

Oracle Banking Digital Experience

**Retail Recurring Deposits User Manual
Release 19.2.0.0.0**

Part No. F25153-01

December 2019

ORACLE®

Retail Recurring Deposits User Manual
December 2019

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

1.4 Structure

This manual is organized into the following categories:

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

Introduction provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 19.2.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.3.0.0.0
1	New Recurring Deposit	✓	×
2	Add/ View Nominee Details	✓	×
3	View Interest Link	✓	×
4	Redemption	✓	×
5	Recurring Deposit Details	✓	×
6	View Statement – Request Statement	×	×
7	View Statement – E statement	×	×
8	View Statement – Pre Generated	×	×
9	Edit Maturity Details	✓	×
10	Maturity Amount Pay To (Internal / Domestic Bank Account / International Account) – on New Recurring Deposit, Redemption & Edit maturity details page.	×	×
11	Maturity Amount Pay To Own Account – on New Recurring Deposit, Redemption and Edit Maturity Details Page	✓	×

12	Request Statement – Physical statement	×	×
13	Calculate installments for RD	NH	×
14	Calculate Maturity	✓	×

[Home](#)

3. Recurring Deposits

A Recurring Deposit is a special kind of Deposit offered by banks. It is an investment plan in which investments are made in small installments at fixed intervals systematically. Customers of the Bank makes regular deposits and are entitled to earn fixed returns on their investment.

It is a deposit held at a bank for a fixed term, generally ranging from a month to a few years – term range depends on the product type) If compared to regular savings accounts, the interest earned on recurring deposit is higher.

Customers opt to invest in recurring deposits as they are a safe and secure mode of investment and yield higher returns than regular checking or savings accounts.

Pre-requisites

- Recurring Deposit products are maintained in the Core Banking Application
- Recurring Deposit products are enabled for specific User type
- Transaction access is provided to retail customers.
- Recurring Deposit accounts are maintained in the Core system under a party ID mapped to the customer.

Features Supported In the Application

The retail module of the application supports the following features:

- Apply for a New Recurring Deposit
- View Recurring Deposit Details
- Edit Maturity Instruction
- Redeem Recurring Deposit
- View Recurring Deposit Statement
- Request Statement
- Calculate installments for Recurring Deposit

3.1 Recurring Deposit Widget

The Recurring Deposit widget showcases a summary of the accounts held by the customer. It provides the facility for users to access all the important features and information related to the account immediately after logging in.

How to reach here:

Dashboard > My Accounts Widget > Recurring Deposits

Dashboard Overview

ATM/Branch
English

futura bank
Welcome, Gloria Rodrigues

My Net Worth

on 29 Nov 2019

I Have
I Owe

I Have
£7,085,660,524.00

- Current & Savings
£7,085,535,768.00
- Term Deposit
£62,378.00
- Recurring Deposit
£62,378.00

Recent Activity

Savings

11 Apr 2017	Self Transfer	£445.00 Cr
11 Apr 2017	Internal Transfer for invest...	£2,000.00 Cr

[View More](#)

My Spends

Last 30 days

[View All](#)

Recurring Deposits

2 Accounts

Active	
Gloria Rodrigues xxxxxxxxxxxx0047 Active @ 9% Maturing 15 Sep 2017	£50,000.00
Gloria Rodrigues xxxxxxxxxxxx0048 Active @ 8% Maturing 15 Sep 2017	£12,378.00

[New Recurring Deposit](#)

My Bills

2 bills to pay

City Water Supply waterh2 £800.00 Due On 30 Nov 2019	Pay 1 days left
City Water Supply homewater2 £1,200.00 Due On 30 Nov 2019	Pay 1 days left

[Quick Recharge](#) | [Quick Bill Pay](#) | [View All Bills](#)

Upcoming Payments

Self Citi Acc ExtSystem_self_Sl 11 Jun 2017	£500.00
--	---------

[View All](#) | [Set Repeat Transfers](#)

Funds Transfer History

Own Account xxxxxxxxxxxx0014 11 Apr 2017	£123.00 Failed
---	--

[View All](#)

Payments

Transfer Money

Pay Bills

Favorites

Manage Payees & Billers

Request Money

View Repeat Transfers

Service Request

Open (2)	Recently Closed (0)
28 Nov 2019 Change Debit Card	Reference Number 752
28 Nov 2019 New Debit Card Request	Reference Number 753

[Raise New Request](#) | [Track Request](#)

Notifications

No New Notifications
Check this section for new notifications

[View All](#)

My Advisors

 Tim Phillip Relationship Manager 91 0223409878 timtest001@test.com	 Sarah Evans Service Manager 91 0223409878 sarahtest001@test.com
--	---

DEAL OF THE DAY
Get 50% off on your purchases.
Terms & Conditions apply.

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FuturaMax

With FuturaMax, you can manage your money at one place

[Link Account](#)

Wallet

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[Register Now](#)

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Recurring Deposits

This section lists down all the active and closed recurring deposits that the customer holds with the bank.

- **Active Accounts:** Each account displays the basic details such as the name of the primary account holder, account number in the masked format and account nickname. Further options to view deposit details or statement and to do redemption are provided on selection of any deposit account. The customer can view further details by clicking **more option available on** each account.
- **Closed Accounts:** This displays the number of accounts of the customer that are in closed status. The customer can view further details by clicking more option available on each account.
- **More options:** It provides the facility for users to access all the important features like:
 - Deposit Details
 - View Statement (Only for Active Accounts)
 - Request Statement
 - Redemption

New Recurring Deposit:

The customer can click on the **New Recurring Deposit** link provided in this widget to book new recurring deposit.

[Home](#)

4. New Recurring Deposit

New Recurring Deposit page enables the customer to book a new recurring deposit account. The multiple Recurring Deposit products are maintained at bank level. . The customer can select any product offer in order to apply for a recurring deposit of choice.

While applying for a recurring deposit, the customer is required to identify the installment amount for which the deposit is to be opened, the tenure i.e. the term of the deposit and the holding pattern i.e. single or joint. Additionally, the customer is also required to select the current or savings account from which funds are to be debited in order to fund the deposit.

In case of joint accounts, Recurring Deposit is booked by default on joint name if single holding pattern is not selected by the customer. It also allows customer to select the holding pattern to singly for creating a new RD so that he/she can liquidate my Recurring Deposit's online conveniently.

In case of single RD account, customer can also add a nominee in the recurring deposit who will be entitled to receive the money upon death of the account holder.

Note: It is mandatory to update the PAN number (valid for India specific region) :

>> If the customer creates a new recurring deposit installment of value more than or equal to Rs. 50,000.

>> If at any given point of time while creating a new recurring deposit the cumulative deposits (Fixed plus recurring) for a customer in that financial year is more than Rs. 5,00,000.

How to reach here:

Dashboard > Toggle menu > Accounts > Recurring Deposits > New Recurring Deposit
OR

Dashboard > My Accounts Widget > Recurring Deposit > Recurring Deposit Widget > New Recurring Deposit

To open a new recurring deposit:

1. If user do not know his recurring deposit Installments, then click Calculate **My Installments**. The **Recurring Deposit Installment Calculator** screen appear. Calculate the monthly installment for the recurring deposit, and then click on the Proceed **to Recurring Deposit Booking** link.
The **Recurring Deposit Booking** screen appears.

Note: This option is applicable if the user accessing the menu from Toggle menu.

OR

If user already know his recurring deposit Installments, then click I **Know my Installments** to book a new recurring deposit.

The **Recurring Deposit Booking** screen appears.

New Recurring Deposit

ATM/Branch

futura bank Welcome, Gloria Rodrigues
Last login 29 Nov 12:16 PM

New Recurring Deposit

Deposit Details

Source Account
xxxxxxxxxxx0035

Balance : €9,990,763.80

Select Product
Flexisaver RD Maximum

View Interest Rates

Deposit Amount
EUR €1,000.00

Amount should be between €1,000.00 and €95,000,000.00

Deposit Tenure
 Tenure Date

Years	Months	Days
5	6	0

Minimum allowed is 0 Year(s), 1 Month(s), 0 Day(s) and Maximum allowed is 7 Year(s), 0 Month(s), 0 Day(s)

Maturity Amount
€1,057.04

Interest Rate
14.00%

Reset

Maturity Details

Maturity Instruction
Close on Maturity

Pay To
Own Account

Principal & Interest Credit Account Number
xxxxxxxxxxx0014

Gloria Rodrigues
State Bank of India, Borivali
405/B1
Borivali East
Mumbai
IN

Note

PAN is mandatory for creation of deposit which is above a set threshold amount. Please use the link below to update it.

