

Oracle FLEXCUBE Core Banking

Back Office User Manual

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Back Office User Manual

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Table of Contents

1. Back Office	5
2. Asset Classifications Transaction	6
2.1 AC001 - Account Classification Preferences	7
2.2 AC002 - CRR Enquiry	9
2.3 AC003 - Account Provisioning	24
2.4 AC004 - Account WriteOff	33
2.5 AC006 - Account Write off to Regular	38
2.6 ACM07 - Provisioning Bank Parameters at Bank Level for Loans and Overdrafts	40
2.7 BAM57- Branch Transaction Limits Maintenance	42
3. Collaterals	44
3.1 BA433 - Collateral to Account Enquiry	45
3.2 BA434 - Account to Collateral Enquiry	48
3.3 BAM46 - Collateral Propagation	51
4. Delivery Channel Related Transactions	53
4.1 ATM01 - ATM Bank Parameters Maintenance	54
4.2 ATM02 - ATM Acquirer POS ID Maintenance	58
4.3 POS01 - POS Acquirer POS ID Maintenance	61
4.4 POS02 - POS Bank Params Maintenance	64
4.5 POS04 - POS BIN Xref Maintenance	67
4.6 TBS01 - TBS Bank Params Maintenance	69
4.7 TBS02 - TBS Acquirer Pos ID Maintenance	71
5. File Upload	73
5.1 7239 - Upload Local File	74
5.2 7240 - File Upload Status Enquiry	76
5.3 BA450 - Company- File Type Xref	79
5.4 BA452 - File Upload (GEFU ++)	81
5.5 BAM53 - Scheduler Setup	84
5.6 BAM54 - File Upload Setup (GEFU ++)	88
5.7 BAM94 - File Extract Enquiry	95
5.8 BAM96 - File Upload Enquiry (GEFU++)	97
6. Inventory	103

6.1	9019 - Transfer Stocks	104
6.2	IV001 - Stock Transactions	107
6.3	IV002 - Stock Adjustment	117
6.4	IV011 - Stock Enquiries	121
7.	Others	128
7.1	BAM59 - Account GSTIN Registration Maintenance	129
8.	Service Charges	132
8.1	SCM03 - SC Package Changes at Account	133
8.2	SCM05 - SC History for Account Enquiry	137
8.3	Service Charge Details Screen	147

1. Back Office

Back Office module is designed to collectively accommodate all the internal transactions in **FLEXCUBE Retail**. Internal transactions are categorized as those transactions, which are mainly performed at back-office, i.e., transactions that are not directly initiated by the customer in the system. The complete range of transactions under this category covers specific global setup, security and audit related activities apart from covering transactions on accounts like file upload and NPA (non-performing assets) processing.

Key Features of Back Office module

FLEXCUBE Retail Banking Solution offers the best features with an interactive interface that emphasizes on intelligent business logic for financial companies.

This manual is divided into various sub-sections namely:

Delivery Channel Related Transactions: This section describes the delivery channel related transactions, which include global definitions for electronic banking channels, automated teller machines (ATM), telephone banking service, etc.

Security Management System (SMS): This section describes about the usage of various maintenances for security control and its utilities

NPA Related Transactions: This section describes the transactions that pertain to Non Performing Assets processing.

General Ledger Transactions: This section covers all transactions pertaining to GL activities

Collaterals: This section describes about linking of collateral to the account.

Inventory: This section communicates about the stock transactions pertaining to inventory maintenance.

The system facilitates the bank with uploading files for various transactions where the bank wants to debit or credit numerous accounts at a time, or for other activities such as uploading the file to facilitate bulk checkbook issue

Service Charges: This section provides details about linking the service packages to the customer or the existing accounts of the customers.

2. Asset Classifications Transaction

2.1 AC001 - Account Classification Preferences

Using this option you can view and modify the account level asset classification preferences with respect to movement Plan, Arrears, Clawback and Provision Plan. The parameters displayed here are defaulted from the product at the time of account opening.

Account classification Preferences are inherited from the Global/Product level preferences.

Definition Prerequisites

- 8051 - CASA Account Opening
- LN057 - Loan Direct Account Opening
- LNM11 - Product Master Maintenance
- ACM02 - Asset Classification Preferences
- ACM05 - Asset Classification Plan Maintenance
- ACM22 - Provision Plan Maintenance

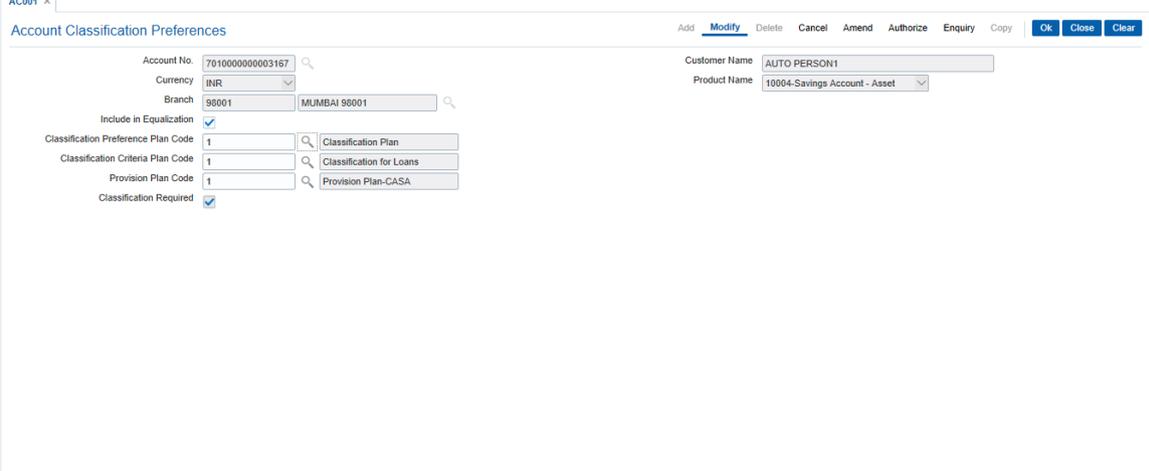
Modes Available

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

To modify the account classification preferences details

1. In the **Dashboard** page, Enter the Task code **AC001** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Classification > Account Classification Preferences**.
2. You will be navigated to **Account Classification Preferences** screen.

Account Classification Preferences



The screenshot shows the 'Account Classification Preferences' form. At the top, there are tabs for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', and 'Copy'. Below the tabs, there are several input fields and checkboxes:

- Account No.: 7010000000003187
- Currency: INR
- Branch: 98001
- Customer Name: AUTO PERSON1
- Product Name: 10004-Savings Account - Asset
- Include in Equalization:
- Classification Preference Plan Code: 1
- Classification Criteria Plan Code: 1
- Provision Plan Code: 1
- Classification Required:

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the account number of the customer for which the CRR is to be inquired/ modified. It could be a CASA account or a Loan account.

Customer Name	[Display] This field displays the short name of the primary customer as entered in the Customer Addition (Task Code: 8053) option.
Currency	[Display] This field displays the account currency derived from the product, under which the account was opened.
Product Name	[Display] This field displays the product code and name, under which the account was opened. The product code is a unique number across all the modules that can identify an authorised and valid product.
Branch	[Display] This field displays the name of the home branch where the account was opened.
Include in Equalization	[Optional] Select the check box to include in equalization.
Classification Preference Plan Code	[Mandatory, Search List] Select the Classification preference code from the Search List as maintained in ACM02 - Asset Classification Preferences attached to the product
Classification Criteria Plan Code	[Mandatory, Search List] Select the classification criteria plan code from the Search List as maintained in ACM05 - Asset Classification Plan Maintenance attached to the product
Provision Plan Code	[Mandatory, Search List] Select the provision plan code from the Search List as maintained in ACM22 - Provision Plan Maintenance
Classification Required	[Optional] Select the checkbox if classification is required.

3. Click **Modify**.
4. Enter the account number and then select from the search list. Press the **Tab** or **Enter** key.
5. Enter the required details.
6. Click **OK**.
7. The system displays message "Record Modified Authorisation Pending". Click **OK**.
8. The account classification preferences details are modified once the record is authorised.

2.2 AC002 - CRR Enquiry

FLEXCUBE enables classification of an account into one of the Credit Risk Ratings depending upon the performance of the asset. The record with the lowest CRR Code (numeric value) will be treated as the best category, and the one with the highest CRR code as the worst.

Using this option you can inquire about CRR movement, and view the CRR Movement history. The system provides information on present CRR, new CRR, the reason for the movement, accrual status, etc.

Definition Prerequisites

- 8051 - CASA Account Opening
- AC001 - Account Classification Preferences
- LN057 - Loan Direct Account Opening
- SMM06 - Template Access Rights Maintenance

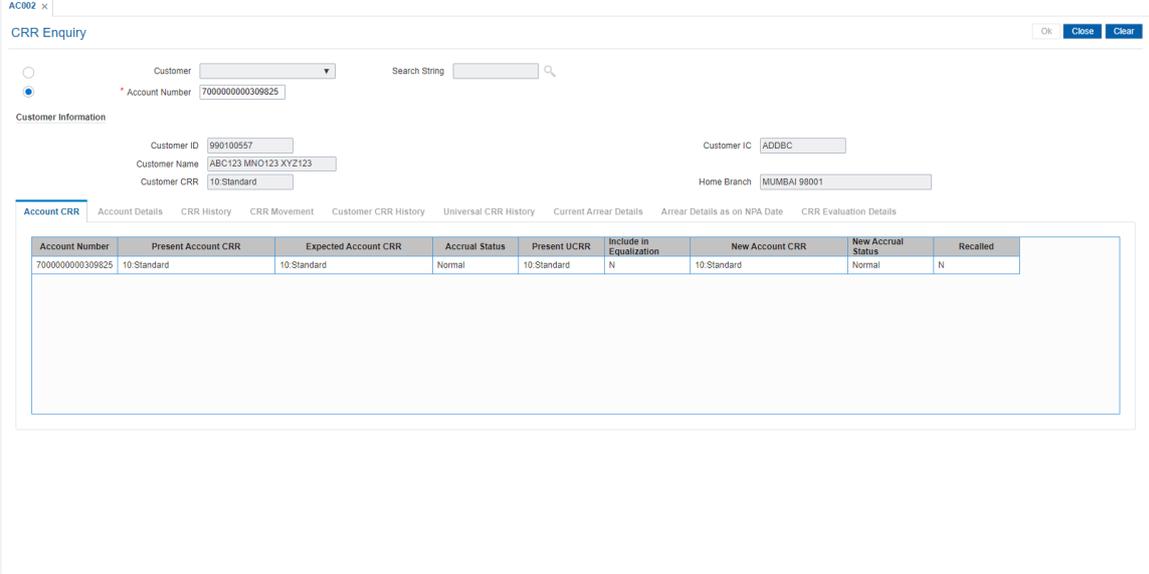
Modes Available

Not Applicable

To maintain account classification

1. In the **Dashboard** page, Enter the Task code **AC002** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Classification > CRR Enquiry**.
2. You will be navigated to **CRR Enquiry** screen.

CRR Enquiry



Account Number	Present Account CRR	Expected Account CRR	Accrual Status	Present UCRR	Include in Equalization	New Account CRR	New Accrual Status	Recalled
700000000309825	10 Standard	10 Standard	Normal	10 Standard	N	10 Standard	Normal	N

Field Description

Field Name	Description
Search Criteria	
Customer	[Optional, Radio Button, 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: Identification criteria arrived at by the bank during customer addition.
- Customer ID: Unique identification given by the bank.

Search String

[Conditional, Alphanumeric, 30]

Type the search string, to search for a customer, corresponding to the criteria selected in the **Customer** drop-down list.

If the search criterion is specified as customers' short name or Customer IC then any of the letter(s) of the short name or IC can be entered. The system displays the Search List of all those customers having those letters in their respective criteria. Select 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.

Account Number

[Optional, Radio Button]

Click **Account number** to view CRR details for a particular account number.

Customer Information

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.

The ID should be such that it is in conjunction with the customer Type and can determine if the customer is an existing customer.

A social security number, passport number can be used.

Customer IC

[Display]

This field displays the identification code of the customer.

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.

The IC should be such that it is in conjunction with the customer Type and can determine if the customer is an existing customer.

A social security number, passport number can be used.

Customer Name

[Display]

This field displays the name of the customer.

Customer CRR

[Display]

This field displays the customer CRR.

The customer will be assigned the worst CRR of all the accounts, and all the accounts will follow the customers CRR.

Home Branch

[Display]

This field displays the name of the home branch where the CASA account / loan account is maintained.

Account CRR

Account Number	Present Account CRR	Expected Account CRR	Accrual Status	Present UCRR	Include in Equalization	New Account CRR	New Accrual Status	Recalled
700000000309825	10 Standard	10 Standard	Normal	10 Standard	N	10 Standard	Normal	N

Field Description

Column Name	Description
Account Number	[Display] This column displays the account number.
Present Account CRR	[Display] This column displays the current CRR of the account. If the CRR movement is automatic, then the system will display the account CRR as of the last classification frequency. If the CRR movement is manual, then the last CRR recorded by the user will be displayed.
Expected Account CRR	[Display] This column displays the expected account CRR as of current date based on the classification plan attached to the account. In case of a manual CRR movement, the expected CRR helps the user to compare and maintain the account CRR.
Accrual Status	[Display] This column displays the current accrual status of the account.
Present UCRR	[Display] This column displays the Universal CRR of the account.
Include in Equalization	[Display] It displays Y in case the account is included for equalization else it displays N.
New Account CRR	[Display]

This column displays the new CRR value for each account of the customer, if any change has been done by the user.

New Accrual Status

[Display]

This column displays the new accrual status for each account of the customer, based on the new CRR.

Recalled

[Display]

This column displays the recalled status of the account. **N** indicates that the account is not recalled, and **Y** indicates that the account is recalled.

3. Click the account number row to activate other tabs.

Account Details

Field Description

Field Name	Description
CRR Details	
Account Number	[Display] This field displays the account number.
Recalled Account	[Optional, Check Box] Select the Recalled Account check box if the account can be recalled.
Actual Date of Classification	[Display] This field displays the date on which asset classification criteria for movement from Normal to Suspended was satisfied. Example: An account has satisfied DPD criteria for forward movement to NPA on 15/06/2019. However the Classification frequency is monthly and account gets classified as suspended on the month end. However, the account classification date shows 30/06/2019 where as it has turned NPA on 15/06/2019. The system will show the date as 15/06/2019 in this field.

Present Account CRR	[Display] This field displays the current CRR of the account.
Accrual Status	[Display] This field displays the current accrual status of the account.
Loan Account Details	
Sanctioned Amount	[Display] This field displays the sanctioned amount corresponding to the loan account.
Disbursed Amount	[Display] This field displays the total disbursed amount corresponding to the loan account.
Outstanding Bal.	[Display] This field displays the current outstanding balance corresponding to the loan account.
Principal Arrears	[Display] This field displays the principal arrears on the loan account.
Interest Arrears	[Display] This field displays the interest arrears on the loan account.
Other Arrears	[Display] This field displays the sum of all the other arrears on the account. Other Arrears include Premium, Legal Fees and Outgoing Arrears.
Min Amount Due	[Display] This field displays the total MAD for the revolving loan accounts.
CASA Account Details	
Limit/Drawing Power	[Display] This field displays the sanctioned limit or the drawing power amount, whichever is lower.
Collateral Available	[Display] This field displays the collateral security amount corresponding to the account.
Book Balance	[Display] This field displays the book balance of the CASA account.
Current Balance	[Display] This field displays the current balance of the account.
Interest Arrears	[Display] This field displays the interest arrears.
Principal Arrears	[Display] This field displays the principal arrears.
SC Arrears	[Display] This field displays the total outstanding amount of SC arrears.
Other Arrears	[Display] This field displays the sum of all the other arrears on the loan account.

Other Arrears include Premium, Legal Fees and Outgoing Arrears.

CRR History

AC002 x

CRR Enquiry OK Close Clear

Customer Search String

Account Number

Customer Information

Customer ID Customer IC

Customer Name Home Branch

Customer CRR

Account CRR Account Details **CRR History** CRR Movement Customer CRR History Universal CRR History Current Arrear Details Arrear Details as on NPA Date CRR Evaluation Details

Account Number Present Account CRR

Accrual Status

Date	Previous CRR	New CRR	Acct CRR	Reason	Initiated By	Authorized By
2018-09-15	20 Standard (Special Mention)	10 Standard	10 Standard	ARREAR CALCULATION	SYSTEM	SYSTEM
2018-08-15	10 Standard	20 Standard (Special Mention)	10 Standard	EQUALIZATION BY 700000000309825	SYSTEM	SYSTEM
2018-07-25	1.Normal Standard	10 Standard	10 Standard	ARREAR CALCULATION	SYSTEM	SYSTEM
2018-07-25	1.Normal Standard	1.Normal Standard	1.Normal Standard	ACCOUNT OPENING	SYSTEM	SYSTEM

Page 1 of 1 (1-4 of 4 items) < 1 >

Field Description

Field Name	Description
Account Number	[Display] This field displays the account numbers.
Present Account CRR	[Display] This field displays the current CRR of the account.
Accrual Status	[Display] This field displays the current accrual status of the account.
Column Name	Description
Date	[Display] This column displays the date of updating the classification.
Previous CRR	[Display] This column displays the CRR of the account prior to change on the corresponding date.
New CRR	[Display] This column displays the new CRR of the account on the corresponding date.
Account CRR	[Display] This column displays the Account CRR.
Reason	[Display] This column displays the reason for which the CRR was changed.
Initiated By	[Display]

This column displays the user, who has initiated the CRR movement against each movement.

Authorized By

[Display]

This column displays the user who authorised the transaction performed by the initiator.

CRR Movement

The screenshot shows the 'CRR Enquiry' application window. At the top, there are search fields for 'Customer' and 'Search String', and a search icon. Below this, the 'Account Number' is displayed as 7000000000315048. The 'Customer Information' section includes fields for Customer ID (990100561), Customer Name (AUTO PERSON 270), Customer CRR (40 Doubtful), Customer IC (1234), and Home Branch (MUMBAI 98001). A navigation bar contains tabs for Account CRR, Account Details, CRR History, CRR Movement (selected), Customer CRR History, Universal CRR History, Current Arrear Details, Arrear Details as on NPA Date, and CRR Evaluation Details. The 'CRR Details' section contains fields for Account Number (7000000000315048), Present Account CRR (10 Standard), Movement (Forward), Recall Account (unchecked), Forward Movement (Manual), Accrual Status (Suspended), Expected CRR (10 Standard), New Account CRR (10 Standard), Linked To Customer (checked), and Reverse Movement (Manual). 'OK' and 'Cancel' buttons are located at the bottom right of the details section.

Field Description

Field Name	Description
Account Number	[Display] This column displays the account number.
Accrual Status	[Display] This column displays the current accrual status of the account.
Present Account CRR	[Display] This column displays the current CRR of the account. If the CRR movement is automatic, then the system will display the account CRR as of the last classification frequency. If the CRR movement is manual, then the last CRR recorded by the user will be displayed.
Expected CRR	[Display] This column displays the expected account CRR as of current date based on the classification plan attached to the account. In case of a manual CRR movement, the expected CRR helps the user to compare and maintain the account CRR.
Movement	[Mandatory, Drop down] Select the movement type (Forward or Reverse) from the drop down list.
New AccountCRR	[Mandatory, Pick list] Select the new CRR value for the account from the pick list.
Recall Account	[Display] This column displays the recalled status of the account. N indicates that the account is not recalled, and Y indicates that the account is recalled.
Linked to Customer	[Display] This field displays if linked to Customer or not.
Forward Movement	[Display] This field displays the forward movement of the CRR (Automatic or Manual)
Reverse Movement	[Display] This field displays the reverse movement of the CRR (Automatic or Manual)

Customer CRR History

AC002 x

CRR Enquiry OK Close Clear

Customer Search String

Account Number

Customer Information

Customer ID Customer IC

Customer Name

Customer CRR Home Branch

Account CRR Account Details CRR History CRR Movement **Customer CRR History** Universal CRR History Current Arrear Details Arrear Details as on NPA Date CRR Evaluation Details

Date	Customer CRR	Account Driving Customer CRR	Initiated By	Authorized By
2018-08-15	20 Standard (Special Mention)	700000000309835	SYSTEM	SYSTEM

Page 1 of 1 (1 of 1 items) | < 1 >

Field Description

Field Name	Description
Date	[Display] This field displays date of movement of Customer CRR. The details are displayed in the descending order of date.
Customer CRR	[Display] This field displays the Customer CRR code and the corresponding description.
Account Driving Customer CRR	[Display] This field displays the account number which is responsible for the customer CRR.
Initiated By	[Display] This field displays the user name (can be SYSTEM) who initiated this movement.
Authorized By	[Display] This field displays the username (can be SYSTEM) who authorized this movement.

Universal CRR History

AC002 x

CRR Enquiry OK Close Clear

Customer Search String

* Account Number 7000000000309825

Customer Information

Customer ID 990100557 Customer IC ADDBC

Customer Name ABC123 MNO123 XYZ123

Customer CRR 10.Standard Home Branch MUMBAI 99001

Account CRR Account Details CRR History CRR Movement Customer CRR History **Universal CRR History** Current Arrear Details Arrear Details as on NPA Date CRR Evaluation Details

Date	Universal CRR	Initiated By	Authorized By
2018-09-15	10.Standard	SYSTEM	SYSTEM
2018-08-15	10.Standard	SYSTEM	SYSTEM
2018-07-25	0.null	SYSTEM	SYSTEM
2018-07-25	10.Standard	SYSTEM	SYSTEM

Page 1 of 1 (1-4 of 4 items) | < 1 > |

Field Description

Field Name	Description
Date	[Display] This field displays the date of movement of Universal CRR. The details are displayed in descending order of date.
Universal CRR	[Display] This field displays the Universal CRR code and the corresponding description.
Initiated By	[Display] This field displays the user name (can be SYSTEM) who initiated this movement.
Authorized By	[Display] This field displays the username (can be SYSTEM) who authorized this movement.

Current Arrear Details

AC002 x

CRR Enquiry OK Close Clear

Customer Search String

Account Number

Customer Information

Customer ID Customer IC

Customer Name

Customer CRR Home Branch

Account CRR Account Details CRR History CRR Movement Customer CRR History Universal CRR History **Current Arrear Details** Arrear Details as on NPA Date CRR Evaluation Details

Select Arrear

Outstanding Principal

Outstanding Interest

Outstanding Service Charge

Arrear Date	Arrear Type	Arrear Amount	Arrear Pending	Last Paid Date
2018-12-01	C	796.97	796.97	1950-01-01
2018-12-15	F	500	500	1950-01-01

Page 1 of 1 (1-2 of 2 items) | < 1 >

Field Description

Field Name	Description
Select Arrear	[Drop-down] Select the required arrear type from the drop-down list. Based on the selection, the outstanding arrears of that type are displayed. The options are: <ul style="list-style-type: none"> • All • Interest • Service Charge • Principal
Outstanding Principal	[Display] This field display the total of all Principal arrears outstanding as on Enquiry.
Outstanding Interest	[Display] This field displays the total of all Interest arrears outstanding as on Enquiry.
Outstanding Service Charge	[Display] This field displays the total of all Service Charge arrears outstanding as on Enquiry.
Arrear Date	[Display] This field displays the date on which the outstanding arrear was raised.
Arrear Type	[Display] This field displays the type of the arrear.
Arrear Amount	[Display] This field displays the amount of the arrear raised for the arrear type on a respective date.
Arrear Pending	[Display] This field displays the amount of arrears pending for appropriation for

the arrear type on a respective date.

Last Paid Date

[Display]

This field displays the date on which the last payment was made for the arrear.

Arrear Details as on NPA Date

The screenshot shows the 'CRR Enquiry' application window. At the top, there are search fields for 'Customer' and 'Search String', and a 'Close' button. Below this, the 'Customer Information' section displays fields for Customer ID (990100561), Customer Name (AUTO PERSON 270), Customer CRR (40 Doubtful), Customer IC (1234), and Home Branch (MUMBAI 98001). A navigation bar includes tabs for Account CRR, Account Details, CRR History, CRR Movement, Customer CRR History, Universal CRR History, Current Arrear Details, Arrear Details as on NPA Date (selected), and CRR Evaluation Details. The main area shows 'NPA Date' as 30/11/2018 and 'Account Status on NPA Date' as [blank]. Below these are fields for Outstanding Principal, Outstanding Interest, and Outstanding Service Charge. A table with columns 'Arrear Date', 'Arrear Type', 'Arrear Amount', 'Arrear Pending', and 'Last Paid Date' is shown, with the message 'No items to display.' at the bottom. The footer indicates 'Page 1 (0 of 0 items)'.

Field Description

Field Name	Description
NPA Date	[Display] This field displays date on which the account became NPA.
Account Status on NPA Date	[Display] This field displays the account status as on NPA date.
Outstanding Principal	[Display] This field displays the total of all Principal arrears outstanding as on NPA date.
Outstanding Interest	[Display] This field displays the total of all Interest arrears outstanding as on NPA date.
Outstanding Service Charge	[Display] This field displays the total of all Service Charge arrears outstanding as on NPA date.
Arrear Date	[Display] This field displays the date on which the outstanding arrear was raised as on NPA date.
Arrear Type	[Display] This field displays the type of the outstanding Arrear as on NPA date.
Arrear Amount	[Display]

This field displays the amount of the arrear raised for the arrear type on a respective date as on NPA date.

Arrear Pending

[Display]

This field displays the amount of arrears pending for appropriation for the arrear type on a respective date as on NPA date.

