the BC resides.</p> <p>This is also part of the beneficiary address.</p>
Country	<p>[Mandatory, Alphanumeric, 35]</p> <p>Type the country name where the beneficiary of the BC resides.</p> <p>This is also part of the beneficiary address.</p>
Zip	<p>[Mandatory, Numeric, 35]</p> <p>Type the zip code of the area where the beneficiary resides.</p>

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

Automatic BC Issue	<p>[Optional, Check Box]</p> <p>Select the Automatic BC Issue check box, if the user wants the BC to be generated automatically.</p> <p>The BC number will be generated automatically as a part of End of Day (EOD) process and the BC will be printed based on the supporting report generated.</p> <p>If this check box is not selected, only then the BC value is transferred to a different GL, and the BC is issued manually on the next day with the help of a report.</p>
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Demand Draft

Field Description

Field Name	Description
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TD Amount	<p>[Display]</p> <p>This field displays the principal balance of a term deposit or all the term deposits initiated under the TD account.</p>
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Field Name	Description
Account Currency	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.</p>
TD Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p>
Txn Amount	<p>[Display]</p> <p>This field displays the amount in the transaction currency.</p> <p>The transaction currency is the currency in which the customer wants to transact. The exchange rate values must be defined and downloaded.</p> <p>For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.</p>
Txn Currency	<p>[Display]</p> <p>This field displays the currency of the cheque.</p> <p>This field, by default, displays the account currency as the transaction currency.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency, and for posting the GL entries it is converted into the local currency of the bank.</p>
Txn Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p>
Issuer Code	<p>[Mandatory, Pick List]</p> <p>Select the issuer code of the bank, on which the DD is to be drawn from the pick list.</p> <p>A list of banks on which DD can be issued, is maintained in the Issuer Code Maintenance and is downloaded to the branch. Normally banks issue DD of their own bank.</p>
Payable Branch	<p>[Mandatory, Pick List]</p> <p>Select the bank/branch at which the DD is payable from the pick list</p>
Beneficiary Name	<p>[Mandatory, Alphanumeric, 120]</p> <p>Type the name of the beneficiary.</p>

Field Name	Description
Beneficiary Address	[Display] This field displays the the address details of the beneficiary.
City	[Display] The field displays the town or city name where the beneficiary of the DD resides.
State	[Display] This field displays the state name where the beneficiary of the DD resides.
Country	[Display] This field displays the country's name where the beneficiary of the DD resides.
Zip	[Display] This field displays the zip code of the area where the beneficiary resides.
Automatic DD Issue	[Optional, Check Box] Select the Automatic DD Issue check box, if the user wants the DD to be generated automatically. The DD number will be generated automatically as a part of End of Day (EOD) process, and the DD will be printed based on the supporting report generated. If this check box is not selected then only the DD value is transferred to a different GL, and the DD is issued manually on the next day with the help of a report.

Loan Account

TD Multiple Payout Instructions

Account Number: 5020000001194	Customer Name: EODACCOUNT
Branch: SANDOZ - MUMBAI	Product: 302 FIXED DEPOSIT-RETAIL CORP
Principal Balance: 14,08,070.00	Account Currency: INR

Interest Summary
 Reinvest to New Account
 Reinvest to Same Account
 Bankers Cheque
 Demand Draft
 External A/c- NEFT
 External A/c- RTGS

CASA Account
 External Account
 Loan Account
 GL Account
 Default Instructions

Beneficiary A/C: 06513336778932
 Customer Name:

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

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

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

GL Account

The screenshot shows a software window titled "TD Multiple Payout Instructions". At the top, there are several input fields: "Account Number" (5030000001194), "Branch" (SANDOZ - MUMBAI), "Principal Balance" (14,08,070.00), "Customer Name" (EODACCOUNT), "Product" (302 FIXED DEPOSIT-RETAIL CORP), and "Account Currency" (INR). Below these are tabs for "Interest Summary", "Reinvest to New Account", "Reinvest to Same Account", "Bankers Cheque", "Demand Draft", "External A/c- NEFT", and "External A/c- RTGS". A sub-tabbed menu includes "CASA Account", "External Account", "Loan Account", "GL Account", and "Default Instructions". The "GL Account" sub-tab is active, showing "GL Account Number" (20854) and "GL Description" (SUBSIDY GENERAL RESERVE FUND) with "Save" and "Cancel" buttons. At the bottom, there is a "Record Details" table with columns for "Input By", "Authorized By", "Last Mnt. Date", "Last Mnt. Action", and "Authorized". The footer contains a toolbar with "Add", "Modify", "Delete", "Cancel", "Amend", "Authorize", "Inquiry", "Ok", "Close", and "Clear" buttons.

Field Description

Field Name	Description
GL Account Number	[Mandatory, Pick List] Select the GL account number from the pick list. The interest or principal or premature redemption amount will be credited to this account.
GL Description	[Display] This field displays the description of the selected GL account.

External Account

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

- Interest
- Principal
- Premature

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

TD Multiple Payout Instructions

Account Number: 50300000001194 Customer Name: EODACCOUNT
Branch: SANDOZ - MUMBAI SANDOZ - MUMBAI Product: 302 FIXED DEPOSIT-RETAIL CORP
Principal Balance: 14,08,070.00 Account Currency: INR

Interest Summary | Reinvest to New Account | Reinvest to Same Account | Bankers Cheque | Demand Draft | External A/c- NEFT | External A/c- RTGS
CASA Account | External Account | Loan Account | GL Account | Default Instructions

Beneficiary Details

Beneficiary Account: 12345 Routing Number: 11
Beneficiary Name: Uma BI Code:
Bank Code: Bank Name:
Branch Code: Branch Name:

Other Details

Payment Transaction Code: N02 TRN: IFT00000 PTR: 001
LLD: 001 FEE: BEN

Remitter Details

Remitter Name: AISHWARYA RAI
Remitter National ID: 7898845
Remitter Phone Number: 78454

Save Cancel

Record Details

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

Add Modify Delete Cancel Amend Authorize Inquiry Ok Close Clear

Field Description

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

Beneficiary Details

Beneficiary Account	[Mandatory, Alphanumeric, 14] Type the account number of the beneficiary.
----------------------------	--

Routing Number	[Mandatory, Numeric, Nine] Type the routing number of the destination bank branch. The system validates the value against the Financial Institution IDs present in the Bank Branch Directory (Fast Path: PM004) option.
-----------------------	--

Beneficiary Name	[Mandatory, Alphanumeric, 120] Type the beneficiary name.
-------------------------	--

BI Code	[Display] This field displays the BI code for the destination bank based on the routing number entered. The BI code is populated from the Bank Branch Directory (Fast Path: PM004) option.
----------------	---

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

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

Remitter Details

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

Remitter Name	<p>[Display]</p> <p>This field displays the name of the customer holding the deposit.</p>
Remitter National ID	<p>[Display]</p> <p>This field displays the remitter national ID.</p>
Remitter Phone Number	<p>[Display]</p> <p>This field displays the remitter phone number.</p>

Reinvest to Same Account

TD Multiple Payout Instructions

Account Number: 5030000001194 Customer Name: EODACCOUNT
 Branch: SANDOZ - MUMBAI SANDOZ - MUMBAI Product: 302 FIXED DEPOSIT-RETAIL CORP
 Principal Balance: 14,08,070.00 Account Currency: INR

CASA Account External Account Loan Account GL Account **Default Instructions**

Interest Summary Reinvest to New Account **Reinvest to Same Account** Bankers Cheque Demand Draft External A/c- NEFT External A/c- RTGS

TD Amount: 14,08,070.00 Account Currency: INR TD Rate: 1.00000
 Txn Amount: 14,08,070.00 Txn Currency: INR Txn Rate: 1.00000

Account Number: 5030000001194 Next Auto Renewal With Original Deposit Term:
 Variance: 0.00000
 Renewal Term: 0 Months 0 Days Next Maturity Date: 29/04/2011
 Payout Frequency: None/At Maturity
 Compounding Frequency: None/At Maturity
 Base for rate: Incremental Amount

Save Cancel

Record Details

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

Add Modify Delete Cancel Amend Authorize Inquiry Ok Close Clear

Field Description

Field Name	Description
TD Amount	[Display] This field displays the principal amount of the term deposit or all deposits under the TD Account.
Account Currency	[Display] This field displays the currency assigned to the product at the, under which the account is opened. All the entries posted in the account are in the account currency.
TD Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank.
Txn Amount	[Display] This field displays the amount in the transaction currency.

Field Name	Description
Txn Currency	<p>[Display]</p> <p>This field displays the currency of the cheque.</p> <p>This field, by default, displays the account currency as the transaction currency.</p>
Txn Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p>
Account Number	<p>[Mandatory, Pick List]</p> <p>Select the TD account under which the new TD is to be initiated from the pick list.</p>
Next Auto Renewal With Original Deposit Term	<p>[Optional, Check Box]</p> <p>Select this check box to auto renew the existing deposit with the original term.</p>
Variance	<p>[Optional, Numeric, Three, Five]</p> <p>Type the interest variance.</p> <p>The interest variance is validated against the minimum and the maximum variance defined at the product level.</p> <p>It also validates if the interest rate + variance is within the minimum and maximum interest ceiling defined in the TD Product Master.</p>
Renewal Term	<p>[Mandatory, Numeric, Three, Three]</p> <p>Type the term for which the deposit has to be renewed.</p> <p>The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level.</p>
Next Maturity Date	<p>[Display]</p> <p>This field displays the next maturity date.</p> <p>The next maturity date changes depending on the number of days entered in Renewal Term field.</p>
Payout Frequency	<p>[Display]</p> <p>This field displays the time interval at which the interest for TD will be paid out.</p>
Compounding Frequency	<p>[Display]</p> <p>This field displays the compounding frequency.</p>
Base for rate	<p>[Display]</p> <p>This field displays the base for rate.</p>

Reinvest to New Account

TD Multiple Payout Instructions

Account Number: 5030000001194 Customer Name: EODACCOUNT
 Branch: SANDOZ - MUMBAI SANDOZ - MUMBAI Product: 302 FIXED DEPOSIT-RETAIL CORP
 Principal Balance: 14,08,070.00 Account Currency: INR

CASA Account External Account Loan Account GL Account **Default Instructions**

Interest Summary **Reinvest to New Account** Reinvest to Same Account Bankers Cheque Demand Draft External A/c- NEFT External A/c- RTGS

TD Amount: 901.68 Account Currency: INR TD Rate: 1.00000
 Txn Amount: 901.68 Txn Currency: INR Txn Rate: 1.00000

Product: 302 FIXED DEPOSIT - RESIDENTS
 Variance: 0.00000
 Renewal Term: 0 Months 0 Days
 Payout Frequency: Quarterly
 Compounding Frequency: None/At Maturity
 Base for rate: Incremental Amount

Save Cancel

Record Details

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

Add Modify Delete Cancel Amend Authorize Inquiry Ok Close Clear

Field Description

Field Name	Description
TD Amount	[Display] This field displays the principal amount of the term deposit or all deposits initiated under the TD Account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. All the entries posted in the account are in the account currency.
TD Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank.

Field Name	Description
Txn Amount	<p>[Display]</p> <p>This field displays the amount in the transaction currency.</p> <p>The transaction currency is the currency in which the customer wants to transact.</p> <p>For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.</p>
Txn Currency	<p>[Display]</p> <p>This field displays the currency of the cheque.</p> <p>This field, by default, displays the account currency as the transaction currency.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p> <p>For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.</p>
Txn Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</p>
Branch	<p>[Mandatory, Numeric, Five, Pick List]</p> <p>Type the TD account branch code.</p>
Customer category	<p>[Display]</p> <p>This field displays the category of the customer.</p>
Product	<p>[Mandatory, Pick List]</p> <p>Select the TD product code number under which the TD account is opened from the pick list.</p>
Staff	<p>[Optional, Check Box]</p> <p>Select the Staff check box, if the customer is the staff of the bank.</p>
Variance	<p>[Mandatory, Numeric, Three, Six]</p> <p>Type the interest variance.</p> <p>The interest variance is validated against the minimum and the maximum variance defined at the product level.</p> <p>It also validates if the interest rate + variance is within the minimum and maximum interest ceiling defined in the TD Product Master.</p>
Renewal Term	<p>[Mandatory, Numeric, Three, Three]</p> <p>Type the term for which the TD is being maintained.</p> <p>The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level.</p>

Field Name	Description
Payout Frequency	[Display] This field displays the time interval, at which the interest for TD will be paid out.
Compounding Frequency	[Display] This field displays the compounding frequency.
Base for rate	[Display] This field displays the base amount.

External A/c - NEFT

TD Multiple Payout Instructions

Account Number: 5030000001194 Customer Name: EODACCOUNT
Branch: SANDOZ - MUMBAI Product: 302 FIXED DEPOSIT-RETAIL CORP
Principal Balance: 14,08,070.00 Account Currency: INR

Interest Summary | Reinvest to New Account | Reinvest to Same Account | Bankers Cheque | Demand Draft | **External A/c- NEFT** | External A/c- RTGS

CASA Account | External Account | Loan Account | GL Account | **Default Instructions**

Payment Transaction Code: * [ND6] Payment Type: [OP]

Sender's Detail's
Sender's Account Number: 02403000000020 Account Currency: (4488)* INR
Sender's Account Type: * 10 - Savings Bank

Sender Bank Details
Sending Branch IFSC Code: (5756)* HDFC002135 Originator of Remittance : (7002) * AISHWARYA RAI
Sender to Receiver Information : (7495) Details: PRATEEKSHA JUHU
MUMBAI, MAHARASHTRA, 401

Beneficiary Details
Beneficiary Account Number : (6061)* 982256TRD Beneficiary Customer Name : (6081) * John
Beneficiary Account type : (6310) 11 - Current Account Beneficiary Customer Address : (5565) Park Avenue
Beneficiary Branch IFSC code : (5569) SB123345

Save Cancel

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

Add Modify Delete Cancel Amend Authorize Inquiry Ok Close Clear

Field Description

Field Name	Description
Payment Transaction Code	[Mandatory, Pick List] Select the payment transaction code from the pick list. These codes are defined in the Payment Transaction Definition (Fast Path : PM002) option.

Field Name	Description
Payment Type	[Display] This field displays the payment type based on the selected payment transaction code.
Sender's Details	
Sender's Account Number	[Mandatory, Alphanumeric,14] Type the account number from which the payment is originated. It can be an external account number. By default the system displays the TD account number for which the instruction is being maintained. The account number is mapped to the Sending Customer Account Number (6021) field in the NEFT message (NO6).
Sender's Account Type	[Mandatory, Drop-Down] Select the account type from the drop-down list. The options are as follows: <ul style="list-style-type: none"> • 10 - Savings Bank • 11 - Current Account • 12 - Overdraft • 13 - Cash Credit • 14 - Loan Account • 40 - NRE • 52 - Credit Card
Account Currency (4488)	[Display] This field displays the account currency.
Sender Bank Details	
Sending Branch IFSC Code (5756)	[Mandatory, Alphanumeric, 11] Type the sending branch IFSC ⁹ code. These codes are maintained in the Bank Branch Directory (Fast Path : PM004) option.
Sender to Receiver Information (7495)	[Optional, Alphanumeric, 35] Type the information from the sender to the receiver.
Originator of Remittance (7002)	[Mandatory, Alphanumeric, 35 , Four Lines, Pick List] Type the sending customer account details or select it from the pick list.

⁹(Indian Financial System Code)

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

External A/c - RTGS

TD Multiple Payout Instructions

Account Number: 5030000001194 Customer Name: EODACCOUNT
 Branch: SANDOZ - MUMBAI Product: 302 FIXED DEPOSIT-RETAIL CORP
 Principal Balance: 14,08,070.00 Account Currency: INR

Interest Summary | Reinvest to New Account | Reinvest to Same Account | Bankers Cheque | Demand Draft | External A/c- NEFT | **External A/c- RTGS**

CASA Account | External Account | Loan Account | GL Account | **Default Instructions**

Payment Transaction Code: * R41 Payment Type: OP
 Account currency: (4488)* INR

Ordering customer details: (5500) * 02403000000020 Receiver Address: ASU12
 AISHWARYA RAI Beneficiary Customer Account Number: (5661)* 0002346
 PRATEEKSHA JUHU, Beneficiary Customer Details: (5561)* John
 MUMBAI, MAHARASHTRA, 401 Park Avenue

Ordering Institution*: 2. 5516 Sender to Receiver Information code: (7495) 2. FAST
 Code Info : (7495) 123
 Ordering Institution IFSC: (5517) Additional Info 1: (7495)
 Ordering Institution Details: (5516) HDFC BANK LTD Additional Info 2: (7495)
 WORLI - SANDOZ HOUSE Additional Info 3: (7495)
 Additional Info 4: (7495)
 Additional Info 5: (7495)

Record Details

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

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

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

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

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

5. Redemption

5.1. 1310 - Quick Redemption By Cash

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

A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. FLEXCUBE will allow a TD opened today to be redeemed on the day of account opening. Both part and full redemption will be supported on the day of TD creation. Multiple part redemptions will not be allowed on a single day.

Using this option you can redeem a term deposit and encash the proceeds directly.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To redeem a TD account by cash

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

TD Redemption Inquiry

TD Redemption Inquiry*

Account Number:	<input type="text"/>	<input type="text"/>	
Account Ccy:	<input type="text"/>		
Redemption Mode:	<input type="text"/>		
Original Deposit No:	<input type="text"/>	Deposit No:	<input type="text"/>
Renewal No:	<input type="text"/>	Current Receipt No. :	<input type="text"/>
Uncollected Principal:	<input type="text"/>	Uncollected Interest:	<input type="text"/>
Redemption Amount:	<input type="text"/>	Lien Amount:	<input type="text" value="0.00"/>
Apply Penal Interest :	<input checked="" type="checkbox"/>		
Special Penalty Variance:	<input type="text" value="0.00"/>		
Account Status:	<input type="text"/>		
Principal Balance:	<input type="text"/>		
Interest Applicable:	<input type="text" value="0.00"/>		
Penalty Income:	<input type="text" value="0.00"/>		
+ Uncollected Principal:	<input type="text"/>		
+ Uncollected Interest:	<input type="text"/>		
+ PMI On Uncollected Principal:	<input type="text"/>		
+ PMI On Uncollected Interest:	<input type="text"/>		
+ Penalty Interest On Principal:	<input type="text"/>		
- Additional Penalty Amount:	<input type="text" value="0.00"/>		
- Pro-rata Interest Deducted:	<input type="text"/>		
- Tax Deducted 1:	<input type="text"/>		
- Tax Deducted 2:	<input type="text"/>		
Net Proceeds:	<input type="text"/>		

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

UDF
OK
Close
Clear

Field Description

Field Name	Description
Account Number	<p>[Mandatory, Numeric, 14]</p> <p>Type the TD account number.</p> <p>The name of the account holder is displayed in the adjacent field.</p>
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.</p>
Redemption Mode	<p>[Mandatory, Drop-Down]</p> <p>Select the redemption mode from the drop-down list.</p> <p>The options in the list are:</p> <ul style="list-style-type: none"> ● Full Redemption - The entire deposit amount is redeemed. ● Part Redemption - You can specify a part of the entire deposit amount to be redeemed.

Field Name	Description
Original Deposit No.	<p>[Display]</p> <p>This field displays the original deposit number.</p> <p>The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.</p>
Deposit No	<p>[Mandatory, Pick List]</p> <p>Select the term deposit number from the pick list that is to be redeemed.</p>
Renewal No	<p>[Display]</p> <p>This field displays the renewal number of the TD.</p>
Uncollected Principal	<p>[Display]</p> <p>This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.</p> <p>Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.</p>
Uncollected Interest	<p>[Display]</p> <p>This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.</p>
Redemption Amount	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the amount of the term deposit that is to be redeemed.</p> <p>This field is enabled if Part Redemption is selected as Redemption Mode.</p>
Lien Amount	<p>[Display]</p> <p>This field displays the total lien amount placed on the deposit.</p>
Penalty Variance	<p>[Optional, Check Box]</p> <p>Select the Penalty Variance check box to add any special variance.</p> <p>The Special Penalty Variance field is enabled, if this check box is selected.</p>
Special Penalty Variance	<p>[Conditional, Numeric, Three, Five]</p> <p>Type the special penalty variance.</p> <p>This field accepts negative variance.</p>

Field Name	Description
Account Status	[Display] The field displays the account status.
Principal Balance	[Display] This field displays the matured Principal amount left uncollected with the bank, and which has no specific payout instructions.
Interest Applicable	[Display] This field displays the interest applicable for the TD.
Penalty Income	[Display] This field displays the penalty income. It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable. The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the TD Bank Parameter Level (TDM04) option.
+ Uncollected Principal	[Display] This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field. For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.
+ Uncollected Interest	[Display] This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.
+ PMI On Uncollected Principal	[Display] This field displays the post-maturity interest earned on the matured uncollected principal.

Field Name	Description
+ PMI On Uncollected Interest	<p>[Display]</p> <p>This field displays the post-maturity interest earned on the matured uncollected interest.</p> <p>Post Maturity Interest (PMI¹⁰) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p>
+ Penalty Interest On Principal	<p>[Display]</p> <p>This field displays the penalty interest on the principal, if penalty is charged for early redemption.</p>
- Additional Penalty Amount	<p>[Display]</p> <p>This field displays the additional penalty amount.</p>
- Pro-rata Interest Deducted	<p>[Display]</p> <p>This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed.</p> <p>While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount.</p> <p>If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero.</p> <p>For example, for a deposit of 10,000 made on 1st January '09, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '09, the system calculates the interest payable for this deposit from 1st January '09 to 31st May '09. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.</p>
- Tax Deducted 1	<p>[Display]</p> <p>This field displays the tax 1 for the amount to be redeemed.</p> <p>The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds. The tax is calculated based on the tax code 1 attached to the account at the time of account opening.</p>

¹⁰(Post Maturity Interest)

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

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

TD Redemption Inquiry - Full Redemption

TD Redemption Inquiry*

Account Number:	5030000002671	AUTOUSER.1005
Account Ccy:	INR	
Redemption Mode:	Full Redemption	
Original Deposit No:	1	Deposit No: 1
Renewal No:	1	Current Receipt No.: 2010120240000436
Uncollected Principal:	1,002.00	Uncollected Interest: 0.00
Redemption Amount:	0.00	Lien Amount: 0.00
Penalty Variance:	<input checked="" type="checkbox"/>	
Special Penalty Variance:	0.00	
Account Status:	ACCOUNT UNCLAIMED	
Principal Balance:	0.00	
Interest Applicable:	0.00	
Penalty Income:	0.00	
+ Uncollected Principal:	1,002.00	
+ Uncollected Interest:	0.00	
+ PMI On Uncollected Principal:	0.00	
+ PMI On Uncollected Interest:	0.00	
+ Penalty Interest On Principal:	0.00	
- Additional Penalty Amount:	0.00	
- Pro-rata Interest Deducted:	0.00	
- Tax Deducted 1:	0.00	
- Tax Deducted 2:	0.00	
Net Proceeds:	1,002.00	

Message from webpage

contd : Do you want to continue?

OK Cancel

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

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

Field Name	Description
Deposit No	[Display] This field displays the deposit number selected in the TD Redemption Inquiry screen.
Redemption Amount	[Display] This field displays the redemption amount.
Redemption Proceeds	[Display] This field displays the redemption proceeds which is the sum of redemption amount and interest.
Waive Penalty	[Display] This field displays whether any penalty is waived during redemption or not.
Txn Amount	[Display] This field displays the transaction amount. The transaction amount depends on the Transaction Currency selected. When transaction currency is selected, the transaction amount is derived using the appropriate currency conversion rate.
Penalty Variance	[Display] This field displays whether any special penalty variance is added or not.
User Ref No	[Optional, Alphanumeric, 40] Type the user reference number.
Redemption Mode	[Display] This field displays the mode of redemption. The mode of redemption can be full or partial.
Txn Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. You can change the narration if required.

10. Click the **UDF** button. The system displays the **UDF Details** screen.
11. Click the **Validate** button. The system displays the message "Validation procedure completed".
12. Click the **Ok** button.
13. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.
14. Click the **Ok** button. The system displays the **Quick Redemption By Cash** screen.
15. The system displays the **Authorization Reason** screen.

16. Enter the relevant information and click the **Grant** button.
17. The system displays the transaction sequence number. The transaction number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
18. The system displays the **Document Receipt** screen.
19. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
20. Click the **Cancel** button.

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

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

5.2. 1311 - TD Redemption Inquiry - By BC

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

Using this option you can directly redeem a term deposit and transfer the proceeds to a bankers cheque.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To redeem a TD account by bankers cheque

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

TD Redemption Inquiry

TD Redemption Inquiry™

Account Number:

Account Ccy:

Redemption Mode:

Original Deposit No:

Renewal No:

Uncollected Principal:

Redemption Amount:

Apply Penal Interest :

Special Penalty Variance:

Account Status:

Principal Balance:

Interest Applicable:

Penalty Income:

+ Uncollected Principal:

+ Uncollected Interest:

+ PMI On Uncollected Principal:

+ PMI On Uncollected Interest:

+ Penalty Interest On Principal:

- Additional Penalty Amount:

- Pro-rata Interest Deducted:

- Tax Deducted 1:

- Tax Deducted 2:

Net Proceeds:

Deposit No:

Current Receipt No. :

Uncollected Interest:

Lien Amount:

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

UDF | OK | Close | Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the TD account number.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened.
Redemption Mode	[Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options are: <ul style="list-style-type: none">• Full Redemption - The entire deposit amount is redeemed.• Part Redemption - You can specify a part of the entire deposit amount to be redeemed.
Original Deposit No.	[Display] This field displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.
Deposit No	[Mandatory, Pick List] Select the term deposit number that is to be redeemed from the pick list.
Renewal No	[Display] This field displays the renewal number of the TD.
Current Receipt No	[Display] This field displays the current receipt number of the TD.
Uncollected Principal	[Display] This field displays the uncollected amount. This is the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer.
Uncollected Interest	[Display] This field displays the uncollected interest. The interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer.

Field Name	Description
Redemption Amount	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the amount of the term deposit that is to be redeemed.</p> <p>This field is enabled if Part Redemption is selected from the Redemption Mode drop-down list.</p>
Lien Amount	<p>[Display]</p> <p>This field displays the lien amount on the TD, if any.</p>
Apply Penal Interest	<p>[Optional, Check Box]</p> <p>Select the check box to apply the penal interest.</p>
Special Penalty Variance	<p>[Conditional, Numeric, Three, Five]</p> <p>Type the special penalty variance.</p> <p>This field accepts negative variance.</p>
Account Status	<p>[Display]</p> <p>The field displays the account status.</p>
Principal Balance	<p>[Display]</p> <p>This field displays the matured principal amount left uncollected with the bank, and which has no specific payout instructions.</p>
Interest Applicable	<p>[Display]</p> <p>This field displays the interest applicable for the TD.</p>
Penalty Income	<p>[Display]</p> <p>This field displays the penalty income.</p> <p>It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable.</p> <p>The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the TD Bank Parameters Maintenance (Fast Path: TDM04).</p>
+ Uncollected Principal	<p>[Display]</p> <p>This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.</p> <p>Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> <p>For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.</p>

Field Name	Description
+ Uncollected Interest	<p>[Display]</p> <p>This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.</p>
+ PMI On Uncollected Principal	<p>[Display]</p> <p>This field displays the post-maturity interest earned on the matured uncollected principal.</p> <p>Post Maturity Interest (PMI¹¹) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p>
+ PMI On Uncollected Interest	<p>[Display]</p> <p>This field displays the post-maturity interest earned on the uncollected interest.</p> <p>Post Maturity Interest (PMI) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p>
+ Penalty Interest On Principal	<p>[Display]</p> <p>This field displays the penalty interest on the principal, if penalty is charged for early redemption.</p>
- Additional Penalty Amount	<p>[Display]</p> <p>This field displays the additional penalty amount.</p>

¹¹(Post Maturity Interest)

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

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. Select the redemption mode from the drop-down list.
5. Select the deposit number from the pick list.
 In case TD is linked as sweepin provider, the system displays the message " TD is linked as sweepin provider. Do you want to continue?". Click the **Ok** button to continue.
 Or
 In case of premature redemption, the system displays the message " Premature Redemption of Term Deposit. Do you want to continue?". Click the **Ok** button to continue.
6. Select the **Penalty Variance** check box if special penalty variance is to be added.

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

TD Redemption Inquiry

TD Redemption Inquiry

Account Number:	<input type="text" value="50300000002671"/>	<input type="text" value="AUTOUSER1005"/>	
Account Ccy:	<input type="text" value="INR"/>		
Redemption Mode:	<input type="text" value="Full Redemption"/>		
Original Deposit No:	<input type="text" value="1"/>	Deposit No:	<input type="text" value="1"/>
Renewal No:	<input type="text" value="1"/>	Current Receipt No. :	<input type="text" value="2010120240000436"/>
Uncollected Principal:	<input type="text" value="1,002.00"/>	Uncollected Interest:	<input type="text" value="0.00"/>
Redemption Amount:	<input type="text" value="0.00"/>	Lien Amount:	<input type="text" value="0.00"/>
Apply Penal Interest :	<input checked="" type="checkbox"/>		
Special Penalty Variance:	<input type="text" value="0.00"/>		
Account Status:	<input type="text" value="ACCOUNT UNCLAIMED"/>		
Principal Balance:	<input type="text" value="0.00"/>		
Interest Applicable:	<input type="text" value="0.00"/>		
Penalty Income:	<input type="text" value="0.00"/>		
+ Uncollected Principal:	<input type="text" value="1,002.00"/>		
+ Uncollected Interest:	<input type="text" value="0.00"/>		
+ PMI On Uncollected Principal:	<input type="text" value="0.00"/>		
+ PMI On Uncollected Interest:	<input type="text" value="0.00"/>		
+ Penalty Interest On Principal:	<input type="text" value="0.00"/>		
- Additional Penalty Amount:	<input type="text" value="0.00"/>		
- Pro-rata Interest Deducted:	<input type="text" value="0.00"/>		
- Tax Deducted 1:	<input type="text" value="0.00"/>		
- Tax Deducted 2:	<input type="text" value="0.00"/>		
Net Proceeds:	<input type="text" value="1,002.00"/>		
- Service Charge Deduction:	<input type="text" value="0.00"/>		

Message from webpage
✕

contd : Do you want to continue?

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

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

Quick Redemption By BC

Quick Redemption By BC

Account No: 5030000002571 AUTOUSER1005

Deposit No: 1

Bank Code: HDFC BANK LTD

Acct Ccy: INR Txn Ccy: INR

Acct Ccy Rate: 1.00000 Txn Ccy Rate: 1.00000

Redemption Proceeds: 1,002.00

Txn Amount: 1,002.00

Issue Date: 01/09/2012

BC No: Serial No: Routing No: 400240002

Beneficiary Name: AUTOUSER1005 Passport / IC No: HDFC50001048

Beneficiary Addr: A3 Waive Penalty: Redemption Amount: 0.00

Tumdi NAGAR Penalty Variance: 0.00

User Reference No: 22333 Redemption Mode: Full Redemption

Narrative: FD PREMATURE REPYT - CHEQUE

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

UDF OK Close Clear

Field Description

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

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

Field Name	Description
Waive Penalty	[Display] This field displays whether any penalty is waived during redemption or not.
Penalty Variance	[Display] This field displays whether any special penalty variance is added or not.
Redemption Mode	[Display] This field displays the mode of redemption. The mode of redemption can be full or partial.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number.
Narrative	[Mandatory, Alphanumeric, 40] Type the transaction narration. By default, the system displays Quick Redemption by BC .

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

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

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

5.3. 1312 - Quick Redemption By CASA

A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. FLEXCUBE will allow a TD opened today to be redeemed on the day of account opening. Both part and full redemption will be supported on the day of TD creation. Multiple part redemptions will not be allowed on a single day.

Using this option you can redeem a term deposit and credit the proceeds to a CASA Account.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To redeem a TD account by CASA

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

TD Redemption Inquiry

TD Redemption Inquiry*

Account Number:

Account Ccy:

Redemption Mode:

Original Deposit No:

Renewal No:

Uncollected Principal:

Redemption Amount:

Apply Penal Interest :

Special Penalty Variance: 0.00

Account Status:

Principal Balance:

Interest Applicable: 0.00

Penalty Income: 0.00

+ Uncollected Principal:

+ Uncollected Interest:

+ PMI On Uncollected Principal:

+ PMI On Uncollected Interest:

+ Penalty Interest On Principal:

- Additional Penalty Amount: 0.00

- Pro-rata Interest Deducted:

- Tax Deducted 1:

- Tax Deducted 2:

Net Proceeds:

Deposit No:

Current Receipt No. :

Uncollected Interest:

Lien Amount: 0.00

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

UIDF | OK | Close | Clear

Field Description

Field Name	Description
Account Number	<p>[Mandatory, Numeric, 14]</p> <p>Type the TD account number which is to be redeemed</p> <p>The name of the account holder is displayed in the adjacent field.</p>
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.</p>
Redemption Mode	<p>[Mandatory, Drop-Down]</p> <p>Select the redemption mode from the drop-down list.</p> <p>The options in the list are:</p> <ul style="list-style-type: none">• Full Redemption - The entire deposit amount is redeemed.• Part Redemption - You can specify a part of the entire deposit amount to be redeemed.
Original Deposit No.	<p>[Display]</p> <p>This field displays the original deposit number.</p> <p>The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.</p>
Deposit No	<p>[Mandatory, Pick List]</p> <p>Select the term deposit number from the pick list that is to be redeemed.</p>
Renewal No	<p>[Display]</p> <p>This field displays the renewal number of the TD.</p>
Uncollected Principal	<p>[Display]</p> <p>This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.</p> <p>Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.</p>

Field Name	Description
Uncollected Interest	<p>[Display]</p> <p>This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer.</p> <p>These uncollected proceeds are displayed in this field.</p>
Redemption Amount	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the amount of the term deposit that is to be redeemed.</p> <p>This field is enabled if Part Redemption is selected as Redemption Mode.</p>
Lien Amount	<p>[Display]</p> <p>This field displays the total lien amount placed on the deposit.</p>
Apply Penal Interest	<p>[Optional, Check Box]</p> <p>Select the check box to apply the penal interest.</p> <p>The Special Penalty Variance field is enabled, if this check box is selected.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Note: The penalty routine cannot be changed with an effective date. Basically the same penalty routine will be applicable to all deposits irrespective of the penalty routine applicable at time of booking the TD.</p> </div>
Special Penalty Variance	<p>[Conditional, Numeric, Three, Five]</p> <p>Type the special penalty variance.</p> <p>This field accepts negative variance.</p>
Account Status	<p>[Display]</p> <p>The field displays the account status.</p>
Principal Balance	<p>[Display]</p> <p>This field displays the matured Principal amount left uncollected with the bank, and which has no specific payout instructions.</p>
Interest Applicable	<p>[Display]</p> <p>This field displays the interest applicable for the TD.</p>
Penalty Income	<p>[Display]</p> <p>This field displays the penalty income.</p> <p>It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable.</p> <p>The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the TD Bank Parameter Level (TDM04) option.</p>

Field Name	Description
+ Uncollected Principal	<p>[Display]</p> <p>This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.</p> <p>Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> <p>For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.</p>
+ Uncollected Interest	<p>[Display]</p> <p>This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.</p>
+ PMI On Uncollected Principal	<p>[Display]</p> <p>This field displays the post-maturity interest earned on the matured uncollected principal.</p> <p>Post Maturity Interest (PMI¹²) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p>
+ PMI On Uncollected Interest	<p>[Display]</p> <p>This field displays the post-maturity interest earned on the uncollected Interest</p> <p>Post Maturity Interest (PMI) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p>
+ Penalty Interest On Principal	<p>[Display]</p> <p>This field displays the penalty interest on the principal, if penalty is charged for early redemption.</p>
- Additional Penalty Amount	<p>[Display]</p> <p>This field displays the additional penalty amount.</p>

¹²(Post Maturity Interest)

Field Name	Description
- Pro-rata Interest Deducted	<p>[Display]</p> <p>This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed.</p> <p>While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount.</p> <p>If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero.</p> <p>For example, for a deposit of 10,000 made on 1st January '09, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '09, the system calculates the interest payable for this deposit from 1st January '09 to 31st May '09. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.</p>
- Tax Deducted 1	<p>[Display]</p> <p>This field displays the tax 1 for the amount to be redeemed. The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds.</p> <p>The tax is calculated based on the tax code 1 attached to the account at the time of account opening.</p>
- Tax Deducted 2	<p>[Display]</p> <p>This field displays the tax 2 for the amount to be redeemed. The tax is calculated based on the tax code 2 attached to the account at the time of account opening.</p>
Net Proceeds	<p>[Display]</p> <p>This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.</p>

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

8. The system displays the message "Do You want to continue?".

TD Redemption Inquiry

The screenshot displays the 'TD Redemption Inquiry' web application interface. The main form contains various input fields and checkboxes for account and redemption details. A central dialog box titled 'Message from webpage' is overlaid on the form, asking for confirmation to continue. The dialog box has a blue header with a question mark icon and a close button (X). The text inside the dialog reads 'contd : Do you want to continue?' and includes 'OK' and 'Cancel' buttons. The background form shows fields for Account Number (5030000002671), Account Ccy (INR), Redemption Mode (Full Redemption), and various monetary values like Uncollected Principal (1,002.00) and Net Proceeds (1,002.00). At the bottom of the application, there is a navigation bar with tabs for Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, and Travellers Cheque. Below the navigation bar are buttons for UDF, OK, Close, and Clear.

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

Quick Redemption By CASA

Quick Redemption By CASA*

Account Number:	<input type="text" value="5030000002671"/>	<input type="text" value="AUTOUSER1005"/>	
TD Acct Ccy:	<input type="text" value="INR"/>		
CASA Account Number:	<input type="text" value="5010000004438"/>	<input type="text" value="AUTOUSER1005"/>	<input type="button" value="..."/>
Sav Acct Ccy:	<input type="text" value="INR"/>		
TD Acct Ccy Rate:	<input type="text" value="1.00000"/>	Sav Acct Ccy Rate:	<input type="text" value="1.00000"/>
Deposit No:	<input type="text" value="1"/>	Redemption Amount:	<input type="text" value="0.00"/>
Redemption Proceeds:	<input type="text" value="1,002.00"/>	Waive Penalty :	<input checked="" type="checkbox"/>
Txn Amount:	<input type="text" value="1,002.00"/>	Penalty Variance:	<input type="text" value="0.00"/>
User Ref No:	<input type="text"/>	Redemption Mode:	<input type="text" value="Full Redemption"/>
Txn. Narrative:	<input type="text" value="FD PREMAT"/>		

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

Field Description

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

Field Name	Description
Sav Acct Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The exchange rate values must be defined and downloaded. The teller's right to change the transaction currency rate value, is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified</p>
Deposit No	<p>[Display]</p> <p>This field displays the deposit number selected in the TD Redemption Inquiry screen.</p>
Redemption Amount	<p>[Display]</p> <p>This field displays the redemption amount.</p>
Redemption Proceeds	<p>[Display]</p> <p>This field displays the redemption amount.</p>
Waive Penalty	<p>[Display]</p> <p>This field displays whether any penalty is waived during redemption or not.</p>
Txn Amount	<p>[Display]</p> <p>This field displays the transaction amount.</p> <p>The transaction amount depends on the Transaction Currency selected. When the transaction currency is selected, the transaction amount is derived using the appropriate currency conversion rate.</p>
Penalty Variance	<p>[Display]</p> <p>This field displays whether any special penalty variance is added or not.</p>
User Ref No	<p>[Display]</p> <p>This field displays the user reference number.</p>
Redemption Mode	<p>[Display]</p> <p>This field displays the mode of redemption.</p> <p>The mode of redemption can be full or partial.</p>
Txn Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration.</p> <p>This field displays the default narration, based on the transaction. You can change the narration if required.</p>

10. Click the **Ok** button.

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

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

5.4. 1318 - Quick Redemption By GL

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

A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. FLEXCUBE will allow a TD opened today to be redeemed on the day of account opening. Both part and full redemption will be supported on the day of TD creation. Multiple part redemptions will not be allowed on a single day.

This option enables you to directly redeem a term deposit and transfer the proceeds to a general ledger account.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To redeem a TD account by GL

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

TD Redemption Inquiry

TD Redemption Inquiry*

Account Number:	<input type="text"/>	<input type="text"/>		
Account Ccy:	<input type="text"/>			
Redemption Mode:	<input type="text"/>			
Original Deposit No:	<input type="text"/>	Deposit No:	<input type="text"/>	<input type="text"/>
Renewal No:	<input type="text"/>	Current Receipt No. :	<input type="text"/>	
Uncollected Principal:	<input type="text"/>	Uncollected Interest:	<input type="text"/>	
Redemption Amount:	<input type="text"/>	Lien Amount:	<input type="text"/>	0.00
Apply Penal Interest :	<input checked="" type="checkbox"/>			
Special Penalty Variance:	<input type="text"/>			0.00
Account Status:	<input type="text"/>			
Principal Balance:	<input type="text"/>			
Interest Applicable:	<input type="text"/>			0.00
Penalty Income:	<input type="text"/>			0.00
+ Uncollected Principal:	<input type="text"/>			
+ Uncollected Interest:	<input type="text"/>			
+ PMI On Uncollected Principal:	<input type="text"/>			
+ PMI On Uncollected Interest:	<input type="text"/>			
+ Penalty Interest On Principal:	<input type="text"/>			
- Additional Penalty Amount:	<input type="text"/>			0.00
- Pro-rata Interest Deducted:	<input type="text"/>			
- Tax Deducted 1:	<input type="text"/>			
- Tax Deducted 2:	<input type="text"/>			
Net Proceeds:	<input type="text"/>			

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

Field Description

Field Name	Description
Account Number	<p>[Mandatory, Numeric, 14]</p> <p>Type the TD account number.</p>
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.</p>
Redemption Mode	<p>[Mandatory, Drop-Down]</p> <p>Select the redemption mode from the drop-down list. The options in the list are:</p> <ul style="list-style-type: none"> • Full Redemption - The entire deposit amount is redeemed. • Part Redemption - You can specify a part of the entire deposit amount to be redeemed.

Field Name	Description
Original Deposit No.	<p>[Display]</p> <p>This field displays the original deposit number.</p> <p>The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.</p>
Deposit No	<p>[Mandatory, Pick List]</p> <p>Select the term deposit number from the pick list that is to be redeemed.</p>
Renewal No	<p>[Display]</p> <p>This field displays the renewal number of the TD.</p>
Uncollected Principal	<p>[Display]</p> <p>This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.</p> <p>Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.</p>
Uncollected Interest	<p>[Display]</p> <p>This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.</p>
Redemption Amount	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the amount of the term deposit that is to be redeemed.</p> <p>This field is enabled if Part Redemption is selected as Redemption Mode.</p>
Lien Amount	<p>[Display]</p> <p>This field displays the lien amount on the TD, if any.</p>
Apply Penal Interest	<p>[Optional, Check Box]</p> <p>Select the check box to apply penal interest</p> <p>The Special Penalty Variance field is enabled, if this check box is selected.</p>
Special Penalty Variance	<p>[Conditional, Numeric, Three, Five]</p> <p>Type the special penalty variance.</p> <p>This field accepts negative variance.</p>

Field Name	Description
Account Status	[Display] The field displays the account status.
Principal Balance	[Display] This field displays the matured principal amount left uncollected with the bank, and which has no specific payout instructions.
Interest Applicable	[Display] This field displays the interest applicable for the TD.
Penalty Income	[Display] This field displays the penalty income. It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable. The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the TD Bank Parameters Maintenance (Fast Path: TDM04).
+ Uncollected Principal	[Display] This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field. For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.
+ Uncollected Interest	[Display] This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.

Field Name	Description
+ PMI On Uncollected Principal	<p>[Display]</p> <p>This field displays the post-maturity interest earned on the matured uncollected principal.</p> <p>Post Maturity Interest (PMI¹³) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p>
+ PMI On Uncollected Interest	<p>[Display]</p> <p>This field displays the post-maturity interest earned on the uncollected interest.</p> <p>Post Maturity Interest (PMI) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p>
+ Penalty Interest On Principal	<p>[Display]</p> <p>This field displays the penalty interest on the principal, if penalty is charged for early redemption.</p>
- Additional Penalty Amount	<p>[Display]</p> <p>This field displays the additional penalty amount.</p>
- Pro-rata Interest Deducted	<p>[Display]</p> <p>This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed.</p> <p>While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount.</p> <p>If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero.</p> <p>For example, for a deposit of 10,000 made on 1st January '04, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '04, the system calculates the interest payable for this deposit from 1st January '04 to 31st May '04. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.</p>

¹³(Post Maturity Interest)

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

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

TD Redemption Inquiry

TD Redemption Inquiry*		
Account Number:	50300000002671	AUTOUSER1005
Account Ccy:	INR	
Redemption Mode:	Full Redemption	
Original Deposit No:	1	
Renewal No:	1	
Uncollected Principal:	1,002.00	
Redemption Amount:	0.00	
Apply Penal Interest :	<input checked="" type="checkbox"/>	
Special Penalty Variance:	0.00	
Account Status:	ACCOUNT UNCLAIMED	
Principal Balance:	0.00	
Interest Applicable:	0.00	
Penalty Income:	0.00	
+ Uncollected Principal:	1,002.00	
+ Uncollected Interest:	0.00	
+ PMI On Uncollected Principal:	0.00	
+ PMI On Uncollected Interest:	0.00	
+ Penalty Interest On Principal:	0.00	
- Additional Penalty Amount:	0.00	
- Pro-rata Interest Deducted:	0.00	
- Tax Deducted 1:	0.00	
- Tax Deducted 2:	0.00	
Net Proceeds:	1,002.00	
Deposit No:	1	
Current Receipt No. :	2010120240000436	
Uncollected Interest:	0.00	
Lien Amount:	0.00	

Message from webpage

contd : Do you want to continue?

OK Cancel

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

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

Quick Redemption By GL

Quick Redemption By GL

Account Number: 5030000002671 AUTOUSER1005

Account Ccy: INR

GL Account Ccy: INR

GL Account Number: 190100055 CASH IN HAND - ATM

Acy Rate: 1.00000 GL Account Ccy: 1.00000

Deposit No: 1 Redemption Amount: 0.00

Redemption Proceeds: 1,002.00 Waive Penalty:

Txn Amount: 1,002.00 Penalty Variance: 0.00

User Ref No: Redemption Mode: Full Redemption

Txn. Narrative: TD REDEMPTION BY GL

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

UDF | OK | Close | Clear

Field Description

Field Name	Description
Account Number	[Display] This field displays the TD account number.
Account Ccy	[Display] This field displays the account currency.
GL Account Ccy	[Mandatory, Drop-Down] Select the GL account currency from the drop-down list. By default this field displays "INR" as GL account currency.
GL Account Number	[Mandatory, Pick List] Select the GL account number from the pick list, to which the redemption of TD is to be done. The GL code is displayed in the adjacent field.
Acy Rate	[Display] This field displays the account currency rate.

Field Name	Description
GL Account Ccy	[Display] This field displays the rate at which the GL currency is converted to the local currency of the bank.
Deposit No	[Display] This field displays the deposit number selected in the TD Redemption Inquiry screen.
Redemption Amount	[Display] This field displays the redemption amount.
Redemption Proceeds	[Display] This field displays the redemption amount.
Waive Penalty	[Display] This field displays whether any penalty is waived during redemption or not.
Txn Amount	[Display] This field displays the transaction amount. The transaction amount depends on the Transaction Currency selected. When transaction currency is selected, the transaction amount is derived using the appropriate currency conversion rate.
Penalty Variance	[Display] This field displays whether any special penalty variance is added or not.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number.
Redemption Mode	[Display] This field displays the mode of redemption. The mode of redemption can be full or partial.
Txn Narrative	[Mandatory, Alphanumeric, 120] Type the narration. This field displays the default narration, based on the transaction. You can change the narration if required.

9. Click the **Ok** button.
10. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.
11. The system displays the **Authorization Reason** screen.
12. Enter the relevant information and click the **Grant** button.

13. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

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

5.5. 1332 - Quick Redemption By DD

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

Using this option you can directly redeem a term deposit and transfer the proceeds to a demand draft.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To perform quick redemption by DD

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

TD Redemption Inquiry

The screenshot displays the 'TD Redemption Inquiry' window. It features a grid of input fields for account and transaction details. The fields are organized into two columns. The left column includes fields for Account Number, Account Ccy, Redemption Mode, Original Deposit No, Renewal No, Uncollected Principal, Redemption Amount, Apply Penal Interest (checkbox), Special Penalty Variance (0.00), Account Status, Principal Balance, Interest Applicable (0.00), Penalty Income (0.00), and several rows for interest and penalty calculations. The right column includes fields for Deposit No, Current Receipt No, Uncollected Interest, and Lien Amount (0.00). At the bottom, there is a navigation bar with buttons for Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque, UDF, OK, Close, and Clear.

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

Deposit No:	<input type="text"/>	
Current Receipt No. :	<input type="text"/>	
Uncollected Interest:	<input type="text"/>	
Lien Amount:	<input type="text"/>	0.00

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

UDF OK Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the TD account number.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Redemption Mode	[Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options in the list are: <ul style="list-style-type: none">• Full Redemption - The entire deposit amount is redeemed.• Part Redemption - You can specify a part of the entire deposit amount to be redeemed.
Original Deposit No.	[Display] This field displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.
Deposit No	[Mandatory, Pick List] Select the term deposit number that is to be redeemed from the pick list.
Renewal No	[Display] This field displays the renewal number of the TD.
Uncollected Principal	[Display] This field displays the uncollected amount. This is the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer.

Field Name	Description
Uncollected Interest	<p>[Display]</p> <p>This field displays the uncollected interest.</p> <p>The interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer.</p>
Redemption Amount	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the amount of the term deposit that is to be redeemed.</p> <p>This field is enabled if Part Redemption is selected from the Redemption Mode drop-down list.</p>
Lien Amount	<p>[Display]</p> <p>This field displays the lien amount on the TD, if any.</p>
Apply Penal Interest	<p>[Optional, Check Box]</p> <p>Select the check box to apply the penal interest..</p> <p>The Special Penalty Variance field is enabled, if this check box is selected.</p>
Special Penalty Variance	<p>[Conditional, Numeric, Three, Five]</p> <p>Type the special penalty variance.</p> <p>This field accepts negative variance.</p>
Account Status	<p>[Display]</p> <p>The field displays the account status.</p>
Principal Balance	<p>[Display]</p> <p>This field displays the matured principal amount left uncollected with the bank, and which has no specific payout instructions.</p>
Interest Applicable	<p>[Display]</p> <p>This field displays the interest applicable for the TD.</p>
Penalty Amount	<p>[Display]</p> <p>This field displays the penalty amount.</p> <p>It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable.</p> <p>The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the TD Bank Parameters Maintenance (Fast Path: TDM04).</p>

Field Name	Description
+ Uncollected Principal	<p>[Display]</p> <p>This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.</p> <p>Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> <p>For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.</p>
+ Uncollected Interest	<p>[Display]</p> <p>This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.</p>
+ PMI On Uncollected Principal	<p>[Display]</p> <p>This field displays the post-maturity interest earned on the matured uncollected principal.</p> <p>Post Maturity Interest (PMI¹⁴) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p>
+ PMI On Uncollected Interest	<p>[Display]</p> <p>This field displays the post-maturity interest earned on the uncollected interest.</p> <p>Post Maturity Interest (PMI) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p>
+ Penalty Interest On Principal	<p>[Display]</p> <p>This field displays the penalty interest on the principal, if penalty is charged for early redemption.</p>
- Additional Penalty Amount	<p>[Display]</p> <p>This field displays the additional penalty amount.</p>

¹⁴(Post Maturity Interest)

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

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

TD Redemption Inquiry

TD Redemption Inquiry*

Account Number:	50300000002671	AUTOUSER1005
Account Ccy:	INR	
Redemption Mode:	Full Redemption	
Original Deposit No:	1	
Renewal No:	1	
Uncollected Principal:	1,002.00	
Redemption Amount:	0.00	
Apply Penal Interest :	<input checked="" type="checkbox"/>	
Special Penalty Variance:	0.00	
Account Status:	ACCOUNT UNCLAIMED	
Principal Balance:	0.00	
Interest Applicable:	0.00	
Penalty Income:	0.00	
+ Uncollected Principal:	1,002.00	
+ Uncollected Interest:	0.00	
+ PMI On Uncollected Principal:	0.00	
+ PMI On Uncollected Interest:	0.00	
+ Penalty Interest On Principal:	0.00	
- Additional Penalty Amount:	0.00	
- Pro-rata Interest Deducted:	0.00	
- Tax Deducted 1:	0.00	
- Tax Deducted 2:	0.00	
Net Proceeds:	1,002.00	

Deposit No:	1
Current Receipt No. :	2010120240000436
Uncollected Interest:	0.00
Lien Amount:	0.00

Message from webpage

? contd : Do you want to continue?

OK Cancel

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

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

Quick Redemption By DD

Quick Redemption By DD*

Payable Branch :	<input type="text" value="1"/>	<input type="text" value="TULSIANI : MUMBAI"/>		
Bank Code :	<input type="text" value="240"/>	<input type="text" value="HDFC BANK LTD"/>		
Acct Ccy :	<input type="text" value="INR"/>	Txn Ccy :	<input type="text" value="INR"/>	
Acct Ccy Rate :	<input type="text" value="1.00000"/>	Txn Ccy Rate :	<input type="text" value="1.00000"/>	
Redemption Proceeds :	<input type="text" value="1,002.00"/>			
Txn Amount:	<input type="text" value="1,002.00"/>			
Issue Date :	<input type="text" value="01/09/2012"/>	Serial No :	<input type="text"/>	
Micr No :	<input type="text" value="1222"/>	Routing No :	<input type="text" value="400240002"/>	
Beneficiary Name :	<input type="text" value="John Miller"/>	Passport / IC No :	<input type="text"/>	
		Redemption Amt:	<input type="text" value="0.00"/>	
Beneficiary Addr :	<input type="text" value="13, Park Avenue"/>	Waive Penalty :	<input checked="" type="checkbox"/>	
	<input type="text" value="Bandra"/>	Penalty Variance:	<input type="text" value="0.00"/>	
	<input type="text"/>	Redemption Mode:	<input type="text" value="Full Redemption"/>	
User Reference No :	<input type="text" value="54545"/>			
Narrative :	<input type="text" value="Quick Redemption By DD."/>			

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

Field Description

Field Name	Description
Payable Branch	[Mandatory, Pick List] Select the branch at which the DD is payable from the pick list.
Bank Code	[Mandatory, Drop-Down] Select the bank code from the drop-down list.
Acct Ccy	[Mandatory, Pick List] Select the account currency from the pick list.
Txn Ccy	[Display] This field displays the transaction currency.
Acct Ccy Rate	[Display] This field displays the rate for the account currency.
Txn Ccy Rate	[Display] This field displays the rate for the transaction currency.

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

Field Name	Description
Waive Penalty	[Display] This field displays whether any penalty is waived during redemption or not.
Penalty Variance	[Display] This field displays whether any special penalty variance is added or not.
Redemption Mode	[Display] This field displays the mode of redemption. The mode of redemption can be full or partial.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays Quick Redemption By DD .

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

Note 1: For more Information on **Document Receipt**, refer to the **Common Screens** option available in the **Oracle FLEXCUBE Introduction User Manual**
Note 2: For more information on **Authorization** refer to the **Oracle FLEXCUBE Introduction User Manual**.

5.6. 1333 - Quick Redemption By Reinvesting Existing Account

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

Using this option you can redeem a term deposit and transfer the proceeds to an existing account.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To redeem a TD account and transfer to an existing account

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

TD Redemption Inquiry

The screenshot displays the 'TD Redemption Inquiry' window with the following fields and values:

Account Number:	<input type="text"/>	<input type="text"/>	Deposit No:	<input type="text"/>
Account Ccy:	<input type="text"/>		Current Receipt No. :	<input type="text"/>
Redemption Mode:	<input type="text"/>		Uncollected Interest:	<input type="text"/>
Original Deposit No:	<input type="text"/>		Lien Amount:	<input type="text" value="0.00"/>
Renewal No:	<input type="text"/>			
Uncollected Principal:	<input type="text"/>			
Redemption Amount:	<input type="text"/>			
Apply Penal Interest :	<input checked="" type="checkbox"/>			
Special Penalty Variance:	<input type="text" value="0.00"/>			
Account Status:	<input type="text"/>			
Principal Balance:	<input type="text"/>			
Interest Applicable:	<input type="text" value="0.00"/>			
Penalty Income:	<input type="text" value="0.00"/>			
+ Uncollected Principal:	<input type="text"/>			
+ Uncollected Interest:	<input type="text"/>			
+ PMI On Uncollected Principal:	<input type="text"/>			
+ PMI On Uncollected Interest:	<input type="text"/>			
+ Penalty Interest On Principal:	<input type="text"/>			
- Additional Penalty Amount:	<input type="text" value="0.00"/>			
- Pro-rata Interest Deducted:	<input type="text"/>			
- Tax Deducted 1:	<input type="text"/>			
- Tax Deducted 2:	<input type="text"/>			
Net Proceeds:	<input type="text"/>			

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

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the TD account number.
Account Ccy	[Display] This field displays the currency assigned to the product under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Redemption Mode	[Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options in the list are: <ul style="list-style-type: none">• Full Redemption - The entire deposit amount is redeemed.• Part Redemption - You can specify a part of the entire deposit amount to be redeemed.
Original Deposit No.	[Display] This field displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.
Deposit No	[Mandatory, Pick List] Select the term deposit number that is to be redeemed from the pick list.
Renewal No	[Display] This field displays the renewal number of the TD.
Current Receipt No	[Display] This field displays the current receipt number.
Uncollected Principal	[Display] This field displays the uncollected amount. This is the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer.

Field Name	Description
Uncollected Interest	<p>[Display]</p> <p>This field displays the uncollected interest.</p> <p>The interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer.</p>
Redemption Amount	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the amount of the term deposit that is to be redeemed.</p> <p>This field is enabled if Part Redemption is selected from the Redemption Mode drop-down list.</p>
Lien Amount	<p>[Display]</p> <p>This field displays the lien amount on the TD, if any.</p>
Apply Penal Interest	<p>[Optional, Check Box]</p> <p>Select the check box to apply penal interest.</p> <p>The Special Penalty Variance field is enabled, if this check box is selected.</p>
Special Penalty Variance	<p>[Conditional, Numeric, Three, Five]</p> <p>Type the special penalty variance.</p> <p>This field accepts negative variance.</p>
Account Status	<p>[Display]</p> <p>The field displays the account status.</p>
Principal Balance	<p>[Display]</p> <p>This field displays the matured principal amount left uncollected with the bank, and which has no specific payout instructions.</p>
Interest Applicable	<p>[Display]</p> <p>This field displays the interest applicable for the TD.</p>
Penalty Amount	<p>[Display]</p> <p>This field displays the penalty amount.</p> <p>It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable.</p> <p>The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the TD Bank Parameters Maintenance (Fast Path: TDM04).</p>

Field Name	Description
+ Uncollected Principal	<p>[Display]</p> <p>This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.</p> <p>Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> <p>For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.</p>
+ Uncollected Interest	<p>[Display]</p> <p>This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.</p>
+ PMI On Uncollected Principal	<p>[Display]</p> <p>This field displays the post-maturity interest earned on the matured uncollected principal.</p> <p>Post Maturity Interest (PMI¹⁵) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p>
+ PMI On Uncollected Interest	<p>[Display]</p> <p>This field displays the post-maturity interest earned on the uncollected interest.</p> <p>Post Maturity Interest (PMI) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p>
+ Penalty Interest On Principal	<p>[Display]</p> <p>This field displays the penalty interest on the principal, if penalty is charged for early redemption.</p>
- Additional Penalty Amount	<p>[Display]</p> <p>This field displays the additional penalty amount.</p>

¹⁵(Post Maturity Interest)

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

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

TD Redemption Inquiry

TD Redemption Inquiry*		
Account Number:	50300000002671	AUTOUSER1005
Account Ccy:	INR	
Redemption Mode:	Full Redemption	
Original Deposit No:	1	
Renewal No:	1	
Uncollected Principal:	1,002.00	
Redemption Amount:	0.00	
Apply Penal Interest :	<input checked="" type="checkbox"/>	
Special Penalty Variance:	0.00	
Account Status:	ACCOUNT UNCLAIMED	
Principal Balance:	0.00	
Interest Applicable:	0.00	
Penalty Income:	0.00	
+ Uncollected Principal:	1,002.00	
+ Uncollected Interest:	0.00	
+ PMI On Uncollected Principal:	0.00	
+ PMI On Uncollected Interest:	0.00	
+ Penalty Interest On Principal:	0.00	
- Additional Penalty Amount:	0.00	
- Pro-rata Interest Deducted:	0.00	
- Tax Deducted 1:	0.00	
- Tax Deducted 2:	0.00	
Net Proceeds:	1,002.00	
Deposit No:	1	
Current Receipt No. :	2010120240000436	
Uncollected Interest:	0.00	
Lien Amount:	0.00	

Message from webpage
contd : Do you want to continue?
OK Cancel

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

- Click the **OK** button. The system displays the **Quick Redemption By Reinvest To Existing Account** screen.

Quick Redemption By Reinvest Existing Account

Quick Redemption By Reinvest To Existing Account*

Account Number: 02405530000043 ARUN SHARMA

Account Ccy: INR

Acy Rate: 1.00000

Deposit No: 1

Redemption Proceeds: 5,000.00

To Account Number: 02405530000043 ARUN SHARMA

To Account Ccy: INR

Payin Amount: 5,000.00

Compounding Frequency: At Maturity

Base for rate: Incremental Amount

Maturity Date Factor: Term Maturity Date

Term

Value Date: 15/01/2008

Term: 2 Months 7 Days

Int. Start Date: 15/01/2008

Maturity Date: 22/03/2008

Next Int. Pay Date: 22/03/2008

Maturity Amount: 5,000.00

User Ref No:

Txn. Narrative: Redemption To Existing

Maturity Amount is calculated without considering tax.

Rate

Interest Rate: 5.50000

Product Variance: 0.00000

Deposit Variance: 7.00000

Net Rate: 12.50000

Scheme Variance: 0.00000

Scheme Rate: 0.00000

Annual Equivalent Rate: 12.50000

To Account CCy Rate: 1.00000

To Deposit No:

Int Payout Frequency: Quarterly

Next Int. Comp. Date: 22/03/2008

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

UDF OK Close Clear

Field Description

Field Name	Description
Account Number	[Display] This field displays the TD account number.
Account Ccy	[Display] This field displays the account currency.
Acy Rate	[Display] This field displays the rate of account currency.
Deposit No	[Display] This field displays the deposit number
Redemption Proceeds	[Display] This field displays the redemption proceeds based on the redemption amount entered in the Redemption Inquiry screen.
To Account Number	[Mandatory, Numeric, 14, Pick List] Type the account number to which the amount needs to be redeemed or select it from the pick list.

Field Name	Description
To Account Ccy	[Display] This field displays the account currency for the account number selected in the corresponding field..
To Account Ccy Rate	[Display] This field displays the account currency rate for the account number selected in the corresponding field.
Payin Amount	[Display] This field displays the payin amount.
To Deposit No	[Display] This field displays the deposit number.
Compounding Frequency	[Display] This field displays the compounding frequency.
Int Payout Frequency	[Display] This field displays the interest payout frequency.
Base for Rate	[Display] This field displays the base for rate.
Maturity Date Factor	[Mandatory, Radio Button] Click the appropriate option to select the term or maturity date factor. If Maturity Date option is selected FLEXCUBE disables the Term field.
Term	
Value Date	[Display] This field displays the value date.
Term	[Conditional, Numeric, Two] Type the term for which the TD is being renewed. The term should be within the maximum and minimum limits specified at the product level. This field is enabled if Term is selected in Maturity Date Factor field.
Int. Start Date	[Display] This field displays the interest start date. It is same as the value date.

Field Name	Description
Maturity Date	<p>[Conditional, Pick List, dd/mm/yyyy]</p> <p>Select the date on which the new deposit will mature from the pick list.</p> <p>This field is enabled if Maturity Date is selected in the Maturity Date Factor field.</p>
Rate	
Interest Rate	<p>[Display]</p> <p>This field displays the rate of interest for the new TD account. The interest should be within the product limits.</p>
Product Variance	<p>[Display]</p> <p>This field displays the interest variance, defined under the Product-Rate Maintenance for the slab under which TD principal balance and term falls.</p>
Deposit Variance	<p>[Mandatory, Numeric, Three, Six]</p> <p>Type the interest variance for the new term deposit initiated under the new TD account. The variance specified should be within the minimum and maximum variance specified at the product level.</p> <p>Based on the product definition made for the field Auto/ Force Renew With Deposit Variance in TD Product Master (Fast Path: TDM01) option, the deposit variance will be carried forward to the deposits created by auto / force renewal.</p>
Net Rate	<p>[Display]</p> <p>This field displays the net rate at which interest is paid against the deposit.</p> <p><i>Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance</i></p> <p>The net rate specified should be within the minimum and maximum variance specified at the product level.</p>
Scheme Variance	<p>[Display]</p> <p>This field displays the interest variance applicable on the scheme.</p>
Scheme Rate	<p>[Display]</p> <p>This field displays the interest rate applicable on the scheme.</p>
Annual Equivalent Rate	<p>[Display]</p> <p>This field displays the annual equivalent rate.</p> <p>AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer.</p>

Field Name	Description
Next Int. Pay Date	<p>[Display]</p> <p>This field displays the next interest due date. Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date.</p> <p>Consider the following example:</p> <p>Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Payout Date = 31/03/2004</p>
Next Int. Comp. Date	<p>[Display]</p> <p>This field displays the next interest compounding date. Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date.</p> <p>Consider the following example:</p> <p>Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Compounding Date = 31/01/2004</p>
Maturity Amount	<p>[Display]</p> <p>This field displays the total amount to be received on the maturity of the deposit.</p> <p>This amount is inclusive of the TSD, if any.</p>
User Ref No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number which is used to identify the transaction.</p>
Txn. Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the transaction narrative.</p> <p>By default, the system displays Redemption to Existing Account.</p>
	<ol style="list-style-type: none"> 10. Click the Ok button. 11. The system displays the message "Authorization Required. Do you want to continue?". Click the Ok button. 12. The system displays the Authorization Reason screen. 13. Enter the relevant information and click the Grant button. 14. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. 15. The system displays the Document Receipt screen.

16. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
OR
Click the **Cancel** button.

Note 1: For more information on **Document Receipt**, refer to the **Common Screens** option available in the *Oracle FLEXCUBE Introduction User Manual*. **Note 2:** For more information on **Authorization** refer to the *Oracle FLEXCUBE Introduction User Manual*.

5.7. 1336 - Quick Redemption By Reinvesting To New Account

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

Using this option you can redeem a term deposit and transfer the proceeds to a new account.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To redeem a TD account and transfer to a new account

1. Type the fast path **1336** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Cash > Quick Redemption By Reinvesting To New Account**.
2. The system displays the TD Redemption Inquiry screen.

TD Redemption Inquiry

The screenshot shows the 'TD Redemption Inquiry' window with the following fields and values:

Account Number:	<input type="text"/>	<input type="text"/>		
Account Ccy:	<input type="text"/>			
Redemption Mode:	<input type="text"/>			
Original Deposit No:	<input type="text"/>	Deposit No:	<input type="text"/>	<input type="text"/>
Renewal No:	<input type="text"/>	Current Receipt No.:	<input type="text"/>	
Uncollected Principal:	<input type="text"/>	Uncollected Interest:	<input type="text"/>	
Redemption Amount:	<input type="text"/>	Lien Amount:	<input type="text"/>	0.00
Apply Penal Interest:	<input checked="" type="checkbox"/>			
Special Penalty Variance:	<input type="text"/>	0.00		
Account Status:	<input type="text"/>			
Principal Balance:	<input type="text"/>			
Interest Applicable:	<input type="text"/>	0.00		
Penalty Income:	<input type="text"/>	0.00		
+ Uncollected Principal:	<input type="text"/>			
+ Uncollected Interest:	<input type="text"/>			
+ PMI On Uncollected Principal:	<input type="text"/>			
+ PMI On Uncollected Interest:	<input type="text"/>			
+ Penalty Interest On Principal:	<input type="text"/>			
- Additional Penalty Amount:	<input type="text"/>	0.00		
- Pro-rata Interest Deducted:	<input type="text"/>			
- Tax Deducted 1:	<input type="text"/>			
- Tax Deducted 2:	<input type="text"/>			
Net Proceeds:	<input type="text"/>			

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

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the TD account number.
Account Ccy	[Display] This field displays the currency assigned to the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Redemption Mode	[Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options in the list are: <ul style="list-style-type: none">• Full Redemption - The entire deposit amount is redeemed.• Part Redemption - You can specify a part of the entire deposit amount to be redeemed.
Original Deposit No.	[Display] This field displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.
Deposit No	[Mandatory, Pick List] Select the term deposit number that is to be redeemed from the pick list.
Renewal No	[Display] This field displays the renewal number of the TD.
Uncollected Principal	[Display] This field displays the uncollected amount. This is the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer.

Field Name	Description
Uncollected Interest	<p>[Display]</p> <p>This field displays the uncollected interest.</p> <p>The interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer.</p>
Redemption Amount	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the amount of the term deposit that is to be redeemed.</p> <p>This field is enabled if Part Redemption is selected from the Redemption Mode drop-down list.</p>
Lien Amount	<p>[Display]</p> <p>This field displays the lien amount on the TD, if any.</p>
Apply Penal Interest	<p>[Optional, Check Box]</p> <p>Select the check box to apply penal interest.</p> <p>The Special Penalty Variance field is enabled, if this check box is selected.</p>
Special Penalty Variance	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the special penalty variance.</p> <p>This field accepts negative variance.</p>
Account Status	<p>[Display]</p> <p>The field displays the account status.</p>
Principal Balance	<p>[Display]</p> <p>This field displays the matured principal amount left uncollected with the bank, and which has no specific payout instructions.</p>
Interest Applicable	<p>[Display]</p> <p>This field displays the interest applicable for the TD.</p>
Penalty Income	<p>[Display]</p> <p>This field displays the penalty income.</p> <p>It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable.</p> <p>The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the TD Bank Parameters Maintenance (Fast Path: TDM04).</p>

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

¹⁶(Post Maturity Interest)

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

3. Enter the account number and press the <Tab> or <Enter> key.
4. Select the redemption mode from the drop-down list.
5. Select the deposit number from the pick list.
 In case TD is linked as sweepin provider, the system displays the message " TD is linked as sweepin provider. Do you want to continue?". Click the **Ok** button to continue.
 Or
 In case of premature redemption, the system displays the message " Premature Redemption of Term Deposit. Do you want to continue?". Click the **Ok** button to continue.
6. Select the **Penalty Variance** check box if special penalty variance is to be added.

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

TD Redemption Inquiry

TD Redemption Inquiry

Account Number:	<input type="text" value="5030000002671"/>	<input type="text" value="ALTOUSER1005"/>
Account Ccy:	<input type="text" value="INR"/>	
Redemption Mode:	<input type="text" value="Full Redemption"/>	
Original Deposit No:	<input type="text" value="1"/>	Deposit No: <input type="text" value="1"/>
Renewal No:	<input type="text" value="1"/>	Current Receipt No. : <input type="text" value="201012024000436"/>
Uncollected Principal:	<input type="text" value="1,002.00"/>	Uncollected Interest: <input type="text" value="0.00"/>
Redemption Amount:	<input type="text" value="0.00"/>	Lien Amount: <input type="text" value="0.00"/>
Apply Penal Interest :	<input checked="" type="checkbox"/>	
Special Penalty Variance:	<input type="text" value="0.00"/>	
Account Status:	<input type="text" value="ACCOUNT UNCLAIMED"/>	
Principal Balance:	<input type="text" value="0.00"/>	
Interest Applicable:	<input type="text" value="0.00"/>	
Penalty Income:	<input type="text" value="0.00"/>	
+ Uncollected Principal:	<input type="text" value="1,002.00"/>	
+ Uncollected Interest:	<input type="text" value="0.00"/>	
+ PMI On Uncollected Principal:	<input type="text" value="0.00"/>	
+ PMI On Uncollected Interest:	<input type="text" value="0.00"/>	
+ Penalty Interest On Principal:	<input type="text" value="0.00"/>	
- Additional Penalty Amount:	<input type="text" value="0.00"/>	
- Pro-rata Interest Deducted:	<input type="text" value="0.00"/>	
- Tax Deducted 1:	<input type="text" value="0.00"/>	
- Tax Deducted 2:	<input type="text" value="0.00"/>	
Net Proceeds:	<input type="text" value="1,002.00"/>	

Message from webpage

contd : Do you want to continue?

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

9. Click the **OK** button. The system displays the **Quick Redemption By Reinvest To New Account** screen.

Quick Redemption By Reinvest To New Account

Quick Redemption By Reinvest To New Account*

Account Number: <input type="text" value="5030000002671"/> <input type="text" value="ALTOUSER.1005"/> Account Ccy: <input type="text" value="INR"/> Acy Rate: <input type="text" value="1.00000"/> Deposit No: <input type="text" value="1"/> Redemption Proceeds: <input type="text" value="1,002.00"/> To Product: <input type="text" value="312"/> <input type="text" value="BANK RISK PARTICIPAT"/> <input type="button" value="..."/> To Account Ccy: <input type="text" value="INR"/> To Account Number: <input type="text"/> Payin Amount: <input type="text" value="1,002.00"/> Compounding Frequency: <input type="text" value="At Maturity"/> Base for rate: <input type="text" value="Incremental Amount"/> Maturity Date Factor: <input checked="" type="radio"/> Term <input type="radio"/> Maturity Date	Redemption Amount: <input type="text" value="0.00"/> Waive Penalty: <input checked="" type="checkbox"/> Penalty Variance: <input type="text" value="0.00"/> Redemption Mode: <input type="text" value="Full Redemption"/> To Account CCy Rate: <input type="text" value="1.00000"/> To Deposit No: <input type="text"/> Int Payout Frequency: <input type="text" value="At Maturity"/>
---	--

Term Value Date: <input type="text" value="01/09/2012"/> <input type="button" value="..."/> Term: <input type="text" value="0"/> Months <input type="text" value="0"/> Days Int. Start Date: <input type="text" value="01/09/2012"/> <input type="button" value="..."/> Maturity Date: <input type="text"/> <input type="button" value="..."/>	Rate Interest Rate: <input type="text" value="0.00000"/> Product Variance: <input type="text" value="0.00000"/> Deposit Variance: <input type="text" value="0.00000"/> Net Rate: <input type="text" value="0.00000"/> Scheme Variance: <input type="text" value="0.00000"/> Scheme Rate: <input type="text" value="0.00000"/> Annual Equivalent Rate: <input type="text" value="0.00000"/>
---	--

Next Int. Pay Date:

Maturity Amount:

User Ref No:

Txn. Narrative:

Maturity Amount is calculated without considering tax.

Field Description

Field Name	Description
Account Number	[Display] This field displays the TD account number.
Account Ccy	[Display] This field displays the account currency.
Acy Rate	[Display] This field displays the rate of account currency.
Redemption Amount	[Display] This field displays the redemption amount.
Deposit No	[Display] This field displays the deposit number.
Waive Penalty	[Display] This field displays whether any penalty is waived during redemption or not.

Field Name	Description
Redemption Proceeds	[Display] This field displays the redemption proceeds.
Penalty Variance	[Display] This field displays whether any special penalty variance is added or not.
To Product	[Mandatory, Numeric, Three, Pick List] Select the product code in which the premature redemption amount of the deposit is to be reinvested from the pick list.
Redemption Mode	[Display] This field displays the mode of redemption. The mode of redemption can be full or partial.
To Account Ccy	[Display] This field displays the account currency for the account number selected in the corresponding field..
To Account Ccy Rate	[Display] This field displays the account currency rate for the account number selected in the corresponding field.
To Account Number	[Display] This field displays the account number.
To Deposit No	[Display] This field displays the deposit number.
Payin Amount	[Display] This field displays the payin amount.
Compounding Frequency	[Display] This field displays the compounding frequency selected at the product level.
Int Payout Frequency	[Display] This field displays the interest payout frequency selected at the product level.
Base for Rate	[Display] This field displays the base for rate.
Maturity Date Factor	[Mandatory, Radio Button] Click the appropriate option to select the term or maturity date factor. If Maturity Date option is selected FLEXCUBE disables the Term field.

Field Name	Description
Term	
Value Date	[Display] This field displays the value date for TD.
Term	[Conditional, Numeric, Two] Type the term for which the TD is being renewed. The term should be within the maximum and minimum limits specified at the product level. This field is enabled if Term is selected in Maturity Date Factor field.
Int. Start Date	[Display] This field displays the interest start date. It is same as the value date.
Maturity Date	[Conditional, Pick List, dd/mm/yyyy] Select the date on which the new deposit will mature from the pick list. This field is enabled if Maturity Date is selected in the Maturity Date Factor field.
Rate	
Interest Rate	[Display] This field displays the rate of interest for the new TD account. The interest should be within the product limits.
Product Variance	[Display] This field displays the interest variance, defined under the Product-Rate Maintenance for the slab under which TD principal balance and term falls.
Deposit Variance	[Mandatory, Numeric, Three, Six] Type the interest variance for the new term deposit initiated under the new TD account. The variance specified should be within the minimum and maximum variance specified at the product level. Based on the product definition made for the field Auto/ Force Renew With Deposit Variance in TD Product Master (Fast Path: TDM01) option, the deposit variance will be carried forward to the deposits created by auto / force renewal.

Field Name	Description
Net Rate	<p>[Display]</p> <p>This field displays the net rate at which interest is paid against the deposit.</p> <p><i>Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance</i></p> <p>The net rate specified should be within the minimum and maximum variance specified at the product level.</p>
Scheme Variance	<p>[Display]</p> <p>This field displays the interest variance applicable on the scheme.</p>
Scheme Rate	<p>[Display]</p> <p>This field displays the interest rate applicable on the scheme.</p>
Annual Equivalent Rate	<p>[Display]</p> <p>This field displays the annual equivalent rate.</p> <p>AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer.</p>
Next Int. Pay Date	<p>[Display]</p> <p>This field displays the next interest due date. Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date.</p> <p>Consider the following example:</p> <p>Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Payout Date = 31/03/2004</p>
Next Int. Comp. Date	<p>[Display]</p> <p>This field displays the next interest compounding date. Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date.</p> <p>Consider the following example:</p> <p>Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Compounding Date = 31/01/2004</p>
Maturity Amount	<p>[Display]</p> <p>This field displays the total amount to be received on the maturity of the deposit.</p> <p>This amount is inclusive of the TDS, if any.</p>

Field Name	Description
User Ref No	[Optional, Numeric, 40] Type the user reference number which is used to identify the transaction.
Txn. Narrative	[Mandatory, Alphanumeric, 40] Type the transaction narrative. By default, the system displays Redemption to New Account .

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

Note 1: For more information on **Document Receipt**, refer to the **Common Screens** option available in the *Oracle FLEXCUBE Introduction User Manual*. **Note 2:** For more information on **Authorization** refer to the *Oracle FLEXCUBE Introduction User Manual*.

6. Renewal

6.1. 1316 - TD Renewal Inquiry

Using this option a deposit that has matured after a defined time period can be renewed. If maturity instruction of a term deposit is defined as Renew Principal and/or Interest, the term deposit is automatically renewed by the system on the date of maturity.

If no maturity instructions are specified for the term deposit, then the status changes to Matured Deposit. Such deposits can be renewed in this option.

If term deposit is renewed after maturity within grace days defined at product level, the term deposit renewal can be effective from the date of maturity of the term deposit. If such renewal is done after grace days, term deposit renewal is done from the current process date.

This is explained using an example below:

Date of Maturity of TD account	10 th October 2002
Grace days defined for the product	10 days

If customer comes for renewal of the TD before 20th October 2002, the TD renewal can be done from the date of maturity i.e. value date for the renewal can be 10th October 2002.

If customer comes for renewal of the TD after 20th October 2002, say on 25th October 2002, the TD renewal will be done from the current date i.e. 25th October 2002.

If a deposit matures on a holiday and if online renewal is done using this option, on the immediate working day but with the value date as the current process date and not the original maturity date (the holiday), interest will be provided to the customer. Holiday period interest will not be given to the customers if Online renewal of a deposit is done within the grace days defined and if renewal is done after grace days, the holiday period interest along with the PMI¹⁷ interest (if applicable) will be given.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To perform online renewal of TD

1. Type the fast path **1316** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > TD Post Maturity Renew**.
2. The system displays the **TD Renewal Inquiry** screen.

¹⁷(Post Maturity Interest)

TD Renewal Inquiry

TD Renewal Inquiry*

Account No :

Account Ccy :

Deposit No :

Value Date :

Principal Due :

+ Interest Due :

+ Uncollected Principal :

+ Uncollected Interest :

+ PMI on Principal :

+ PMI on Interest :

- Tax Withheld :

Renewal Amount :

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

UDF OK Close Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the TD account number, which is to be renewed online.
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Deposit No	[Mandatory, Pick List] Select the term deposit number to be renewed from the pick list.

Field Name	Description
Value Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the value date from the pick list.</p> <p>The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective. The interest calculations for a TD will start from this date. The system by default displays the current date as the value date.</p> <p>The value date is validated against the grace period defined at the product level.</p> <p>If the matured deposit is renewed during the grace period, the value date can be the maturity date or any other date within the grace period.</p> <p>If the matured deposit is renewed after the grace period, the value date will be the current date.</p>
Principal Due	<p>[Display]</p> <p>This field displays the matured principal amount left uncollected with the bank, and which has no specific payout instructions.</p>
+Interest Due	<p>[Display]</p> <p>This field displays the Interest amount left uncollected with the bank, and which has no specific payout instructions.</p>
+Uncollected Principal	<p>[Display]</p> <p>This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.</p> <p>Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> <p>For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.</p>
+ Uncollected Interest	<p>[Display]</p> <p>This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer.</p> <p>This is applicable for non-cumulative deposits.</p> <p>Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.</p>

Field Name	Description
+ PMI on Principal	<p>[Display]</p> <p>This field displays the post-maturity interest earned on the matured uncollected principal.</p> <p>Post Maturity Interest (PMI) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period).</p> <p>PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.</p>
+ PMI on Interest	<p>[Display]</p> <p>This field displays the post-maturity interest earned on uncollected interest.</p> <p>PMI will be paid to the customer if the Payout Option is defined as No instructions at the product level.</p>
-Tax Withheld	<p>[Display]</p> <p>This field displays the tax deducted for the matured deposit amount which is to be renewed.</p> <p>This tax is accrued but not remitted to the government.</p> <p>The tax is deducted on the basis of tax deduction frequency defined at the product level and the tax code attached to the account at the time of account opening.</p>
Renewal Amount	<p>[Display]</p> <p>This field displays the amount for which the deposit is being renewed</p> <p>This amount is calculated by adding and deducting the interest (due, PMI), principal (due) and tax (if applicable) from the deposit amount.</p>

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. Select the deposit number and the value date from the pick list.
5. Click the **Ok** button.
6. The system displays the message "Do you want to continue?".

TD Renewal Inquiry

TD Renewal Inquiry*

Account No :	02407480000033	MISHU
Account Ccy :	INR	
Deposit No :	1	...
Value Date :	15/01/2008	...
Principal Due :	0.00	
+ Interest Due :	0.00	
+ Uncollected Principal :	2,503,074.33	
+ Uncollected Interest :	0.00	
+ PMI on Principal :	0.00	
+ PMI on Interest :	0.00	
- Tax Withheld :	0.00	
Renewal Amount :	2,503,074.33	

Microsoft Internet Explorer
contd : Do you want to continue?
OK Cancel

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

7. Click the **Ok** button.
8. The system displays the **TD Post Maturity Renew** screen.
9. Select the base amount, enter the renewal term and the interest variance.

TD Post Maturity Renew

TD Post Maturity Renew*

Account No :	<input type="text" value="02407480000033"/>	<input type="text" value="MISHU"/>	
Account Ccy :	<input type="text" value="INR"/>		
Deposit No :	<input type="text" value="1"/>		
Renewal Amount :	<input type="text" value="2,503,074.33"/>		
Int Payout Frq :	<input type="text" value="At Maturity"/>	Compounding Frq :	<input type="text" value="At Maturity"/>
Base Amount :	<input type="text" value="Incremental Amount"/>	Renewal Amount :	<input type="text" value="2,503,074.33"/>
Maturity Date Factor :	<input checked="" type="radio"/> Term <input type="radio"/> Maturity Date		
Renewal Term :	<input type="text" value="0"/> Mths	<input type="text" value="12"/> Days	
Maturity Date :	<input type="text" value="27/01/2008"/>		
Interest Rate :	<input type="text" value="3.00000"/>	Int Variance :	<input type="text" value="1.00000"/>
Net Interest :	<input type="text" value="4.00000"/>		
Annual Equivalent Rate :	<input type="text" value="4.00000"/>		
Narrative :	<input type="text" value="TD. Post Maturity Renew"/>		
Business Acquirer Id:	<input type="text" value="TUMA"/>		

<input type="checkbox"/> Card	<input type="checkbox"/> Change Pin	<input type="checkbox"/> Cheque	<input type="checkbox"/> Cost Rate	<input type="checkbox"/> Denomination	<input type="checkbox"/> Instrument	<input type="checkbox"/> Inventory	<input type="checkbox"/> Pin Validation	<input type="checkbox"/> Service Charge	<input type="checkbox"/> Signature	<input type="checkbox"/> Travellers Cheque
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Field Description

Field Name	Description
Account No	<p>[Display]</p> <p>This field displays the account number as specified in the TD Renewal Inquiry screen.</p> <p>The name of the TD account holder is displayed in the adjacent field.</p>
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.</p>
Deposit No	<p>[Display]</p> <p>This field displays the term deposit number to be renewed.</p>

Field Name	Description
Renewal Amount	[Display] This field displays the amount for which the deposit is being renewed.
Int Payout Frq	[Display] This field displays the time interval at which the interest will be paid out.
Compounding Frq	[Display] This field displays the time interval at which the interest earned on the term deposit principal is compounded to the principal.
Base Amount	[Display] This field displays the Base Amount for the deposit.
Maturity Date Factor	[Mandatory, Radio Button] Click the option button to select the term or maturity date factor.
Renewal Term	[Conditional, Numeric, Four, Four] Type the term for which the TD is being renewed. The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level. The renewal term in months and days should be less than or equal to 1000. This field is enabled if Term option is selected in the Maturity Date Factor field.
Maturity Date	[Display] This field displays the maturity date for the new deposit. This field is enabled if Maturity Date option is selected in the Maturity Date Factor field.
Interest Rate	[Display] This field displays the interest rate applicable for the renewed TD. This rate should be within the interest ceiling defined at the product level.
Int Variance	[Mandatory, Numeric, Two, Five] Type the interest variance. The interest variance validated against the minimum and the maximum variance defined at the product level. It also validates if the interest rate + variance is within the minimum and maximum interest ceiling defined in the TD Product Master (Fast Path: TDM01) option.

Field Name	Description
Net Interest	<p>[Display]</p> <p>This field displays the net interest.</p> <p>The net interest is arrived at by adding the interest variance to the interest rate of the TD.</p> <p><i>New interest rate = Interest rate + Variance</i></p> <p>The system validates if the interest rate + variance is within the minimum and maximum interest ceiling defined in the TD Product Master (Fast Path: TDM01) option.</p>
Annual Equivalent Rate	<p>[Display]</p> <p>This field displays the annual equivalent rate.</p> <p>AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.</p>
Narrative	<p>[Display]</p> <p>This field displays the narration for the transaction.</p>
Business Acquirer Id	<p>[Mandatory, Pick List]</p> <p>Select the business acquirer ID, to save the business acquirer details for the particular transaction, from the pick list.</p> <p>The system by default displays the ID of the teller who has logged in. The pick list displays the list of users linked to the system.</p>

10. Click the **Ok** button.
11. The system displays the message " Authorisation required. Do You Want to continue?". Click the **Ok** button.
12. The system displays the **Authorization Reason** screen.
13. Enter the relevant information and click the **Grant** button.
14. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
15. The system displays the **Documents** screen.
16. Select the receipt you want to print and click the **Ok** button.
OR
Click the **Cancel** button.

7. Other Transactions

7.1. 7020 - TD Balance Inquiry

Customers can make inquiries on term deposit balances at any given time during the life of the deposit.

Using this option, you can view the balances in term deposits till date, interest receivable in case of account closure on current date and also view tax details with the projected tax amount for the accrued interest amount.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To inquire about the balance in a TD account

1. Type the fast path **7020** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Balance Inquiry**.
2. The system displays the **TD Balance Inquiry** screen.

TD Balance Inquiry

The screenshot shows the 'TD Balance Inquiry' screen with the following fields and values:

Account No : *	<input type="text"/>		
Acct Coy :	<input type="text"/>		
Deposit No : *	<input type="text"/>		
Customer Name :	<input type="text"/>		
Account Status :	<input type="text"/>		
Units :	<input type="text"/>		
Closeout Balance :	<input type="text"/>		
Annual Equivalent Rate:	<input type="text"/>	Projected Interest :	<input type="text" value="0.00"/>
Principal Balance :	<input type="text"/>	Maturity Amount :	<input type="text" value="0.00"/>
Interest Withheld(Blocked) :	<input type="text"/>	Uncollected Balance :	<input type="text"/>
Interest Paid To Date(Net Of Tax) :	<input type="text"/>	Loan Amount :	<input type="text"/>
Tax 1 :	<input type="text"/>	Maturity Date :	<input type="text"/>
Tax 2 :	<input type="text"/>	Deposit Date :	<input type="text"/>
Rate of Interest :	<input type="text"/>	Value Date :	<input type="text"/>
Accrued Interest:	<input type="text"/>		
Projected Tax1 on Accrued int:	<input type="text"/>		
Projected Tax2 on Accrued int:	<input type="text"/>		
Net Accrued Interest:	<input type="text"/>		

At the bottom of the screen, there is a navigation bar with buttons for 'LDF', 'OK', and 'Close'.

Field Description

Field Name	Description
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Field Name	Description
Account No	<p>[Mandatory, Numeric, 14]</p> <p>Type the TD account number of the customer for which you want to check the balance details.</p>
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.</p>
Deposit No	<p>[Mandatory, Pick List]</p> <p>Select the term deposit number from the pick list, for which you want to check the balance.</p>
Customer Name	<p>[Display]</p> <p>This field displays the name of the customer who holds the TD account.</p>
Account Status	<p>[Display]</p> <p>This field displays the current status of the account.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Regular – This account is a regular account that is opened for various transactions. • Account Opened Today - This account is opened on the day of the transaction. • Closed – This account includes those deposits that have matured and redeemed. Thus this account is closed. • Account Closed Today - This account has been closed on the day of the transaction. • Unclaimed - This account has remained unclaimed by the customer. • Matured - This account has matured. • Account Blocked - This account is blocked. • Forced Renewal - This account is marked for lien and thus has been force renewed.

Field Name	Description
Units	<p>[Display]</p> <p>This field displays the principal balance as a multiple of incremental amount defined at the product level.</p> <p>This flexibility of the system enables the bank to accept amounts in multiples of the incremental unit.</p> <p>For example,</p> <p>Incremental Unit defined for the product = 0.01</p> <p>Principal = 4550.88</p> <p>Units = 455088 X 0.01</p>
Closeout Balance	<p>[Display]</p> <p>This field displays the deposit amount that will be given to the customer if the TD is closed on the current transaction date.</p>
Annual Equivalent Rate	<p>[Display]</p> <p>This field displays the annual equivalent rate.</p> <p>AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.</p>
Principal Balance	<p>[Display]</p> <p>This field displays the principal amount of the TD.</p> <p>For a Normal Discounted and True Discounted product, the principal balance will be the maturity amount.</p>
Projected Interest	<p>[Display]</p> <p>This field displays the projected interest.</p> <p>For a cumulative deposit, the projected interest is the interest that will be earned on the TD for the full term.</p> <p>For a non-cumulative deposit, the projected interest will be the interest accrued after the last interest payout and before the maturity date of the deposit.</p>
Interest Withheld (Blocked)	<p>[Display]</p> <p>This field displays the interest amount from the current interest payout cycle, which is withheld by the bank.</p> <p>If the TD account is blocked, the interest will be accrued but not paid to the customer. These interest proceeds are reflected in this field.</p>

Field Name	Description
Uncollected Balance	<p>[Display]</p> <p>This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer.</p> <p>Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.</p>
Interest Paid To Date (Net of Tax)	<p>[Display]</p> <p>This field displays the interest paid to the customer till date.</p>
Lien Amount	<p>[Display]</p> <p>This field displays the lien amount, if there is a lien marked on the deposit.</p>
Tax 1	<p>[Display]</p> <p>This field displays the Tax 1 set by the bank that will be applicable to the account.</p> <p>The Tax 1 depends on the type of customer and the account.</p>
Maturity Date	<p>[Display]</p> <p>This field displays the maturity date for the new deposit.</p>
Tax 2	<p>[Display]</p> <p>This field displays the Tax 2 set by the bank that will be applicable to the account.</p> <p>The Tax 2 depends on the type of customer and the account. It can be calculated as tax on tax.</p>
Deposit Date	<p>[Display]</p> <p>This field displays the date on which the deposit was made.</p>
Rate of Interest	<p>[Display]</p> <p>This field displays the rate of interest applicable to the selected deposit.</p>
Value Date	<p>[Display]</p> <p>This field displays the value date of the TD. This is the date from which the TD is effective. The interest calculations for a TD will start from this date.</p>
Accrued Interest	<p>[Display]</p> <p>This field displays the interest accrued from the last compounding date to the last accrual date.</p>
Projected Tax1 on Accrued int	<p>[Display]</p> <p>This field displays the tax 1 applicable on the accrued interest.</p>

Field Name	Description
Projected Tax2 on Accrued int	[Display] This field displays the tax 2 applicable on the accrued interest.
Net Accrued Interest	[Display] This field displays the net accrued interest. Net accrued interest is calculated by deducting projected tax 1 and projected tax 2.

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. Select the deposit number from the pick list and press the **<Tab>** or **<Enter>** key.
5. Click the **Ok** button.
6. The system displays the TD balance details.

TD Balance Inquiry

TD Balance Inquiry*			
Account No :	6100000174440	JOHNKENNEDY	
Acct Coy :	LTL		
Deposit No :	2		
Customer Name :	JOHNKENNEDY		
Account Status :	Open Regular		
Units :	4500	1.00	
Closeout Balance :	4,511.82		
Annual Equivalent Rate:	13.80320		
Principal Balance :	4,500.00	Projected Interest :	792.69
Interest Withheld(Blocked) :	0.00	Uncollected Balance :	0.00
Interest Paid To Date(Net Of Tax) :	0.00	Lien Amount :	0.00
Tax 1 :	0.00	Maturity Date :	18/03/2009
Tax 2 :	0.00	Deposit Date :	15/12/2007
Rate of Interest :	13.00000	Value Date :	15/12/2007
Accrued Interest:	75.48		
Projected Tax1 on Accrued int:	0.00		
Projected Tax2 on Accrued int:	0.00		
Net Accrued Interest:	75.48		

7. Click the **Close** button.

7.2. TDM07 - Investment Calculator

Using this option, you can calculate the interest which a customer is likely to earn during the life of the term deposit. As per the customer's requirements you can make suggestions for a suitable product to ensure complete satisfaction, before the money is deposited in the bank.

The **Output Screen** tab displays the interest payout, interest compounding date and the tax information.

Definition Prerequisites

- TDM01 - TD Product MasterTD060 - TD Product Rates Maintenance

Modes Available

Not Applicable

To use investment calculator

1. Type the fast path **TDM07** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > Investment Calculator**.
2. The system displays the **Investment Calculator** screen.

Investment Calculator

The screenshot shows the 'Investment Calculator' application window. The window title is 'Investment Calculator'. It features a yellow border and standard window controls (minimize, maximize, close) in the top right corner. The main area is divided into several sections:

- Product Code:** A text field with a dropdown arrow.
- Name:** A text field.
- Currency:** A dropdown menu.
- Amount:** A section with three input fields: 'Minimum' (0.00), 'Maximum' (0.00), and 'Incremental' (0.00).
- Term:** A section with 'Term Unit' (dropdown), 'Minimum' (input), 'Months' (input), and 'Days' (input). Below it, 'Incremental' (input) is split into 'Months' and 'Days'.
- Interest:** A section with 'Compounding Frequency' (dropdown), 'Payout Frequency' (dropdown), and 'Discounting Type' (dropdown).
- Input Screen / Output Screen:** Two tabs are visible. The 'Input Screen' tab is active and contains:
 - Amount:** Input field (0.00).
 - Deposit Date:** Date picker (01/01/1800).
 - Maturity Date:** Date picker (01/01/1800).
 - Discounted Int Payout Frq.:** Dropdown menu.
 - Index/Rate:** Input field (0.00).
 - Initial Amount / Maturity Amount:** Radio buttons, with 'Initial Amount' selected.
 - Deposit Term:** Input field (Months) and 'Days' (input).
 - Variance:** Input field (0.00000).
 - Tax Code 1:** Dropdown menu.
 - Tax Code 2:** Dropdown menu.
- Output Parameters:** A section with four input fields: 'Principal Balance' (0.00), 'Initial Payin' (0.00), 'Maturity Interest', and 'Maturity Amount'.

At the bottom of the window, there are three buttons: 'Investment Schedule', 'Close', and 'Clear'.

Field Description

Field Name	Description
Product Code	[Mandatory, Pick List] Select the TD Product code for which you wish to calculate the earnings on investment, from the pick list.
Name	[Display] This field displays the name assigned to the TD product, as defined at the product level. This is the product under which the TD account is opened.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Amount	
Minimum	[Display] This field displays the minimum amount defined at the product level, that a customer can invest for the TD Product
Maximum	[Display] This field displays the maximum amount defined at the product level, that a customer can invest in the given TD Product.
Incremental	[Display] This field displays the incremental amount defined at the product level. The deposit amount can be increased in the multiples of the defined incremental value. For example, Minimum Amount = 5000 Maximum Amount = 15000 Incremental = 1000 The deposit can be initiated for minimum 5000 and it can be incremented only in slabs of 1000. So a deposit can be incremented to 6000 or 7000 but not 5500 or 6500.
Term	
Term Unit	[Display] This field displays the investment term unit as defined at the product level. The duration can be in months or days.

Field Name	Description
Minimum	<p>[Display]</p> <p>This field displays the minimum term defined at the product level, for which investment can be made for TD Product.</p>
Maximum	<p>[Display]</p> <p>This field displays the maximum term defined at the product level, for which the investment can be made for TD Product.</p>
Incremental	<p>[Display]</p> <p>This field displays the incremental term defined at the product level. The deposit term can be increased in the multiples of the defined incremental value.</p> <p>For example,</p> <p>Minimum Term: Months = 1 month</p> <p>Maximum Term: Months = 12 months</p> <p>Incremental Term: Months = 2 months</p> <p>The deposit can be initiated for minimum 1 month and it can be incremented only in slabs of 2 months. So a deposit term can be incremented to 3 or 5 months but not to 2 months.</p>
Interest	
Compounding Frequency	<p>[Mandatory, Drop-Down]</p> <p>Select the interest compounding frequency from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • None/At Maturity • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly <p>This is the time interval at which the interest earned on the term deposit principal is compounded to the principal. The principle amount increases and hence the subsequent interest amount earned also increases.</p>

Field Name	Description
Payout Frequency	<p data-bbox="553 268 841 296">[Mandatory, Drop-Down]</p> <p data-bbox="553 310 1279 373">Select the interest payout frequency as defined at the product level from the drop-down list.</p> <p data-bbox="553 388 743 415">The options are:</p> <ul data-bbox="594 430 841 703" style="list-style-type: none"> <li data-bbox="594 430 841 457">• None/At Maturity <li data-bbox="594 472 727 499">• Monthly <li data-bbox="594 514 760 541">• Bi-Monthly <li data-bbox="594 556 743 583">• Quarterly <li data-bbox="594 598 764 625">• Half-Yearly <li data-bbox="594 640 711 667">• Yearly <p data-bbox="553 716 1279 779">This is the time interval at which the interest earned against the invested amount will be paid out.</p>
Discounting Type	<p data-bbox="553 808 656 835">[Display]</p> <p data-bbox="553 850 1224 877">This field displays the discounting type of the TD product.</p> <p data-bbox="553 892 743 919">The options are:</p> <ul data-bbox="594 934 1328 1341" style="list-style-type: none"> <li data-bbox="594 934 1328 1031">• Not Discounted - In normal deposit, the initial amount is deposited and interest is calculated on the deposit amount. <li data-bbox="594 1045 1328 1199">• Normal Discounted – In normal discounted deposit, the maturity amount is defined along with the interest rate and the initial amount is deposited. Only principal amount is discounted. Maturity value is decided based on interest calculation. <li data-bbox="594 1213 1328 1341">• True Discounted – In True discounted deposit, even the interest which will be received will be discounted further and reduced from the initial pay in amount of the normal discounted TD.

3. Select the product code from the pick list and press the **<Tab>** or **<Enter>** key.
4. Select the compounding frequency and payout frequency from the drop-down list.

Investment Calculator

Investment Calculator

Product Code : 301 Name : DEPOSITO.BERJANGKA.IDR Currency : INR

Amount
Minimum : 8,000,000.00 Maximum : 2,999,999,999,999 Incremental : 0.01

Term
Term Unit : Combination Minimum : 0 Months 23 Days
Incremental : 0 Months 1 Days Maximum : 12 Months 7 Days

Interest
Compounding Frequency : None/At Maturity Payout Frequency : None/At Maturity Discounting Type : Not Discounted

Input Screen | Output Screen

Amount : 0.00 Initial Amount Maturity Amount

Deposit Date : 15/02/2008 Deposit Term : Months Days
Maturity Date : 01/01/1800 Variance : 0.00000

Discounted Int Payout Frq : Index/Rate : 0.00 Tax Code 1 : Tax Code 2 :

Output Parameters
Principal Balance : 0.00 Initial Payin : 0.00 Maturity Interest :
Tax 1 : Tax 2 : Maturity Amount :

Investment Schedule Close Clear

5. The system displays the **Input Screen** tab.
6. Enter the required information in the tab.

Input Screen

Field Description

Field Name	Description
Amount	[Mandatory, Numeric, 13,Two] Type the amount. The amount could either be the initial investment amount or the amount received on maturity.
Initial Amount	[Mandatory, Radio Button] Click Initial Amount to treat the entered amount as the initial investment amount. The investment calculations will be done accordingly. The system, by default selects this option.
Maturity Amount	[Mandatory, Radio button] Click Maturity Amount to treat the entered amount as the maturity amount you want to earn on the investment. The investment calculations will be done accordingly. You can select this option only if the product is of a normal discounted or true discounted type.

Field Name	Description
Deposit Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the deposit date from the pick list.</p> <p>The investment calculations for the deposit will be effective from the specified date.</p>
Deposit Term	<p>[Mandatory, Numeric, 22]</p> <p>Type the term for which the investment is being made.</p> <p>The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level.</p>
Maturity Date	<p>[Display]</p> <p>This field displays the maturity date.</p> <p>The system calculates the maturity date based on the deposit date selected and the deposit term specified.</p>
Variance	<p>[Optional, Numeric, Three, Six]</p> <p>Type the interest variance.</p> <p>The interest variance should be within the maximum and minimum limits that are specified at the product level.</p>
Discounted Int Payout Frq.	<p>[Mandatory, Drop-Down]</p> <p>Select the discounted interest payout frequency for the deposit from the drop-down list.</p> <p>This field will be enabled only if the product is of the Normal Discounted or True Discounted type.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Monthly - The interest will be paid at the end of month. • Quarterly - The interest will be paid at the end of the quarter.
Index/Rate	<p>[Display]</p> <p>This field displays the interest index code defined for the slab at the product rates level.</p> <p>This is the index code defined for the slab, in which the principal and term falls at the product level.</p>
Tax Code 1	<p>[Mandatory, Drop-Down]</p> <p>Select the tax code 1 for the investment from the drop-down list.</p> <p>This field becomes editable if the amount entered in the Amount field is the initial investment deposit.</p>

Field Name	Description
Tax Code 2	<p>[Mandatory, Drop-Down]</p> <p>Select the tax code 2 for the investment from the drop-down list.</p> <p>This field becomes editable if the amount entered in the Amount field is the initial investment deposit.</p>
Output Parameters	
Principal Balance	<p>[Display]</p> <p>This field displays the principal balance.</p> <p>The system calculates the principal amount that the customer needs to invest in the TD.</p>
Initial Payin	<p>[Display]</p> <p>This field displays the TD initial payin amount.</p> <p>The system calculates the TD initial payin amount, based on the input specified such as: amount, variance, term, and tax code.</p>
Maturity Interest	<p>[Display]</p> <p>This field displays the total interest earned on the TD investment during the term, till the maturity.</p>
Tax 1	<p>[Display]</p> <p>This field displays the tax 1 applicable to the interest earned on the invested amount.</p>
Tax 2	<p>[Display]</p> <p>This field displays the tax 2 applicable to the interest earned on the invested amount.</p>
Maturity Amount	<p>[Display]</p> <p>This field displays the total amount the customer will receive at the maturity.</p> <p>This amount is inclusive of the TDS, if any.</p>

7. Click the **Investment Schedule** button.
8. The system displays the **Output Screen** tab.

Output Screen

Investment Calculator

Product Code : 301 Name : DEPOSITO.BERJANGKA.IDR Currency : INR

Amount
 Minimum : 8,000,000.00 Maximum : 9,999,999,999.999 Incremental : 0.01

Term
 Term Unit : Combination
 Incremental : 0 Months 1 Days Minimum : 0 Maximum : 12 Months : 23 Days : 7

Interest
 Compounding Frequency : Monthly Payout Frequency : Monthly Discounting Type : Not Discounted

Input Screen Output Screen

Date	Principal Balance	Interest Amount	Tax Amount 1	Tax Amount 2	Payout/Compounding
15/03/2008	90000000	1140983.61	228180.88	228180.88	Payout
15/04/2008	90000000	1219672.13	243917.49	243917.49	Payout
15/05/2008	90000000	1180327.87	236049.18	236049.18	Payout
15/06/2008	90000000	1219672.13	243917.49	243917.49	Payout
15/07/2008	90000000	1180327.87	236049.18	236049.18	Payout
15/08/2008	90000000	1219672.13	243917.49	243917.49	Payout
15/09/2008	90000000	1219672.13	243917.49	243917.49	Payout
15/10/2008	90000000	1180327.87	236049.18	236049.18	Payout
15/11/2008	90000000	1219672.13	243917.49	243917.49	Payout
15/12/2008	90000000	1180327.87	236049.18	236049.18	Payout
15/01/2009	90000000	1221181.23	244219.29	244219.29	Payout
15/02/2009	90000000	1223013.7	244585.75	244585.75	Payout

Investment Schedule Close Clear

Field Description

Column Name	Description
Date	[Display] This column displays the date on which the interest will be compounded to the principal, or paid to the customer.
Principal Balance	[Display] This column displays the TD Principal balance amount.
Interest Amount	[Display] This column displays the amount of interest either compounded to the principal, or paid to the customer.
Tax Amount 1	[Display] This column displays the tax amount, if applicable.
Tax Amount 2	[Display] This column displays the tax amount, if applicable.
Payout/Compounding	[Display] This column displays the type of action is for interest compounding or payout.

9. Click the **Close** button.

7.3. TD023 - TD Rates History Inquiry

Using this option you can view the interest rates applied to a term deposit during its life cycle.

If the interest rate is defined as **Fixed** at the product level then it displays the same interest rate for all deposits made under the term deposit account.

If the interest rate is defined as Floating, you can view the different rates applied to each deposit placed under the term deposit account.

Definition Prerequisites

- After defining the TD Product, TD Product Rates must be defined for the newly defined TD Product.
- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view TD rates history

1. Type the fast path **TD023** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Rates History Inquiry**.
2. The system displays the **TD Rates History Inquiry** screen.

TD Rates History Inquiry

TD Rates History Inquiry

Account Details

Account No: Customer Name: Customer Id:

Product: Currency: Branch:

Deposit No:

From Date: To Date:

TD Rates Inquiry Details

Account Number	Original Deposit No	Renewal No	Deposit No.	Principal Balance	Balance for Rate Earned	Value Date	Maturity Date	Deposit Rate	Deposit Variance	Deposit Interest Index	Product Variance	Effective Date

Field Description

Field Name	Description
Account Details	
Account No	[Mandatory, Numeric, 14] Type the TD account number.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Customer Id	[Display] This field displays the customer ID. A customer ID is an identification number generated by the system after customer addition is completed successfully. The number will be unique to a customer across the system and the customer search can be made on this basis. This is the number, which the system uses to track the customer. The system displays the customer ID, when the customer is validated.

Field Name	Description
Product	[Display] This field displays the TD product code along with the product name under which the TD account is opened.
Currency	[Display] This field displays the TD account currency.
Branch	[Display] This field displays the home branch where the TD account is opened and maintained.
Deposit No	[Mandatory, Pick List] Select the deposit number from the pick list. The deposit number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
From Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start day from which you want to view the term deposit rates history, from the pick list.
To Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end day up to which you want to view the term deposit rates history, from the pick list.

Column Name	Description
TD Rates Inquiry Details	
Account Number	[Display] This column displays the TD account number as specified in the TD Rates History Inquiry screen.
Original Deposit No	[Display] This column displays the term deposit number of the TD account.
Renewal No	[Display] This column displays the renewal number. Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.

Column Name	Description
Deposit No	<p>[Display]</p> <p>This column displays the deposit number.</p> <p>The deposit number signifies the number of deposits opened in an account.</p> <p>The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.</p>
Principal Balance	<p>[Display]</p> <p>This column displays the principal amount of the TD.</p>
Balance for Rate Earned	<p>[Display]</p> <p>This column displays the base principal amount, which determines the rate of interest applicable for the deposit.</p> <p>The balance amount gets calculated on the basis of how it is defined at the TD Payin transaction. If the Base for Rate is defined as Incremental then the principal balance and the balance amount remains same.</p> <p>If Base for Rate is defined as Cumulative for the Deposit or Cumulative for All the Deposits then the principal amount and balance amount varies. Thus, the rate earned on all the deposits may increase.</p>
Value Date	<p>[Display]</p> <p>This column displays the value date.</p> <p>The value date is the date from which the term deposit is effective.</p>
Maturity Date	<p>[Display]</p> <p>This column displays the date on which the deposit will mature.</p>
Deposit Rate	<p>[Display]</p> <p>This column displays the rate of interest applicable for the term deposit.</p> <p>The deposit rate is based on the term and the amount range defined at the product level.</p>
Deposit Variance	<p>[Display]</p> <p>This column displays the interest variance defined for the particular term deposit under the TD account.</p> <p>The variance specified should be within the minimum and maximum variance specified at the product level.</p>
Deposit Interest Index	<p>[Display]</p> <p>This column displays the interest index code applicable to the TD.</p> <p>This is the index code defined for the product against the slab in which TD principal and term fit in.</p>

Column Name	Description
Product Variance	[Display] This column displays the Interest Variance defined under Product Rate Maintenance for the slab in which TD principal balance and term fit in.
Effective Date	[Display] This column displays the date from which the net rate (i.e. deposit rate + deposit variance + product variance) defined at the product level is effective.

3. Enter the account number and press the **<Tab>** or **<Enter>** key
4. Select the deposit number, from date, and to date from the pick list.
5. Click the **OK** button. The system displays the TD rates history details.

TD Rates History Inquiry

Account Details

Account No: 5030000000981 Customer Name: ROGER FEDRER Customer Id: 50001609
 Product: 300 (FIXED DEPOSIT - RESIDENT) Currency: INR Branch: 240

Deposit No: 1
 From Date: 15/12/2010 To Date: 31/05/2012

TD Rates Inquiry Details

Account Number	Original Deposit No	Renewal No	Deposit No	Principal Balance	Balance for Rate Earned	Value Date	Maturity Date	Deposit Rate	Deposit Variance	Deposit Interest Index	Product Variance	Effective Date
5030000000981	1	2	2	89,000.00	89,000.00	15/12/2011	15/12/2012	7	0.0	70	1.00	15/12/2011

Ok Clear Close

6. Click the **Close** button.

7.4. TD031 - TD Audit Trail Inquiry

Using this option allows you can view the transactions performed on a term deposit account. You can also view the accounting entries of all transactions done against the account. This option helps you to keep a record of the transactions done on an individual's account.

Transaction details can be viewed at the account level and at the deposit level. Inter-bank transfer accounting entries are passed for transactions done at any other branch other than the home branch.

This screen shows the redemption details the next day.

Definition Prerequisites

- TDM01 - TD Product Master
- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view the transaction details

1. Type the fast path **TD031** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Audit Trail Inquiry**.
2. The system displays the **TD Audit Trail Inquiry** screen.

TD Audit Trail Inquiry

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the TD account number of the customer, for which you want to view the transaction details.
All Deposits	[Optional, Check Box] Select the All deposits check box, to view the transactions done against all the individual term deposits in the account.
Original Deposit No	[Conditional, Pick List] Select the original deposit number from the pick list. The term deposit number to view the transactions done against that particular term deposit. This field is disabled if the All Deposits check box is selected.

Field Name	Description
Deposit No	<p>[Conditional, Pick List]</p> <p>Select the deposit number from the pick list.</p> <p>The running term deposit number signifies the number of deposits opened in an account.</p> <p>The deposit number is incremented every time a new deposit is created in an account.</p> <p>It may or may not be created due to interest payout or renewal.</p> <p>This field is disabled if the All Deposits check box is selected.</p>
Cheque No	<p>[Optional, Numeric, 12]</p> <p>Type the cheque number to view the transactions done against a cheque.</p> <p>You can filter and view the transaction details done against a particular cheque.</p>
Action	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate action, to filter the TD account transactions that are displayed under TD audit trail, from the drop-down list.</p> <p>These options are:</p> <ul style="list-style-type: none"> • All • Interest Compounding • Transfer to Matured Deposits • Transfer to Unclaimed Deposits • Interest Accrual • Interest Payout • Tax on Accrued Interest • Redemption • Redemption Payout • Payin • Premature Redemption • Premature Redemption Reversal • Payin Reversal • Redemption Reversal • Renewal • Renewal Reversal • Interest Adjustment • Interest Reversal • Tax on Compounded Interest

Field Name	Description
From Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start date of the inquiry from the pick list. This date should not be greater than the to date. This field is validated against the start date of the deposit.
To Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end date of the period for which the transaction details of the deposit are to be displayed from the pick list.

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. Select the action from the drop-down list, and select the from date and to date from the pick list.
5. Click the **Ok** button.
6. The system displays the lists of all transactions get for the selected TD account and deposit number in the **Transactions** tab.

Transactions

The transactions tab displays the details such as original deposit number, renewal number, transaction description, etc.

TD Audit Trail Inquiry*

Account No : 50300000000981 All Deposits : Original Deposit No : Deposit No :

Cheque No : Action : All

From Date : 15/12/2010 To Date : 20/02/2011

Transactions | Details

Customer Name : ROGER FEDRER Account Currency : INR

Account Status : Account Open Branch Name : 240 WORLI - SANDOZ HOUSE

Product Name : 300 - FIXED DEPOSIT - RESIDENTS

Original Deposit No	Renewal No	Deposit No	Reference Number	Value Date	GL Code	GL Name	Txn Description
1	1	1	1	15/12/2010	290701129	TD PAYMENT GL	Mixed Paym
1	1	1	1	15/12/2010	290400307	FIXED DEPOSITS - RESIDENTS	Mixed Paym
1	1	1	1	31/12/2010	290400307	FIXED DEPOSITS - RESIDENTS	Online Pre-Mature/BOD TD
1	1	1	1	31/12/2010	390100108	INT EXPENSE - FIXED DEPOSITS RESIDENTS	Online/BOD Redemption Net
1	1	1	1	31/12/2010	290701129	TD PAYMENT GL	Net Proceeds : Online TD
1	1	1	1	31/12/2010	390100108	INT EXPENSE - FIXED DEPOSITS RESIDENTS	Interest Accru
1	1	1	1	31/12/2010	290700049	AIP - FIXED DEPOSITS	Interest Accru
1	1	1	1	15/01/2011	0		201:201-Tax Entry 503000
1	1	1	1	15/01/2011	290700486	TAX DEDUCTED AT SOURCE - FD	201:201-Tax Entry 503000

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

UDF OK Close Clear

Field Description

Field Name	Description
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Account Status	[Display] This field displays the current status of the account. The options are: <ul style="list-style-type: none">• Regular – This account is a regular account that is opened for various transactions.• Account Opened Today - This account is opened on the day of the transaction.• Closed - This account is closed.• Account Closed Today - This account has been closed on the day of the transaction.• Unclaimed - This account has remained unclaimed by the customer.• Matured - This account has matured.• Account Blocked - This account is blocked.• Forced Renewal - This account is marked for lien and thus has been force renewed.
Branch Name	[Display] This field displays the name of the home branch where the TD account is opened and maintained.
Product Name	[Display] This field displays the name assigned to the TD product, as defined at the product level. This is the product under which the TD account is opened.
Column Name	Description

Column Name	Description
Original Deposit No	<p>[Display]</p> <p>This column displays the original deposit number.</p> <p>The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have the new deposit running number but will retain the original deposit number of the source deposit.</p>
Renewal No	<p>[Display]</p> <p>This column displays the renewal number.</p> <p>The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts.</p> <p>This field along with the original deposit number can explain the chronology of a particular deposit.</p>
Deposit No	<p>[Display]</p> <p>This column displays the deposit number for which the transaction is performed.</p>
Reference No	<p>[Display]</p> <p>This column displays the reference number for which the transaction is performed.</p>
Value Date	<p>[Display]</p> <p>This column displays the value date of the transaction.</p> <p>The value date signifies the date on which the transaction was committed.</p> <p>The value date and the transaction date is usually same. However a value date can be a previous date. The adjustment on the account takes place from the value date.</p> <p>For example: A TD matures on 10th July '04 and has a grace period of 15 days. The renewal transaction takes place on 16th July '04. 16th July is the transaction date. As the TD can be renewed from the maturity date, the value date for that transaction will be 10th July '04.</p>
GL Code	<p>[Display]</p> <p>This column displays the GL code against which accounting entry is posted for every transaction.</p>
GL Name	<p>[Display]</p> <p>This column displays the GL name of the corresponding GL code.</p>
Txn Description	<p>[Display]</p> <p>This column displays the transaction description.</p>

Column Name	Description
Dr / Cr	[Display] This column displays whether the transaction was a debit or a credit type of transaction.
Acy Amount	[Display] This column displays the amount in the account currency, as defined in the product definition. The transactions on the account are always taken on the account currency.
Lcy Amount	[Display] This column displays the amount in the local currency. The local currency of the country where the bank is situated, is the local currency of the bank. If the account currency and the local currency are the same, the amounts displayed in the Acy Amount field and the Lcy Amount field will be the same. The exchange rate values must be defined and downloaded.

7. Double-click the appropriate column link, to view the details.
8. The system displays the **Details** tab.

Details

The details tab provides information on transaction details like who performed the transaction, the value date, payment mode, etc.

TD Audit Trail Inquiry*

Account No : 5030000000981 All Deposits : Original Deposit No : 0 Deposit No : 0

Cheque No : Action : All

From Date : 15/12/2010 To Date : 20/02/2011

Transactions | **Details**

Tran Date : 07/09/2011 User Name : TGAGAN

Value Date : 15/12/2010 Batch No : 15

Posting Date : 15/12/2010 System Trace No : 2602

Mnemonic Code : 1356 SC Code :

Amount Acy : 1,00,000.00 Rate Acy to Lcy : 1.00000

Amount Tcy : 1,00,000.00 Rate Tcy to Lcy : 1.00000

Amount Lcy : 1,00,000.00 BC/DD Serial No. :

Tran Brn Code : 240 Cheque No : 000000000000

Xfer Branch No : Debit/Credit : D

Xfer Account No : Bank Routing No :

GL Branch : 240 Authoriser :

Description : Mixed Payin Payment Mode : Transfer to GL

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

[4] Microsoft Office Excel UDF OK Close Clear

Field Description

Field Name	Description
Tran Date	[Display] This field displays the date on which the transaction has been executed.
User Name	[Display] This field displays the name of the teller/operator who entered the transaction. If the transaction is a system run process, this field displays the user name as system.
Value Date	[Display] This field displays the value date of the transaction.
Batch No	[Display] This field displays the batch under which the transaction has been processed during the EOD.

Field Name	Description
Posting Date	<p>[Display]</p> <p>This field displays the posting date of the transaction.</p> <p>The posting date is the date on which the transaction is posted to the accounts.</p> <p>Usually the transaction date and the posting date is the same, except where the transaction date is a bank holiday.</p> <p>For example: The monthly interest for a TD is paid on the last day of the month. In the month of July, if the date on which the payout has to take place, i.e. 31st July is a holiday, the bank will accrue the interest on the 29th and the payout will take place on the 1st of August.</p> <p>In this case the transaction date will be 1st August and the posting date will be 29th July.</p>
System Trace No	<p>[Display]</p> <p>This field displays the System Reference Audit Trail Number generated by the system for the transaction.</p>
Mnemonic Code	<p>[Display]</p> <p>This field displays the transaction mnemonic code through which this transaction has been entered.</p>
SC Code	<p>[Display]</p> <p>This field displays the service charge code, if service charges are levied to the transaction.</p> <p>The bank may levy service charges when the transaction is done through a banker's cheque or a demand draft.</p>
Amount Acy	<p>[Display]</p> <p>This field displays the amount in the account currency, as defined in the product definition. The transactions on the account are always taken on the account currency.</p> <p>The amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.</p>
Rate Acy to Lcy	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The exchange rate values must be defined and downloaded.</p>
Amount Tcy	<p>[Display]</p> <p>This field displays the amount in the transaction currency.</p> <p>The transaction currency is the currency in which the customer wants to transact. The exchange rate values are defined and downloaded from FCC.</p> <p>For example: If the customer wants redemption amount to be paid in EUR (Euro), EUR will be the transaction currency.</p>

Field Name	Description
Rate Tcy to Lcy	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Amount Lcy	[Display] This field displays the amount in the local currency.
BC/DD Serial Number	[Display] This field displays the BC/DD serial number. This serial number will be applied to the Interest, Redemption, Maturity Payout.
Tran Brn Code	[Display] This field displays the branch code where the transaction was executed.
Cheque No	[Display] This field displays the cheque number, if the initial deposit, interest payout or the redemption amount is remitted by cheque.
Xfer Branch No	[Display] This field displays the branch code where the TD is being transferred, in case of a TD transfer.
Debit/Credit	[Display] This field displays whether the transaction is a debit or credit type of transaction, based on the type of transaction performed and the transaction mnemonic.
Xfer Account No	[Display] This field displays the account number where the TD is being transferred, in case of a TD transfer.
Bank Routing No	[Display] This field displays the routing number. The routing number is the combination of the bank code and the branch code.
GL Branch	[Display] This field displays the branch code to which the GL amount is transferred.
Authoriser	[Display] This field displays the identification of the person who authorised the transaction.

Field Name	Description
Description	[Display] This field displays the description of the transaction.
Payment Mode	[Display] This field displays the mode of payment for the transaction.

9. Click the **Close** button.

7.5. TD037 - TD Account Ledger Inquiry

Using this option, you can view the transactions done against a term deposit account, within the specified start date and end date. Customer can ask for the transaction details done on their account at any time during the life of the term deposit. You can use this option to provide the transaction details.

Definition Prerequisites

- After defining the TD Product, TD Product Rates must be defined for the newly defined TD Product.
- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view the TD account ledger

1. Type the fast path **TD037** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Account Ledger Inquiry**.
2. The system displays the **TD Account Ledger Inquiry** screen.

TD Account Ledger Inquiry

TD Account Ledger Inquiry*

Account No: All Deposits: Deposit No:

Start Date: End Date:

Transactions | Details

Customer Name: Account Currency:

Account Status: Branch Name:

Product Name:

First Previous of Next Last

Original Deposit No	Renewal No	Deposit No	Date	Dr/Cr	Acy Amount	Lcy Amount
---------------------	------------	------------	------	-------	------------	------------

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

UDF OK Close Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the TD account number for which the account ledger inquiry has to be done.
All Deposits	[Optional, Check Box] Select the All deposits check box, to view the transactions done against all the individual term deposits in the account.
Deposit No	[Conditional, Pick List] Select the term deposit number to view the transactions done against that particular term deposit from the pick list. This field is disabled if the All Deposits check box is selected.
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start date of the inquiry from the pick list. This date should not be greater than the end date. This field is validated against the start date of the deposit.
End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end date of the period for which the transaction details of the deposit will be displayed from the pick list.

3. Enter the account number and press the <Tab> or <Enter> key.
4. Enter the start date and end date.

TD Account Ledger Inquiry

TD Account Ledger Inquiry*

Account No: 6100000174440 All Deposits: Deposit No: 0 ...

Start Date: 01/01/1950 End Date: 15/01/2008

Transactions | Details

Customer Name: JOHNKENNEDY Account Currency: LTL

Account Status: Account Open Branch Name: Centras

Product Name: 317 - Generic TD Product

First Previous 0/0 Next Last

Original Deposit No	Renewal No	Deposit No	Date	Dr/Cr	Acy Amount	Lcy Amount
---------------------	------------	------------	------	-------	------------	------------

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

UDF OK Close Clear

5. Click the **Ok** button.
6. The system displays the list of transactions in the **Transactions** tab.

Transactions

Transactions tab displays the details of the transactions in a TD account.

TD Account Ledger Inquiry*

Account No: 6100000174440 All Deposits: Deposit No: 0

Start Date: 01/01/1950 End Date: 15/01/2008

Customer Name: JOHNKENNEDY Account Currency: LTL

Account Status: Account Open Branch Name: Centras

Product Name: 317 - Generic TD Product

First: 1 Previous: y1 1 Next: Last

Original Deposit No	Renewal No	Deposit No	Date	Dr/Cr	Acy Amount	Lcy Amount
1	1	1	30/11/2007	C	4500	4500
1	1	1	15/12/2007	C	4500	4500
1	1	1	31/12/2007	D	450	1237.5
2	1	2	15/12/2007	C	4500	4500

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

UDF OK Close Clear

Field Description

Field Name	Description
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. For example: If the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.

Field Name	Description
Account Status	<p>[Display]</p> <p>This field displays the current status of the account.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Regular - This account is a regular account opened for various transactions. • Account Opened Today - This account is opened on the day of the transaction. • Closed - This account is closed. • Account Closed Today - This account has been closed on the day of the transaction. • Unclaimed - This account has remained unclaimed by the customer. • Matured - This account has matured. • Account Blocked - This account is blocked. • Forced Renewal - This account is marked for lien and thus has been force renewed.
Branch Name	<p>[Display]</p> <p>This field displays the name of the home branch where the TD account is initiated and maintained.</p>
Product Name	<p>[Display]</p> <p>This field displays the name assigned to the TD product, as defined at the product level.</p> <p>This is the product under which the TD account is opened.</p>

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

Column Name	Description
Deposit No	<p>[Display]</p> <p>This column displays the running term deposit number.</p> <p>This signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.</p>
Date	<p>[Display]</p> <p>This column displays the value date of the transaction.</p> <p>The value date signifies the date on which the transaction had taken place.</p> <p>The value date and the transaction date is usually the same. However a value date can be a previous date. The adjustment on the account takes place from the value date.</p> <p>For example: A TD matures on 10th of July '04 and has a grace period of 15 days. The renewal transaction takes place on 16th of July '04. 16th July is the transaction date. As the TD can be renewed from the maturity date, the value date for that transaction will be 10th July '04</p>
Dr / Cr	<p>[Display]</p> <p>This column displays the debit or credit type of transaction, based on the type of transaction performed and the transaction mnemonic.</p>
Acy Amount	<p>[Display]</p> <p>This column displays the amount in the account currency.</p> <p>The amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts. The exchange rate values are defined and downloaded from FCC.</p>
Lcy Amount	<p>[Display]</p> <p>This column displays the amount in the local currency.</p> <p>The local currency of the country where the bank is situated, is the local currency of the bank.</p> <p>If the account currency and the local currency are the same, the amounts displayed in the Acy Amount field and the Lcy Amount field will be the same. The exchange rate values must be defined and downloaded.</p> <p>For example: If the bank is situated in U.S.A., the local currency of the bank will be USD.</p>

7. Double-click the appropriate column link, to view the **Details** tab.

Details

Details tab displays the various details of the TD account.

TD Account Ledger Inquiry*

Account No: 6100000174440 All Deposits: Deposit No: 0

Start Date: 01/01/1950 End Date: 15/01/2008

Transactions | **Details**

Tran Date :	21/11/2008	User Name :	TKATDARE
Value Date :	30/11/2007	Batch No :	73
Posting Date :	15/12/2007	System Trace No :	1300
Mnemonic Code :	1021	Service Charge Code :	0
Amount Acy :	LTL 4,500.00	Rate Acy to Lcy :	1.00000
Amount Tcy :	LTL 4,500.00	Rate Tcy to Lcy :	1.00000
Amount Lcy :	LTL 4,500.00	Cheque No :	000000000000
Tran Branch :	Centras	Debit/Credit :	Credit
Xfer Branch :		Bank Routing No :	0
Xfer Account No :		Authoriser :	SYSTEM
Description :	Payin By GL		

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

UDF OK Close Clear

Field Description

Field Name	Description
Tran Date	[Display] This field displays the date on which the transaction has been done. This is a system generated date.
Value Date	[Display] This field displays the value date of the transaction.
Posting Date	[Display] This field displays the posting date of the transaction. The posting date is the date on which the transaction is posted to the accounts. Usually the transaction date and the posting date is the same, except in the cases where the transaction date is a bank holiday. For example, the interest for a TD is paid monthly on the last day of the month. In the month of July, if the date on which the payout has to take place, i.e. 31st July is a holiday, the bank will accrue the interest on the 29th and the payout will take place on the 1st of August. In this case the transaction date will be 1st August and the posting date will be 29th July.

Field Name	Description
Mnemonic Code	[Display] This field displays the transaction mnemonic code through which this transaction has been made.
Amount Acy	[Display] This field displays the amount in the account currency. Account currency is the currency assigned to the product at the product level, under which the account is opened. The amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts.
Amount TCY	[Display] This field displays the amount in the transaction currency. The transaction currency is the currency in which the customer wants to transact. The exchange rate values must be defined and downloaded. For example: If the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.
Amount Lcy	[Display] This field displays the amount in the local currency.
Tran Branch	[Display] This field displays the branch code where the transaction was executed.
Xfer Branch	[Display] This field displays the branch code to which the TD is being transferred, in case of a TD transfer.
Xfer Account No	[Display] This field displays the account number to which the TD is being transferred, in case of a TD transfer.
Description	[Display] This field displays the description of the transaction.
User Name	[Display] This field displays the name of the teller/operator who entered the transaction. If the transaction is a system run process, this field displays the user name as system.
Batch No	[Display] This field displays the batch under which the transaction has been processed during the EOD.

Field Name	Description
System Trace No	[Display] This field displays the system reference audit trail number generated by the system for the transaction.
Service Charge Code	[Display] This field displays the service charge code, if service charges are levied to the transaction. The bank may levy service charges when the transaction is done through a banker's cheque or a demand draft.
Rate Acy to Lcy	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values are defined and downloaded from FCC.
Rate Tcy to Lcy	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Cheque No	[Display] This field displays the cheque number if the initial deposit, interest payout, or the redemption amount is remitted by cheque.
Debit/Credit	[Display] This field displays the debit or credit type of transaction, based on the type of transaction performed and the transaction mnemonic.
Bank Routing No	[Display] This field displays the routing number of the instrument, if a transaction is done by cheque. The routing number is the combination of the bank code and the branch code.
Authoriser	[Display] This field displays the identification of the person who authorised the transaction.

8. Click the **Close** button.

7.6. TD040 - TD Maturity Amount History

A customer would like to view the maturity details during the term of the deposit.

Using this option you can view the maturity details, maturity amount details for the deposits under a term deposit account. You can also view the details for a selected deposit and the details about premature redemption.

This screen does not show the details of deposits renewed today. A disclaimer will be shown on the screen saying "Deposits renewed today will not be available for inquiry"

Definition Prerequisites

- After defining the TD Product, TD Product Rates must be defined for the newly defined TD Product.
- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view TD maturity amount history

1. Type the fast path **TD040** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Maturity Amount History**.
2. The system displays the **TD Maturity Amount History** screen.

TD Maturity Amount History

TD Maturity Amount History*

Account Number :	<input type="text"/>	Customer Name :	<input type="text"/>
Branch :	<input type="text"/>	Product :	<input type="text"/>
Principal Balance :	<input type="text" value="0.00"/>	Account Currency :	<input type="text"/>

Maturity Amount Summary
Maturity Amount Details

First
Previous
 /

Original Deposit Number	Renewal Number	Deposit Number	Calculation Date	Principal An

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

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the TD account number for which you want to check the maturity amount details.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Branch	[Display] This field displays the name of the home branch where the TD account is initiated and maintained.
Product	[Display] This field displays the code and name assigned to the TD product, as defined at the product level. This is the product under which the TD account is opened.

Field Name	Description
Principal Balance	<p>[Display]</p> <p>This field displays the principal balance of the TD account.</p> <p>Principal balance is the sum total of the principal amount of all the deposits falling under a single TD account.</p>
Account Currency	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example: If the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.</p>

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

TD Maturity Amount History

4. Click the **Ok** button. The system displays the details in the **Maturity Amount Summary** tab.

Maturity Amount Summary

This tab displays a summary of the maturity amount of the account.

The screenshot shows a window titled "TD Maturity Amount History*" with the following fields:

- Account Number : 61000000174440
- Customer Name : JOHNKENNEDY
- Branch : Centrine bustine
- Product : 317 Generic TD Product
- Principal Balance : 8,550.00
- Account Currency : LTL

The "Maturity Amount Summary" tab is active, displaying a table with the following data:

Original Deposit Number	Renewal Number	Deposit Number	Calculation Date	Principal Amount
1	1	1	31/12/2007	
2	1	2	15/12/2007	

At the bottom of the window, there are navigation buttons: LDF, OK, Close, and Clear.

Field Description

Column Name	Description
Original Deposit No.	[Display] This column displays the deposit number of the TD account.
Renewal No.	[Display] This column displays the renewal number. The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No.	[Display] This column displays the deposit number. The deposit number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Calculate Date	[Display] This column displays the date, which is used for calculating the maturity amount. This date could be the start date of a new deposit, or the date on which the deposit was partially redeemed. For example, Deposit Initiated = 24/10/2003 Principal Amount = 780000 Maturity Date = 24/04/2004 Maturity Amount = 791731.40 Here the deposit initiated date i.e. 24/10/2003 is the calculate date. Now assume there is a premature part redemption for this deposit: Part Redemption Date = 31/12/2003 Principal Amount = 80000 Maturity Date = 24/04/2004 Maturity Amount = 81136.21 Here the part redemption Date i.e. 31/12/2003 is the calculate date.
Principal Amount	[Display] This column displays the principal amount of the term deposit.
Maturity Date	[Display] This column displays the date on which the deposit will mature.

Column Name	Description
Maturity Amount	[Display] This column displays the total amount to be received on the maturity of the deposit. This amount is inclusive of the TDS, if any.

- Double-click the appropriate column in the **Maturity Amount Summary** tab, to view the maturity amount details of the selected deposit.
- The system displays the **Maturity Amount Details** tab.

Maturity Amount Details

This tab displays the details of the maturity amount of the account.

Field Description

Field Name	Description
Deposit Number	[Display] This field displays the deposit number.

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

Column Name	Description
Calculation Date	[Display] This column displays the date, which is used for calculating the maturity amount.
Principal Amount	[Display] This column displays the principal amount of the term deposit.
Maturity Date	[Display] This column displays the date on which the deposit will mature.
Maturity Amount	[Display] This column displays the total amount to be received on the maturity of the deposit. This amount is inclusive of TDS, if any.

7. Click the **Close** button to exit the screen.

7.7. TD041 - TD Deposit Certificate Inquiry

You can view the certificate details for a deposit using this option. The inquiry gives you details about the certificates issued along with the certificate number. You can check the details of the initial as well as duplicate certificates. The details provided are principal amount, maturity amount, total deposit amount, denomination amount, maturity date, etc.

Definition Prerequisites

- After defining the TD Product, TD Product Rates must be defined for the newly defined TD Product.
- TD043 - TD Certificate Printing
- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view TD deposit certificate inquiry

1. Type the fast path **TD041** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Deposit Certificate Inquiry**.
2. The system displays the **TD Deposit Certificate Inquiry** screen.

TD Deposit Certificate Inquiry

TD Deposit Certificate Inquiry

Account Number: Deposit Number:

Certificate Number: Customer Name:

Certificate Type: Branch:

Account Currency: Product:

Deposit Certificate Details

Account No.	Original Deposit No.	Renewal No.	Deposit No.	Certificate No.	Issue Date	Principal Amount	Maturity Amount	Total Deposit Amt.	Denomination Amt.	Maturity Date
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Ok Close Clear

Field Description

Field Name	Description
Account Number	<p>[Mandatory, Numeric, 14]</p> <p>Type the TD account number of the customer, for whom the TD certificate inquiry is to be conducted.</p>
Deposit Number	<p>[Optional, Pick List]</p> <p>Select the deposit number, for which you want to conduct the certificate inquiry from the pick list.</p> <p>The Deposit Number signifies the number of deposits opened in an account.</p> <p>The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.</p>
Certificate Number	<p>[Optional, Numeric, 12]</p> <p>Type the certificate number, if you wish to see the details for particular deposit certificate number.</p>
Customer Name	<p>[Display]</p> <p>This field displays the name of the customer who holds the TD Account.</p>
Certificate Type	<p>[Mandatory, Drop-Down]</p> <p>Select the certificate type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none">• Initial - The certificate issued is the initial certificate for the deposit• Duplicate - The certificate issued is a duplicate of the initial certificate for the deposit <p>By Default , the system displays the certificate type as Initial.</p>
Branch	<p>[Display]</p> <p>This field displays the home branch where the TD account is opened and maintained.</p>
Product	<p>[Display]</p> <p>This field displays the name assigned to the TD product, as defined at the product level.</p> <p>This is the product under which the TD account is opened.</p>

Field Name	Description
Account Currency	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>

Column Name	Description
Deposit Certificate Details	
Account No.	<p>[Display]</p> <p>This column displays the account number as specified in the TD Deposit Certificate Inquiry screen.</p>
Original Deposit No	<p>[Display]</p> <p>This column displays the original deposit number.</p> <p>The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal.</p> <p>It will have new deposit running number, but will retain the original deposit no of the source deposit.</p>
Renewal No	<p>[Display]</p> <p>This column displays the renewal number.</p> <p>Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.</p>
Deposit No.	<p>[Display]</p> <p>This column displays the original deposit number.</p> <p>The deposit number signifies the number of deposits opened in an account.</p> <p>The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.</p> <p>This field displays the certificate number as specified in the TD Deposit Certificate Inquiry screen.</p>
Certificate No.	<p>[Display]</p> <p>This column displays the certificate number of the deposit which has been issued.</p>

Column Name	Description
Issue Date	[Display] This column displays the date on which the certificate is issued.
Principal Amount	[Display] This column displays the principal amount of the deposit.
Maturity Amount	[Display] This column displays the deposit maturity amount. This amount is inclusive of the TDS, if any.
Total Deposit Amt.	[Display] This column displays the sum total of principal amount of all the deposits initiated and maintained under the TD account.
Denomination Amt.	[Display] This column displays the denomination in which the certificates are printed.
Maturity Date	[Display] This column displays the date on which the deposit will mature.

3. Enter the account number and press the **<Tab> or <Enter>** key.
4. Select the deposit number from the pick list.
5. Enter the certificate number and press the **<Tab> or <Enter>** key.

TD Deposit Certificate Inquiry

TD Deposit Certificate Inquiry

Account Number:	000000011742	Deposit Number:	
Certificate Number:		Customer Name:	GEORGE GEROME THOMAS
Certificate Type:	Initial	Product:	599 Testing Product:
Branch:	9999		
Account Currency:	INR		

Deposit Certificate Details

Account No.	Original Deposit No.	Renewal No.	Deposit No.	Certificate No.	Issue Date	Principal Amount	Maturity Amount	Total Deposit Amt.	Denomination Amt.	Maturity Date
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Ok Close Clear

- Click the **Ok** button. The system displays the TD deposit certificate details in the **Deposit Certificate Details** tab.

Deposit Certificate Details

TD Deposit Certificate Inquiry

Account Number: 000000011742 Deposit Number: []

Certificate Number: [] Customer Name: GEORGE GEROME THOMAS

Certificate Type: Initial

Branch: 9999 Product: 599 Testing Product

Account Currency: INR

Deposit Certificate Details

Account No.	Original Deposit No	Renewal No	Deposit No.	Certificate No.	Issue Date	Principal Amount	Maturity Amount	Total Deposit Amt.	Denomination Amt.	Maturity Date
000000011742	1	1	1	1	31/12/2007	10,000.00	10,830.01	10,000.00	0.00	31/12/2008

Ok Close Clear

Field Description

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

Column Name	Description
Deposit No.	<p>[Display]</p> <p>This column displays the original deposit number.</p> <p>The deposit number signifies the number of deposits opened in an account.</p> <p>The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.</p> <p>This field displays the certificate number as specified in the TD Deposit Certificate Inquiry screen.</p>
Certificate No.	<p>[Display]</p> <p>This column displays the certificate number of the deposit which has been issued.</p>
Issue Date	<p>[Display]</p> <p>This column displays the date on which the certificate is issued.</p>
Principal Amount	<p>[Display]</p> <p>This column displays the principal amount of the deposit.</p>
Maturity Amount	<p>[Display]</p> <p>This column displays the deposit maturity amount.</p> <p>This amount is inclusive of the TDS, if any.</p>
Total Deposit Amt.	<p>[Display]</p> <p>This column displays the sum total of principal amount of all the deposits initiated and maintained under the TD account.</p>
Denomination Amt.	<p>[Display]</p> <p>This column displays the denomination in which the certificates are printed.</p>
Maturity Date	<p>[Display]</p> <p>This column displays the date on which the deposit will mature.</p>

7. Click the **Close** button.

7.8. TD042 - Interest and Principal Payment History

A customer would like to inquire about the interest and principal payout details during the term of the deposit.

Using this option you can view the details of the interest payout and principal redemption done for the deposits under a term deposit account. You can view the payout details for all the deposits under a term deposit account or for an individual deposit. You can also view the details for a selected payout mode.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view interest and principal payment history

1. Type the fast path **TD042** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > Interest and Principal Payment History**.
2. The system displays the **Interest and Principal Payment History** screen.

Interest and Principal Payment History

Interest and Principal Payment History*

Account Number : Customer Name :
Branch : Product :
Principal Balance : Account Currency :
From Date : To Date :
All Deposits : Deposit No :

Pay Summary | Pay History | Pay Details

First Previous /

Sr No	Original Deposit No	Renewal No	Deposit No	Payment Type	Interest/Principal Amount	OutStanding Amount	Tax 1	Tax 2
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Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

LDF Inquire Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the TD account number, for which you want to view the interest and principal payment history.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Branch	[Display] This field displays the name of the home branch in which the TD account is opened and maintained.
Product	[Display] This field displays the name assigned to the TD product, as defined at the product level. This is the product under which the TD account is opened.
Principal Balance	[Display] This field displays the TD account principal balance i.e. the sum total of the principal balance of all the term deposits held under the TD account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. For example: If the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
From Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start date of the inquiry from the pick list. This date should not be greater than the end date. This field is validated against the start date of the deposit.
To Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end date of the inquiry from the pick list.
All Deposits	[Optional, Check Box] Select the All Deposits check box to view the interest and principal history for all the individual deposits under the TD account.

Field Name	Description
Deposit No.	<p>[Conditional, Pick List]</p> <p>Select the term deposit number to view the transactions done against that particular term deposit from the pick list.</p> <p>This field is disabled if the All Deposits check box is selected.</p>
Payout Mode	<p>[Optional, Drop-Down]</p> <p>Select the payout mode in which the interest and the principal is paid from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Cash • Bankers Cheque • Add To Principal on Maturity • Transfer to CASA • Transfer to External Account • Transfer to Loan • Demand Draft • Transfer to GL • Reinvest to Other Account • Reinvest to Other Product

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. Select the appropriate from date and to date from the pick list, the deposit number and the payout mode from the drop-down list.

Interest and Principal Payment History

Interest and Principal Payment History*

Account Number : 000000030775 Customer Name : AMARSINGH
Branch : HO Product : 599 Testing Product
Principal Balance : 15,237.00 Account Currency : INR
From Date : 31/01/2008 To Date : 10/04/2008
All Deposits : Deposit No :

Payout Mode : Cash

Pay Summary Pay History Pay Details

First Previous 0 y0

Sr No	Original Deposit No	Renewal No	Deposit No	Payment Type	Interest/Principal Amount	OutStanding Amount	Tax 1	Tax 2
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Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF Inquire Close Clear

5. Select the appropriate record in the pay summary tab and click the **Inquire** button.
6. The system displays the interest and principal payment history in the various tabs.

Pay Summary

The Pay Summary tab displays the summary of the principal and interest.

Interest and Principal Payment History*

Account Number : 000000030775 Customer Name : AMARSINGH
 Branch : HQ Product : 599 Testing Product
 Principal Balance : 15,237.00 Account Currency : INR
 From Date : 31/01/2008 To Date : 10/04/2008
 All Deposits : Deposit No : ... Payout Mode : Cash

Pay Summary Pay History Pay Details

First Previous 1 / 1

Sr No.	Original Deposit No	Renewal No	Deposit No	Payment Type	Interest/Principal Amount	OutStanding Amount	Tax 1	Tax 2
1		1	1	1 Normal Interest		30.96	0.00	0.00
2		1	1	1 Principal		15,102.96	0.97	0.00
3		1	3	3 Normal Interest		34.68	0.68	0.00
4		1	3	3 Normal Interest		37.13	0.14	0.00
5		1	3	3 Normal Interest		34.68	0.68	0.00
6		1	4	4 Normal Interest		0.09	0.00	0.00

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

UDF Inquire Close Clear

Field Description

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

Column Name	Description
Deposit No	<p>[Display]</p> <p>This column displays the deposit number.</p> <p>The deposit number signifies the number of deposits opened in an account.</p> <p>The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.</p>
Payment Type	<p>[Display]</p> <p>This column displays the payment type.</p> <p>The payment is either for the interest earned on the deposit or the redeemed principal deposit.</p>
Interest/Principal Amount	<p>[Display]</p> <p>This column displays the available principal amount of the deposit.</p> <p>In case of redemption, this amount will be principal amount balance after the redemption.</p>
Outstanding Amount	<p>[Display]</p> <p>This column displays the deposit amount or the interest for which the payment mode is specified, but the proceeds are not collected by the customer.</p> <p>Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.</p> <p>For example: A deposit is redeemed and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as outstanding amount.</p>
Tax 1	<p>[Display]</p> <p>This column displays the amount of tax deducted on the interest earned on the deposit.</p>
Tax 2	<p>[Display]</p> <p>This column displays the amount of tax deducted on the interest earned on the deposit.</p>
Service Charge	<p>[Display]</p> <p>This column displays the amount of service charge applicable, if any.</p> <p>The bank may levy service charges when the transaction is done through a banker's cheque or a demand draft.</p>

Column Name	Description
Interest Rate	[Display] This column displays the rate at which interest is calculated for the deposit. This rate should be within the interest ceiling defined at the product level.
Status	[Display] This column displays the status of the payout transaction. The various statuses are paid and unpaid.
Interest Index Code	[Display] This column displays the interest index code applicable to the TD. This is the index code defined for the product against the slab in which TD principal and term fit in.

7. Double-click a record to enable the remaining two tabs.

Pay History

This tab displays the history of the account.

Interest and Principal Payment History*

Account Number : 000000030775	Customer Name : AMARSINGH
Branch : HO	Product : 599 Testing Product
Principal Balance : 15,237.00	Account Currency : INR
From Date : 31/01/2008	To Date : 10/04/2008
All Deposits : <input checked="" type="checkbox"/> Deposit No :	Payout Mode : Cash

Pay Summary | **Pay History** | Pay Details

Sr No	Pay Mode	Pay Currency	Account Rate	Txn Rate	TD Amount	Pay Amount	Net Amount
1	Reinvest to other Account	INR	1.00	1.00	30	30	30
2	Add To Principal On Maturity		1.00	1.00	0.97	0.97	0.97

First Previous 1 | 1 | 1 Next Last

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

UDF | Inquire | Close | Clear

Field Description

Column Name	Description
Sr. No.	<p>[Display]</p> <p>This column displays the serial number.</p> <p>The serial number is the number generated for the deposit information.</p>
Pay Mode	<p>[Display]</p> <p>This column displays the payment mode through which the interest and principal was paid.</p>
Pay Currency	<p>[Display]</p> <p>This column displays the currency in which the payout is conducted i.e. the transaction currency.</p> <p>The transaction currency is the currency in which the customer wants to transact.</p> <p>For example: If the customer wants payment amount to be paid in EUR (Euro), EUR will be the transaction currency.</p>
Account Rate	<p>[Display]</p> <p>This column displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The exchange rate values must be defined and downloaded.</p>
Txn Rate	<p>[Display]</p> <p>This column displays the rate at which the pay currency is converted to the local currency of the bank.</p> <p>The exchange rate values must be defined and downloaded.</p>
TD Amount	<p>[Display]</p> <p>This column displays the TD amount i.e. the sum total of the principal balance of all the term deposits held under the TD account.</p>
Pay Amount	<p>[Display]</p> <p>This column displays the net payable amount displayed in the pay currency after applying the conversion rate of local currency of the bank.</p> <p>The payment amount is converted into the transaction currency for the payout of the amount.</p> <p>The exchange rate values must be defined and downloaded.</p>
Net Amount	<p>[Display]</p> <p>This column displays the net amount that will be paid to the customer.</p> <p>This amount is calculated by adding outstanding amount and deducting the various interest amounts from the payable amount.</p>

Pay Details

This tab displays the details of the account.

Interest and Principal Payment History*

Account Number :	000000030775	Customer Name :	AMARSINGH
Branch :	HO	Product :	599 Testing Product
Principal Balance :	15,237.00	Account Currency :	INR
From Date :	31/01/2008	To Date :	10/04/2008
All Deposits :	<input checked="" type="checkbox"/> Deposit No : ...	Payout Mode :	Cash

Pay Summary	Pay History	Pay Details
-------------	-------------	--------------------

From Date :	31/01/2008	To Date :	15/02/2008
Beneficiary Name :		Beneficiary A/C :	000000030775
New Product :	599 Testing Product	Product Variance :	1.00000
Payable Branch :	HO	New Deposit Number :	2
Deposit Interest Rate :	0.00000	Deposit Variance :	0.00000
Reinvest Date :	15/02/2008	Reinvest Type :	Auto
Reinvest Term :	12 Months 0 Days	Maturity Date :	15/02/2009
Compounding Frequency :		Routing Number :	0
Payout Frequency :	Fortnightly	Discounted Amount :	0.00000
Base Amount for Rate :	Incremental Amount	Ref. Doc. No. :	
Issuer Code :			

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

LDF Inquire Close Clear

Field Description

Field Name	Description
From Date	[Display] This field displays the date on which the deposit is initiated. This is the start date of the deposit.
To Date	[Display] This field displays the maturity date for the deposit.
Beneficiary Name	[Display] This field displays the beneficiary name.
Beneficiary A/C	[Display] This field displays the account number of the beneficiary. This is the account to which the payout proceeds will be transferred, in case the payout mode is Transfer to External account or Transfer to CASA or Transfer to Loan account.

Field Name	Description
New Product	[Display] This field displays the product code and the name, if the payout proceeds are reinvested into a new TD product
Product Variance	[Display] This field displays the product variance. The product variance is the interest variance defined at the TD Product Rate Maintenance (Fast Path: TD060) option for the slab in which the deposit principal balance and term fits in.
Payable Branch	[Display] This field displays the payable branch, if the payout mode is through DD.
New Deposit Number	[Display] This field displays the new deposit number, if the payout proceeds are reinvested into new or existing account.
Deposit Interest Rate	[Display] This field displays the deposit interest rate. This is the rate of interest for the new deposit, if payout proceeds are reinvested.
Deposit Variance	[Display] This field displays the deposit variance. If payout proceeds are reinvested, the interest variance for the new deposit initiated is displayed. The specified variance should be within the minimum and maximum variance limit specified at the product level.
Reinvest Date	[Display] This field displays the date on which the payout proceeds are reinvested into new or existing account.
Reinvest Type	[Display] This field displays the type of reinvestment. The payout proceeds are reinvested into new or existing account.
Reinvest Term	[Display] This field displays the duration of the deposit, if reinvested.
Maturity Date	[Display] This field displays the maturity date of the new deposit, if reinvested.

Field Name	Description
Compounding Frequency	<p>[Display]</p> <p>This field displays the time interval at which the interest earned on the term deposit will be compounded to the principal, if the payout proceeds are reinvested.</p>
Routing Number	<p>[Display]</p> <p>This field displays the routing number of the bank issuing the DD or BC.</p>
Payout Frequency	<p>[Display]</p> <p>This field displays the time interval at which the interest earned on the deposit will be paid out, if the payout proceeds are reinvested.</p>
Discounted Amount	<p>[Display]</p> <p>This field displays the discounted deposit amount.</p> <p>For discounted deposits, the customer allows the deposits to receive a pre-defined maturity amount.</p> <p>For example: A customer wants to earn a maturity amount of 10,000. The bank will consider the interest adjustments and calculate the initial payment amount, the customer needs to make. In this case, the maturity amount and the interest are fixed.</p>
Base Amount for rate	<p>[Display]</p> <p>This field displays the base amount for rate.</p> <p>The base amount for rate is incremental, cumulative for the deposit, or cumulative of all deposits, if the payout proceeds are reinvested.</p>
Ref. Doc. No.	<p>[Display]</p> <p>This field displays the instrument serial number, in case, the payout proceeds are in the form of a cheque, or DD, or BC.</p> <p>A serial number is a system generated number that includes the branch code. The instrument serial number enables the system to track the instrument uniquely.</p>
Issuer Code	<p>[Display]</p> <p>This field displays the issuer code of the DD or BC, if payout proceeds are in the form of a DD or BC.</p>

8. Click the **Close** button.

7.9. TD050 - TD Interest Inquiry

Using this option you can view the complete history of interest calculated and the details of the rules applied on a term deposit account and RD account. You can view the interest details for all deposits or for a selected deposit.

As a part of relationship pricing, the bank may provide rule based variances for the term deposit interest.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view the TD interest details

1. Type the fast path **TD050** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Interest Inquiry**.
2. The system displays the **TD Interest Inquiry** screen.

TD Interest Inquiry

The screenshot shows the 'TD Interest Inquiry' window. At the top, there are input fields for 'Account No.', 'All Deposits' (checkbox), 'Deposit No.' (with a dropdown arrow), 'Start Date' (with a calendar icon), and 'End Date' (with a calendar icon). Below these are two tabs: 'Deposit Details' (selected) and 'Rule Details'. A table header is visible with the following columns: 'Deposit No.', 'From Date', 'To Date', 'Interest Base', 'Effective Rate', 'Interest Variance', 'Interest Amount', 'Interest Type', 'Rule Applied', and 'Number of Days'. At the bottom right, there are three buttons: 'Inquire', 'Close', and 'Clear'.

Field Description

Field Name	Description
Account No	[Mandatory, Alphanumeric, 14] Type the TD account number.
All Deposits	[Optional, Check Box] Select the All Deposits check box to perform inquiry for all deposits.
Deposit No	[Conditional, Pick List] Select the deposit number of the TD from the pick list. This field is disabled if the All Deposits check box is selected.
Start Date	[Mandatory, Pick List, dd/mm/yyyy] This field displays the start date from which the interest details are to be viewed. The start date should be less than the process date.
End Date	[Mandatory, Pick List, dd/mm/yyyy] This field displays the date up to which interest details are to be viewed. The end date should be less than the process date.

3. Enter the TD account number and press the **<Tab>** or **<Enter>** key.
4. Select the all deposits check box or the deposit number from the pick list.
5. Select the start date and end date from the pick list.

TD Interest Inquiry

TD Interest Inquiry

Account No: 000000011742 All Deposits: Deposit No: 0

Start Date: 31/01/2008 End Date: 10/04/2008

Deposit Details | Rule Details

Deposit No.	From Date	To Date	Interest Base	Effective Rate	Interest Variance	Interest Amount	Interest Type	Rule Applied	Number of Days
-------------	-----------	---------	---------------	----------------	-------------------	-----------------	---------------	--------------	----------------

Inquire Close Clear

6. Click the **Inquire** button.
7. The system displays the **Deposit Details** tab.

Deposit Details

The deposit details tab displays information about the interest base, effective rate, interest variance, etc.

TD Interest Inquiry

Account No: 50300000075639 All Deposits: Deposit No: 0

Start Date: 28/02/2013 End Date: 28/02/2014

Deposit Details | Rule Details

Deposit No	Interest Base	Effective Rate	Interest Variance	Interest Amount	Interest Type	Rule Applied	Number of Days
22	51395.2	4.0	0	5.63	N	0	1
23	51462.4	4.0	0	84.6	N	0	15
24	51530.4	4.0	0	84.71	N	0	15
25	51596.4	4.0	0	84.82	N	0	15
26	51663.4	4.0	0	84.96	N	0	15
27	51731.4	4.0	0	85.07	N	0	15
28	51799.4	4.0	0	85.18	N	0	15
29	51867.4	4.0	0	5.69	N	0	1
29	51867.4	4.0	0	79.61	N	0	14
30	51935.4	4.0	0	85.41	N	0	15
31	52003.4	4.0	0	5.7	N	0	1
31	52003.4	4.0	0	79.82	N	0	14
32	52072.2	4.0	0	85.63	N	0	15
33	52141	4.0	0	85.74	N	0	15
34	52210.8	4.0	0	85.86	N	0	15
35	52280.6	4.0	0	17.19	N	0	3
35	52280.6	4.0	0	68.78	N	0	12
36	52350.4	4.0	0	86.08	N	0	15
37	52420.2	4.0	0	17.24	N	0	3
37	52420.2	4.0	0	68.96	N	0	12
38	52490	4.0	0	86.31	N	0	15
39	52560.8	4.0	0	23.05	N	0	4
39	52560.8	4.0	0	63.38	N	0	11
40	52631.6	4.0	0	86.54	N	0	15
41	52702.4	4.0	0	23.11	N	0	4
41	52702.4	4.0	0	63.54	N	0	11
42	52773.2	4.0	0	86.76	N	0	15
43	52844	4.0	0	28.96	N	0	5
43	52844	4.0	0	57.92	N	0	10
44	52915	4.0	0	86.99	N	0	15
45	52986.6	4.0	0	34.84	N	0	6
45	52986.6	4.0	0	52.26	N	0	9
46	53058.2	4.0	0	87.22	N	0	15

Inquire Close Clear

Field Description

Column Name	Description
Deposit No.	[Display] This column displays the deposit number of the TD.
From Date	[Display] This column displays the effective date from when the interest was calculated.
To Date	[Display] This column displays the effective date till when the interest was calculated.
Interest Base	[Display] This column displays the base interest applicable on the TD.
Effective Rate	[Display] This column displays the net rate applicable on the TD.
Interest Variance	[Display] This column displays the interest variance defined at the account level.

Column Name	Description
Interest Amount	[Display] This column displays the interest amount applicable on the TD
Interest Type	[Display] This column displays the interest type applicable on the TD. The options are: <ul style="list-style-type: none"> • N - Normal • P - Penalty.The numeric attached to "P" signifies the historical sequence of the penalty charged .For eg P1/ P2 • M - Maturity
Rule Applied	[Display] This column displays the rule applied to the TD account.
Number of Days	[Display] This column displays the interest base used for number of days to calculate the interest amount.

8. Double-click the **Rule Applied** link to enable the **Rule Details** tab.
9. The system displays the rules applied to the particular deposit number.

Rule Details

The rule details tab displays information about the condition number for the rule, value before rule evaluation, etc.

TD Interest Inquiry

Account No: 000000011742 All Deposits: Deposit No: 0

Start Date: 31/01/2008 End Date: 10/04/2008

Deposit Details Rule Details

Rule	Condition No.	Reason text	Original Value	Rule Effect	Final Value

Inquire Close Clear

Field Description

Column Name	Description
Rule	[Display] This column displays the name of the rule applied to the TD account.
Condition No.	[Display] This column displays the valid condition number for the rule which was satisfied for this interest computation.
Reason text	[Display] This column displays the reason for the value returned by the rule.
Original Value	[Display] This column displays the value before the rule evaluation.
Rule Effective	[Display] This column displays the rule applicable on the TD.
Final Value	[Display] This column displays the net rate applicable on the TD.

10. Click the **Close** button.

7.10. TD689 - Customer Deposit Inquiry

This option is used to show the deposit(s) which is to be redeemed if a particular amount is required by the customer at that point of time. The transaction currency also needs to be specified.

The deposits having the status as 'open today' and 'open regular' are considered for redemption(In **Global Site Maintenance** (FP: BA441), value should be set for macro REDEEM_OPTION).

The deposits redemption can be done by following methods:

- **First In First Out** - Deposit/account created first will be broken first
- **Last In First Out** - Deposit/account created last will be broken first
- **Highest Rate First Out** - Deposit/account with highest rate will be broken first thus, restricting the customer from retaining deposits/accounts with higher rates
- **Lowest Rate First Out** - Deposit/account with lowest rate will be broken first thus, giving more benefit to the customer

Only those deposits of those accounts will be considered where customer is the primary holder.

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To inquire about the redeemed deposits

1. Type the fast path **TD689** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > Customer Term Deposit Inquiry**.
2. The system displays the **Customer Term Deposit Inquiry** screen.

Customer Deposit Inquiry

Customer Deposit Inquiry*

Search Criteria : Search String :

Customer ID : Customer Name :

Amount Required : Transaction Currency :

List Of Deposits

Serial No.	Account No.	Deposit No.	Principal	Principal Redeemed	Lien Amount	Tax Amount 1	Tax Amount 2	Maturity Date	Rate of Interest(%)	Days to Maturity
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Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF Inquire Close Clear

Field Description

Field Name	Description
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Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer from the drop-down list. The options are: <ul style="list-style-type: none">• Customer short name• Customer IC: Identification criteria (IC) arrived at by the bank during customer addition• Customer ID: Unique identification given by the bank
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Field Name	Description
Search String	<p>[Mandatory, Alphanumeric, 20, Pick List]</p> <p>Type the search string to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the criterion is specified as customer's short name or IC then any of the initial letter(s) of the short name or IC can be entered. The system displays the pick list of all those customers having those letters at the start in their respective criteria. Choose the appropriate customer from the existing customer list. If the criterion is specified as Customer ID, one has to enter the complete customer ID.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.</p>
Customer ID	<p>[Display]</p> <p>This field displays the ID of the customer.</p> <p>A customer ID is an identification number, generated by the system after customer addition is completed successfully.</p>
Customer Name	<p>[Display]</p> <p>This field displays the full name of the customer.</p>
Amount Required	<p>[Mandatory, Numeric, 15, Two]</p> <p>Enter the amount which is required by the customer.</p>
Transaction Currency	<p>[Mandatory, Drop-Down]</p> <p>Select the currency in which the amount is required from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • GBP • INR • JPY • KWD • USD

3. Enter the search string to search for the customer and press the **<Tab> or <Enter>** key.
4. Select the customer from the pick list. The data corresponding to the entered search criteria is displayed.
5. Double-click the record to view the details.

Customer Deposit Inquiry

Customer Deposit Inquiry*

Search Criteria : Search String :

Customer ID. : Customer Name :

Amount Required : Transaction Currency :

List Of Deposits

Serial No.	Account No.	Deposit No.	Principal	Principal Redeemed	Lien Amount	Tax Amount 1	Tax Amount 2	Maturity Date	Rate of Interest(%)	Days to Maturity
150300000005217		1	25,000.00	1,000.00	0.00	0.00	0.00	30/08/2017		20 0 Years, 12 Months, 2 Days
250300000005217		2	12,000.00	0.00	0.00	0.00	0.00	31/08/2017		20 0 Years, 12 Months 3 Days

6. Enter the amount required and transaction currency.
7. Click the **Inquire** button. The list of deposit details is displayed.

Field Description

Field Name	Description
Sr. No.	[Display] This field displays the running serial number.
Account No.	[Display] This field displays the account number.
Deposit No.	[Display] This field displays the deposit number under the account number.
Principal	[Display] This field displays the principal balance is displayed which is available for redemption.
Principal Redeemed	[Display] This field displays the principal amount that is being redeemed to fulfill the amount requested by the customer.

Field Name	Description
Lien Amount	[Display] This field displays the amount for which the funds are earmarked.
Tax Amount 1	[Display] This field displays the tax 1 deducted on the interest paid.
Tax Amount 2	[Display] This field displays the tax 2 deducted on the interest paid.
Maturity Date	[Display] This field displays the date on which the deposit is getting matured.
Rate of Interest (%)	[Display] This field displays the current interest rate applicable for the deposit.
Days to Maturity	[Display] This field displays the number of days left for the deposit to get matured.
Net Redemption Amount	[Display] This field displays the amount that will be paid against this deposit after adding interest amount and deducting penalty, if any.

8. Click the **Close** button to close the screen.

7.11. TD044 - TD Transactions Inquiry

Using this option, you can view the details of the transactions performed on a term deposit account. Details of a particular deposit number can be viewed by selecting the original deposit number. If the original deposit number is not mentioned, the system displays all the transactions performed on an account.

TD transactions inquiry will show the redemption details online after the newly created TD is redeemed.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view the TD transaction

1. Type the fast path **TD044** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquires > TD Transaction Inquiry**.
2. The system displays the **TD Transaction Inquiry** screen.

TD Transactions Inquiry

No.	Type	Org Dep	DepNo	Post Date	Txn Date	Narration	Ref
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Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the TD account number of the customer.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened.
Product Name	[Display] This field displays the name of the product, which is defined at the product level, under which the account is opened.
Branch Name	[Display, Pick List] This field displays the branch name where the TD account is opened and maintained.
Org Deposit No	[Optional, Pick List] Select the original number from the pick list.
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start date from the pick list. The start date should be greater than deposit date.
End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end date from the pick list. The end date should be greater than start date.

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. Select the start date and end date from the pick list.
5. Click the **Inquire** button.

TD Transactions Inquiry

TD Transactions Inquiry*

Account Number : Customer Name : Account Currency :

Product Name : Branch Name :

Org Deposit No : Deposit No :

Start Date : End Date :

TD Transactions Details

First Previous Next Last

1 y1 1

No.	Type	Org Dep	DepNo	Post Date	Txn Date	Narration	Ref No	TxnAmount	Dr/Cr	Balance	Teller
1	TBP	1	5	31/01/2009	14/04/2009	Mixed Payin 61000014632360	350032009013121437060399	94.00	C	94.00	SYSOPER
2	TIA	1	5	28/02/2009	16/04/2009	Interest Compounding	350032009022818510061228	1.01	-	94.00	SYSOPER
3		1	5	28/02/2009	16/04/2009	Interest at Payout	350032009022818510061233	1.01	C	95.01	SYSOPER
4		1	5	28/02/2009	16/04/2009	Tax: for on accr/comp/payout + Yr End	350032009022818510061233	0.20	D	94.81	SYSOPER
5		1	5	28/02/2009	16/04/2009	Principal At Maturity	350032009022821510060558	94.00	-	94.81	SYSOPER
6		1	5	28/02/2009	16/04/2009	Interest At Maturity	350032009022821510060558	0.81	-	94.81	SYSOPER
7	TBA	1	5	28/02/2009	16/04/2009	Principal Auto Redemption - Reinvest	350032009022821510060558	94.00	D	0.81	SYSOPER

6. Click the **Close** button.

7.12. TDM25 - TD Duplicate Receipt Issue

Using this screen, if a TD account user will add a duplicate receipt request, the receipt will get generated in EOD. There will be a validation in the screen that only one duplicate receipt request can be logged for a deposit in a process day.

If there is existing authorised request for a duplicate receipt for a deposit, system should throw error message as “Duplicate receipt request already placed today”. User will be able to request for Duplicate Receipt for all account statuses except Closed, Closed Today and Matured.

If there are multiple duplicate receipts issued for an account, records for all receipts will be displayed.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To add duplicate receipt issue

1. Type the fast path **TDM25** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TD Duplicate Receipt Issue**.
2. The system displays the **TD Duplicate Receipt Issue** screen.

TD Duplicate Receipt Issue

TD Duplicate Receipt Issue*

Account No : <input type="text"/> ... Account Title : <input type="text"/> Currency : <input type="text"/> Branch Code : <input type="text"/> Original Receipt No. : <input type="text"/> Duplicate Receipt No. : <input type="text"/> Customer Name : <input type="text"/>	Deposit No. : <input type="text"/> ... Product Code : <input type="text"/> Language Code : <input type="text"/> Original Receipt Date : <input type="text"/> ... Duplicate Receipt Issue Date : <input type="text"/> ...
--	--

Duplicate Receipt No.	Issue Date	Maker ID	Checker ID

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

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the TD account number.
Deposit No	[Mandatory, Pick List] Select the deposit number from the pick list. This will display all the deposits belong to the account number entered (active as well inactive deposits).
Account Title	[Display] The system displays the TD account title.
Customer Name	[Display] This field displays the customer name.
Product Code	[Display] This field displays the product code. This is a user specified unique number, which helps to identify the TD product.

Field Name	Description
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened.
Branch Code	[Display] This field displays the account branch of TD.
Language Code	[Display] This field displays the language code. For example, language will be displayed as ENG where the account language is English.
Original Receipt Number	[Display] This field displays the lien amount for which the lien will be marked on the TD.
Original Receipt Date	[Display] This field displays the original date on which the receipt is issued.
Duplicate Receipt Number	[Display] This field displays the duplicate receipt number of the transaction generated by system. This field will be blank if only inquiry is done.
Duplicate Receipt Issue Date	[Display] This field displays the process date on which request is logged. This field will be blank if only inquiry is done
Duplicate Receipt No.	[Display] This column displays the duplicate receipt number that is generated and authorized previously.
Issue date	[Display] This column displays the issue date of the duplicate receipt.
Maker ID	[Display] This column displays the user Id of the user which has generated the request.
Checker ID	[Display] This column displays the user id of the authorizer of the request.

3. Enter the account number and press <<**Tab** >>.
4. Select the deposit number from the pick list. The system displays the details of the account number.

External Lien History Inquiry

TD Duplicate Receipt Issue*

Account No : 5030000001079
Account Title :
Currency : 1 Branch Code : 240
Original Receipt No. : 2010120240000261
Duplicate Receipt No. : 2011060240000166
Customer Name : PRASHANT PATIL

Deposit No. : 1
Product Code : 903
Language Code : ENG
Original Receipt Date : 15/12/2010
Duplicate Receipt Issue Date : 30/06/2011

Generate Duplicate Receipt

Duplicate Receipt No.	Issue Date	Maker ID	Checker ID
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Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

5. Click the **Generate Duplicate Receipt** button. The system displays the duplicate receipt no. and duplicate receipt issue date.
6. Click the **Ok** button. The system displays the "Authorization required....Do you want to continue".
7. Click the **Ok** button.

7.13. TD030 - External Lien History Inquiry

Using this screen you can inquiry the external TD lien history. This option displays the details of addition, modifications and deletion of the TD accounts.

If the data is modified by uploaded option , then the same should be shown in the external lien inquiry.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
- BA431 - LINE OF BUSINESS (LOB) MASTER

Modes Available

Not Applicable

To inquiry the external lien history

1. Type the fast path **TD030** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > External Lien History Inquiry**.
2. The system displays the **External Lien History Inquiry** screen.

External Lien History Inquiry

External Lien History Inquiry*

Account Number :* Deposit No :

Customer Name :

Lien Number	Lien Date	Expiry Date	Lien Amount	Description	Maturity Instruction	Department Code	Department Name	In Favo Of :ID/No
-------------	-----------	-------------	-------------	-------------	----------------------	-----------------	-----------------	-------------------

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

UDF Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the account number.
Deposit No	[Mandatory, Pick List] Select the deposit number from the pick list.
Customer Name	[Display] This field displays the customer name.
Lien Number	[Display] This field displays the lien number.
Lien Date	[Display] This field displays the date on which the lien is marked. The system by default displays the current date as the lien start date.
Expiry Date	[Display] This field displays the date on which the lien will expire. The system by default displays the deposit maturity date as the expiry date.
Lien Amount	[Display] This field displays the lien amount for which the lien will be marked on the TD.
Description	[Display] This field displays the description of the lien.
Maturity Instructions	[Display] This field displays the maturity instruction as force renew. A deposit marked for lien is force renewed on maturity irrespective of the maturity instruction defined at the product or account level.
Department Code	[Display] This field displays the department code. The department code is maintained using the BA431 - LINE OF BUSINESS (LOB) MASTER option.
Department Name	[Display] This field displays the name of the department.
In favour of : ID/Name	[Display] This field displays the ID or Name.
Collateral Code	[Display] This field displays code of the collateral.

Field Name	Description
Collateral Name	[Display] This field displays the name of the collateral.
Reason For Lien	[Display] This column displays the reason for the lien to be marked on the deposit.
Propagate	[Display] This column displays the propagate option. If the propagate option is enabled for the lien, then the field displays Y. If the Principal + Interest option is selected in the Lien Allowed field at the product level and the Propagate check box is checked at the Collateral level, then this option increases the drawing power of the customer. This option is available only for internal lien. For example, a lien is marked on a TD of 1,00,000 against the drawing power of the CASA account. The drawing power is specified as 50% of the TD. The compounding frequency is yearly and payout is at maturity. For the first year the drawing power of the customer will be 50% of 1,00,000 i.e. 50,000. At the end of the year the customer earns an interest of 5,000, which will be added to the principal because of compounding effect. The principal will now be 1,05,000. Thus, the drawing power will increase to 50% of 1,05,000 i.e. 52,500.
Principal Lien Amount	[Display] This field displays the principal lien amount.
Interest Lien Amount	[Display] This field displays the Interest Lien amount.
Link Reference Serial No.	[Display] This column displays the link reference serial number.
Serial No.	[Display] This field displays the Serial No.
Purpose Of Lien	[Display] This column displays the purpose of lien.
Maker Id	[Display] This column displays the maker ID.
Checker Id	[Display] This column displays the checker ID.
Action	[Display] This column displays the action taken.

Field Name	Description
Maintenance Date Time	[Display] This column displays the maintenance date and time

3. Enter the account number and press <<**Tab**>>.
4. Select the deposit number from the pick list. The system displays the external lien history of the account number.
5. Click the **Close** button.

8. Tax Processing

8.1. TDS03 - Tax Waiver

Using this option you can define tax waiver for term deposit and RD account(s) of a customer. The tax waiver can be maintained for a specified period. This maintenance is to be done for all accounts of a customer who is exempted from TDS. If the tax waiver is defined for an account, tax is not computed on the interest earned.

If Tax Deduction at Source Flag is defined as No Tax, at the product level, then by default no tax will be deducted from the term deposit account.

If Tax Deduction at Source Flag is defined as Accrued, at the product level then tax is calculated on the basis of accrued interest. In case customer seeks waiver of tax for a specific period, then you can define the period to waive the tax. The Tax Waiver is a yearly maintenance and relevant document for claiming exemption as per applicable taxation rule needs to be provided.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

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

To add tax waiver details

1. Type the fast path **TDS03** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > Tax Waiver**.
2. The system displays the **Tax Waiver** screen.

Tax Waiver

The screenshot shows the 'Tax Waiver' screen with the following fields and controls:

- Search Criteria: Customer Short Name (dropdown), Search String (text input)
- Customer Name: (text input), Customer ID: (text input)
- Branch: (dropdown), Tax Waived at Customer Level: (checkbox)
- Financial Year(Start): (text input), Form Submitted: (dropdown)
- National ID: (text input)

* Please check if the income is within the threshold limit for the selected criteria before maintaining waiver.

Module	Account No.	Account Title	Deposit No.	Waiver From	Waiver To	Tax Waived	Waiver Reason	Maker ID	Checker ID	Last MNT Date
--------	-------------	---------------	-------------	-------------	-----------	------------	---------------	----------	------------	---------------

Record Details

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

Buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry, UDF, OK, Close, Clear

Field Description

Field Name	Description
Search Criteria	<p>[Mandatory, Drop-Down]</p> <p>Select the criteria to search for the customer from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none">• Customer Short Name: Short name of the customer.• Customer Ic: Customer Identification criteria (IC) arrived at by the bank during customer addition.• Customer Id: Unique identification given by the bank.
Search String	<p>[Mandatory, Alphanumeric, 20]</p> <p>Type the search string to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the search criterion is specified as customers' short name or IC then any of the letter(s) of the letter of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.</p>
Customer Name	<p>[Display]</p> <p>This field displays the full name of the customer.</p>
Customer Id	<p>[Display]</p> <p>This field displays the customer identification number.</p>
Branch	<p>[Mandatory, Drop-Down]</p> <p>Select the branch code from the drop-down list.</p>
Tax Waived at Customer Level	<p>[Optional, Check Box]</p> <p>Select the Tax Waived at Customer Level check box to waive the tax on all the existing deposits, and the deposit(s) opened in future for the respective period.</p> <p>The waiver will be applicable for all the accounts under the customer ID.</p>
Financial Year	<p>[Mandatory, Numeric, Four]</p> <p>Type the financial year for which the tax is to be waived.</p>

Field Name	Description
Form Submitted	<p>[Mandatory, Drop-Down]</p> <p>Select the type of form submitted from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Form 15G for Female • Form 15G for Male • Form 15H • Form 15HH • Others

Column Name	Description
Module	<p>[Display]</p> <p>This column displays the module to which the account number belong to.</p>
Account No.	<p>[Display]</p> <p>This column displays the TD/RD account number of the customer.</p>
Deposit No.	<p>[Display]</p> <p>This column displays the deposit number.</p>
Waiver From	<p>[Display]</p> <p>This column displays the period for which the waiver is applicable.</p> <p>The field is maintained in the Bank Master Maintenance option.</p>
Waiver To	<p>[Display]</p> <p>This column displays the period up to which the waiver will be applicable.</p> <p>The field is maintained in the Bank Master Maintenance option.</p>
Tax Waived	<p>[Optional, Check Box]</p> <p>Select the check box corresponding to the deposit for which tax is to be waived.</p>
Waiver Reason	<p>[Optional, Alphanumeric, 40]</p> <p>Type the waiver reason.</p> <p>By default the system displays the reason based on the type of form submitted.</p> <p>You can change the reason, if required.</p>
Maker ID	<p>[Display]</p> <p>This field displays the ID of the User who has done the last maintenance.</p>

Field Name	Description
Checker ID	[Display] This field displays the ID of the Supervisor who has authorized the last maintenance.
Last MNT Date`	[Display] This field displays the date of the last maintenance.

3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Type the search string and press the **<Tab> or <Enter>** key and select the customer from the pick list. The selected customer's detail appears in the relevant fields.
6. Select the branch code from the drop-down list.
7. Enter the financial year and press the **<Tab> or <Enter>** key.
8. Select the form submitted from the drop-down list. They system displays the tax waiver details.
9. Click the **UDF** button. The system displays the **UDF Details** screen.
10. Click the **Validate** button. The system displays the message "Validation procedure completed".
11. Click the **Ok** button. The system displays the **Tax Waiver** screen.
12. Click the **Ok** button.
13. The system displays the message "Record Added...Authorisation Pending..". Click the **OK** button.
14. The tax waiver details are added once the record is authorised.

8.2. TDS10 - TDS Remittance

Using this option you can mark the tax deducted against interest paid on current and savings account, RD or term deposit accounts, as remitted to government.

The date of remittance and challan number for remittance is marked against the total tax deducted within the mentioned dates. You can define TDS tax codes with corresponding rates and the exemption limit above which the tax rate is applicable using the **Tax Codes Maintenance** (Fast Path: BAM30) option.

Definition Prerequisites

- Bank Master Maintenance
- TDS transactions in the account

Modes Available

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

To add TDS remittance details

1. Type the fast path **TDS10** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > TDS Remittance**.
2. The system displays the **TDS Remittance** screen.

TDS Remittance

The screenshot shows the 'TDS Remittance' window with the following fields and controls:

- Buttons:** Add, Inquire
- Challan Number:** [Text Field]
- All Branches:**
- Branch Name:** [Pick List]
- Tax Type:** [Pick List]
- Tax Code:** [Pick List]
- Date of Remittance:** [Calendar]
- Details of Remittance:** [Text Field]
- Base Tax:** [Text Field] 0.00
- Additional Tax 1:** [Text Field] 0.00
- Additional Tax 2:** [Text Field] 0.00
- Remitted Tax in Lcy for Deposits:** [Text Field] 0.00
- Base Tax:** [Text Field] 0.00
- Additional Tax 1:** [Text Field] 0.00
- Additional Tax 2:** [Text Field] 0.00
- Remitted Tax in Lcy for CASA:** [Text Field] 0.00
- Cheque/DD Number:** [Text Field]
- Status Bar:** Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry, UOF, OK, Close, Clear

3. Click the **Add** button.
4. Select the branch code from the pick list.
OR
Select the **All Branches** check box.

5. Select the tax code from the pick list.
OR
Select the tax type from the drop-down list.
6. Enter the period of tax deduction.
7. Enter the challan details.

Add

The user can enter details of tax type, challan number and date of remittance for a branch in the Add tab.

Field Description

Field Name	Description
All Branches	[Optional, Check Box] Select the check box if remittance is to be marked for all the branches.
Branch Name	[Conditional, Numeric, Four, Pick List] Type the branch code or select it from the pick list. The branch name is displayed in the adjacent field. This field is disabled if the All Branches check box is selected.
Remit By Tax Code	[Optional, Pick List] Select the tax code on the basis of which the remittance is to be marked, from the pick list.

Field Name	Description
Remit By Tax Type	<p>[Optional, Drop-Down]</p> <p>Select the type of tax based on which the remittance is to be marked from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Tax 1 - Base Tax • Tax 1 - Additional Tax 1 • Tax 1 - Additional Tax 2 • Tax 2 - Base Tax • Tax 2 - Additional Tax 1 • Tax 2 - Additional Tax 2 • All
Period of Tax Deduction	
These fields display the period for which the TDS is being remitted.	
From Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the date, from which tax deduction will take place, from the pick list.</p>
To Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the date, till which tax deduction will take place, from the pick list.</p>
Int. and Tax Deduction for Deposits	
Number of Accounts	<p>[Display]</p> <p>This field displays the number of TD/RD accounts for which the total interest has to be paid.</p>
Number of Customers	<p>[Display]</p> <p>This field displays the number of customers for whom TDS has to be remitted.</p>
Base Tax	<p>[Display]</p> <p>This field displays the base tax.</p> <p>It is the amount of tax which is remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2).</p>
Additional Tax 1	<p>[Display]</p> <p>This field displays the additional tax 1.</p> <p>It is the amount of tax which is remitted with respect to additional tax 1 under a specific tax structure (Tax 1 or Tax 2).</p>

Field Name	Description
Additional Tax 2	[Display] This field displays the additional tax 2. It is the amount of tax which is remitted with respect to additional tax 2 under a specific tax structure (Tax 1 or Tax 2).
Total TDS in Lcy	[Display] This field displays the total tax on the interest accrued that has to be remitted to the government authority.
Int. and Tax Deduction for CASA	
Number of Accounts	[Display] This field displays the number of CASA accounts for which the total interest has to be paid.
Number of Customers	[Display] This field displays the number of customers for whom TDS has to be remitted.
Base Tax	[Display] This field displays the base tax. It is the amount of tax which is remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 1	[Display] This field displays the additional tax 1. It is the amount of tax which is remitted with respect to additional tax 1 under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 2	[Display] This field displays the additional tax 2. It is the amount of tax which is remitted with respect to additional tax 2 under a specific tax structure (Tax 1 or Tax 2).
Total TDS in Lcy	[Display] This field displays the total tax on the interest accrued that has to be remitted to the government authority.
Challan Details	
Challan Number	[Mandatory, Numeric, 10] Type the challan number.
Cheque /DD Number	[Optional, Alphanumeric, 20] Type the cheque or DD number issued while remitting TDS.

Field Name	Description
Date of Remittance	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Type the date on which the TDS on interest is remitted or select it from the pick list.</p> <p>This is the date on which the bank will remit funds from the TDS GL and transfer it to the concerned government authority.</p> <p>This field updates the Bank Master Maintenance (Fast Path: BAM08) option.</p>
Details of Remittance	<p>[Optional, Alphanumeric, 40]</p> <p>Type the remittance details.</p>

8. Click the **OK** button.
9. The system displays the message "Record Added". Click the **OK** button.

To view the TDS remittance details

1. Click the **Inquiry** button.
2. The system enables the **Inquire** tab.
3. Enter the challan number.
4. Select the branch code from the pick list.
OR
Select the **All Branches** check box.
5. Select the tax type from the drop-down list.
OR
Select the tax code from the pick list.
6. Enter the date of remittance and press the **<Tab>** or **<Enter>** key.
7. The system displays the TDS remittance details.

Inquire

This tab displays the details of tax type, challan number and the date of remittance for a branch.

TDS Remittance*

Challen Number :

All Branches : Branch Name :

Tax Type : Tax Code :

Date of Remittance :

Details of Remittance :

Base Tax :	<input type="text" value="3,701,001.38"/>
Additional Tax 1:	<input type="text" value="285,025.35"/>
Additional Tax 2:	<input type="text" value="94,601.95"/>
Remitted Tax in Lcy for Deposits	<input type="text" value="4,080,628.68"/>

Base Tax :	<input type="text" value="0.00"/>
Additional Tax 1:	<input type="text" value="0.00"/>
Additional Tax 2:	<input type="text" value="0.00"/>
Remitted Tax in Lcy for CASA:	<input type="text" value="0.00"/>

Cheque/DD Number :

Field Description

Field Name	Description
Challan Number	[Mandatory, Numeric, 10] Type the challan number.
All Branches	[Optional, Check Box] Select this checkbox to view the TDS remittance details for all the branches.
Branch Name	[Conditional, Numeric, Four, Pick List] Select the branch code from the pick list. This field is disabled if the All Branches check box is selected.

It is mandatory to select a option either from Remit By Tax Code or Remit By Tax Type field.

Field Name	Description
Tax Type	<p>[Optional, Drop-Down]</p> <p>Select the type of tax based on which the remittance is to be marked from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Tax 1 - Base Tax • Tax 1 - Additional Tax1 • Tax 1 - Additional Tax2 • Tax 2 - Base Tax • Tax 2 - Additional Tax1 • Tax 2 - Additional Tax2 • All
Tax Code	<p>[Optional, Pick List]</p> <p>Select the tax code from the pick list.</p>
Date of Remittance	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Type the date on which the TDS on interest is remitted or select it from the pick list.</p> <p>This is date on which the bank will remit funds from the TDS GL and transfer it to the concerned government authority.</p> <p>This field updates the Bank Master Maintenance (Fast Path: BAM08) option.</p>
Details of Remittance	<p>[Display]</p> <p>This field displays the details of the remittance.</p>
Base Tax	<p>[Display]</p> <p>This field displays the base tax.</p> <p>It is the amount of tax which is remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2).</p>
Additional Tax 1	<p>[Display]</p> <p>This field displays the additional tax 1.</p> <p>It is the amount of tax which is remitted with respect to Additional Tax 1 under a specific tax structure (Tax 1 or Tax 2).</p>
Additional Tax 2	<p>[Display]</p> <p>This field displays the additional tax 2.</p> <p>It is the amount of tax which is remitted with respect to additional tax 2 under a specific tax structure (Tax 1 or Tax 2).</p>
Remitted Tax in Lcy for Deposits	<p>[Display]</p> <p>This field displays the remitted tax amount in the local currency for TD/RD accounts.</p>

Field Name	Description
Base Tax	[Display] This field displays the base tax. It is the amount of tax which is remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 1	[Display] This field displays the additional tax 1. It is the amount of tax which is remitted with respect to Additional Tax 1 under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 2	[Display] This field displays the additional tax 2. It is the amount of tax which is remitted with respect to Additional Tax 2 under a specific tax structure (Tax 1 or Tax 2).
Remitted Tax in Lcy for CASA	[Display] This field displays the remitted tax amount in the local currency for time deposit accounts.
Cheque / DD Number	[Display] This field displays the cheque or DD number.

8. Click the **Close** button.

8.3. TDS11 - TDS Inquiry

Using this option you can inquire a detailed break-up of the tax deducted from a customer. The details of all such deductions across all accounts can be traced in various sections in this screen.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
- TDM04 - TD Bank Parameters Maintenance
- TDS transactions in the account

Modes Available

Not Applicable

To perform TDS inquiry

1. Type the fast path **TDS11** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TDS Inquiry**.
2. The system displays the **TDS Inquiry** screen.

TDS Inquiry

The screenshot shows the 'TDS Inquiry' application window. At the top, there are search criteria fields: 'Search Criteria' (set to 'Customer Id'), 'Search String', 'Customer Name', 'Customer ID', 'Financial Year(Start)', 'Branch Code', and 'Account No'. Below these are several tabs: 'Tax Recovery Details', 'Bank/Branch Level Interest Details', 'Tax Borrowed Details', and 'Refund Details'. Under 'Bank/Branch Level Interest Details', there are sub-tabs: 'BranchWise Details' (selected), 'AccountWise Details', 'DepositWise Details', 'Interest & Tax Details', and 'Tax Computation Details'. The main area contains a table with the following columns: Branch Code, Branch Name, Section Code, Tax Code, Pan Flag, Cumulative Gross Interest, Interest Waived, Tax Due, and Unr. The table is currently empty. At the bottom of the window, there are buttons for 'UDF', 'Inquire', 'Close', and 'Clear'.

Field Description

Field Name	Description
Search Criteria	<p>[Mandatory, Drop-Down]</p> <p>Select the search criteria to search for the customer from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none">• Customer Short Name: Short name of the customer.• Customer IC: Customer Identification criteria (IC) arrived at by the bank during customer addition.• Customer ID: Unique identification given by the bank.
Search String	<p>[Mandatory, Alphanumeric, 20, Pick List]</p> <p>Type a search string according to the selected search criteria.</p> <p>If the search criterion is specified as customer's short name or IC then the beginning letter of the short name or IC can be entered. The pick list will pop up. Choose the beneficiary from the existing customer list.</p> <p>For example, The customer's name is John S Winter. In this case you can specify the short name as Joh.</p>
Customer Name	<p>[Display]</p> <p>This field displays the name of the customer who holds the TD account.</p>
Customer ID	<p>[Display]</p> <p>This field displays the unique customer number generated by Oracle FLEXCUBE as a combination of Customer IC and customer type.</p>
Branch Code	<p>[Optional, Pick List]</p> <p>Select the branch code from the pick list.</p>
Account No.	<p>[Optional, Numeric, 14]</p> <p>Type the TD account number of the customer.</p>
Financial Year	<p>[Mandatory, Pick List]</p> <p>Select the financial year for which you want to make the TDS inquiry from the pick list.</p>

3. Select the search criteria from the drop-down list.
4. Type the search string and press the **<Tab>** or **<Enter>** key and select the customer from the pick list. The selected customer's detail appears in the relevant fields.
5. Select the financial year from the pick list.

TDS INQUIRY

TDS Inquiry*

Search Criteria : * Customer Id Search String : * 605273
Customer Name : * MEGHA R VERMA Customer ID : * 605273
Financial Year(Start): 2016
Branch Code : Account No :

Tax Recovery Details Bank/Branch Level Interest Details Tax Borrowed Details Refund Details
BranchWise Details AccountWise Details DepositWise Details Interest & Tax Details Tax Computation Details

Branch Code	Branch Name	Section Code	Tax Code	Pan Flag	Cumulative Gross Interest	Interest Waived	Tax Due	Unr
-------------	-------------	--------------	----------	----------	---------------------------	-----------------	---------	-----

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

6. Click the **Inquire** button. The system displays the **Branch Wise Details** tab.

Branch Wise Details

This tab displays the branch wise details of the account.

TDS Inquiry*

Search Criteria : Customer Short Name Search String : Lak
 Customer Name :* LAKSHAN CHHABRIYA Customer ID :* 606445
 Financial Year(Start): 2014
 Branch Code : Account No :

Tax Recovery Details Bank/Branch Level Interest Details Tax Borrowed Details Refund Details

BranchWise Details AccountWise Details DepositWise Details Interest & Tax Details Tax Computation Details

Branch Code	Branch Name	Section Code	Tax Code	Pan Flag	Cumulative Gross Interest	Interest Waived	Tax Due	Unrecovered Tax	Tax Remitted	Tax Refunded	Exct
< ————— >											

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

UDF Inquire Close Clear

Field Description

Column Name	Description
Branch Code	[Display] This field displays the branch code .
Branch Name	[Display] This column displays name of the branch as per the code.
Section Code	[Display] This field displays the section code to which the tax belong to.
Tax Code	[Display] This column displays tax code applied.
PAN Flag	[Display] This field displays Y if it pertains to PAN period and N if not.
Cumulative Gross Interest	[Display] This field displays the Cumulative Gross Interest value.
Interest Waived	[Display] This field displays the Interest amount waived.

Column Name	Description
Tax Due	[Display] This field displays the tax amount due.
Unrecovered Tax	[Display] This column displays the Tax deducted at source amount due on the interest earnings, but not deducted during the financial year.
Tax Remitted	[Display] This field displays the tax remitted.
Tax Refunded	[Display] This field displays the tax refunded.
Excess Tax	[Display] This field displays the excess tax paid.

AccountWise Details

This tab displays the details of the tax deducted, remitted, unrecovered, interest waived, etc. in the account.

The screenshot shows the 'TDS Inquiry*' application interface. At the top, there are search criteria fields: Customer ID (dropdown), Search String (605781), Customer Name (ALERT30 ALERT), Customer ID (605781), Financial Year (2015), Branch Code (9999 DEMO), and Account No (50300000001385). Below the search fields, there are several tabs: Tax Recovery Details, Bank/Branch Level Interest Details, DepositWise Details, Interest & Tax Details, and Refund Details. The 'Interest & Tax Details' tab is active, showing a table with columns: Module, Account No, Tax Waived*, Section Code, Tax Code, Pan Flag, Cumulative Gross Interest, Interest Waived, Tax Due, Unrecovered Tax, Tax Remitted, Tax Refunded, and Excess Tax. The table contains one row with the following data: Module TD, Account No 50300000001385, Tax Waived* N, Section Code 194A, Tax Code 201, Pan Flag N, Cumulative Gross Interest 10,993.00, Interest Waived 0.00, Tax Due 2,204.60, Unrecovered Tax 0.00, Tax Remitted 2,198.60, Tax Refunded 0.00, and Excess Tax 0.00. A note at the bottom states '* Tax Waived shows the current status of waiver.'

Field Description

Column Name	Description
Module	[Display] This field displays the module to which the account number belong to
Account No	[Display] This field displays the account numbers of all the TD/RD accounts of the customer, maintained in a particular branch.

Column Name	Description
Tax Waived	[Display] This column displays whether the tax has been waived or not.
Section Code	[Display] This field displays the section code to which the tax belong to.
Tax Code	[Display] This column displays tax code applied.
PAN Flag	[Display] This field displays Y if it pertains to PAN period and N if not.
Cumulative Gross Interest	[Display] This field displays the Cumulative Gross Interest value.
Interest Waived	[Display] This field displays the Interest amount waived.
Tax Due	[Display] This field displays the tax amount due.
Unrecovered Tax	[Display] This column displays the Tax deducted at source amount due on the interest earnings, but not deducted during the financial year.
Tax Remitted	[Display] This field displays the tax remitted.
Tax Refunded	[Display] This field displays the tax refunded.
Excess Tax	[Display] This field displays the excess tax paid.

7. Double-click the appropriate column link in the AccountWise Details tab, to view the **DepositWise details** tab.

DepositWise Details

This tab displays the details of the tax deducted, remitted, unrecovered, interest waived, etc. in the deposit.

TDS Inquiry*

Search Criteria : Customer Id [] Search String : [605273] Customer Name : * [MEGHA R. VERMA] Customer ID : * [605273] Financial Year(Start): [2014] Branch Code : [9] [MUMBAI] Account No : [50300000000320]

Tax Recovery Details | Bank/Branch Level Interest Details | Tax Borrowed Details | Refund Details | BranchWise Details | AccountWise Details | **DepositWise Details** | Interest & Tax Details | Tax Computation Details

Account No : [50300000000320]

Deposit No	Tax Waived*	Section Code	Tax Code	Pan Flag	Cumulative Gross Interest	Interest Waived	Tax Due	Unrecovered Tax	Recovered
1	N	194A	201	Y	3,176.00	0.00	0.00	0.00	0.00

* Tax Waived shows the current status of waiver.

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

[UDF] [Inquire] [Close] [Clear]

Field Description

Field Name	Description
Account No.	[Display] This field displays the TD account number under which the deposit(s) are initiated and maintained.
Column Name	Description
Deposit No	[Display] This column displays the all the deposit numbers maintained under the TD account
Tax Waived	[Display] This column displays whether the tax has been waived or not.
Section Code	[Display] This field displays the section code to which the tax belong to.
Tax Code	[Display] This column displays tax code applied.

Column Name	Description
PAN Flag	[Display] This field displays Y if it pertains to PAN period and N if not.
Cumulative Gross Interest	[Display] This field displays the Cumulative Gross Interest value.
Interest Waived	[Display] This field displays the Interest amount waived.
Tax Due	[Display] This field displays the tax amount due.
Unrecovered Tax	[Display] This column displays the Tax deducted at source amount due on the interest earnings, but not deducted during the financial year.
Recovered Tax	[Display] This field displays the recovered tax.
Tax Remitted	[Display] This field displays the tax remitted.
Tax Refunded	[Display] This field displays the tax refunded.
Excess Tax	[Display] This field displays the excess tax amount.
Original Deposit No	[Display] This field displays the original deposit number.
Renewal No	[Display] This field displays the renewal number.

8. Double-click the appropriate column link in the **DepositWise Details** tab, to enable the **Txn details**, **Tax Details View** and **Projected Income View** tabs.

Txn Details

The Txn Details tab displays the details of the TDS amount, tax code and the taxable interest amount earned on the deposit.

TDS Inquiry*

Search Criteria : Search String :

Customer Name : * Customer ID : *

Financial Year(Start):

Branch Code : Account No :

Tax Recovery Details Bank/Branch Level Interest Details Tax Borrowed Details Refund Details

BranchWise Details AccountWise Details DepositWise Details **Interest & Tax Details** Tax Computation Details

Account No : Deposit No: Currency:

Tax Currency: Section: PAN:

Tax Code: Waiver:

Posting Date	Event Description	Transaction Amount	Tax
31/01/2015	TD. Interest Compounding	16,137.00	1,613.70

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

Field Description

Field Name	Description
Account No.	[Display] This field displays the TD account number under which the deposit(s) are initiated and maintained.
Currency	[Display] This field displays the TD account currency.
Deposit No	[Display] This field displays the deposit number for which the TDS transaction is being viewed.
Tax Currency	[Display] This field displays the tax currency.
Section	[Display] This field displays the section of the tax act.
PAN	[Display] This field displays the PAN number.

Field Name	Description
Tax Code	[Display] This column displays the tax code applicable to the TD account.
Waiver	[Display] This field displays if the tax is waived or not

Column Name	Description
Posting Date	[Display] This column displays the process date. The process date signifies the date from which the TD is effective.
Event Description	[Display] This column displays the event description.
Transaction Amount	[Display] This column displays the taxable interest amount earned on the deposit.
Tax Amount	[Display] This column displays the amount of tax deducted at source for the TD account.

Tax Details View

This tab displays the tax computation details.

TDS Inquiry*

Search Criteria : Customer Id Search String : 605273
Customer Name : * MEGHA R VERMA Customer ID : * 605273
Financial Year(Start): 2014
Branch Code : 9 MUMBAI Account No : 5030000000320

Tax Recovery Details Bank/Branch Level Interest Details Tax Borrowed Details Refund Details
BranchWise Details AccountWise Details DepositWise Details Interest & Tax Details Tax Computation Details

Account No : 5030000000320 Deposit No : 1 Currency : INR
Tax Currency : INR Section : 194A PAN : Y
Tax Code : 201 Waiver : N Posting Date : 31/10/2014
Transaction Amount : 1,562.00 Tax Base(A): 0.00 Waiver Limit : 0.00
Branch Exemption Limit : 10,000.00 Cumulative Gross Interest : 1,562.00 Bank Level Interest : 1,93,21,644.00

Tax Rate (%) (B): 10.00 Additional Tax 1 Tax Rate (%) (F): 0.00 Additional Tax 2 Tax Rate (%) (H):
Tax Computed New(Base)(C=AxB%): 0.00 Tax computed Old(Base)(D): 0.00 Additional Tax 2 Calculation Method:
1. (Base Method : (I = ExH%));
2. (Additional Tax 1 Method : (I=GxH%));
3. (Base + Additional Tax 1 Method : (I=(E+G)xH%));

Base Tax for Transaction(E = C-D): 0.00 Additional Tax 1 for Transaction(G=ExF%): 0.00 Additional Tax-2 for Transaction(I):
Base Tax Refund(J): 0.00 Additional Tax 1 Refund(K): 0.00 Additional Tax 2 Refund(L):
Base Tax Borrowed from self(M): 0.00 Additional Tax 1 Borrowed self(N): 0.00 Additional Tax 2 Borrowed self(O):
Base Tax Borrowed Others (P): 0.00 Additional Tax 1 Borrowed Others(Q): 0.00 Additional Tax 2 Borrowed Others (R):
Base Tax Due(E+J-M-P): 0.00 Additional Tax 1 Due(G+K-N-Q): 0.00 Additional Tax 2 Due(I+L-O-R):

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

UDF Inquire Close Clear

Field Description

Field Name	Description
Account No.	[Display] This field displays the selected Deposit account number.
Deposit No	[Display] This field displays the deposit number for which the Tax computation details is being viewed.
Currency	[Display] This column displays the account currency.
Tax Currency	[Display] This field displays the tax currency.
Section	[Display] This field displays the section to which the tax record belongs to.
PAN	[Display] This field displays 'Y' if it pertains to PAN period and 'N' if it pertains to No PAN period.

Field Name	Description
Tax Code	[Display] This field displays the applicable tax code.
Waiver	[Display] This field displays if the tax is waived off for this account or not.
Posting Date	[Display] This field displays the posting date of TDS transaction.
Transaction Amount	[Display] This field displays the interest amount earned on the deposit.
Tax Base (A):Cumulative Gross Interest	[Display] This field displays the total gross interest computed on the Account. This is the base amount for tax computation
Waiver Limit	[Display] This field displays the exemption limit, In case the account or customer has a waiver.
Branch Exemption Limit	[Display] This field displays the branch exemption limit for the applicable TDS code when tax computation was done.
Branch Level Interest	[Display] This field displays the total Interest paid out for the taxable customer at the branch level..
Bank Level Interest	[Display] This field displays the total Interest paid out for the taxable customer at the bank level.

Column Name	Description
Tax Rate(%) B	[Display] This field displays the applicable tax rate when computation was done..
Additional Tax 1 Tax Rate(%) (F)	[Display] This field displays the rate of Additional Tax 1
Additional Tax 2 Tax Rate(%) (H)	[Display] This field displays the rate of Additional Tax 2

Column Name	Description
Tax Computed New (Base)(C=A*B%)	[Display] This field displays the base tax computed on the Account.(Tax Computed New = Cumulative Gross Interest * Tax Rate)
Tax Computed Old(Base)(D)	[Display] This field displays the previous tax computed on the account.
Additional Tax 2 Calculation Method	[Display] This field displays the method with which the TDS is calculated. Following are there methods available for calculation: 1. Base Method : (Additional Tax 2 for Transaction= Base Tax for Transaction* Additional Tax 2 Tax Rate(%)) 2. Additional Tax 1 Method: (Additional Tax 2 for Transaction= Additional Tax1 for Transaction* Additional Tax 2 Tax Rate(%)) 3. Base + Additional Tax 1 Method: (Additional Tax 2 for Transaction=(Base Tax for Transaction + Additional Tax1 for Transaction)* Additional Tax 2 Tax Rate(%))
Base Tax for Transaction(E=C-D)	[Display] This field displays the base tax for the TDS transaction.(Base Tax for Transaction = Tax Computed New (Base)- Tax Computed Old(Base)(D))
Additional Tax1 for Transaction(G=E*F%)	[Display] This field displays the Additional Tax 1 calculated on the Base Tax Amount. (Additional Tax1 for Transaction =Base Tax for Transaction* Additional Tax 1 Tax Rate(%))
Additional Tax 2 for Transaction(I)	[Display] This field displays the Additional Tax 1 calculated on the Base Tax Amount. The calculation of it depends upon the method chosen in 'Additional Tax 2 Calculation Method' field
Base Tax Refund(J)	[Display] This column displays the base tax refund amount.
Additional Tax 1 Refund (K)	[Display] This column displays the additional tax 1 refund amount.
Additional Tax 2 Refund (L)	[Display] This column displays the additional tax 2 refund amount.

Column Name	Description
Base Tax Borrowed From Self (M)	[Display] This column displays the base tax borrowed from self value.
Additional Tax 1 Borrowed Self (N)	[Display] This column displays the additional tax 1 borrowed self value.
Additional Tax 2 Borrowed Self (O)	[Display] This column displays the additional tax 2 borrowed self value.
Base Tax Borrowed Others (P)	[Display] This field displays the base tax borrowed others value. Click this link to enable the Tax Borrowed Details tab
Additional Tax 1 Borrowed Others (Q)	[Display] This field displays the base tax 1 borrowed others value. Click this link to enable the Tax Borrowed Details tab.
Additional Tax 2 Borrowed Others (R)	[Display] This field displays the base tax 2 borrowed others value. Click this link to enable the Tax Borrowed Details tab.
Base Tax Due (E+J- M- P)	[Display] This column displays the base tax due amount.
Additional Tax 1 Due(G+K-N-Q)	[Display] This field displays the additional tax 1 due amount.
Additional Tax 2 Due (I+L-O-R)	[Display] This field displays the additional tax 2 due amount.

Branch Level Interest Details

This tab is used to view the branch level interest details.

TDS Inquiry*

Search Criteria : Search String :

Customer Name : * Customer ID : *

Financial Year(Start):

Branch Code : Account No :

BranchWise Details | AccountWise Details | DepositWise Details | Interest & Tax Details | Tax Computation Details

Tax Recovery Details | **Branch Level Interest Details** | Tax Borrowed Details | Refund Details

Section: Branch Code :

Value Date	PAN	Tax Code	Branch Code	Branch Name	Account No	Deposit No	Currency	Event Description
15/10/2014	Y	201	9	MUMBAI	50300000000320	1	INR	TD. Interest Payou

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

UDF Inquire Close Clear

Field Description

Field Name	Description
Section	[Display] This field displays the TD account number under which the deposit(s) are initiated and maintained.
Branch Code	[Display] This field displays the TD account currency.
Column Name	Description
Value Date	[Display] This column displays the date on which interest recalculation took place.
PAN	[Display] This column displays the interest recalculation event. The interest recalculation events for projected income are Change in interest rate, New deposit creation, Top up, Primary customer ID change, or Interest adjustment.

Column Name	Description
Tax Code	[Display] This column displays the TDS 1 code.
Branch Code	[Display] This column displays the TDS 2 code.
Branch Name	[Display] This column displays the Principal balance of TD.
Account No.	[Display] This column displays the interest rate for TD.
Deposit No	[Display] This field displays the deposit number for which the TDS transaction is being viewed.
Currency	[Display] This field displays the currency.
Event Descriptions	[Display] This column displays the projected interest income on TD at the time of interest recalculation event.
Transaction Amount	[Display] This column displays the projected interest income on TD at the time of interest recalculation event.

Bank Level Interest Details

This tab is used to view the bank level interest details.

TDS Inquiry*

Search Criteria : Search String :

Customer Name : * Customer ID : *

Financial Year(Start):

Branch Code : Account No :

Section:

Value Date	PAN	Tax Code	Branch Code	Branch Name	Account No	Deposit No	Currency	Event Description
30/09/2014	Y	201	9999	DEMO	50300000000267	1	INR	TD PRE MAT REDEM AT
15/10/2014	Y	201	9999	DEMO	50300000000330	1	INR	TD. Interest Payout
15/10/2014	Y	201	9999	DEMO	50300000000270	1	INR	TD. Interest Payout
15/10/2014	Y	201	9	MUMBAI	50300000000320	1	INR	TD. Interest Payout

Field Description

Field Name	Description
Section	[Display] This field displays the TD account number under which the deposit(s) are initiated and maintained.
Column Name	Description
Value Date	[Display] This column displays the date on which interest recalculation took place.
PAN	[Display] This column displays the interest recalculation event. The interest recalculation events for projected income are Change in interest rate, New deposit creation, Top up, Primary customer ID change, or Interest adjustment.
Tax Code	[Display] This column displays the TDS 1 code.

Column Name	Description
Branch Code	[Display] This column displays the TDS 2 code.
Branch Name	[Display] This column displays the Principal balance of TD.
Account No.	[Display] This column displays the interest rate for TD.
Deposit No	[Display] This field displays the deposit number for which the TDS transaction is being viewed.
Currency	
Event Descriptions	[Display] This column displays the projected interest income on TD at the time of interest recalculation event.
Transaction Amount	[Display] This column displays the projected interest income on TD at the time of interest recalculation event.

Tax Recovery Details

This tab is used to view the tax recovery details.

TDS Inquiry*

Search Criteria : Search String :

Customer Name : * Customer ID : *

Financial Year(Start):

Branch Code : Account No :

BranchWise Details | AccountWise Details | DepositWise Details | Interest & Tax Details | Tax Computation Details

Tax Recovery Details | Bank/Branch Level Interest Details | Tax Borrowed Details | Refund Details

Account No : Deposit No: Currency:

Tax Currency: Section: PAN:

Tax Code: Waiver:

Posting Date	Tax Recovered	Tax Type Indicator	Tax Refunded Amount	Tax Remit Date	Tax Remit Amount	Challan Number	Recovery Account	Recovery
31/01/2015	1,613.70	Tax1-Base Tax	0.00	01/01/1800	0.00		5030000000780 / 1	int

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

UDF | Inquire | Close | Clear

Field Description

Field Name	Description
Account No.	[Display] This field displays the selected Deposit account number.
Deposit No	[Display] This field displays the deposit number for which the Tax computation details is being viewed.
Currency	[Display] This column displays the account currency.
Tax Currency	[Display] This field displays the tax currency.
Section	[Display] This field displays the section to which the tax record belongs to.
PAN	[Display] This field displays 'Y' if it pertains to PAN period and 'N' if it pertains to No PAN period.

Field Name	Description
Tax Code	[Display] This field displays the applicable tax code.
Waiver	[Display] This field displays if the tax is waived off for this account or not.

Column Name	Description
Posting Date	[Display] This field displays the posting date of TDS transaction.
Tax Recovered	[Display] This field displays the tax amount recovered
Tax Type Indicator	[Display] This field displays the tax type indicator.
Tax Refunded Amount	[Display] This field displays the Tax amount refunded.
Tax Remit Date	[Display] This field displays the tax remit date.
Tax Remit Amount	[Display] This field displays the tax remit amount.
Challan Number	[Display] This field displays the challan number.
Recovery Account	[Display] This field displays the recovery account ..
Recovery Bucket	[Display] This field displays the recovery bucket . The options are: <ul style="list-style-type: none"> • Interest Paid • Compounded Interest • Principal

Tax Borrowed Details

This tab is used to view the tax borrowed details of the customer.

Field Description

Field Name	Description
Account No.	[Display] This field displays the selected Deposit account number.
Deposit No	[Display] This field displays the deposit number for which the Tax computation details is being viewed.
Currency	[Display] This column displays the account currency.
Tax Currency	[Display] This field displays the tax currency.
Section	[Display] This field displays the section to which the tax record belongs to.
PAN	[Display] This field displays 'Y' if it pertains to PAN period and 'N' if it pertains to No PAN period.

Field Name	Description
Tax Code	[Display] This field displays the applicable tax code.
Waiver	[Display] This field displays if the tax is waived off for this account or not.
Posting Date	[Display] This field displays the posting date of TDS transaction.
Excess Borrowed from Other	[Display] This field displays the excess tax that has been borrowed from other accounts.

Column Name	Description
Branch Code	[Display] This field displays the branch code where the customer maintains the TD account.
Branch Name	[Display] This field displays the short name of the branch code.
Recovery Amount	[Display] This field displays the recovery amount.
Tax Borrowed	[Display] This field displays the amount of excess tax borrowed from this deposit.

Refund Details

This tab is used to view the tax refund details of the customer.

Field Description

Field Name	Description
Account No.	[Display] This field displays the TD account number under which the deposits are initiated and maintained.
Deposit No	[Display] This field displays the deposit number for which the TDS transaction is being viewed.
Currency	[Display] This column displays the TD account currency.
Tax Currency	[Display] This field displays the tax currency.
Section	[Display] This field displays the section to which the tax record belongs to.
PAN	[Display] This field displays 'Y' if it pertains to PAN period and 'N' if it pertains to No PAN period.

Field Name	Description
Tax Code	[Display] This field displays the applicable tax code.
Refund Amount	[Display] This field displays the amount refunded.
Posting Date	[Display] This field displays the posting date of the refund transaction.
Refund Mode	[Display] This field displays the refund mode. The options are: <ul style="list-style-type: none">• CASA• Cash
Account Number	[Display] This field displays the account number to which refund has been made.
Reference No	[Display] This field displays the reference number of the refund transaction.

9. Click the **Close** button.

8.4. TDS12 - Tax Recovery

Using this option you can have a detailed break-up of the tax recovery against a customer.

If the tax is greater than the interest earned, the bank may need to ask the customer to provide another Current and savings or Loan account from where the extra tax amount could be remitted. You can make an inquiry on customer wise, account wise or deposit wise details. The system provides the details like net interest, interest waived, TDS details, refund details, etc.

Definition Prerequisites

- TDM04 - TD Bank Parameters Maintenance
- TDS transactions in the account

Modes Available

Not Applicable

To perform tax recovery

1. Type the fast path **TDS12** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > Tax Recovery**.
2. The system displays the **Tax Recovery** screen.

Tax Recovery

Tax Recovery

Search Criteria : Customer Short Name Search String :
Customer Name: Customer ID:
Account No.: Financial Year: 2008
Date Taxable: 01/01/180

CustomerWise Details | AccountWise Details | DepositWise Details

Branch Code	Branch Name	Net Interest	Interest Waived	TDS Due 1	TDS Unrecovered 1	TDS Remitted 1	Refunded Amount 1	TDS Due 2	TDS Unrecovered 2	TDS Remitted 2	Refunded Amount 2
-------------	-------------	--------------	-----------------	-----------	-------------------	----------------	-------------------	-----------	-------------------	----------------	-------------------

Inquire Ok Close Clear

Field Description

Field Name	Description
Search Criteria	<p>[Mandatory, Drop-Down]</p> <p>Select the search criteria to search for the customer from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none">• Customer Short Name• Customer Ic - Customer Identification criteria (IC) arrived at by the bank during customer addition.• Customer Id - Unique identification given by the bank
Search String	<p>[Mandatory, Alphanumeric, 20]</p> <p>Type the search string to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the search criterion is specified as customers' short name or IC then any of the letter(s) of the letter of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.</p>
Customer Name	<p>[Display]</p> <p>This field displays the customer name depending on the search string.</p>
Customer ID	<p>[Display]</p> <p>This field displays the unique customer number generated by FLEXCUBE Retail as a combination of customer IC and customer type.</p>
Account No.	<p>[Mandatory, Numeric, 14]</p> <p>Type the TD account number.</p> <p>If a customer has only a single TD account at the bank, then that TD account number will be displayed here.</p> <p>The field will be blank in case where a customer has multiple TD accounts in the bank, across branches.</p>
Financial Year	<p>[Display]</p> <p>This field displays the financial year for the TDS inquiry.</p> <p>By default the system displays the posting date year.</p>
Date Taxable	<p>[Display]</p> <p>This field displays the date from which the interest earned on the deposit falls in the taxable amount slab.</p>

3. Select the search criteria from the drop-down list.
4. Type the search string and press the **<Tab>** or **<Enter>** key and select the customer from the pick list. The selected customer's detail appears in the relevant fields.

Tax Recovery

The screenshot shows a window titled "Tax Recovery" with a yellow border. At the top, there are search fields: "Search Criteria:" with a dropdown menu set to "Customer Short Name", and "Search String:" with the text "george". Below these are fields for "Customer Name:" (containing "GEORGE GEROGUE THOMAS"), "Customer ID:" (containing "600118"), "Account No.:", and "Financial Year:" (containing "2008"). A "Date Taxable:" field shows "01/01/180" with a calendar icon. Below the search fields are three tabs: "CustomerWise Details", "AccountWise Details", and "DepositWise Details". The "CustomerWise Details" tab is active, showing a table with the following columns: "Branch Code", "Branch Name", "Net Interest", "Interest Waived", "TDS Due 1", "TDS Unrecovered 1", "TDS Remitted 1", "Refunded Amount 1", "TDS Due 2", "TDS Unrecovered 2", "TDS Remitted 2", and "Refunded Amount 2". The table body is currently empty. At the bottom right of the window are buttons for "Inquire", "Ok", "Close", and "Clear".

5. Click the **Inquire** button.
6. The system displays the **CustomerWise Details** tab.

CustomerWise Details

The CustomerWise Details tab displays the details of the tax deducted, remitted, unrecovered, etc. for the branch.

Tax Recovery

Search Criteria : Customer Short Name Search String : george

Customer Name : GEORGE GEROGE THOMAS Customer ID : 600119

Account No. : Financial Year : 2008

Date Taxable : 01/01/180

CustomerWise Details | AccountWise Details | DepositWise Details

Branch Code	Branch Name	Net Interest	Interest Waived	TDS Due 1	TDS Unrecovered 1	TDS Remitted 1	Refunded Amount 1	TDS Due 2	TDS Unrecovered 2	TDS Remitted 2	Refunded Amount 2
9999	Head Office	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Inquire Ok Close Clear

Field Description

Column Name	Description
Branch Code	[Display] This column displays the branch code of the branch where the customer maintains the TD accounts.
Branch Name	[Display] This column displays the name of the home branch where the TD is opened and maintained.
Net Interest	[Display] This column displays the total interest earned on all the deposits, initiated under all TD accounts, within the branch.
Interest Waived	[Display] This column displays the total interest amount earned on the deposits within a branch, for which tax is exempted.
TDS Due 1	[Display] This column displays the total amount due as TDS for the interest earned on all deposits, under a TD account, within a branch.

Column Name	Description
TDS Unrecovered 1	[Display] This column displays the TDS amount due on the interest earnings, but not deducted during the financial year.
TDS Remitted 1	[Display] This column displays the TDS amount paid to the agency that collects the tax.
Refunded Amount 1	[Display] This column displays the refunded amount 1. It is the tax amount which is refunded in Tax Refund (Fast Path: TDS14) option.
TDS Due 2	[Display] This column displays the total amount due as TDS for the interest earned on all deposits, under a TD account, within a branch.
TDS Unrecovered 2	[Display] This column displays the TDS amount due on the interest earnings, but not deducted during the financial year.
TDS Remitted 2	[Display] This column displays the TDS amount paid to the agency that collects the tax.
Refunded Amount 2	[Display] This column displays the refunded amount 2. It is the tax amount which is refunded in Tax Refund (Fast Path: TDS14) option.

7. Double-click the appropriate column link in the **CustomerWise Details** tab, to view the **AccountWise details** tab.

AccountWise Details

The AccountWise Details tab displays the details of the tax deducted, remitted, unrecovered, etc. in the account.

Tax Recovery

Search Criteria : Customer Short Name Search String : george

Customer Name: GEORGE GEROG THOMAS Customer ID: 600118

Account No.: Financial Year: 2008

Date Taxable: 01/01/180

CustomerWise Details | AccountWise Details | DepositWise Details

Branch: HQ

Module	Account No	Net Interest	Interest Waived	TDS Due 1	TDS Unrecovered 1	TDS Remitted 1	Refunded Amount 1	TDS Due 2	TDS Unrecovered 2	TDS Remitted 2	Income Projected	Re Ar
RD	000000011346	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,535.52)
	000000011742	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,642.79)

Inquire Ok Close Clear

Field Description

Field Name	Description
Branch	[Display] This field displays the branch from where the TD/RD account(s) are opened and maintained. By default the system displays the home branch of the TD/RD account.

Column Name	Description
Module	[Display] This column displays the module to which the account number belong to .
Account No	[Display] This column displays the account numbers of all the TD/RD accounts, maintained in a particular branch.

Column Name	Description
Net Interest	[Display] This column displays the total interest earned on all the deposits, initiated under the TD/RD account.
Interest Waived	[Display] This column displays the total interest earned on the deposits under the TD/RD account, for which tax is exempted.
TDS Due 1	[Display] This column displays the total amount due as Tax Deducted at Source 1 for all the interest earned on all deposits, under a TD/RD account.
TDS Unrecovered 1	[Display] This column displays the TDS amount 1 due on the interest earnings, but not deducted during the financial year.
TDS Remitted 1	[Display] This column displays the TDS amount 1 paid out to the agency collecting the tax.
Refunded Amount 1	[Display] This column displays the refunded amount 1. It is the tax amount which is refunded in Tax Refund (Fast Path: TDS14) option.
TDS Due 2	[Display] This column displays the total amount due as Tax Deducted at Source 2 for all the interest earned on all deposits, under a TD/RD account.
TDS Unrecovered 2	[Display] This column displays the TDS amount 2 due on the interest earnings, but not deducted during the financial year.
TDS Remitted 2	[Display] This column displays the TDS amount 2 paid out to the agency collecting the tax.
Income Projected	[Display] This column displays the projected interest. For a cumulative deposit, the projected interest is the interest that will be earned on the TD/RD for the full term. For a non-cumulative deposit, the projected interest will be the interest accrued after the last interest payout and before the maturity date of the deposit.

Column Name Description

Refunded Amount 2

[Display]
 This column displays the refunded amount 2.
 It is the tax amount which is refunded in **Tax Refund (Fast Path: TDS14)** option.

- 8. Double-click the appropriate column link in the **CustomerWise Details** tab, to view the **DepositWise details** tab.

DepositWise Details

The DepositWise Details tab displays the details of the tax deducted, remitted, unrecovered, etc. in the deposit.

Original Deposit No	Renewal No	Deposit No.	Net Interest	Interest Waived	TDS Due 1	TDS Unrecovered 1	TDS Remitted 1	Refunded Amount 1	TDS Due 2	TDS Unrecovered 2	TDS Remitted 2	Tax Recover	Refunded Amount 2
1	1	1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N	0.00
1	2	3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N	0.00
1	3	5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N	0.00
2	1	2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N	0.00
2	2	4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N	0.00

Field Description

Field Name Description

Branch

[Display]
 This field displays the home branch where the TD account(s) are opened and maintained.

Field Name	Description
Account No.	[Display] This field displays the appropriate TD account number under which the deposit(s) are initiated and maintained.
Recovery Account	[Mandatory, Numeric, 14] Type a valid recovery account number. If the Tax Recovery field indicates a Y value then this field is enabled. Type the customer's CASA or Loan account number from which the tax amount has to be recovered.

Column Name	Description
Original Deposit No	[Display] This column displays the original deposit number. The original deposit number is the source or the parent deposit number, from which the new deposit is created due to interest payout or due to renewal. It will have new deposit running number, but will retain the original deposit number of the source deposit.
Renewal No	[Display] This column displays the renewal number. The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No.	[Display] This column displays the deposit numbers of all the deposits maintained under the account.
Net Interest	[Display] This column displays the total interest earned on the deposit.
Interest Waived	[Display] This column displays the total interest earned on the deposit, for which tax is exempted.
TDS Due 1	[Display] This column displays the total amount 2 due as TDS for the complete interest earned on the deposit.
TDS Unrecovered 1	[Display] This column displays the TDS amount 1 due on the interest earnings, but not deducted during the financial year.

Column Name	Description
TDS Remitted 1	[Display] This column displays the TDS amount 1 paid to the agency collecting the tax.
Refunded Amount 1	[Display] This column displays the refunded amount 1. It is the tax amount which is refunded in Tax Refund (Fast Path: TDS14) option.
TDS Due 2	[Display] This column displays the total amount 2 due as TDS for the complete interest earned on the deposit.
TDS Unrecovered 2	[Display] This column displays the TDS amount 2 due on the interest earnings but not deducted during the financial year.
TDS Remitted 2	[Display] This column displays the TDS amount 2 paid to the agency collecting the tax.
Tax Recover	[Toggle] The tax recovery column helps to check if there is any tax recovery balance for the account. If tax is recovered then the field displays Y value, else it displays N value.
Refunded Amount 2	[Display] This column displays the refunded amount 2. It is the tax amount which is refunded in Tax Refund (Fast Path: TDS14) option.

9. Click the **Tax Recovery** column to check any tax recovery balance for the account. If the value is **Y** then type the **Recovery Account**.
10. Enter the required information and click the **Ok** button.

8.5. TDS14 - Deposit Tax Refund

Using this option you can view the tax amount and exempted amount for a particular deposit. This maintenance also enables you to give tax refund of a particular amount which is deducted from the customer account.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To perform TD tax refund

1. Type the fast path **TDS14** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > Deposit Tax Refund**.
2. The system displays the **Deposit Tax Refund** screen.

Deposit Tax Refund

Deposit Tax Refund

FROM (6006) E3 KINDLY SUBMIT THE TXNS IN AUTH GRANTED STATUS TO COMPLETE THE TXN.

Account Number :

Product Name :

Customer id :

Account Currency :

Deposit No	Tax Amount (USD)	Exempt Amount	Tax / Tax %	Refund Mode	Refunded amount (USD)
------------	------------------	---------------	-------------	-------------	-----------------------

Ok Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the TD/RD account number.

Field Name	Description
Product Name	[Display] This field displays the name of the product.
Customer id	[Display] This field displays the ID of the customer based on the account number entered in the corresponding field.
Account Currency	[Display] This field displays the type of account currency.

Column Name	Description
Deposit No	[Display] This field displays the deposit number.
Tax Amount (ACY)	[Display] This field displays the tax amount in account currency.
Tax Amount (TCY)	[Display] This field displays the tax amount in transaction currency.
Exempt Amount	[Display] This field displays the exemption amount.
Tax 1/Tax 2	[Display] This field displays the tax which is applicable.
Refund Mode	[Mandatory, Drop Down] Select the refund mode from the drop-down list. The options are: <ul style="list-style-type: none"> • CASA • Cash • GL
Refund Amount (TCY)	[Display] This field displays the amount to be refunded in the transaction currency.

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

Deposit Tax Refund

Deposit Tax Refund

Account Number :

Product Name :

Customer id :

Account Currency :

Deposit No	Tax Amount (ACY)	Tax Amount (TCY)	Exempt Amount	Tax 1/Tax 2	Refund Mode	Refunded Amount(TCY)
14	4,238.06	4,238.06	225,425.25	Tax1-Base Tax	Select mode	0.00
15	40,846.99	40,846.99	204,234.97	Tax1-Base Tax	Select mode	0.00
16	7,292.32	7,292.32	261,886.83	Tax1-Base Tax	Select mode	0.00
17	7,292.32	7,292.32	298,348.41	Tax1-Base Tax	Select mode	0.00
18	78,798.73	78,798.73	692,342.05	Tax1-Base Tax	Select mode	0.00
20	7,562.57	7,562.57	775,731.86	Tax1-Base Tax	Select mode	0.00
21	7,562.57	7,562.57	813,544.71	Tax1-Base Tax	Select mode	0.00
19	9,115.39	9,115.39	737,919.01	Tax1-Base Tax	Select mode	0.00
24	7,345.89	7,345.89	1,292,771.81	Tax1-Base Tax	Select mode	0.00
25	7,345.89	7,345.89	1,329,501.26	Tax1-Base Tax	Select mode	0.00
22	79,046.32	79,046.32	1,208,776.31	Tax1-Base Tax	Select mode	0.00
23	9,453.21	9,453.21	1,256,042.36	Tax1-Base Tax	Select mode	0.00

OK Close Clear

4. Select the Refund mode from the drop-down list.
5. Double-click on the Refund Amount(TCY) column.
6. The system displays the **Deposit Tax Refund** screen depending on the selected refund mode.
7. Enter the required information in the appropriate screen.

Deposit Tax Refund - Casa

Deposit Tax Refund

Account No : 000000001651 ADIPHASCARYANTO

Account Ccy : IDR Tax Ccy : IDR

Acct Ccy Rate : 1.00000 Tax Ccy Rate : 1.0

Refund Amount in Tax Ccy : 4238.06

Refund Amount in ACY : 0.00

Value Date : 31/08/2008

Narrative : TD Tax Refund

Ok Cancel

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the CASA account number to which the amount is to be refunded.
Account Ccy	[Display] This field displays the currency of the account.
Tax Ccy	[Display] This field displays the currency of the tax.
Acct Ccy Rate	[Display] This field displays the rate of the account currency.
Tax Ccy Rate	[Display] This field displays the rate of the tax currency.

Field Name	Description
Refund Amount in Tax CCY	[Mandatory, Numeric, 13, Two] Type the amount to be refunded in the tax currency.
Refund Amount in ACY	[Display] This field displays the amount to be refunded in the account currency.
Value Date	[Display] This field displays the value date.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default system displays the narration, based on the transaction.

Deposit Tax Refund - Cash

Deposit Tax Refund ⏪ ⏩ ✖

Tax GL Acct Ccy : Txn Ccy :

Tax GL Acct No :

Tax GL Ccy Rate : Txn Ccy Rate :

Refund Amount in Tax CCY :

Refund Amount in Destination CCY :

Reference No :

Narrative :

Field Description

Field Name	Description
Tax GL Acct Ccy	[Display] This field displays the currency of the tax GL account.
Txn Ccy	[Display] This field displays the transaction currency.
Tax GL Acct No	[Display] This field displays the account number of the tax GL account.
Tax GL Ccy Rate	[Display] This field displays the rate of the tax GL currency.
Tax Ccy Rate	[Display] This field displays the rate of the transaction currency.
Refund Amount in Tax CCY	[Mandatory, Numeric, 13, Two] Type the amount to be refunded in the tax currency.
Refund Amount in Destination CCY	[Display] This field displays the amount to be refunded in the destination currency.
Reference No	[Mandatory, Alphanumeric, 12] Type the reference number. This field is provided to keep a reference number for the transaction, for future use.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default system displays the narration, based on the transaction.

Deposit Tax Refund - GL

Deposit Tax Refund

Tax GL Ccy :

Tax GL Acct No :

Destination GL Acct Ccy :

Destination GL Acct No :

Tax GL Acct Ccy Rate :

Destination GL Acct Ccy Rate :

Refund Amount in Tax CCY :

Refund Amount in Destination CCY :

Reference No :

Narrative :

Ok Cancel

Field Description

Field Name	Description
Tax GL Ccy	[Display] This field displays the currency of the tax GL account.
Tax GL Acct No	[Display] This field displays the account number of the tax GL account.
Destination GL Acct Ccy	[Display] This field displays the currency of the destination GL account.
Destination GL Acct No	[Mandatory, Pick List] Select the account number of the destination GL from the pick list.
Tax GL Acct Ccy Rate	[Display] This field displays the currency rate of the tax GL account.

Field Name	Description
Destination GL Acct Ccy Rate	[Display] This field displays the currency rate of the destination GL account.
Refund Amount in Tax CCY	[Mandatory, Numeric, 13, Two] Type the amount to be refunded in the tax currency.
Refund Amount in Destination CCY	[Display] This field displays the amount to be refunded in the destination currency.
Reference No	[Mandatory, Alphanumeric, 12] Type the reference number. This field is provided to keep a reference number for the transaction, for future use.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default system displays the narration, based on the transaction.

8. Click the **Ok** button.
9. The system displays the message 'Authorisation required. Do you Want to continue?'. Click the **Ok** button.
10. The system displays the **Authorization Reason** screen.
11. Enter the relevant information and click the **Grant** button.
12. The system displays the transaction sequence number. Click the **Ok** button.

8.6. TDS21 - TDS Inquiry-Date Based

Using this option you can inquire a detailed break-up of the tax deducted from a customer. The details of all such deductions for a date range can be traced in various sections in this screen.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
- TDS transactions in the account

Modes Available

Not Applicable

To perform TDS inquiry

1. Type the fast path **TDS21** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TDS Inquiry-Date Based**.
2. The system displays the **TDS Inquiry-Date Based** screen.

TDS Inquiry-Date Based

TDS Inquiry-Date Based*

Search Criteria : Customer Short Name Search String :
Customer Name : Customer ID :
Date From : Date To : 28/02/2010

CustomerWise Details AccountWise Details Tim Details

Branch Code	Branch Name	Total Balance	Int Comp/Paid	Tax Deducted	Tax Remitted	TDS Ref
-------------	-------------	---------------	---------------	--------------	--------------	---------

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

UDF OK Close Clear

Field Description

Field Name	Description
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Field Name	Description
Search Criteria	<p>[Mandatory, Drop-Down]</p> <p>Select the search criteria to search for the customer from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Customer Short Name: Short name of the customer. • Customer IC: Customer Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID: Unique identification given by the bank.
Search String	<p>[Mandatory, Alphanumeric, 20, Pick List]</p> <p>Type a search string according to the selected search criteria.</p> <p>If the search criterion is specified as customer's short name or IC then the beginning letter of the short name or IC can be entered. The pick list will pop up. Choose the beneficiary from the existing customer list.</p> <p>For example, The customer's name is John S Winter. In this case you can specify the short name as Joh.</p>
Customer Name	<p>[Display]</p> <p>This field displays the name of the customer who holds the TD account.</p>
Customer ID	<p>[Display]</p> <p>This field displays the unique customer number generated by Oracle FLEXCUBE as a combination of Customer IC and customer type.</p>
Date From	<p>[Optional, Pick List]</p> <p>Type the from date or select from the pick list.</p>
Date To	<p>[Optional, Pick List]</p> <p>Type the to date or select from the pick list.</p>

3. Select the search criteria from the drop-down list.
4. Type the search string and press the **<Tab>** or **<Enter>** key and select the customer from the pick list. The selected customer's detail appears in the relevant fields.
5. Select the from date and to date from the pick list.

TDS Inquiry-Date Based

TDS Inquiry-Date Based*

Search Criteria : Search String :

Customer Name : Customer ID :

Date From : Date To :

CustomerWise Details | AccountWise Details | Tax Details

Branch Code	Branch Name	Total Balance	Int Comp/Paid	Tax Deducted	Tax Remitted	TDS Ref
-------------	-------------	---------------	---------------	--------------	--------------	---------

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

UDF OK Close Clear

6. Click the **OK** button. The system displays the **Customer Wise Details** tab.

CustomerWise Details

This tab displays the details of the tax deducted, remitted, refunded, etc..

TDS Inquiry-Date Based*

Search Criteria : Customer Short Name Search String : A

Customer Name : ABHINAV-4 Customer ID : 50000258

Date From : 01/01/2008 Date To : 28/02/2010

CustomerWise Details AccountWise Details Tax Details

Branch Code	Branch Name	Total Balance	Int Comp/Paid	Tax Deducted	Tax Remitted	TDS Ref
240	WORLI - SANDOZ HOUSE	250657	1,315.00	0.00	0.00	

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

UDF OK Close Clear

Field Description

Field Name	Description
Branch Code	[Display] This field displays the branch code where the customer maintains the TD accounts.
Branch Name	[Display] This field displays the name of the home branch where the TD is opened and maintained.
Total Balance	[Display] This field displays the total balance.
Int Comp/Paid	[Display] This field displays the interest computed or paid.
Tax Deducted	[Display] This field displays the tax deducted.
Tax Remitted	[Display] This field displays the tax amount paid to the agency that collects the tax.

Field Name	Description
TDS Refunded	[Display] This field displays the amount of Tax which has been refunded.

- Double-click the appropriate column link in the **CustomerWise Details** tab, to view the **AccountWise details** tab.

AccountWise Details

This tab displays the details of the tax deducted, remitted, unrecovered, interest waived, etc. in the account.

TDS Inquiry-Date Based*

Search Criteria : Customer Short Name Search String : A

Customer Name : ABHINAV4 Customer ID : 50000258

Date From : 01/01/2008 Date To : 28/02/2010

CustomerWise Details | **AccountWise Details** | Tax Details

Branch Code : 240 WORLI - SANDOZ HOUSE

Account No	Int Comp/Paid	Tax Deducted	Tax Remitted	TDS Refunded
50300000000419	657.00	0.00	0.00	0.00

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

UDF OK Close Clear

Field Description

Column Name	Description
Branch Code	[Display] This field displays the branch code where the customer maintains the TD accounts.
Account No	[Display] This column displays the account numbers of all the TD accounts of the customer, maintained in a particular branch.

Column Name	Description
Int Comp/Paid	[Display] This field displays the interest computed or paid.
Tax Deducted	[Display] This field displays the tax deducted.
Tax Remitted	[Display] This field displays the tax amount paid to the agency that collects the tax.
TDS Refunded	[Display] This field displays the amount of Tax which has been refunded.

- Double-click the appropriate column link in the AccountWise Details tab, to view the **Txn Details** tab.

Txn Details

The Txn Details tab displays the details of the TDS amount, tax code and the taxable interest amount earned on the deposit.

TDS Inquiry-Date Based*

Search Criteria : Search String :

Customer Name : Customer ID :

Date From : Date To :

CustomerWise Details | AccountWise Details | **Txn Details**

Account No.: Account Currency :

Process Date	Event Description	Transaction Amount	Tax Rate	Tax Amount	Tax Type Indicator	Remit Date	Challan No
31/01/2010	TD INT ACCRUAL	349.00	0	0.00	Tax1-Base Tax	20/09/2010	
15/02/2010	TD INT ACCRUAL	308.00	0	0.00	Tax1-Base Tax	20/09/2010	
16/02/2010	TD INT CAPITALISED	657.00	20	0.00	Tax1-Base Tax	20/09/2010	
16/02/2010	TD. Interest Compounding	657.00	0	0.00	Tax1-Base Tax	20/09/2010	

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

UDF OK Close Clear

Field Description

Field Name	Description
Account No.	[Display] This field displays the TD account number under which the deposit(s) are initiated and maintained.
Currency	[Display] This field displays the TD account currency.

Column Name	Description
Process Date	[Display] This column displays the process date. The process date signifies the date from which the TD is effective.
Event Description	[Display] This column displays the event description.
Transaction Amount	[Display] This column displays the taxable interest amount earned on the deposit.
Tax Rate	[Display] This column displays the tax rate.
Tax Amount	[Display] This column displays the amount of tax deducted at source for the TD account.
Tax Type Indicator	[Display] This column displays the type of tax for the tax base. Example: Base Tax, Additional Tax 1, Additional Tax 2.
Remit Date	[Display] This column displays the date from which the TDS is paid to the tax-collecting agency.
Challan No	[Display] This column displays the challan number of the TDS remittance.
Amount Refunded	[Display] This column displays the refunded tax amount.
Amount Remitted	[Display] This column displays the remitted tax amount.

9. Click the **Close** button.