[Update PAN Number](#)

Nomination Details

Add Nominee
 No Yes

Nomination Type
 Add New Replicate Existing Nominee

Nominee Name
 John Smith

Nominee Date of Birth
 27 Feb 2005

Relationship
 BROTHER

Address
 12, Park Avenue, St Marys Road

Country
 India

State
 Maharashtra

City
 Mumbai

Zip
 78903484

Enter Guardian details since nominee is a minor below 18 years:
 Name
 Mr Vishal

Address
 12, Park Avenue, St Marys Road

Country
 India

State
 Maharashtra

City
 Mumbai

Zip
 78903484

[Back to Dashboard](#)

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New Recurring Deposit - Replicate Existing Nominee

Select Nominee ✕

	Nominee Name	Account Type	Account Number
<input checked="" type="radio"/>	Ms Meenal	Current and Savings	xxxxxxxxxxx0014
<input type="radio"/>	Mr Meekesh	Term Deposit	xxxxxxxxxxx0047
<input type="radio"/>	Ms Meena	Recurring Deposit	xxxxxxxxxxx0048

Page 1 of 1 (1-3 of 3 items) ⏪ < 1 > ⏩

Field Description

Field Name	Description
Deposit Details	
Source Account	<p>The current or savings account to be debited with the recurring deposit installment amount.</p> <p>All the active current and savings accounts of the customer are displayed.</p> <p>For more information on Account Nickname, refer Account Nickname section.</p>
Balance	The balance in the account with the account currency.
Select Product	Lists all the recurring deposit products available for application creation.
View Interest Rates	Click on the <u>View Interest Rates</u> link to view the interest rate applicable on the deposit account based on the deposit product. Will come after select product option.
Deposit Amount	The customer is required to define the currency and amount in which the deposit is to be opened.
Currency	<p>Currency of the deposit.</p> <hr/> <p>Note: If the deposit product supports only a single currency, this field is a display field or else it allows user to select the currency from the list.</p> <hr/>
Amount	The amount for which the deposit is to be opened.
Amount Range	The minimum and maximum amounts for which a deposit can be opened are displayed below the amount field once the customer selects a particular deposit product in the Select Product field.
Deposit Tenure	<p>The tenure of the deposit in terms of a period i.e. years/ months after which the deposit should mature.</p> <hr/> <p>Note: The minimum and maximum tenure allowed for which a deposit can be opened.</p> <hr/>
Years	The deposit tenure in years.
Months	The deposit tenure in months.
Deposit Period Range	The minimum and maximum period within which the deposit account can be opened is displayed below the deposit tenure field once the customer selects a deposit product in the Select Product field.

Field Name	Description
Calculate Maturity	Click on the Calculate Maturity link in order to be displayed the maturity amount and interest rate applicable on the deposit account based on the information defined.
Maturity Amount	The system will calculate and display the estimated maturity amount based on the parameters defined by the customer
Interest Rate	The interest rate applicable on the deposit account based on the deposit product.
Click on below option if you wish to modify it to single	<p>Allow to change mode of holding to single. The option is:</p> <ul style="list-style-type: none"> • Single <hr/> <p>Note: 1) This field is displayed only to first holder in case of jointly held CASA account is selected as a source account. 2) If checkbox is not selected, Recurring Deposit will be booked by default on joint name in the same pattern as source CASA account.</p> <hr/>

Maturity Details

Maturity Instructions	<p>Maturity instructions set by the customer for the deposit account. The option is:</p> <ul style="list-style-type: none"> • Close on maturity (No Rollover)
Pay to	<p>The account transfer mode through which the amount to be paid out is transferred at the time of maturity. The options are:</p> <ul style="list-style-type: none"> • Own Account • Internal Bank Account • Domestic Bank Account • International Bank Account

Following fields is displayed if the customer selects **Own Account** option in the **Pay To** field

Principal & Interest Credit Account Number	<p>An Account to which the funds are to be transferred at maturity. All the customer's current and savings accounts held with the bank will be listed down and available for selection.</p>
Beneficiary Name	Displays the name of the holder of the account selected in Principal & Interest Credit Account Number .

Field Name	Description
<p>Following fields is displayed if the customer selects Internal Account option in the Pay To field.</p>	
Principal & Interest Credit Account Number	Customer has to specify the Account number to which the funds are to be transferred at maturity.
Confirm Principal & Interest Credit Account Number	User has to confirm an Account number to which the funds are to be transferred at maturity.
<p>This section is displayed if the customer selects Domestic Bank Account option in Pay To field</p>	
Principal & Interest Credit Account Number	Customer has to specify the Account number to which the funds are to be transferred at maturity.
Confirm Principal & Interest Credit Account Number	User has to confirm an Account number to which the funds are to be transferred at maturity.
Account Name	Name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.
Bank Code	The bank code for transferring the maturity proceeds.
Look Up Bank Code	Search option to look for bank code of the destination account.
<p>Bank Code Look up</p> <p>The following fields are displayed on a pop up window if the Lookup Bank Code link is selected.</p>	
IFSC Code	The facility to lookup bank details based on the IFSC Code.
Bank Name	The facility to lookup the bank details based on bank name.
State	The facility to lookup bank details by combining search through IFSC Code and Bank Name along with the state in which the payee's account is held.
City	The facility to lookup bank details by combining search through IFSC Code and Bank Name along the city in which the payee's account is held.
<p>IFSC Code Lookup - Search Result</p> <p>The following details are displayed per record as search results arrived at based on the information defined in the search fields.</p>	

Field Name	Description
Bank Name	Name of the bank.
Branch	Bank branch name.
Address	The complete address of the bank.
IFSC Code	The IFSC/ Bank code value. This value will be displayed as a link which will be selectable. On selecting the link, the IFSC code and bank details are populated on the Add Payee – Domestic Account screen.
Bank Details	The details of the bank that include the IFSC Code as well as the name and address of the bank and branch in which the payees account is held.

Nomination Details

This option is available only for **Single** holding CASA source account.

Add Nominee Option to decide registration of nomination for a recurring deposit.

The options are:

- Yes
- No

Nomination Details

This section is enabled if the customer selects **Yes** option in **Add Nominee** field.

Nomination Type The nominee details for recurring deposit.

The options are:

- Add New: Add new nominee details
- Replicate Existing Nominee: replicate nominee details from existing accounts

Below fields are displayed, if customer selects **Add new** option in **Nomination Details** field.

Nominee Name Enter the name of the nominee.

Nominee Date Of Birth Enter the date of birth of nominee.

Note: If nominee is minor, it is mandatory for customer to fill guardian details.

Relationship Select the relationship of the nominee with the applicant.


Address Specify nominees address details.

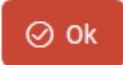
Country Select the country where nominee resides.

Field Name	Description
State	The name of the state where nominee resides.
City	Enter the name of the city where nominee resides.
Zip	Enter the zip code of nominee's residence.
Enter Guardian details since nominee is a minor below 18 years:	
Below fields are displayed if nominee is minor or below 18 year age.	
Name	Enter the name of the guardian of the nominee.
Address	Enter the guardians address details.
Country	Select the name of the country where guardian resides.
State	Specify the name of the state where guardian resides.
City	Enter the name of the city where guardian resides.
Zip	Specify the zip code of guardian's residence.
Replicate Existing Nominee	Option to duplicate the nominee details of existing recurring deposit.
Below fields are displayed, if customer selects Replicate Existing Nominee option in Nomination Details field.	
Nominee Name	The name of the nominee who is already maintained in application for the associated customer accounts.
Account Type	The type of account whose nominee details are to be replicated.
Account Number	The associated customer account in masked format whose nominee details are to be replicated.
Update PAN Number	By Clicking on this link, system will redirect the user to Manage Profile screen to update his/her PAN number.

2. From the **Source Account** list, select appropriate account to be debited with the recurring deposit installment amount.
Displays the account balance details.
3. From the **Select Product** list, select an appropriate recurring deposit product available in application.
4. To view the rate of interest applicable as per tenure on the recurring deposit, click the **View Interest Rates** link.

View Interest Rates

View Interest Rates 	
Tenure	Rate of interest (% Per Annum)
0 Day to 1 Month	0%
1 Month & Above	12%



Field Description

Field Name	Description
Tenure	The tenure of the recurring deposit.
Rate of Interest	The balance in the account with the account currency.

5. From the **Deposit Amount Currency** list, select an appropriate type of currency.
6. In the **Deposit Amount** field, enter the deposit amount.
7. In the **Deposit Tenure** field, select an appropriate value **Years**, and **Months** field enter an appropriate values.
8. To view the revised details after maturity, click the **Calculate Maturity** link.

Note: Click **Reset** to clear the calculated details.

9. In case of **Joint** holding pattern, select checkbox adjacent to **Single** to modify holding pattern for recurring deposit to single.
10. From the **Pay To** list, select an appropriate mode through which the amount to be paid out is transferred at the time of maturity.
 - a. If you select **Internal Account** option in **Pay To** field;
 - i. In the **Principal & Interest Credit Account Number** list, enter an appropriate account for maturity proceeds.
 - b. If you select **Domestic Bank Account** option in **Pay To** field;
 - i. In the **Principal & Interest Credit Account Number** field, enter an appropriate account for maturity proceeds.
 - ii. In the Account Name field, enter the name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.
 - iii. In the Bank Code field, enter the bank code in which the beneficiary account is held. or select it from the look up.

- iv. Click **Submit** to verify and fetch bank details based on Bank Code (BIC).
- c. If you select **Own Account** option in **Pay To** field;
 - i. From the **Principal & Interest Credit Account Number** list, select an appropriate current and savings account for maturity proceeds.
The beneficiary name and its bank details appears.
- 11. In **Add Nominee** field, click appropriate option.
 - a. If you select **No** option, nominee is not registered for the new deposit account.
 - b. If you select **Yes** option;
 - i. Select **Add New** option to add new nominee details.
 - 1. In **Nominee Name** field, enter name of the nominee.
 - 2. From **Nominee Date Of Birth** field, select date of birth of nominee.
 - 3. From the **Relationship** list, select appropriate relation of nominee with applicant.
 - 4. In the **Address** field, enter the address of nominee.
 - 5. From the **Country** list, select the country where nominee resides.
 - 6. From the **State** list, select the state where nominee resides.
 - 7. In the **City** field, enter the name of the city where nominee resides.
 - 8. In the **Zip** field, enter the zip code of the city where nominee resides.
 - 9. If **Nominee** is a minor or below 18 years of age, enter the **Guardian Details**.
 - i. In **Name** field, enter name of the guardian.
 - ii. In the **Address** field, enter the address of guardian.
 - iii. From the **Country** list, select the country where guardian resides.
 - iv. From the **State** list, select the state where guardian resides.
 - v. In the **City** field, enter the name of the city where guardian resides.
 - vi. In the **Zip** field, enter the zip code of the city where guardian resides.
 - ii. If you select **Replicate Existing Nominee** option; **Select Nominee** popup appears with the list of existing CASA, FD, RD nominees.
 - 1. Select an appropriate nominee whose customer want to replicate.
 - 2. Click **Ok**, which will prefill all the details on nominee page.
OR
Click **Cancel** to close the popup window.
- 12. Click **Create**.
The **Deposit Details, Maturity Details, and Nomination Details** appear.
OR
Click **Back** to navigate back to previous screen.
- 13. The **Review** screen is displayed. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
- 14. The **Verification** screen appears.
The user has to pass the 2factor authentication, before he can proceed.

Note: The 2 factor authentication (OTP/Security question/Soft Token) will be as per the setup done by system administrator.

15. The success message of request submitted along with the transaction reference number appears.
Click **Go To Dashboard** to go to Dashboard screen.
OR
Click **Go To Account Details** to view the deposit details.

[Home](#)

5. Deposit Details

The deposit details page displays details of a specific recurring deposit of the customer. Details such as holding pattern and names of account holders, nomination status, the current status of the deposit, the interest rate applicable and the installment amounts and dates, are displayed.

The customer can also perform the following activities on the specific deposit account from this page:

- Redeem recurring deposit
- Edit Maturity Instructions
- View Statement
- Request Statement

How to reach here:

Dashboard > My Accounts widget > Recurring Deposits > More Information > Deposit Details
 OR
Dashboard > Toggle menu > Accounts > Recurring Deposits > Deposit Details

Deposit Details

The screenshot shows the 'Deposit Details' page for a customer named Gloria Rodrigues. The page is divided into several sections:

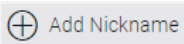
- Account Summary:** Customer Name: Gloria Rodrigues, Account Number: xxxxxxxxxxxx0047, Current Balance: £50,000.00, Product Name: Deposit Positive Fixed ratenew. There is an 'Add Nickname' button.
- Account Details:** Customer ID: ***801, Holding Pattern: Single, Status: Active, Branch: 405/B1 Borivali East Mumbai, IN, Nomination: Not Registered.
- Deposit Details:** Deposit Start Date: 11 May 2017, Deposit Term: 1 Year, 0 Month, Rate of Interest: 7.90%, Value Date: 11 May 2017, Installment Amount: £5,000.00, Total no. of Installments paid: 6, Next installment Date: 11 Nov 2017.
- Maturity Details:** Maturity Amount: £72,000.00, Maturity Date: 11 May 2018, Maturity Instruction: Close on Maturity. There is an 'Edit' button.
- Pay to:** Own Account, Principal & Interest Credit Account Number: xxxxxxxxxxxx1111, Mustufa G, State Bank of India, Borivali 405/B1, Borivali East, Mumbai, IN, 100% of Interest Amount.

At the bottom left, there is a 'Back to Dashboard' link. At the bottom center, there is a copyright notice: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'. At the bottom right, there is a scroll-to-top button.

Field Description

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

Customer Name	The name of the primary account holder is displayed.
----------------------	--

Field Name	Description
Account Number	Recurring deposit account number in masked format along with the account nickname (if defined) is displayed.
Current Balance	The available balance of the deposit account is displayed.
Product Name	Name of the recurring deposit product under which the account is opened.
Add Nick Name	Click  , to add nickname , for more information click here.
Account Details	
Customer ID	The primary account holder's customer ID in masked format.
Holding Pattern	Holding pattern of the recurring deposit. <ul style="list-style-type: none"> • For single owner - Single • For joint ownership - Joint or multiple
Status	The current status of the recurring deposit account.
Branch	Displays the branch complete address at which the recurring deposit account is held.
Nomination	Displays the status of nomination whether registered or not.
Deposit Details	
Deposit Start Date	The date on which the deposit was opened.
Deposit Term	The deposit term which is displayed in terms of years, months as defined by the customer at the time the deposit was opened.
Rate of Interest	The rate of interest applicable on the recurring deposit.
Value Date	The value date of the deposit as maintained by the bank.
Installment Amount	Amount to be paid as an installment.
Total no of Installments Paid	Total number of installments paid till date.
Next Installment Date	Due date of next installment.

Field Name	Description
Penalty (If any)	Any charges or penalty, if applicable, will be displayed.
Maturity Details	
Maturity Amount	The value of the recurring deposit at the time of maturity.
Maturity Date	The date on which the recurring deposit will mature.
Maturity Instruction	<p>Maturity instruction set for the specific recurring deposit at the time of opening the deposit.</p> <p>The option is:</p> <ul style="list-style-type: none"> • Close on Maturity
Pay To	<p>Displays the current and savings account details to which the funds are to be transferred along with the account transfer mode, beneficiary, and its bank details.</p> <p>Account transfer mode options are:</p> <ul style="list-style-type: none"> • Own Account • Internal Bank Account • Domestic Bank Account
Principal & Interest Credit Account Number	The Account number to which the funds are to be transferred at maturity.

You can also preform following actions:

- Add account nickname/ modify/ delete nickname, for more information click here.
- Click **Edit** to modify the maturity instruction, it redirects the customer to **Edit Maturity Instruction** screen.

[Home](#)

6. Edit Maturity Instruction

At any point in time, a customer may want to change the Principal & Interest credit account number set at the time of opening this deposit. The Edit Maturity Instruction feature allows a customer to select the new account where he/she wish to take maturity proceeds.

How to reach here:

Dashboard > My Accounts Widget > Recurring Deposits > More Information > Deposit Details > Edit

OR

Dashboard > My Accounts Widget > Recurring Deposits > More Information > Edit Maturity Instructions

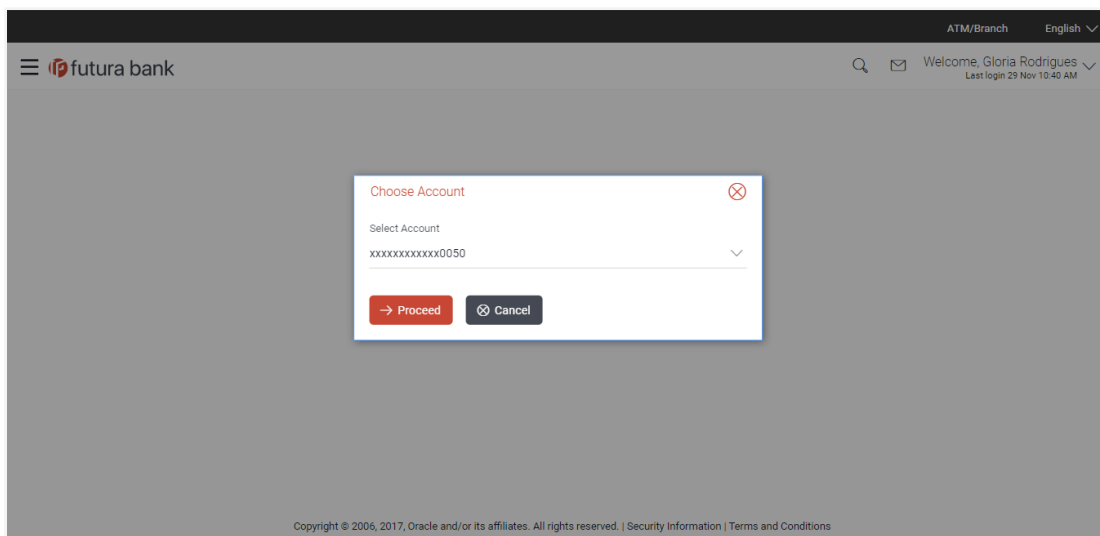
OR

Dashboard > Toggle menu > Accounts > Recurring Deposits > Edit Maturity Instructions

To edit the maturity details:

1. From the **Select Account** list of **Select Account** popup window, select the appropriate account for redemption.

Edit Maturity Details - Select Account

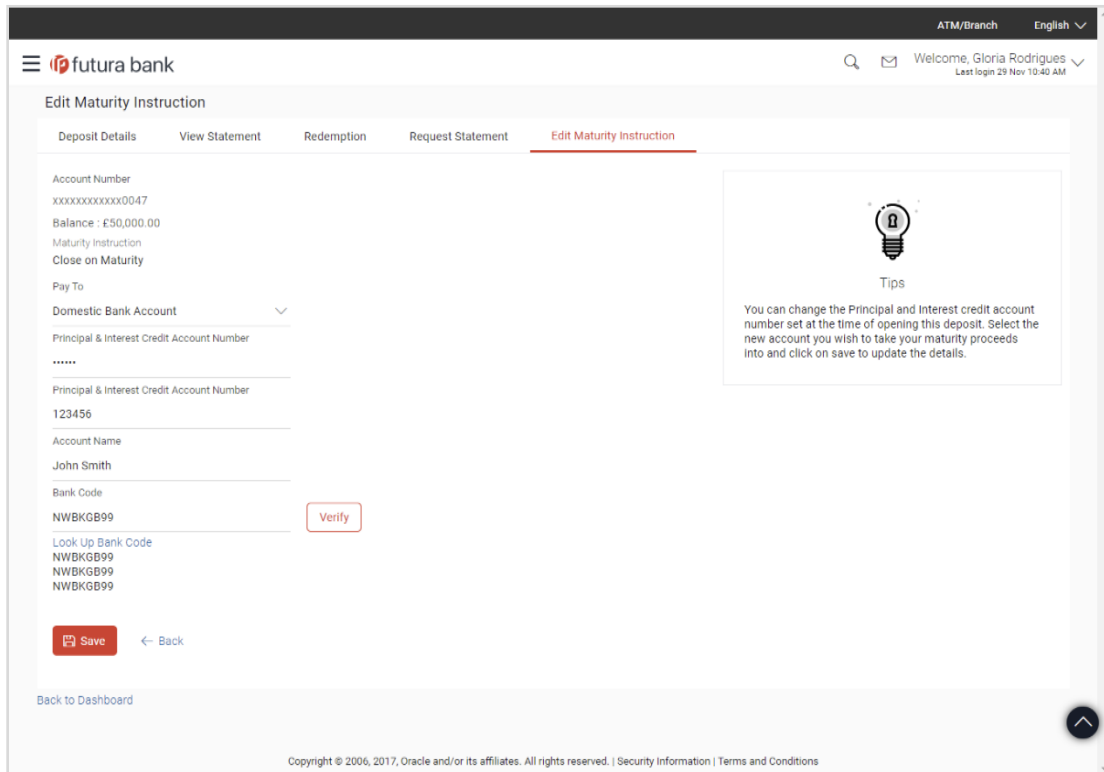


Field Description

Field Name	Description
Select Account	
Select Account	Account number in masked format along with the account nickname (if defined) of the recurring deposit that is being redeemed. For more information on Account Nickname, refer Account Nickname.

2. Click **Proceed** to modify the maturity instruction. The **Edit Maturity Details** screen appears.
OR
Click **Cancel** to cancel the transaction.

Edit Maturity Details



Field Description

Field Name	Description
Account Number	Displays the recurring deposit account number in the masked format which customer selected at the time of view deposit details option along with the nickname (if defined) are displayed. For more information on Account Nickname, click here.
Balance	Displays the current balance of the recurring deposit account.
Maturity Instruction	Displays the maturity instruction set for the recurring deposit at the time of opening the deposit. The option is: <ul style="list-style-type: none"> • Close on Maturity

Field Name	Description
Pay To	<p>The customer is require to select current and savings account of the bank to which the funds are to be transferred.</p> <p>All the customer's current and savings accounts held with the bank will be listed down and available for selection.</p> <p>Account transfer options are:</p> <ul style="list-style-type: none"> • Own accounts • Internal Bank Account • Domestic Bank Account
<p>Following fields is displayed if the customer select Own Account option in the Pay To field</p>	
Principal & Interest Credit Account Number	<p>An Account to which the funds are to be transferred at maturity.</p> <p>All the customer's current and savings accounts held with the bank will be listed down and available for selection.</p>
Beneficiary Name	<p>Displays the name of the holder of the account selected in Principal & Interest Credit Account Number.</p>
<p>Following fields is displayed if the customer select Internal Account option in the Pay To field.</p>	
Principal & Interest Credit Account Number	<p>Customer has to specify the Account number to which the funds are to be transferred at maturity.</p>
Confirm Principal & Interest Credit Account Number	<p>User has to confirm an Account number to which the funds are to be transferred at maturity.</p>
<p>This section is displayed if the customer select Domestic Bank Account option in Pay To field</p>	
Principal & Interest Credit Account Number	<p>Customer has to specify the Account number to which the funds are to be transferred at maturity.</p>
Confirm Principal & Interest Credit Account Number	<p>User has to confirm an Account number to which the funds are to be transferred at maturity.</p>

Field Name	Description
Account Name	Name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.
Bank Code	The bank code for transferring the maturity proceeds.
Look Up Bank Code	Search option to look for bank code of the destination account.
The following fields and values will be displayed once the customer has specified a bank code.	
Bank Name	Name of the beneficiary bank.
Bank Address	Address of the beneficiary bank.
City	City of the beneficiary bank.

3. From the **Pay To** list, select the appropriate beneficiary account. The beneficiary's bank detail along with the beneficiary name appears.
 - a. If you select **Internal Account** option in **Pay To** field;
 - i. In the **Principal & Interest Credit Account Number** list, enter an appropriate account for maturity proceeds.
 - b. If you select **Domestic Bank Account** option in **Pay To** field;
 - i. In the **Principal & Interest Credit Account Number** field, enter an appropriate account for maturity proceeds.
 - ii. In the **Account Name** field, enter the name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.
 - iii. In the **Bank Code** field, enter the bank code in which the beneficiary account is held. or select it from the look up.
 - iv. Click **Submit** to verify and fetch bank details based on Bank Code (BIC).
 - c. If you select **Own Account** option in **Pay To** field;
 - i. From the **Principal & Interest Credit Account Number** list, select an appropriate current and savings account for maturity proceeds. The beneficence name and its bank details appears.
4. Click **Save** to save the changes.
OR
Click **Back** to modify details if any.
5. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Back** to modify details if any.
OR
Click **Cancel** to cancel the transaction.
6. The **Verification** screen appears.
The user has to pass the 2factor authentication, before he can proceed.

Note: The 2 factor authentication (OTP/Security question/Soft Token) will be as per the setup done by system administrator.

7. The success message of request submitted along with the transaction reference number appears.
Click **Go To Dashboard** to go to Dashboard screen.
OR
Click **Go To Account Details** to view the deposit details.

[Home](#)

7. Redemption

In times of financial emergencies, the primary source of funds for most people is their savings and investments. The facility to liquidate funds becomes imperative in such cases. The redeem Recurring Deposit feature enables customers to quickly liquidate their Recurring Deposit in any such situations.

Using this option, the customer can redeem the entire amount of a recurring deposit. On premature closure of your Recurring Deposit, interest will be paid as per the rate of interest applicable for the tenure during which the deposit was kept with subject to penal rates as applicable.

Customers can choose to payout the funds from a deposit through any of the following methods:

- Transfer to own account
- Transfer to internal account
- Transfer to a domestic account

How to reach here:

Dashboard > My Accounts Widget > Recurring Deposits > More Information > Redemption

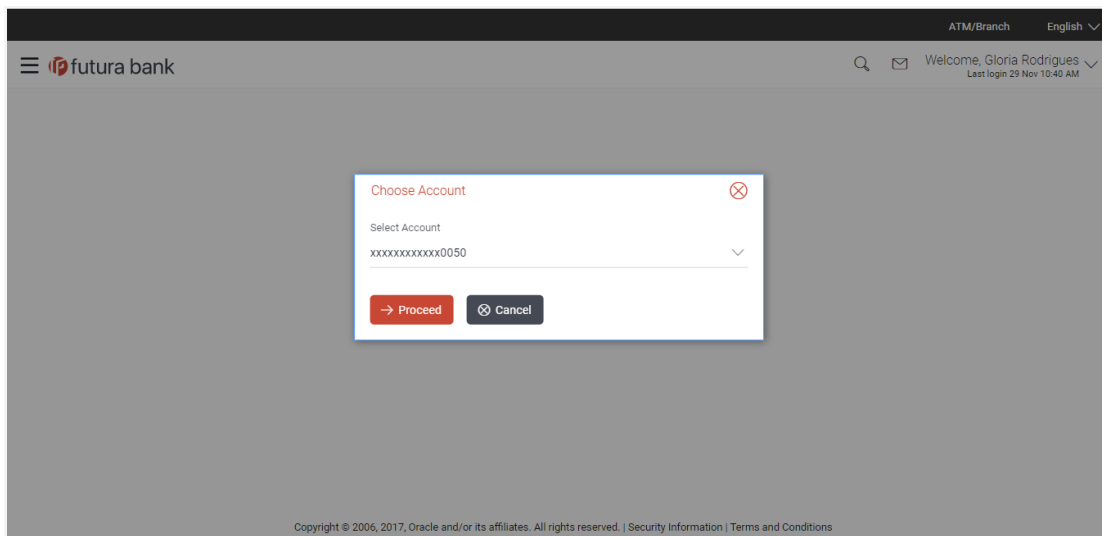
OR

Dashboard > Toggle menu > Accounts > Recurring Deposits > Redemption

To redeem the recurring deposit:

1. From the **Select Account** list of **Select Account** popup window, select the appropriate account for redemption.

Redemption - Select Account



Field Description

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

Select Account

Select Account Account number in masked format along with the account nickname (if defined) of the recurring deposit that is being redeemed.

For more information on Account Nickname, refer Account Nickname.

- Click **Proceed** to redeem the deposit.
The **Redemption** screen appears along with the **Redemption Details** and **Payout Details**.
OR
Click **Cancel** to cancel the transaction.

Redemption Details

The screenshot displays the 'Redemption' screen on the Futura Bank mobile app. The interface includes a top navigation bar with 'ATM/Branch' and 'English' options, and a user greeting 'Welcome, Gloria Rodrigues' with a last login timestamp. The main content area is divided into 'Redemption Details' and 'Payout Details' sections. A 'Note' box on the right provides information about premature closure of the deposit.

Redemption Details

- Account Number: xxxxxxxxxxx0047
- Balance: ₹50,000.00
- Redeemable Amount: ₹0.00
- Redemption Type: Full
- Charges/Penalty: ₹0.00
- Final Redemption Amount: ₹1,003.00

Payout Details

- Pay To: Own Account
- Principal & Interest Credit Account Number: xxxxxxxxxxx0127
- Recipient Address: Gloria Rodrigues, State Bank of India, Borivali, 405/B1, Borivali East, Mumbai, IN

Note

On premature closure of your Recurring Deposit, interest will be paid as per the rate of interest applicable for the tenure during which the deposit was kept with subject to penal rates as applicable. Facility is available only for single holding deposits.

At the bottom, there is a red 'Redeem' button and a blue 'Back' button. A 'Back to Dashboard' link is also present.

Field Description

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

Redemption Details

Account Number	Account number in masked format along with the account nickname (if defined) of the recurring deposit that is being redeemed.
-----------------------	---

For more information on Account Nickname, refer Account Nickname.

Balance	Displays the current balance of the selected recurring deposit account.
----------------	---

Redeemable Amount	The total amount of the deposit that can be redeemed.
--------------------------	---

Redemption Type	The redemption type for the recurring deposit.
------------------------	--

The options is:

- Full

Charges/ Penalty	Displays any charges or penalty, if applicable.
-------------------------	---

Final Redemption Amount	Displays the amount being redeemed.
--------------------------------	-------------------------------------

This amount will include any deductions in terms of charges or penalties added to the amount being redeemed. (i.e. after deducting any penalty charges if applicable).

Payout Details

Pay To	The customer is require to select current and savings account of the bank to which the funds are to be transferred.
---------------	---

All the customer's current and savings accounts held with the bank will be listed down and available for selection.

Account transfer options are:

- Own accounts
- Internal Bank Account
- Domestic Bank Account

Following fields is displayed if the customer select **Own Account** option in the **Pay To** field

Principal & Interest Credit Account Number	An Account to which the funds are to be transferred at maturity.
---	--

All the customer's current and savings accounts held with the bank will be listed down and available for selection.

Beneficiary Name	Displays the name of the holder of the account selected in Principal & Interest Credit Account Number .
-------------------------	--

Following fields is displayed if the customer select **Internal Account** option in the **Pay To** field.

Field Name	Description
Principal & Interest Credit Account Number	Customer has to specify the Account number to which the funds are to be transferred at maturity.
Confirm Principal & Interest Credit Account Number	User has to confirm an Account number to which the funds are to be transferred at maturity.
This section is displayed if the customer select Domestic Bank Account option in Pay To field.	
Principal & Interest Credit Account Number	Customer has to specify the Account number to which the funds are to be transferred at maturity.
Confirm Principal & Interest Credit Account Number	User has to confirm an Account number to which the funds are to be transferred at maturity.
Account Name	Name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.
Bank Code	The bank code for transferring the maturity proceeds.
Look Up Bank Code	Search option to look for bank code of the destination account.
The following fields and values will be displayed once the customer has specified a bank code.	
Bank Name	Name of the beneficiary bank.
Bank Address	Address of the beneficiary bank.
City	City of the beneficiary bank.

3. From the **Pay To** list, select the appropriate beneficiary account. The beneficiary's bank details along with the beneficiary name appear.
 - a. If you select **Internal Account** option in **Pay To** field;
 - i. In the **Principal & Interest Credit Account Number** list, enter an appropriate account for maturity proceeds.
 - b. If you select **Domestic Bank Account** option in **Pay To** field;
 - i. In the **Principal & Interest Credit Account Number** field, enter an appropriate account for maturity proceeds.
 - ii. In the **Account Name** field, enter the name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.

- iii. In the **Bank Code** field, enter the bank code in which the beneficiary account is held. or select it from the look up.
 - iv. Click **Submit** to verify and fetch bank details based on Bank Code (BIC).
 - c. If you select **Own Account** option in **Pay To** field;
 - i. From the **Principal & Interest Credit Account Number** list, select an appropriate current and savings account for maturity proceeds.
The beneficence name and its bank details appears.
4. Click **Redeem** to redeem the recurring deposit.
OR
Click **Back** to navigate to the previous screen.
5. The **Review** screen is displayed. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
6. The **Verification** screen appears.
The user has to pass the 2factor authentication, before he can proceed.

Note: The 2 factor authentication (OTP/Security question/Soft Token) will be as per the setup done by system administrator.

7. The success message of request submitted along with the transaction reference number appears.
Click **Go To Dashboard** to go to Dashboard screen.
OR
Click **Go To Account Details** to view the deposit details.

[Home](#)

8. Request Statement

The statement request feature enables customers to request the bank for a physical copy of a recurring deposit account statement for a specific period. This physical copy will be mailed to the user's address registered with the bank.

How to reach here:

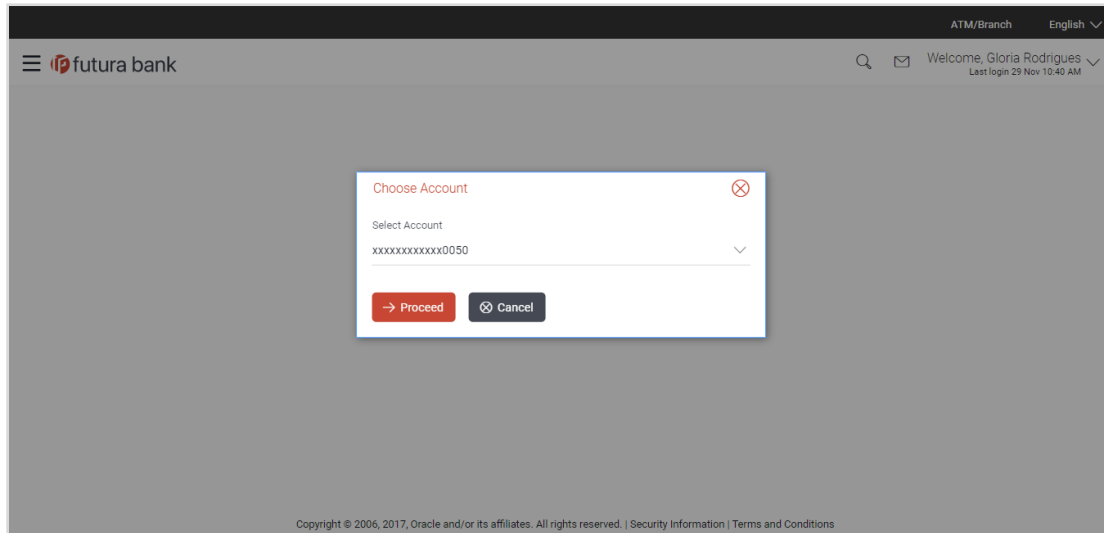
Dashboard > My Accounts > Recurring Deposits > More Information > Request Statement
OR

Dashboard > Toggle menu > Accounts > Recurring Deposits > Request Statement

To request for a physical statement:

1. From the **Select Account** list of **Select Account** popup window, select the appropriate recurring deposit account for which you want to view the statement.
This step is required only if this screen has been navigated to from the Toggle Menu.

Request Statement - Select Account



Field Description

Field Name	Description
Select Account	
Select Account	Account number for which statement has to be requested in masked format along with the account nickname, if defined. For more information on Account Nickname, refer Account Nickname.

2. Click **Proceed** to request the deposit.
The **Request Statement** screen appears.
OR
Click **Cancel** to cancel the transaction.

Request Statement

Field Description

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

Request Statement

Account Number Displays account number for which statement has to be requested in masked format along with the account nickname, if defined.

For more information on Account Nickname, refer Account Nickname.

Balance The balance in the account in the account currency.

From Date The customer is required to specify the start date from which the account statement is required.

To Date The customer is required to specify the date until when the statement is required.

3. From the **From Date** list, select the start date of the of the deposit account statement.
4. From the **To Date** list, select the end date of the deposit account statement.
5. Click **Submit**.
OR
Click **Back** to navigate back to previous screen.
6. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Back** to make changes if any. The user is directed to **Request Statement** screen with values in editable form.
OR
Click **Cancel** to cancel the transaction.
7. The success message of **Request Statement** appears along with the transaction reference number.

Click **Go To Dashboard** to go to Dashboard screen.
OR
Click **Go To Account Details** to view the deposit details.

[Home](#)

9. View Statement

Customers should be able to keep track of the transactions being performed on their accounts. The Statement feature enables customers to view the details of all transactions performed in their accounts. All the debit and credit entries along with each transaction amount and reference details are displayed.

Filters are provided for the customer to view transactions performed on the account within a certain period and also based on type of transaction i.e. whether the transaction was a debit, credit or both.

By subscribing to e-statements, the user receives statements on his registered email address. The access to your e-Statements is through a password.

The Download Pre-generated option, allows the customer to view, download and print the pre-generated e-statements by selecting the desired period. Additionally, customers can request for adhoc statements from this page.

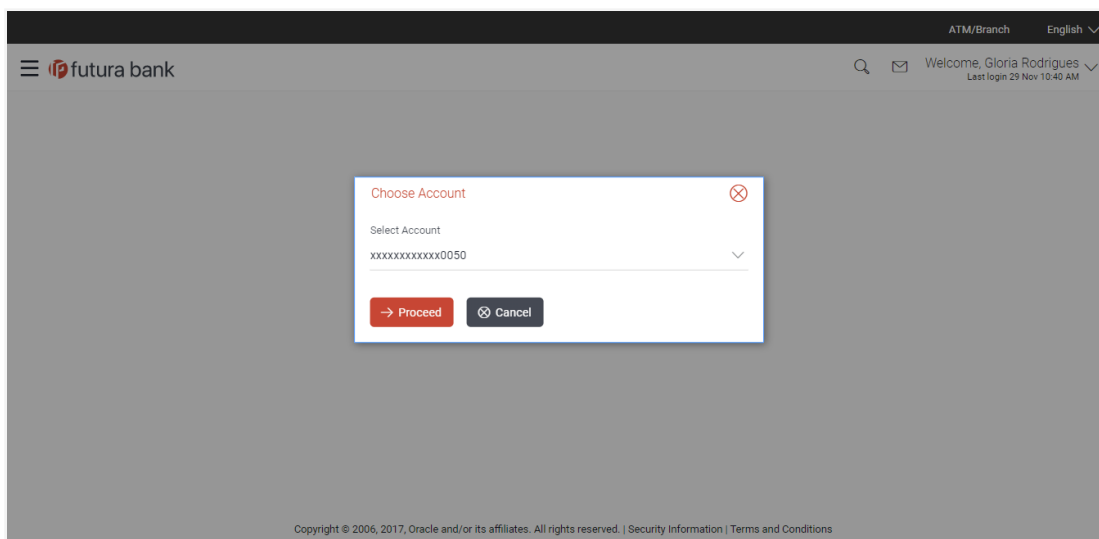
How to reach here:

Dashboard > My Accounts > Recurring Deposits > More Information > View Statement

OR

Dashboard > Toggle menu > Accounts > Recurring Deposits > View Statement

View Statement - Select Account



Field Description

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

Select Account	
----------------	--

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

Select Account	The customer can select the deposit account number for which the account statement to be viewed.
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If this screen is navigated to from the **Select Account** popup window after having selected the **View Statement** option against a specific deposit account, that deposit account number is defaulted in this field.

For more information on Account Nickname, refer Account Nickname.

- Click **Proceed** to view the statement.
The **View Statement** screen appears.
OR
Click **Cancel** to cancel the transaction.

View Statement

The screenshot displays the 'View Statement' interface for Futura Bank. At the top, there's a navigation bar with 'ATM/Branch' and 'English'. Below it, the user is logged in as 'Gloria Rodrigues'. The main content area has tabs for 'Deposit Details', 'View Statement' (selected), 'Redemption', 'Request Statement', and 'Edit Maturity Instruction'. On the left, there's a sidebar with 'Account Number' (xxxxxxx0050), 'View Options' (Current Month), and a filter dropdown (All). A 'Download' button is visible. The main table shows one transaction: 'NEW DEPOSIT' on '17 May 2017' with reference 'AT3DEBK140025BJG' and amount '£123.00 Cr'. Below the table is a pagination control showing 'Page 1 of 1 (1 of 1 items)'. At the bottom, there are buttons for 'Apply Filter', 'Reset', and links for 'E-Statement', 'Request Statement', and 'Pre-Generated Statement'. A 'Back to Dashboard' link is also present.

Field Description

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

Account Number	The customer can select the deposit account number for which the account statement to be viewed.
-----------------------	--

Filter section

Field Name	Description
Transaction Period	Filters to view the transactions of a specific period. The options are: <ul style="list-style-type: none"> • Current Period • Previous Month • Previous Quarter • Select Date Range
Date From / Date To	Facility to specify a date range so as to view the activity performed within the specified period. This field appears if the customer selects the Select Date Range option from the first filter.
Transaction Description	Filters to view the transactions based on description. The options are: <ul style="list-style-type: none"> • All • Debits Only • Credits Only
Statement Records	
Date	Date on which the activity was performed.
Description	Short description of the transaction.
Reference No	Reference number for the transaction.
Amount	Transaction amount along with the debit or credit indicator.

3. From the **View Options** list, select the appropriate transaction period and transaction type.
 - a. From the **Transaction Period** list, select the appropriate period.
 - b. From the **Transaction Type** list, select the appropriate option.
 - c. Click **Apply Filter** to generate statement based on criteria.
The statement is generated and displayed based on filter criteria.
 - i. Click **Download Statement**, and select the download format to download the statement. The customer can download in .csv, MT940, .pdf, .qif, and .ofx format.
OR
Click **Reset** to clear the details entered.