Last Paid Date

[Display]

This field displays the date on which the last payment was made for the arrear as on NPA date.

CRR Evaluation Details

The screenshot shows a web application window titled 'CRR Enquiry'. It contains several tabs: Account CRR, Account Details, CRR History, CRR Movement, Customer CRR History, Universal CRR History, Current Arrear Details, Arrear Details as on NPA Date, and CRR Evaluation Details. The 'CRR Evaluation Details' tab is active, displaying a grid of input fields for various CRR-related parameters. Fields include Account CRR Code (10.Standard), Universal CRR Code (10.Standard), Customer CRR Code (10.Standard), NPA Date, Oldest Arrear Date (01/12/2018), CAM Expiry Date, Date Last Credit, LTV Breach Date, TOD/Overline Date, Liquid Collateral Breach Date, Stock Statement Submission Date, Project Finance Date, Actual LTV% (0.00), and Allowed LTV%. There are also fields for NPADPD, Arrear DPD, CAM Expiry DPD, Inactivity Days, LTV Breach DPD, TOD/Overline DPD, Liquid Collateral Breach DPD, Stock Statement Submission DPD, and Project Finance DPD.

Field Description

Field Name	Description
Account CRR Code	[Display] This field displays the Account CRR code and corresponding description.
Universal CRR Code	[Display] This field displays the Universal CRR code and corresponding description.
Customer CRR Code	[Display] This field displays the Customer CRR code and corresponding description.
NPA DPD	[Display] This field displays the number of days from NPA date for which the account is suspended.
NPA Date	[Display] This field displays the date on which the account moved from Normal to Suspended bucket.

Arrear DPD	[Display] This field displays the DPD for the Oldest Arrear based on “Arrears to be Considered” maintained in ACM05 - Asset Classification Plan Maintenance.
Oldest Arrear Date	[Display, dd/mm/yyyy] This field displays the Date of Oldest Arrear based on “Arrears to be Considered” maintained in ACM05 - Asset Classification Plan Maintenance.
CAM Expiry DPD	[Display] This field displays the number of days since CAM has expired.
CAM Expiry Date	[Display, dd/mm,yyyy] This field displays the CAM expiry date.
Inactivity Days	[Display] This field displays the number of days for which the account was inactive.
Date Last Credit	[Display] This field displays the date on which last credit was made on account.
LTV Breach DPD	[Display] This field displays the number of days since LTV Breach date.
LTV Breach Date	[Display, dd/mm/yyyy] This field displays the date on which LTV for the account has come more than the LTV Allowed for the account/product.
Actual LTV%	[Display] This field displays the LTV ratio of account.
Allowed LTV%	[Display] This field displays the allowed LTV ratio for the account, as defined in Product master.
TOD/Overline DPD	[Display] For OD Limits not backed by Liquid Collateral, this is the number of days from TOD/Overline date.
TOD/Overline Date	[Display, dd/mm/yyyy] For OD limits backed by Liquid Collateral, this will be NULL. For OD limits not backed by Liquid Collateral, this is the date on which the account turned TOD (when OD Limit = 0) or Overline (when outstanding balance in account > OD Limit and o/s bal <0).
Liquid Collateral Breach DPD	[Display] For OD limits backed by Liquid Collateral, this is the number of days from Collateral Breach date.
Liquid Collateral Breach Date	[Display] For OD limits backed by Liquid Collateral, date on which the outstanding balance in account > Lien amount on the collateral. For OD Limits not backed by Liquid Collateral, this will be NULL.

Liquid Collateral Amount	[Display] For OD limits backed by Liquid Collateral, this is the lien amount on the collateral. For OD Limits not backed by Liquid Collateral, this will be NULL.
Stock Statement Submission DPD	[Display] This field displays the number of days since the last stock statement submission date.
Stock Statement Submission Date	[Display] This field displays the Date on which the stock statement was submitted by customer.
Project Finance DPD	[Display] For project finance loans/ advances, it will display the no of days from the Date of planned commencement of work.
Project Finance Date	[Display] For project finance loans/ advances, it will display the date of planned commencement of work.

4. Click the **Close** button.

2.3 AC003 - Account Provisioning

Using this option you can view the provisioning details of an account along with the history of provisioning. You can also maintain manual provision, for the accounts where the provisioning parameter is set to manual provisioning.

Definition Prerequisites

- 8051 - CASA Account Opening
- LN057 - Loan Direct Account Opening
- AC001 - Account Classification Preferences

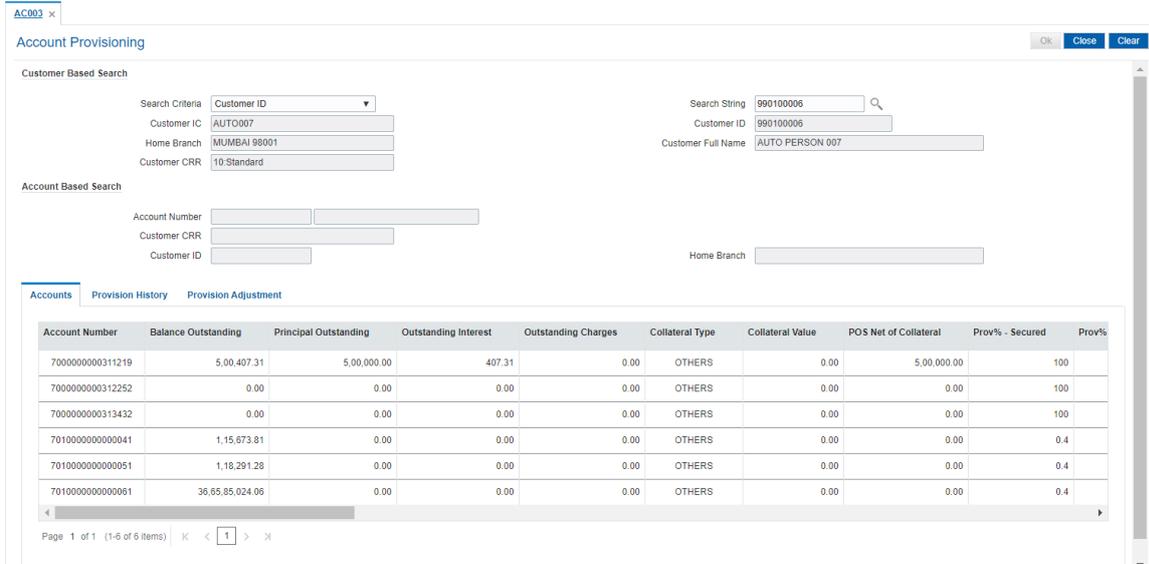
Modes Available

Not Applicable

To maintain account provision

1. In the **Dashboard** page, Enter the Task code **AC003** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Classification > Account Provisioning**.
2. You will be navigated to **Account Provisioning** screen.

Account Provision



AC003 x

Account Provisioning Ok Close Clear

Customer Based Search

Search Criteria: Customer ID (dropdown)
 Customer IC: AUTO007
 Home Branch: MUMBAI 98001
 Customer CRR: 10:Standard

Search String: 990100006
 Customer ID: 990100006
 Customer Full Name: AUTO PERSON 007

Account Based Search

Account Number:
 Customer CRR:
 Customer ID:
 Home Branch:

Accounts | Provision History | Provision Adjustment

Account Number	Balance Outstanding	Principal Outstanding	Outstanding Interest	Outstanding Charges	Collateral Type	Collateral Value	POS Net of Collateral	Prov% - Secured	Prov%
7000000000311219	5,00,407.31	5,00,000.00	407.31	0.00	OTHERS	0.00	5,00,000.00	100	
7000000000312252	0.00	0.00	0.00	0.00	OTHERS	0.00	0.00	100	
7000000000313432	0.00	0.00	0.00	0.00	OTHERS	0.00	0.00	100	
70100000000000041	1,15,673.81	0.00	0.00	0.00	OTHERS	0.00	0.00	0.4	
70100000000000051	1,18,291.28	0.00	0.00	0.00	OTHERS	0.00	0.00	0.4	
70100000000000061	36,85,024.06	0.00	0.00	0.00	OTHERS	0.00	0.00	0.4	

Page 1 of 1 (1-6 of 6 items) K < 1 > X

Field Description

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

Customer Based Search

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: The short name of the customer.

- Customer IC: Identification criteria arrived at by the bank during customer addition.
- Customer ID: Unique identification given by the bank.

Search String	<p>[Conditional, Alphanumeric, 20]</p> <p>Type the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the search criterion is specified as customers' short name or Customer IC then any of the letter(s) of the letter of the short name or IC can be entered. The system displays the Search List of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering Geo in the Search String field.</p>
Customer IC	<p>[Display]</p> <p>This field displays the identification code of the customer.</p> <p>A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.</p>
Customer ID	<p>[Display]</p> <p>This field displays the ID of the customer.</p> <p>A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.</p> <p>A social security number, passport number can be used.</p>
Home Branch	<p>[Display]</p> <p>This field displays the name of the home branch where the customer's account is maintained.</p>
Customer Full Name	<p>[Display]</p> <p>This field displays the full name of the customer.</p>
Customer CRR	<p>[Display]</p> <p>This field displays the customer CRR.</p> <p>The customer will be assigned the worst CRR of all the accounts, and all the accounts will follow the customer's CRR.</p>
Account Based Search	
Account Number	<p>[Mandatory, Numeric, 16]</p> <p>Type the account number of the customer for which the CRR is to be inquired.</p> <p>It could be a CASA account or a loan account.</p>
Customer CRR	<p>[Display]</p> <p>This field displays the customer CRR.</p> <p>The customer will be assigned the worst CRR of all the accounts, but all the accounts of the customer will have respective CRR.</p>

Customer ID [Display]
This field displays the customer ID.

Home Branch [Display]
This field displays the name of the home branch where the CASA account / loan account is maintained.

3. To search based on customer, select the search criteria from the list.
4. Type the search string in **Customer Based Search** section and press the **Tab or Enter** key. Select the customer from the Search List.
5. To search based on account, type the account number in **Account Based Search** section and press the **Tab or Enter** key.
6. The system displays the **Accounts** tab.

Accounts

The screenshot shows the 'Account Provisioning' window with the following search criteria:

- Customer Based Search:** Search Criteria: Customer ID, Search String: 990100006, Customer ID: 990100006, Customer Full Name: AUTO PERSON 007.
- Account Based Search:** Account Number, Customer CRR, Customer ID, Home Branch.

The 'Accounts' tab is active, displaying a table with the following data:

Account Number	Balance Outstanding	Principal Outstanding	Outstanding Interest	Outstanding Charges	Collateral Type	Collateral Value	POS Net of Collateral	Prov% - Secured	Prov%
7000000000311219	5,00,407.31	5,00,000.00	407.31	0.00	OTHERS	0.00	5,00,000.00	100	
7000000000312252	0.00	0.00	0.00	0.00	OTHERS	0.00	0.00	100	
7000000000313432	0.00	0.00	0.00	0.00	OTHERS	0.00	0.00	100	
70100000000000041	1,15,673.81	0.00	0.00	0.00	OTHERS	0.00	0.00	0.4	
70100000000000051	1,18,291.28	0.00	0.00	0.00	OTHERS	0.00	0.00	0.4	
70100000000000051	36,65,85,024.06	0.00	0.00	0.00	OTHERS	0.00	0.00	0.4	

Page 1 of 1 (1-6 of 6 items)

Field Description

Column Name	Description
Account Number	[Display] This column displays all the account numbers of the customer, in case of Customer Based Search criterion. In case of Account based search, only that account number mentioned in the search criterion is displayed.
Balance Outstanding	[Display] This column displays the balance in the account as per the selected date
Principal Outstanding	[Display] This column displays the principal arrears outstanding in the account.
Outstanding Interest	[Display] This column displays the interest arrears outstanding in the account.

Outstanding Charges	[Display] This column displays the SC arrears outstanding in the account.
Collateral Type	[Display] This column displays the Collateral Type
Collateral Value	[Display] This column displays the value of the collateral.
POS net of Collateral	[Display] This column displays the POS net of collateral. <i>POS Net of Collateral = Balance Outstanding - Collateral Value</i>
Prov %-Secured	[Display] This column displays the Provision % for Secured Collateral as derived from Provision Plan
Prov %-Liquid	[Display] This column displays the Provision % for Liquid Collateral as derived from Provision Plan
Prov %-UnSecured	[Display] This column displays the Provision % for Unsecured Collateral as derived from Provision Plan
Expected Prov Amount-Liquid	[Display] This column displays the Accounted Provision Amount
Expected Prov Amount-Secured	[Display] This column displays the Accounted Provision Amount
Expected Prov Amount-Unsecured	[Display] This column displays the Accounted Provision Amount
Total Expected Specific Prov	[Display] This column total expected provisional amount. <i>Total expected provisional amount= Expected Prov amount-Liquid + Expected Prov amount-Secured + Expected Prov amount-Unsecured</i>
Accounted Prov Amount-Secured	[Display] This column displays the Provision Amount passed by FLEXCUBE for Secured Portion of outstanding
Accounted Prov Amount-Liquid	[Display] This column displays the Provision Amount passed by FLEXCUBE for Liquid Portion of outstanding
Accounted Prov Amount-Unsecured	[Display] This column displays Provision Amount passed by FLEXCUBE for Unsecured Portion of outstanding
Total Accounted Specific Prov	[Display] This column displays the total provision amount. <i>Total Provisional Amount=Account Prov Amount-Secured + Account Prov Amount-Liquid + Account Prov Amount-Unsecured.</i>
Net NPA	[Display] This column displays the net NPA value.
Provision %	[Display]

This column displays the provision% value.
 $Net\ Provision\ \% = Total\ Provision\ Amount / Outstanding\ Balance\ in\ account$

- Principal Balance** [Display]
This field displays the principal balance outstanding.
- Secure Balance** [Display]
This field displays the total principal amount that is secured as per the last valuation.
- Unsecure Balance** [Display]
This field displays the principal amount that is unsecured.
- Expected Provision** [Display]
This field displays the provision value corresponding to the account CRR.
- Accounted Provision** [Display]
This field displays the value of provision to an extent the GL entries have been passed at the account level.
If the GL entries for provisioning is maintained as 'Yes', the value will be same as Account Provision.
- Accounted Provision** [Display]
This field displays the provision maintained at the account level.
The value will be the same as Expected Provision in case the Account Provisioning is set to Automatic.
- User Provision** [Display]
This field displays User Provision.
- Account Status** [Display]
This field displays Account Status.

7. Click the details in the **Accounts** tab to activate other tabs.

Provision History

AC003 x
Account Provisioning Ok Close Clear

Customer Based Search

Search Criteria: <input type="text" value="Customer ID"/>	Search String: <input type="text" value="990100006"/>
Customer IC: <input type="text" value="AUTO007"/>	Customer ID: <input type="text" value="990100006"/>
Home Branch: <input type="text" value="MUMBAI 98001"/>	Customer Full Name: <input type="text" value="AUTO PERSON 007"/>
Customer CRR: <input type="text" value="10.Standard"/>	

Account Based Search

Account Number: <input type="text"/>	Home Branch: <input type="text"/>
Customer CRR: <input type="text"/>	
Customer ID: <input type="text"/>	

Accounts | **Provision History** | Provision Adjustment

Account Number: <input type="text" value="7000000000311219"/>	Expected Provision: <input type="text" value="5,00,000.00"/>
Accounted Provision: <input type="text" value="5,00,000.00"/>	Equity Option: <input type="text" value="Both"/>

Date	Balance Outstanding	Principal Outstanding	Outstanding Interest	Outstanding Charges	Collateral Type	Collateral Value	POS Net of Collateral	Prov% - Secured	Prov% - Liquid
30/11/2018	5,00,407.31	5,00,000.00	407.31	0.00	OTHERS	0.00	5,00,000.00	100	100
01/11/2018	5,01,385.30	5,00,000.00	1,385.30	0.00	OTHERS	0.00	5,00,000.00	100	100

Page 1 of 1 (1-2 of 2 items) | K < 1 > X

Field Description

Field Name	Description
Account Number	[Display] This field displays all the account numbers of the customer, in case of Customer Based Search criterion. In case of Account based search, only that account number mentioned in the search criterion is displayed.
Expected Provision	[Display] This field displays the provision value corresponding to the account CRR.
Accounted Provision	[Display] This field displays the value of provision to an extent the GL entries have been passed at the account level. If the GL entries for provisioning is maintained as 'Yes', the value will be same as account provision.
Enquiry Option	[Mandatory, Drop-Down] Select the Enquiry option from the drop-down list. In case the preference of an account has been changed during the life cycle of the account from 'Pass GL Entries' to 'Do not pass GL entries' then one can inquire on the amount that has been passed to the GL or the total provision done till date or both along with the re-calculated running balance.

Column Name	Description
Date	[Display] This column displays the date on which this provisioning was done.
Balance Outstanding	[Display] This column displays the balance in the account as per the selected date
Principal Outstanding	[Display] This column displays the principal arrears outstanding in the account.
Outstanding Interest	[Display] This column displays the interest arrears outstanding in the account.
Outstanding Charges	[Display] This column displays the SC arrears outstanding in the account.
Collateral Type	[Display] This column displays the Collateral Type
Collateral Value	[Display] This column displays the value of the collateral.
POS Net of Collateral	[Display] This column displays the POS net of collateral. <i>POS Net of Collateral = Balance Outstanding - Collateral Value</i>
Prov %-Secured	[Display]

	This column displays the Provision % for Secured Collateral as derived from Provision Plan
Prov %-Liquid	[Display] This column displays the Provision % for Liquid Collateral as derived from Provision Plan
Prov %-UnSecured	[Display] This column displays the Provision % for Unsecured Collateral as derived from Provision Plan
Expected Prov Amount-Liquid	[Display] This column displays the Accounted Provision Amount
Expected Prov Amount-Secured	[Display] This column displays the Accounted Provision Amount
Expected Prov Amount-Unsecured	[Display] This column displays the Accounted Provision Amount
Total Expected Specific Prov	[Display] This column total expected provisional amount. <i>Total expected provisional amount= Expected Prov amount-Liquid + Expected Prov amount-Secured + Expected Prov amount-Unsecured</i>
Accounted Prov Amount-Secured	[Display] This column displays the Provision Amount passed by FLEXCUBE for Secured Portion of outstanding
Accounted Prov Amount-Liquid	[Display] This column displays the Provision Amount passed by FLEXCUBE for Liquid Portion of outstanding
Accounted Prov Amount-Unsecured	[Display] This column displays Provision Amount passed by FLEXCUBE for Unsecured Portion of outstanding
Total Accounted Specific Prov	[Display] This column displays the total provision amount. <i>Total Provisional Amount=Account Prov Amount-Secured + Account Prov Amount-Liquid + Account Prov Amount-Unsecured.</i>
Principal Amount	[Display] This column displays Principal amount.
Principal Balance	[Display] This column displays the principal balance.
UnCollateral Interest Provision	[Display] This column displays the UnCollateral Interest Provision.
UnCollateral Interest Adjustment	[Display] This column displays the UnCollateral Interest Adjustment.
Balance UnCollateral Interest Provision	[Display] This column displays the difference between the uncollected interest provided and the uncollected interest provisioning reversed.
Initiated By	[Display] This column displays the user who has initiated this provisioning.

In case the provisioning option is automatic then this column displays the user as SYSTEM.

Authorized By

[Display]

This column displays the user who has authorized this provisioning. In case the provisioning option is automatic then this column displays the user as SYSTEM.

GL Entries

[Display]

This column displays whether the GL entries for this provisioning amount has been passed.

Provision Adjustment

Field Description

Field Name	Description
Account Number	[Display] This field displays all the account numbers of the customer, in case of Customer Based Search criterion. In case of Account based search, only that account number mentioned in the search criterion is displayed.
Expected Provision	[Display] This field displays the provision value corresponding to the account CRR.
Principal Balance	[Display] This field displays the principal balance outstanding.
Accounted Provision	[Display] This field displays the value of provision to an extent the GL entries have been passed at the account level. If the GL entries for provisioning is maintained as 'Yes', the value will be same as Account Provision.
Secured Amount	[Display]

This field displays the total principal amount that is secured as per the last valuation.

Account Provision

[Display]

This field displays the provision maintained at the account level. The value will be the same as Expected Provision in case the Account Provisioning is set to Automatic.

Unsecured Amount

[Display]

This field displays the principal amount that is unsecured.

User Adjustment

[Mandatory, Numeric, 13, Two]

Type the adjustment amount.

This field will accept negative values also and the negative value will result in reduction in the account provision to that extent.

8. Click **OK**.
9. The system displays the message "Authorisation required.". Click **OK**.
10. The system displays the **Authorization Reason** screen.
11. Enter the required information and click **OK**.

2.4 AC004 - Account WriteOff

Using this option you can fully or partially write-off the balances and arrears in the account.

In case of full write-off, you will not be allowed to modify anything other than commit the transaction, while in partial write-off you can to specify the amount of arrears to be written-off against each type of arrears. Additionally you can specify the amount of 'Provision Drawdown' i.e. the amount to be taken from the provision GL for part write-off.

Definition Prerequisites

- LN057 - Loan Direct Account Opening

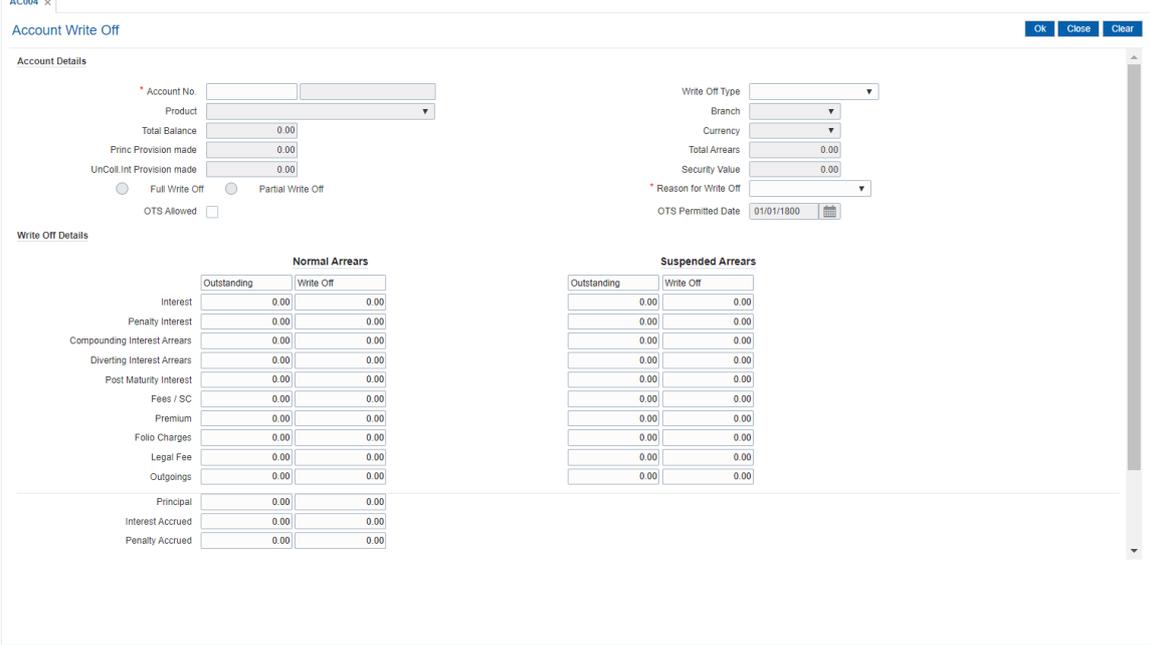
Modes Available

Not Applicable

To write off the account

1. In the **Dashboard** page, Enter the Task code **AC004** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Classification > Account WriteOff**.
2. You will be navigated to **Account WriteOff** screen.

Account WriteOff



The screenshot shows the 'Account Write Off' interface. It includes fields for Account No., Product, Total Balance (0.00), Princ Provision made (0.00), and Uncoll.Int Provision made (0.00). There are radio buttons for 'Full Write Off' and 'Partial Write Off', and a checkbox for 'OTS Allowed'. On the right, there are dropdowns for 'Write Off Type', 'Branch', 'Currency', and 'Reason for Write Off', along with 'Total Arrears' (0.00), 'Security Value' (0.00), and 'OTS Permitted Date' (01/01/1800). Below these are two tables for 'Normal Arrears' and 'Suspended Arrears', each with 'Outstanding' and 'Write Off' columns. The bottom section contains fields for 'Principal', 'Interest Accrued', and 'Penalty Accrued', all showing 0.00.

Field Description

Field Name	Description
Account Details	
Account No.	[Mandatory, Numeric, 16] Type the account number of the customer for which the CRR is to be inquired/modified. It could be a CASA account or loan account.

Write Off Type	[Optional, Drop down] Select the write off type to be performed for the account.. The options are: <ul style="list-style-type: none"> • Write Off Open • Write Off Closed • Partial WriteOff
Product	[Display] This field displays the product code and name, under which the account was opened. The product code is a unique number across all the modules that can identify an authorised and valid product.
Branch	[Display] This field displays the home branch where the account was opened.
Total Balance	[Display] This field displays the total balance outstanding in CASA account or loan account.
Currency	[Display] This field displays the account currency derived from the product, under which the account was opened.
Princ. Provision Made	[Display] This field displays the principal provision available for the account as maintained by the system or manually maintained for any diminution in the value of the loan/ overdraft assets.
Total Arrears	[Display] This field displays the total interest arrears due in CASA account or loan account.
UnColl.Int. Provision Made	[Display] This field displays the current position of any uncollected interest provided for in the term loan account.
Security Value	[Display] This field displays the total principal amount that is secured as per the last collateral valuation. This will include both the Primary and Secondary Collaterals.
Full Write Off	[Optional, Radio Button] Click Full Write-Off to write off the entire amount mentioned in the write-off details section.
Partial Write Off	[Optional, Radio Button] Click Partial Write Off to partially write-off the amount of arrears.
Reason For Write Off	[Optional, Drop-Down] Select the reason for write-off from the drop-down list.
OTS Allowed	[Checkbox] Whether OTS is allowed for the input account.
OTS Permitted Date	[Display] Date on which "Compromise Unit" screen maintenance [BA154] was done for the account.

Write Off Details

Arrears	[Display] This field displays the type of arrears.
Normal Outstanding	[Display] This field displays the extent of normal arrears outstanding against each type of arrear.
Normal Write-Off	[Conditional, Numeric, 13, Two] Type the normal write-off value, in case the Partial Write-Off option is selected. In case the Full Write-Off option is selected, this column displays the amount that can be written off.
Suspended Outstanding	[Display] This field displays the extent of suspended arrears outstanding against each type of arrear.
Suspended Write-Off	[Conditional, Numeric, 13, Two] Type the suspended write-off value, in case the Partial Write-Off option is selected. In case the Full Write-Off option is selected, then this column displays the amount that can be written off.
Interest	[Display] Normal – The interest due in the regular / normal period is displayed. Suspended – The interest due in the suspended period is displayed.
Penalty Interest	[Display] Normal – The penalty interest due from the customer under the normal period is displayed. Suspended – The penalty interest due from the customer under the suspended period is displayed.
Compounding Interest Arrears	[Display] Normal - This field displays the total of compounding interest arrears due and not paid under normal interest receivable GL. Suspended - This field displays the he total of compounding interest arrears due and not paid under Suspended interest receivable GL.
Diverting Interest Arrears	[Display] Normal - This field displays the he total of diverting interest arrears due and not paid under normal interest receivable GL. Suspended - This field displays the total of diverting interest arrears due and not paid under suspended interest receivable GL.
Post Maturity Interest	[Display] Normal - This field displays the total post-maturity interest which has been capitalized and is still due from the customer. Suspended - This field displays the total amount of post-maturity interest, suspended and due from the customer if the account is in suspended status.
Fees / SC	[Display] Normal - The fees / service charges due in the account under the normal period is displayed. Suspended - The fees / service charges due in the account under the

suspended period is displayed.

Premium	[Display] Normal - The premium due under the normal period is displayed. Suspended - The premium due under the suspended period is displayed.
Folio Charges	[Display] Normal - The folio charges due under the normal period is displayed. Suspended - The folio charges due under the suspended period is displayed.
Legal Fee	[Display] Normal - The legal fees due under the normal period is displayed. Suspended - The legal fees due under the suspended period is displayed.
OutGoings	[Display] Normal - The outgoings due the normal period is displayed. Suspended - The outgoings due under the suspended period is displayed.
Principal	[Display] This field displays the principal amount.
Interest Accrued	[Display] This field displays the interest accrued on this account that is yet to be capitalized.
Penalty Accrued	[Display] This field displays the amount if penalty that is accrued from the last capitalization date.
Total Write Off	[Display] This field displays the sum of total arrears, principal and accrued interest to be written off.
Suspended Reversals	[Display] This field displays the sum of suspended interest (which is interest, penal interest and post maturity interest) and suspended service charge/ fees to be written off.
Net Write Off	[Display] This field displays the net amount, which will be the write-off expense GL as a result of write-off. <i>Net Write-off = Total write-off - (Suspended reversals + Provision Drawdown)</i>
Princ. Provision Drawdown	[Conditional, Numeric, 15] Type the extent to which provision is to be utilized for the purpose of write-off.
UnColl. Int. Prov. Drawdown	[Display] This field displays the amount of uncollected interest provision utilized or draw down for the loan account being written off.

3. Enter the account number and press the **Tab or Enter** key.
4. The system displays the write off account details when the **Full Write-Off** option is selected.

- The system allows to modify the write off account details when the **Partial Write-Off** option is selected.
- Enter the required information in the various fields.

Account WriteOff

AC004 x

Account Write Off OK Close Clear

Account Details

* Account No.

Product

Total Balance

Princ Provision made

UnColl.Int Provision made

Full Write Off
 Partial Write Off

OTS Allowed

Write Off Type

Branch

Currency

Total Arrears

Security Value

* Reason for Write Off

OTS Permitted Date

Write Off Details

	Normal Arrears		Suspended Arrears	
	Outstanding	Write Off	Outstanding	Write Off
Interest	0.00	0.00	0.00	0.00
Penalty Interest	0.00	0.00	0.00	0.00
Compounding Interest Arrears	0.00	0.00	0.00	0.00
Diverting Interest Arrears	0.00	0.00	0.00	0.00
Post Maturity Interest	0.00	0.00	0.00	0.00
Fees / SC	0.00	0.00	0.00	0.00
Premium	0.00	0.00	0.00	0.00
Folio Charges	0.00	0.00	0.00	0.00
Legal Fee	0.00	0.00	0.00	0.00
Outgoings	0.00	0.00	0.00	0.00
Principal	0.00	0.00		
Interest Accrued	0.00	0.00		
Penalty Accrued	0.00	0.00		

- Click **OK**.
- The system displays the message "Authorisation required". Click **Yes**.
- The system displays the **Authorization Reason** screen.
- Enter the required information and click **Grant**.
- The system displays the message "The account has been written off". Click **OK**.

2.5 AC006 - Account Write off to Regular

Using this option you can move the written off loan accounts back to regular status. The account should be in written off open status to be moved. The principal outstanding as on date will be moved to suspended principal GL maintained against the CRR code of account in ACM08.

The account will get reclassified in the next classification frequency.

Definition Prerequisites

- LN057 - Loan Direct Account Opening

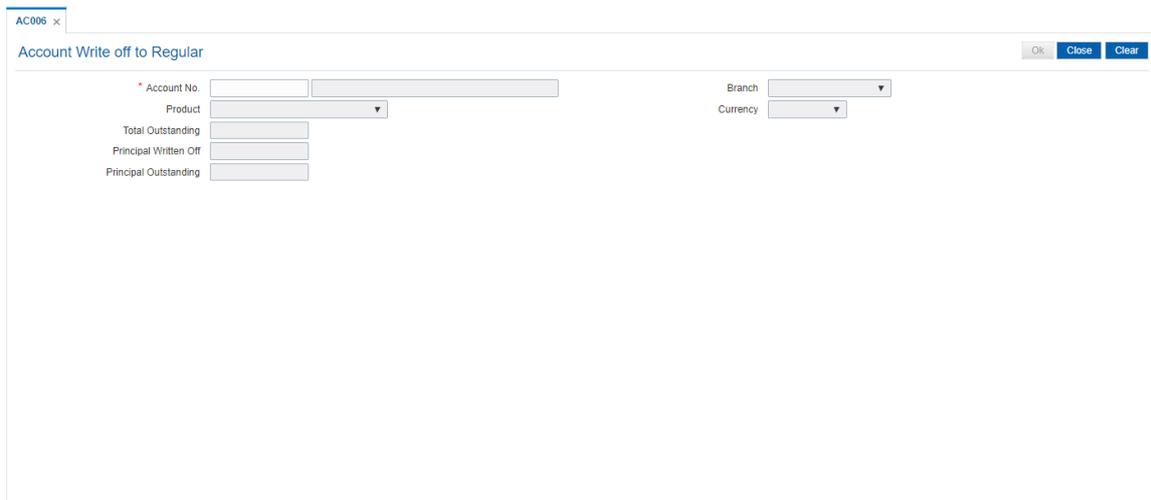
Modes Available

Not Applicable

To write off the account

1. In the **Dashboard** page, Enter the Task code **AC006** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Classification > Account Write off to Regular**.
2. You will be navigated to **Account Write off to Regular** screen.

Account Write off to Regular



Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the account number of the customer which is to be moved from written off open status to regular.
Branch	[Display] This field displays the home branch where the account was opened.
Product	[Display] This field displays the product code and name, under which the account was opened. The product code is a unique number across all the modules that can identify an authorised and valid product.

Currency	[Display] This field displays the account currency derived from the product, under which the account was opened.
Total Outstanding	[Display] This field displays the total balance Outstanding (Principal Outstanding + Arrears) in Loan account .
Principal Written Off	[Display] This field displays the amount that was written off.
Principal Outstanding	[Display] This field displays the principal Outstanding as on date.

3. Enter the account number and press the **Tab or Enter** key.
4. The system displays the write off account details .
5. Click **OK**.
6. The account status will be changed to Regular.

2.6 ACM07 - Provisioning Bank Parameters at Bank Level for Loans and Overdrafts

Using this option you can define the bank level parameters for the provisioning groups and components of the provisioning base. The components of provisioning bases can be subsequently modified. The provisioning will consider the new components of provisioning bases from the date of modification.

In case any new component is added, the provisioning for the new component will happen from the date of modification and in case an existing component is excluded from the provisioning base, the provision for that component will get nullified by the system.

Definition Prerequisites

Not Applicable

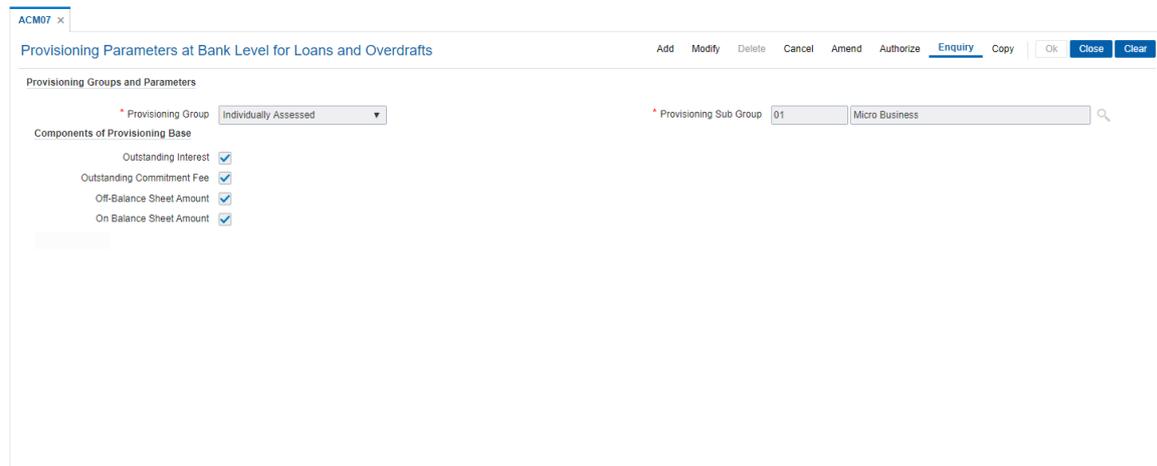
Modes Available

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

To add provisioning parameters at bank level for loans and overdrafts

1. In the **Dashboard** page, Enter the Task code **ACM07** and then click  or navigate through the menus to **Back Office Transactions > Classification > Provisioning Bank Parameters at Bank Level for Loans and Overdrafts**.
2. You will be navigated to **Provisioning Bank Parameters at Bank Level for Loans and Overdrafts** screen.

Provisioning Bank Parameters at Bank Level for Loans and Overdrafts



Field Description

Field Name	Description
Provisioning Groups and Parameters	
Provisioning Group	[Mandatory, Drop-Down] Select the provisioning group code from the drop-down list. The options are : <ul style="list-style-type: none"> • Individually assessed • Commonly assessed.

These groups are maintained as part of Day 0 activity in the backend tables.

Provisioning Sub Group

[Mandatory, Search List]

Select the provisioning sub group code and description from the Search List.

The sub groups are maintained as part of Day 0 activity in the backend tables. Additions can be made to these sub groups subsequently in the backend tables.

Components of Provisioning Base

Outstanding Interest

[Optional, Check Box]

Select the **Outstanding Interest** check box, to calculate the provision amount on the outstanding interest .

Outstanding Commitment Fee

[Optional, Check Box]

Select the **Outstanding Commitment Fee** check box, to calculate the provision amount on the commitment fee.

Off - Balance Sheet Amount

[Optional, Check Box]

Select the **Off-Balance Sheet Amount** check box, to calculate the provision amount on the off balance sheet amount.

On Balnce Sheet Amount

[Optional, Check Box]

Select the **On Balnce Sheet Amount** check box, to calculate the provision amount on the balance sheet amount i.e. the principal outstanding.

3. Click **Add**.
4. Select the provisioning group from the list and press the **Tab** or **Enter** key.
5. Select the provisioning sub group from the Search List.

Provisioning Bank Parameters at Bank Level for Loans and Overdrafts

The screenshot shows a web form titled "Provisioning Parameters at Bank Level for Loans and Overdrafts". At the top, there are navigation buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, Ok, Close, and Clear. The form is divided into two main sections. The first section, "Provisioning Groups and Parameters", contains a dropdown menu for "Provisioning Group" which is currently set to "Individually Assessed". The second section, "Components of Provisioning Base", lists four items with checkboxes: "Outstanding Interest", "Outstanding Commitment Fee", "Off-Balance Sheet Amount", and "On Balance Sheet Amount". All four checkboxes are checked. To the right of this section, there is a search area for "Provisioning Sub Group" with a text input containing "03" and a search button. Below the search input, the text "Consumer" is visible.

6. Click **OK**.
7. The system displays the message "Record Added Authorization Pending". Click **OK**.
8. The provisioning parameters at bank level for loans and overdrafts are added once the record is authorised.

2.7 BAM57- Branch Transaction Limits Maintenance

This screen is used to introduce the branch level transaction limits for single transactions. You can maintain default limits for 0 (all branches) as well as for individual branches. You can also maintain Exceptional limits.

Access

- Task Code: BAM57
- Front Office Transactions > Internal Transactions > Classification > Branch Transaction Limits Maintenance

Definition Prerequisites

- NA

Other Prerequisites

Not Applicable

Modes Available

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

Branch Transaction Limits Maintenance

BAM57 x

Branch Transaction Limits Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* Branch Code

* Currency Code INR

* Excep Limit Start Date 27/11/2019

* Maximum Amount 10,00,00,000.00

Mnemonic

* Limit Type Default

Excep Limit End Date

Field Description

Field Name	Description
Branch Code	[Mandatory, Search List] Select the Branch Code from the Search list.
Mnemonic	[Mandatory, Search List] Select the Mnemonic from the Search list.
Currency Code	[Mandatory, Dropdown] Click the Currency code from the dropdown list.
Limit Type	[Mandatory, Dropdown] Click the Limit Type from the dropdown list.
Excep Limit Start Date	[Conditional, Date Picker] Type of Select the Exceptional Limit Start date for the transaction form the Date picker. This field is enabled only if limit type is set to Exception.
Excep Limit End Date	[Conditional, Date Picker] Type of Select the Exceptional Limit End date for the transaction form the Date picker. This field is enabled only if limit type is set to Exception.
Maximum Amount	[Mandatory, Numeric, 13, Two] Type the maximum amount limit for the transaction.

To maintain Transaction limits at Branch level

1. In the **Dashboard** page, Enter the Task code **ACM07** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Classification > Branch Transaction Limits Maintenance**.
2. The system displays the **Branch Transaction Limits Maintenance** screen.
3. Click **Add**.
4. Select the Branch Code and Mnemonic from the search list.
5. Click Currency Code and Limit Type form the dropdown list.
6. Type or select the Exceptional Limit start date and end date from the date picker.
7. Type or enter the Maximum amount limit for the transaction.
8. Click the **Ok** button.
9. The system displays the message " Authorisation required. Do You Want to continue?".
10. 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.

3. Collaterals

3.1 BA433 - Collateral to Account Enquiry

One collateral can be linked to more than one account.

Using this option you can view all the accounts that are linked to any collateral. The system provides information on total collateral value, unused collateral value, all the linked account numbers, the percentage share value of the collateral linked to each account, the type of collateral, etc.

Definition Prerequisites

- BAM74 - Collateral Header Maintenance
- BAM39 - Collateral Codes Maintenance
- Loan & CASA account to which the collaterals are attached.

Modes Available

Not Applicable

To inquire on accounts linked to a collateral

1. In the **Dashboard** page, Enter the Task code **BA433** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Collaterals > Collateral to Account Enquiry**.
2. You will be navigated to **Collateral to Account Enquiry** screen.

Collateral to Account Enquiry

BA433 x

Ok Close Clear

Collateral ID

Currency

Total Collateral Value

Collateral Code

Unused Collateral Value

No.	Account No.	Share %	Share Value(Collateral Currency)	Collateral Value(Collateral Currency)	Collateral/Security	Propagate Collateral Value
1	70100000000001801	0.37	187.50	150.00	Primary	Yes

Page 1 of 1 (1 of 1 items) | < 1 >

Field Description

Field Name	Description
Collateral ID	[Mandatory, Alphanumeric, 16]

	Type the ID of the collateral.
Collateral Code	[Mandatory, Drop-Down] Select the collateral code from the drop-down list. The collateral codes are added and maintained in the Collateral Codes Maintenance (Task code: BAM39) option.
Currency	[Display] This field displays the currency of the collateral.
Total Collateral Value	[Display] This field displays the total value of the collateral.
Unused Collateral Value	[Display] This field displays the total collateral value that has not been utilized.

Column Name	Description
No.	[Display] This column displays the system-generated serial number that indicates the row item number.
Account No.	[Display] This column displays the account number to which the collateral ID is linked.
Share%	[Display] This column displays the ratio of the secured collateral linked to the limit and the gross collateral value as present in collateral header. <i>secured collateral = collateral value / product level lendable margin. (gross collateral used by the limit).</i>
Share Value (Collateral Currency)	[Display] This column displays the share value amount of the gross collateral linked to the limit on the account. Sum of share value should be less than or equal to total collateral value as defined in Collateral Header.
Collateral Value (Collateral Currency)	[Display] This column displays the actual lendable value
Collateral/Security	[Display] This column displays the collateral type.
Propagate Collateral Value	[Toggle] Click the toggle status to change the value to Yes to propagate the collateral value. By default, the system displays the value as No .

3. Enter the collateral ID and press the **Tab or Enter** key.
4. Select the collateral code from the list.
5. Click the **OK**. You can view collateral to account details.

[Collateral to Account Enquiry](#)

BA433 x

Collateral to Account Enquiry Ok Close Clear

Collateral ID: 7030000000010416 Collateral Code: 6 - TD - INR

Currency: INR

Total Collateral Value: 52,575.00 Unused Collateral Value: 52,375.00

No.	Account No.	Share %	Share Value(Collateral Currency)	Collateral Value(Collateral Currency)	Collateral Security	Propagate Collateral Value
1	7010000000001801	0.37	187.50	150.00	Primary	Yes

Page 1 of 1 (1 of 1 items) | < 1 >

6. Click **Close**.

3.2 BA434 - Account to Collateral Enquiry

Collateral refers to all property, including the proceeds thereof, assigned, transferred or pledged to the bank by the customer as collateral for loans/overdraft. It also refers to other extensions of credit, and all Capital Stock, Mortgage Collateral, Securities Collateral and other Collateral, including the proceeds thereof, which are now or hereafter pledged to the bank.

Using this option you can view the collaterals that are linked to specific accounts. The system provides information on collateral details like the value of the collateral in percentage, which has been shared with the account, the actual lendable value of the collateral and the type of collateral i.e. primary or secondary.

Definition Prerequisites

- BAM74 - Collateral Header Maintenance
- BAM39 - Collateral Codes Maintenance
- CASA and Loan accounts to which the collateral is attached

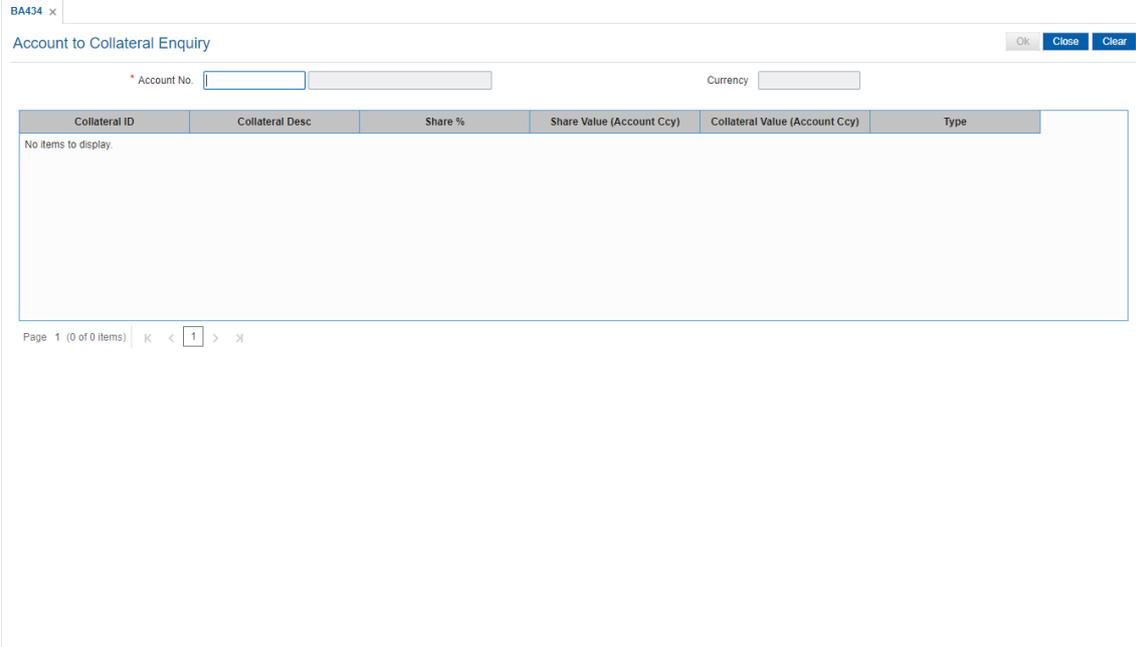
Modes Available

Not Applicable

To inquire on collateral linked to an account

1. In the **Dashboard** page, Enter the Task code **BA434** and click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Collaterals > Account to Collateral Enquiry**.
2. You will be navigated to **Account to Collateral Enquiry** screen.

Account to Collateral Enquiry



BA434 x

Account to Collateral Enquiry Ok Close Clear

* Account No. Currency

Collateral ID	Collateral Desc	Share %	Share Value (Account Ccy)	Collateral Value (Account Ccy)	Type
No items to display.					

Page 1 (0 of 0 items) | < 1 >

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the account number for which you want to perform the Enquiry.
Currency	[Display] This field displays the currency of the account.

Column Name	Description
Collateral Id	[Display] This column displays the unique collateral ID.
Collateral Desc	[Display] This column displays the description for the collateral.
Share %	[Display] This column displays the ratio of the secured collateral linked to the limit and the gross collateral value as present in collateral header.
Share Value(Account Ccy)	[Display] This field displays the gross collateral linked to the limit on the account. Sum of share value should be less than or equal to total collateral value as defined in Collateral Header. If collateral currency is different from account currency, the conversion to account currency will be done as per the last mid rate of the last EOM for the collateral currency.
Collateral Value (Account Ccy)	[Display] This field displays the actual lendable value of the collateral. The conversion of collateral value from collateral currency to account currency will be done as per the last mid rate of the last EOM for the collateral currency.
Type	[Display] This column displays the collateral type. The types are: <ul style="list-style-type: none"> • P: Primary • S: Secondary

3. Enter the account number and press the **Tab or Enter** key.
4. You can view account to collateral details.

[Account to Collateral Enquiry](#)

BA434 x

Account to Collateral Enquiry OK Close Clear

* Account No. AUTO PERSON1 Currency

Collateral ID	Collateral Desc	Share %	Share Value (Account Ccy)	Collateral Value (Account Ccy)	Type
7030000000010416	TD	0.37	187.50	150.00	P
7030000000015918	TD	12.5	2500.00	2000.00	P

Page 1 of 1 (1-2 of 2 items) | < < 1 > >

5. Click **Close**.

3.3 BAM46 - Collateral Propagation

When a Collateral is re-evaluated, the new value of the collateral needs to be applied. This is applicable specifically for financial securities wherein the security value of the collateral changes as per market conditions and a feed containing value of each stock comes from the stock exchange.

Using this option, propagation of collateral can be done which will trigger a change in the drawing power of the collateral whose value has changed.

Definition Prerequisites

Not Applicable

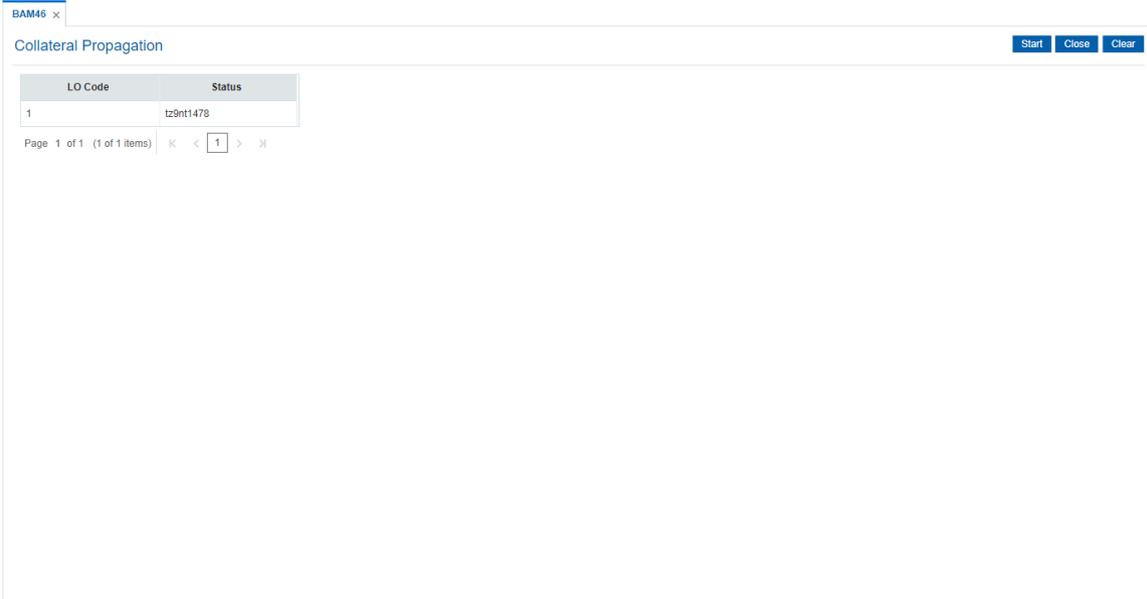
Modes Available

Not Applicable

To propagate re-evaluation of a collateral

1. In the **Dashboard** page, Enter the Task code **BAM46** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Collaterals > Collateral Propagation**.
2. You will be navigated to **Collateral Propagation** screen.

Collateral Propagation



LO Code	Status
1	tz9nt1478

Page 1 of 1 (1 of 1 items) | < 1 >

Field Description

Column Name	Description
LO Code	[Display] This column displays the local office code. The local office represents a regional office under which all the branches within a particular territory are grouped. So, when the user propagates collateral to a local office, it is effectively propagated to all the branches within that local office.
Status	[Display]

This column displays the status of the collateral propagation.
By default, this field, displays the status as **Not Started**.

3. Click **Start** to propagate re-evaluation details to all branches.

Collateral Propagation

BAM46 x

Collateral Propagation

LO Code	Status
1	tz9nt1478

Page 1 of 1 (1 of 1 items) | < 1 >

Start Close Clear

4. Click **Close**.

4. Delivery Channel Related Transactions

4.1 ATM01 - ATM Bank Parameters Maintenance

Using this option, you can define the bank parameters / GL accounts required for **Oracle FLEXCUBE**, which are necessary for maintaining ATM (Automated Teller Machine) transactions, which occur through various ATM channels across the network. The hold variance percentage and the hold period is also defined here.

The system places a Master Money Hold on the account when it grants authorisation on an offline POS i.e. signature based POS transaction. The Hold has a certain validity period. The MasterMoney Hold will be removed by the system if the debit has a matching Authorisation Code and is within the defined tolerance range. The debit will then be posted to the account. If either the Authorisation Code and/ or settlement amount for debit (not within the tolerance) does not match, the Hold is not removed. Such a Hold will expire on the expiry date.

Definition Prerequisites

- BAM20 - Bank Codes Maintenance

Other Prerequisites

- GL Codes have to be defined

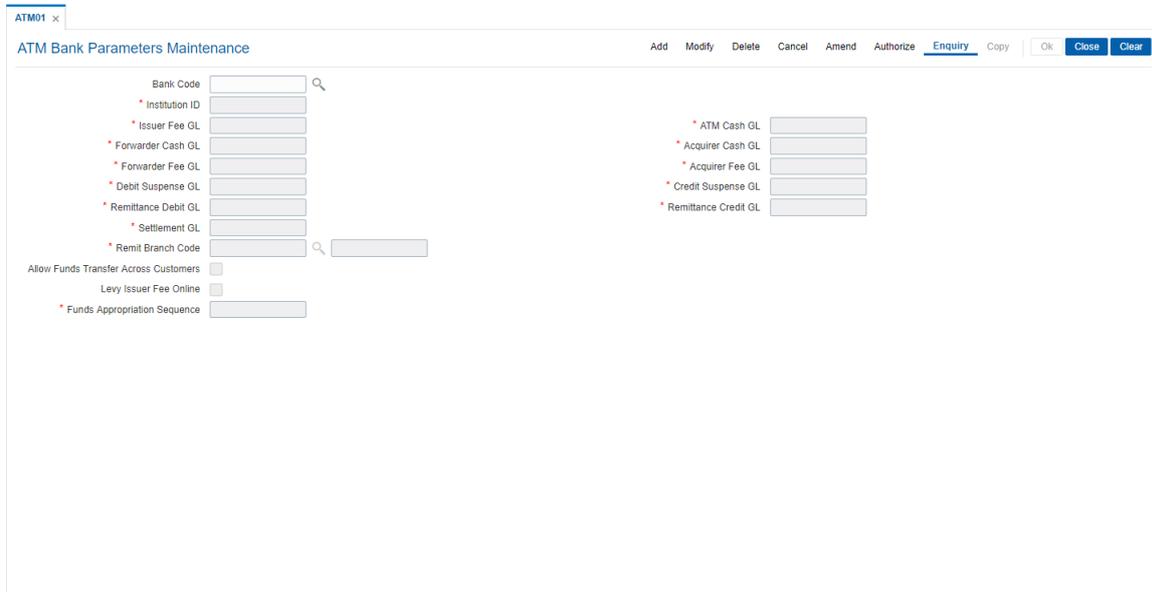
Modes Available

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

To add ATM bank parameters

1. In the Dashboard page, Enter the Task code ATM01 and then click  or navigate through the menus to **Back Office Transactions > Master > ATM Bank Params Maintenance**.
2. You will be navigated to **ATM Bank Parameters Maintenance** screen.

ATM Bank Parameters Maintenance



Field Description

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

Bank Code	[Mandatory, Numeric, Five] Type the code of the bank, for which global ATM definitions should be maintained. Each code uniquely identifies a different bank.
Institution ID	[Mandatory, Numeric, 11] Type the institution code. Each code uniquely identifies the bank in the network. Institution ID is allotted by the central bank of the country, or the body that governs payment systems in the country.
Issuer Fee GL	[Mandatory, Numeric, Nine] Type the issuer fee GL code. This GL account will be credited for fees on transactions done through the Bank's ATM network.
ATM Cash GL	[Mandatory, Numeric, Nine] Type the ATM cash GL code. This GL account will be credited or debited for cash transactions done through the Bank's ATM network by the bank customers.
Forwarder Cash GL	[Mandatory, Numeric, Nine] Type the forwarder cash GL code.
Acquirer Cash GL	[Mandatory, Numeric, Nine] Type the acquirer cash GL code. This GL account will be debited for the remote on-us transactions (transactions performed by the customers of other banks, through the Bank's ATM network).
Forwarder Fee GL	[Mandatory, Numeric, Nine] Type the forwarder fee GL code. This GL account will be credited for the transactions performed by other bank's customers through the ATM network, owned and managed by our bank in the capacity of a forwarder.
Acquirer Fee GL	[Mandatory, Numeric, Nine] Type the acquirer fee GL code. This GL account will be credited for fees on transactions done by banks, which act as Acquirer institutions.
Debit Suspense GL	[Mandatory, Numeric, Nine] Type the debit suspense GL code. This GL account will be debited in case of any suspense generated on account of ATM transactions. Entries in this GL should be manually reversed out after rectifying the cause of suspense.
Credit Suspense GL	[Mandatory, Numeric, Nine] Type the credit suspense GL code. This GL account will be credited in case of any suspense generated on account of ATM transactions. Entries in this GL should be manually reversed out after rectifying the cause of suspense.
Remittance Debit GL	[Mandatory, Numeric, Nine] Type the remittance debit GL code. The GL will be debited if the other bank account holder is allowed to give debit instructions for debiting an ATM bank customer. The

reconciliation or accounting of the remittance debit GL has to be done operationally from the file hand off.

Remittance Credit GL	<p>[Mandatory, Numeric, Nine] Type the remittance credit GL code. The GL will be credited if the ATM facilitates fund transfer option, and the customer of the bank does a fund transfer from his account to an external account. The reconciliation or accounting of the remittance credit GL has to be done operationally from the file hand off.</p>
Settlement GL	<p>[Mandatory, Numeric, Nine] Type the settlement GL code. This GL account will be debited or credited, in case of remote on us or off us transactions. The net balance in this GL will be claimed from, or paid to other banks in the network.</p>
Remit Branch Code	<p>[Conditional, Alphanumeric, 12] Type the branch code for remittance.</p>
Allow Funds Transfer Across Customers	<p>[Optional, Check Box] Select the Allows Funds Transfer Across Customers check box if you want to allow the transactions involving funds transfer, across accounts belonging to different customers.</p>
Levy Issuer Fee Online	<p>[Optional, Check Box] Select the Levy Issuer Fee Online check box if you want to debit the issuer fees online simultaneously, along with the transaction. Issuer fees is normally passed on by the switch/ETBI on which the ATM / TBS runs. Issuer fees is included in the message that is passed on by the switch/ETBI, and gets debited online with the original transaction amount, provided this flag is checked.</p>
Funds Appropriation Sequence	<p>[Mandatory, Alphanumeric, Five] Type the funds appropriation sequence. This field denotes the sequence in which the transaction amount needs to be appropriated while debiting the account. The options are:</p> <ul style="list-style-type: none">• S – Sweep-In• O – Overdraft• V – Overline• A – Advance against unclear funds• T – Temporary Overdraft

3. Click **Add**.
4. Enter the bank code and press the **Tab or Enter** key.
5. Enter the required information in the various fields.

[ATM Bank Parameters Maintenance](#)

ATM01 x

ATM Bank Parameters Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy

Bank Code

* Institution ID

* Issuer Fee GL

* Forwarder Cash GL

* Forwarder Fee GL

* Debit Suspense GL

* Remittance Debit GL

* Settlement GL

* Remit Branch Code

Allow Funds Transfer Across Customers

Levy Issuer Fee Online

* Funds Appropriation Sequence

* ATM Cash GL

* Acquirer Cash GL

* Acquirer Fee GL

* Credit Suspense GL

* Remittance Credit GL

6. Click **OK**.
7. The system displays the message " Record Added...Authorization Pending..". Click **OK**.
8. The ATM bank parameters are added once the record is authorised.

4.2 ATM02 - ATM Acquirer POS ID Maintenance

Using this option, you can maintain the various Switch IDs, the physical ATM terminals that connect to these switches, and the originating branch code for a particular ATM.

Each ATM is logically attached to a GL (ATM CASH GL) in some branch (originating branch) in **FLEXCUBE**. Every ATM in the ATM network of a Bank has two ATM IDs (Card Acceptor terminal ID and Card Acceptor ID code), which uniquely identify the ATM. The ATM Acquirer POS ID Xref maintenance, maintains the cross-reference between the ATM IDs, ATM CASH GL and the ATM branch. Also, every Forwarder (VISA/Master Card), which the bank interfaces with, has to be configured through this option.

Definition Prerequisites

Not Applicable

Other Prerequisites

- GL Codes have to be defined

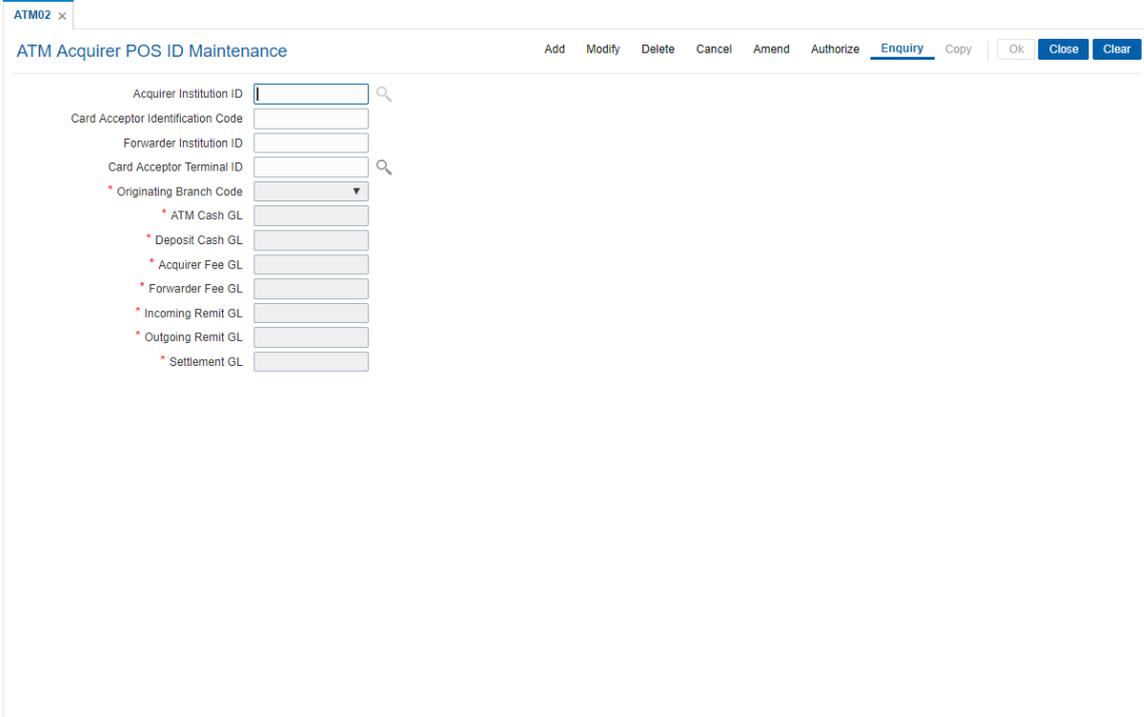
Modes Available

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

To add ATM acquirer POS ID

1. In the **Dashboard** page, Enter the Task code **ATM02** and then click  or navigate through the menus to **Back Office Transactions > Master > ATM Acquirer POS Id Maintenance**.
2. You will be navigated to **ATM Acquirer POS ID Maintenance** screen.

ATM Acquirer POS ID Maintenance



Field Description

Field Name	Description
Acquirer Institution ID	[Mandatory, Numeric, 11] Enter the acquirer institution ID. The institution ID is allotted to the bank by the central bank or the governing body for non-branch channels like TBS, ATM and POS.
Card Acceptor Identification Code	[Mandatory, Alphanumeric, 15] Enter the card acceptor identification code. This code identifies the ATM, which defines the point of the transaction in both local and interchange environment.
Forwarder Institution ID	[Mandatory, Alphanumeric, 11] Enter the forwarder institution ID. The institution ID allotted to the bank by the central bank or the governing body for non-branch channels like TBS, ATM and POS who own and manage the ATM network.
Card Acceptor Terminal ID	[Display] This field displays the card terminal ID. Each unique code identifies a terminal at the card acceptor location.
Originating Branch Code	[Mandatory, Search List] Select the branch code from the Search List. The originating branch code refers to the branch through which the ATM transactions would be routed to respective branches. In practical scenarios, where all ATM operations are centralized, the branch code would be unique. However, if there are multiple switches that accept ATM requests, all catered to by different branches, the respective branch code needs to be maintained.
ATM Cash GL	[Mandatory, Numeric, Nine] Enter the ATM cash GL code. This GL account will be debited on performing on-us, remote on us, off us transactions.
Deposit Cash GL	[Mandatory, Numeric, Nine] Enter the deposit cash GL code.
Acquirer Fee GL	[Mandatory, Numeric, Nine] Enter the acquirer fee GL code which accepts the card for performing the transaction.
Forwarder Fee GL	[Mandatory, Numeric, Nine] Enter the forwarder fee GL code which is responsible for forwarding the transaction from the acquirer to the issuer.
Incoming Remit GL	[Mandatory, Numeric, Nine] Enter the incoming remit GL code.
Outgoing Remit GL	[Mandatory, Numeric, Nine] Enter the outgoing remit GL code.
Settlement GL	[Mandatory, Numeric, Nine] Enter the settlement GL code.

3. Click **Add**.

4. Enter the acquirer institution ID and press the **Tab or Enter** key.

5. Enter the appropriate information in the fields.
6. Select the appropriate branch code from the list.

ATM Acquirer POS ID Maintenance

ATM02 x

ATM Acquirer POS ID Maintenance

[Add](#) [Modify](#) [Delete](#) [Cancel](#) [Amend](#) [Authorize](#) [Enquiry](#) [Copy](#) [Ok](#) [Close](#) [Clear](#)

Acquirer Institution ID

Card Acceptor Identification Code

Forwarder Institution ID

Card Acceptor Terminal ID 🔍

* Originating Branch Code

* ATM Cash GL

* Deposit Cash GL

* Acquirer Fee GL

* Forwarder Fee GL

* Incoming Remit GL

* Outgoing Remit GL

* Settlement GL

7. Click **OK**.
8. The system displays the message "Record Added...Authorization Pending..". Click **OK**.
9. The ATM acquirer POS ID is added once the record is authorised.

Note: The same **Card Acceptor Identification Code** can have multiple **Card Acceptor Terminal Ids** linked to it.
Every combination of **Card Acceptor Identification Code** and **Card Acceptor Terminal Ids** is unique.

4.3 POS01 - POS Acquirer POS ID Maintenance

Each POS (Point of Sale) is logically attached to a dummy account in some branch (originating branch) in **FLEXCUBE**. Every POS in the POS network of a Bank has two POS IDs (Card Acceptor terminal ID and Card Acceptor ID code), which uniquely identify the POS.

Using this option, you can facilitate the cross-reference between the POS IDs, dummy account and the POS branch. Also, every forwarder (VISA/Master Card), which the bank interfaces with, has to be configured through the **POS Acquirer POS Id Maintenance** option.

Definition Prerequisites

Not Applicable

Other Prerequisites

- GL Codes should be defined

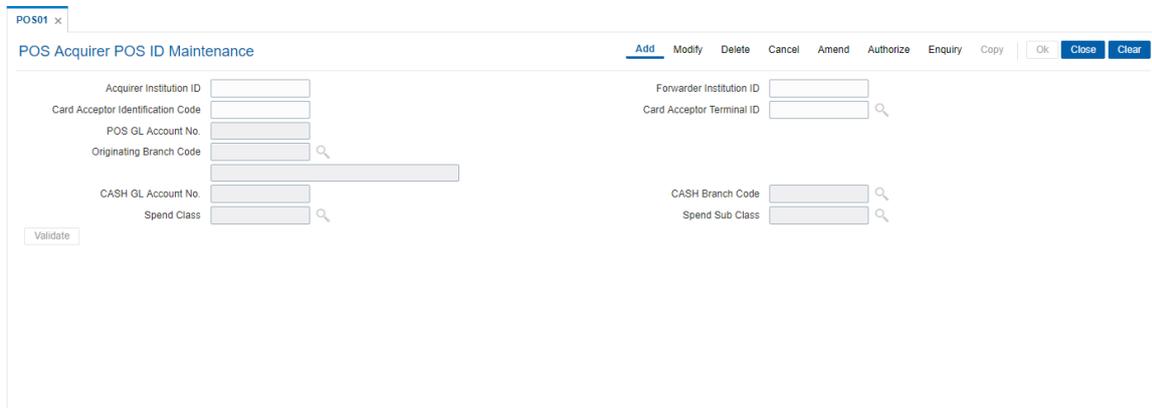
Modes Available

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

To add POS acquirer POS ID

- In the **Dashboard** page, Enter the Task code **POS01** and then click  or navigate through the menus to **Back Office Transactions > Master > POS Acquirer POS ID Maintenance**.
- You will be navigated to **POS Acquirer POS Id Maintenance** screen.

POS Acquirer POS ID Maintenance



Field Description

Field Name	Description
Acquirer Institution ID	[Mandatory, Numeric, 11] Type the acquirer institution ID. The institution ID is allotted to the bank by the central bank, or the governing body for non-branch channels like TBS, ATM and POS.
Forwarder Institution ID	[Optional, Numeric, 11] Type the forwarder institution ID. The institution ID allotted to the bank by the central bank or the governing body for non-branch channels like TBS, ATM and POS who own and manage the POS network.

Card Acceptor Identification Code	[Conditional, Numeric, 15] Type the card acceptor identification code. This code identifies the POS, which defines the point of transaction in both local and interchange environments.
Card Acceptor Terminal ID	[Conditional, Numeric, 16] Type the card acceptor terminal ID. Each unique code identifies a terminal at the card acceptor location.
POS GL Account No.	[Mandatory, Numeric, Nine] Type the GL account number. The bank will maintain a dummy merchant account for each POS terminal. This is the account number, which will be credited online for the transaction amount, and debited for the discount amount for 'On-Us' transactions arriving from that POS terminal. If a merchant has installed multiple POS terminals, each of them could be associated with the same dummy merchant account number.
Originating Branch Code	[Mandatory, Pick-List] Select the originating branch code from the pick-list. The originating branch code refers to the branch through which the POS transactions would be routed to the respective branches. In practical scenarios where all POS operations are centralized, the branch code would be unique. However, if there are multiple switches that accept POS requests all catered to by different branches, the respective branch code should be maintained.
CASH GL Account No.	[Mandatory, Numeric, Nine] Type the Cash GL Account number.
CASH Branch Code	[Mandatory, Search List] Select the applicable Cash Branch Code from the Search List.
Spend class	[Optional, Search List] Select the spend class from the Search List. The spend class defined against the Spend Class will be returned in the UDE.
Spend Sub class	[Optional, Search List] Select the spend sub class from the Search List. The spend class defined against the Spend Class will be returned in the UDE.

3. Click **Add**.
4. Enter the required information in the various fields.
5. Click **Validate**. The system enables the last two fields.
6. Enter the GL account number and select the originating branch code.

[POS Acquirer POS Id Maintenance](#)

POS01 x

POS Acquirer POS ID Maintenance

[Add](#) [Modify](#) [Delete](#) [Cancel](#) [Amend](#) [Authorize](#) [Enquiry](#) [Copy](#) [Ok](#) [Close](#) [Clear](#)

Acquirer Institution ID	<input type="text"/>	Forwarder Institution ID	<input type="text"/>
Card Acceptor Identification Code	<input type="text"/>	Card Acceptor Terminal ID	<input type="text"/>
POS GL Account No.	<input type="text"/>		
Originating Branch Code	<input type="text"/>		
	<input type="text"/>		
CASH GL Account No.	<input type="text"/>	CASH Branch Code	<input type="text"/>
Spend Class	<input type="text"/>	Spend Sub Class	<input type="text"/>

7. Click **Validate** and then click **OK**.
8. The system displays the message "Record Added...Authorization Pending..". Click **OK**.
9. The POS acquirer POS ID is added once the record is authorised.

4.4 POS02 - POS Bank Params Maintenance

Using this option, you can define the bank level global definitions related to POS transactions and decide whether funds transfer across customers can be permitted for POS transactions or not.

Transactions that are happening through POS channel are dependent on these parameters. The various GL accounts for the POS and the suspense GL accounts are maintained in this option.

Normally transaction fee (issuer fee) is charged by the switch for the POS transactions. If the **Levy Issuer Fee Online** check box is selected this fee will be debited online with the original transaction amount.

Definition Prerequisites

- GL accounts to have maintained

Modes Available

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

To add POS bank parameters

1. In the Dashboard page, Enter the Task code POS02 and then click  or navigate through the menus to **Back Office Transactions > Master > POS Bank Params Maintenance**.
2. You will be navigated to **POS Bank Params Maintenance** screen.

POS Bank Params Maintenance

Field Description

Field Name	Description
Bank Code	[Mandatory, Numeric, Five] Type the code of the bank for which global ATM definitions should be maintained. Each code uniquely identifies a different bank.
Debit Suspense GL	
Institution ID	[Mandatory, Numeric, 11] Type the institution ID. The bank is identified in the network using this ID. This ID is allotted by the central bank of the country or the body that governs payment systems in the country.

Issuer Fee GL	[Mandatory, Numeric, 10] Type the issuer fee GL code. This GL account will be credited for fees on transactions done through the Bank's POS network.
POS Cash GL	[Mandatory, Numeric, Nine] Type the GL to be debited or credited for the cash transactions done through the bank's POS network by the bank's customers.
Forwarder Cash GL	This field is for future use.
Acquirer Cash GL	[Mandatory, Numeric, Nine] Type the GL to be credited by the amount of cash to be debited for remote on-us transactions, done through the bank's POS network by the customers of other banks.
Forwarder Fee GL	[Mandatory, Numeric, Nine] Type the GL to be credited on transactions done by other bank's customers through the POS network owned and managed by our bank in the capacity of a forwarder.
Acquirer Fee GL	[Mandatory, Numeric, Nine] Type the GL to be credited for fee amounts out of transactions where in the said bank acts as an acquirer institution.
Debit Suspense GL	[Mandatory, Numeric, Nine] Type the GL to be debited in case of suspense generation on account of POS transactions.
Credit Suspense GL	[Mandatory, Numeric, Nine] Type the GL to be credited in case of suspense generation on account of POS transactions.
Code Discount GL	[Mandatory, Numeric, Nine] Type the code discount GL. This GL is used for Merchant discounts.
Allow Funds Transfer Across Customers	[Optional, Check Box] Select the Allow Funds Transfer Across Customers check box if the transactions involving funds transfer across different customers should be permitted.
Levy Issuer Fee Online	[Optional, Check Box] Select the Levy Issuer Fee Online check box to debit the issuer fees online simultaneously with the transaction. Issuer fees is normally passed on by the switch / ETBI on which the POS / TBS runs. Issuer fees is included in the message that is passed on by the switch / ETBI and gets debited online with the original transaction amount provided this flag is checked.
Funds Appropriation Sequence	[Mandatory, Alphanumeric Five] Type the sequence in which the transaction amount needs to be appropriated while debiting the account. Valid values are a combination of the following components. <ul style="list-style-type: none"> • S: Sweep-In • O: Overdraft • V: Overline

- A: Advance against unclear funds
- T: Temporary Overdraft

3. Click **Add**.

4. Enter the required information in the various fields.

POS Bank Params Maintenance

POS92 x

POS Bank Params Maintenance

[Add](#) [Modify](#) [Delete](#) [Cancel](#) [Amend](#) [Authorize](#) [Enquiry](#) [Copy](#) [OK](#) [Close](#) [Clear](#)

Bank Code

* Institution ID

* Issuer Fee GL

* Forwarder Cash GL

* Forwarder Fee GL

* Debit Suspense GL

* Code Discount GL

Allow Funds Transfer Across Customers

* Funds Appropriation Sequence

* POS Cash GL

* Acquirer Cash GL

* Acquirer Fee GL

* Credit Suspense GL

Levy Issuer Fee Online

5. Click **OK**.

6. The system displays the message "Record Added...Authorization Pending..". Click **OK**.

7. The POS bank parameters are added once the record is authorised.

4.5 POS04 - POS BIN Xref Maintenance

Using this option, you can define the bank level global definitions related to POS transactions and decide whether funds transfer across customers can be permitted for POS transactions or not.

Definition Prerequisites

- GL accounts to have maintained

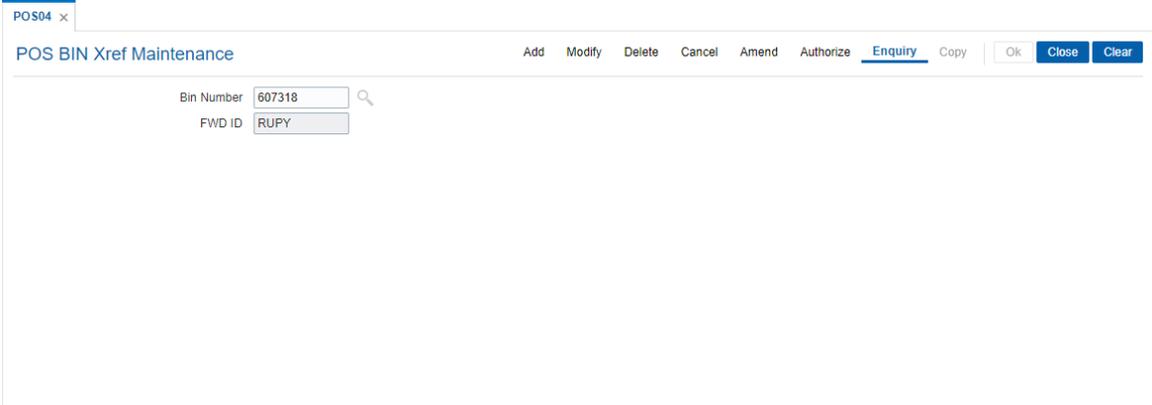
Modes Available

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

To maintain POS Bin Xref parameters

1. In the **Dashboard** page, Enter the Task code **POS04** and then click  or navigate through the menus to **Back Office Transactions > Channels > POS Bin Xref Maintenance**.
2. You will be navigated to the **POS BIN Xref Maintenance** screen.

POS BIN Xref Maintenance



Field Description

Field Name	Description
Bin Number	[Mandatory, Numeric, 10] Type the ten digit bin number. Alternatively, you can select the bin number from the Search List.
FWD ID	[Display] The FWD ID is auto populated.

3. Click **Add**.
4. Enter the required information in the various fields.

POS BIN Xref Maintenance

POS04 x

POS BIN Xref Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

Bin Number 789543

FWD ID RUPY

5. Click **OK**.
6. The system displays the message "Record Added...Authorization Pending..". Click **OK**.
7. The POS BIN parameters are added once the record is authorised.

4.6 TBS01 - TBS Bank Params Maintenance

Using this option, you can define the bank level global definitions related to TBS (Telephone Banking Service) transactions and decides whether funds transfer across customers can be permitted for TBS transactions or not.

Transactions that are happening through TBS channel are dependent on these parameters.

Normally transaction fee (issuer fee) is charged by the switch for the TBS transactions. If the **Levy Issuer Fee Online** check box is selected this fee will be debited online with the original transaction amount.

Definition Prerequisites

Not Applicable

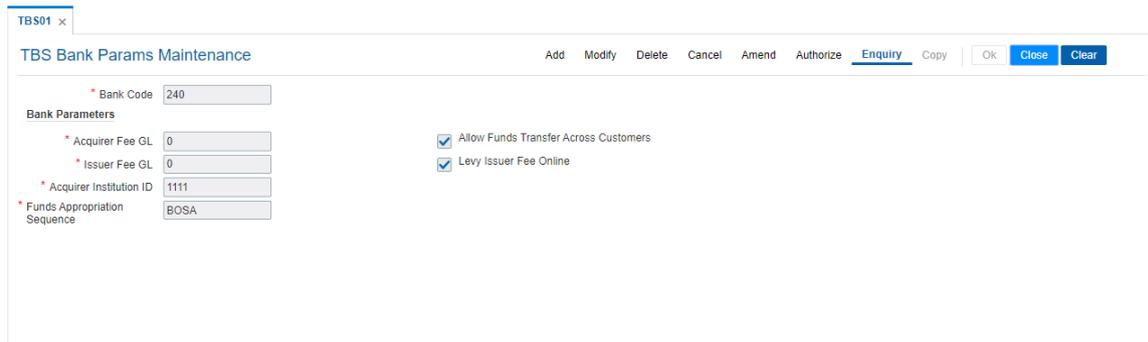
Modes Available

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

To add TBS bank parameters

1. In the **Dashboard** page, Enter the Task code **TBS01** and then click  or navigate through the menus to **Back Office Transactions > Channels > TBS Bank Params**.
2. You will be navigated to **TBS Bank Params Maintenance** screen.

TBS Bank Params Maintenance



Field Description

Field Name	Description
Bank Code	[Mandatory, Numeric, Five] Type the bank code of the bank for which global ATM definitions should be maintained. Each code uniquely identifies a different bank.
Bank Parameters	
Acquirer Fee GL	[Mandatory, Numeric, 10] Type the acquirer fee GL code. This GL account will be credited for fees on transactions done by banks, which act as Acquirer institutions.
Allow Funds Transfer Across Customers	[Optional, Check Box] Select the Allow Funds Transfer Across Customers check box, if

you want to allow the transactions involving funds transfer across different customers.

Issuer Fee GL

[Mandatory, Numeric, 10]

Type the issuer fee GL code.

This GL account will be credited for fees on transactions done through the Bank's ATM network.

Levy Issuer Fee Online

[Optional, Check Box]

Select the **Levy Issuer Fee Online** check box if you want to debit the issuer fees online, simultaneously along with the transaction.

Issuer fees is normally passed on by the switch / ETBI on which the ATM / TBS runs. Issuer fees is included in the message that is passed on by the switch / ETBI, and gets debited online with the original transaction amount, provided this flag is checked.

Acquirer Institution ID

[Mandatory, Numeric, 11]

Type the acquirer institution ID.

The institution ID is allotted to the bank by the central bank or the governing body for non-branch channels like TBS, ATM and POS.

Funds Appropriation Sequence

[Mandatory, Alphanumeric, Five]

Type the funds appropriation sequence.

This field denotes the sequence in which the transaction amount should be appropriated while debiting the account.

The options are:

- S: Sweep-In
- O: Overdraft
- V: Overline
- A: Advance against unclear funds
- T: Temporary Overdraft

3. Click **Add**.
4. Type the bank code and press the **Tab or Enter** key.
5. Enter the required information in the other fields.

TBS Bank Params Maintenance

The screenshot shows a web application window titled 'TBS01 x' with a sub-header 'TBS Bank Params Maintenance'. The interface includes a menu bar with options: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, and buttons for OK, Close, and Clear. The form contains several input fields and checkboxes:

- Bank Code: 240
- Acquirer Fee GL: 0
- Issuer Fee GL: 0
- Acquirer Institution ID: 1111
- Funds Appropriation Sequence: BOSA
- Allow Funds Transfer Across Customers:
- Levy Issuer Fee Online:

6. Click **OK**.
7. The system displays the message "Record Added...Authorization Pending..". Click **OK**.
8. The TBS bank parameters are added once the record is authorised.

4.7 TBS02 - TBS Acquirer Pos ID Maintenance

Using this option you can maintain the various ETBI IDs, the channels that originate from these ETBIs, and the originating branch code for a particular ETBI.

In a centralized TBS environment, the branch code is unique. In case of multiple Switches that accept TBS requests, where all switches are catered to by different branches, the respective branch codes need to be maintained. Transactions that occur through TBS channel are dependent on these parameters.

Definition Prerequisites

Not Applicable

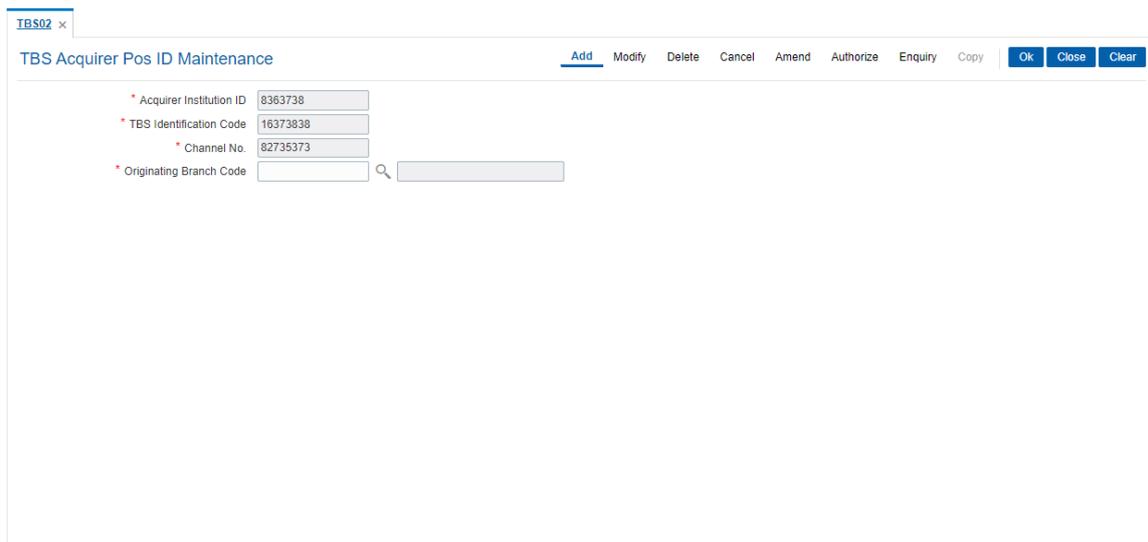
Modes Available

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

To add TBS acquirer POS ID

1. In the **Dashboard** page, Enter the Task code **TBS02** and then click  or navigate through the menus to **Back Office Transactions > Channels > TBS Acquirer Pos ID**.
2. You will be navigated to **TBS Acquirer Pos ID** screen.

TBS Acquirer Pos ID Maintenance



The screenshot shows the 'TBS Acquirer Pos ID Maintenance' screen. At the top, there is a browser tab labeled 'TBS02 x'. Below the tab, the screen title is 'TBS Acquirer Pos ID Maintenance'. A menu bar contains the following options: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, Ok, Close, Clear. The main form area contains four input fields, each with a red asterisk indicating it is mandatory:

- Acquirer Institution ID: 8363738
- TBS Identification Code: 16373838
- Channel No.: 82735373
- Originating Branch Code: (empty) with a magnifying glass icon to its right.

Field Description

Field Name	Description
Acquirer Institution ID	[Mandatory, Numeric, 11] Type the acquirer institution ID. The institution ID is allotted to the bank by the central bank or the governing body for non-branch channels like TBS, ATM and POS.
TBS Identification Code	[Mandatory, Alphanumeric, 15] Type the TBS identification GL code. This is a unique identification code for a particular ETBI that is installed in the bank. There could be multiple ETBIs in the same bank, which are

serviced by different branches.

Channel No.

[Mandatory, Numeric, Eight]

Type the channel number pertaining to the **TBS Identification Code**. Channel number refers to the various ports on the ETBI, from where multiple service call lines originate. There could be multiple channels originating from the same ETBI.

Originating Branch Code

[Mandatory, Search List]

Select the originating branch code from the Search List.

The originating branch code refers to the branch through which the TBS transactions would be routed to the respective branches. In practical scenarios, where all TBS operations are centralized, the branch code would be unique. However, if there are multiple switches that accept TBS requests, all catered to by different branches, the respective branch code should be maintained.

3. Click **Add**.
4. Type the acquirer institution ID and press the **Tab** or **Enter** key.
5. Enter the required information in the other fields.

TBS Acquirer Pos ID Maintenance

The screenshot shows a web-based form titled "TBS Acquirer Pos ID Maintenance". At the top, there is a browser tab labeled "TBS02 x" and a menu bar with the following options: "Add", "Modify", "Delete", "Cancel", "Amend", "Authorize", "Enquiry", "Copy", "Ok", "Close", and "Clear". The form itself contains four input fields, each with a red asterisk indicating it is mandatory. The first field is "Acquirer Institution ID" with the value "8363738". The second field is "TBS Identification Code" with the value "16373838". The third field is "Channel No." with the value "82739373". The fourth field is "Originating Branch Code", which is currently empty and has a magnifying glass icon to its right, suggesting a search function. The form is set against a light blue background.

6. Click **OK**.
7. The system displays the message "Record Added...Authorization Pending..". Click **OK**.
8. The TBS acquirer POS ID is added once the record is authorised.

5. File Upload

5.1 7239 - Upload Local File

Using the **Upload Local File** option you can upload the file from the local machine.

Definition Prerequisites

- BA453 - Parameterized Output Generator: For file download
- Copy the File from **RJSOUT** to the local system for file upload

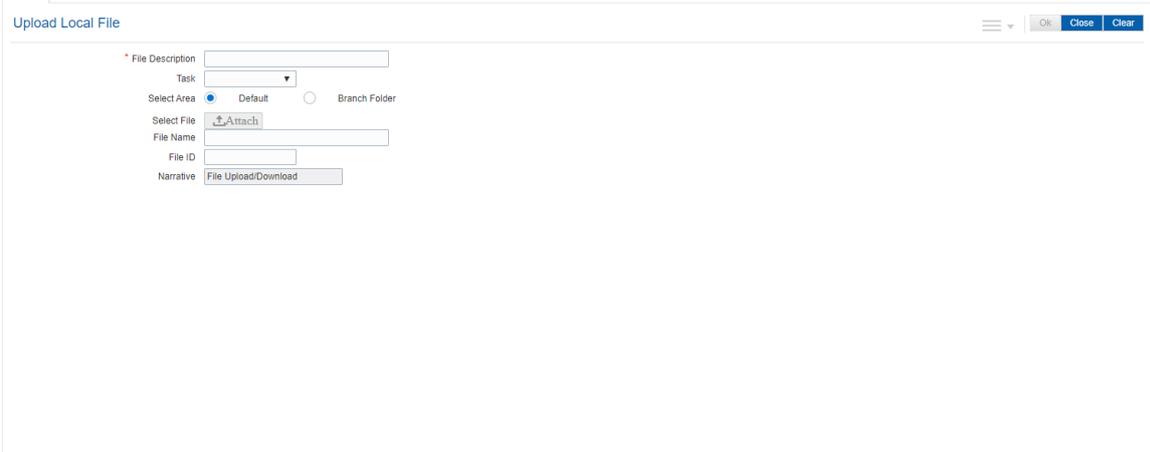
Modes Available

Not Available

To upload a local file

1. In the **Dashboard** page, Enter the Task code **7239** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Others > Local File Upload**.
2. You will be navigated to **Upload Local File** screen.

Upload Local File



Field Description

Field Name	Description
File Description	[Mandatory, Alphanumeric] Type the description of the file that the user wants to upload.
Task	[Mandatory, Drop-Down] Select 'Upload' option from the drop-down list. It allows the user to upload the file.
Select Area	[Optional] Select the area. Options are: <ul style="list-style-type: none">• Default• Branch Folder
Select File	[Conditional, Command Button] Select the file which has to be uploaded using the Attach button.

This field is enabled only if **Upload** option is selected in the **Task** field.

File Name

[Display]

File name will be displayed on selecting file.

File ID

[Display]

This field displays the unique identification number of the file corresponding to the file name.

Narrative

[Display]

This field displays the narration, based on the transaction.

3. Type the file description and press the **Tab** or **Enter** key.
4. Select the appropriate task from the **Task** list.
5. Select the area and enter the file name.

Upload Local File

6. Click **OK**.
OR
Click the **View** button to view the file. This button is enabled only if the **View** option is selected in the **Task** field.
7. If you click **OK**, the system displays the message "Authorization required". Click **OK**.
8. The system displays the **Authorization Reason** screen.
9. Enter the relevant information and then click **OK**.
10. The system displays the serial number. Click **OK**.
11. The system displays a message "File Request Submitted Successfully". Click **OK**.
12. The system displays the transaction sequence number. It is a system generated unique number. Click **OK**.

5.2 7240 - File Upload Status Enquiry

Using the **File Upload Status Enquiry** option you can inquire the status of the uploaded/downloaded file.

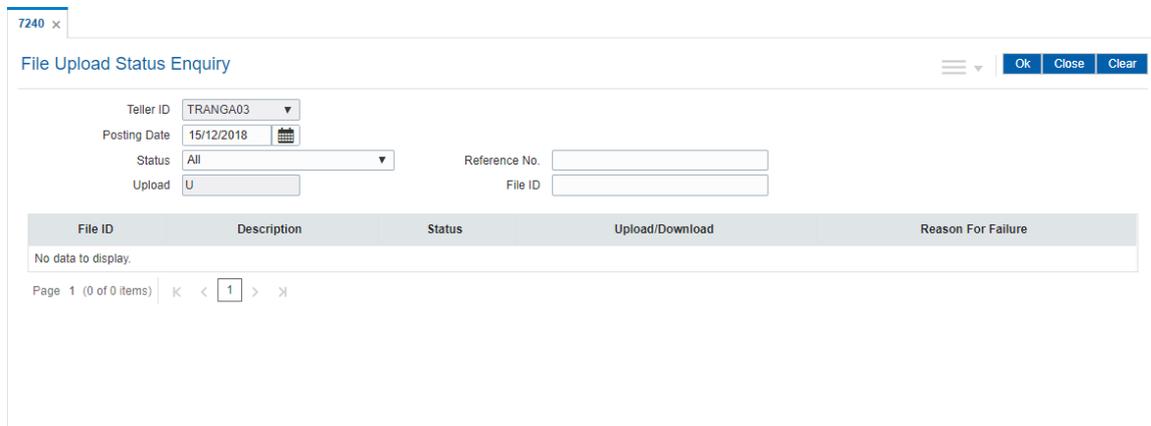
Definition Prerequisites

- 7239 - Upload Local File

To view file upload status

1. In the **Dashboard** page, Enter the Task code **7240** and then click  or navigate through the menus to **Front Office Transactions > Internal Transaction > Others > File Upload Status Enquiry**.
2. You will be navigated to **File Upload Status Enquiry** screen.

File Upload Status Enquiry



7240 x

File Upload Status Enquiry

Teller ID: TRANGA03
Posting Date: 15/12/2018
Status: All
Upload: U
Reference No.:
File ID:

File ID	Description	Status	Upload/Download	Reason For Failure
No data to display.				

Page 1 (0 of 0 items) < 1 >

Field Description

Field Name	Description
Teller ID	[Display] This field displays the ID with which the teller has logged in.
Posting Date	[Mandatory, dd/mm/yyyy] Enter the date on which the file has been uploaded or downloaded. By default the system displays the current system date.
Status	[Mandatory, Drop-Down] Select the status of the file which the user wants to inquire from the drop-down list. The options are: <ul style="list-style-type: none">• Submitted• In Progress• Completed• Failed• All By default Submitted option is selected.

Reference No.	[Optional, Alphanumeric] Type the reference number.
Upload	[Optional, Alphanumeric, 35] Type the name of the task. The user can inquire for the downloaded/uploaded file.
File ID	[Optional, Alphanumeric, 30] Type the ID of the file for which the user wants to inquire.

Column Name	Description
File ID	[Display] This column displays the ID of the file which the user wants to inquire.
Description	[Display] This column displays the default narration, based on the transaction.
Status	[Display] This column displays the status of the file which the user has inquired. The status can be as follows: <ul style="list-style-type: none"> • Submitted • In Progress • Completed • Failed • All
Upload/Download	[Display] This column displays the status of the file. The status are: <ul style="list-style-type: none"> • U • D
Reason For Failure	[Display] This column displays the reason for the failure/success of upload or download of the file.

3. Type the posting date and press the **Tab or Enter** key.
4. Select the status from the list.
5. Enter the relevant information in the various fields.
6. Click **Ok**.
7. The system displays the file status.

[File Upload Status Enquiry](#)

7240 x

File Upload Status Enquiry

Ok Close Clear

Teller ID: TRANGA03
Posting Date: 15/12/2018
Status: All
Upload: U

Reference No.:
File ID:

File ID	Description	Status	Upload/Download	Reason For Failure
No data to display.				

Page 1 (0 of 0 items) | < 1 >

8. Click **Cancel**.

5.3 BA450 - Company- File Type Xref

This option is used for setting up lookup values - system code, lookup value.

The value pair list will act as an aide in file type selection. In **File Upload (GEFU ++)** option (Task Code: BA452), after entering the system code, a new field "Company Code" will be added. This will show the list of companies maintained in the list. On selecting the company code, the file type will get defaulted. File type changes in **File Upload (GEFU ++)** option to accept lookup value and resolve file type on the basis of file type, lookup value combination.

Definition Prerequisites

Not Applicable

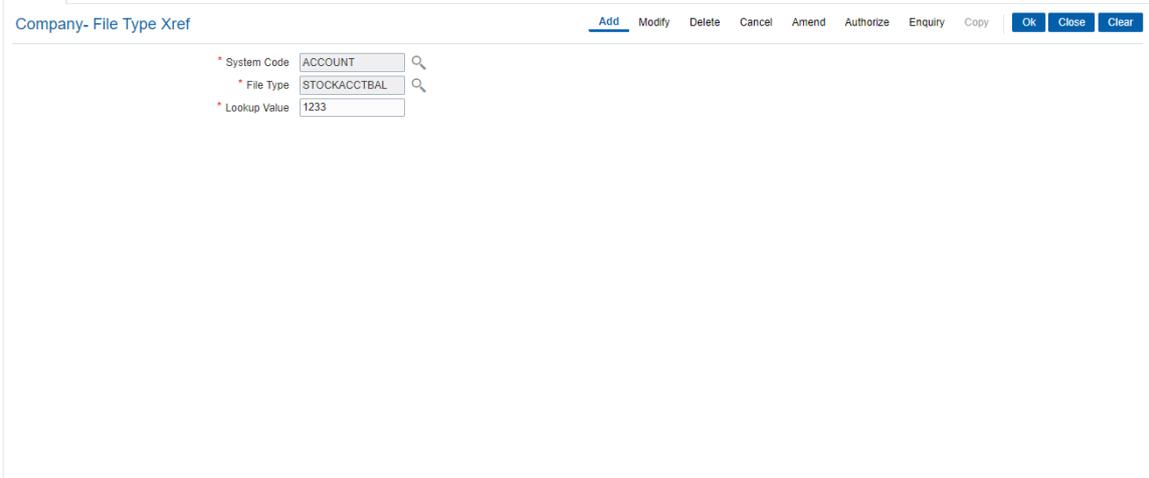
Modes Available

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

To set the file type cross reference

1. In the **Dashboard** page, Enter the Task code **BA450** and then click  or navigate through the menus to **Back Office Transactions > Customer > Company- File Type Xref**.
2. You will be navigated to **Company- File Type Xref** screen.

LoopUp Code File Type Cross Reference



Field Description

Field	Description
System Code	[Mandatory, Search List] Select the system code from the Search List. The user can select one of the system codes from all the file upload codes available in system.
File Type	[Mandatory, Search List] Select the file type from the Search List. The relevant file types under the system code will be available for selection; the user can select the file type.
Lookup Value	[Mandatory, Alphanumeric, 120] Type the lookup value. This field is free text field without any validations.

3. Click **Add**.
4. Enter the system code and press the **Tab or Enter** key or select it from the Search List.
5. Enter the input file type and press the **Tab or Enter** key or select it from the Search List.
6. Enter the lookup value.

Company- File Type Xref

5. Click **OK**.
6. The system displays the message "Record Added ..Autorisation Pending". Click **OK**.

5.4 BA452 - File Upload (GEFU ++)

Using this option you can facilitate bulk miscellaneous transactions. Including account/customer with high severity memo i.e., you can use this option for bulk transactions, bulk CASA account opening, bulk CASA account closure etc.

The features of the GEFU ++ functionality where if the multiple value dates (specially future dated) records are clubbed in one file, the system will process all records during the upload and if for the upload date, any future dated transactions are envisaged, the same are treated as non processed and will not be picked up by the system in future. However the back value dated transactions are processed on any processing date. Hence the bank has to create different files for different value dates and then input the file processing date also as the future date in this option. Then accordingly the file will be processed on the specific future value date. **FLEXCUBE** will block uploads depending upon the setup combination for External System Code , File Type, Department Code and Template Code.

System allows for maintenance of Aadhaar number and Aadhaar linked account via upload. This file will have to be manually uploaded . Authorization is required to upload this file.

This file will have to be manually uploaded using External System Code 'CUSTOMER' and File Type label as 'AADHAAR' and File Type name should be 'AADHAAR_ACCOUNT_LINKAGE'. Authorization is required to upload this file.

The new checksum logic for **OCA** files is as below:

- Record checksum will be:- Ref_sys_no+Sum of digits of account in an incremental pattern where every next instance is considered as complete number + Amount to be considered in full without decimal + Cheque Date
- Footer Check sum will be: - Sum of (Part 1-last 7 digits of all record level checksum of all records) + Sum of (Part 2-remaining 13 digits of record level checksum of all records).

The new checksum logic for **OCC** files is as below:

- The record checksum will be:- Sum of digits of account in an incremental pattern where every next instance is considered as complete number + amount to be considered in full without decimal + ref sys no + transaction date (YYYYMMDD) + transaction currency
- Footer Checksum will be: - Sum of (Part 1-last 7 digits of all record level checksum of all records) + Sum of (Part 2-remaining 13 digits of record level checksum of all records).

Definition Prerequisites

- [BAM54 - File Upload Setup](#)

Modes Available

Not Applicable

To upload the file

1. In the **Dashboard** page, Enter the Task code **BA452** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Handoff > File Upload (GEFU ++)**.
2. You will be navigated to **File Upload (GEFU ++)** screen.

File Upload (GEFU ++)

BA452 x

File Upload (GEFU ++) Ok Close Clear

* External System Code

Lookup Value

* File Type

Upload Handoff File Details

Input File Name

Process Date 30/11/2018

Field Description

Field Name	Description
External System Code	[Mandatory, Search List] Select the external system code, against which the file was uploaded, from the Search List. The corresponding external system name is displayed in the adjacent field.
Lookup Value	[Optional, Alphanumeric, 100] Enter the lookup value.
File Type	[Mandatory, Search List] Select the file type from the Search List. The corresponding file type name is displayed in the adjacent field.
Handoff File Details	
Input File Name	[Mandatory, Alphanumeric, 40] Type the name of the file that is to be uploaded.
Narration	[Mandatory, Alphanumeric, 40] Type comments for the file.
Process Date	[Conditional, Date editor, dd/mm/yyyy] Select the date on which the file is processed from the date editor. The process date field should be current posting date or future date. The field enabling or disabling will depend on the Input File Name field.

3. Select the external system code and the file type from the Search List.

File Upload (GEFU ++)

BA452 x

File Upload (GEFU ++)

Ok Close Clear

* External System Code IBAO IBAO

Lookup Value

* File Type TDO TD Opening

Upload Handoff File Details

Input File Name TD_Open_18.bt

Process Date 30/11/2018

4. Enter the required information in the **Upload File** tab.
5. Click **OK**.
6. The system displays the message "File Upload in Progress. Please see the status through BAM96 screen". Click **OK**.
7. The system displays the message "File Successfully Uploaded". Click **OK**

5.5 BAM53 - Scheduler Setup

Using this option you can schedule the execution of file extracts or file uploads. The triggering can be based on Date/ Time frequency or based on the occurrence of certain events or event based on availability of some predefined resource.

Definition Prerequisites

- BAM54 - File Upload Setup (GEFU ++)

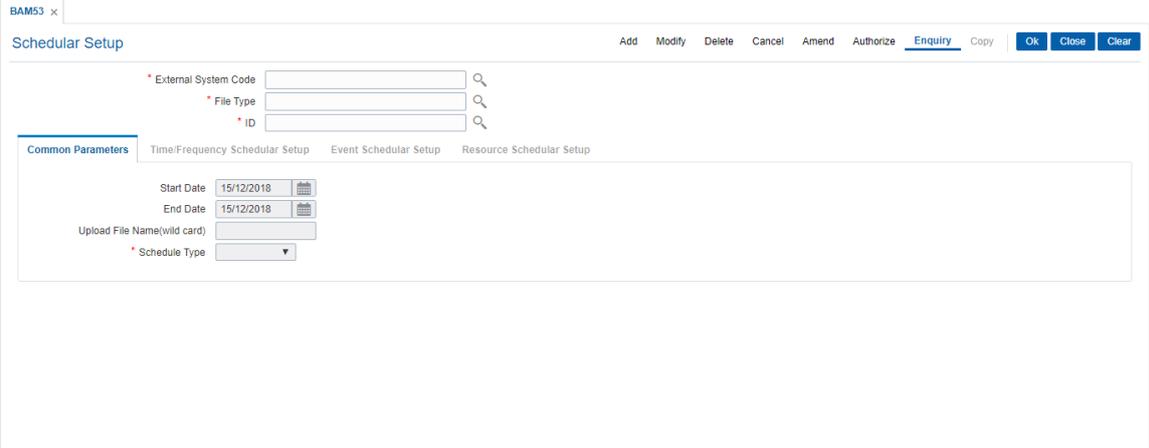
Modes Available

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

To setup a scheduler

1. In the **Dashboard** page, Enter the Task Code **BAM53** and click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Handoff > Scheduler Setup**.
2. The system displays the **Scheduler Setup** screen.

Scheduler Setup



The screenshot shows the 'Scheduler Setup' screen. At the top, there are buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', 'Copy', 'OK', 'Close', and 'Clear'. Below these are three search fields: '* External System Code', '* File Type', and '* ID', each with a magnifying glass icon. Underneath is a tabbed interface with four tabs: 'Common Parameters', 'Time/Frequency Scheduler Setup', 'Event Scheduler Setup', and 'Resource Scheduler Setup'. The 'Common Parameters' tab is selected and shows the following fields: 'Start Date' (15/12/2018), 'End Date' (15/12/2018), 'Upload File Name(wild card)', and '* Schedule Type' (a dropdown menu).

Field Description

Field Name	Description
External System Code	[Mandatory, Search List] Select the external system code from the Search List.
File Type	[Mandatory, Search List] Select the file type from the Search List.
ID	[Display] This field displays the scheduler ID. This value is incremented by one everytime a scheduler is setup.

3. Click the **Add** button.
4. Select the external system code and file type from the Search List.

Scheduler Setup

5. Enter the required information in the various tabs.

Common Parameters

Field Description

Field Name	Description
Start Date	[Optional, Date Picker, dd/mm/yyyy] Select the start date from the Date Picker.
End Date	[Optional, Date Picker, dd/mm/yyyy] Select the end date from the Date Picker.
Upload File Name (wild card)	[Optional, Alphanumeric, 20] Type the upload file name.
Scheduler Type	[Mandatory, Drop-Down] Select the type of scheduler from the drop-down list. The options are: <ul style="list-style-type: none"> • Event • Frequency • Time

- The system enables the relevant tab based on the appropriate option selected from the Scheduler Type drop-down list.

Time/Frequency Scheduler Setup

Field Description

Field Name	Description
Scheduled Time (HH:MM)	[Optional, Numeric, Two, Two] Type the schedule setup time.
Scheduler Frequency	[Conditional, Drop-Down] Select the scheduler frequency from the drop-down list. This field is enabled if the Frequency option is selected in the Scheduler Type field.
Scheduled Units	[Mandatory, Numeric, Five] Type the number of scheduled units. For Example: If the scheduler is required to run once in 2 weeks then the frequency should be weekly and scheduled units should be two.
EOD Event	[Optional, Check Box] Select the EOD Event check box to run the scheduler at the time of EOD.

Event Scheduler Setup

Field Description

Field Name	Description
Scheduled Event	<p>[Mandatory, Alphanumeric, 20] Type the event for which the scheduler is to be run. The scheduler event occurs between the start date and the end date of the specified event. The events supported are;</p> <ul style="list-style-type: none"> • EOD • BOD • Cut off • Inward Clearing • Outward Clearing • Uploads • Extracts

Resource Scheduler Setup

This tab is for future use.

7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
9. The schedule gets setup once the record is authorised.

5.6 BAM54 - File Upload Setup (GEFU ++)

Files generated by external systems, consist of various types of transactions that needs to be uploaded and processed within **FLEXCUBE**.

Using this option you can setup the upload parameters for the combination of external system code and file type, associated GL's and the scheduling.

When the future date arrives, the system will automatically process the file uploaded and subsequently the debit/credit will be taken place.

Automatic upload takes place if the scheduling for this activity is setup. If deferred authorization is maintained for the upload type in the screen, then the file can be inquired by selecting the file status as "Unauthorized" from status drop-down field. And the record status will be updated as "Not processed". If the file is not authorized on the same day, **FLEXCUBE** will purge the file as a part of the EOD process.

Definition Prerequisites

Not Applicable

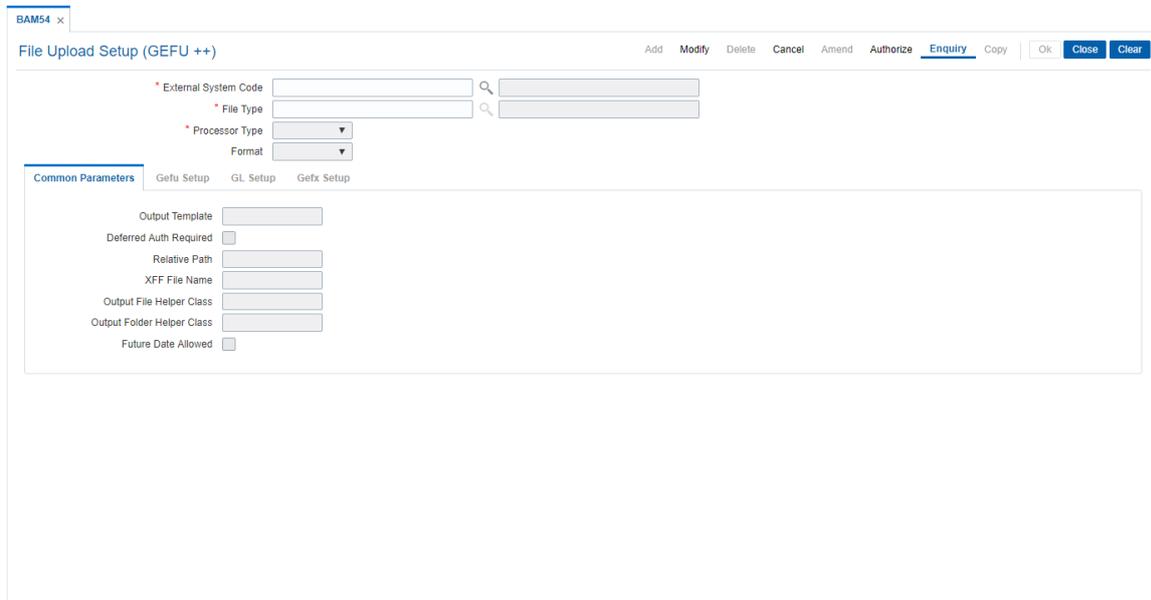
Modes Available

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

To view the file upload setup

1. In the **Dashboard** page, Enter the Task code **BAM54** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Handoff > File Upload Setup (GEFU ++)**.
2. You will be navigated to **File Upload Setup (GEFU ++)** screen.

File Upload Setup (GEFU ++)



The screenshot displays the 'File Upload Setup (GEFU ++)' interface. At the top, there are navigation buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, Ok, Close, and Clear. The main form area contains several input fields and dropdown menus:

- External System Code: Text input field with a search icon.
- File Type: Text input field with a search icon.
- Processor Type: Dropdown menu.
- Format: Dropdown menu.

Below these fields are four tabs: Common Parameters, Gefu Setup, GL Setup, and Gefx Setup. The 'Common Parameters' tab is selected and shows the following fields:

- Output Template: Text input field.
- Deferred Auth Required: Check box.
- Relative Path: Text input field.
- XFF File Name: Text input field.
- Output File Helper Class: Text input field.
- Output Folder Helper Class: Text input field.
- Future Date Allowed: Check box.

Field Description

Field Name	Description
External System Code	[Mandatory, Search List] Type the external system code against which the file was uploaded in this field.
File Type	[Mandatory, Search List] Type the file type in this field.
Processor Type	[Display] This field displays the processor type. The options are: <ul style="list-style-type: none"> • UPLOAD • EXTRACTS
Format	[Display] This field displays the format in which file has to be uploaded/extracted. The options are: <ul style="list-style-type: none"> • D: DataBase • G: GEFX • X: EXTRACT

3. Enter the external system code and file type or select from the list.

File Upload Setup (GEFU ++)

4. The system displays the file upload setup details in the various tabs.

Common Parameters

The screenshot shows the 'File Upload Setup (GEFU++)' window. At the top, there are buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', 'Copy', 'Ok', 'Close', and 'Clear'. Below these are search fields for 'External System Code' (containing 'BANK') and 'File Type' (containing 'IFSC'). There are also dropdown menus for 'Processor Type' (set to 'UPLOAD') and 'Format' (set to 'EXTRACT'). A tabbed interface is present with 'Common Parameters', 'Gefu Setup', 'GL Setup', and 'Getx Setup'. The 'Gefu Setup' tab is selected, displaying several input fields: 'Output Template', 'Deferred Auth Required' (with a checked checkbox), 'Relative Path', 'XFF File Name', 'Output File Helper Class', 'Output Folder Helper Class', and 'Future Date Allowed' (with an unchecked checkbox).

Field Description

Field Name	Displays
Output Template	[Mandatory, Alphanumeric, 40] Type the name of the template file which gives the format of the output flat file.
Deferred Auth Required	[Optional, Check Box] Select the Deferred Auth Required check box if the deferred authorization is required before uploading of files.
Relative Path	[Mandatory, Alphanumeric, 40] Type the path for the file upload.
XFF File Name	[Mandatory, Alphanumeric, 40] Type the name of the outward remittance file maintained in the RJSin folder on the application server.
Output File Helper Class	[Mandatory, Alphanumeric, 40] Type the name of the output helper class file.
Output Folder Helper Class	[Mandatory, Alphanumeric, 40] Type the name of the folder in which the output helper class file is uploaded.
Future Date Allowed	[Optional, Check Box] Select the checkbox to allow future date. Note: This field will not be available for the teller to do modifications.

Gefu Setup

Click **Gefu Setup** sub tab.

Field Description

Field Name	Displays
Upload Template	[Mandatory, Alphanumeric, 40] Type the name of the template file which gives the format of the input flat file. The Upload Template is defaulted from the file type entered.
Report	[Optional, Check Box] Select the Report check box if the report is to be generated.
Output	[Optional, Check Box] Select the Output check box if the output file is to be generated.
File Transactional	[Optional, Check Box] Select the File Transactional check box to decide on the equal intervals at which to commit the file.
Commit Size	[Mandatory, Numeric, Five] Type the count for commit.
Number of Parallel Streams	[Mandatory, Numeric, Five] Type the number of parallel streams allowed.
Allow Reversal	[Optional, Check Box] Select the Allow Reversal check box if reversal is allowed.
Encryption Required	[Display, Check Box] In the Modify mode Encryption Required check box is disabled. You can enable 'Encryption required' checkbox by performing back end activity.
Algorithm Name	[Conditional, Search List] Select the name of the algorithm from the Search List. This field is enabled only if the Encryption Required check box is selected.

Encryption Key	[Conditional, Alphanumeric] Type the key for encryption. This field is enabled only if the Encryption Required check box is selected.
EOD Bitmap	[Conditional, Drop-Down] Select the EOD Bitmap from the drop-down list. The options are: <ul style="list-style-type: none"> • None • EOD • BOD This field is enabled if the Commit Size and Number of Parallel Stream defined.
Parallel Processing	[Optional, Check Box] Select the check box to allow parallel processing.
Checksum Required	[Optional, Check Box] Select the check box if checksum is required.
Internal to External	[Optional, Check Box]
Hold Required	[Optional, Check Box] Select the checkbox to allow hold required facility.
Upload Commit Size	[Optional, Numeric] Type the upload commit size.
Value Date Validation	[Drop-Down] Select the value date validation fro the drop-down list. The options are: <ul style="list-style-type: none"> • Blank- Neither future dated nor backdated transactions will be allowed • Allow Future Value dated- Only future dated transactions up to seven days will be supported. • Allow Back value dated- Future dated transactions will not be allowed. • Allow All- Both future dated and back dated will be supported.

GL Setup

This tab is enabled if the **UPLOAD** option is selected in the **Processor Type** drop-down list. You can enter details in this tab, if data is entered in the **Commit Size** and **Number of Parallel Streams** fields.

Field Description

Field Name	Displays
Generate Bridge GL Flag	[Optional, Check Box] Select the Generate Bridge GL Flag check box if bridge GL is to be used.
Bridge System Cash Debit GL	[Conditional, Search List] Select the bridge system cash debit GL for cash from the Search List. This field is enabled only if the Generate Bridge GL Flag check box is selected.
Bridge System Cash Credit GL	[Conditional, Search List] Select the bridge system cash credit GL for cash from the Search List. This field is enabled only if the Generate Bridge GL Flag check box is selected.
Internal Transfer Debit GL	[Conditional, Search List] Select the bridge debit GL for inter-branch from the Search List. This field is enabled only if the Generate Bridge GL Flag check box is selected.
Internal Transfer Credit GL	[Conditional, Search List] Select the bridge credit GL for inter-branch from the Search List. This field is enabled only if the Generate Bridge GL Flag check box is selected.
Balance Bridge Flag	[Optional, Check Box] Select the Balance Bridge Flag check box to include bridge GLs un-balanced files.
Generate Inter Branch GL Flag	[Optional, Check Box] Select the Generate InterBranch GL Flag check box to include bridge GLs for inter-branch transactions.
Designated Branch	[Mandatory, Search List]

Select the designated branch for which the files need to be uploaded from the Search List.

Suspense Debit GL

[Mandatory, Search List]

Select the suspense GL code that will be used for passing debit suspense entries from the Search List.

Suspense Credit GL

[Mandatory, Search List]

Select the suspense GL code that will be used for passing credit suspense entries from the Search List.

Gefx Setup

This tab is enabled if the **EXTRACTS** option is selected in the **Processor Type** drop-down list.

Field Description

Field Name	Description
Direction	<p>[Conditional, Drop-Down] Select the direction in which the file has to be uploaded from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • IN • OUT <p>This field is enabled if the Upload Commit Size is defined.</p>
Process SP Name	<p>[Optional, Alphanumeric, 40] Type the name of the SP process.</p>

5. Click **OK**.
6. The system displays the message "Record Added Authorisation Pending". Click **OK**.
7. The external file set up is done once the record is authorised.

5.7 BAM94 - File Extract Enquiry

Extracts are data files in format as required by external system taken from the FCR database. Extract generation is done through the Parametrized Output Generator (Task Code: BA453) option. For a given set of parameters when an extract generation is requested, you can inquire the status using this utility.

Definition Prerequisites

- BA453 - Parameterized Output Generator

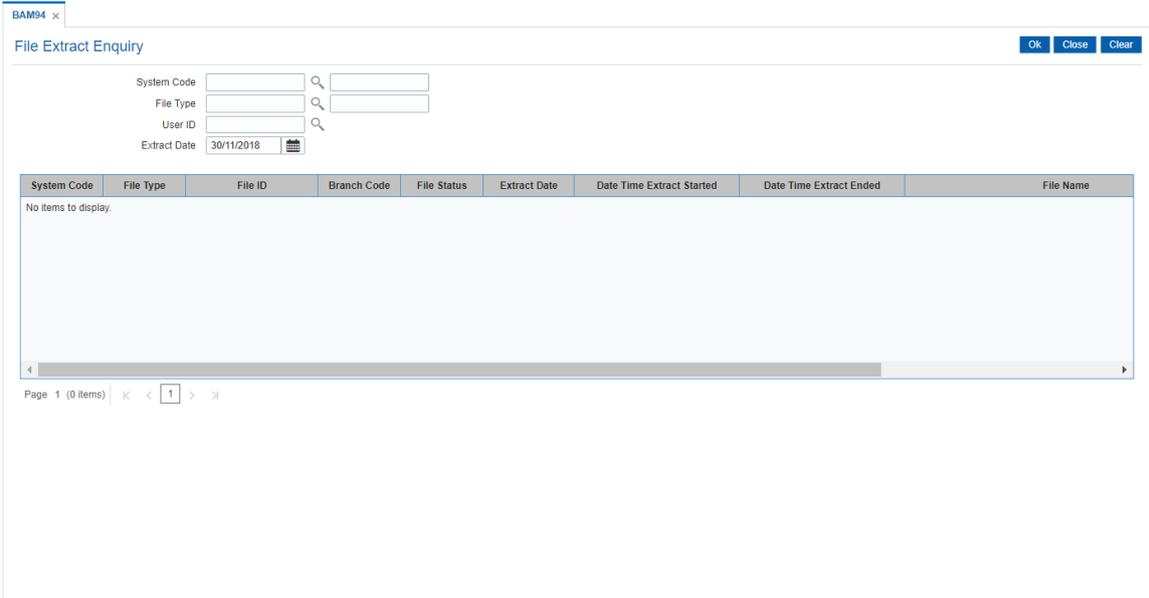
Modes Available

Not Applicable

To make an Enquiry on file extract

1. In the **Dashboard** page, Enter the Task code **BAM94** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Handoff > File Extract Enquiry**.
2. You will be navigated to **File Extract Enquiry** screen.

File Extract Enquiry



Field Description

Field Name	Description
System Code	[Mandatory, Search List] Select the system code against which the file was uploaded from the Search List.
File Type	[Optional, Search List] Select the file type from the Search List. File types are enabled based on the System Code selected.
User Id	[Optional, Search List] Select the login ID of the person who had generated the file extract

from the Search List.

The User ID is automatically picked up and stored by the system for every transaction.

Extract Date [Optional, Search List, dd/mm/yyyy]
Select the extract date from the Search List.

Column Name	Description
System Code	[Display] This column displays the system code for the extract.
File Type	[Display] This column displays the file type for the extract.
File Id	[Display] This column displays the file ID for the extract.
Branch Code	[Display] This column displays the branch where the extract was generated.
File Status	[Display] This column displays the file status of the extract.
Extract Date	[Display] This column displays the date of generation of the extract.
Date Time Extract Started	[Display] This column displays the date and time of the start of extract generation.
Date Time Extract Ended	[Display] This column displays the date and time of the end of extract generation.
File Name	[Display] This column displays the file name.
Comments	[Display] This column displays the comments.
Upload File ID	[Display] This column displays the uploaded File ID.

3. Select the system code from the Search List.
4. Enter other relevant details.

5.8 BAM96 - File Upload Enquiry (GEFU++)

Using this option you can inquire on the status of one or more files. You can provide a set of filter criteria to inquire on particular files and their details. These files can be viewed with record level details and further sub-details of every record.

File reversal or cancellation can be done through the **External File Processing - Upload File Status Enquiry** (Task Code: BAM94) option.

Definition Prerequisites

- BA452 - File Upload (GEFU ++)

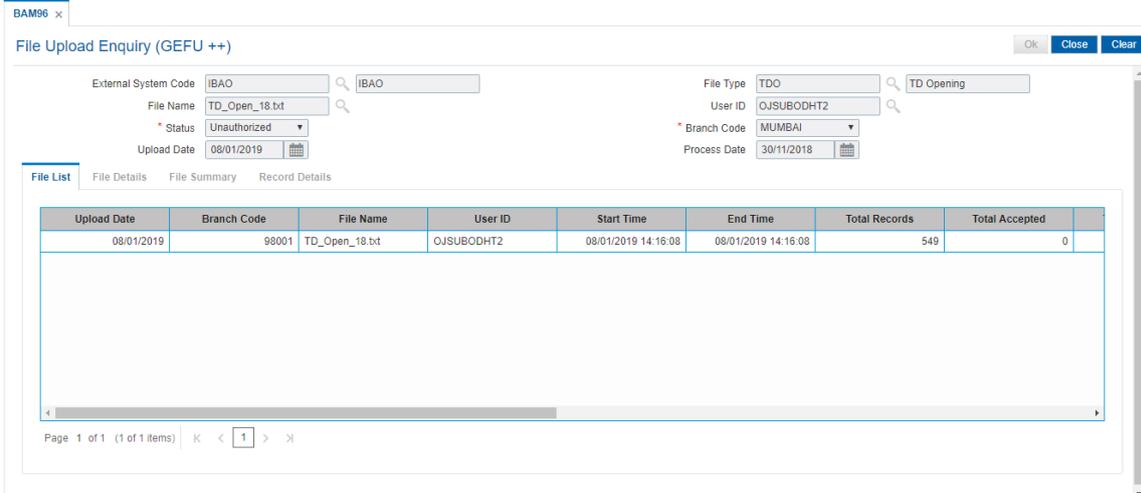
Modes Available

Not Applicable

To view upload file details

1. In the **Dashboard** page, Enter the Task code **BAM96** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Handoff > File Upload Enquiry (GEFU ++)**.
2. You will be navigated to **File Upload Enquiry (GEFU++)** screen.

File Upload Enquiry (GEFU++)



Upload Date	Branch Code	File Name	User ID	Start Time	End Time	Total Records	Total Accepted
08/01/2019	98001	TD_Open_18.txt	OJSUBODHT2	08/01/2019 14:16:08	08/01/2019 14:16:08	549	0

Field Description

Field Name	Description
External System Code	[Optional, Search List, Alphanumeric, 40] Select the external system code against which the file was uploaded from the Search List or enter it. The corresponding external system name is displayed in the adjacent field.
File Type	[Optional, Search List] Select the file type from the Search List. The corresponding file type name is displayed in the adjacent field.

File Name	[Optional, Search List] Select the name of the file with extension from the Search List.
User ID	[Optional, Search List] Select the login ID assigned to the person who added the particular file from the Search List. The set up of Id's is part of SMS functions. The User ID is automatically picked up and stored by the system for every transaction.
Status	[Mandatory, Drop-Down] Select the status of the file, which is being inquired upon from the drop-down list. The options are: <ul style="list-style-type: none"> • All: Displays all file names irrespective of status. • Authorized • Failed • Canceled • In Progress • Upload In Progress • Processed: Displays only processed and authorized file. • Unauthorized • In Process
Branch Code	[Mandatory, Search List] Select the name of the branch from which the upload was initiated from the Search List.
Upload Date	[Optional, Date editor, dd/mm/yyyy] Select the date on which the files were uploaded from the date editor.
Process Date	[Optional, Date editor, dd/mm/yyyy] Select the date on which the files were processed or are going to be processed from the date editor.

3. Based on the criteria selected, the Enquiry is performed. For example, Type the upload date or select it from the calendar. The system displays the list of all files that are uploaded on the selected date.

[File Upload Enquiry \(GEFU++\)](#)

BAM96 x

File Upload Enquiry (GEFU ++)

External System Code: IBAO
 File Name: TD_Open_18.bt
 Status: Unauthorized
 Upload Date: 08/01/2019

File Type: TDO
 User ID: OJSUBODHT2
 Branch Code: MUMBAI
 Process Date: 30/11/2018

File List | File Details | File Summary | Record Details

Upload Date	Branch Code	File Name	User ID	Start Time	End Time	Total Records	Total Accepted
08/01/2019	98001	TD_Open_18.bt	OJSUBODHT2	08/01/2019 14:16:08	08/01/2019 14:16:08	549	0

Page 1 of 1 (1 of 1 items) | < 1 >

4. Click **OK**.
5. The system displays the upload file status details.

File List

BAM96 x

File Upload Enquiry (GEFU ++)

External System Code: IBAO
 File Name: TD_Open_18.bt
 Status: Unauthorized
 Upload Date: 08/01/2019

File Type: TDO
 User ID: OJSUBODHT2
 Branch Code: MUMBAI
 Process Date: 30/11/2018

File List | File Details | File Summary | Record Details

Upload Date	Branch Code	File Name	User ID	Start Time	End Time	Total Records	Total Accepted
08/01/2019	98001	TD_Open_18.bt	OJSUBODHT2	08/01/2019 14:16:08	08/01/2019 14:16:08	549	0

Page 1 of 1 (1 of 1 items) | < 1 >

Field Description

Column Name	Description
Upload Date	[Display] This column displays the date on which the file is uploaded from the branch.
Branch Code	[Display] This column displays the branch code from where the file is uploaded.
File Name	[Display] This column displays the file name selected for upload.
User ID	[Display] This column displays the user ID of the teller who uploaded the file.
Start Time	[Display]

	This column displays the time when upload is initiated.
End Time	[Display] This column displays the time when upload is completed.
Total Records	[Display] This column displays the total number of records in the file.
Total Accepted	[Display] This column displays the total number of records accepted.
Total Rejected	[Display] This column displays the total number of records rejected.
Not Processed	[Display] This column displays the total number of records which are not processed.
Is Financial File	[Display] This column displays the total number of records which are not processed.
Total Debit Amount	[Display] This column displays the total debit amount.
Total Debit Count	[Display] This column displays the total debit count.
Total Credit Amount	[Display] This column displays the total credit amount.
Total Credit Count	[Display] This column displays the total credit count.
Narration	[Display] This column displays the description of the transaction.
Status	[Display] This column displays the status of the process – processed or unprocessed.

6. Double click on the appropriate record to enable the **File Details** tab.

File Details

BAM96 x

File Upload Enquiry (GEFU ++)

External System Code: IBAO
 File Name: TD_Open_18.txt
 * Status: Unauthorized
 Upload Date: 08/01/2019

File Type: TDO
 User ID: QJSUBODHT2
 Branch Code: MUMBAI
 Process Date: 30/11/2018

File List | File Details | File Summary | Record Details

Key	Value
Record Id	311
Record Status	1
Comments	
aod_no	OF320
td_serial_no	311
cod_cc_brn	98001
cod_prod	301
acct_title	AUTO PERSON1

Page 1 of 11 (1-8 of 86 items) | < 1 2 3 4 5 ... 11 > X

8. Click **Close**.

Note: The user can enter more than one criteria to perform the Enquiry on the file upload status.

6. Inventory

6.1 9019 - Transfer Stocks

When a teller initiates a buy or sell of a specific inventory item/s to the vault teller it is termed as the transfer of stocks. You have to enter the stock code, denomination and the total quantity he/she wants to purchase or sell for successful completion of the transaction.

Definition Prerequisites

Not Applicable

Other Prerequisites

- IV001 - Stock Transactions

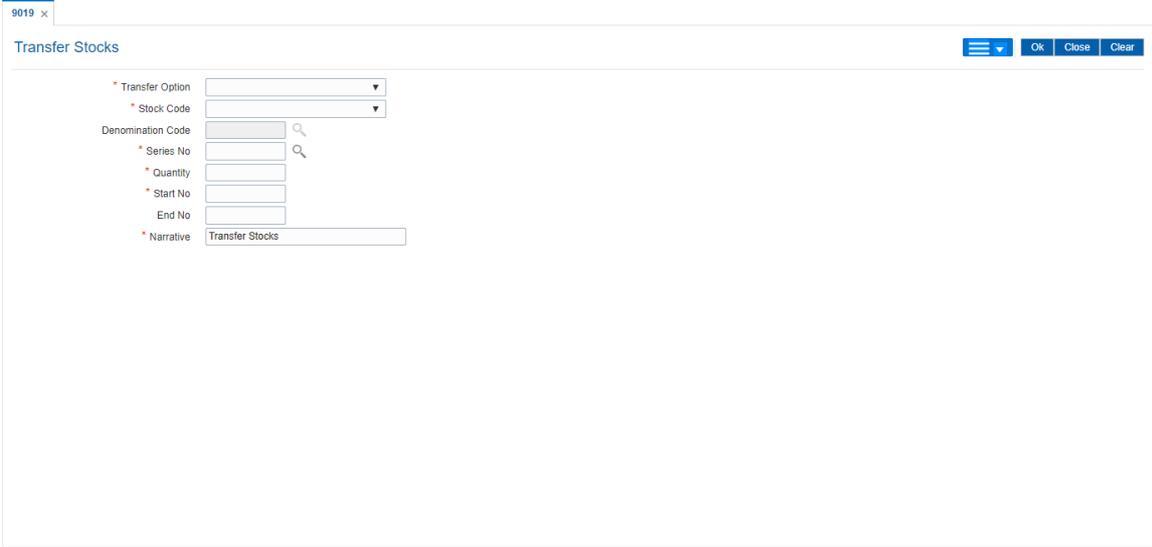
Modes Available

Not Applicable

To transfer the balance stock

1. In the **Dashboard** page, Enter the Task code **9019** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Inventory > Transfer Stocks**.
2. You will be navigated to **Transfer Stocks** screen.

Transfer Stocks



Field Description

Field Name	Description
Transfer Option	[Mandatory, Drop-Down] Select the transfer option from the drop-down list. The options are: <ul style="list-style-type: none">• Sell to Vault: Select this option to initiate a purchase of stocks.• Buy from Vault: Select this option to initiate a sale of stocks.
Stock Code	[Mandatory, Drop-Down] Select the stock code, for the stock or inventory item, which you want

to transfer, from the drop-down list.

Denomination Code

[Optional, Search List]

Select the denomination code, for the stock code being transferred, from the Search List.

The denomination needs to be selected for inventory items such as traveler's cheque, etc. which are tracked denomination wise.

Series No

[Mandatory, Alphanumeric, 12]

Type the number of the series from which the denominations starts.

Quantity

[Mandatory, Numeric, 10]

Type the number of stocks that are being transferred.

For example, 50 units of banker's check. It can be 50 leaves or booklets of banker's cheque.

Start No

[Mandatory, Numeric]

Type the start number in the stock series.

This number onwards the stock has to be transferred.

End No

[Display]

This field displays the end number of the series.

The end number is calculated and generated by the system depending on the quantity and the start number specified.

For example,

If Quantity = 100 and Start No = 50

Then End No = 149

Narrative

[Mandatory, Alphanumeric, 40]

Type the narration, based on the transaction.

By default the system displays narration depending on the transaction.

3. Select the transfer option from the list.
4. Enter the required information in the various fields.

Transfer Stocks

5. Click **OK**.
6. The system displays the message "Authorization Required". Click **OK**.
7. The system displays the **Authorization Reason** screen.
8. Enter the relevant information and click **OK**.

Note: For information on Authorization transactions, refer to the **FLEXCUBE Introduction User Manual**.

6.2 IV001 - Stock Transactions

Using this option you can execute the following :

- Request stock from the central inventory: The request can be regular or adhoc with stock/inventory code, denomination details and total quantity required.
- Keep track of stock ordered from suppliers: The purchase order number, date, purchase and inventory details.
- Keep record of stock received from the suppliers: The receipt date and the received inventory details.
- Issue stock to branches: The issued date, branch and the issued inventory details.

Definition Prerequisites

Not Applicable

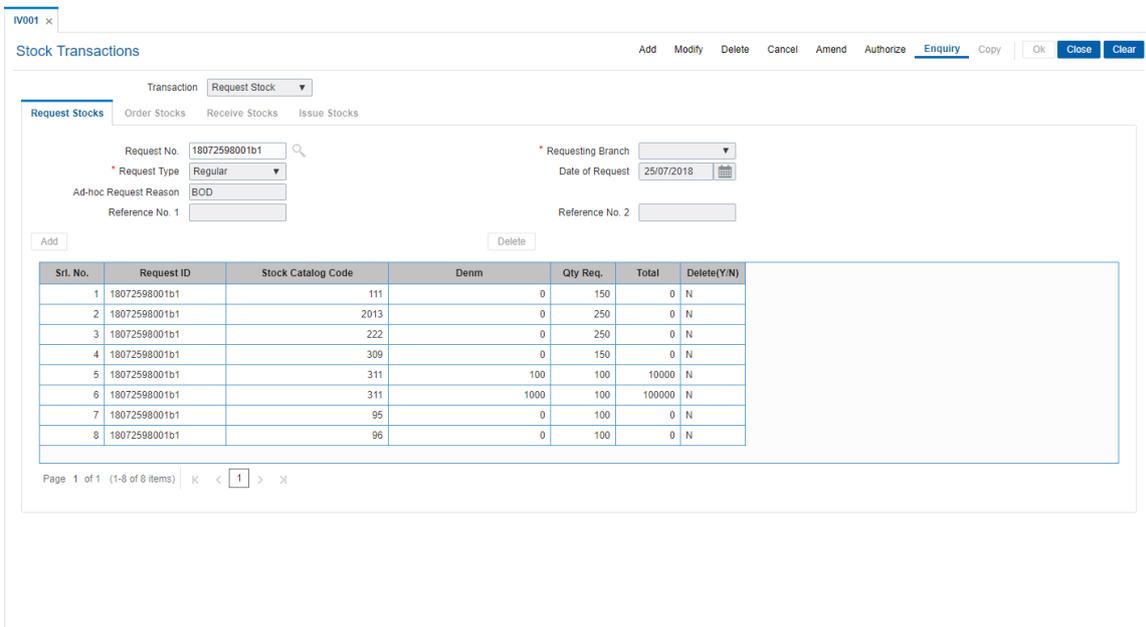
Modes Available

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

To add stock transaction details

1. In the **Dashboard** page, Enter the Task code **IV001** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Inventory > Stock Transactions**.
2. You will be navigated to **Stock Transactions** screen.

Stock Transactions



Srl. No.	Request ID	Stock Catalog Code	Denm	Qty Req.	Total	Delete(Y/N)
1	18072598001b1	111	0	150	0	N
2	18072598001b1	2013	0	250	0	N
3	18072598001b1	222	0	250	0	N
4	18072598001b1	309	0	150	0	N
5	18072598001b1	311	100	100	10000	N
6	18072598001b1	311	1000	100	100000	N
7	18072598001b1	95	0	100	0	N
8	18072598001b1	95	0	100	0	N

Field Description

Field Name	Description
Transaction	[Mandatory, Drop-Down]

Select the appropriate transaction option from the drop-down list.

The options are:

- Request Stock
- Order Stock
- Receive Stock
- Issue Stock

Based on the transaction type selected the tab for the respective transaction will be activated.

3. Click **Add**.
4. Select the appropriate transaction from the list.
5. The system enables the corresponding tab depending on the transaction type selected.

Request Stocks

IV001 x

Stock Transactions

Transaction: Request Stock

Request Stocks | Order Stocks | Receive Stocks | Issue Stocks

Request No. []

* Request Type: Adhoc

Ad-hoc Request Reason []

Reference No. 1 []

* Requesting Branch: 98001-MUMBAI

Date of Request: 15/12/2018

Reference No. 2 []

Add Delete

Srl. No.	Request ID	Stock Catalog Code	Denm	Qty Req.	Total	Delete(Y/N)
No items to display.						

Page 1 (0 of 0 items)

Field Description

Field Name

Description

Request No.

[Display]

This field displays the a unique request number will get auto populated. It is used to track the request status by the bank or branch and to place the purchase order with supplier by central inventory department.

The request number displayed will be based on the combination of data from requesting branch and request type fields.

The format is First four digits - Branch code pertaining to branch for which stock is ordered (Numeric)

Next one digits - Request type (Adhoc – A ; Regular – R) (Alpha numeric)

Last nine digits - Running sequence number unique across bank common for Adhoc and regular requests. On reaching 999999999 the

number will get reset to 1 (numeric).

Requesting Branch	[Mandatory, Drop-Down] Select the branch code from the drop-down list. This is the bank or branch that has initiated request for the stock.
Request Type	[Mandatory, Drop-Down] Select the request type from the drop-down list. The options are: <ul style="list-style-type: none">• Adhoc: When a request is placed before the re-order level is reached it is termed as Ad-hoc.• Regular: When a request is placed after re-order alert is generated.
Date of Request	[Mandatory, dd/mm/yyyy] Select the request date from the calender. By default, this field displays the current posting date. It must be less than or equal to current date, and cannot be a future date.
Ad-hoc Request Reason	[Conditional, Alphanumeric, 40] Type the reason for requesting the stock. This field is enabled if the user selects the Adhoc option in the Request Type field.
Reference No. 1	[Optional, Alphanumeric, 12] Type the first reference number.
Reference No. 2	[Optional, Alphanumeric, 12] Type the second reference number.

Column Name	Description
Srl. No.	[Display] This column displays the system generated serial number.
Request iD	[Display] This column displays the request ID.
Stock catalog Code	[Mandatory, Drop-Down] Select the appropriate stock catalogue code, of the stock or the inventory item for which the request order is placed, from the drop-down list.
Denm	[Mandatory, Search List] Select the appropriate denomination value of the stock from the Search List. If denomination is not applicable, the drop-down displays 0 option. Select 0 in this case.
Qty Req.	[Mandatory, Numeric, 40] Type the appropriate amount of stocks required. For example, 50 units of banker's cheque. It can be 50 leaves or booklets of banker's cheque.
Total	[Display]

This column displays the total value.

$$Total\ Value = Denomination * Quantity$$

For example,

If Denomination = 100 and Quantity = 20

Then Adjustment Total value = 2000

Only stock or inventory items which are tracked denomination wise will have an Adjustment Total value.

Delete(Y/N)

[Toggle]

Click the toggle status to change the value to **Y** if you want to delete the particular stock item from the list.

By default, the system displays the value as **N**.

Order Stocks

IV001 x

Stock Transactions Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Transaction: Order Stock

Request Stocks: Order Stocks Receive Stocks Issue Stocks

Purchase Order No. Request No. 98001A00000102

Date of Order 15/12/2018 * Supplier Code Test

Reference No. 1 Reference No. 2

Add Delete

Sri. No.	Request ID	Stock Catalog Code	Denm	Qty Req.	Series #	Start #	End #	Total	Delete(Y/N)
1	98001A00000102	311	100	100	0	0	0	10000	N

Page 1 of 1 (1 of 1 items) < 1 >

Field Description

Field Name

Description

Purchase Order No.

[Display]

This field displays the unique purchase order number, which is used to track the purchase order status.

On receipt of the stock from supplier this purchase order number is used to indicate receipt.

It will be generated based on the combination of supplier code and request number.

The supplier code first three digits will be prefixed to the request number.

First three digits - Supplier code (001 /002) (Alphanumeric)

Next fourteen digits - The request number generated by the system relating to Request No consisting of following:

Four digits - Branch code of the purchasing branch
one digit - Request type (Adhoc – A ; Regular – R)

nine digits - Sequence number).

- Request No.** [Mandatory, Search List]
Select the request number, for which purchase order needs to be placed, from the Search List.
The Search List displays only those request numbers against which there are no orders placed or partial orders are placed.
- Date of order** [Mandatory, Date editor, dd/mm/yyyy]
Select the date of request from the Date editor.
This date must be a current or previous date and cannot be a future date.
- Supplier Code** [Mandatory, Search List]
Select the approved supplier code from the drop-down list.
The Search List displays the list of all approved suppliers.
- Reference No. 1** [Optional, Alphanumeric, 12]
Type the first reference number.
- Reference No. 2** [Optional, Alphanumeric, 12]
Type the second reference number.

Column Name	Description
Srl. No.	[Display] This column displays the system generated serial number for each stock item.
Request ID	[Display] This column displays the request ID for each stock item in the list.
Stock catalog Code	[Display] This column displays the stock catalogue code of the stock or the inventory item for which the request order is placed.
Denm	[Display] This column displays the denomination value of the requested stock.
Qty Req.	[Mandatory, Numeric, 40] Type the quantity of stocks. The user can modify the quantity of stocks requested at the time of placing an order. The quantity can be reduced from the original requested but cannot be increased. For example, 50 units of banker's cheque. It can be 50 leaves or booklets of banker's cheque.
Series #	[Conditional, Numeric, 10] Type the series number that has been defined for the particular stock code.
Start #	[Conditional, Numeric, 6] Type the start number from which a stock item is ordered. If the Auto- Serial No flag is on, then system automatically generates the Start No by incrementing the highest number of the current stock. The user can modify the Start No or provide it when it is not already available.

- End #** [Display]
 This column displays the end number of the series.
 The end number is calculated and generated by the system depending on the quantity and the start number specified.
 For example,
 If Quantity = 100 and Start No = 50
 Then End No = 149
- Total** [Display]
 This column displays the total value.
 "Total Value = Denomination + Quantity', was made into 'Total Value = Denomination * Quantity'
 For example,
 If Denomination = 100 and Quantity = 20
 Then Adjustment Total value = 2000
 Only stock or inventory items which are tracked denomination wise will have an Adjustment Total value.
- Delete(Y/N)** [Toggle]
 Click the toggle status to change the value to **Y** if you want to delete the particular stock item from the list.
 By default, the system displays the value as **N**.

Receive Stocks

Field Description

Field Name	Description
Purchase Order No.	[Mandatory, Search List] Select the purchase order number, which is used to track the purchase order status, from the Search List.

	On receipt of the stock from supplier this purchase order number is used to indicate receipt.
Received From	[Mandatory, Search List] Select the supplier from whom the stock is received from the Search List.
Inventory Branch	[Mandatory, Drop-Down] Select the inventory branch that has placed the request for the stock from the drop-down list.
Date of Receipt	[Mandatory, Search List, dd/mm/yyyy] Select the date of receipt from the Search List. The receipt date cannot be greater than the current date.

Column Name	Description
Srl. No.	[Display] This column displays the system generated serial number for each stock item in the list.
Request ID	[Display] This column displays the request ID for each stock item in the list.
Stock catalog Code	[Display] This column displays the stock catalogue code of the stock or the inventory item for which the request order is placed.
Denm	[Display] This column displays the denomination value of the requested stock.
Qty Req.	[Display] This column displays the quantity of stocks. In case of partial receipt for the stock request, the user can modify the original values to reflect the received stock values. The quantity can be reduced from the original requested but cannot be increased. For example, 50 units of banker's cheque. It can be 50 leaves or booklets of banker's cheque.
Series #	[Conditional, Numeric, 10] Type the series number that has been defined for the particular stock code..
Start #	[Conditional, Numeric, 10] Type the start number. The stock item is ordered from this value onwards.
End #	[Display] This column displays the end number of the series. The end number is calculated and generated by the system depending on the quantity and the start number specified. For example, If Quantity = 100 and Start No = 50 Then End No = 149
Total	[Display] This column displays the total, based on the denomination and quantity

specified.

'Total Value = Denomination + Quantity', was made into 'Total Value = Denomination * Quantity'

For example, If Denomination = 100 and Quantity = 20 Then Total = 2000

Only stock or inventory items tracked denomination wise will have an Adjustment Total value.

Confirm (Y/N)

[Toggle]

Click the toggle status to change the value to **Y** to confirm the physical receipt of either full or partial stock.

By default, the system displays the value as **N**.

If the stock is received in partial, the user will need to modify the quantity field, to reflect the quantity actually received.

The stock level will not be updated at inventory till the confirmation flag is set to **Y**.

Delete(Y/N)

[Toggle]

Click the toggle status to change the value to **Y** if you want to delete the particular stock item from the list.

By default, the system displays the value as **N**.

Issue Stocks

Field Description

Field Name	Description
Request No.	[Mandatory, Search List] Select the request number, for which purchase order is placed, from the Search List. The Search List displays only those request numbers against which full orders or partial orders are placed.

Issued To [Mandatory, Drop-Down]
 Select the appropriate bank or branch, for which the inventory bank had placed the request for stock, from the drop-down list.

Date of Issue [Mandatory, Date editor, dd/mm/yyyy]
 Select the date of issue from the date editor.

Column Name	Description
Srl. No.	[Display] This column displays the system generated serial number for each stock item in the list.
Request iD	[Display] This column displays the request ID for each stock item in the list.
Stock catalog Code	[Display] This column displays the stock catalogue code of the stock or the inventory item for which the request order is placed.
Denm.	[Display] This column displays the denomination value of the requested stock.
Qty Req.	[Display] This column displays the quantity of stocks. In case of partial receipt for the stock request, the user can modify the original values to reflect the received stock values. The quantity can be reduced from the original requested but cannot be increased. For example, 50 units of banker's cheque. It can be 50 leaves or booklets of banker's cheque.
Series #	[Display] This column displays the series number that has been defined for the particular stock code received.
Start #	[Display, Numeric, Seven] Type the start number, from which a stock item is received.
End #	[Display] This column displays the end number of the series. The end number is calculated and generated by the system depending on the quantity and the start number specified. For example, If Quantity = 100 and Start No = 50 Then End No = 149
Total	[Display] This column displays the total, based on the denomination and quantity specified. $Total = Denomination * Quantity$ For example, If Denomination = 100 and Quantity = 20 Then Total = 2000 Only stock or inventory items tracked denomination wise will have an Adjustment Total value.
Confirm(Y/N)	[Toggle] Click the toggle status to change the value to Y to confirm the physical

issue of stock either in full or partial.
By default, the system displays the value as **N**.
If the stock is issued in partial, the user will need to modify the quantity field, to reflect the quantity actually issued.
The stock level will not be updated at the issue bank/branch till the confirmation flag is set to **Y**.

Delete(Y/N)

[Toggle]

Click the toggle status to change the value to **Y** if you want to delete the particular stock item from the list.

By default, the system displays the value as **N**.

6. Enter the required information in the various fields.
7. Click **OK**.
8. The system displays the message "Record Added...Authorization Pending..". Click **OK**.
9. The stock transaction details are added once the record is authorised.

Note: Click **Add** to add request stocks.

6.3 IV002 - Stock Adjustment

Using this option you can adjust/amend the stock status to reflect the correct position of instruments that have been cancelled, returned, torn, lost in transit, etc.

Other than the issue and use of stock status for everyday transactions, the teller or vault teller can maintain other statuses such as Rejected, Torn, Cancelled, Lost/Misplaced, etc. to indicate the position of stocks in hand. e.g. The Central Inventory department required USD traveler's cheque of denomination 100. However the supplier issued INR traveler's cheque of denomination 100 that were marked as received. These traveler's cheque can be marked as rejected.

Definition Prerequisites

- IV001 - Stock Transactions

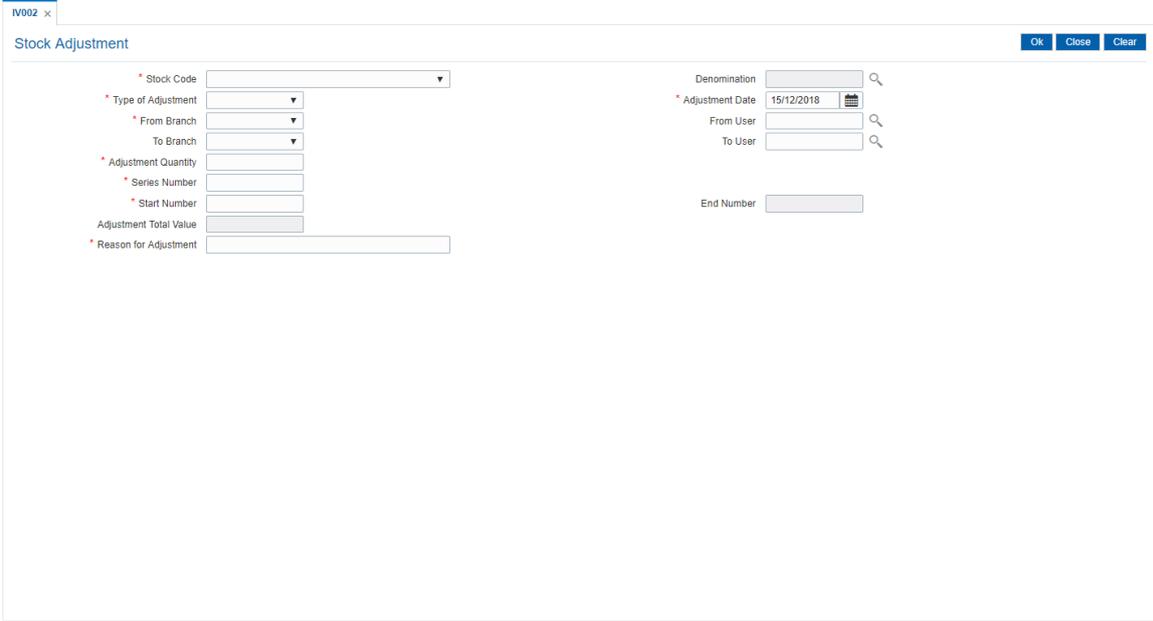
Modes Available

Not Applicable

To adjust the balance stock

1. In the **Dashboard** page, Enter the Task code **IV002** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Inventory > Stock Adjustment**.
2. You will be navigated to **Stock Adjustment** screen.

Stock Adjustment



Field Description

Field Name	Description
Stock Code	[Mandatory, Drop-Down] Select the stock code, for the stock, or the inventory item you want to make adjustment to, from the drop-down list.
Denomination	[Conditional, Search List]

Select the denomination code, for the stock code being transferred, from the Search List.

The denomination needs to be selected for inventory items such as traveler's check, etc. which are tracked.

Type of Adjustment

[Mandatory, Drop-Down]

Select the type of adjustment from the drop-down list.

It is the status the user wants to amend the inventory item to.

The options are:

- **Cancelled:** A teller can mark a reversed banker's cheque issue transaction as **Cancelled**. Since the instrument has already been marked as **Used**, the system does not update the status of the instrument.
- **Duplicate:** If a customer reported a TD certificate as lost and has a duplicate issued, the teller can mark it as duplicate. Since the original certificate has already been marked as **Used**, the system does not update the status of the instrument.
- **Found:** If a branch is able to locate the lost inventory item, it is marked as **Found**.
- **Lost:** During the receipt, if an inventory item is found lost, it is marked as **Lost**.
- **Returned:** When an inventory item is returned on an account that it is above the excess level, it is marked as **Returned**. For example, excess inventory at branch level for stock code A is 100 units. Branch Z holds 102 units. Branch Z will mark 2 units of stock A as **Returned**.
- **Torn:** If a check book is found to be torn after receipt, the teller can mark it as **Torn**.
- **Used:** If the instrument serial number is wrongly entered during an offline transaction, then the actual instrument number used can be updated with the used status.
- **Rejected:** If a stock item is not issued as per the request order it can be rejected. For example, if the central inventory department requested USD TC of denomination 100, and the supplier issued INR TC of denomination 100 that were marked as received, then these TCs can be marked as rejected.
- Available

Adjustment Date

[Mandatory, Date editor, dd/mm/yyyy]

Select the appropriate date of adjustment from the date editor.

By default, this field displays the current posting date as date of adjustment.

From Branch

[Display]

This field displays the inventory branch.

From User

[Mandatory, Search list]

For 'Returned' Adjustment type: This field displays the user who is performing the adjustment transaction. By default system picks current user and cannot be modified.

For 'Canceled, Duplicate, Found, Lost, Torn, Used, Rejected' adjustment types: Select the User id from the Search list.

For 'Available' adjustment type : This field is disabled. No user id is selected.

To Branch	[Optional, Drop-Down] Select the appropriate to branch from the drop-down list.
To User	[Mandatory, Search List] Select the user for whom the adjustment transaction is performed from the Search List.
Adjustment Quantity	[Mandatory, Numeric, 10] Type the inventory quantity to be adjusted.
Series Number	[Mandatory, Numeric, 12] Type the series number of the stock to be adjusted.
Start Number	[Mandatory, Numeric, 10] Type the start number in the stock series. The stock has to be transferred from this number onwards.
End Number	[Display] This field displays the end number of the series. The end number is calculated and generated by the system, depending on the quantity and the start number specified. For example, If Quantity = 100 and Start No = 50 Then End No = 149
Adjustment Total Value	[Display] This field displays the adjustment total value, based on the denomination and quantity specified. Adjustment Total Value = Denomination + Quantity For example, If Denomination = 100 and Quantity = 20 Then Adjustment Total value = 2000 Only stock or inventory items tracked denomination wise will have adjustment total value.
Reason For Adjustment	[Mandatory, Alphanumeric, 40] Type the reason for adjusting the stock or the inventory item.

3. Select the stock code from the list.
4. Enter the required information in the various fields.

Stock Adjustment

IV002 x

Stock Adjustment Ok Close Clear

* Stock Code	111 - Bankers Cheque	Denomination	<input type="text"/>
* Type of Adjustment	Duplicate	* Adjustment Date	15/12/2018
* From Branch	98001-MUMBAI	From User	<input type="text"/>
To Branch	<input type="text"/>	To User	<input type="text"/>
* Adjustment Quantity	<input type="text"/>	End Number	<input type="text"/>
* Series Number	<input type="text"/>		
* Start Number	<input type="text"/>		
Adjustment Total Value	<input type="text"/>		
* Reason for Adjustment	<input type="text"/>		

6. Click **OK**.
7. The system displays the "Authorization Required." message. Click **OK**.
8. The system displays the **Authorization Reason** screen.
9. Enter the required information and click **OK**.
10. The system displays the message "Stock Adjustment Completed Successful". Click **OK**.

Note: For information on **Authorisation** transactions, refer to the **FLEXCUBE Introduction User Manual**.

6.4 IV011 - Stock Enquiries

Using this option you can perform several enquiries to assist in tracking inventory items or stock. Enquiries can be performed at the following levels:

- Central Inventory Department: Branch details related to the central inventory department and the branch can be viewed
- Branch Level: Only branch level details can be viewed
- Teller Level: Only teller level details can be viewed

Three types of Enquiries that aid in inventory tracking are:

- Indent Requests Status
- Balance on hand
- Stock Transactions

Definition Prerequisites

- IV001 - Stock Transactions

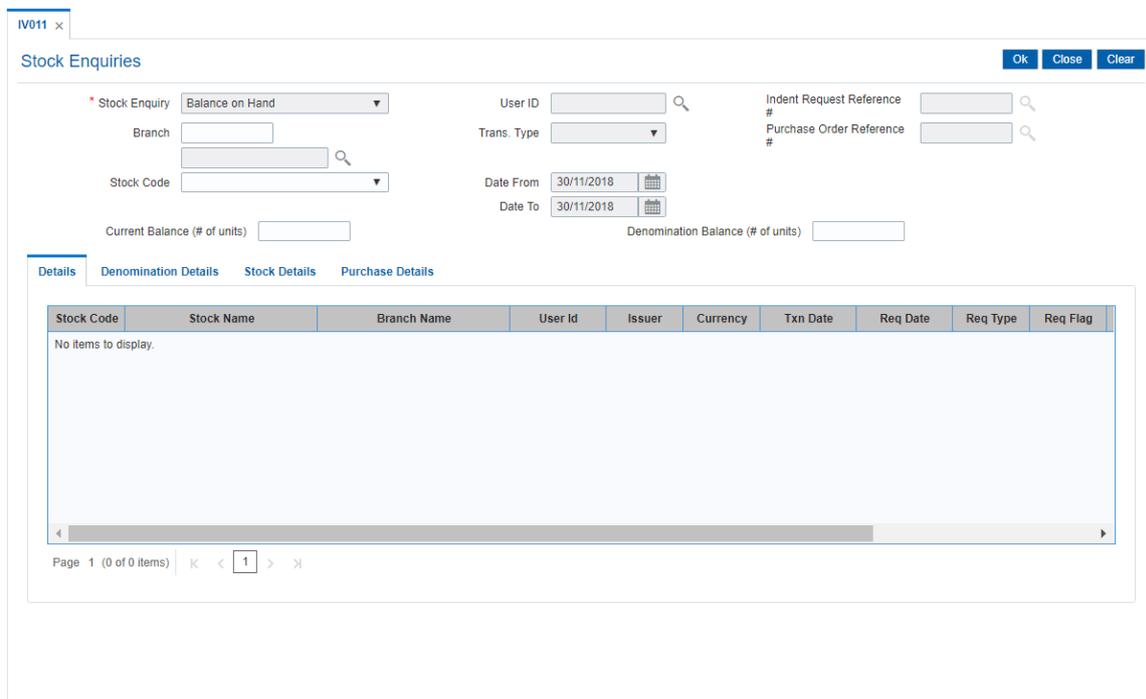
Modes Available

Not Applicable

To inquire on stock

1. In the **Dashboard** page, Enter the Task code **IV011** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Enquiries > Stock Enquiries**.
2. You will be navigated to **Stock Enquiries** screen.

Stock Enquiries



IV011 x

Stock Enquiries Ok Close Clear

* Stock Enquiry Balance on Hand User ID

Branch Trans. Type Indent Request Reference #

Stock Code Purchase Order Reference #

Date From 30/11/2018 Date To 30/11/2018

Current Balance (# of units) Denomination Balance (# of units)

Details Denomination Details Stock Details Purchase Details

Stock Code	Stock Name	Branch Name	User Id	Issuer	Currency	Txn Date	Req Date	Req Type	Req Flag
No items to display.									

Page 1 (0 of 0 items) < >

Field Description

Field Name	Description
Stock Enquiry	<p>[Mandatory, Search List] Select the appropriate stock Enquiry option from the Search List. The options are:</p> <ul style="list-style-type: none"> • Balance On Hand • Stock Transactions • Indent Request Status
Branch	<p>[Mandatory, Search List] Select the branch code from the Search List. This is the inventory bank that has placed the request on behalf of the allowed branch.</p>
Stock Code	<p>[Mandatory, Drop-Down] Select the stock code, if you want to perform the Enquiry based on the status of a particular stock or inventory item, from the drop-down list.</p>
User ID	<p>[Mandatory, Pick -List] Select the user ID, if you want to perform the Enquiry based on the user who has placed the request, from the Pick-list.</p>
Trans. Type	<p>[Conditional, Drop-Down] Select the transaction type from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • All: Will display stock transactions in all statuses • Receipts: Will display all stock that is in Receive status • Issues: Will display all stock that is in Issued status • Orders: Will display all stock for which purchase order is placed • Requests: Will display all stock for which request is placed <p>This field is enabled only if the Stock Transactions option is selected in the Stock Enquiry field.</p>
Date From	<p>[Mandatory, Date editor, dd/mm/yyyy] Select the date from which you want to perform the Enquiry from the date editor. This value is applicable only for Stock Enquiry on Stock Transactions.</p>
Date To	<p>[Mandatory, Date editor, dd/mm/yyyy] Select the date up to which you want to perform the Enquiry from the date editor. This value is applicable only for Stock Enquiry on Stock Transactions.</p>
Indent Request Reference #	<p>[Mandatory, Search List] Select the indent request reference from the Search List, to view the stock status based on the indent request reference. The result for indent request reference will show the supplier code, the date of order placement in the Purchase Detail tab.</p>
Purchase Order Reference #	<p>[Mandatory, Search List] Select the purchase order reference from the Search List, to view the stock status based on the purchase order reference. The result for purchase order reference will show the supplier code, the date of order placement in the Purchase Detail tab.</p>

Current Balance (# of units) [Optional, Numeric, 22]
Type the number of inventory units that are currently available.

Denomination Balance (# of units) [Optional, Numeric, 22]
Type the number of denomination units that are available.

3. Select the stock enquiries from the list.
4. The system enables the corresponding fields and tab depending on the stock enquiries selected.
5. Enter the required information in the various fields.
6. Click **OK**.
7. The system enables the **Details** tab.

Details

IV011 x
OK Close Clear

Stock Enquiries

* Stock Enquiry: Balance on Hand

Branch:

Stock Code:

Current Balance (# of units):

User ID:

Trans. Type:

Date From:

Date To:

Denomination Balance (# of units):

Indent Request Reference #:

Purchase Order Reference #:

Details

Denomination Details

Stock Details

Purchase Details

Stock Code	Stock Name	Branch Name	Issuer	Currency	Qty	Recorder Level
111	Bankers Cheque	MUMBAI	240	INR	499	150
111	Bankers Cheque	NEW DELHI	240	INR	49	150
222	DD Stock	Demo	240	INR	227	150
222	DD Stock	NEW DELHI	240	INR	298	150
95	SDB LARGE	Demo	240	INR	178	100
95	SDB LARGE	MUMBAI	240	INR	194	100
96	SDB SMALL	Demo	240	INR	172	100
96	SDB SMALL	MUMBAI	240	INR	200	100

Page 1 of 1 (1-8 of 8 items) < 1 >

Field Description

Column Name	Description
Stock Code	[Display] This column displays the stock code.
Stock Name	[Display] This column displays the stock name.
Branch Name	[Display] This column displays the branch code.
User ID	[Display] This column displays the ID of the user who has placed the request. This column is displayed if Stock Transaction option is selected in the Stock Enquiry drop-down list.
Issuer	[Display]

	This column displays the issuer bank name.
Currency	[Display] This column displays the currency in which the stock is issued.
Txn Date	[Display] This column displays the transaction date. This column is displayed if the Stock Transactions option is selected from the Stock Enquiry drop-down list.
Req Date	[Display] This column displays the request date. This column is displayed if the Indent Request Status option is selected from the Stock Enquiry drop-down list.
Req Type	[Display] This column displays the request type. This column is displayed if the Indent Request Status option is selected from the Stock Enquiry drop-down list.
Req Flag	[Display] This column displays the request flag type. This column is displayed if the Indent Request Status or Stock Transactions option is selected from the Stock Enquiry drop-down list.
Purchase ID	[Display] This column displays the purchase ID. This column is displayed if the Indent Request Status option is selected from the Stock Enquiry drop-down list.
Qty	[Display] This column displays the quantity ordered.
Recorder Level	[Display] This column displays the recorder level. This column is displayed if the Balance on Hand option is selected from the Stock Enquiry drop-down list.

8. Double-click a record to enable the **Denomination Details** tab.

Denomination Details

IV011 x

Stock Enquiries OK Close Clear

* Stock Enquiry: Balance on Hand (dropdown)
 Branch: (input field) [Search]
 Stock Code: (dropdown)
 User ID: (input field) [Search]
 Trans. Type: (dropdown)
 Date From: 30/11/2018 [Calendar]
 Date To: 30/11/2018 [Calendar]
 Indent Request Reference #: (input field) [Search]
 Purchase Order Reference #: (input field) [Search]

Current Balance (# of units): 227
 Denomination Balance (# of units): 227

Details | Denomination Details | Stock Details | Purchase Details

Denomination	Currency Short Name	Denomination Value	Denomination Balance
	INR	0	227

Page 1 of 1 (1 of 1 items) | K < 1 > X

Field Description

Column Name	Description
Denomination	[Display] This column displays the denomination value in words.
Currency Short Name	[Display] This column displays the currency code in which the denomination is made.
Denomination Value	[Display] This column displays the denomination value in numbers.
Denomination Balance	[Display] This column displays the denomination balance available in the inventory.

9. Double-click a record to enable the **Stock Details** tab.

Stock Details

W011 x

Stock Enquiries

OK Close Clear

Stock Enquiry: Balance on Hand (dropdown) User ID: [input] Indent Request Reference #: [input] Purchase Order Reference #: [input]

Branch: [input] Trans. Type: [dropdown] Date From: 30/11/2018 Date To: 30/11/2018

Stock Code: [dropdown]

Current Balance (# of units): 227 Denomination Balance (# of units): 227

Details Denomination Details **Stock Details** Purchase Details

Denomination Value	Denomination Balance	Denomination	Series	Start No.	End No.	Stock Ccy	Current Series Total Value
0	227		0	1	250	INR	227

Page 1 of 1 (1 of 1 items) < >

Field Description

Column Name	Description
Denomination Value	[Display] This column displays the denomination value.
Denomination Balance	[Display] This column displays the denomination balance.
Denomination	[Display] This column displays the denomination in words.
Series	[Display] This column displays the series.
Start No.	[Display] This column displays the inventory start number.
End No.	[Display] This column displays the inventory end number.
Stock Ccy	[Display] This column displays the stock currency.
Current Series Total Value	[Display] This column displays the current series total value.

Purchase Details

IV011 x

Stock Enquiries OK Close Clear

* Stock Enquiry: Balance on Hand (dropdown)
 Branch: (text input) (search icon)
 Stock Code: (dropdown)

User ID: (text input) (search icon)
 Trans. Type: (dropdown)
 Date From: 30/11/2018 (calendar icon)
 Date To: 30/11/2018 (calendar icon)

Indent Request Reference #: (text input) (search icon)
 Purchase Order Reference #: (text input) (search icon)

Current Balance (# of units): 227
 Denomination Balance (# of units): 227

Details Denomination Details Stock Details **Purchase Details**

Purchase Order	Request No.	Supplier	Date Of Order
No items to display.			

Page 1 (0 of 0 items) | K < 1 > X

Field Description

Column Name	Description
Purchase Order	[Display] This column displays the purchase order number.
Request No.	[Display] This column displays the request number.
Supplier	[Display] This column displays the name of the supplier.
Date of Order	[Display] This column displays the date on which the order was placed.

10. Click **OK** to return to the **Details** tab.

11. Click **Close**.

Note: The results of the query are based on the requesting location and the Inputs. The pending orders are displayed. If no input specified, all pending orders and their details are displayed.

7. Others

7.1 BAM59 - Account GSTIN Registration Maintenance

Using this option, you can maintain Provisional/Final GSTIN number and address registered for GSTIN for an account.

This screen will capture GSTIN for CASA, Loan, Agri-Loan, RD and SDB accounts.

Definition Prerequisites

- STDCOUNT- Country Code Maintenance
- STDSTATE- State Code Maintenance
- BAM72- City Master Maintenance
- STDSTPRM- GST State Parameter Maintenance
- 8051- CASA Account Opening
- LN057 - Loan Direct Account Opening
- 8057 - Safe Box Allotment
- AL057 - Agri Loan Direct Account Opening

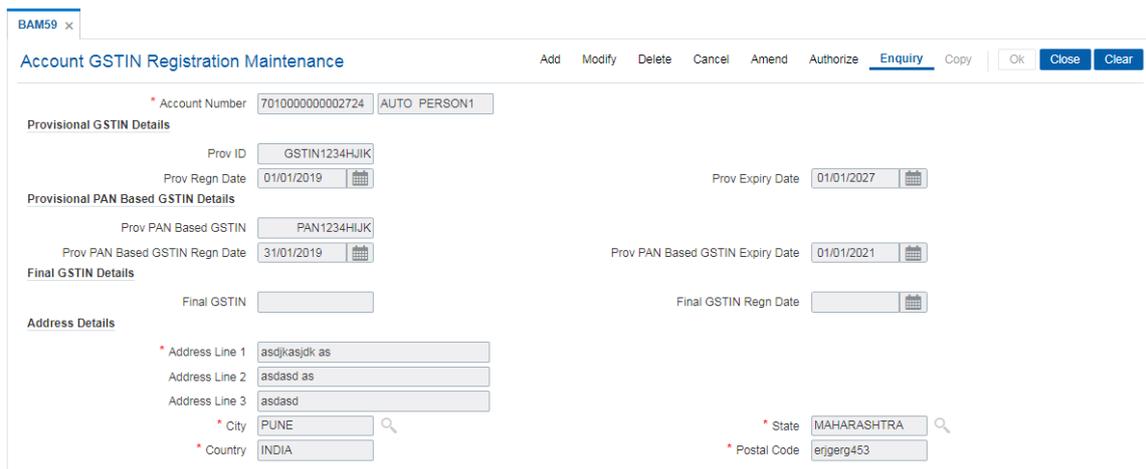
Modes Available

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

To add account GSTIN

1. In the **Dashboard** page, Enter the Task code **BAM59** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Account GSTIN Registration Maintenance**.
2. You will be navigated to **Account GSTIN Registration Maintenance** screen.

Account GSTIN Registration Maintenance



Field Description

Field Name	Description
Account Number	[Mandatory, Alphanumeric] Input the FLEXCUBE account number.

Provisional GSTIN Details

Prov ID	[Optional, Alphanumeric] Input the Provisional GSTIN for the account.
Prov Regn Date	[Optional, Date] Enter the Registration date for the provisional GSTIN. Note: This is Mandatory if Provisional ID is captured
Prov Expiry Date	[Optional, Date] Enter the Expiry date for the provisional GSTIN. Note: This is Mandatory if Provisional ID is captured

Provisional PAN Based GSTIN Details

Prov PAN Based GSTIN	[Optional, Alphanumeric] Enter the Provisional PAN based GSTIN for the account.
Prov PAN Based GSTIN Regn Date	[Optional, Date] Enter the Provisional PAN based GSTIN Registration Date for the account. Note: This is Mandatory if Provisional PAN based GSTIN is captured
Prov PAN Based GSTIN Expiry Date	[Optional, Date] Enter the Provisional PAN based GSTIN Expiry for the account. Note: This is Mandatory if Provisional PAN based GSTIN is captured

Final GSTIN Details

Final GSTIN	[Optional, Alphanumeric] Enter the Final GSTIN for the account.
Final GSTIN Regn Date	[Optional, Date] Enter the Final GSTIN Registration Date for the account. Note: This is Mandatory if Final GSTIN is captured

Address Details

Address Line 1,2,3	[Mandatory, Alphanumeric] Enter the GSTIN Registration Address.
City	[Mandatory, Search List] Select the City from Search List. [Cities maintained in Customer City Maintenance BAM72 will be listed in this field]
State	[Mandatory, Search List] Select the State from Search List. [List of State Codes for which GST parameter is maintained in GST State Parameter Maintenance STDSTPRM will be listed in this field]
Country	[Mandatory, Search List] Select the Country from Search List. [Countries maintained in Country Master Maintenance STDCOUNT will be listed in this field]
Postal Code	[Mandatory, Alphanumeric] Enter the Postal Code

3. Click **Add**.

8. Service Charges

8.1 SCM03 - SC Package Changes at Account

A SC package can be attached at a customer level or at the product level. The SC package linked either at the customer level or product level is defaulted at the CASA level. Hence for an account, the SC package depends on the SC package linked either at the customer level or product level.

If there is a SC package attached at customer level the same is defaulted to the account when it's opened. If not, the SC package linked at the product level is attached to the account.

Using this option you can modify or customize an SC package for a CASA. The following changes can be made to the SC package attached to the account:

- Waiver of specifiable Service Charges for an account
- Changes to SC capitalization parameters
- Modification of SC priority that will be effective in case NSF situation is encounter when charging periodic charges.

Definition Prerequisites

- SCM01 - SC Package Definition

Modes Available

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

To modify service charge package for an account

1. In the **Dashboard** page, Enter the Task code **SCM03** and then click  or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > SC Package Changes at Account**.
2. You will be navigated to **SC Package Changes at Account** screen.

SC Package Changes at Account

Code	Ccy	Description	Linkage Type	Linkage Code	Priority	Cap Type	Cap Freq	Anniv. Day	At
No items to display.									

Field Description

Field Name	Description
Account Details	
Account No.	[Mandatory, Numeric, 16] Type the account number of the customer for which you want to perform the SC package changes Enquiry.
Name	[Display] This field displays the short name of the primary customer linked to the account.
Customer ID	[Display] This field displays the ID of the selected customer. 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.
Status	[Display] This field displays the account status.
Currency	[Display] This field displays the currency in which the account is maintained.
Product	[Display] This field displays the name of the product under which the CASA is opened.
Branch	[Display] This field displays the home branch to which the customer belongs.
Package Details	
Service Charge Package	[Display] This field displays the name of the service charge package that is attached to the account.
Account Level SC Waiver Flag	[Optional, Check Box] Select the Account Level SC Waiver Flag check box to waive SC on the SC package attached to the account. The check box is selected if SC waiver is applicable to the account. If this check box is selected, all service charges in the package will be waived for the account.

Column Name	Description
Code	[Display] This column displays the service charge code.
Ccy	[Display] This column displays the currency code in which the service charge is levied.
Description	[Display]

This column displays the service charge name as the description for the service charge code.

Linkage Type	[Display] This column displays the type of trigger, on which the SC is to be charged. <ul style="list-style-type: none">• Periodic: SC applied in a frequency• Others: SC applied adhoc without a frequency
Linkage Code	[Display] This column displays the linkage code. Depending on the linkage type, this code is an exact trigger for charging SC. For e.g. for linkage type transaction, Cash Deposit, cash withdrawal type of transactions will be displayed.
Priority	[Mandatory, Numeric, Five] Type the priority of the service charge in the package. This is the order in which the service charges shall be applied. SC will be applied in the ascending order of priority at the time of application
Cap Type	[Mandatory, Drop-Down] Select the SC capitalization type from the drop-down list. The options are: <ul style="list-style-type: none">• Calendar: SC application date will be calendar based depending on capitalization frequency irrespective of anniversary day / anniversary month.• Anniversary: SC application date depends on capitalization frequency and anniversary day / anniversary month.
Cap Freq	[Mandatory, Drop-Down] Select the SC capitalization frequency from the drop-down list. It is the time interval at which, the bank will levy the service charges. The options are: <ul style="list-style-type: none">• Daily• Monthly• Bi-Monthly• Quarterly• Half -Yearly• Yearly
Anniv. Day	[Conditional, Numeric, Two] Type the anniversary day of SC. The number of days will be zero if the Calendar option is selected in the Cap Type field.
Anniv. Month	[Conditional, