Oracle FLEXCUBE Core Banking

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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

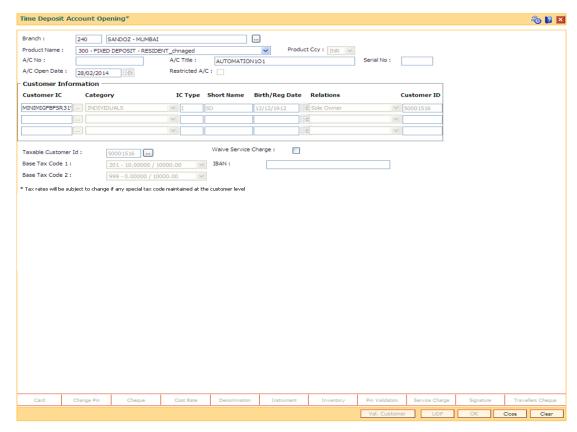
Not Applicable

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



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



Field Name Description

A/C No [Display]

This field displays the account number at the time of account opening, if the account number generation is set as "Automatic" in the system preload.

The structure of the account number is flexible and can be defined based on the requirements of the bank.

A/C Title [Optional, Alphanumeric, 40]

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.

Serial No This field is for future use.

A/C Open [Mandatory, Pick List, dd/mm/yyyy]

Date

Select the date, on which the account is opened, from the pick list.

The system by default displays the posting date as the account open

date.

The system allows backdated account opening of TD.

Restricted [Optional, Check Box]

A/C

Select the Bestricted of th

Select the **Restricted A/C** check box if the customer is a restricted customer or vice versa.

This field is enabled if the customer is not restricted in **Customer Account Restriction** (Fast Path: CIM21) option.

Select the check box if you want the account to be treated as restricted account used only in the home branch.

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.

Customer Information

Customer [Mandatory, Pick List]
IC

Select the identification code of the customer from the pick list.

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.



Field Name Description

Category [Mandatory, Drop-Down]

Select the category of the customer from the drop-down list.

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.

Further processing such as tax applicable, service charges, etc. are levied based on the customer type.

IC Type [Display]

This field displays the IC type of the customer, based on the category to which the customer belongs.

This is maintained in the **Customer Type Maintenance** (Fast Path: CIM08) option.

Short Name [Display]

This field displays the short name of the customer.

The short name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.

Birth / Reg Date

[Display]

This field displays the birth or registration date of the customer after validation.

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.

For more information, refer to **Customer Addition** (Fast Path: 8053) option.

Relations [Mandatory, Drop-Down]

Select the appropriate relations from the drop-down list.

The customer is linked to the account by way of a relations tag.

This list contains different relations. For example, **Sole Owner**, **Joint And First**, **Joint and Other** and other relations.

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.

A maximum of three customers can be linked to an account in the account-opening screen. **Customer Account Relationship Maintenance** (Fast Path: Cl142) option can be used to attach additional customers to the accounts.



Field Name	Description
Customer ID	[Display] This field displays the ID of the customer. 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.
Taxable Customer Id	[Mandatory, Pick List] Select the taxable customer ID from the pick list. By default it displays the ID of the primary customer.
Waive Service Charge	[Optional, Check box] Select the Waive Service Charge check box, if you want to waive the service charge for the TD account.
Base Tax Code 1	[Mandatory, Drop-Down] Select the tax code 1 set by the bank that will be applicable to the account from the drop-down list.
Base Tax Code 2	[Mandatory, Drop-Down] Select the tax code 2 set by the bank that will be applicable to the account from the drop-down list.
IBAN	[Display] This field displays the new International Bank Account Number generated by the system. The IBAN¹ mask is defined in the Bank Master Maintenance (Fast Path: BAM08) option.

- 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

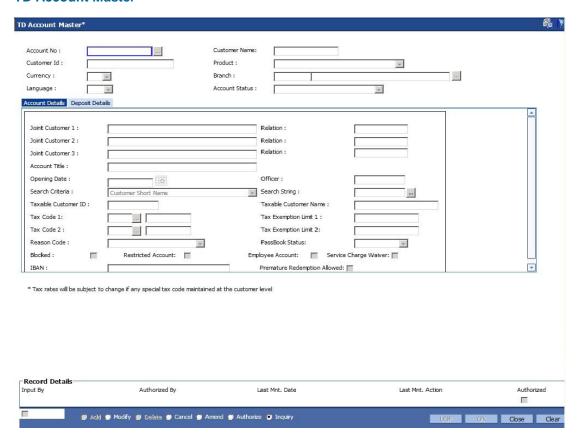
Add By Copy, Modify, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To modify the TD account master

- 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



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.



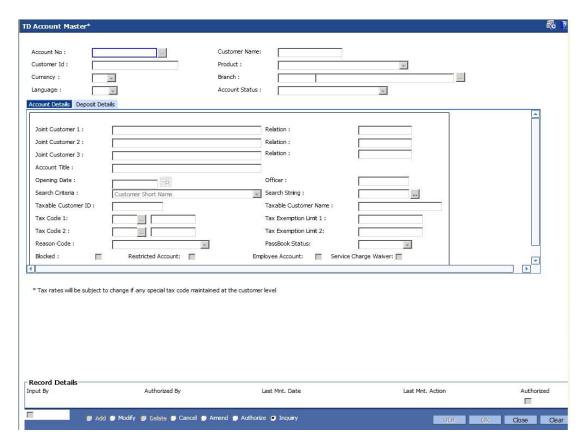
Field Name	Description
Currency	[Display] This field displays the currency assigned to the product at the
	product level, under which the account is opened.
	All the entries posted in the account are in the account currency.
	For example, if the currency assigned to a TD product is USD (US Dollar), the 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.
Language	[Display]
	This field displays the language code in which the transactions and correspondence for the account will be performed.
	For example, language will be displayed as ENG where the account language is English.
Account Status	[Display]
	This field displays the current status of the account.
	The options are:
	 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 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	[Optional, Drop down]
	Select the search criteria to search for the customer from the drop-down list.
	The options are:
	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	[Optional, Alphanumeric, 40, Picklist]
	Type the search string to search for a customer, corresponding to the search criteria selected in the Search Criteria field.
	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.
	For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
Taxable Customer	[Display]
ID	This field displays the taxable customer ID.
	It is the tax payer's customer ID.
	The customer ID is displayed depending on the customer searched in the search criteria.
Taxable Customer	[Display]
Name	This field displays the taxable customer name.
	It is the tax payer's customer name.
Tax Code 1	[Display]
	This field displays the tax code 1 applicable to the TD account, as specified at the account level.
Tax Exemption	[Display]
Limit 1	This field displays the limit for tax exemption 1.
	If the interest accrued for all the deposits in the account is within this limit, no tax is deducted.
	The tax exemption limit 1 depends on the tax code 1 selected.
Tax Code 2	[Display]
	This field displays the tax code 2 applicable to the TD account, as specified at the account level.



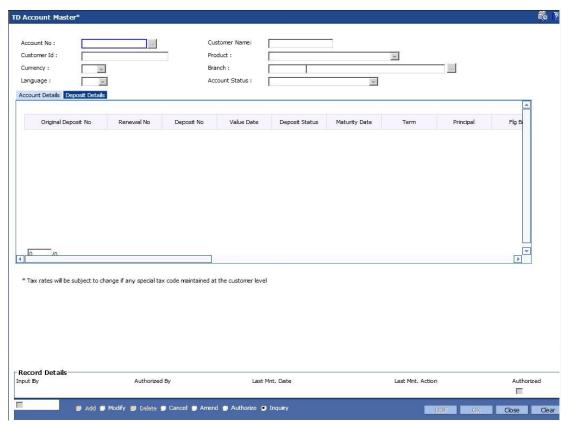
Field Name	Description
Tax Exemption Limit 2	[Display] This field displays the limit for tax exemption 2. If the interest accrued for all the deposits in the account is within this limit, no tax is deducted. The tax exemption limit 2 depends on the tax code 2 selected.
Reason Code	[Display] This field displays the reason as to why a particular TD Account is blocked.
Passbook Status	 [Drop-down] Select the passbook status from the drop-down list. The options are: Lost Not issued Not Applicable Issued
Blocked	[Display] This field displays the TD account block status.
Restricted Account	[Optional, Check Box] Select the Restricted Account check box, if the TD account is restricted.
Employee Account	[Optional, Check Box] Select the Employee Account check box, if the account belongs to an employee of the bank.
Service Charge Waiver	[Display] This check box displays the status of service charges waived for a particular TD account.
IBAN	[Display] This field displays the IBAN ² . For more information refer to Example 02 provided at the end of the CASA Account Opening (Fast Path: 8051) option.
Premature Redemption Allowed	[Check Box] If the check box is selected, then premature redemption is allowed else deposit is not allowed for premature redemption.

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.



Column Name	Description
Original Deposit	[Display]
No	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. [Display] This column displays 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. **Value Date** [Display] This column 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 Status** [Display] This column displays the deposit status of the TD account. **Maturity Date** [Display] This column displays the maturity date for the deposit. **Term** [Display] This column displays the deposit term. The term of the deposit is the duration or the period in months and days, for which the TD is initiated. **Principal** [Display] This column displays the principal amount of the TD account. Flg Base For Rate [Display] This column displays the base amount parameter for calculating the interest. The base option for the deposit is displayed as symbols. I indicates Incremental Amount S indicates Cumulative for the deposit · C indicates Cumulative for all deposits **Payout Frq** [Display] This column displays the payout frequency, i.e. the time interval at which the interest earned on the deposit is paid out. Compounding Frq [Display] This column displays the compounding frequency i.e. the time interval at which the interest earned is compounded to the principal.



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. Effective Rate = Interest Rate (at deposit level) + Interest Variance + Product Variance The net rate should be within the minimum and maximum interest rate specified at the product level.
Annual Effective Rate	[Display] This column displays the annual effective rate.
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

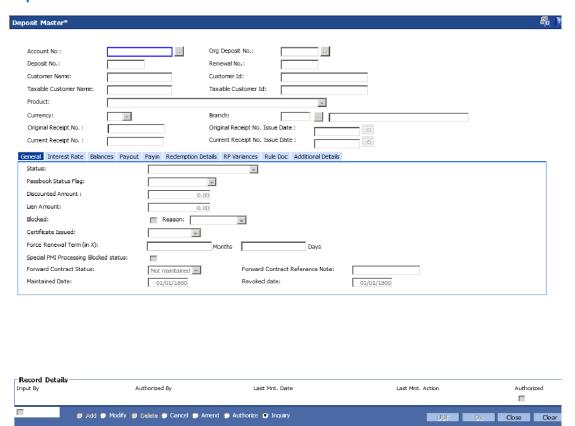
Modes Available

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

To modify the deposit details

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

Deposit Master





Field 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.



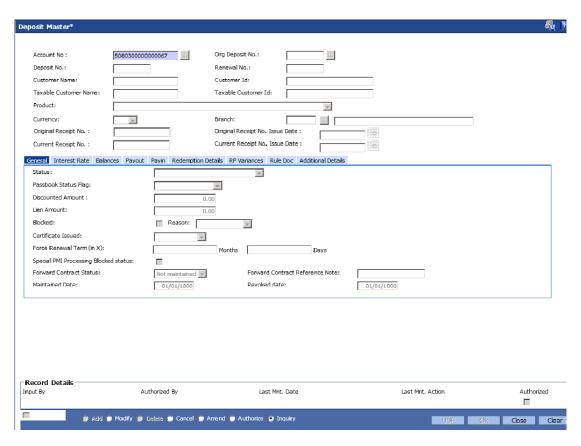
Field Name	Description
Product	[Display]
	This field displays the name assigned to the TD product, as defined at the product level.
	This is the product under which the TD account is opened.
Currency	[Display]
	This field displays the currency assigned to the product at the product level, under which 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.





Field name

Description

Status

[Display]

This field displays the current status of the account.

The options are:

- 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:
	 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.



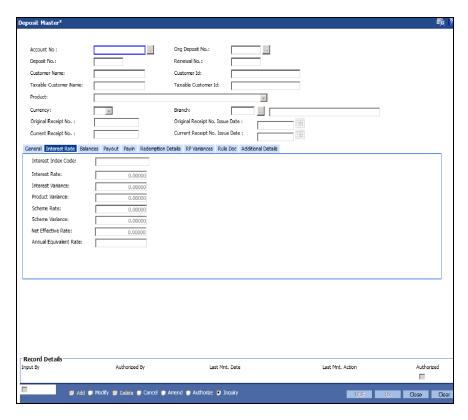
Field name	Description
Force Renewal Term (in X)	[Optional, Numeric, Four] Type the force renewal term as defined at the product level. The force renewal term will be applicable if there is a lien marked on a deposit. The amount which is marked for lien will be automatically renewed after maturity for the period mentioned in this field. 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. • C - Combination • M - Months • D - Days
Special PMI Processing Blocked status	[Display] This field displays whether the special PMI ³ processing blocked status is to fulfill the TD conditions after the TD maturity.
Forward Contract Status	[Conditional, Drop-Down] Select the status of forward contract from the drop-down list. The options are: • Not Maintained • Maintained • Revoked This field is enabled for FCNR deposits.
Forward Contract Reference Note	[Conditional, Alphanumeric, 50] Type the forward contract reference number. This field is enabled if the Maintained option is selected in the Forward Contract Status drop-down list.
Maintained Date	[Display] This field displays the date when the forward contract status was maintained.
Revoked Date	[Display] This field displays the date when the forward contract status was revoked.

Interest Rate

This tab displays the interest rate details of an account.



³(Post Maturity Interest)



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.

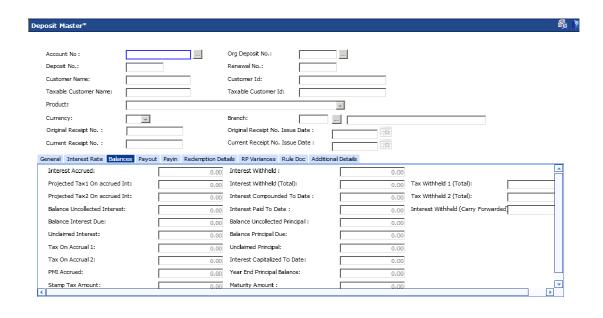


Field name	Description
Product Variance	[Display]
	This field displays the product variance.
	The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fit in.
Scheme Rate	[Display]
	This field displays the rate of interest as per the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

Balances

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







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



Field Name	Description
Tax Withheld 1 (Total)	[Display] This field displays the total tax 1 deducted from interest against the TD recovered from the customer. This tax is accrued but not remitted to the government. 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.
Projected Tax2 On Accrued Int	[Display] 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.
Interest Compounded To Date	[Display] This field displays the total compounded interest. Interest Compounded to Date = Accumulated Interest earned on the Principal + Interest to Date
Tax Withheld 2 (Total)	[Display] This field displays the total tax 2 deducted from interest against the TD recovered from the customer. This tax is accrued but not remitted to the government. 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.
Balance Uncollected Interest	[Display] 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.
Interest Paid To Date	[Display] This field displays the total interest paid till date to the customer.
Balance Interest Due	[Display] 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.



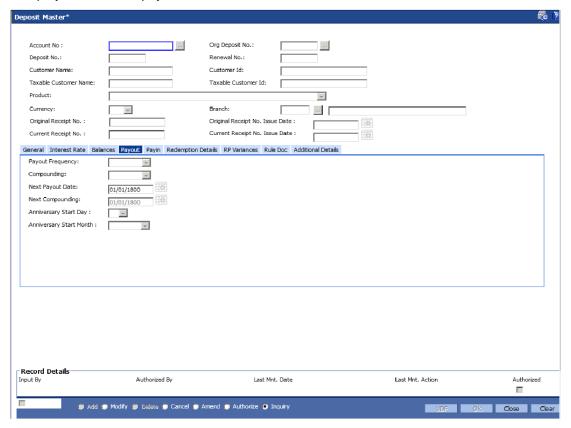
Field Name	Description
Balance Uncollected Principal	[Display] This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.
	Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.
	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.
Unclaimed Interest	[Display]
	This field displays the interest which is due, but not collected by the customer after the grace period.
	The interest, which is due and is not collected by the customer, gets transferred to the unclaimed GL after the specified grace period.
Balance Principal	[Display]
Due	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.
Tax On Accrual 1	[Display]
	This field displays the tax amount 1 on the last interest accrued.
Unclaimed	[Display]
Principal	This field displays the principal which is due, but not collected by the customer after the grace period.
	The principal, which is due and is not collected by the customer, gets transferred to the unclaimed GL after the specified grace period.
Tax On Accrual 2	[Display]
	This field displays the tax amount 2 on the last interest accrued.
Interest Capitalized	[Display]
To Date	This field displays the interest that is capitalized till date.
PMI Accrued	[Display]
	This field displays the accrued PMI.
	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.
Year End Principal	[Display]
Balance	This field displays principal balance as on financial year end.



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

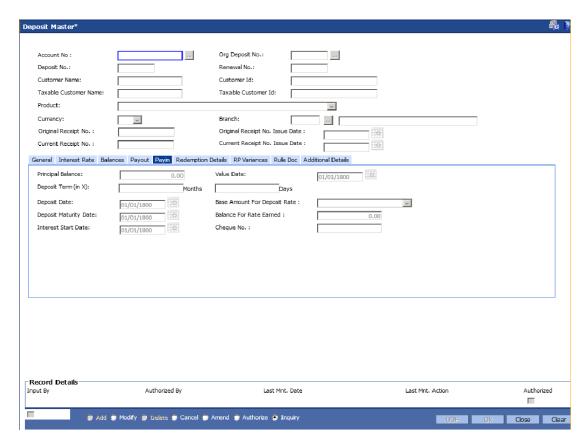


Field name	Description
Compounding	[Display] This field displays the time interval at which the interest is compounded to the principal, as specified while initiating a TD. For example, if the compounding frequency is specified as Quarterly then the accumulated interest will be added to the principal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

Payin

This tab displays the deposit details.





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.

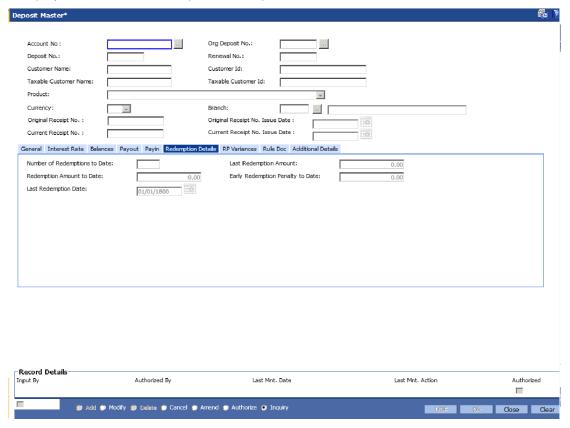


Field name Description **Base Amount For** [Display] **Deposit Rate** This field displays the base amount as specified while initiating a **Deposit Maturity** [Display] Date This field displays the maturity date for the new deposit. This date is arrived at by adding the deposit term to the interest start date of the TD. 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. 1st January '04 + 2 months = 29th February '04 **Balance For Rate** [Display] Earned This field displays the base principal amount, which determines the rate of interest applicable for the deposit. This amount depends on the option selected as Base Amount for Deposit Rate. For example, if the Base Amount for Deposit Rate is selected as Incremental, the deposit amount will be displayed. **Interest Start Date** [Display] This field displays the current process date as the interest start date, by default. The interest start date is the date on which the bank starts accruing interest for the TD. For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument. 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. Cheque No. [Display] This field displays the DD or BC or Cheque number through which the TD amount is paid. 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.



Redemption Details

This tab displays the details of redemption of a deposit.



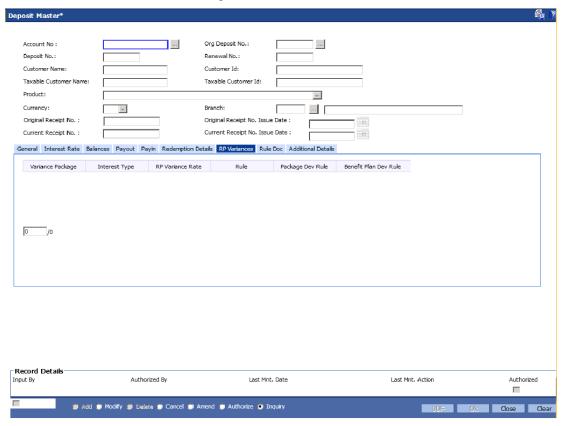
Field name	Description
Number of Redemptions to Date	[Display]
	This field displays the number of redemptions up to the inquiry date.
	This is equal to the number of times the principal or interest is renewed.
Last Redemption Amount	[Display]
	This field displays the amount which was last redeemed as 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	[Display]
	This field displays the penalty amount, if penalties are charged for an early redemption.
	When a deposit is redeemed before maturity, the bank may charge a customer penalty interest. The penalty variance rate and the process of calculation are defined at the product level.
Last Redemption Date	[Display]
	This field displays the date on which the last redemption has taken place.

RP Variances

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



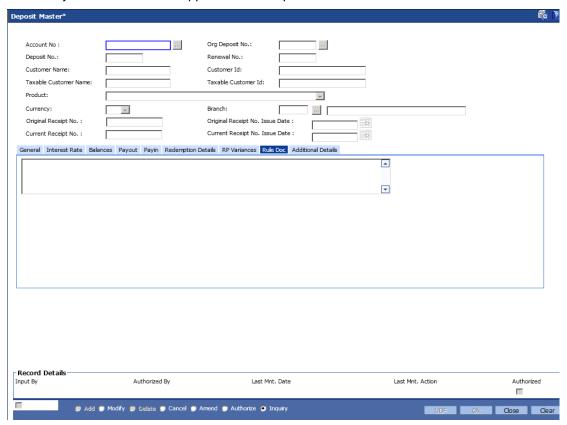
Column Name	Description
Variance Package	[Display] This column displays the variance package applicable to the deposit.



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.

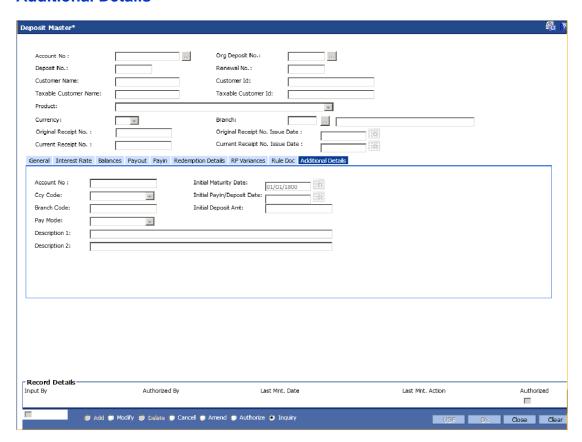
Rule Doc

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





Additional Details



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

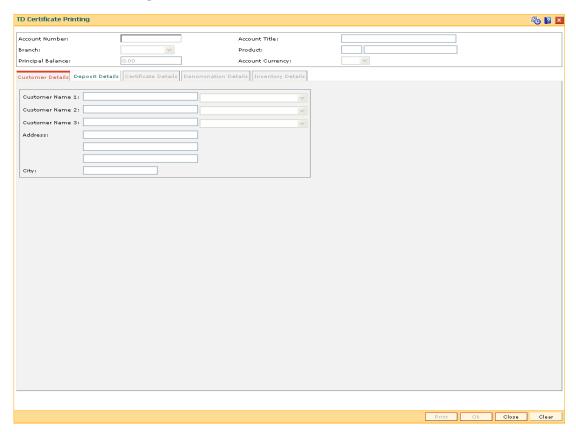
Modes Available

Not Applicable

To view the TD certificate printing

- 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





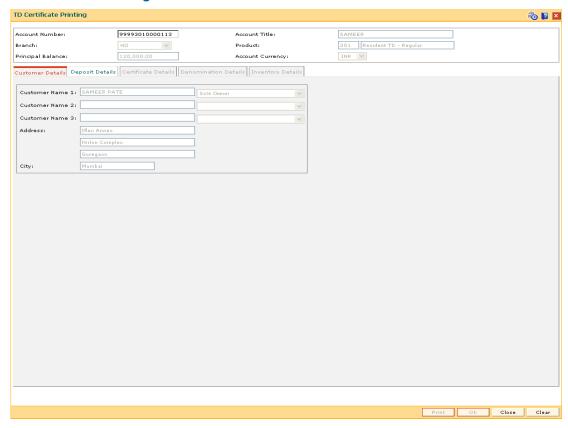
Field Description

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

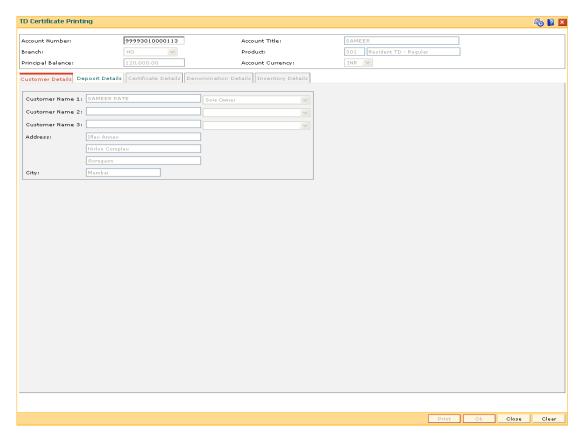


4. Modify the relevant information in the various tab screens.

Customer Details

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



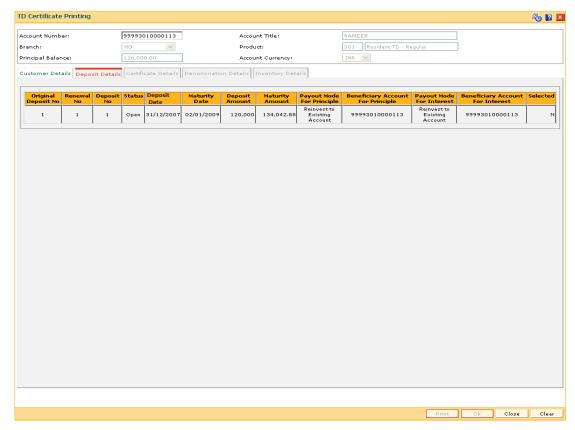


Field Name	Description
Customer Name 1	[Display] This field displays the name of the customer and the relationship to the account, as specified while opening an account.
Customer Name 2	[Display] This field displays the name of the customer and the relationship to the account, as specified while opening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



Deposit Details

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



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 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** [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. **Status** [Display] This column displays the current status of the deposit. The options are: 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 [Display]

This column displays the date on which the deposit is initiated.

Maturity Date [Display]

This column displays the date on which the deposit will mature.

Deposit Amount [Display]

This column displays the available principal balance of the term deposit.

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.



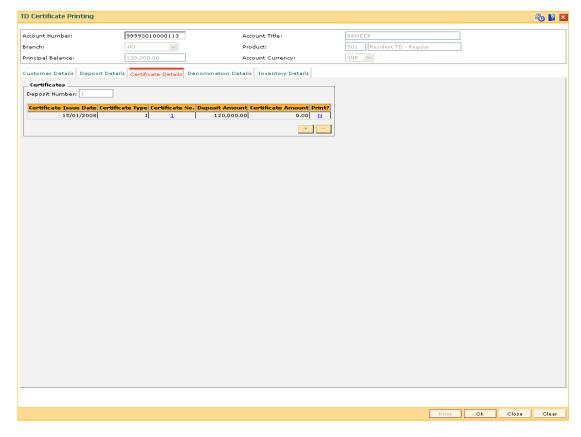
Column Name	Description	
Payout Mode For Principle	[Display] This column displays the payout mode for the principal.	
Beneficiary Account For Principle	[Display] This column displays the beneficiary account number for the principal amount.	
Payout Mode For Interest	[Display] This column displays the 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. 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.





Field Description

Field	Name	Descrip	tion

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.



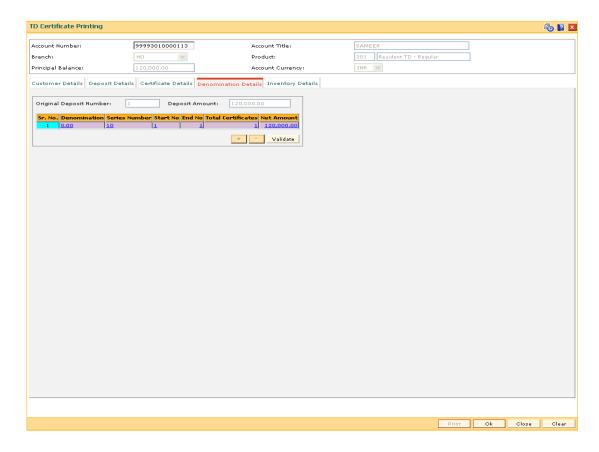
Column Name	Description
Certificate Type	[Display]
	This column displays the certificate type.
	The options are:
	Initial (I)
	Duplicate (D)
Certificate No.	[Display]
	This column displays the certificate number as specified in the Denominations tab.
Deposit Amount	[Display]
	This column displays the available principal balance of the term deposit.
Certificate	[Display]
Amount	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.





Field Name	Description
Original	[Display]
Deposit Number	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	[Display]
Amount	This field displays the available principal balance of the term deposit.
Column Name	Description
Sr. No.	[Display]
31. 140.	
	This column displays the serial number for the denominations specified for the certificate.

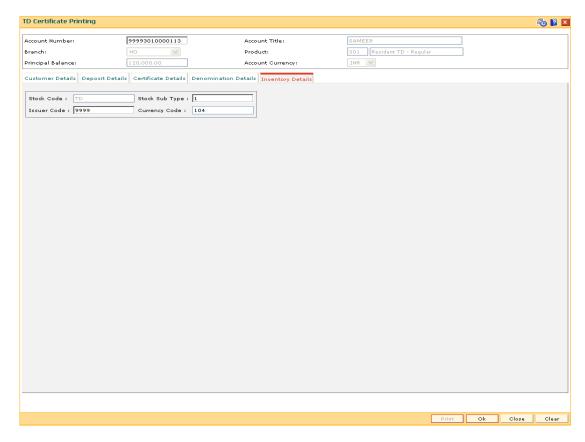


Column Name	Description
Denomination	[Mandatory, Numeric, 16] Type the denominations of the TD certificate. The certificates will be issued for the specified denomination. For example 500, 100, etc.
Series Number	[Mandatory, Numeric, 16] Type the serial number of the TD certificate. This is the series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

Inventory Details

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





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

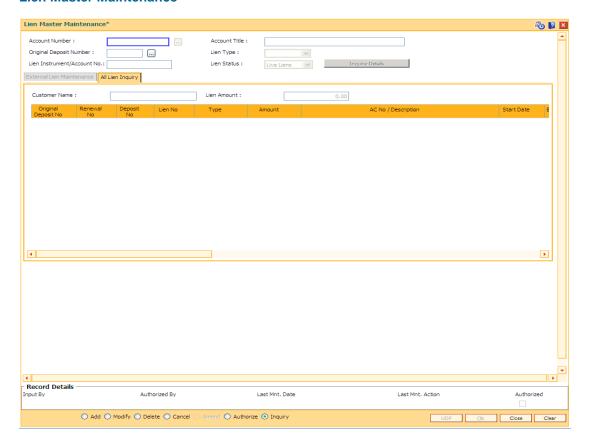
Add, Modify, Delete, Cancel, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a lien

- 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 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** [Optional, Drop-Down] Select the lien type from the drop-down list. The options are: APS External Corporate Stock Invest Loan Overdraft Sweep In This field is enabled in the **Inquiry** mode. Lien [Display] Instrument/Account This field displays the lien instrument / account number. No **Lien Number** [Display] This field displays the lien number of the TD account. This field is displayed in the Add mode. **Deposit Number** [Display] This field displays the deposit number that signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal. This field is displayed in the Add mode. **Renewal Number** [Display] 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. This field along with the original deposit number can explain the chronology of a particular deposit.

This field is displayed in the Add mode.



Lien Status

[Optional, Drop-Down]

Select the lien status from the drop-down list.

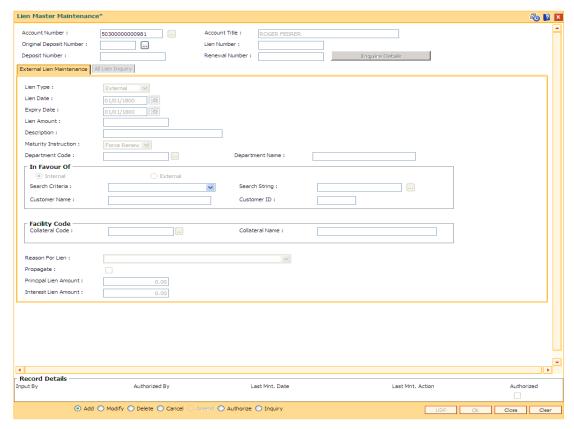
The options are:

- · Live Liens,
- Expired Lines
- All Lines

By default it displays "Live Lines". This field is enabled in the **Inquiry** mode.

- 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

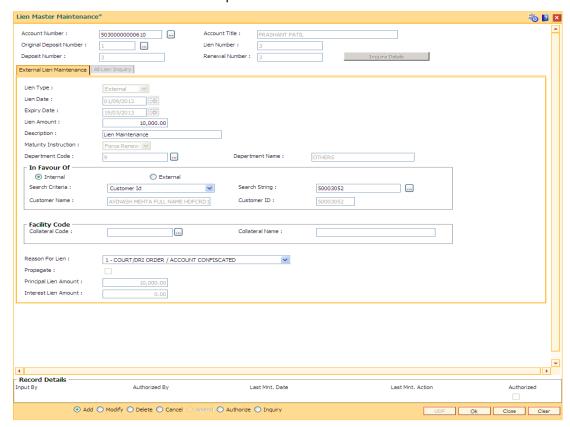


The system enables the External Lien Maintenance tab, enter the required information in the tab.



External Lien Maintenance

This tab is used to mark external lien on deposit.



Field Name	Description
Lien Type	[Display]
	This field displays the lien type.
	The field takes a default value as External . Only an external lien can be added.
	An internal lien is marked automatically by the system.
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.



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** [Display] Instruction 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:

Customer Short Name

Customer IC

Customer ICCustomer ID

This field is enabled if the **Internal** option is selected from the **In Favour Of** section.



Field Name Description Search String [Conditional, Alphanumeric, 40] Type the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field. 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. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field. This field is enabled if the Internal option is selected from the In Favour Of section. [Conditional, Alphanumeric, 120] **Customer Name** Type the customer name. This field is enabled and optional if the External option is selected from the In Favour Of section. If the Internal option is selected from the In Favour Of section, then this field displays the full name of the customer. [Conditional, Numeric, 10] **Customer ID** Type the customer ID. This field is enabled and optional if the External option is selected from the In Favour Of section. If the Internal option is selected from the In Favour Of section, then this field displays the customer Id. **Facility Code Collateral Code** [Optional, Pick List] Select the collateral code from the pick list. **Collateral Name** [Display] This field displays the collateral name based on the collateral code selected in the adjacent field. Reason For Lien [Mandatory, Drop-Down] Select the reason for the lien to be marked from the drop-down list. **Propagate** [Optional, Check Box] Select the Propagate check box for lien other than an external lien.



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

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

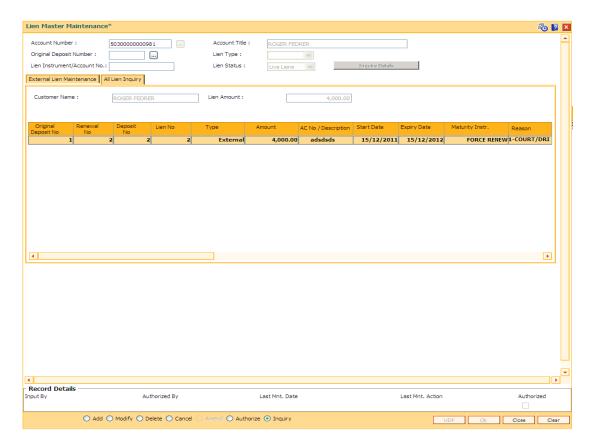
To view the liens marked on an account

- 1. Click the **Inquiry** button.
- 2. Enter the account number and press the **<Tab> 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.





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
Name Original	Description [Display]
Name	



	Column Name	Description
,	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 on which the lien is marked.
	Lien No	[Display]
		This column displays the sequence in which the lien is placed on the deposit.
	Туре	[Display]
		This column displays the type of lien, which is marked on the deposit.
	Amount	[Display]
		This column displays the lien amount marked on the deposit.
	AC No /	[Display]
	Description	This column displays the appropriate beneficiary account number in case of internal lien.
		For external lien this field displays the description entered at the time of creation of lien.
	Start Date	[Display]
		This column displays the start date of the lien.
		The start date is the date on which the lien is marked on the deposit.
	Expiry Date	[Display]
		This column displays the expiry date of the lien.
	Maturity	[Display]
	Instr.	This column displays the maturity instruction.
		A deposit marked for lien is force renewed on maturity irrespective of the maturity instruction defined at the product or account level.
		The system displays the default maturity instruction as Force Renew.
	Reason	[Display]
		This column displays the reason for the lien to be marked on the deposit.

This column displays the reason if the lien is external.



Column Name

Description

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.

Lien Principal Amount

[Display]

This column displays the principal TD amount on which the lien is imposed.

If the lien is imposed on the principal + interest, this column displays the principal amount on which the lien is imposed.

Lien Interest Amount

[Display]

This column displays the interest earned on the TD amount on which the lien is imposed.

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.

Department

[Display]

This column displays the department name corresponding to the department code maintained for the lien.

In Favour Of

[Display]

This column displays the customer name and Id.

Facility Code

[Display]

This column displays the collateral code and collateral name.

Link Reference Serial No

[Display]

This column displays the link reference serial number.

Purpose Of Lien

[Display]

This column displays the purpose of lien.



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

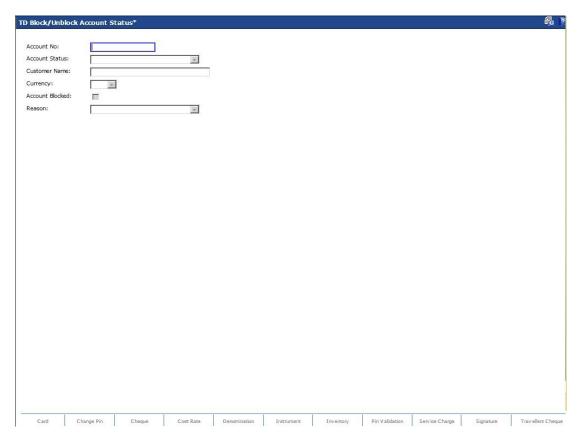
Modes Available

Not Applicable

To block/unblock the account status

- 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



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:
	 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	[Optional, Drop-Down]
	Select the reason for blocking the account from the drop-down list.
	This field is enabled when the Account Blocked check box is selected.
	The options are:
	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.
- 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**.

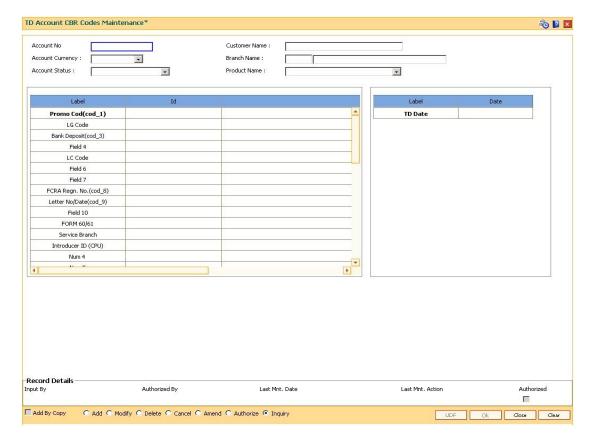
To add a TD account CBR code

- 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



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.
ld	[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. PMI⁵ 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

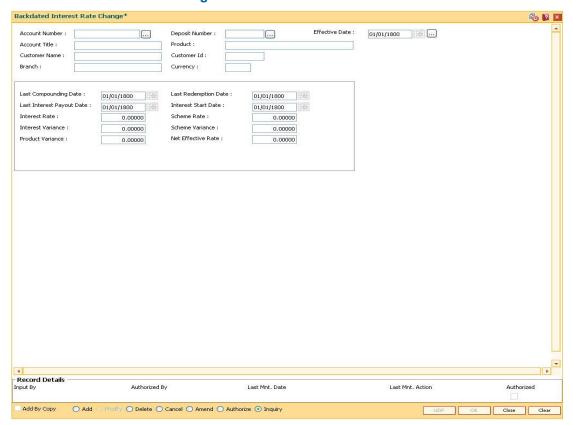
Modes Available

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

- 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





Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 14]
	Type the TD account number of the customer.
Deposit	[Mandatory, Pick List]
Number	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	[Display]
Name	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	[Display]
Compounding Date	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.

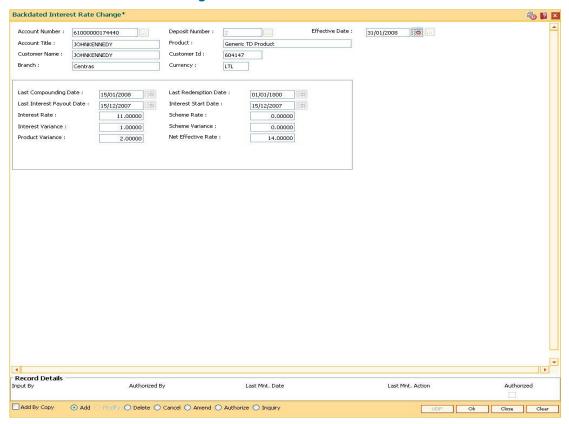


Field Name	Description
Interest Start Date	[Display] This field displays the interest start date for the deposit.
Interest Rate	[Display] This field displays the interest rate linked to the index code attached to the deposit.
Scheme Rate	[Display] This field displays the interest rate applicable on the 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



- 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

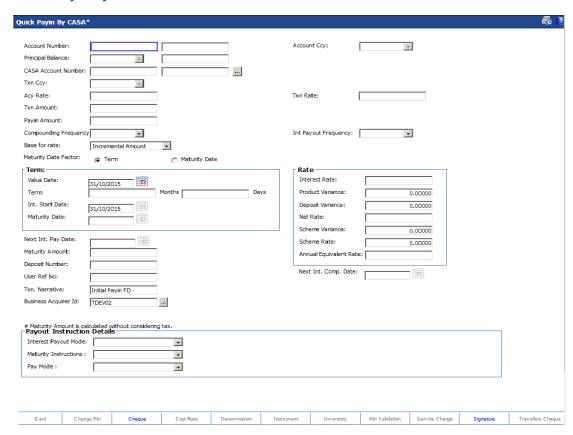
Modes Available

Not Applicable

To make quick payin through CASA

- 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





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	[Mandatory, Numeric, 14, Pick List]
Number	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	[Optional, Drop down]
Frequency	Select the compounding frequency from the drop down menu.
Int Payout	[Mandatory, Drop down]
Frequency	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:

• Incremental Amount
• Cumulative For The Deposit
• Cumulative For All Deposits

Maturity Date
Factor

[Mandatory, Radio Button]
Click on the required maturity date factor.
The options are:

• Term
• Maturity Date

Term

The below fields are enabled if Term option is selected in the Maturity Date Factor field.

Value Date [Mandatory, Pick List, dd/mm/yyyy] Select the value date of the TD from the pick list. The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective. By default it displays the process date. It can also be a previous date. **Term** [Mandatory, Numeric, Four] Type the term in months and days for which the TD is being created. 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 date which is same as the Value Date.

Maturity Date [Conditional, dd/mm/yyyy]

Type the maturity date of the TD.

This field is enabled if the Maturity Date option is selected in the

Maturity Date Factor section.

Rate

Interest Rate [Display]

This field displays the rate of interest for the new TD account.



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



Field Name Description 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. **User Ref No** [Optional, Alphanumeric, 40] Type the user reference number. Txn. Narrative [Mandatory, Alphanumeric, 40] Type the narration for the transaction. By default, the system displays Payin By CASA. **Business Acquirer** [Mandatory, Pick List] ld Select the business acquirer ID, to save the business acquirer details for the particular transaction, from the pick list. The system by default displays the ID of the teller who has logged in. The pick list displays the list of users linked to the system. **Payout Instructions Details**

Interest Payout Mode

[Mandatory , Drop-Down]

Select the interest payout mode from the drop-down list.

The options are:

- Pay By Cheque
- Transfer to Savings Account
- Transfer to GL Account

Interest Payout CASA

[Conditional, Numeric, 14]

Type the CASA account number to which the interest payout is to be transferred.

The name of CASA account holder is displayed in the adjacent field.

This field is enabled and mandatory, if **Transfer to Savings Account** option is selected from the **Interest Payout Mode** dropdown list.



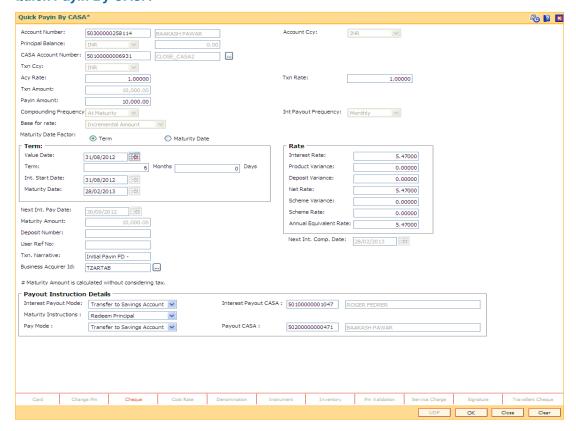
Field Name	Description
Interest Payout GL	[Conditional, Numeric, 10]
	Type the GL account number to which the interest payout is to be transferred.
	The name of GL account holder is displayed in the adjacent field.
	This field is enabled and mandatory, if Transfer to GL Account option is selected from the Interest Payout Mode drop-down list.
Maturity	[Mandatory , Drop-Down]
Instructions	Select the maturity instructions from the drop-down list.
	The options are:
	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
	Maturity amount gets capture at the time of payin to TD account
Pay Mode	[Conditional, Drop-Down]
-	Select the mode of payment from the drop-down list.
	The options are:
	Pay By Cheque
	Transfer to Savings Account
	Transfer to GL Account
	This field is enabled, if Redeem Principal option is selected from the Maturity Instructions drop-down list.
Payout CASA	[Conditional, Numeric, 14]
	Type the CASA account number to which the payout is to be transferred.
	The name of CASA account holder is displayed in the adjacent field.
	This field is enabled and mandatory, if Transfer to Savings Account option is selected from the Pay Mode drop-down list.
Payout GL	[Conditional, Numeric, 14]
	Type the GL account number to which the payout is to be transferred.
	The name of GL account holder is displayed in the adjacent field.
	This field is enabled and mandatory, if Transfer to GL Account option is selected from the Pay Mode drop-down list.

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



- 9. Click the Cheque button. The system displays the Cheque Details screen.
- 10. Click UDF button. The system displays the UDF Details screen.
- 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

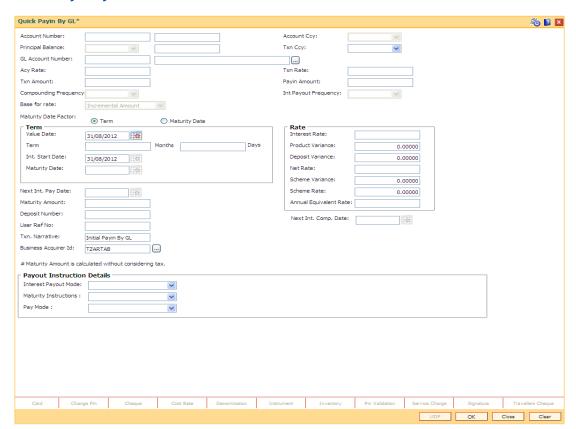
Modes Available

Not Applicable

To transfer fund from GL account

- 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





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	[Mandatory, Pick List]
Number	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	[Optional, Drop down]
Frequency	Select the compounding frequency from the drop down menu.
Int Payout	[Mandatory, Drop down]
Frequency	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:
	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:
	• Term
	Maturity Date
Torm	

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



Field Name

Description

Annual Equivalent Rate

[Display]

This field displays the annual equivalent rate. AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer.

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.

Next Int. Pay Date

[Display]

This field displays the next interest due date.

Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Payout Date = 31/03/2004.

Next Int. Comp. Date

[Display]

This field displays the next interest compounding date.

Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Compounding Date = 31/01/2004.

Maturity Amount

[Display]

This field displays the total amount to be received on the maturity of the deposit.

This amount is inclusive of the TDS, if any.

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.

User Ref No

[Mandatory, Alphanumeric, 40]

Type the user reference number in this field.



Field Name	Description	
Txn. Narrative	[Mandatory, Alphanumeric, 120]	
	Type the narration for the transaction.	
	The system displays the default narration "Payin By GL". You can modify the narration, if required.	
Business Acquirer	[Mandatory, Pick List]	
ld	Select the business acquirer ID, to save the business acquirer details for the particular transaction, from the pick list.	
	The system by default displays the ID of the teller who has logged in. The pick list displays the list of users linked to the system.	
Payout Instructions Details		
Interest Payout	[Mandatory , Drop-Down]	
Mode	Select the interest payout mode from the drop-down list.	
	The options are:	
	Pay By Cheque	
	 Transfer to Savings Account 	
	Transfer to GL Account	
Interest Payout	[Conditional, Numeric, 14]	
CASA	Type the CASA account number to which the interest payout is to be transferred.	
	The name of CASA account holder is displayed in the adjacent field.	
	This field is enabled and mandatory, if Transfer to Savings Account option is selected from the Interest Payout Mode dropdown list.	
Interest Payout GL	[Conditional, Numeric, 10]	
	Type the GL account number to which the interest payout is to be transferred.	
	The name of GL account holder is displayed in the adjacent field.	
	This field is enabled and mandatory, if Transfer to GL Account option is selected from the Interest Payout Mode drop-down list.	



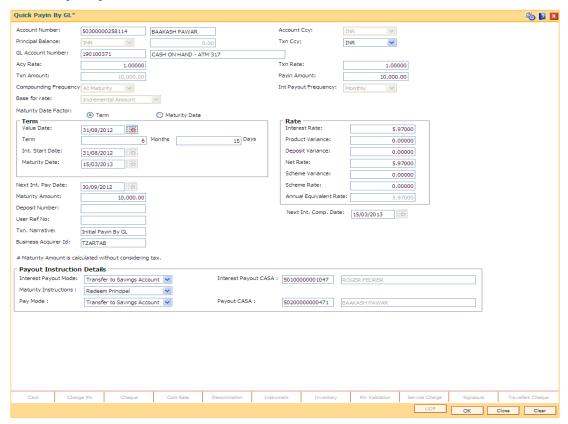
Field Name	Description
Maturity	[Mandatory , Drop-Down]
Instructions	Select the maturity instructions from the drop-down list.
	The options are:
	No Instructions
	 Redeem Principal - In this case, the user will setup as redeem P+I
	 Renew Principal - In this case, the user will setup as Renew P, Payout I
	Maturity amount gets capture at the time of payin to TD account
Pay Mode	[Conditional, Drop-Down]
	Select the mode of payment from the drop-down list.
	The options are:
	Pay By Cheque
	Transfer to Savings Account
	Transfer to GL Account
	This field is enabled, if Redeem Principal option is selected from the Maturity Instructions drop-down list.
Payout CASA	[Conditional, Numeric, 14]
	Type the CASA account number to which the payout is to be transferred.
	The name of CASA account holder is displayed in the adjacent field.
	This field is enabled and mandatory, if Transfer to Savings Account option is selected from the Pay Mode drop-down list.
Payout GL	[Conditional, Numeric, 14]
	Type the GL account number to which the payout is to be transferred.
	The name of GL account holder is displayed in the adjacent field.
	This field is enabled and mandatory, if Transfer to GL Account option is selected from the Pay Mode drop-down list.

- 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.



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

Quick Payin By GL



- 10. 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.
- 13. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Yes** button. OR
 - Click the Cancel button.
- 14. 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

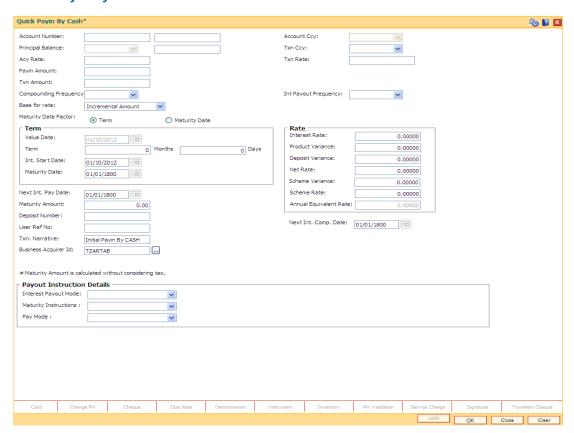
Modes Available

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.
- 2. The system displays the Quick Payin By Cash screen.

Quick Payin By Cash





Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 14]
	Type the TD account number in which you want to do the pay-in from CASA account.
	The name of the account holder is displayed in the adjacent field.
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	[Mandatory, Drop-Down]
	Select the TD account currency where the payin is against cash or GL from the drop-down list.
	This is the currency in which the transaction has to be done.
	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
Acy Rate	[Mandatory, Numeric, Three]
ney nate	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	[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	[Optional, Drop down]
Frequency	Select the compounding frequency from the drop down menu.
Int Payout	[Mandatory, Drop down]
Frequency	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:
	Incremental Amount
	Cumulative For The Deposit
	Cumulative For All Deposits
Maturity Date	[Mandatory, Radio Button]
Factor	Click on the appropriate option.
	The options are:
	• 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 [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. Rate **Interest Rate** [Display] This field displays the rate of interest for the new TD account. **Product Variance** [Display] This field displays the product variance. The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in. **Deposit Variance** [Mandatory, Numeric, Two] Type the deposit variance defined for the particular term deposit under the TD account. The variance specified should be within the minimum and maximum variance specified at the product level. **Net Rate** [Display] This field displays the rate at which the interest is paid against the deposit. Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance The net rate should be within the minimum and maximum interest rate, specified at the product level. **Scheme Variance** [Display] This field displays the scheme variance. Scheme Rate [Display] This field displays the scheme rate.



Field Name Description **Annual Equivalent** [Display] Rate This field displays the annual equivalent rate. AER is the annualized rate of return which the bank pays to the customer. 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. **Next Int. Pay Date** [Display] This field displays the next interest pay date. Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003Next Interest Payout Date = 31/03/2004. Next Int. Comp. [Display] Date This field displays the next interest compounding date. Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly

Maturity Amount [Display]

This field displays the total amount to be received on the maturity of the deposit.

This amount is inclusive of the TDS, if any.

Next Interest Compounding Date = 31/01/2004.

Deposit initiated date = 31/12/2003



Field Name	Description
Deposit Number	[Display]
	This field displays the deposit number of the customer.
	The deposit number signifies the number of deposits opened in an account.
	The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
User Ref No	[Optional, Alphanumeric, 40]
	Type the user reference number.
Txn. Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration for the transaction.
	The system displays the default narration "Payin By Cash". You can modify the narration, if required.
Business Acquirer	[Mandatory, Input]
ld	Select the business acquirer id from the pick list.
	By default, the system displays the teller id who has performed the transaction.
Payout Instructions I	Details
Interest Payout	[Mandatory , Drop-Down]
Mode	Select the interest payout mode from the drop-down list.
	The options are:
	Pay By Cheque
	Transfer to Savings Account
	Transfer to GL Account
Interest Payout	[Conditional, Numeric, 14]
CASA	Type the CASA account number to which the interest payout is to be transferred.
	The name of CASA account holder is displayed in the adjacent field.
	This field is enabled and mandatory, if Transfer to Savings Account option is selected from the Interest Payout Mode dropdown list.
Interest Payout GL	[Conditional, Numeric, 10]
	Type the GL account number to which the interest payout is to be transferred.
	The name of GL account holder is displayed in the adjacent field.

This field is enabled and mandatory, if **Transfer to GL Account** option is selected from the **Interest Payout Mode** drop-down list.

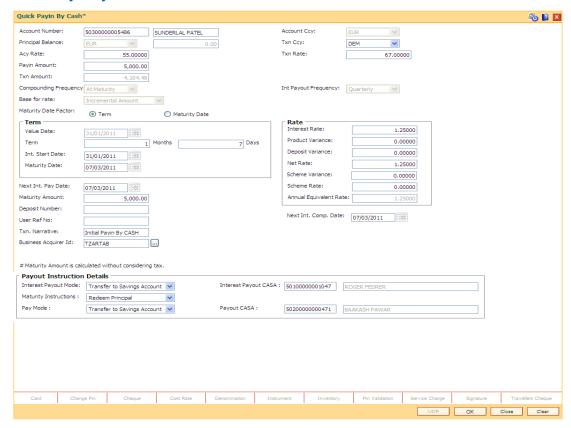


Field Name	Description
Maturity Instructions	 [Mandatory , Drop-Down] Select the maturity instructions from the drop-down list. The options are: No Instructions Redeem Principal - In this case, the user will setup as redeem P+I Renew Principal - In this case, the user will setup as
	Renew P, Payout I Maturity amount gets capture at the time of payin to TD account
Pay Mode	[Conditional, Drop-Down] Select the mode of payment from the drop-down list. The options are: Pay By Cheque Transfer to Savings Account Transfer to GL Account This field is enabled, if Redeem Principal option is selected from the Maturity Instructions drop-down list.
Payout CASA	[Conditional, Numeric, 14] Type the CASA account number to which the payout is to be transferred. The name of CASA account holder is displayed in the adjacent field. This field is enabled and mandatory, if Transfer to Savings Account option is selected from the Pay Mode drop-down list.
Payout GL	[Conditional, Numeric, 14] Type the GL account number to which the payout is to be transferred. The name of GL account holder is displayed in the adjacent field. This field is enabled and mandatory, if Transfer to GL Account option is selected from the Pay Mode drop-down list.

- 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



- 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.
- 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.

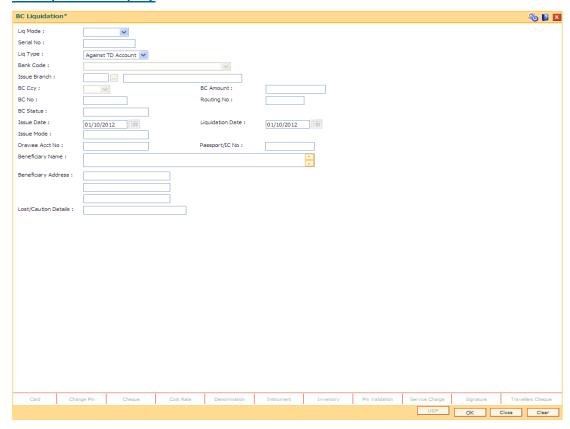
Definition Prerequisites

Bankers cheque to be issued

To perform quick payin by bankers cheque

- 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



Field Description

Field Name Description



Field Name Description Liq Mode [Mandatory, Drop-Down] Select the liquidation mode for BC from the drop-down list. The options are: · 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** [Mandatory, Numeric, 12] Type the FLEXCUBE Retail serial number of the BC to be liquidated. The BC should be a valid BC issued by your bank. 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. 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. Liq Type [Mandatory, Drop-Down] Select the appropriate mode for type of liquidation from the dropdown list. The options are: Cash Against GL Against Account Against TD Account **Bank Code** [Display] This field displays the issuer of the BC. **Issuer Branch** [Display] This field displays the branch of the bank that has issued the BC. **BC Ccy** [Display]

This field displays the currency in which the BC is issued.



Field Name	Description
BC Amount	[Display]
	This field displays the amount for the BC. This amount is in the currency of the BC.
BC No	[Display]
	This field displays the cheque number of the BC.
	This is the MICR number of the BC. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by MICR number or the serial number.
Routing No	[Display]
	This field displays the routing number against which the cheque has been drawn.
	The routing number is the combination of the bank code and the branch code.
	The combination can be obtained from the Routing Branch Maintenance (Fast Path: STM54) option.
	Routing Number ⁶ = Sector Code / Bank Code + Branch Code
	For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.
	For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the Settlement Bank Parameters (Fast Path: STM59) option.

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.)



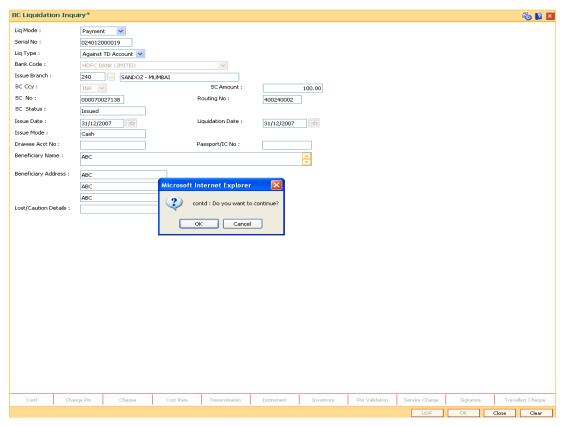
Field Name Description BC Status [Display] This field displays the status of the BC. The options are: Issued Cancelled Paid Through Clearing Paid by Cash Paid to Customer account Suspense Reversed Paid by GL Lost Unclaimed Stale Except for BCs marked as lost, all other status are marked by the system itself. **Issue Date** [Display] This field displays the date on which the BC is issued. **Liquidation Date** [Display] This field displays the liquidation date. This field is blank while performing an inquiry. **Issue Mode** [Display] This field displays the mode of issue of the BC. For example, Against Cash, Against GL etc. **Drawee Acct No** [Display] This field displays the drawee account number of the issuer bank. **Beneficiary Name** [Display] This field displays the name of the beneficiary of the BC. Passport / IC No [Display] This field displays the identification collected from the beneficiary of the BC. **Beneficiary** [Display] Address This field displays the contact address of the beneficiary.



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 ".

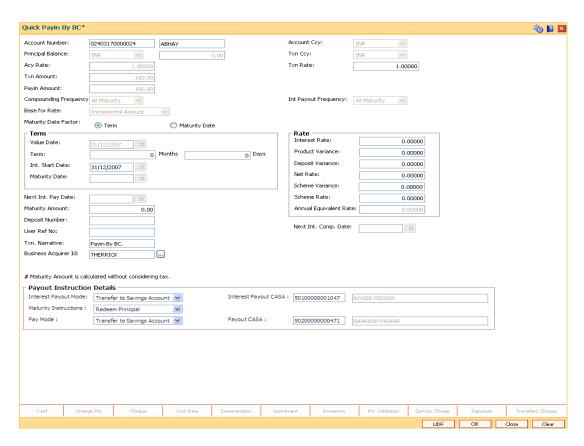
BC Liquidation Inquiry



- 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





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: Incremental Amount Cumulative For The Deposit Cumulative For All Deposits 			
Maturity Date Factor	[Mandatory, Radio Button]Click the appropriate option.The options are:TermMaturity 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	[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.	
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.	
Rate		
Interest Rate	[Display]	
	This field displays the rate of interest for the new TD account.	
Product Variance	[Display]	
	This field displays the product variance.	
	The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.	
Deposit Variance	[Mandatory, Numeric, Two, Five]	
	Type the deposit variance defined for the particular term deposit under the TD account.	
	The variance specified should be within the minimum and maximum variance specified at the product level.	
Net Rate	[Display]	
	This field displays the rate at which the interest is paid against the deposit.	
	Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance	
	The net rate should be within the minimum and maximum interest rate, specified at the product level.	
Scheme Variance	[Display]	
	This field displays the scheme variance.	



Field Name Description Scheme Rate [Display] This field displays the scheme rate. **Annual Equivalent** [Display] Rate This field displays the annual equivalent rate. AER is the annualized rate of return which the bank pays to the customer. 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. **Next Int. Pay Date** [Display] This field displays the next interest pay date. Depending on the Interest Payout Frequency interval specified. the system calculates the next interest due date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Payout Date = 31/03/2004. Next Int. Comp. [Display] **Date** This field displays the next interest compounding date. Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Compounding Date = 31/01/2004. **Maturity Amount** [Display] This field displays the total amount to be received on the maturity of the deposit. This amount is inclusive of the TDS, if any.



Field Name Description Deposit Number [Display] This field displays the deposit number of the customer. The deposit number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal. **User Ref No** [Optional, Alphanumeric, 40] Type the user reference number. Txn. Narrative [Mandatory, Alphanumeric, 40] Type the narration for the transaction. By default, the system displays Payin By BC. **Business Acquirer** [Mandatory, Pick List] Select the business acquirer id from the pick list. By default, the system displays the teller id who has performed the transaction. **Payout Instruction Details Interest Payout** [Mandatory, Drop-Down] Mode Select the interest payout mode from the drop-down list. The options are: Pay By Cheque Transfer to Savings Account Transfer to GL Account **Interest Payout** [Conditional, Numeric, 14] **CASA** Type the CASA account number to which the interest payout is to be transferred. The name of CASA account holder is displayed in the adjacent field. This field is enabled and mandatory, if Transfer to Savings

Interest Payout GL [Conditional, Numeric, 10]

Type the GL account number to which the interest payout is to be

Account option is selected from the Interest Payout Mode drop-

transferred.

down list.

The name of GL account holder is displayed in the adjacent field.

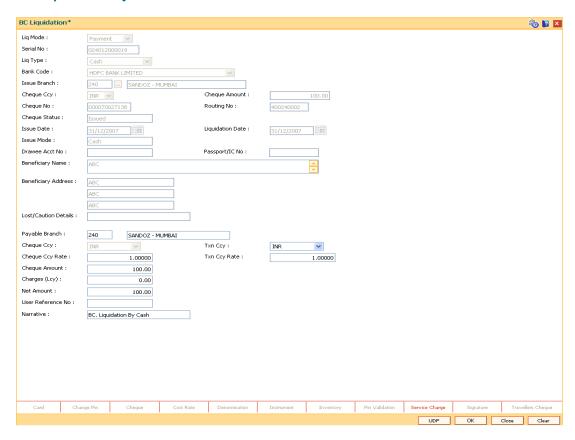
This field is enabled and mandatory, if **Transfer to GL Account** option is selected from the **Interest Payout Mode** drop-down list.



Field Name	Description				
Maturity	[Mandatory , Drop-Down]				
Instructions	Select the maturity instructions from the drop-down list.				
	The options are:				
	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 				
	Maturity amount gets capture at the time of payin to TD account				
Pay Mode	[Conditional, Drop-Down]				
	Select the mode of payment from the drop-down list.				
	The options are:				
	Pay By Cheque				
	Transfer to Savings Account				
	Transfer to GL Account				
	This field is enabled, if Redeem Principal option is selected from the Maturity Instructions drop-down list.				
Payout CASA	[Conditional, Numeric, 14]				
	Type the CASA account number to which the payout is to be transferred.				
	The name of CASA account holder is displayed in the adjacent field.				
	This field is enabled and mandatory, if Transfer to Savings Account option is selected from the Pay Mode drop-down list.				
Payout GL	[Conditional, Numeric, 14]				
	Type the GL account number to which the payout is to be transferred.				
	The name of GL account holder is displayed in the adjacent field.				
	This field is enabled and mandatory, if Transfer to GL Account option is selected from the Pay Mode drop-down list.				



BC Liquidation By Cash



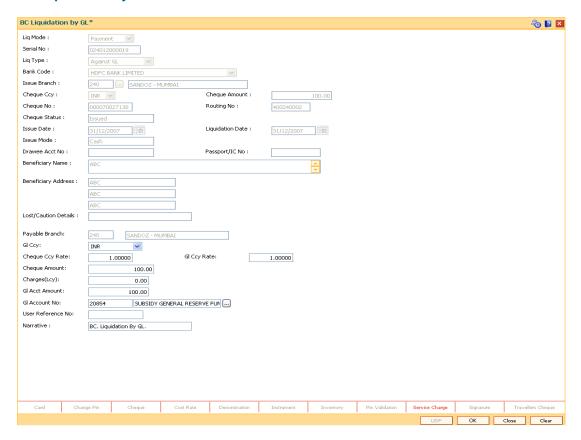
Field Name	Description
Payable Branch	[Display]
	This field displays the branch of the bank where the BC is payable. This is defaulted from the BC Liquidation Inquiry screen.
Cheque Ccy	[Display]
	This field displays the currency in which the BC is issued.
Txn Ccy	[Mandatory, Drop-Down]
	Select the currency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



Field Name Description **Cheque Ccy Rate** [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. **Txn Ccy Rate** [Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified. **Cheque Amount** [Display] This field displays the amount for which the BC is issued. This amount is in the currency of the BC. Charges (Lcy) [Display] This field displays the charges associated with the liquidation of BC. These are defined in Local currency. The user can modify the charges using the Service Charge Detail link. **Net Amount** [Display] 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. **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 By Cash.



BC Liquidation by GL



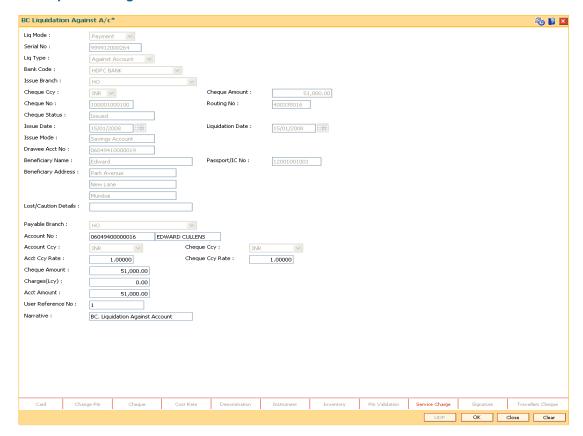
Field Name	Description
Payable Branch	[Display]
	This field displays the branch of the bank where the BC is payable. This is defaulted from the BC Liquidation Inquiry screen.
GL Ccy	[Mandatory, Drop-Down]
	Select the currency from the drop-down list.
	GL will be credited in this currency.
Cheque Ccy 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	[Mandatory, Drop-Down]		
	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.		
	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.		
	If both the GL currency and the local currency are same, the field takes the default value as 1, which cannot be modified.		
Cheque Amount	[Display]		
	This field displays the amount for which the BC is issued.		
	This amount is in the currency of the BC.		
Charges (Lcy)	[Display]		
	This field displays the charges associated with the liquidation of BC.		
	These are defined in Local currency. The user can modify the charges using the Service Charge Detail link.		
GL Acct Amount	[Display]		
	This field displays the total amount of the GL account.		
GL Acct No	[Mandatory, Pick List]		
	Select the GL account against which you want to issue BC from the pick list.		
	The adjacent field displays the GL code.		
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 By GL.		



BC Liquidation Against A/c



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



Description		
[Optional, Alphanumeric, 40]		
Type the user reference number.		
It is used to identify the transaction.		
[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

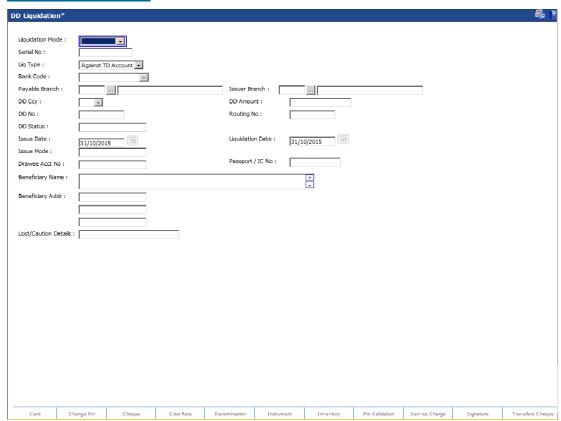
Modes Available

Not Applicable

To perform quick payin by demand draft

- 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





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Description

Liquidation Mode

[Mandatory, Drop-Down]

Select the reason for liquidation mode from the drop-down list

The options are:

- 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

[Mandatory, Numeric, 12]

Type the **FLEXCUBE Retail** serial number of the DD to be liquidated.

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.

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.

Liq Type

[Mandatory, Drop-Down]

Select the appropriate mode of payment of DD proceeds to beneficiary / purchaser from the drop-down list.

The options are:

- Cash
- Against GL
- Against Account
- Against TD Account

Bank Code

[Display]

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.

Payable Branch

[Display]

This field displays the branch of the bank where the DD is payable.



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. Routing Number 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.)



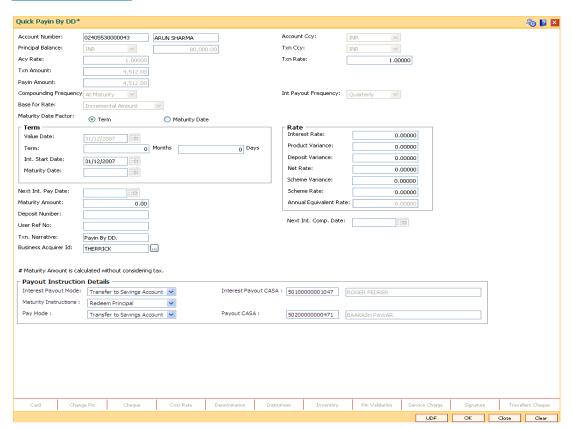
Field Name Description DD Status [Display] This field displays the status of the DD at the time of liquidation. The options are: Issued Cancelled Paid Through Clearing Paid by Cash Paid to Customer account Suspense Reversed Paid by GL Lost Unclaimed Stale Except for DDs marked as lost, all other status are marked by the system itself. **Issue Date** [Display] This field displays the date on which the DD was issued. **Liquidation Date** [Display] This field displays the date on which the DD was liquidated. It should be blank if the DD has not been liquidated yet. **Issue Mode** [Display] This field displays the mode of issue of the DD. For example, Against Cash, Against GL etc. **Drawee Acct No** [Display] This field displays the drawee account number. **Beneficiary Name** [Display] This field displays the name of beneficiary in whose favor the DD was drawn. Passport / IC No [Display] This field displays the identification details collected from the beneficiary of the DD. **Beneficiary Addr** [Display] This field displays the address of beneficiary in whose favor the DD was drawn.



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

- 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



Field Description

Field Name 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. **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 [Display] Frequency This field displays the compounding frequency selected at the product level. **Int Payout** [Display] Frequency This field displays the interest payout frequency selected at the product level.



Field Name Description Base for rate [Mandatory, Drop down] Select the base for rate. The options are: Incremental Amount Cumulative For The Deposit **Cumulative For All Deposits Maturity Date** [Mandatory, Radio Button] **Factor** Click the appropriate option. The options are: Term Maturity Date **Term Value Date** [Display] This field displays the value date. 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. **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. Rate Interest Rate [Display] This field displays the rate of interest for the new TD account.



Field Name Description Product Variance [Display] This field displays the product variance. The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in. **Deposit Variance** [Mandatory, Numeric, Two, Five] Type the deposit variance defined for the particular term deposit under the TD account. The variance specified should be within the minimum and maximum variance specified at the product level. **Net Rate** [Display] This field displays the rate at which the interest is paid against the deposit. Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance The net rate should be within the minimum and maximum interest rate, specified at the product level. **Scheme Variance** [Display] This field displays the scheme variance. **Scheme Rate** [Display] This field displays the scheme rate. **Annual Equivalent** [Display] Rate This field displays the annual equivalent rate. AER is the annualized rate of return which the bank pays to the customer. 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.



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



Field Name	Description
Business Acquirer	[Mandatory, Pick List]
ld	Select the business acquirer id from the pick list.
	By default, the system displays the teller id who has performed the transaction.
Payout Instruction De	etails
Interest Payout	[Mandatory , Drop-Down]
Mode	Select the interest payout mode from the drop-down list.
	The options are:
	Pay By Cheque
	Transfer to Savings Account
	Transfer to GL Account
Interest Payout	[Conditional, Numeric, 14]
CASA	Type the CASA account number to which the interest payout is to be transferred.
	The name of CASA account holder is displayed in the adjacent field.
	This field is enabled and mandatory, if Transfer to Savings Account option is selected from the Interest Payout Mode dropdown list.
Interest Payout GL	[Conditional, Numeric, 10]
	Type the GL account number to which the interest payout is to be transferred.
	The name of GL account holder is displayed in the adjacent field.
	This field is enabled and mandatory, if Transfer to GL Account option is selected from the Interest Payout Mode drop-down list.
Maturity	[Mandatory , Drop-Down]
Instructions	Select the maturity instructions from the drop-down list.
	The options are:
	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

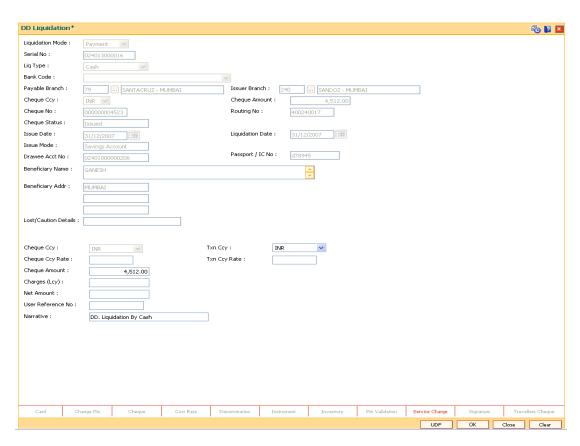
Maturity amount gets capture at the time of payin to TD account



Field Name	Description
Pay Mode	[Conditional, Drop-Down]
	Select the mode of payment from the drop-down list.
	The options are:
	Pay By Cheque
	 Transfer to Savings Account
	Transfer to GL Account
	This field is enabled, if Redeem Principal option is selected from the Maturity Instructions drop-down list.
Payout CASA	[Conditional, Numeric, 14]
	Type the CASA account number to which the payout is to be transferred.
	The name of CASA account holder is displayed in the adjacent field.
	This field is enabled and mandatory, if Transfer to Savings Account option is selected from the Pay Mode drop-down list.
Payout GL	[Conditional, Numeric, 14]
	Type the GL account number to which the payout is to be transferred.
	The name of GL account holder is displayed in the adjacent field.
	This field is enabled and mandatory, if Transfer to GL Account option is selected from the Pay Mode drop-down list.

DD Liquidation By Cash





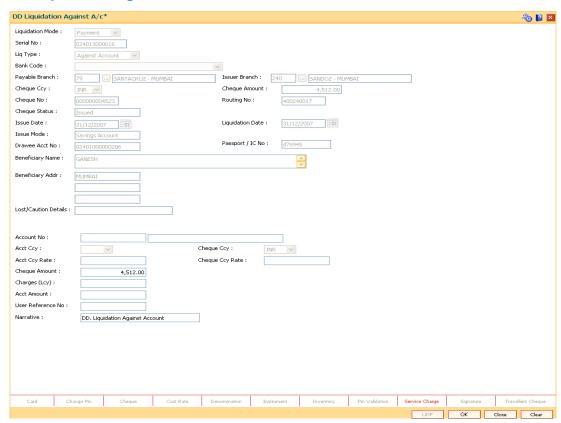
Field Name	Description
Cheque Ccy	[Display]
	This field displays the currency in which the DD has been issued.
Txn Ccy	[Mandatory, Alphanumeric, Three]
	Type the transaction currency in this field.
	This field displays the currency in which cash payment transaction is taking place.
Cheque Ccy Rate	[Display]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



DD Liquidation Against A/c



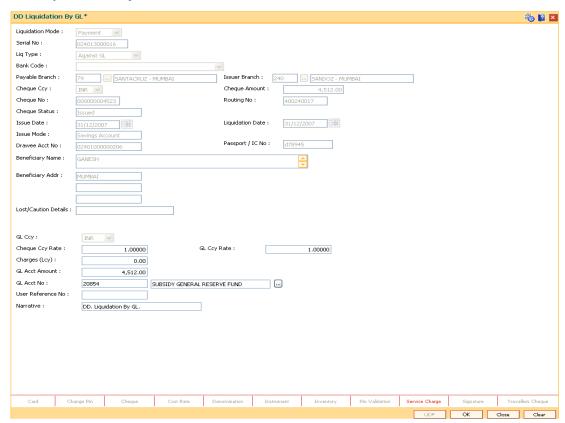
Field Name	Description
Account No	[Mandatory, Numeric, 14]
	Type the CASA account number which will be credited with DD liquidation proceeds.
	The adjacent field displays the name of the customer.
Acct Ccy	[Display]
	This field displays the currency assigned to the product under which the account is 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** [Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified. **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 for the transaction. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If both the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified. **Cheque Amount** [Display] This field displays the amount for which the DD is issued. This amount is in the currency of the DD. Charges (Lcy) [Display] This field displays the charges in local currency that will be levied for the liquidation of DD. The service charge codes are added and maintained in the Service Charge Code Maintenance option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level. The system displays the total of all the service charges if more than one SC code is attached to the transaction. The default SC can be changed by selecting the Service Charge Details button. **Acct Amount** [Display] This field displays the amount that will be finally credited to the CASA account. This amount will be in the currency of the account and will be equal to the DD amount net of charges recovered. **User Reference No** [Optional, Alphanumeric, 40] Type the user reference number. It is used to identify the transaction. **Narrative** [Mandatory, Alphanumeric, 40] Type the narration.



DD Liquidation By GL



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

- 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

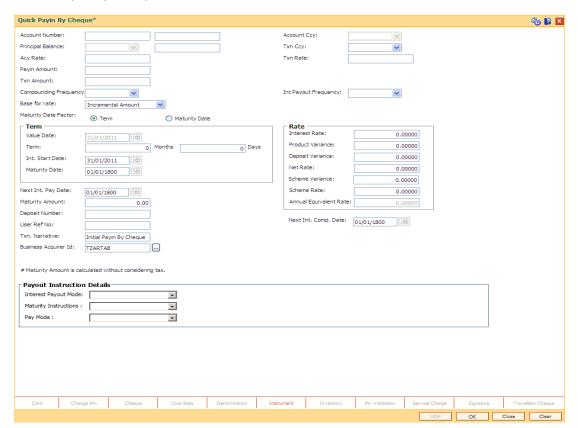
Modes Available

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



Field Description

Field Name 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	[Mandatory, Drop-Down]
	Select the transaction currency from the drop-down list.
	While posting the transaction entries to the account, the account currency is converted into the account currency, based on the defined transaction rate.
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	[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.
Payin Amount	[Display]
	This field displays the initial amount which the customer has to deposit.
Txn Amount	[Mandatory,Numeric,13,Two]
	Type the transaction amount.



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: Incremental Amount Cumulative For The Deposit Cumulative For All Deposits
Maturity Date Factor	[Mandatory, Radio Button]Click on the appropriate option.The options are:TermMaturity 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 [Display] This field displays the rate of interest for the new TD account. **Product Variance** [Display] This field displays the product variance. The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in. **Deposit Variance** [Mandatory, Numeric, Two] Type the deposit variance defined for the particular term deposit under the TD account. The variance specified should be within the minimum and maximum variance specified at the product level. **Net Rate** [Display] This field displays the rate at which the interest is paid against the deposit. Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance The net rate should be within the minimum and maximum interest rate, specified at the product level. **Scheme Variance** [Display] This field displays the scheme variance. Scheme Rate [Display] This field displays the scheme rate. **Annual Equivalent** [Display] Rate This field displays the annual equivalent rate. AER is the annualized rate of return which the bank pays to the customer. 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.



Field Name Description Next Int. Pay Date [Display] This field displays the next interest pay date. Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Payout Date = 31/03/2004. Next Int. Comp. [Display] Date This field displays the next interest compounding date. Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Compounding Date = 31/01/2004. **Maturity Amount** [Display] This field displays the total amount to be received on the maturity of the deposit. This amount is inclusive of the TDS, if any. **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. **User Ref No** [Optional, Alphanumeric, 40] Type the user reference number. Txn. Narrative [Mandatory, Alphanumeric, 40] Type the narration for the transaction. By default the system displays Payin By Cheque.

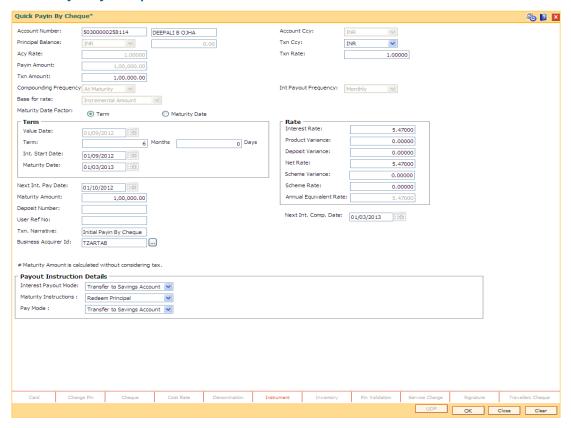


Field Name	Description
Business Acquirer Id	[Mandatory, Pick List] Select the business acquirer id from the pick list. By default, the system displays the teller id who has performed
Payout Instructions [the transaction. Details
Interest Payout Mode	 [Mandatory , Drop-Down] Select the interest payout mode from the drop-down list. The options are: Pay By Cheque Transfer to Savings Account Transfer to GL Account
Maturity Instructions	 [Mandatory , Drop-Down] Select the maturity instructions from the drop-down list. The options are: 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 Maturity amount gets capture at the time of payin to TD account
Pay Mode	 [Conditional, Drop-Down] Select the mode of payment from the drop-down list. The options are: Pay By Cheque Transfer to Savings Account Transfer to GL Account

- This field is enabled, if **Redeem Principal** option is selected from the **Maturity Instructions** drop-down list.
- 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



- 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.
- The system displays the message "Authorization Required. Do You want to continue?".
 Click the **OK** button.
- 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.
- 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, flexiinterest 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

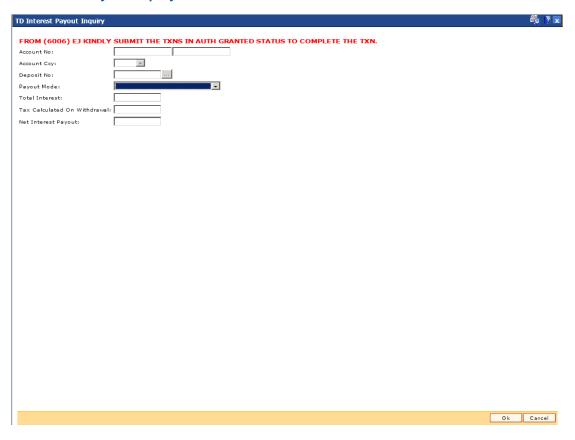
Not Applicable

To inquire about interest payout

- 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



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

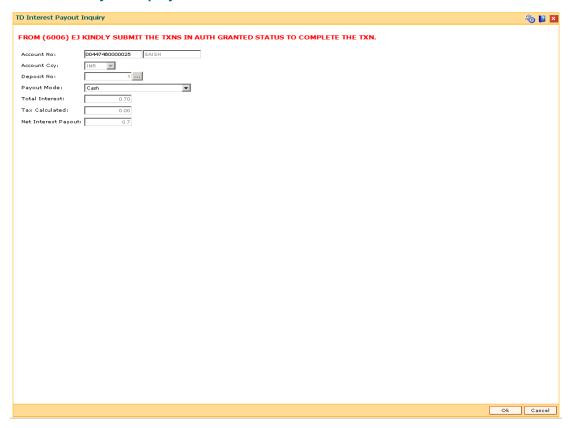


Field Name	Description
Payout Mode	[Mandatory, Drop-Down] Select the payment mode of TD from the drop-down list. The options are: • Bankers Cheque • Cash • Demand Draft • Transfer to External Account • Transfer to GL Account • Transfer to Loans Account • Transfer to Savings Account • Transfer to TD Product
Total Interest	[Display] This field displays the total interest amount when you enter the TD account number and deposit number.
Tax Calculated on Withdrawal	[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 payout amount when you enter the TD account number and deposit number (in case of deposit level payout).

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



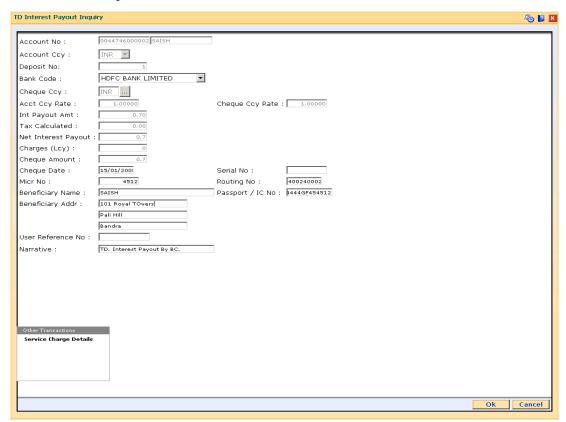
TD Interest Payout Inquiry



- 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



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



Field Name	Description
Bank Code	[Mandatory, Drop-Down]
	Select the bank code of the bank, on which the BC will be drawn from the drop-down list.
	A list of banks on which the BC can be issued is maintained in Issuer Code Maintenance option
	A bank usually issues a BC of its own bank branch.
Cheque Ccy	[Mandatory, Pick List]
	Select the cheque currency in which the BC will be issued from the pick list.
Acct Ccy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank.
	If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
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 the same, the field takes a default value as 1, which cannot be modified.
Int Payout Amt	[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.
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.



Field Name Description Charges (Lcy) [Display] This field displays the charges levied for issuing the BC. 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. **Cheque Amount** [Display] This field displays the transaction amount to be paid in the cheque currency. 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. **Cheque Date** [Mandatory, dd/mm/yyyy] Type the issue date of the BC that will be printed on the instrument. This date will be the posting date. **Serial No** [Display] This field displays the serial number of the BC. 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. When an instrument comes into clearing, it may be referred to with an MICR number, which needs to be maintained for each instrument, if it is expected through an inward clearing batch. If the teller liquidates an instrument, the instrument serial number enables the system to track the instrument uniquely.

Micr No [Mandatory, Alphanumeric, 12]

Type the MICR number.

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 systemgenerated serial number, to enable the system to track the

instrument.

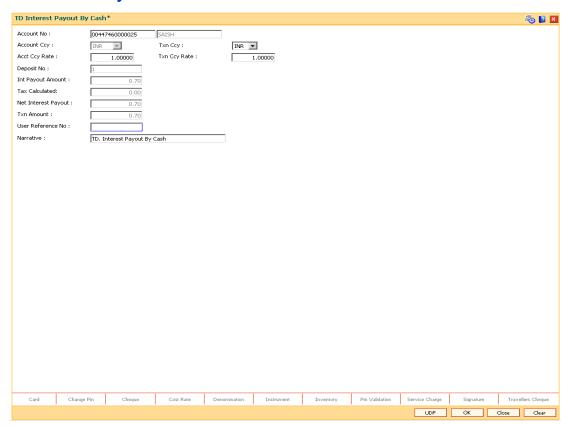


Field Name	Description
Routing No	[Mandatory, Numeric, Nine]
	Type the routing number against which the cheque has been drawn.
	The routing number is the combination of the bank code and the branch code.
	The combination can be obtained from the Routing Branch Maintenance option.
1	Routing Number ⁸ = Sector Code / Bank Code + Branch Code
\$	For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.
(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.
Beneficiary Name	[Mandatory, Alphanumeric, 40]
-	Type the name of the beneficiary of the BC.
Passport / IC No	[Mandatory, Alphanumeric, 14]
	Type the passport/IC number collected from the beneficiary of the BC.
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.

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



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

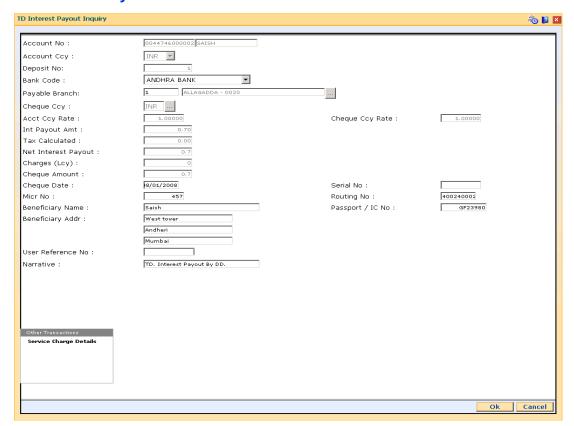


Field Name Description **Acct Ccy Rate** [Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the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



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



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	[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.
Deposit No	[Display]
	This field displays the deposit number, for which the interest needs to be paid, as specified in the TD Interest Payout Inquiry screen.
Bank Code	[Mandatory, Drop-Down]
	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.
Payable Branch	[Optional, Pick List]
	Select the branch name and the location of the bank/branch at which the DD is payable from the pick list.
Cheque Ccy	[Mandatory, Pick List]
	Select the cheque currency in which the DD will be issued from the pick list.
	While posting the transaction entries to the account, the cheque currency is converted into the account currency, based on the defined transaction rate.
Acct Ccy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank.
	The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
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 the same, the field takes a default value as 1, which cannot be modified.



Field Name Description Int Payout Amt [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 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. Charges (Lcy) [Display] This field displays the charges levied for issuing the DD. 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. **Cheque Amount** [Display] This field displays the transaction amount to be paid in the cheque currency. 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. **Cheque Date** [Mandatory, dd/mm/yyyy] Type the issue date of the DD that will be printed on the instrument. This date will be the posting date.



Field Name Description Serial No [Display] This field displays the serial number. 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. 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, Alphanumeric, 12] Type the MICR number. 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 systemgenerated serial number, to enable the system to track the instrument. **Routing No** [Mandatory, Numeric, Nine] Type the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the Routing Branch Maintenance (Fast Path: STM54) option. Routing Number = Sector Code / Bank Code + Branch Code For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up at Settlement Bank Parameters (Fast Path: STM59) option. 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.

[Mandatory, Alphanumeric, 40]

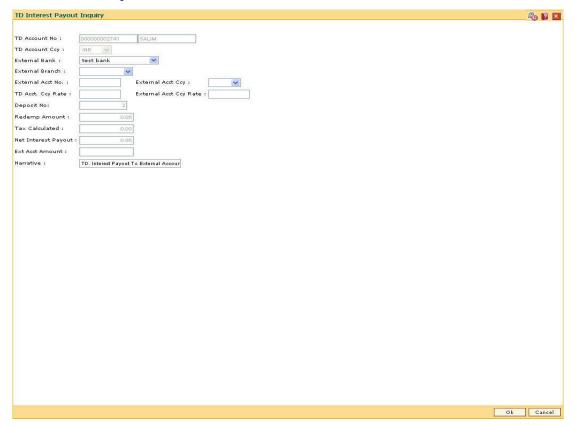
Type the name of the beneficiary of the DD.

Beneficiary Name



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



Field Description

Field Name Description



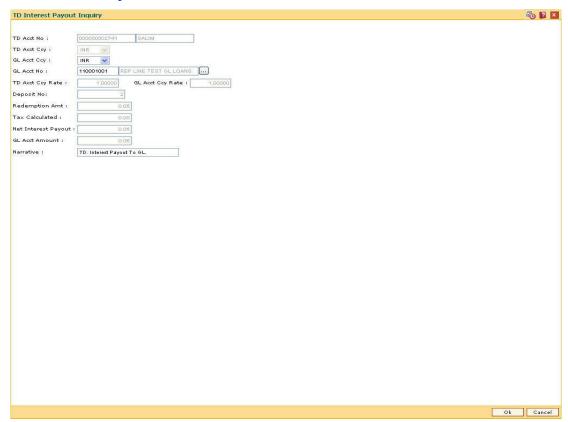
Field Name	Description
TD Account No	[Display] This field displays the account number as specified in the TD Interest Payout Inquiry screen. The name of the TD account holder is displayed in the adjacent
TD Account Ccy	field. [Display]
12 Account Goy	This field displays the currency assigned to the product 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.
External Bank	[Mandatory, Drop-Down]
	Select the bank in which the external account is held from the drop-down list.
External Branch	[Mandatory, Drop-Down]
	Select the home branch where the external account is opened and maintained from the drop-down list.
External Acct No.	[Mandatory, Alphanumeric, 14]
	Type the external account number to which the redemption amount is to be credited.
External Acct Ccy	[Mandatory, Drop-Down]
	Select the external account currency in which the redemption payout will be done from the drop-down list.
	While posting the transaction entries to the account, the external account currency is converted into the account currency, based on the defined transaction rate.
TD Acct. Ccy 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.
	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.
	If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.



Field Name Description External Acct Ccy [Display] Rate 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. 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. If the external account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified. **Deposit No** [Display] This field displays the deposit number for which the interest needs to be paid, as specified in the TD Interest Payout Inquiry screen. **Redemp Amount** [Display] 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. **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. **Ext Acct Amount** [Display] This field displays the interest amount to be paid in the external account currency. The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The interest amount is converted into the external account currency for the payout of the interest amount. [Mandatory, Alphanumeric, 40] **Narrative** Type the narration.



TD Interest Payout - Transfer To GL



Field Name	Description
TD Acct No	[Display]
	This field displays the account number as specified in the TD Interest Payout Inquiry screen.
	The name of the TD account holder is displayed in the adjacent field.
TD Acct Ccy	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened.
	All the entries 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.

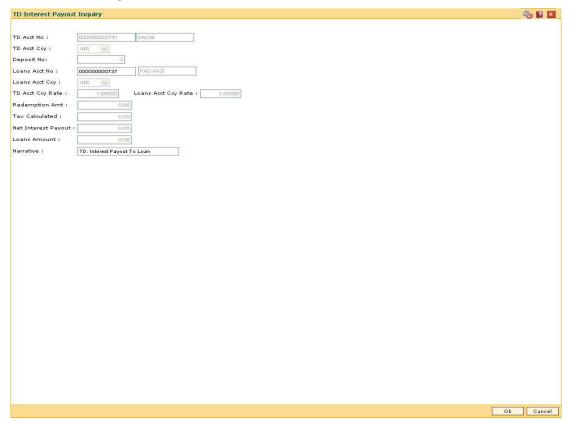


Field Name	Description
GL Acct Ccy	[Mandatory, Drop-Down]
	Select the GL account currency in which the redemption payout will be done from the drop-down list.
	While posting the transaction entries to the account, the GL account currency is converted into the account currency, based on the defined transaction rate.
GL Acct No	[Mandatory, Pick List]
	Select the GL account number from the pick list.
	The TD interest amount will be credited to this account.
TD Acct Ccy 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.
	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.
	If the account currency and the local currency are the same, the field takes a default value as 1 which cannot be modified.
GL Acct Ccy Rate	[Display]
	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.
	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.
	If the GL account currency and the local currency are the same, the field takes a default value as 1 which cannot be modified.
Deposit No	[Display]
	This field displays the deposit number for which the interest needs to be paid, as specified in the TD Interest Payout Inquiry screen.
Redemption Amt	[Display]
	This field displays the redemption amount in the account currency.
	The redemption amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
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.



Field Name	Description
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.
GL Acct Amount	[Display]
	This field displays the amount converted into the GL account currency, to which the interest amount is credited.
	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.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.

TD Interest Payout - Transfer To Loans





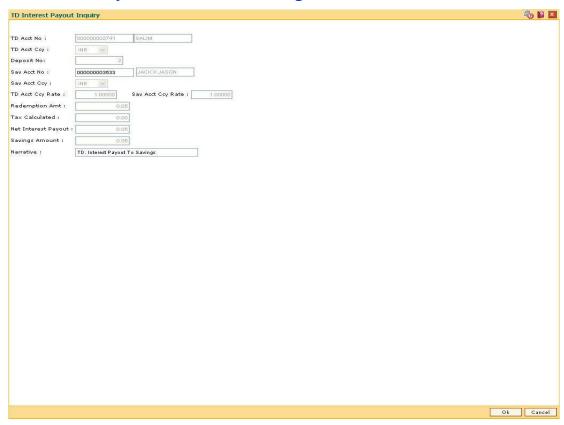
Field Name	Description
TD Acct No	[Display]
	This field displays the account number as specified in the TD Interest Payout Inquiry screen.
	The name of the TD account holder is displayed in the adjacent field.
TD Acct Ccy	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened.
	All the entries 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.
Deposit No	[Display]
	This field displays the deposit number for which the interest needs to be paid, as specified in the TD Interest Payout Inquiry screen.
Loans Acct No	[Mandatory, Alphanumeric, 14]
	Type the loans account number.
	The TD interest amount will be credited to this account.
Loans Acct Ccy	[Display]
	This field displays the loans account currency.
	This is the currency in which the interest payout will be done.
	While posting the transaction entries to the account, the loans account currency is converted into the account currency, based on the defined transaction rate.
TD Acct Ccy 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.
	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.
	If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.



Field Name	Description
Loans Acct Ccy Rate	[Display]
	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.
	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.
	If the loan account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Redemption Amt	[Display]
	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.
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.
Loans Amount	[Display]
	This field displays the interest amount to be paid in the loans account currency.
	The interest amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts. The interest amount is converted into the loans account currency for the payout of the interest amount.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.



TD Interest Payout - Transfer to Savings



Field Name	Description
TD Acct No	[Display]
	This field displays the account number as specified in the TD Interest Payout Inquiry screen.
	The name of the TD account holder is displayed in the adjacent field.
TD Acct Ccy	[Display]
	This field displays the currency assigned to the product at the product level under which the account is opened.
	All the entries 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.
Deposit No	[Display]
	This field displays the deposit number for which the interest needs to be paid, as specified in the TD Interest Payout Inquiry screen.



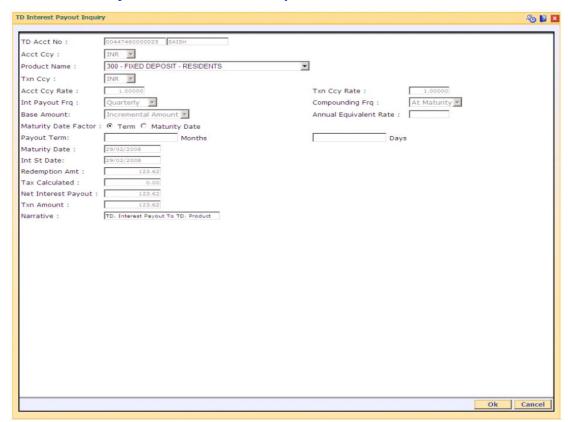
Field Name	Description
Sav Acct No	[Mandatory, Alphanumeric, 14] Type the savings account number. The TD interest amount will be credited to this account.
Sav Acct Ccy	[Display] This field displays the saving account currency. This is the currency in which the interest will be paid. While posting the transaction entries to the account, the savings account currency is converted into the account currency, based on the defined transaction rate.
TD Acct Ccy 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. 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. If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Sav Acct Ccy Rate	[Display] 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. 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. If the savings account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Redemption Amt	[Display] This field displays the TD interest amount to be credited to the savings account. The redemption amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts.
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.



Field Name	Description
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.
Savings Amount	[Display]
	This field displays the redemption amount converted into the saving account currency, to which the interest amount is credited.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.



TD Interest Payout - Transfer To TD product



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



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



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

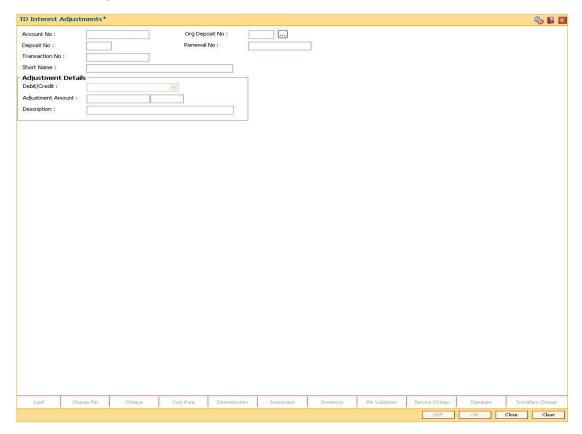
Modes Available

Not Applicable

To perform TD interest adjustments

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

TD Interest Adjustments





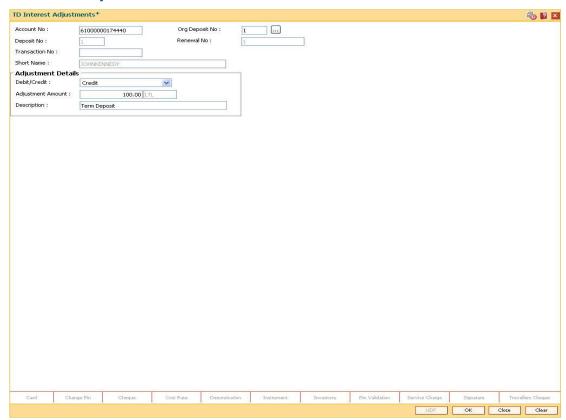
Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the TD account number.
Org Deposit No	[Mandatory, Pick List] Select the deposit number on which the adjustment transaction is to be performed, from the pick list.
Deposit No	[Display] This field displays the deposit number. The deposit number 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 Detail	s
Debit/Credit	 [Mandatory, Drop-Down] Select the debit or credit interest adjustment from the drop-down list. The options are: 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



- 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

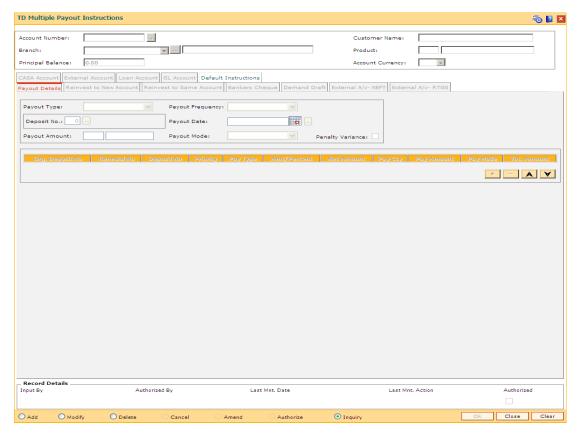
Add, Modify, Delete Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add multiple payout instructions

- 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



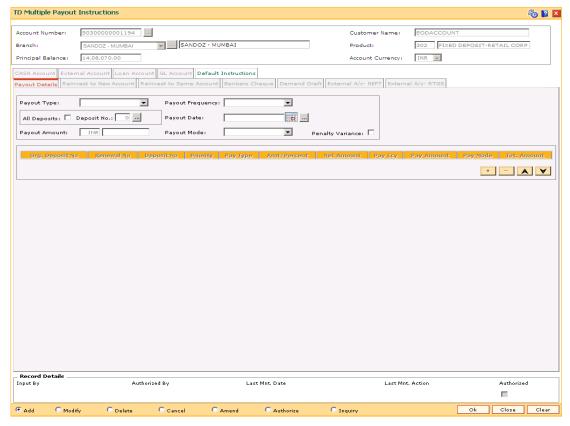
Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the TD account number of the customer, for which the payout instructions have to be specified.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Branch	[Display] This field displays the home 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 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.

- 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.
- 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.



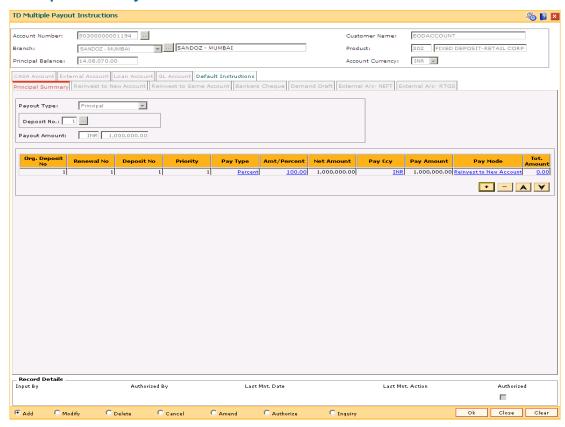
Payout Details

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



Field Description

Field	Name	Descri	ption
			P O

Payout Type [Mandatory, Drop-Down]

Select the payout type as Principal from the drop-down list.

The other options are:

- Interest
- Premature
- Principal



Field Name	Description
Deposit No.	[Optional, Pick List] Select the TD number, to set the payout instruction to a single term deposit from the pick list. The pick list, lists all the deposits held under the TD account.
Payout Amount	[Display] This field displays the pay currency and the principal amount. 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.
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 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.
Priority	[Display] 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. This priority number can be changed to alter the priority of a particular instruction.



Column Name

Description

Pay Type

[Optional, Drop-Down]

Select the pay type from the drop-down list.

The options are:

- Fixed a fixed payout amount is specified
- Percent a % of the amount is specified

Amt/Percent

[Mandatory, Numeric, 3]

Type the amount or percentage value depending on the pay type selected.

 Percentage - Type a percentage, if the Pay Type is Percent. The value should be equal to or less than 100.

[Mandatory, Numeric, 13]

• Fixed - Type an amount, if the Pay Type is Fixed. The value should be less than the payout amount.

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.

Net Amount

[Display]

This column displays the available payout amount (principal or interest or premature), for which the payout transaction will be carried out.

This amount is displayed in account currency.

Pay Ccy

[Optional, Drop-Down]

Select the currency in which the payout is conducted i.e. the transaction currency, from the drop-down list.

Pay Amount

[Display]

This column displays the net payable amount in the pay currency after applying the conversion rate of local currency of the bank.

Pay Mode

[Mandatory, Drop-Down]

Select the payout mode from the drop-down list.

Tot. Amount

[Display]

This column displays the outstanding amount.

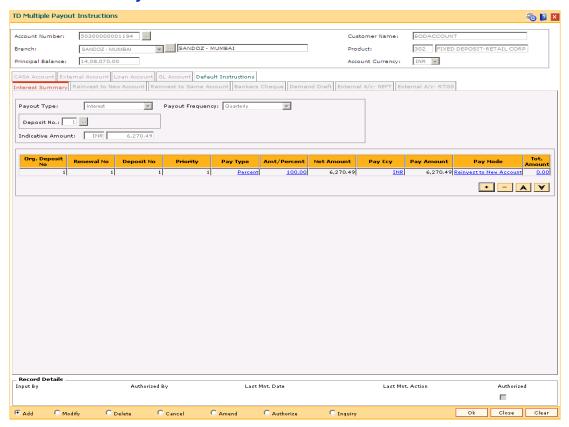
This amount is derived at by deducting the payout amount from the net amount.

Total Amount = Net Amount - Payout Amount

This amount is displayed in account currency.



Interest Summary



Field Name	Description
Payout Type	[Mandatory, Drop-Down]
	Select the payout type as Interest from the drop-down list.
	The other options are:
	Principal
	Premature
	Interest
Payout	[Display]
Frequency	This field displays the interest payout frequency for the deposit, if a single term deposit is selected.
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.



Field Name Description Deposit No. [Optional, Pick List] Select the TD number from the pick list, to apply the payout instruction to a single term deposit. The pick list, lists all the deposits held under the TD account. Indicative [Display] Amount This field displays the indicative amount. 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. 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. Column Description Name Org. Deposit [Display] No 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 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. **Priority** [Display] 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. This priority number can be changed to alter the priority of a particular instruction.



Column Name

Description

Pay Type

[Optional, Drop-Down]

Select the pay type from the drop-down list.

The options are:

- Fixed a fixed payout amount is specified
- Percent a % of the amount is specified

Amt/Percent

[Mandatory, Numeric, 3]

Type the amount or percentage value depending on the pay type selected.

• Percentage - Type a percentage, if the Pay Type is Percent. The value should be equal to or less than 100.

[Mandatory, Numeric, 13]

 Fixed - Type an amount, if the Pay Type is Fixed. The value should be less than the payout amount.

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.

Net Amount

[Display]

This column displays the available payout amount (principal or interest or premature), for which the payout transaction will be carried out.

This amount is displayed in account currency.

Pay Ccy

[Optional, Drop-Down]

Select the currency in which the payout is conducted i.e. the transaction currency from the drop-down list.

Pay Amount

[Display]

This column displays the net payable amount in the pay currency after applying the conversion rate of the local currency of the bank.

Pay Mode

[Mandatory, Drop-Down]

Select the payout mode from the drop-down list.

Tot. Amount

[Display]

This column displays the outstanding amount.

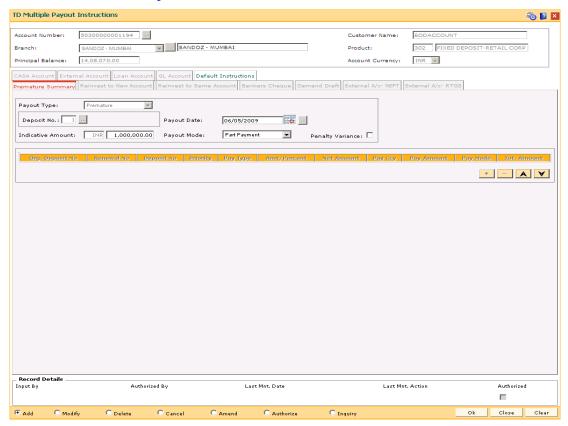
This amount is derived at by deducting the payout amount from the net amount.

Total Amount = Net Amount - Payout Amount

This amount is displayed in account currency.



Premature Summary



Description
 [Mandatory, Drop-Down] Select the payout type as Premature from the drop-down list. The other options are: Principal Interest
Premature
[Display] This field displays whether the payout instructions is set up for all the term deposits initiated under the TD account.
[Optional, Pick List]
Select the TD number, to apply the payout instruction to a single term deposit from the pick list.
The pick list, lists all the deposits held under the TD account.



Field Name	Description
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 Penalty Variance	 [Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options are: 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. [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 reterior of the reducing the penalty variance from the centraged interest.
Column Name	rate after reducing the penalty variance from the contracted interest rate. 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	,



Column Name

Description

Priority

[Display]

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.

This priority number can be changed to alter the priority of a particular instruction.

Pay Type

[Optional, Drop-Down]

Select the pay type from the drop-down list.

The options are:

- Fixed a fixed payout amount is specified
- Percent a % of the amount is specified

Amt/Percent

[Mandatory, Numeric, 3]

This column displays the amount or percentage value depending on the pay type selected.

 Percentage - Type a percentage, if the Pay Type is Percent. The value should be equal to or less than 100.

[Mandatory, Numeric, 13]

 Fixed - Type an amount, if the Pay Type is Fixed. The value should be less than the payout amount.

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.

Net Amount

[Display]

This column displays the net amount.

The available payout amount (principal or interest or premature), for which the payout transaction will be carried out.

This amount is displayed in account currency.

Pay Ccy

[Optional, Drop-Down]

Select the currency in which the payout is performed i.e. the transaction currency from the drop-down list.

Pay Amount

[Display]

This column displays the net payable amount in the pay currency, after applying the conversion rate of local currency of the bank.



Column Name

Description

Pay Mode

[Mandatory, Drop-Down]

Select the payout mode from the drop-down list.

The options are:

- Cash
- Bankers Cheque
- Demand Draft
- CASA Account
- External Account
- Loan Account
- GL Account
- Reinvest to New Account
- Reinvest to Same Account

Tot. Amount

[Display]

This column displays the outstanding amount.

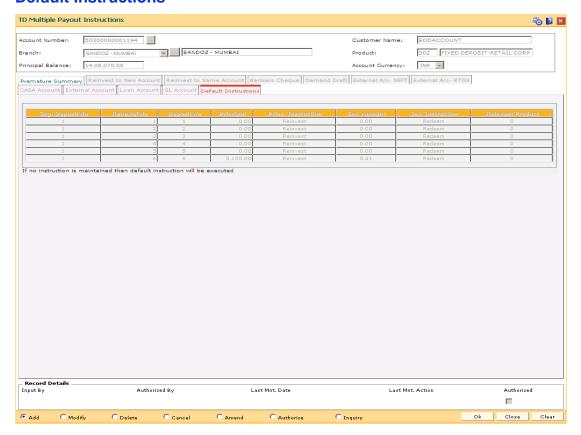
This amount is derived at by deducting the payout amount from the net amount.

Total Amount = Net Amount - Payout Amount

This amount is displayed in account currency.



Default Instructions



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

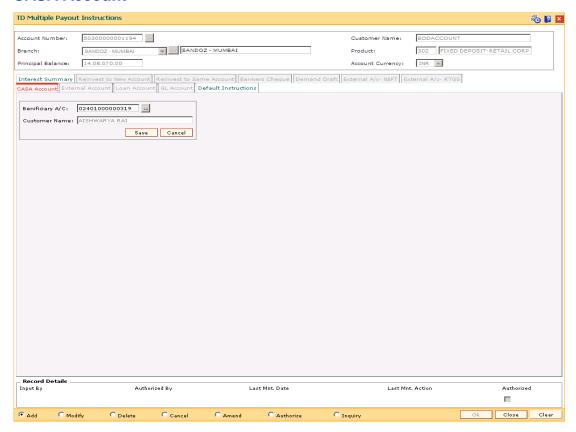


Column Name	Description
Principal	[Display]
	This column displays the principal amount of the term deposit or all deposits initiated under the TD account.
Princ. Instruction	[Display]
	This column displays the payout instruction for the matured principal as defined at the product level.
	If no instructions 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.



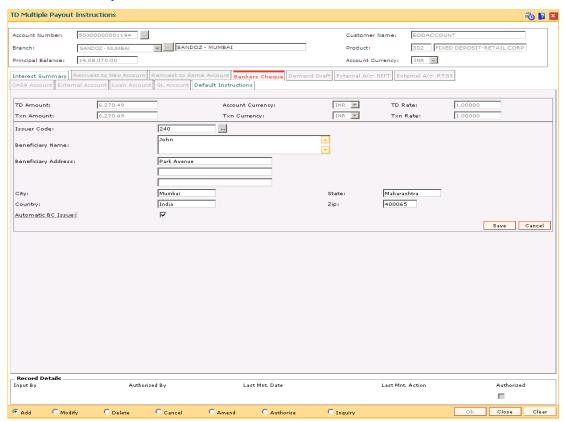
CASA Account



Field Name	Description
Beneficiary A/C	[Mandatory, Pick List] Select the CASA account number from the pick list. The interest or principal or premature redemption amount will be credited to this account.
	Note : When you select the Beneficiary Account, system checks whether transfer is allowed between the given product code and the product of the beneficiary
Customer Name	[Display] This field displays the name of the customer who holds the CASA Account.



Bankers Cheque



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 [Display] This field displays the currency of the cheque. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank. For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency. 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. **Issuer Code** [Mandatory, Pick List] Select the issuer code from the pick list. 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. **Beneficiary** [Mandatory, Alphanumeric, 120] Name Type the name of the beneficiary. **Beneficiary** [Optional, Alphanumeric, 35] **Address** Type the address details of the beneficiary. City [Mandatory, Alphanumeric, 35] Type the town or city name where the beneficiary of the BC resides. This is also part of the address. State [Mandatory, Alphanumeric, 35] Type the state name where the beneficiary of the BC resides. This is also part of the beneficiary address. Country [Mandatory, Alphanumeric, 35] Type the country name where the beneficiary of the BC resides. This is also part of the beneficiary address. Zip [Mandatory, Numeric, 35] Type the zip code of the area where the beneficiary resides.



Automatic BC Issue

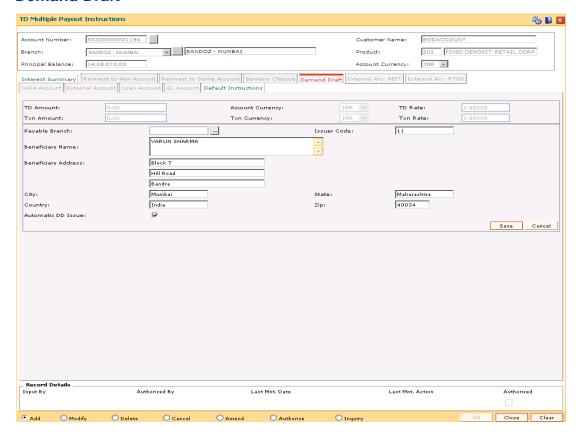
[Optional, Check Box]

Select the **Automatic BC Issue** check box, if the user wants the BC to be generated automatically.

The BC number will be generated automatically as a part of End of Day (EOD) process and the BC will be printed based on the supporting report generated.

If this check box is not selected, only then the BC value is transferred to a different GL, and the BC is issued manually on the next day with the help of a report.

Demand Draft



Field Description

rieid Naille Description	Field Name	Description
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TD Amount

[Display]

This field displays the principal balance of a term deposit or all the term deposits initiated under the TD account.



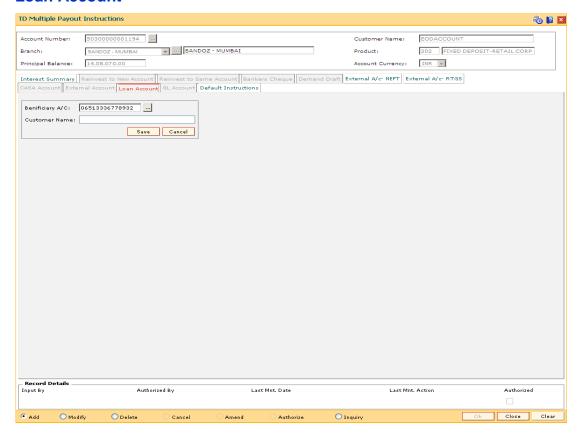
Field Name	Description
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened.
	All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.
	For example,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



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.
	•



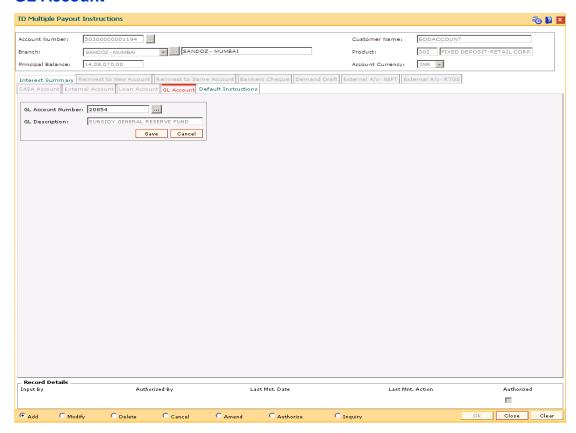
Loan Account



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



Field Description

Field Name	Description
GL Account	[Mandatory, Pick List]
Number	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.

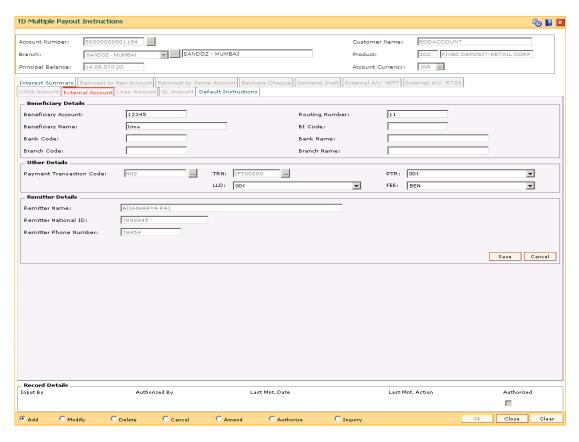
External Account

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.





Field Description

Field Name	Description
rieio name	Describtion

Beneficiary Details

Beneficiary [Mandatory, Alphanumeric, 14]

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



Field Name Description PTR [Mandatory, Drop-Down] Select the settlement currency from the drop-down list. The options are: • 001 - Local to local • 002 – Local to foreign 003 – Foreign to local • 004 – Foreign to foreign By default, the system displays the value as 001. LLD [Mandatory, Drop-Down] Select the initiator of the transaction from the drop-down list. The options are: • 001 - Resident 002 - Non-resident By default the system displays the value as 001. **FEE** [Mandatory, Drop-Down] Select whether the charges for the payment transaction is to be borne by the beneficiary or by the customer from the drop-down list. The options are: BEN: The outgoing payment charges is to be borne by the beneficiary OUR: The outgoing payment charges is to be borne by the customer By default system displays the BEN option.

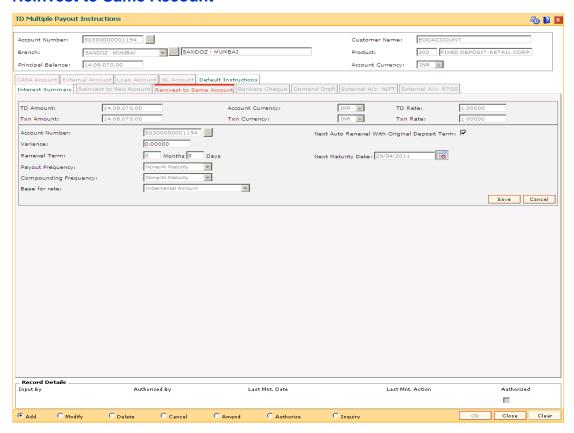
Remitter Details

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

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



Reinvest to Same Account



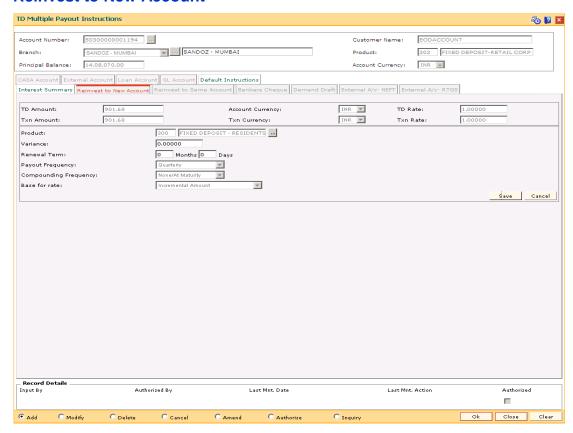
Field Name	Description
TD Amount	[Display]
	This field displays the principal amount of the term deposit or all deposits under the TD Account.
Account	[Display]
Currency	This field displays the currency assigned to the product at the, under which the account is opened.
	All the entries posted in the 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** [Display] This field displays the currency of the cheque. This field, by default, displays the account currency as the transaction currency. **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. Account [Mandatory, Pick List] Number Select the TD account under which the new TD is to be initiated from the pick list. **Next Auto** [Optional, Check Box] **Renewal With** Select this check box to auto renew the existing deposit with the Original original term. **Deposit Term Variance** [Optional, Numeric, Three, Five] Type the interest variance. The interest variance is 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. **Renewal Term** [Mandatory, Numeric, Three, Three] Type the term for which the deposit has to be 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. **Next Maturity** [Display] **Date** This field displays the next maturity date. The next maturity date changes depending on the number of days entered in Renewal Term field. **Payout** [Display] Frequency This field displays the time interval at which the interest for TD will be paid out. Compounding [Display] Frequency This field displays the compounding frequency. Base for rate [Display] This field displays the base for rate.



Reinvest to New Account



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	[Display]
Currency	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.

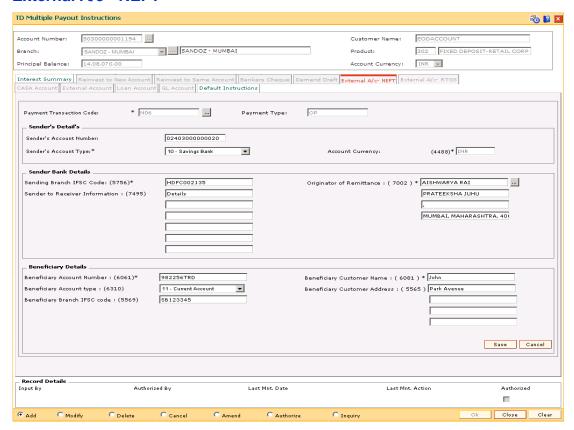


Field Name	Description
Txn Amount	[Display]
	This field displays the amount in the transaction currency.
	The transaction currency is the currency in which the customer wants to transact.
	For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.
Txn Currency	[Display]
	This field displays the currency of the cheque.
	This field, by default, displays the account currency as the transaction currency.
	While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
	For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.
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.
Branch	[Mandatory, Numeric, Five, Pick List]
	Type the TD account branch code.
Customer	[Display]
category	This field displays the category of the customer.
Product	[Mandatory, Pick List]
	Select the TD product code number under which the TD account is opened from the pick list.
Staff	[Optional, Check Box]
	Select the Staff check box, if the customer is the staff of the bank.
Variance	[Mandatory, Numeric, Three, Six]
	Type the interest variance.
	The interest variance is 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.
Renewal Term	[Mandatory, Numeric, Three, Three]
	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 the incremental term that is specified at the product level.



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



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	[Mandatory, Drop-Down]
Туре	Select the account type from the drop-down list.
	The options are as follows:
	10 - Savings Bank
	11 - Current Account
	12 - Overdraft
	13 - Cash Credit
	 14 - Loan Account
	• 40 - NRE
	• 52 - Credit Card
Account Currency	[Display]
(4488)	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.

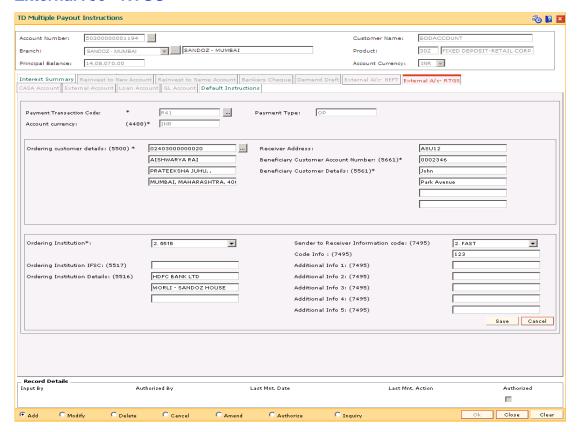
⁹(Indian Financial System Code)



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: • 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



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: 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: 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.		

- 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

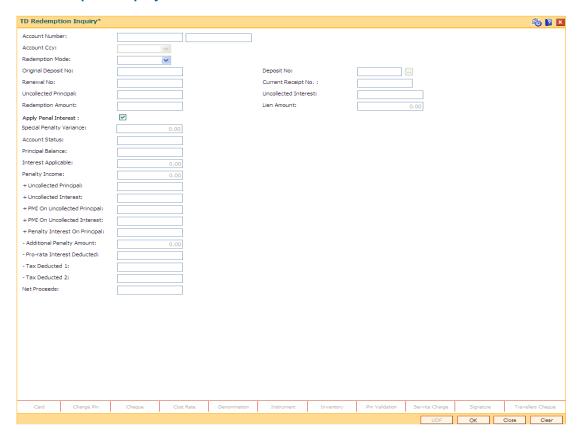
Not Applicable

To redeem a TD account by cash

- 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



Field Name	Description
Account Number	[Mandatory, Numeric, 14]
	Type the TD account number.
	The name of the account holder is displayed in the adjacent field.
Account Ccy	[Display]
	This field displays the currency assigned to the product at the product level under which the account is opened.
	All the entries posted in the account are in the account currency.
	For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Redemption Mode	[Mandatory, Drop-Down]
	Select the redemption mode from the drop-down list.
	The options in the list are:
	 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** [Display] No. 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 from the pick list that is to be redeemed. Renewal No [Display] This field displays the renewal number of the TD. Uncollected [Display] **Principal** 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, are to be personally collected by the customer. These uncollected proceeds are displayed in this field. Uncollected [Display] Interest 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. Redemption [Conditional, Numeric, 13, Two] Amount Type the amount of the term deposit that is to be redeemed. This field is enabled if **Part Redemption** is selected as **Redemption** Mode. **Lien Amount** [Display] This field displays the total lien amount placed on the deposit. **Penalty Variance** [Optional, Check Box] Select the **Penalty Variance** check box to add any special variance. The Special Penalty Variance field is enabled, if this check box is selected. **Special Penalty** [Conditional, Numeric, Three, Five] Variance Type the special penalty variance. This field accepts negative variance.



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 [Display] **Principal** 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 [Display] Interest 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 [Display] Uncollected This field displays the post-maturity interest earned on the **Principal** matured uncollected principal.



Field Name	Description
+ PMI On Uncollected Interest	[Display] This field displays the post-maturity interest earned on the matured uncollected interest.
	Post Maturity Interest (PMI ¹⁰) 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.
+ Penalty Interest On Principal	[Display] This field displays the penalty interest on the principal, if penalty is charged for early redemption.
- Additional Penalty Amount	[Display] This field displays the additional penalty amount.
- Pro-rata Interest	[Display]
Deducted	This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed.
	While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount.
	If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero.
	For example, for a deposit of 10,000 made on 1st January '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.
- Tax Deducted 1	[Display]
	This field displays the tax 1 for the amount to be redeemed.
	The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds. The tax is calculated based on the tax code 1 attached to the account at the time of account opening.



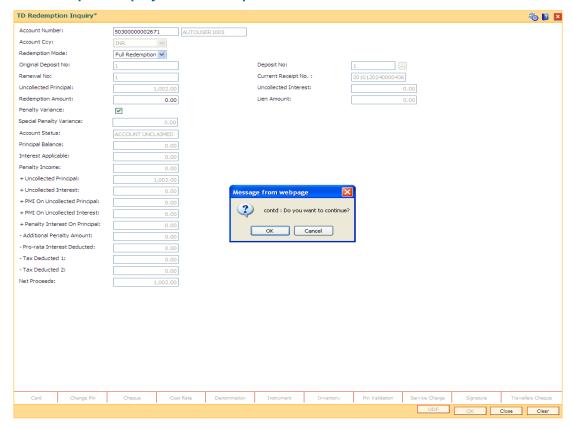
¹⁰(Post Maturity Interest)

- 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. 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.
 - 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. 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?".



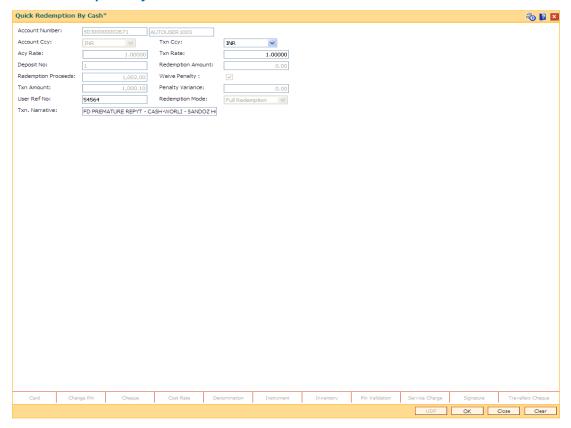
TD Redemption Inquiry - Full Redemption



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



Quick Redemption By Cash



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



Field Name	Description
Deposit No	[Display] This field displays the deposit number selected in the TD Redemption Inquiry screen.
Redemption 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

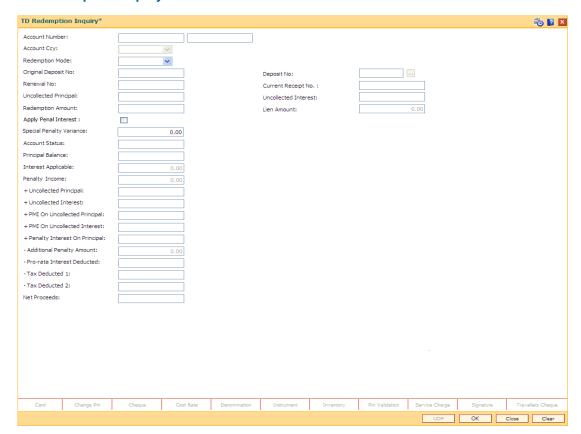
Modes Available

Not Applicable

To redeem a TD account by bankers cheque

- 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





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]
Reactiful in the	Select the redemption mode from the drop-down list. The options are:
	 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	[Display]
No.	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	[Display]
Principal	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	[Display]
Interest	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 [Conditional, Numeric, 13, Two] Amount Type the amount of the term deposit that is to be redeemed. This field is enabled if Part Redemption is selected from the Redemption Mode drop-down list. Lien Amount [Display] This field displays the lien amount on the TD, if any. **Apply Penal** [Optional, Check Box] Interest Select the check box to apply the penal interest. **Special Penalty** [Conditional, Numeric, Three, Five] **Variance** Type the special penalty variance. This field accepts negative variance. **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 [Display] **Principal** 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.



Field Name	Description
+ 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. Post Maturity Interest (PMI ¹¹) 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.
+ PMI On Uncollected Interest	[Display] This field displays the post-maturity interest earned on the uncollected interest. 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.
+ Penalty Interest On Principal	[Display] This field displays the penalty interest on the principal, if penalty is charged for early redemption.
- Additional Penalty Amount	[Display] This field displays the additional penalty amount.



¹¹(Post Maturity Interest)

Field Name Description - Pro-rata Interest [Display] Deducted redeemed.

This field displays the interest, which is already paid or compounded against the deposit amount, which is being

While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount.

If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero.

For example, for a deposit of 10,000 made on 1st January '04, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '04, the system calculates the interest payable for this deposit from 1st January '04 to 31st May '04. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.

- Tax Deducted 1

[Display]

This field displays the tax 1 for the amount to be redeemed.

The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds.

The tax is calculated based on the tax code 1 attached to the account at the time of account opening.

- Tax Deducted 2

[Display]

This field displays the tax 2 for the amount to be redeemed.

The tax is calculated based on the tax code 2 attached to the account at the time of account opening.

Net Proceeds

[Display]

This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due. uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.

- 3. Enter the account number and press the **Tabs or Enters** key.
- 4. Select the redemption mode from the drop-down list.
- 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.

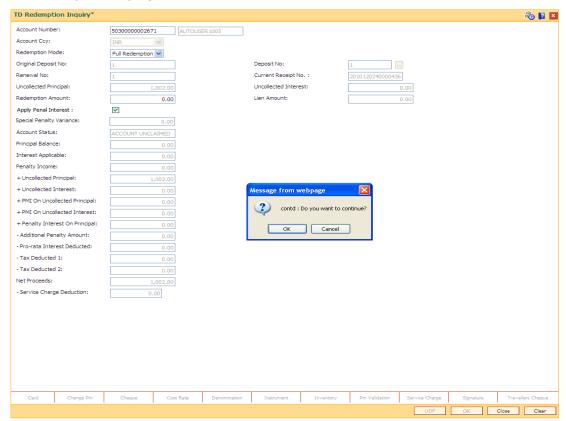
Incase of premature redemption, the system displays the message " Premature Redemption of Term Deposit. Do you want to continue?". Click the **Ok** button to continue.

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?".

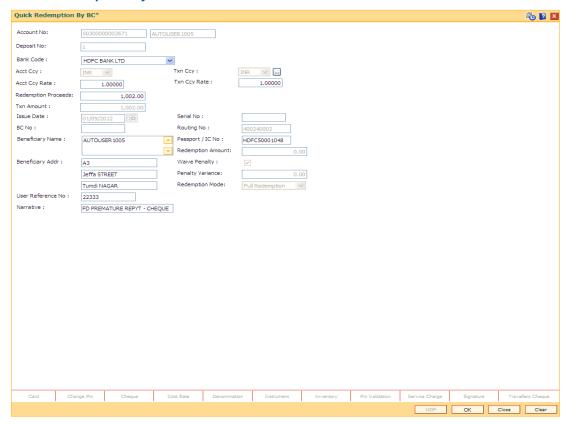
TD Redemption Inquiry



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



Quick Redemption By BC



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 [Display] **Proceeds** 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 [Display] **Amount** 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.
- 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

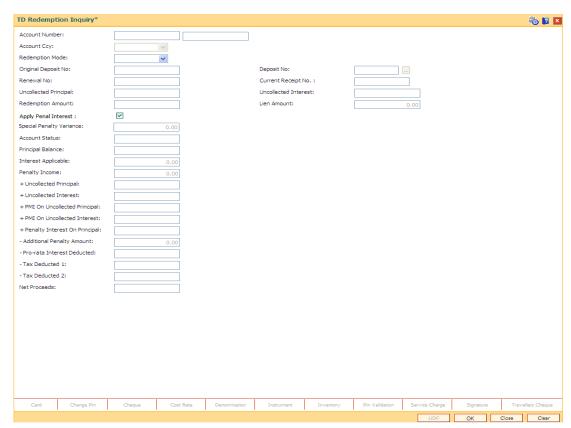
Modes Available

Not Applicable

To redeem a TD account by CASA

- 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





Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the TD account number which is to be redeemed The name of the account holder is displayed in the adjacent field.
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: 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 from the pick list that is to be redeemed.
Renewal No	[Display] This field displays the renewal number of the TD.
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, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.



Field Name Description Uncollected [Display] Interest 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. Redemption [Conditional, Numeric, 13, Two] **Amount** Type the amount of the term deposit that is to be redeemed. This field is enabled if **Part Redemption** is selected as **Redemption** Mode. **Lien Amount** [Display] This field displays the total lien amount placed on the deposit. **Apply Penal** [Optional, Check Box] Interest Select the check box to apply the penal interest. The Special Penalty Variance field is enabled, if this check box is selected. 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. [Conditional, Numeric, Three, Five] Special **Penalty** Type the special penalty variance. Variance This field accepts negative variance. Account [Display] Status The field displays the account status. **Principal** [Display] **Balance** This field displays the matured Principal amount left uncollected with the bank, and which has no specific payout instructions. Interest [Display] **Applicable** This field displays the interest applicable for the TD. **Penalty** [Display] Income 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.



Field Name	Description
+ Uncollected	[Display]
Principal	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	[Display]
Interest	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	[Display]
Uncollected Principal	This field displays the post-maturity interest earned on the matured uncollected principal.
	Post Maturity Interest (PMI ¹²) 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.
+ PMI On	[Display]
Uncollected Interest	This field displays the post-maturity interest earned on the uncollected Interest
	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.
+ Penalty	[Display]
Interest On Principal	This field displays the penalty interest on the principal, if penalty is charged for early redemption.
- Additional	[Display]
Penalty Amount	This field displays the additional penalty amount.



¹²(Post Maturity Interest)

Field Name	Description
- Pro-rata	[Display]
Interest Deducted	This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed.
	While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount.
	If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero.
	For example, for a deposit of 10,000 made on 1st January '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.
- Tax Deducted	[Display]
1	This field displays the tax 1 for the amount to be redeemed. The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds.
	The tax is calculated based on the tax code 1 attached to the account at the time of account opening.
- Tax Deducted	[Display]
2	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

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.

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

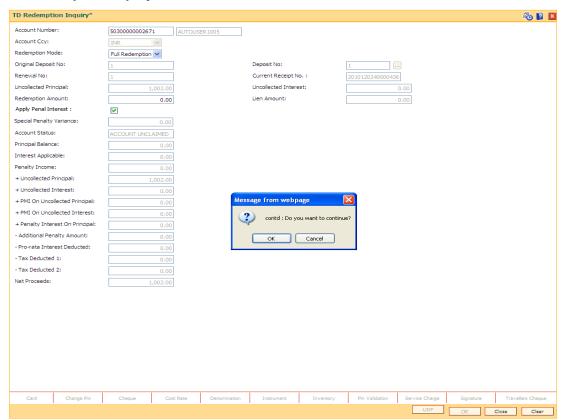
Incase of premature redemption, the system displays the message " Premature Redemption of Term Deposit. Do you want to continue?". Click the **Ok** button to continue.

- 5. 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?".

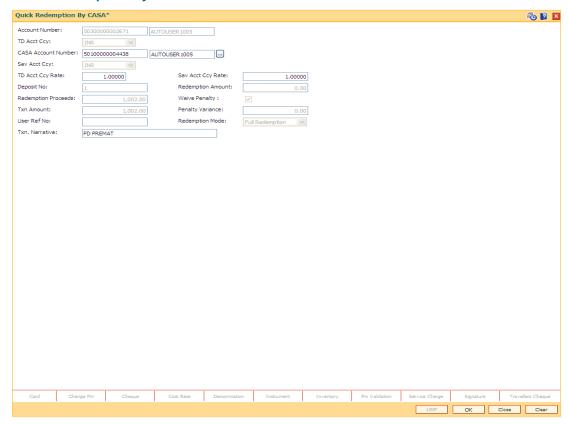
TD Redemption Inquiry



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



Quick Redemption By CASA



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	[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. 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.
	If the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified
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 the 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	[Display] This field displays 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 **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

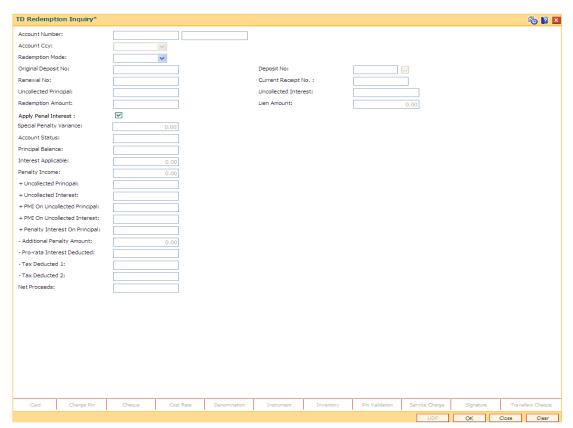
Not Applicable

To redeem a TD account by GL

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



TD Redemption Inquiry



Field 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:
	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** [Display] No. 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 from the pick list that is to be redeemed. Renewal No [Display] This field displays the renewal number of the TD. Uncollected [Display] **Principal** 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, are to be personally collected by the customer. These uncollected proceeds are displayed in this field. Uncollected [Display] Interest 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. Redemption [Conditional, Numeric, 13, Two] Amount Type the amount of the term deposit that is to be redeemed. This field is enabled if **Part Redemption** is selected as **Redemption** Mode. **Lien Amount** [Display] This field displays the lien amount on the TD, if any. **Apply Penal** [Optional, Check Box] Interest Select the check box to apply penal interest The Special Penalty Variance field is enabled, if this check box is selected. **Special Penalty** [Conditional, Numeric, Three, Five] **Variance** Type the special penalty variance. This field accepts negative variance.



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 [Display] **Principal** 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 [Display] Interest 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	[Display] This field displays the post-maturity interest earned on the matured uncollected principal.
	Post Maturity Interest (PMI ¹³) 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.
+ PMI On	[Display]
Uncollected Interest	This field displays the post-maturity interest earned on the uncollected interest.
	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.
+ Penalty Interest	[Display]
On Principal	This field displays the penalty interest on the principal, if penalty is charged for early redemption.
- Additional	[Display]
Penalty Amount	This field displays the additional penalty amount.
- Pro-rata Interest	[Display]
Deducted	This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed.
	While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount.
	If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero.
	For example, for a deposit of 10,000 made on 1st January '04, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '04, the system calculates the interest payable for this deposit from 1st January '04 to 31st May '04. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.



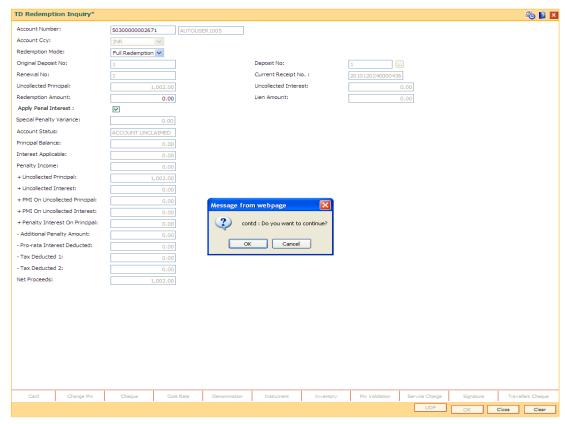
¹³(Post Maturity Interest)

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

- 3. Enter the account number and 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?".



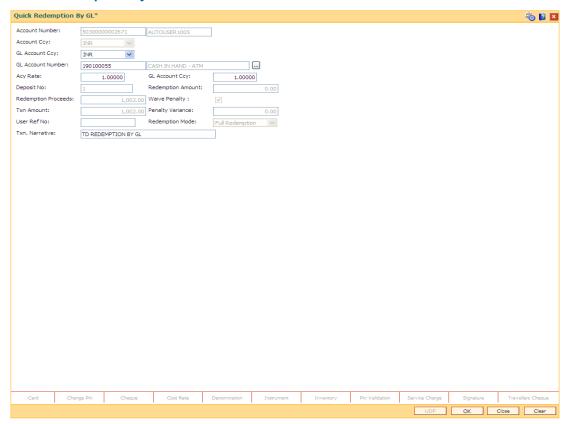
TD Redemption Inquiry



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



Quick Redemption By GL



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

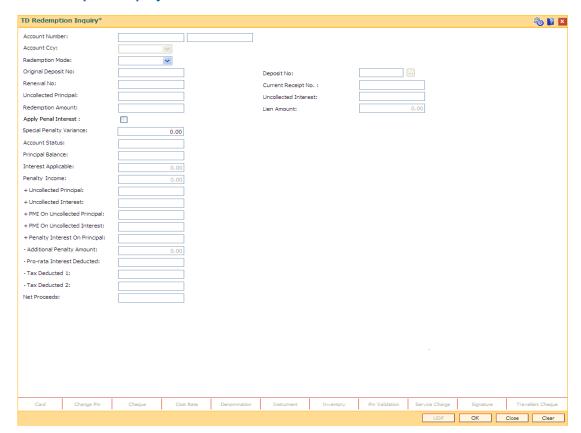
Modes Available

Not Applicable

To perform quick redemption by DD

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

TD Redemption Inquiry





Field 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:
	 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	[Display]
No.	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 [Display] Interest 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. Redemption [Conditional, Numeric, 13, Two] **Amount** Type the amount of the term deposit that is to be redeemed. This field is enabled if Part Redemption is selected from the Redemption Mode drop-down list. **Lien Amount** [Display] This field displays the lien amount on the TD, if any. **Apply Penal** [Optional, Check Box] Interest Select the check box to apply the penal interest... The Special Penalty Variance field is enabled, if this check box is selected. **Special Penalty** [Conditional, Numeric, Three, Five] Variance Type the special penalty variance. This field accepts negative variance. **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 Amount** [Display] This field displays the penalty amount. It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable. The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the TD Bank Parameters Maintenance (Fast Path: TDM04).



Field Name	Description
+ Uncollected Principal	[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. Post Maturity Interest (PMI ¹⁴) 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.
+ PMI On Uncollected Interest	[Display] This field displays the post-maturity interest earned on the uncollected interest. 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.
+ Penalty Interest On Principal	[Display] This field displays the penalty interest on the principal, if penalty is charged for early redemption.
- Additional Penalty Amount	[Display] This field displays the additional penalty amount.



¹⁴(Post Maturity Interest)

Field Name Description - Pro-rata Interest [Display] Deducted redeemed.

This field displays the interest, which is already paid or compounded against the deposit amount, which is being

While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount.

If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero.

For example, for a deposit of 10,000 made on 1st January '04, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '04, the system calculates the interest payable for this deposit from 1st January '04 to 31st May '04. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.

- Tax Deducted 1

[Display]

This field displays the tax 1 for the amount to be redeemed.

The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds.

The tax is calculated based on the tax code 1 attached to the account at the time of account opening.

- Tax Deducted 2

[Display]

This field displays the tax 2 for the amount to be redeemed.

The tax is calculated based on the tax code 2 attached to the account at the time of account opening.

Net Proceeds

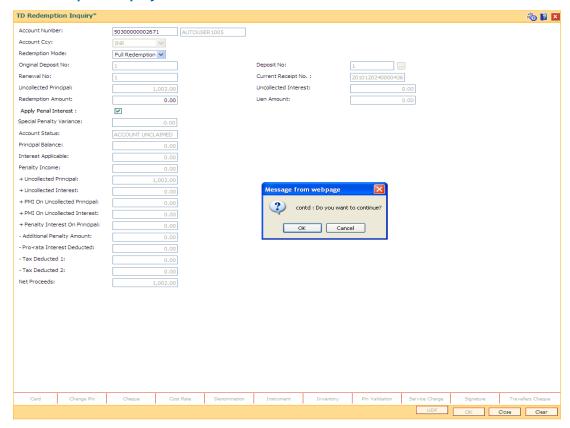
[Display]

This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.

- 3. Enter the account number and press the **Tabs or Enters** key.
- 4. Select the redemption mode from the drop-down list.
- 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.
- The system displays the message "Do you want to continue?".



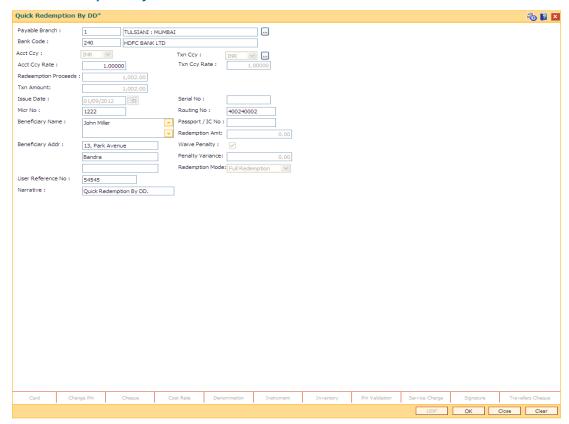
TD Redemption Inquiry



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



Quick Redemption By DD



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 [Display] **Proceeds** 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** [Optional, Alphanumeric, 35, Three Lines] **Address** 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.
- 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

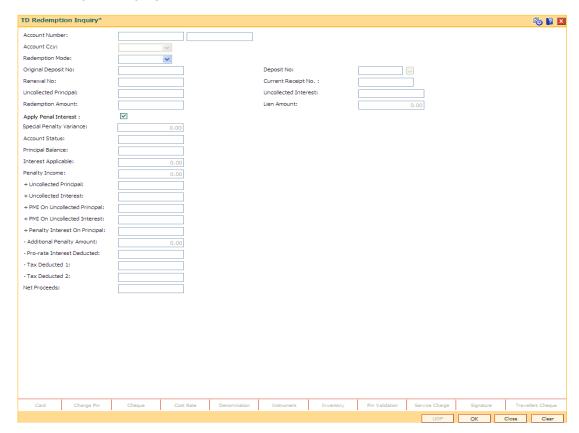
Modes Available

Not Applicable

To redeem a TD account and transfer to an existing account

- 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.
- The system displays the TD Redemption Inquiry screen.

TD Redemption Inquiry





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:
	 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	[Display]
No.	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	• •
Current Neceipt 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.
	cash, DD or BC, are to be personally collected by the customer.



Field Name Description Uncollected [Display] Interest 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. Redemption [Conditional, Numeric, 13, Two] **Amount** Type the amount of the term deposit that is to be redeemed. This field is enabled if Part Redemption is selected from the Redemption Mode drop-down list. **Lien Amount** [Display] This field displays the lien amount on the TD, if any. **Apply Penal** [Optional, Check Box] Interest Select the check box to apply penal interest. The Special Penalty Variance field is enabled, if this check box is selected. **Special Penalty** [Conditional, Numeric, Three, Five] Variance Type the special penalty variance. This field accepts negative variance. **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 Amount** [Display] This field displays the penalty amount. It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable. The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the TD Bank Parameters Maintenance (Fast Path: TDM04).



Field Name	Description
+ Uncollected Principal	[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. Post Maturity Interest (PMI ¹⁵) 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.
+ PMI On Uncollected Interest	[Display] This field displays the post-maturity interest earned on the uncollected interest. 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.
+ Penalty Interest On Principal	[Display] This field displays the penalty interest on the principal, if penalty is charged for early redemption.
- Additional Penalty Amount	[Display] This field displays the additional penalty amount.



¹⁵(Post Maturity Interest)

Field Name - Pro-rata Interest Deducted This field dis compounded redeemed.

This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed.

While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount.

If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero.

For example, for a deposit of 10,000 made on 1st January '04, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '04, the system calculates the interest payable for this deposit from 1st January '04 to 31st May '04. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.

- Tax Deducted 1 [Display]

This field displays the tax 1 for the amount to be redeemed.

The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds.

The tax is calculated based on the tax code 1 attached to the account at the time of account opening.

- Tax Deducted 2 [Display]

This field displays the tax 2 for the amount to be redeemed.

The tax is calculated based on the tax code 2 attached to the account at the time of account opening.

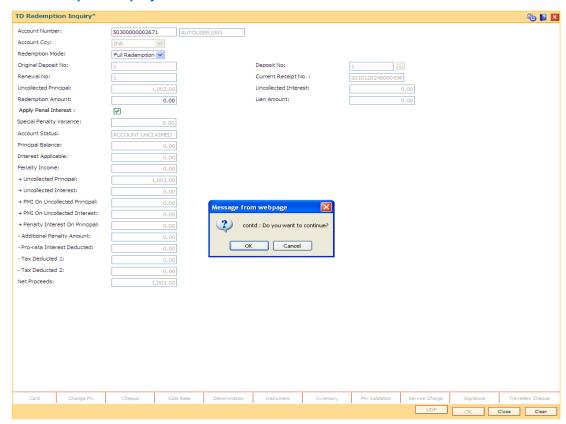
Net Proceeds [Display]

This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.

- 3. Enter the account number and press the **Tabs or Enters** key.
- 4. Select the redemption mode from the drop-down list.
- 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?".



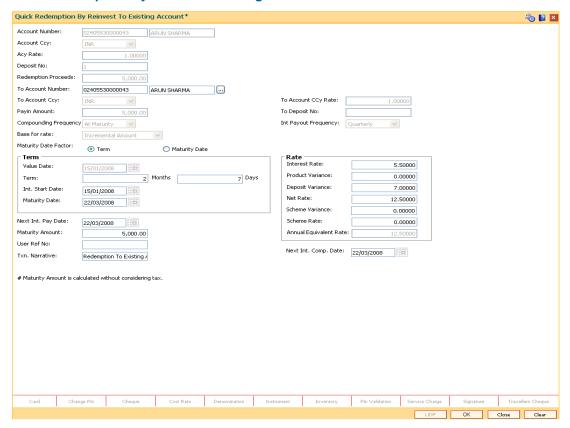
TD Redemption Inquiry



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



Quick Redemption By Reinvest Existing Account



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** [Display] Rate 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 [Display] Frequency This field displays the compounding frequency. **Int Payout** [Display] Frequency This field displays the interest payout frequency. **Base for Rate** [Display] This field displays the base for rate. **Maturity Date** [Mandatory, Radio Button] **Factor** 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** [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. **Net Rate** [Display] This field displays the net rate at which interest is paid against the deposit. Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance The net rate specified should be within the minimum and maximum variance specified at the product level. **Scheme Variance** [Display] This field displays the interest variance applicable on the scheme. **Scheme Rate** [Display] This field displays the interest rate applicable on the scheme. **Annual Equivalent** [Display] Rate This field displays the annual equivalent rate. AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer.



Field Name	Description
Next Int. Pay Date	[Display]
	This field displays the next interest due date. Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date.
	Consider the following example:
	Interest Payout Frequency = Quarterly
	Interest Compounding Frequency = Monthly
	Deposit initiated date = 31/12/2003
	Next Interest Payout Date = 31/03/2004
Next Int. Comp.	[Display]
Date	This field displays the next interest compounding date. Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date.
	Consider the following example:
	Interest Payout Frequency = Quarterly
	Interest Compounding Frequency = Monthly
	Deposit initiated date = 31/12/2003
	Next Interest Compounding Date = 31/01/2004
Maturity Amount	[Display]
	This field displays the total amount to be received on the maturity of the deposit.
	This amount is inclusive of the TSD, if any.
User Ref No	[Optional, Alphanumeric, 40]
	Type the user reference number which is used to identify the transaction.
Txn. Narrative	[Mandatory, Alphanumeric, 40]
	Type the transaction narrative.
	By default, the system displays Redemption to Existing Account.

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



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

Click the **Cancel** button.

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



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

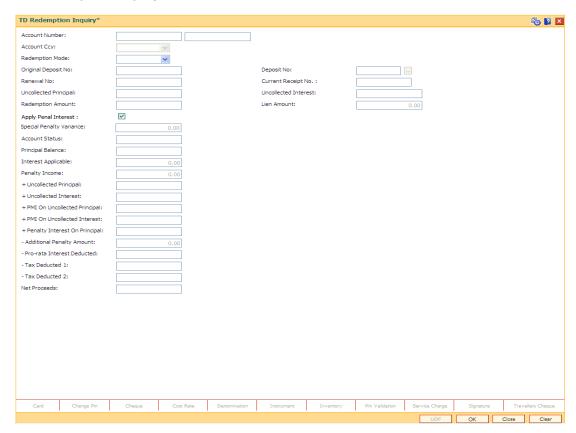
Modes Available

Not Applicable

To redeem a TD account and transfer to a new account

- 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





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:
	• 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	[Display]
No.	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 [Display] Interest 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. Redemption [Conditional, Numeric, 13, Two] **Amount** Type the amount of the term deposit that is to be redeemed. This field is enabled if Part Redemption is selected from the Redemption Mode drop-down list. **Lien Amount** [Display] This field displays the lien amount on the TD, if any. **Apply Penal** [Optional, Check Box] Interest Select the check box to apply penal interest. The Special Penalty Variance field is enabled, if this check box is selected. **Special Penalty** [Conditional, Numeric, 13, Two] Variance Type the special penalty variance. This field accepts negative variance. **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).



Field Name	Description
+ 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. Post Maturity Interest (PMI ¹⁶) 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.
+ PMI On Uncollected Interest	[Display] This field displays the post-maturity interest earned on the uncollected interest. 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.
+ Penalty Interest On Principal	[Display] This field displays the penalty interest on the principal, if penalty is charged for early redemption.
- Additional Penalty Amount	[Display] This field displays the additional penalty amount.



¹⁶(Post Maturity Interest)

Field Name - Pro-rata Interest Deducted This field dis compounded redeemed.

This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed.

While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount.

If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero.

For example, for a deposit of 10,000 made on 1st January '04, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '04, the system calculates the interest payable for this deposit from 1st January '04 to 31st May '04. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.

- Tax Deducted 1 [Display]

This field displays the tax 1 for the amount to be redeemed.

The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds.

The tax is calculated based on the tax code 1 attached to the account at the time of account opening.

- Tax Deducted 2 [Display]

This field displays the tax 2 for the amount to be redeemed.

The tax is calculated based on the tax code 2 attached to the account at the time of account opening.

Net Proceeds [Display]

This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.

- 3. Enter the account number and press the **Tab** or **Enter** key.
- 4. Select the redemption mode from the drop-down list.
- 5. 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

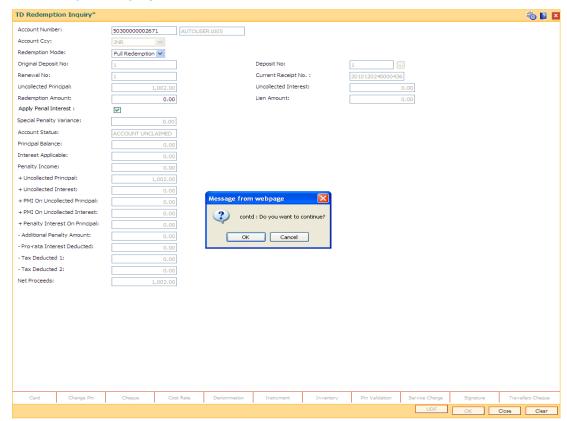
Incase of premature redemption, the system displays the message " Premature Redemption of Term Deposit. Do you want to continue?". Click the **Ok** button to continue.

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?".

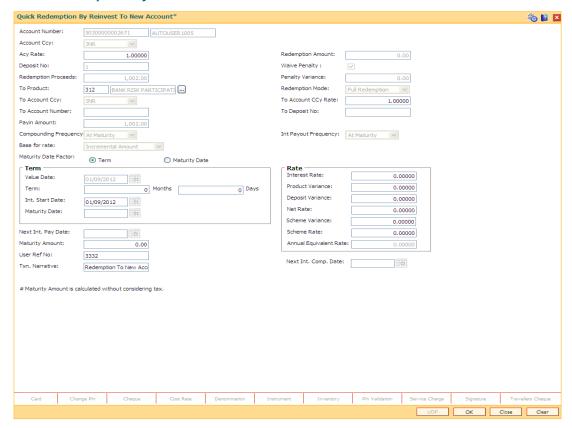
TD Redemption Inquiry



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



Quick Redemption By Reinvest To New Account



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



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

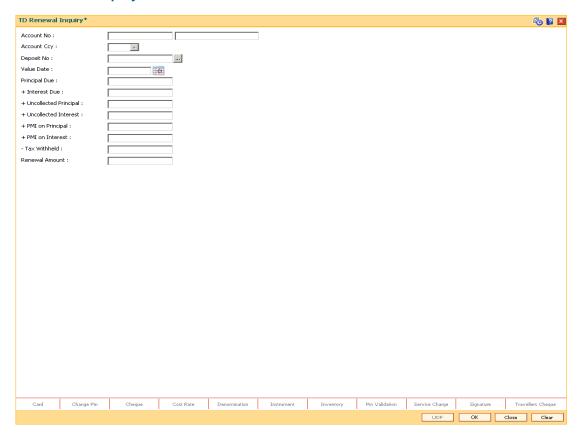
To perform online renewal of TD

- 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



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	[Mandatory, Pick List, dd/mm/yyyy]
	Select the value date from the pick list.
	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.
	The value date is validated against the grace period defined at the product level.
	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.
	If the matured deposit is renewed after the grace period, the value date will be the current date.
Principal Due	[Display]
	This field displays the matured principal amount left uncollected with the bank, and which has no specific payout instructions.
+Interest Due	[Display]
	This field displays the Interest amount left uncollected with the bank, and which has no specific payout instructions.
+Uncollected	[Display]
Principal	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	[Display]
Interest	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.

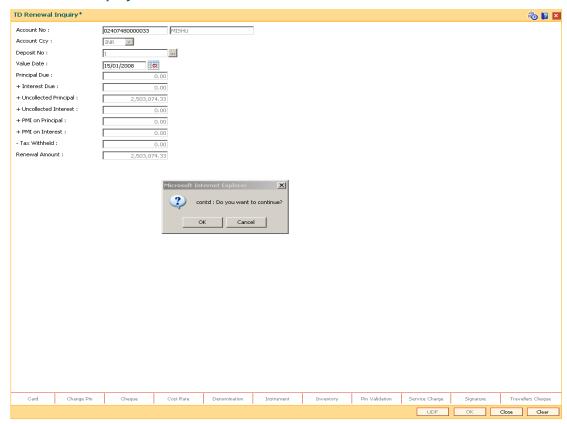


Field Name Description + PMI on Principal [Display] This field displays the post-maturity interest earned on the matured uncollected principal. Post Maturity Interest (PMI) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the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

- 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?".



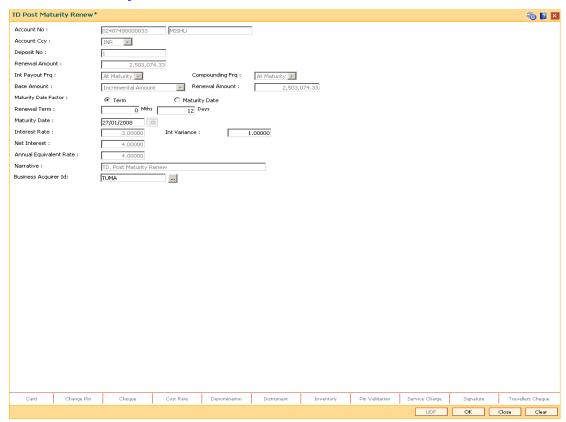
TD Renewal Inquiry



- 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



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



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

- 10. Click the Ok button.
- 11. The system displays the message " Authorisation required. Do You Want to continue?". Click the **Ok** button.
- 12. The system displays the **Authorization Reason** screen.
- 13. Enter the relevant information and click the **Grant** button.
- 14. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
- 15. The system displays the **Documents** screen.
- 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 inquires on term deposit balances at any given time during the life of the deposit.

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

Definition Prerequisites

• 8054 - Time Deposit Account Opening

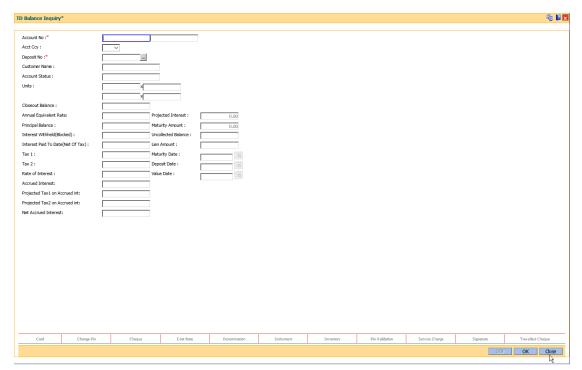
Modes Available

Not Applicable

To inquire about the balance in a TD account

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

TD Balance Inquiry



Field Description

Field Name Description



Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the TD account number of the customer for which you want
	to check the balance details.
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.
Deposit No	[Mandatory, Pick List]
	Select the term deposit number from the pick list, for which you want to check the balance.
Customer Name	[Display]
	This field displays the name of the customer who holds the TD account.
Account Status	[Display]
	This field displays the current status of the account.
	The options are:
	 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 [Display] This field displays the principal balance as a multiple of incremental amount defined at the product level. This flexibility of the system enables the bank to accept amounts in multiples of the incremental unit. For example, Incremental Unit defined for the product = 0.01 Principal = 4550.88Units = 455088 X 0.01 **Closeout Balance** [Display] This field displays the deposit amount that will be given to the customer if the TD is closed on the current transaction date. **Annual Equivalent** [Display] Rate This field displays the annual equivalent rate. AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits. **Principal Balance** [Display] This field displays the principal amount of the TD. For a Normal Discounted and True Discounted product, the principal balance will be the maturity amount. **Projected Interest** [Display] This field displays the projected interest. For a cumulative deposit, the projected interest is the interest that will be earned on the TD for the full term. For a non-cumulative deposit, the projected interest will be the interest accrued after the last interest payout and before the maturity date of the deposit. Interest Withheld [Display] (Blocked) This field displays the interest amount from the current interest payout cycle, which is withheld by the bank. 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.



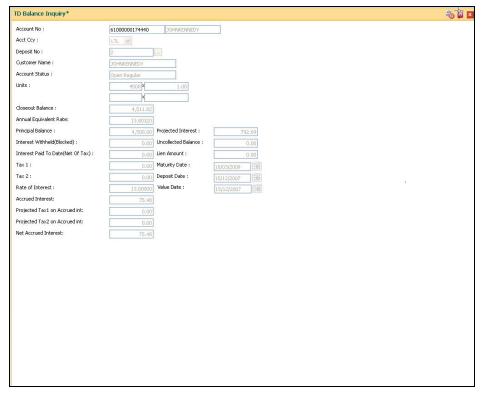
Field Name Description Uncollected [Display] **Balance** This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer.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



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



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

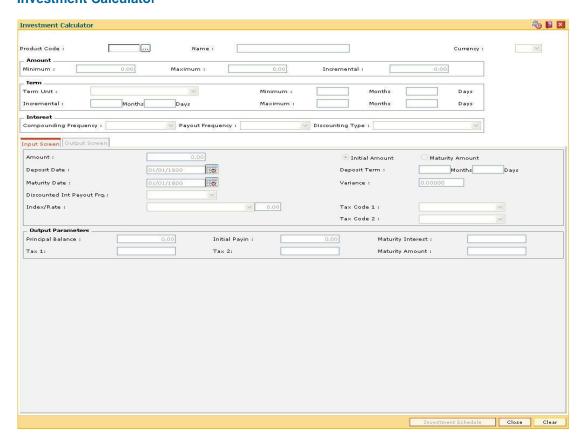
Modes Available

Not Applicable

To use investment calculator

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

Investment Calculator





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



Field Name

Description

Payout Frequency

[Mandatory, Drop-Down]

Select the interest payout frequency as defined at the product level from the drop-down list.

The options are:

- None/At Maturity
- Monthly
- Bi-Monthly
- Quarterly
- Half-Yearly
- Yearly

This is the time interval at which the interest earned against the invested amount will be paid out.

Discounting Type

[Display]

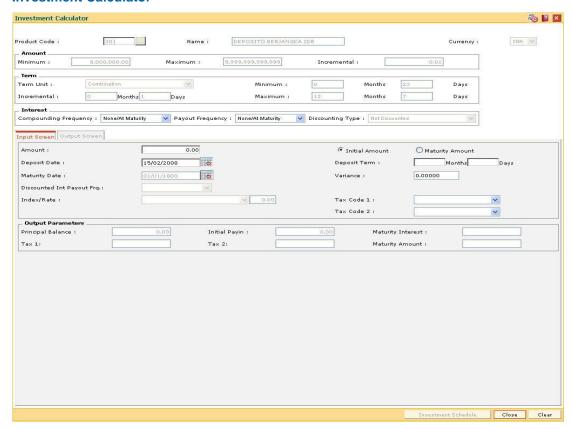
This field displays the discounting type of the TD product.

The options are:

- Not Discounted In normal deposit, the initial amount is deposited and interest is calculated on the deposit amount.
- Normal Discounted In normal discounted deposit, the maturity amount is defined along with the interest rate and the initial amount is deposited. Only principal amount is discounted. Maturity value is decided based on interest calculation.
- True Discounted In True discounted deposit, even the interest which will be received will be discounted further and reduced from the initial pay in amount of the normal discounted TD.
- 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.



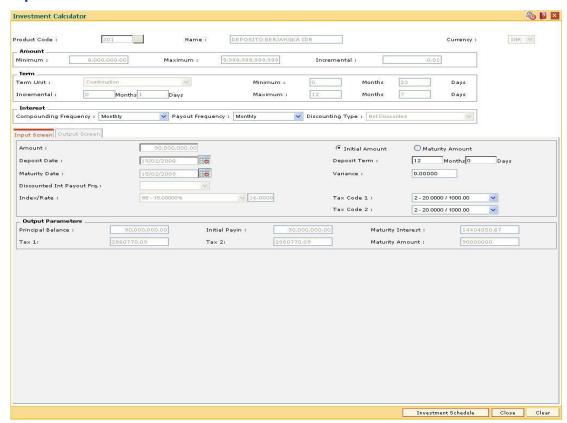
Investment Calculator



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



Input Screen



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	[Mandatory, Pick List, dd/mm/yyyy]
	Select the deposit date from the pick list.
	The investment calculations for the deposit will be effective from the specified date.
Deposit Term	[Mandatory, Numeric, 22]
	Type the term for which the investment is being made.
	The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level.
Maturity Date	[Display]
	This field displays the maturity date.
	The system calculates the maturity date based on the deposit date selected and the deposit term specified.
Variance	[Optional, Numeric, Three, Six]
	Type the interest variance.
	The interest variance should be within the maximum and minimum limits that are specified at the product level.
Discounted Int	[Mandatory, Drop-Down]
Payout Frq.	Select the discounted interest payout frequency for the deposit from the drop-down list.
	This field will be enabled only if the product is of the Normal Discounted or True Discounted type.
	The options are:
	 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	[Display]
	This field displays the interest index code defined for the slab at the product rates level.
	This is the index code defined for the slab, in which the principal and term falls at the product level.
Tax Code 1	[Mandatory, Drop-Down]
	Select the tax code 1 for the investment from the drop-down list.
	This field becomes editable if the amount entered in the Amount field is the initial investment deposit.

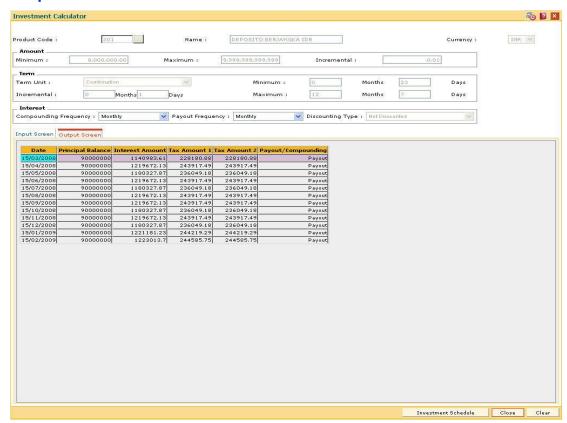


Field Name	Description
Tax Code 2	[Mandatory, Drop-Down]
	Select the tax code 2 for the investment from the drop-down list.
	This field becomes editable if the amount entered in the Amount field is the initial investment deposit.
Output Parameters	
Principal Balance	[Display]
	This field displays the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

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



Output Screen



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

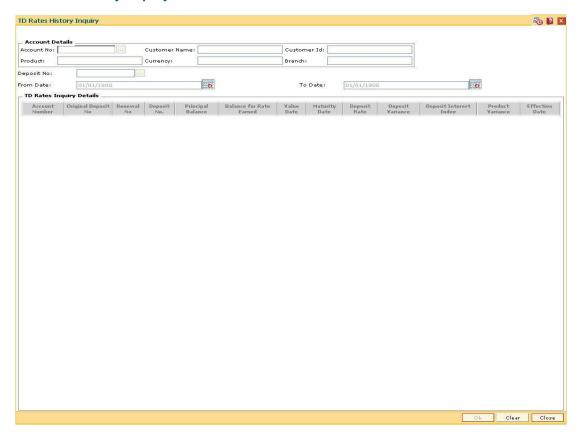
Not Applicable

To view TD rates history

- 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



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. [Mandatory, Pick List, dd/mm/yyyy] To Date 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** [Display] No 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.



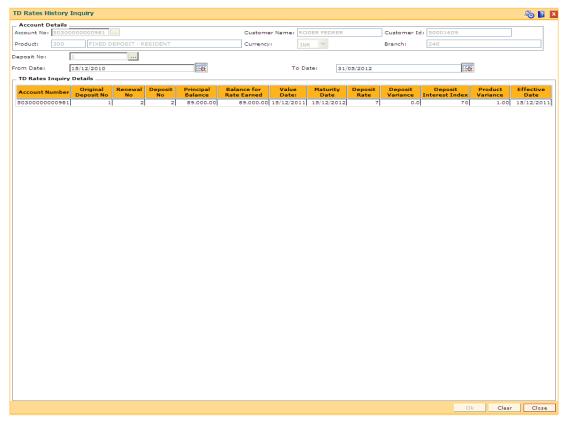
Column Name	Description
Deposit No	[Display]
	This column displays the deposit number.
	The deposit number signifies the number of deposits opened in an account.
	The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or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



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



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

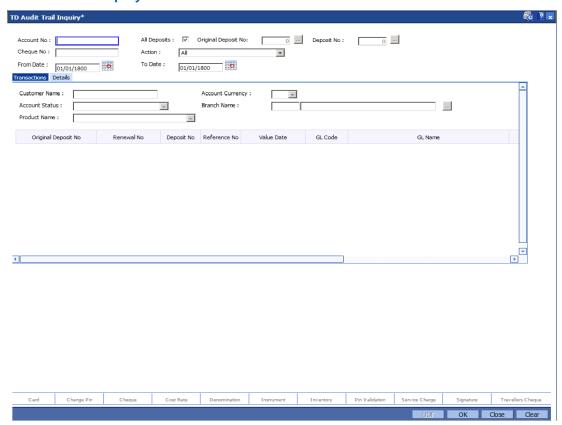
Not Applicable

To view the transaction details

- 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 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	[Conditional, Pick List]
	Select the deposit number from the pick list.
	The running term deposit number signifies the number of deposits opened in an account.
	The deposit number is incremented every time a new deposit is created in an account.
	It may or may not be created due to interest payout or renewal.
	This field is disabled if the All Deposits check box is selected.
Cheque No	[Optional, Numeric, 12]
	Type the cheque number to view the transactions done against a cheque.
	You can filter and view the transaction details done against a particular cheque.
Action	[Mandatory, Drop-Down]
	Select the appropriate action, to filter the TD account transactions that are displayed under TD audit trail, from the drop-down list.
	These options are:
	• 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

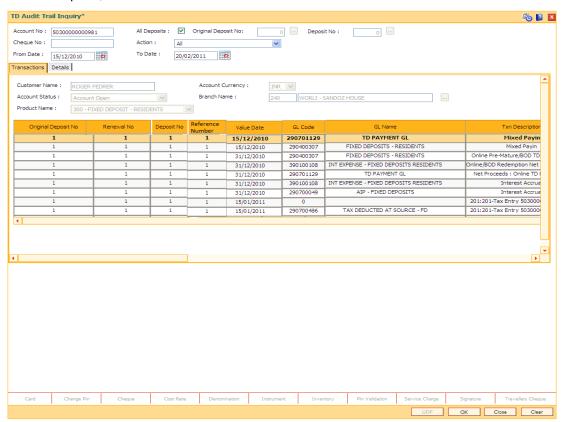


Field Name	Description
From Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the start date of the inquiry from the pick list.
	This date should not be greater than the to date. This field is validated against the start date of the deposit.
To Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the end date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





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: 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 Des Name	scription



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 the new deposit running number but will retain the original deposit number of the source deposit.
Renewal No	[Display]
	This column displays the renewal number.
	The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the 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 for which the transaction is performed.
Reference No	[Display]
	This column displays the reference number for which the transaction is performed.
Value Date	[Display]
	This column displays the value date of the transaction.
	The value date signifies the date on which the transaction was committed.
	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.
	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.
GL Code	[Display]
	This column displays the GL code against which accounting entry is posted for every transaction.
GL Name	[Display]
	This column displays the GL name of the corresponding GL code.
Txn Description	[Display] This column displays the transaction description.



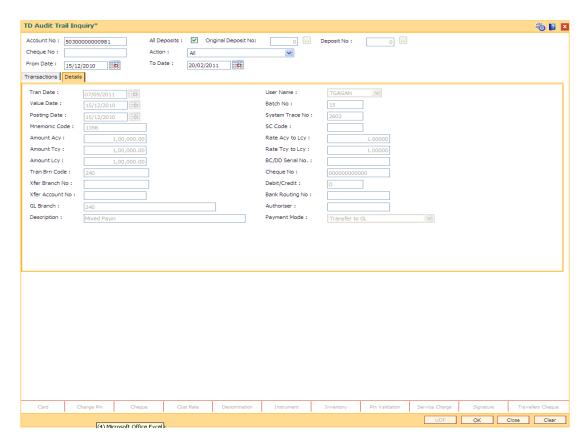
Column Name	Description
Dr / Cr	[Display] This column displays whether the transaction was a debit or a credit type of transaction.
Acy Amount	[Display] This column displays the amount in the account currency, as defined in the product definition. The transactions on the account are always taken on the 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.





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	[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 where the transaction date is a bank holiday.
	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.
	In this case the transaction date will be 1st August and the posting date will be 29th July.
System Trace No	[Display]
	This field displays the System Reference Audit Trail Number generated by the system for the transaction.
Mnemonic Code	[Display]
	This field displays the transaction mnemonic code through which this transaction has been entered.
SC 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.
Amount Acy	[Display]
	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.
	The amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
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 must be defined and downloaded.
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 are defined and downloaded from FCC.
	For example: If the customer wants redemption amount to be paid in EUR (Euro), EUR will be the transaction currency.



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** [Display] Number 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

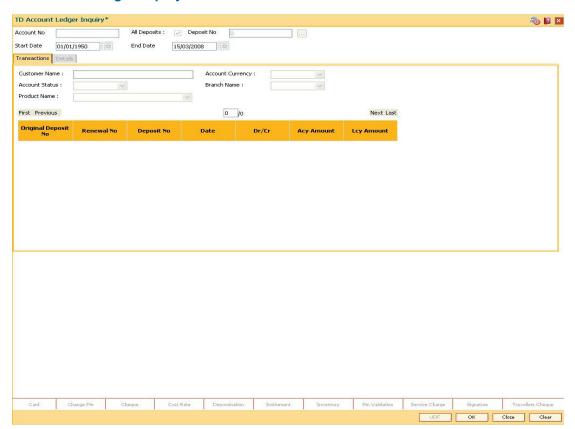
Modes Available

Not Applicable

To view the TD account ledger

- 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



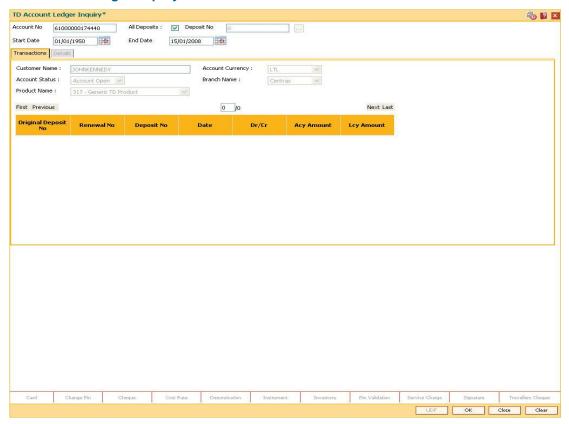


Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the TD account number for which the account ledger inquiry
	has to be done.
All Deposits	[Optional, Check Box]
	Select the All deposits check box, to view the transactions done against all the individual term deposits in the account.
Deposit 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

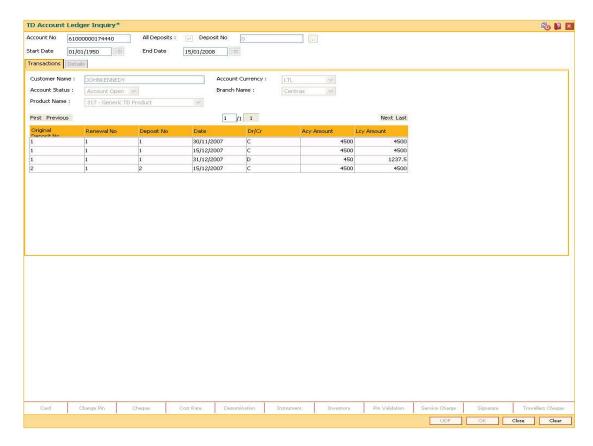


- 5. Click the Ok button.
- 6. The system displays the list of transactions in the **Transactions** tab.

Transactions

Transactions tab displays the details of the transactions in a TD account.





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 Stat	tus [Display]
	This field displays the current status of the account.
	The options are:
	 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	e [Display]
	This field displays the name of the home branch where the TD account is initiated and maintained.
Product Nam	ne [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
Original Deposit No	[Display]
20p0011110	This column displays the 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 [Dis

[Display]

This column displays the running term deposit number.

This signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.

Date [Display]

This column displays the value date of the transaction.

The value date signifies the date on which the transaction had taken place.

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.

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

Dr / Cr [Display]

This column displays the debit or credit type of transaction, based on the type of transaction performed and the transaction mnemonic.

Acy Amount

[Display]

This column displays the amount in the account currency.

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.

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.

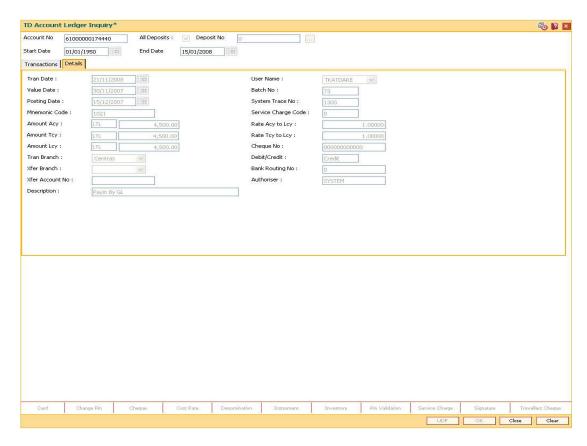
For example: If the bank is situated in U.S.A., the local currency of the bank will be USD.

7. Double-click the appropriate column link, to view the **Details** tab.

Details

Details tab displays the various details of the TD account.





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

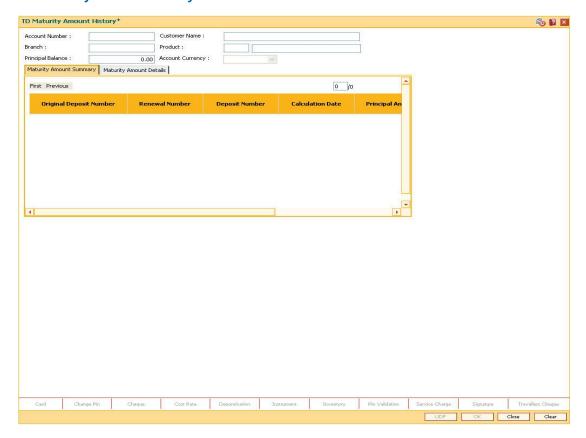
Not Applicable

To view TD maturity amount history

- 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



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	[Display]
	This field displays the principal balance of the TD account.
	Principal balance is the sum total of the principal amount of all the deposits falling under a single TD account.
Account Currency	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened.
	All the entries posted in the account are in the account currency.
	For example: If the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.

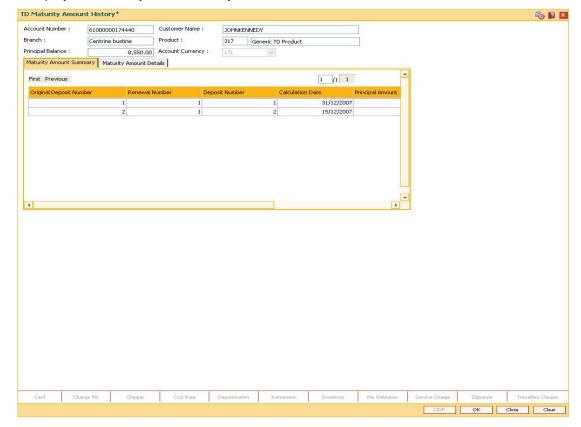
3. Enter the account number and press the **<Tab> or <Enter>** key.

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.





Column Name	Description
Original Deposit	[Display]
NO.	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.

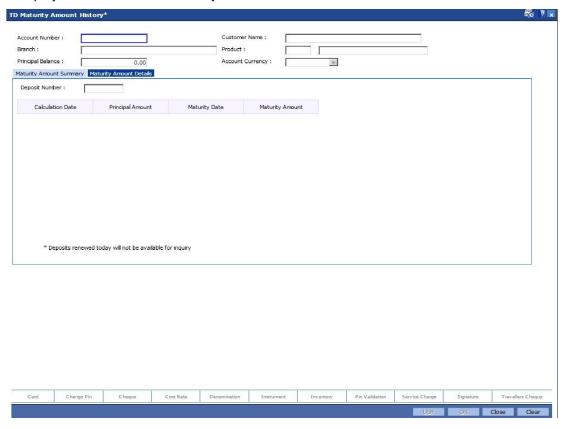


Column Name	Description
Maturity Amount	[Display]
	This column displays the total amount to be received on the maturity of the deposit.
	This amount is inclusive of the TDS, if any.

- Double-click the appropriate column in the Maturity Amount Summary tab, to view the maturity amount details of the selected deposit.
- 6. The system displays the **Maturity Amount Details** tab.

Maturity Amount Details

This tab displays the details of the maturity amount of the account.



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

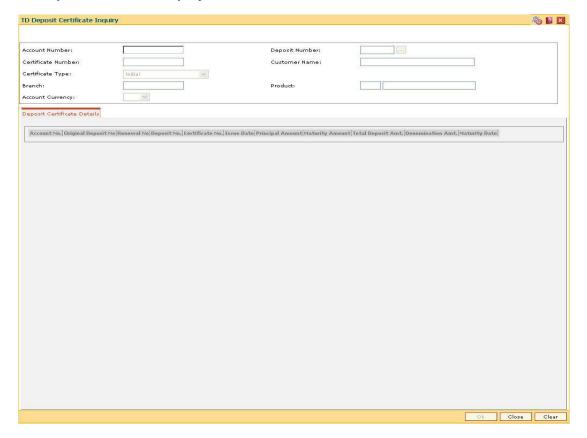
Modes Available

Not Applicable

To view TD deposit certificate inquiry

- 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





Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the TD account number of the customer, for whom the TD certificate inquiry is to be conducted.
Deposit Number	[Optional, Pick List]
	Select the deposit number, for which you want to conduct the certificate inquiry from the pick list.
	The Deposit Number signifies the number of deposits opened in an account.
	The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Certificate Number	[Optional, Numeric, 12]
	Type the certificate number, if you wish to see the details for particular deposit certificate number.
Customer Name	[Display]
	This field displays the name of the customer who holds the TD Account.
Certificate Type	[Mandatory, Drop-Down]
	Select the certificate type from the drop-down list.
	The options are:
	 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
	By Default , the system displays the certificate type as Initial.
Branch	[Display]
	This field displays the home branch where the TD account is opened and maintained.
Product	[Display]
	This field displays the name assigned to the TD product, as defined at the product level.
	This is the product under which the TD account is opened.



Field Name Description Account Currency [Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. **Column Name Description Deposit Certificate Details** Account No. [Display] This column displays the account number as specified in the TD Deposit Certificate Inquiry screen. **Original Deposit** [Display] No 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 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.

This field displays the certificate number as specified in the TD

Deposit Certificate Inquiry screen.

Certificate No. [Display]

This column displays the certificate number of the deposit which

has been issued.

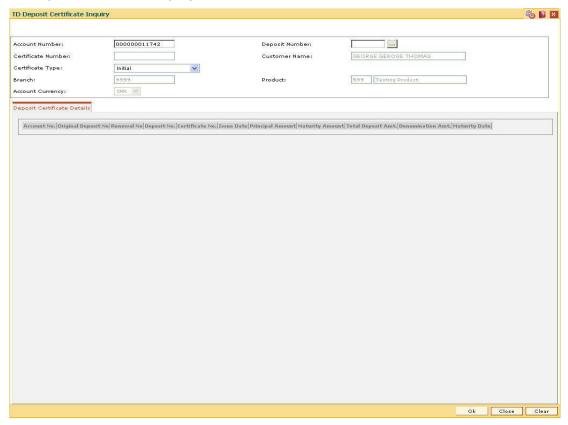


Column Name	Description
Issue Date	[Display] This column displays the date on which the certificate is issued.
Principal Amount	[Display] This column displays the principal amount of the deposit.
Maturity Amount	[Display] This column displays the deposit maturity amount. This amount is inclusive of the 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.



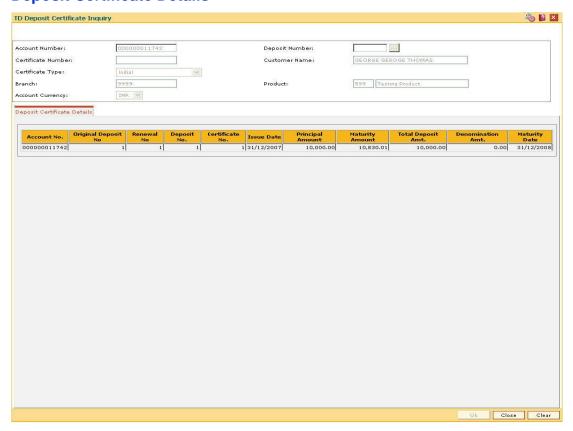
TD Deposit Certificate Inquiry



6. Click the **Ok** button. The system displays the TD deposit certificate details in the **Deposit Certificate Details** tab.



Deposit Certificate Details



Column Name	Description
Account No.	[Display]
	This column displays the account number as specified in the TD Deposit Certificate Inquiry screen.
Original Deposit	[Display]
No	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.	[Display]
	This column 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.
	This field displays the certificate number as specified in the TD Deposit Certificate Inquiry screen.
Certificate No.	[Display]
	This column displays the certificate number of the deposit which has been issued.
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]
maturity / initiality	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.

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

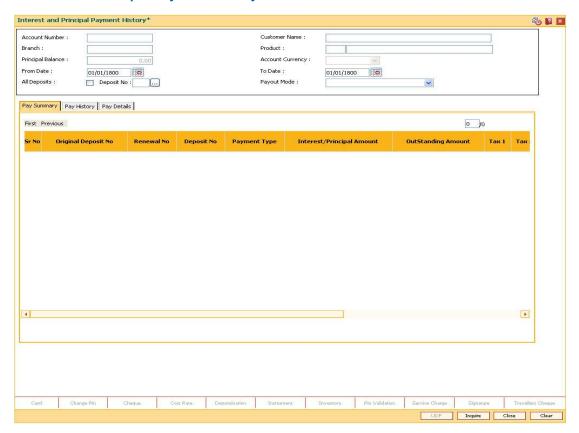
Modes Available

Not Applicable

To view interest and principal payment history

- 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





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.

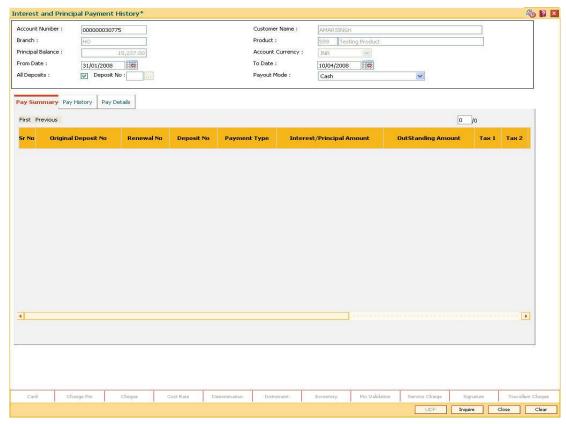


Field Name	Description
Deposit No.	[Conditional, Pick List]
	Select the term deposit number to view the transactions done against that particular term deposit from the pick list.
	This field is disabled if the All Deposits check box is selected.
Payout Mode	[Optional, Drop-Down]
	Select the payout mode in which the interest and the principal is paid from the drop-down list.
	The options are:
	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

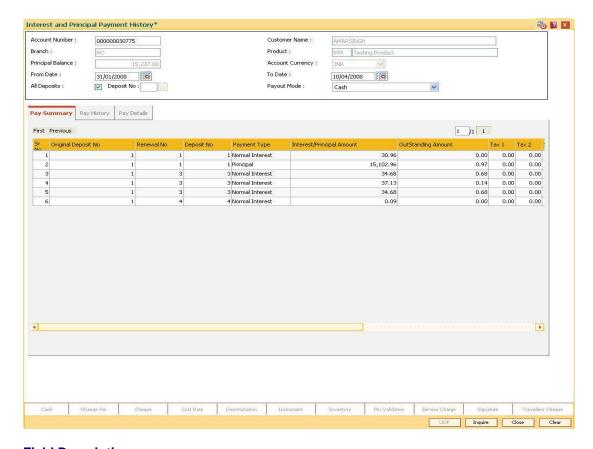


- 5. Select the appropriate record in the pay summary tab and click the **Inquire** button.
- 6. The system displays the interest and principal payment history in the various tabs.

Pay Summary

The Pay Summary tab displays the summary of the principal and interest.





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	[Display]
No	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	[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.
Payment Type	[Display]
	This column displays the payment type.
	The payment is either for the interest earned on the deposit or the redeemed principal deposit.
Interest/Principal	[Display]
Amount	This column displays the available principal amount of the deposit.
	In case of redemption, this amount will be principal amount balance after the redemption.
Outstanding	[Display]
Amount	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.
	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 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.
Tax 1	[Display]
	This column displays the amount of tax deducted on the interest earned on the deposit.
Tax 2	[Display]
	This column displays the amount of tax deducted on the interest earned on the deposit.
Service Charge	[Display]
	This column displays the amount of service charge applicable, if any.
	The bank may levy service charges when the transaction is done through a banker's cheque or a demand draft.

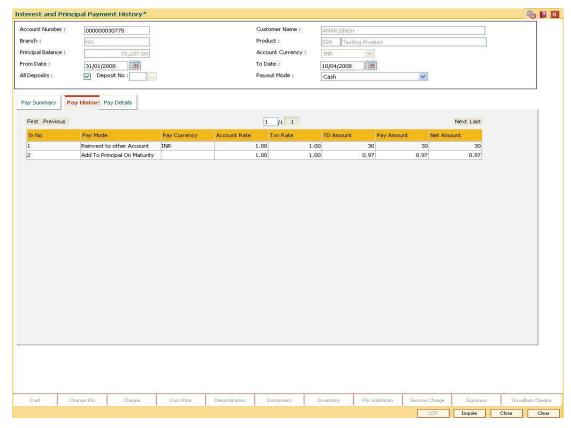


Column Name	Description
Interest Rate	[Display]
	This column displays the rate at which interest is calculated for the deposit.
	This rate should be within the interest ceiling defined at the product level.
Status	[Display]
	This column displays the status of the payout transaction.
	The various statuses 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.



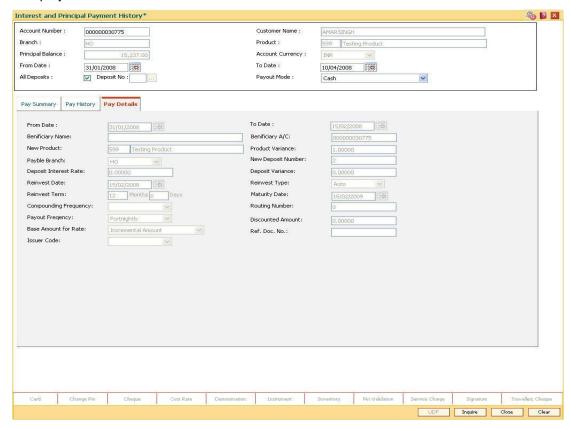


Column Name	Description
Sr. No.	[Display] This column displays the serial number. The serial number is the number generated for the deposit information.
Pay Mode	[Display] This column displays the payment mode through which the interest and principal was paid.
Pay Currency	[Display] This column displays the currency in which the payout is conducted i.e. the transaction currency. The transaction currency is the currency in which the customer wants to transact. For example: If the customer wants payment amount to be paid in EUR (Euro), EUR will be the transaction currency.
Account Rate	[Display] This column displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Rate	[Display] This column displays the rate at which the pay currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
TD Amount	[Display] This column displays the TD amount i.e. the sum total of the principal balance of all the term deposits held under the TD account.
Pay Amount	[Display] This column displays the net payable amount displayed in the pay currency after applying the conversion rate of local currency of the bank. The payment amount is converted into the transaction currency for the payout of the amount. The exchange rate values must be defined and downloaded.
Net Amount	[Display] This column displays the net amount that will be paid to the customer. This amount is calculated by adding outstanding amount and deducting the various interest amounts from the payable amount.



Pay Details

This tab displays the details of the account.



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.
Benificiary Name	[Display] This field displays the beneficiary name.
Benificiary 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.
Payble Branch	[Display] This field displays the payable branch, if the payout mode is through DD.
New Deposit Number	[Display] This field displays the new deposit number, if the payout proceeds are reinvested into new or existing account.
Deposit Interest Rate	[Display] This field displays the deposit interest rate. 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	[Display] This field displays the time interval at which the interest earned on the term deposit will be compounded to the principal, if the payout proceeds are reinvested.
Routing Number	[Display] This field displays the routing number of the bank issuing the DD or BC.
Payout Frequency	[Display] This field displays the time interval at which the interest earned on the deposit will be paid out, if the payout proceeds are reinvested.
Discounted Amount	[Display] This field displays the discounted deposit amount. For discounted deposits, the customer allows the deposits to receive a pre-defined maturity amount. For example: A customer wants to earn a maturity amount of 10,000. The bank will consider the interest adjustments and calculate the initial payment amount, the customer needs to make. In this case, the maturity amount and the interest are fixed.
Base Amount for rate	[Display] This field displays the base amount for rate. The base amount for rate is incremental, cumulative for the deposit, or cumulative of all deposits, if the payout proceeds are reinvested.
Ref. Doc. No.	[Display] This field displays the instrument serial number, in case, the payout proceeds are in the form of a cheque, or DD, or BC. A serial number is a system generated number that includes the branch code. The instrument serial number enables the system to track the instrument uniquely.
Issuer Code	[Display] This field displays the issuer code of the DD or BC, if payout proceeds are in the form of a DD or BC.

8. Click the Close button.



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

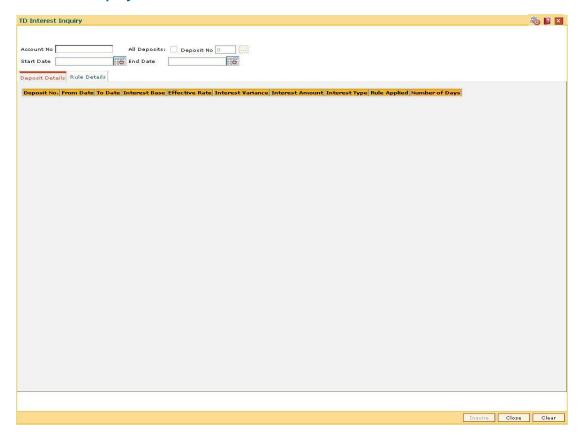
Modes Available

Not Applicable

To view the TD interest details

- 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



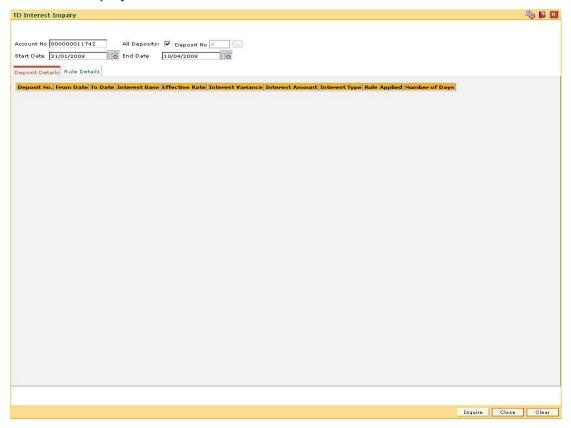


Field Name	Description
Account No	[Mandatory, Alphanumeric, 14] Type the TD account number.
All Deposits	[Optional, Check Box] Select the All Deposits check box to perform inquiry for all deposits.
Deposit No	[Conditional, Pick List] Select the deposit number of the TD from the pick list. This field 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

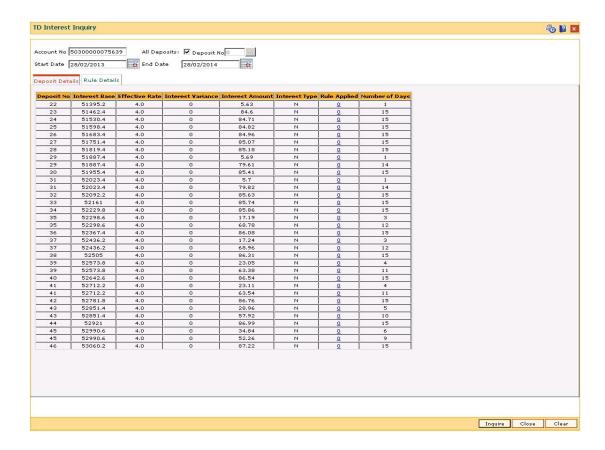


- 6. Click the **Inquire** button.
- 7. The system displays the **Deposit Details** tab.

Deposit Details

The deposit details tab displays information about the interest base, effective rate, interest variance, etc.





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.



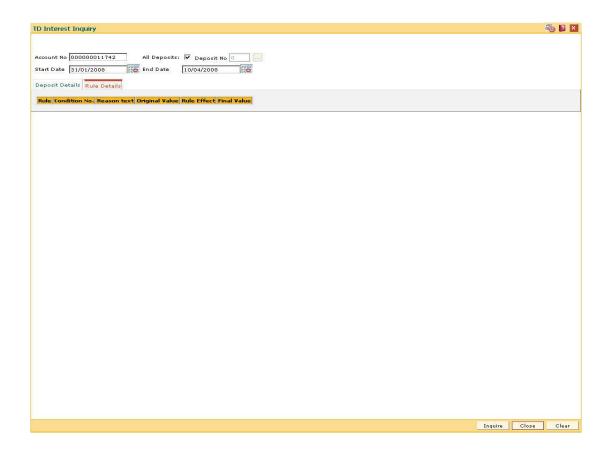
Column Name	Description
Interest Amount	[Display] This column displays the interest amount applicable on the TD
Interest Type	 [Display] This column displays the interest type applicable on the TD. The options are: N - Normal P - Penalty.The numeric attached to "P" signifies the historical sequence of 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.





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

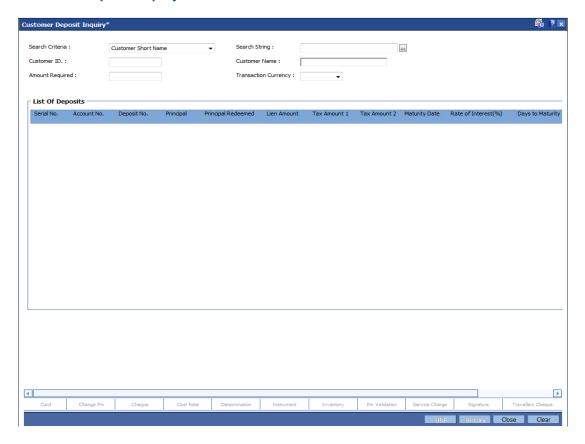
Not Applicable

To inquire about the redeemed deposits

- Type the fast path TD689and 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



Field Name	Description
Search	[Mandatory, Drop-Down]
Criteria	Select the search criteria, to search for the customer from the drop-down list.
	The options are:
	Customer short name
	 Customer IC: Identification criteria (IC) arrived at by the bank during customer addition
	Customer ID: Unique identification given by the bank

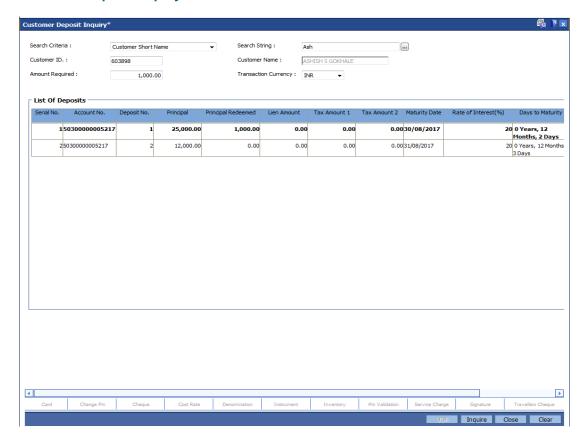


Field Name Description Search [Mandatory, Alphanumeric, 20, Pick List] String Type the search string to search for a customer, corresponding to the search criteria selected in the Search Criteria field. If the criterion is specified as customer's short name or IC then any of the initial letter(s) of 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. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field. **Customer ID** [Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. Customer [Display] Name This field displays the full name of the customer. Amount [Mandatory, Numeric, 15, Two] Required Enter the amount which is required by the customer. **Transaction** [Mandatory, Drop-Down] Currency Select the currency in which the amount is required from the drop-down list. The options are: 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



- 6. Enter the amount required and transaction currency.
- 7. Click the **Inquire** button. The list of deposit details is displayed.

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	[Display]
Redeemed	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 preformed on a term deposit account. Details of a particular deposit number can be viewed by selecting the original deposit number. If the original deposit number is not mentioned, the system displays all the transactions performed on an account.

TD transactions inquiry will show the redemption details online after the newly created TD is redeemed.

Definition Prerequisites

• 8054 - Time Deposit Account Opening

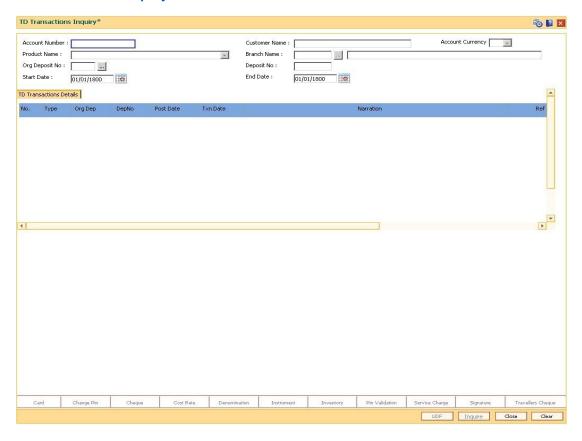
Modes Available

Not Applicable

To view the TD transaction

- 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



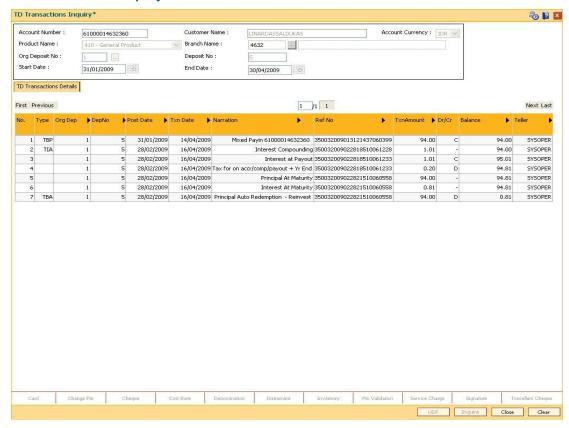


Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the TD account number of the customer.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Account Currency	[Display] This field displays the currency assigned to the product at the product 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



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

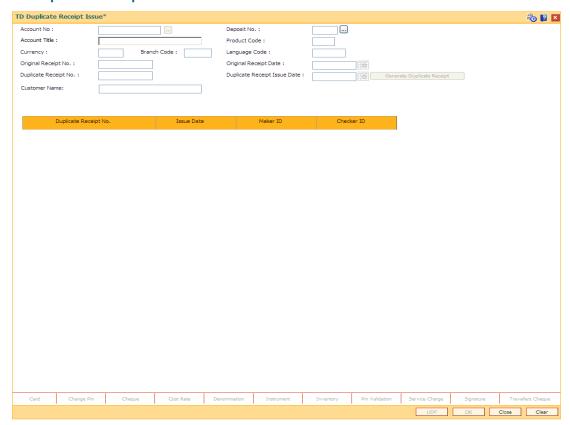
Not Applicable

To add duplicate receipt issue

- 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



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.

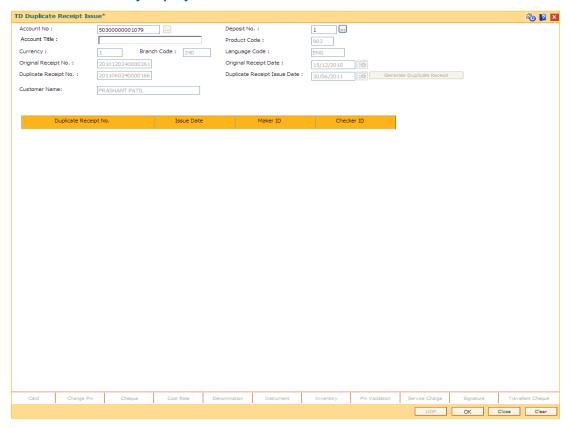


Field Name	Description
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened.
Branch Code	[Display] This field displays the account branch of TD.
Language Code	[Display] This field displays the language code. For example, language 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



- 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 histrory. 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

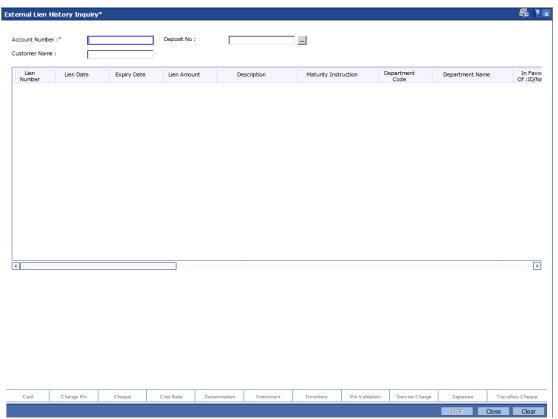
Modes Available

Not Applicable

To inquiry the external lien history

- 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





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 [Display] Name This field displays the name of the collateral. Reason For [Display] Lien 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** [Display] **Amount** This field displays the principal lien amount. **Interest Lien** [Display] **Amount** This field displays the Interest Lien amount. Link [Display] Reference This column displays the link reference serial number. Serial No. Serial No. [Display] This field displays the Serial No. **Purpose Of** [Display] Lien 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	[Display]
Date Time	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

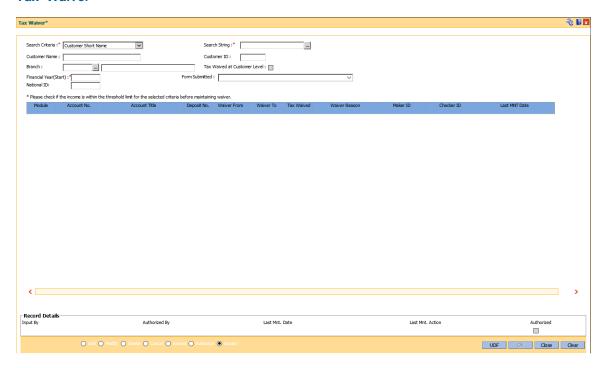
Modes Available

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

- Type the fast path TDS03 and click Go or navigate through the menus to Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > Tax Waiver.
- 2. The system displays the Tax Waiver screen.

Tax Waiver





Field Name	Description
Search Criteria	[Mandatory, Drop-Down]
	Select the criteria to search for the customer from the drop-down list.
	The options are:
	 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	[Mandatory, Alphanumeric, 20]
	Type the search string to search for a customer, corresponding to the search criteria selected in the Search Criteria field.
	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.
	For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
Customer Name	[Display] This field displays the full name of the customer.
Customer Id	[Display]
Guatomer Iu	This field displays the customer identification number.
Branch	[Mandatory, Drop-Down]
	Select the branch code from the drop-down list.
Tax Waived at	[Optional, Check Box]
Customer Level	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.
	The waiver will be applicable for all the accounts under the customer ID.
Financial Year	[Mandatory, Numeric, Four]
	Type the financial year for which the tax is to be waived.



Field Name	Description
Form Submitted	[Mandatory, Drop-Down]
	Select the type of form submitted from the drop-down list.
	The options are:
	 Form 15G for Female
	 Form 15G for Male
	• Form 15H
	• Form 15HH
	Others
Column Name	Description
Module	[Display]
	This column displays the module to which the account number
	belong to.
Account No.	[Display]
	This column displays the TD/RD account number of the customer.
Deposit No.	[Display]
-	This column displays the deposit number.
Waiver From	[Display]
	This column displays the period for which the waiver is applicable.
	The field is maintained in the Bank Master Maintenance option.
Waiver To	[Display]
	This column displays the period up to which the waiver will be applicable.
	The field is maintained in the Bank Master Maintenance option.
Tax Waived	[Optional, Check Box]
	Select the check box corresponding to the deposit for which tax is to be waived.
Waiver Reason	[Optional, Alphanumeric, 40]
	Type the waiver reason.
	By default the system displays the reason based on the type of form submitted.
	You can change the reason, if required.
Maker ID	[Display]
	This field displays the ID of the User who has done the last maintenance.



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

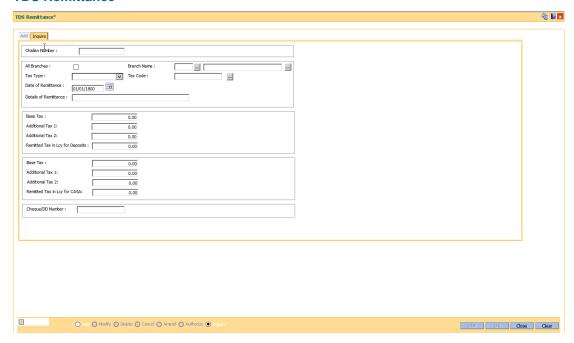
Modes Available

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

To add TDS remittance details

- 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



- 3. Click the Add button.
- Select the branch code from the pick list. OR
 Select the All Branches check box.

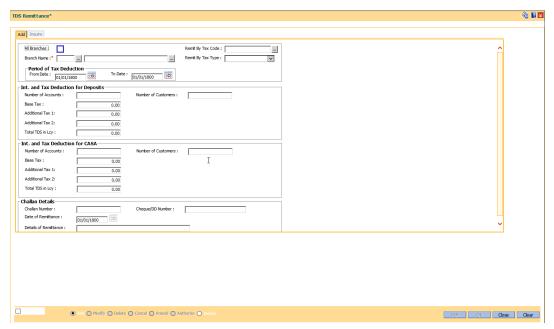




- Select the tax code from the pick list.
 OR
 Select the tax type from the drop-down list.
- 6. Enter the period of tax deduction.
- 7. Enter the challan details.

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.
It is mandatory to select a option either from Remit By Tax Code or Remit By Tax Type field.	
Remit By Tax Code	[Optional, Pick List]

marked, from the pick list.

Select the tax code on the basis of which the remittance is to be



Field Name

Description

Remit By Tax Type

[Optional, Drop-Down]

Select the type of tax based on which the remittance is to be marked from the drop-down list.

The options are:

Tax 1 - Base Tax

Tax 1 - Additional Tax 1

Tax 1 - Additional Tax 2

Tax 2 - Base Tax

Tax 2 - Additional Tax 1

• Tax 2 - Additional Tax 2

All

Period of Tax Deduction

These fields display the period for which the TDS is being remitted.

From Date [Mandatory, Pick List, dd/mm/yyyy]

Select the date, from which tax deduction will take place, from the

pick list.

To Date [Mandatory, Pick List, dd/mm/yyyy]

Select the date, till which tax deduction will take place, from the

pick list.

Int. and Tax Deduction for Deposits

Number of Accounts

nber of [Display]

This field displays the number of TD/RD 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).



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 [Display] Accounts This field displays the number of CASA accounts for which the total interest has to be paid. Number of [Display] **Customers** 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 Lcv** [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 [Optional, Alphanumeric, 20] Number

Type the cheque or DD number issued while remitting TDS.



Field Name	Description
Date of Remittance	[Mandatory, Pick List, dd/mm/yyyy]
	Type the date on which the TDS on interest is remitted or select it from the pick list.
	This is the date on which the bank will remit funds from the TDS GL and transfer it to the concerned government authority.
	This field updates the Bank Master Maintenance (Fast Path: BAM08) option.
Details of Remittance	[Optional, Alphanumeric, 40] Type the remittance details.

- 8. Click the **OK** button.
- 9. The system displays the message "Record Added". Click the **OK** button.

To view the TDS remittance details

- 1. Click the **Inquiry** button.
- 2. The system enables the **Inquire** tab.
- 3. Enter the challan number.
- 4. Select the branch code from the pick list.

OR

Select the All Branches check box.

5. Select the tax type from the drop-down list.

OR

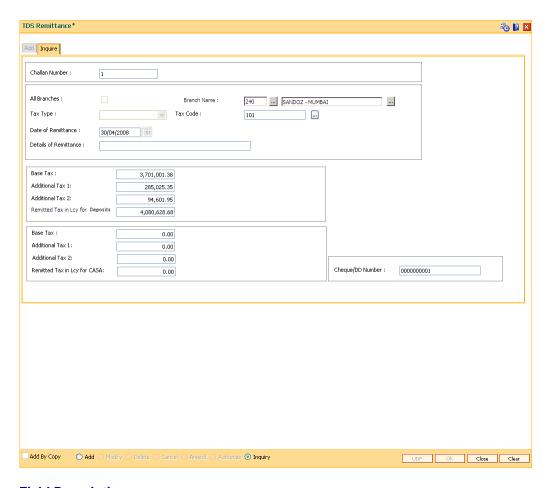
Select the tax code from the pick list.

- 6. Enter the date of remittance and press the **<Tab> 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.





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	[Optional, Drop-Down]
	Select the type of tax based on which the remittance is to be marked from the drop-down list.
	The options are:
	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	[Optional, Pick List]
	Select the tax code from the pick list.
Date of Remittance	[Mandatory, Pick List, dd/mm/yyyy]
	Type the date on which the TDS on interest is remitted or select it from the pick list.
	This is date on which the bank will remit funds from the TDS GL and transfer it to the concerned government authority.
	This field updates the Bank Master Maintenance (Fast Path: BAM08) option.
Details of	[Display]
Remittance	This field displays the details of the remittance.
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	[Display]
Lcy for Deposits	This field displays the remitted tax amount in the local currency for TD/RD accounts.



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	[Display]
Lcy for CASA	This field displays the remitted tax amount in the local currency for time deposit accounts.
Cheque / DD	[Display]
Number	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

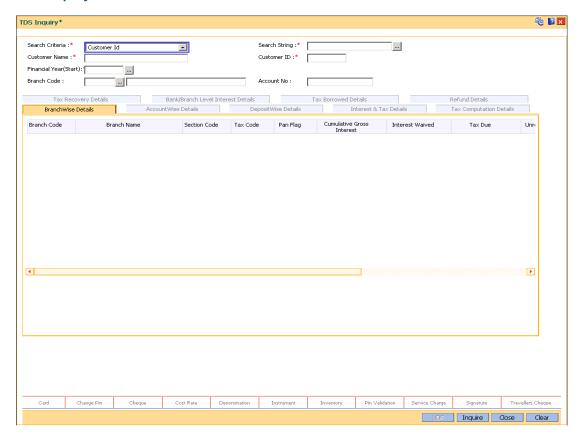
Modes Available

Not Applicable

To perform TDS inquiry

- Type the fast path TDS11 and click Go or navigate through the menus to Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > TDS Inquiry.
- 2. The system displays the TDS Inquiry screen.

TDS Inquiry



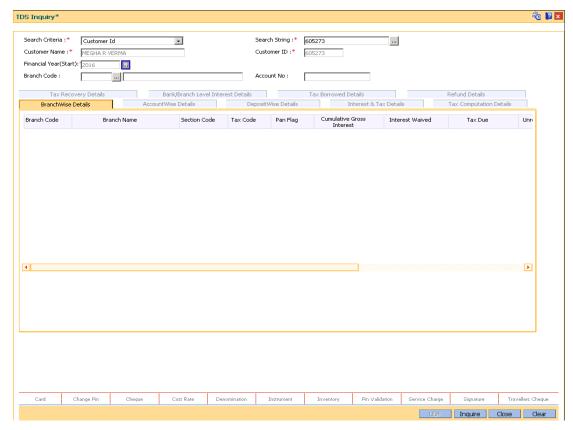


Field Name	Description
Search Criteria	[Mandatory, Drop-Down]
	Select the search criteria to search for the customer from the drop-down list.
	The options are:
	 Customer Short Name: Short name of the customer.
	 Customer IC: Customer Identification criteria (IC) arrived at by the bank during customer addition.
	 Customer ID: Unique identification given by the bank.
Search String	[Mandatory, Alphanumeric, 20, Pick List]
	Type a search string according to the selected search criteria.
	If the search criterion is specified as customer's short name or IC then the beginning letter of the short name or IC can be entered. The pick list will pop up. Choose the beneficiary from the existing customer list.
	For example, The customer's name is John S Winter. In this case you can specify the short name as Joh.
Customer Name	[Display]
	This field displays the name of the customer who holds the TD account.
Customer ID	[Display]
	This field displays the unique customer number generated by Oracle FLEXCUBE as a combination of Customer IC and customer type.
Branch Code	[Optional, Pick List]
	Select the branch code from the pick list.
Account No.	[Optional, Numeric, 14]
	Type the TD account number of the customer.
Financial Year	[Mandatory, Pick List]
	Select the financial year for which you want to make the TDS inquiry from the pick list.

- 3. Select the search criteria from the drop-down list.
- 4. Type the search string and press the **<Tab> 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

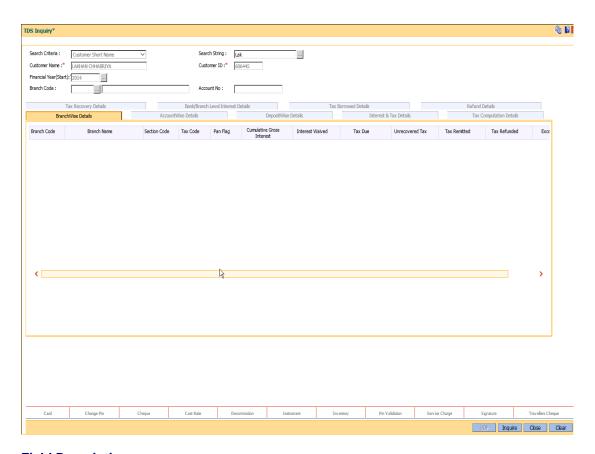


6. Click the Inquire button. The system displays the Branch Wise Details tab.

Branch Wise Details

This tab displays the branch wise details of the account.





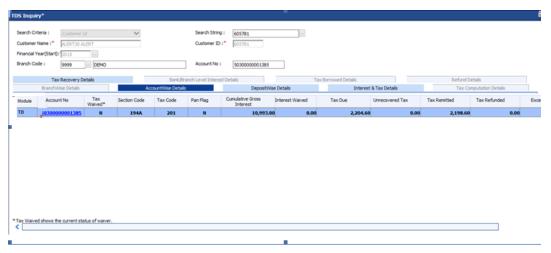
Column Name	Description
Branch Code	[Display] This field displays the branch code .
Branch Name	[Display] This column displays name of the branch as per the code.
Section Code	[Display] This field displays the section code to which the tax belong to.
Tax Code	[Display] This column displays tax code applied.
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.



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.



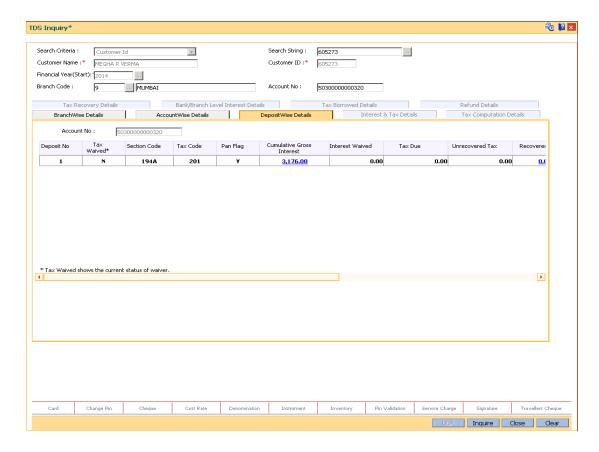
Column Name	Description
Tax Waived	[Display] This column displays whether the tax has been waived or not.
Section Code	[Display] This field displays the section code to which the tax belong to.
Tax Code	[Display] This column displays tax code applied.
PAN Flag	[Display] This field displays Y if it pertains 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.





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.



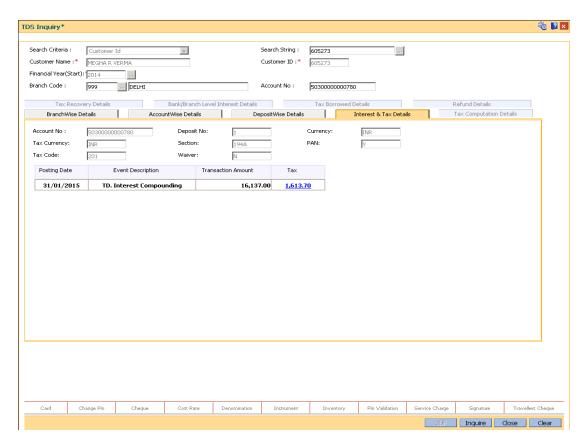
Column Name	Description
PAN Flag	[Display] This field displays Y if it pertains to PAN period and N if not.
Cumulative Gross Interest	[Display] This field displays the Cumulative Gross Interest value.
Interest Waived	[Display] This field displays the Interest amount waived.
Tax Due	[Display] This field 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.





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.

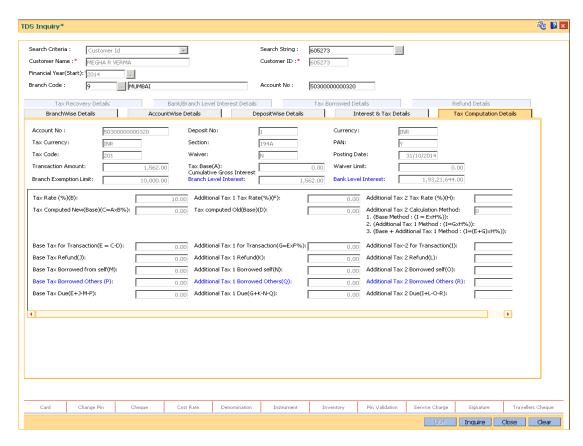


Field Name	Description
Tax Code	[Display] This column displays the tax code applicable to the TD account.
Waiver	[Display] This field displays if the tax is waived or not
Column Name	Description
Posting Date	[Display] This column displays the process date. The process date signifies the date from which 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.





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 detais 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.

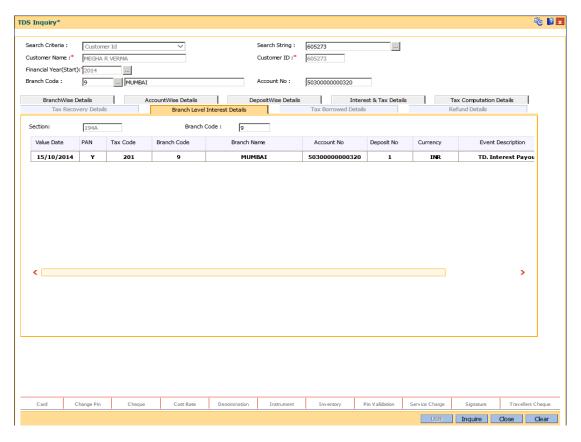


Column Name	Description
Base Tax Borrowed From Self (M)	[Display] This column displays the base tax borrowed from self value.
Additional Tax 1 Borrowed Self (N)	[Display] This column displays the additional tax 1 borrowed self value.
Additional Tax 2 Borrowed Self (O)	[Display] This column displays the 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.





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]
Value Date	
Value Date	[Display] This column displays the date on which interest recalculation
	[Display] This column displays the date on which interest recalculation took place.

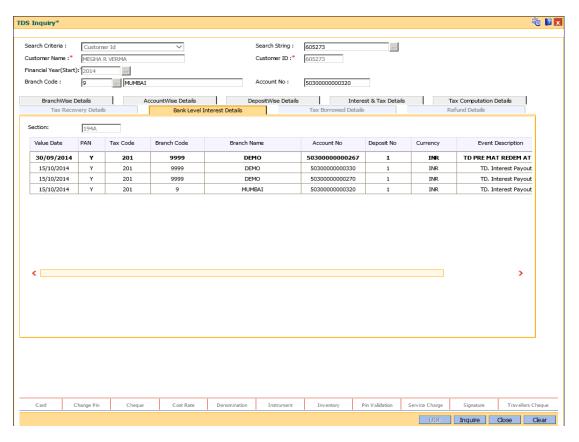


Column Name	Description
Tax Code	[Display] This column displays the TDS 1 code.
Branch Code	[Display] This column displays the TDS 2 code.
Branch Name	[Display] This column displays the Principal balance of TD.
Account No.	[Display] This column displays the interest rate for TD.
Deposit No	[Display] 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.





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.

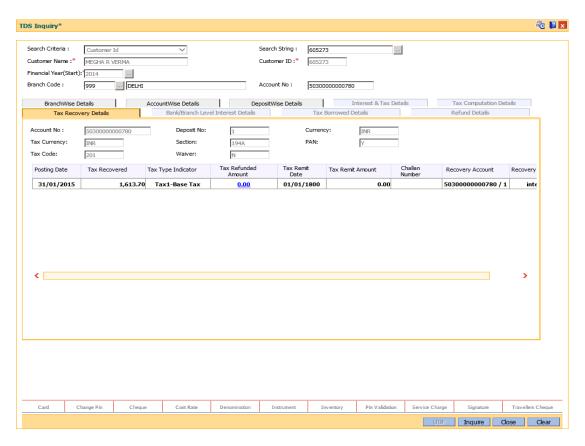


Column Name	Description
Branch Code	[Display] This column displays the TDS 2 code.
Branch Name	[Display] This column displays the Principal balance of TD.
Account No.	[Display] This column displays the interest rate for TD.
Deposit No	[Display] This field displays the deposit number for which the TDS 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.





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 detais 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.

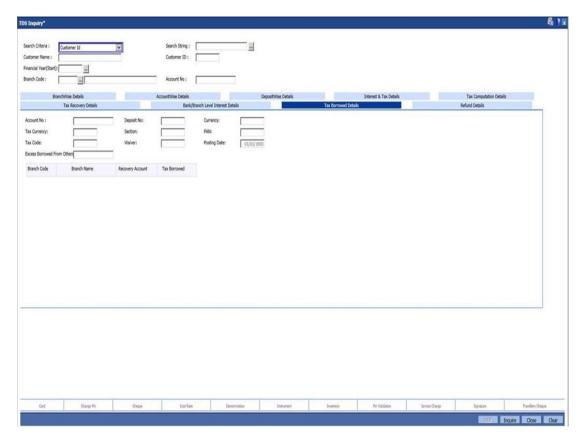


Field Name	Description
Tax Code	[Display] This field displays the applicable tax code.
Waiver	[Display] This field displays if the tax is waived off for this account or not.
Column Name	Description
Posting Date	[Display] This field displays the posting date of TDS transaction.
Tax Recovered	[Display] 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: Interest Paid Compounded Interest Principal
	- i illioipul

Tax Borrowed Details

This tab is used to view the tax borrowed details of the customer.





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 detais 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.

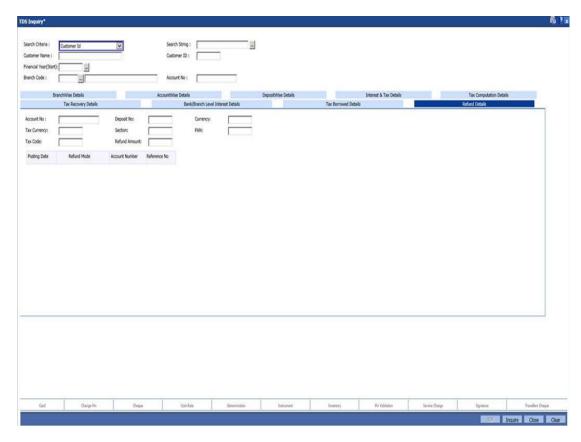


Field Name	Description
Tax Code	[Display] This field displays the applicable tax code.
Waiver	[Display] This field displays if the tax is waived off for this account or not.
Posting Date	[Display] This field displays the posting date of TDS transaction.
Excess Borrowed from Other	[Display] This field displays the excess tax that has been borrowed from other accounts.
Column Name	Description
Column Name Branch Code	Description [Display] This field displays the branch code where the customer maintains the TD account.
	[Display] This field displays the branch code where the customer maintains
Branch Code	[Display] This field displays the branch code where the customer maintains the TD account. [Display]

Refund Details

This tab is used to view the tax refund details of the customer.





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:CASACash
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

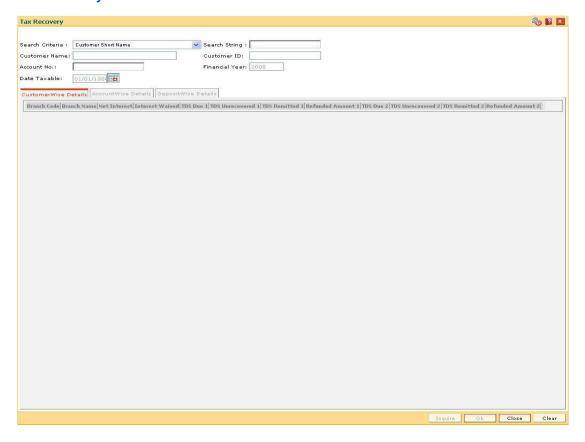
Modes Available

Not Applicable

To perform tax recovery

- Type the fast path TDS12 and click Go or navigate through the menus to Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > Tax Recovery.
- The system displays the Tax Recovery screen.

Tax Recovery



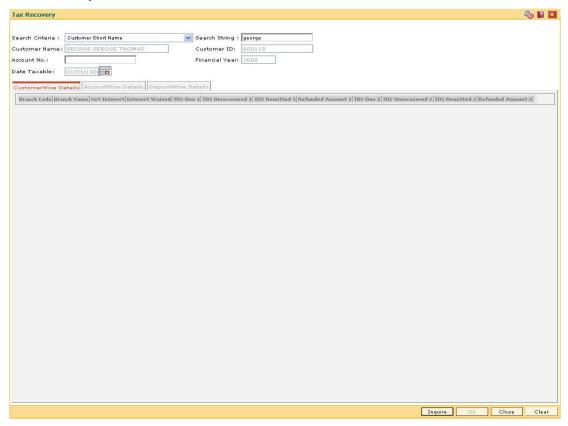


Field Name	Description
Search Criteria	[Mandatory, Drop-Down]
	Select the search criteria to search for the customer from the drop- down list.
	The options are:
	Customer Short Name
	 Customer Ic - Customer Identification criteria (IC) arrived at by the bank during customer addition.
	 Customer Id - Unique identification given by the bank
Search String	[Mandatory, Alphanumeric, 20]
	Type the search string to search for a customer, corresponding to the search criteria selected in the Search Criteria field.
	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.
	For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
Customer	[Display]
Name	This field displays the customer name depending on the search string.
Customer ID	[Display]
	This field displays the unique customer number generated by FLEXCUBE Retail as a combination of customer IC and customer type.
Account No.	[Mandatory, Numeric, 14]
	Type the TD account number.
	If a customer has only a single TD account at the bank, then that TD account number will be displayed here.
	The field will be blank in case where a customer has multiple TD accounts in the bank, across branches.
Financial Year	[Display]
	This field displays the financial year for the TDS inquiry.
	By default the system displays the posting date year.
Date Taxable	[Display]
	This field displays the date from which the interest earned on the deposit falls in the taxable amount slab.



- 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

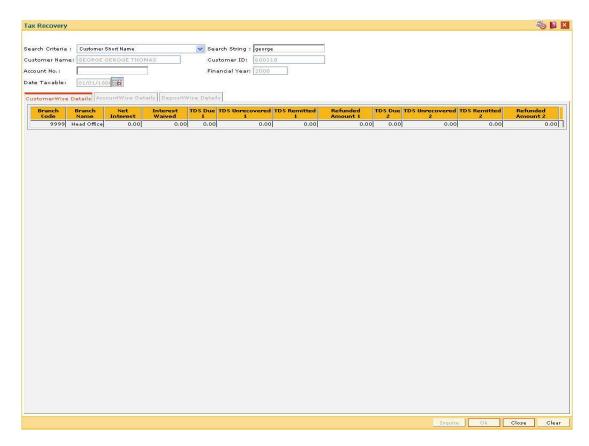


- Click the **Inquire** button.
- 6. The system displays the **CustomerWise Details** tab.

CustomerWise Details

The CustomerWise Details tab displays the details of the tax deducted, remitted, unrecovered, etc. for the branch.





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.



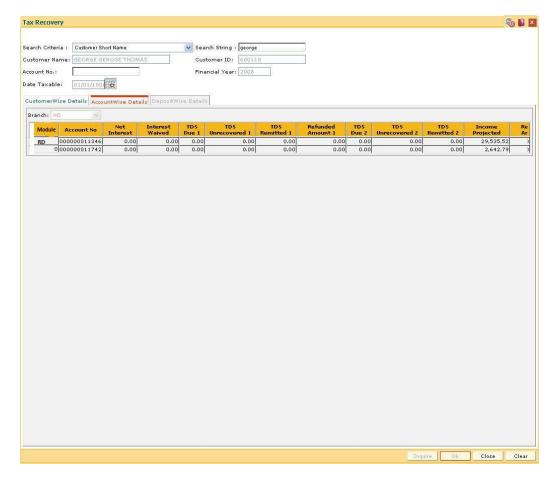
Column Name	Description
TDS Unrecovered 1	[Display] This column displays the TDS amount due on the interest earnings, but not deducted during the financial year.
TDS Remitted 1	[Display] This column displays the TDS amount paid to the agency that collects the tax.
Refunded Amount 1	[Display] This column 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.





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
Column Name Module	Description [Display]
	·
	[Display] This column displays the module to which the account number



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.

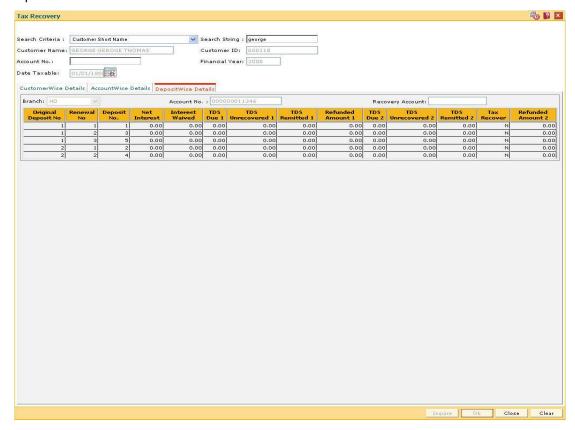


Column Name	Description
Refunded Amount 2	[Display] This column displays the refunded amount 2.
	It is the tax amount which is refunded in Tax Refund (Fast Path: TDS14) option.

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.



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	[Display]
No No	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	[Display]
1	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 ${\bf Y}$ value, else it displays ${\bf N}$ value.
Refunded Amount	[Display]
2	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

- 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



Field Name	Description
Account Number	[Mandatory, Numeric, 14]
	Type the TD/RD account number.

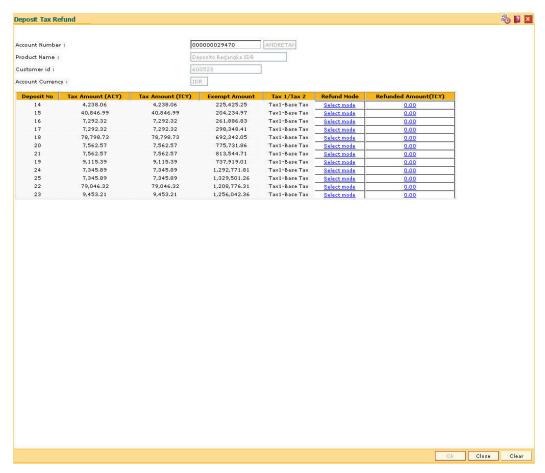


Field Name	Description
Product Name	[Display] This field displays the name of the product.
Customer id	[Display] This field displays the ID of the customer based on the account number entered in the corresponding field.
Account Currency	[Display] This field displays the type of account currency.
Column 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:CASACashGL
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.



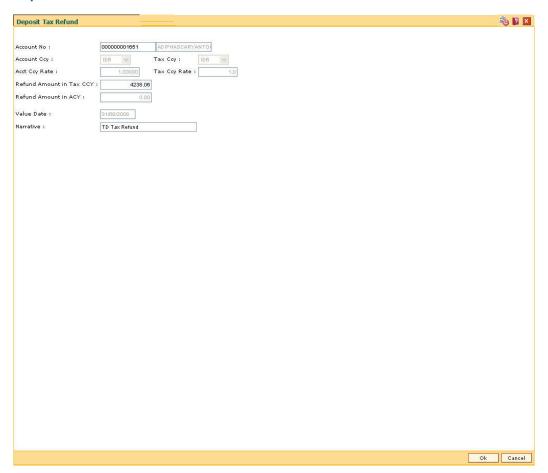
Deposit Tax Refund



- 4. Select the Refund mode from the drop-down list.
- 5. Double-click on the Refund Amount(TCY) column.
- 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

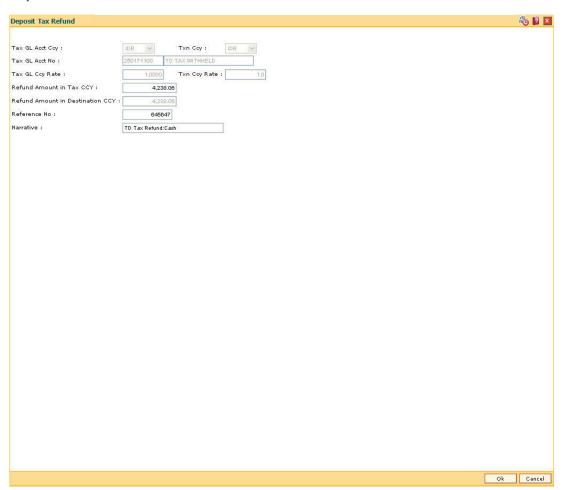


Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the CASA account number to which the amount is to be refunded.
Account Ccy	[Display] This field displays the currency of the account.
Тах Ссу	[Display] This field displays the currency of the tax.
Acct Ccy Rate	[Display] This field displays 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

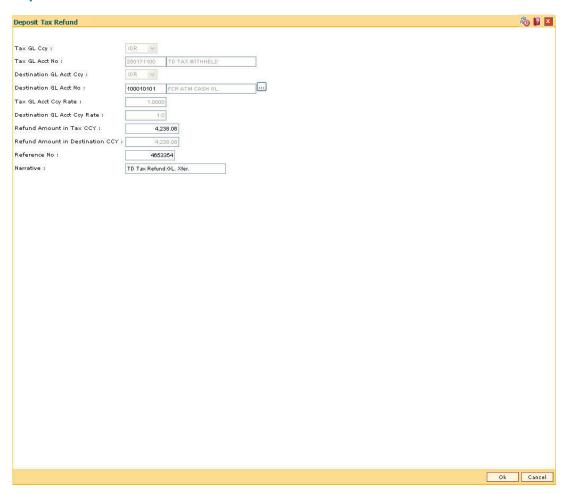




Field Name	Description
Tax GL Acct Ccy	[Display] This field displays the currency of the tax GL account.
Txn Ccy	[Display] This field displays the transaction currency.
Tax GL Acct No	[Display] This field displays the account number of the tax GL account.
Tax GL Ccy Rate	[Display] This field displays 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



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

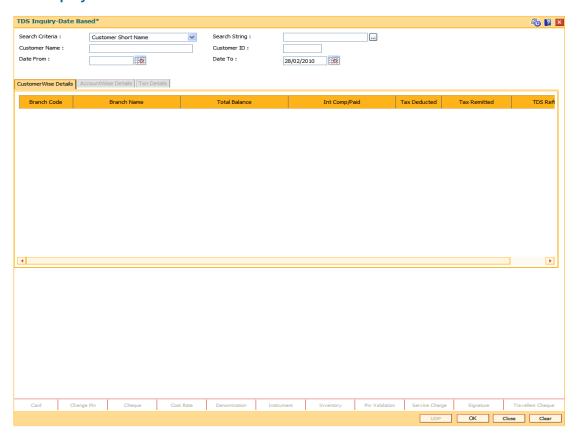
Modes Available

Not Applicable

To perform TDS inquiry

- 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



Field Description

Field Name Description

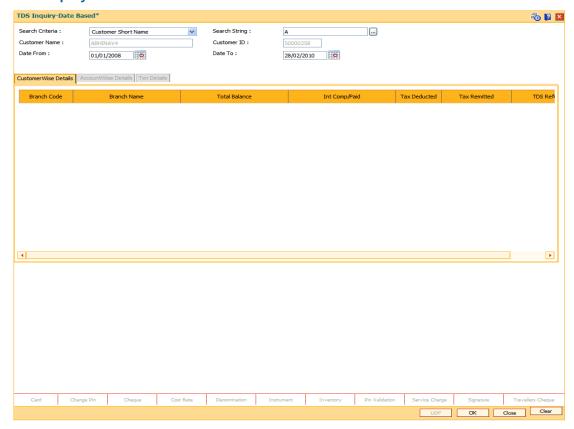


Field Name	Description
Search Criteria	[Mandatory, Drop-Down]
	Select the search criteria to search for the customer from the drop-down list.
	The options are:
	 Customer Short Name: Short name of the customer.
	 Customer IC: Customer Identification criteria (IC) arrived at by the bank during customer addition.
	 Customer ID: Unique identification given by the bank.
Search String	[Mandatory, Alphanumeric, 20, Pick List]
	Type a search string according to the selected search criteria.
	If the search criterion is specified as customer's short name or IC then the beginning letter of the short name or IC can be entered. The pick list will pop up. Choose the beneficiary from the existing customer list.
	For example, The customer's name is John S Winter. In this case you can specify the short name as Joh.
Customer Name	[Display]
	This field displays the name of the customer who holds the TD account.
Customer ID	[Display]
	This field displays the unique customer number generated by Oracle FLEXCUBE as a combination of Customer IC and customer type.
Date From	[Optional, Pick List]
	Type the from date or select from the pick list.
Date To	[Optional, Pick List] Type the to date or select from the pick list.

- 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

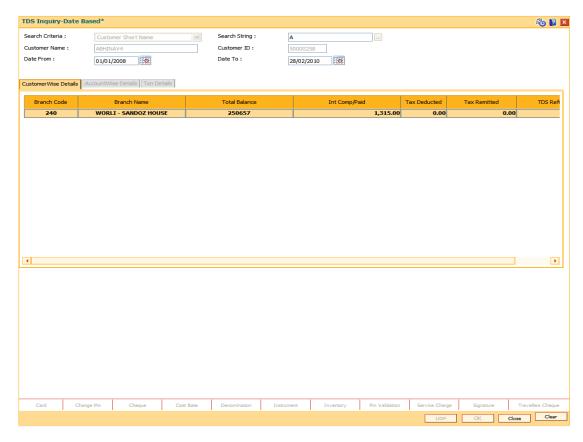


6. Click the **OK** button. The system displays the **Customer Wise Details** tab.

CustomerWise Details

This tab displays the details of the tax deducted, remitted, refunded, etc..





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.

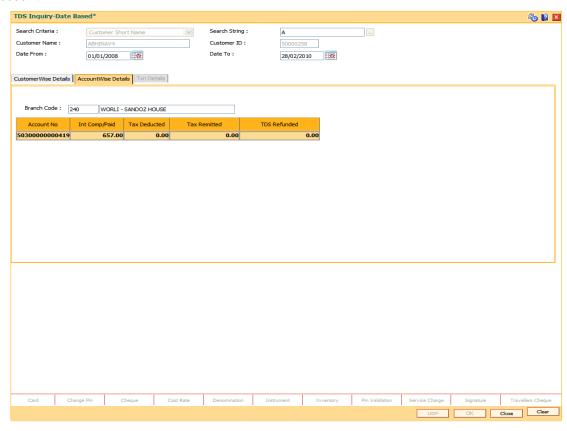


Field Name	Description
TDS Refunded	[Display]
	This field displays the amount of Tax which has been refunded.

7. Double-click the appropriate column link in the **CustomerWise Details** tab, to view the **AccountWise details** tab.

AccountWise Details

This tab displays the details of the tax deducted, remitted, unrecovered, interest waived, etc. in the account.



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.

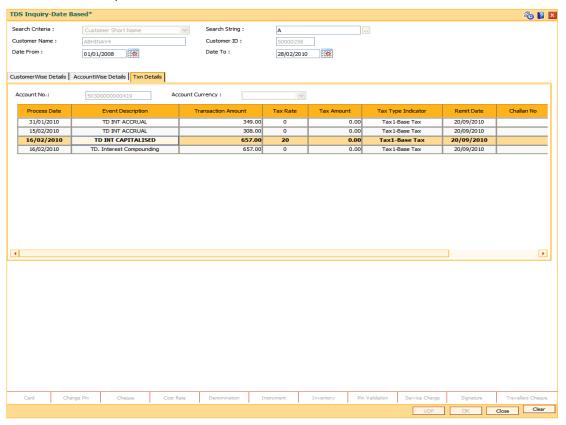


Column Name	Description
Int Comp/Paid	[Display] This field displays the interest computed or paid.
Tax Deducted	[Display] This field displays the tax deducted.
Tax Remitted	[Display] This field displays the tax amount paid to the agency that collects the tax.
TDS Refunded	[Display] This field displays the amount of Tax which has been refunded.

8. 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.





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.