9.1 E-statements

A customer might wish to receive regular e-statements at his email address instead of physical copies. In this case, the customer can select the option to subscribe for an e-statement. Once a request for an e-statement is made, the customer will begin to receive regular statements at his email address maintained with the bank.

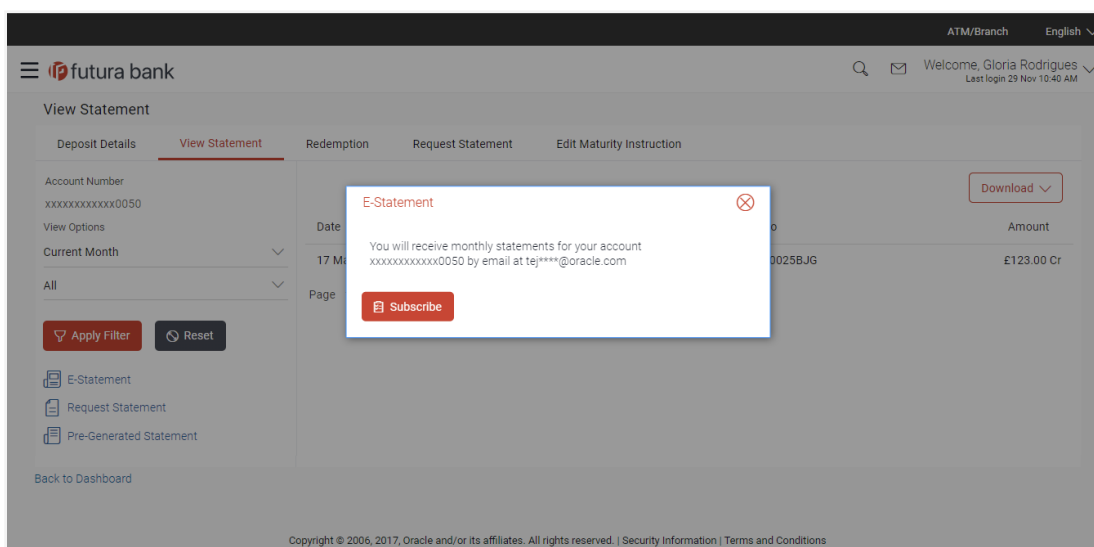
How to reach here:

Dashboard > Toggle menu > Accounts > Recurring Deposits > View Statement > E-Statements

To subscribe to e-statements:

1. Click the **E-Statements** link to subscribe to e-statements.

E-statement



2. The Pop-up Message appears. (Subscribe to E-Statement You will receive monthly statements for your account <Number in masked format> by email at <User's email address>)in masked format.
 - a. Click **Subscribe** to opt for receiving monthly statements on your registered email address.
 - b. The **Verification** screen appears.
The user has to pass the 2factor authentication, before he can proceed.

Note: The 2 factor authentication (OTP/Security question/Soft Token) will be as per the setup done by system administrator.

- c. The success message of request submission appears.
- d. Click **Go To Dashboard** to go to Dashboard screen.
OR
Click **Go To Account Details** to view the deposit details.

9.2 Request Statement

At times a customer might require the physical copy of a deposit account statement for a certain period. The statement request feature enables customers to request the bank for a physical copy of a deposit account statement for a specific period. This physical copy will be mailed to the user's address registered with the bank.

How to reach here:

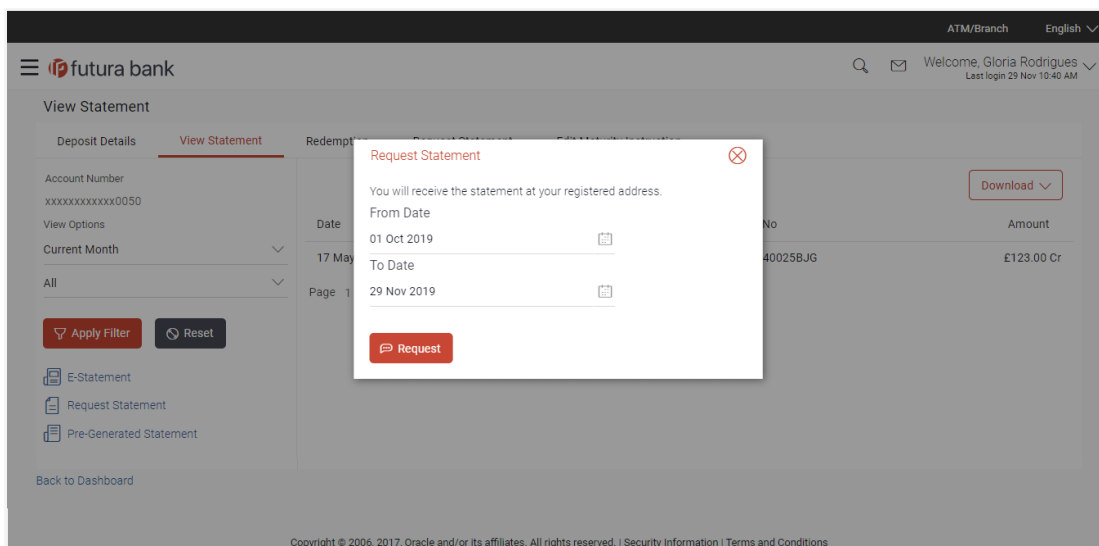
Dashboard > Toggle menu > Accounts > Recurring Deposits > View Statement > Request Statement

OR

Dashboard > Toggle menu > Accounts > Recurring Deposits > Request Statement

To request for a physical statement:

Request Statement



Field Description

Field Name	Description
From Date	The customer is required to specify the start date of the date range to be considered for generating a statement so that the statement can be generated encompassing all the activities that have taken place in the specific deposit within the defined date range.
To Date	The customer is required to specify the end date of the date range which is to be considered for generating a statement. The statement will be generated encompassing all the activities that have taken place in the account within the defined date range.

1. From the **From Date** list, select the start date of the date range to be considered for statement generation.
2. From the **To Date** list, select the end date of the date range to be considered for statement generation.
3. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.

The **Review** screen is displayed. Verify the details and click **Confirm**.

OR

Click **Back** to make changes if any. The user is directed to **View Statement** screen with values in editable form.

OR

Click **Cancel** to cancel the transaction.

4. The **Verification** screen appears.
The user has to pass the 2factor authentication, before he can proceed.

Note: The 2 factor authentication (OTP/Security question/Soft Token) will be as per the setup done by system administrator.

5. The success message of **Request Statement** is displayed along with the transaction reference number.
6. Click **Go To Dashboard** link to navigate back to 'Dashboard'.
OR
Click **Go To Account Details** link to view the deposit details.

9.3 Pre-generated Statement

Pre-generated statements are statements that have been generated by the system for an account in the past. Through this option, the user can view statements that have been generated in the past.

How to reach here:

Dashboard > Toggle menu > Accounts > Recurring Deposits >View Statement > Pre-Generated Statement

To download pre-generated statements:

1. Click **Pre-generated Statement** to download a pre-generated statement.
The **Pre-generated Statement** screen appears.

Pre-generated Statement

The document is password protected, it is a combination of the first 4 letters of your name (in capital letters) followed by your date of birth (in DDMM format).
Example: if your name is Roopa Lal and date of birth is 23-12-1980, then your password is R00P2312

Select a period to download your pre-generated Statements.

Year	Month			
2017	All Months			<input type="button" value="Search"/>
Statement Number	From	To	Download	
8798790000	29 Nov 2019	29 Nov 2019	PDF	

Amount: £123.00 Cr

Field Description

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

Period

Year The customer is required to select a year as the first step in selecting a period.

Month The customer is required to specify the month, after having specified a year, so as to be displayed the statements generated for that particular month of the defined year.

Statement Records

Statement Number Statement reference number.

From Start date of the date period for which the statement is generated.

To End date of the date period for which the statement is generated.

Download Click the link to download the specific statement in specified format.

- From the **Period** list, select the desired year and month to be displayed all the statements generated within that period.
- Click **Search** to generate the all statements generated within the specified period.
- Click on **Download** column (.pdf) link against any statement record to Save / Print that particular statement.

[Home](#)

10. Recurring Deposit Calculator

The Recurring Deposit calculator enables users to identify the monthly installment amount payable for Recurring Deposit of a certain amount for a specific duration. This calculator is beneficial to user as it gives the user an opportunity to identify whether opening new recurring deposit for a specific amount and duration is preferable or not.

How to reach here:

Dashboard > Toggle menu > Accounts > Recurring Deposits > New Recurring Deposit

To calculate installment of recurring deposit:

1. The **New Recurring Deposit - Calculate My Installments Calculator** screen appears.
OR
Click **I Know my Installments** to book a new recurring deposit.
The **Recurring Deposit Booking** screen appears.

Recurring Deposit Calculator

The screenshot displays the 'New Recurring Deposit' calculator interface on the Futura Bank website. The page includes a header with the bank logo, user name (Gloria Rodrigues), and language selection. The main content area features a form with the following fields and options:

- Product:** Deposit Positive Fixed ratenew
- Target Amount:** GBP, £10,000.00
- Deposit Tenure:** 5 Years, 6 Months
- Inflation Rate:** 9%

The calculated result is shown as **Installment : £182.00/Month**. A callout box titled 'Recurring Deposit Calculator' explains: 'Recurring Deposit calculator helps you to find out your monthly installment amount. Simply select your recurring deposit product you want to invest into, key in your target amount for a specific term and Click on submit to get your result.'

Field Description

Field Name	Description
Product	The recurring deposit product where customer wish to invest into.
Target Amount	The customer is required to define the currency and amount in which the deposit is to be opened.

Note: If the deposit product supports only a single currency this field is displayed as a label (instead of a list for selection).

Field Name	Description
Deposit Tenure	The tenure of the deposit in terms of a period i.e. years/ months after which the deposit should mature. Note: The minimum and maximum tenure allowed for which a deposit can be opened.
Frequency: Years/ Months	The amount of time in years, months and/ or days that the customer is willing to deposit the amount.
Inflation Rate	The current inflation rate of the country.

2. From the **Select Product** list, select an appropriate recurring deposit product available in application.
3. From the **Target Amount** list, select an appropriate type of currency along with the estimated deposit maturity amount.
4. In the **Deposit Tenure** field, select an appropriate value **Years**, and **Months** field enter an appropriate values.
5. In the **Inflation Rate** field, enter the current inflation rate of the country.
6. Click **Calculate**.
The system calculates and displays the monthly installment for the recurring deposit required along with the **Proceed to Recurring Deposit Booking** link.
OR
Click **Reset** to clear the calculated details.

Note:


- 1) Click on **Proceed to Recurring Deposit Booking** link to book a new recurring deposit account. Refer **Recurring Deposit Booking** screen for more details.
- 2) The calculator pre-populates the values of previous details entered by the customer.

[Home](#)

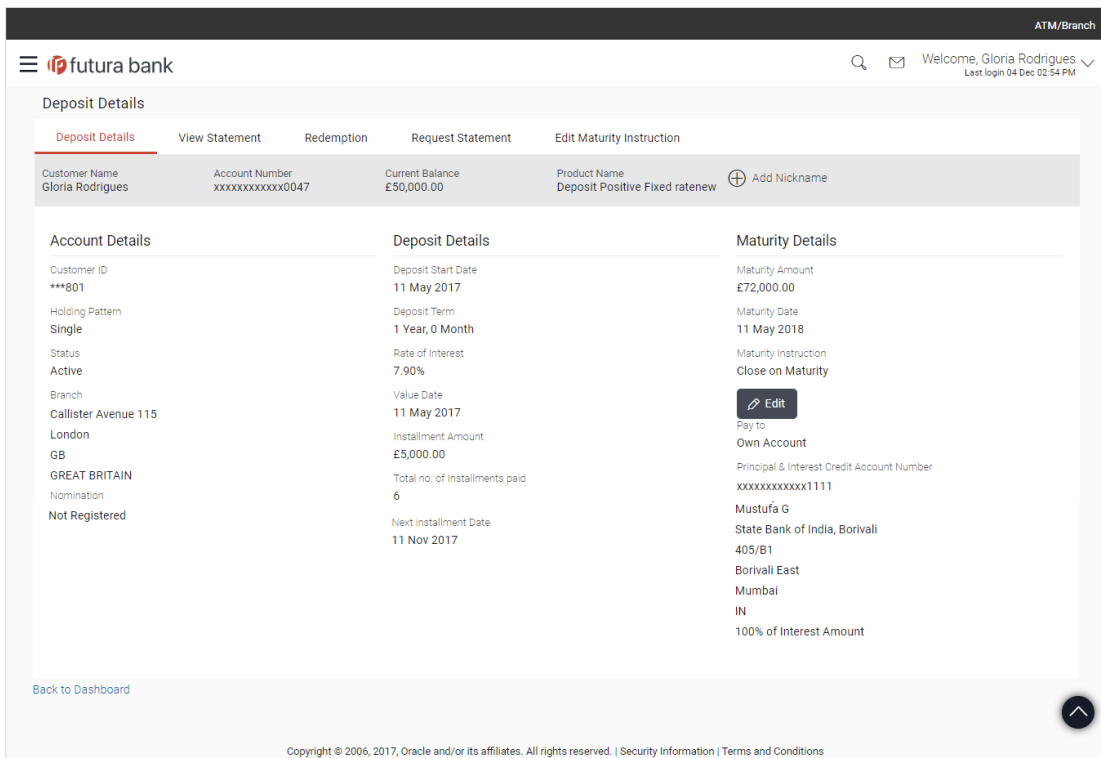
11. Account Nickname

A user may wish to assign nicknames to deposit accounts so as to be able to easily identify them. The **Add Nickname** feature enables users to easily assign nicknames to any deposit account. Once a nickname is assigned to an account, it is displayed on various transactions in addition to the standard account description. This option also allows user to modify or delete the nickname whenever required.

To assign a nickname to a deposit account:

1. Click  **Add Nickname** option available on the specific deposit details page.
2. In the **ADD Nickname** field, enter the nickname you want to use.

Add Nickname- Example




The screenshot shows the Futura Bank interface. At the top right, it says "ATM/Branch". The main header includes the Futura Bank logo and a user greeting: "Welcome, Gloria Rodrigues" with a dropdown arrow and "Last login 04 Dec 02:54 PM". Below the header, there are navigation tabs: "Deposit Details" (selected), "View Statement", "Redemption", "Request Statement", and "Edit Maturity Instruction". A summary bar displays: Customer Name: Gloria Rodrigues, Account Number: xxxxxxxxxxxx0047, Current Balance: £50,000.00, Product Name: Deposit Positive Fixed ratenew, and an "Add Nickname" button. The main content area is divided into three columns: "Account Details" (Customer ID: ***801, Holding Pattern: Single, Status: Active, Branch: Callister Avenue 115 London GB, GREAT BRITAIN, Nomination: Not Registered), "Deposit Details" (Deposit Start Date: 11 May 2017, Deposit Term: 1 Year, 0 Month, Rate of Interest: 7.90%, Value Date: 11 May 2017, Installment Amount: £5,000.00, Total no. of installments paid: 6, Next installment Date: 11 Nov 2017), and "Maturity Details" (Maturity Amount: £72,000.00, Maturity Date: 11 May 2018, Maturity Instruction: Close on Maturity, an "Edit" button, Pay to: Own Account, Principal & Interest Credit Account Number: xxxxxxxxxxxx1111, Mustufa G, State Bank of India, Borivali 405/B1, Borivali East, Mumbai, IN, 100% of Interest Amount). At the bottom left, there is a "Back to Dashboard" link, and at the bottom right, there is an upward arrow icon. A footer contains copyright information: "Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions".

Field Description

Field Name Description


Add Nickname	Customer's preferred description or name to an account which will be displayed instead of the standard account description.
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3. Click  to save your changes. Nicknames will be displayed on various transactions instead of the standard account description.

To edit / delete nickname:

Add Nickname - Edit/ Delete

The screenshot displays the Futura Bank account management interface. At the top, the user is logged in as Gloria Rodrigues. The main section is titled 'Deposit Details' and includes tabs for 'Deposit Details', 'View Statement', 'Redemption', 'Request Statement', and 'Edit Maturity Instruction'. A table below shows account information: Customer Name (Gloria Rodrigues), Account Number (xxxxxxxxxxxx0047), Current Balance (£50,000.00), and Product Name (Deposit Positive Fixed ratenew). The 'Add Nickname' field is highlighted with a red box, showing the current nickname 'JM' and an edit/delete icon. Below this, there are sections for 'Account Details', 'Deposit Details', and 'Maturity Details'. The 'Maturity Details' section includes an 'Edit' button. At the bottom, there is a 'Back to Dashboard' link and a copyright notice.

1. Click  icon displayed against the nickname in order to modify the nickname. Modify the nickname as required and save your updates.

OR

1. Click , to delete nickname.

FAQs

1. What is advantage of assigning a nickname to an account?

You can personalize your account by giving it a nickname. This way you will be able to easily identify it when viewing account summary.

2. Can I assign a nickname to a joint account?

Yes, you can add nickname to any account of which you are the primary holder.

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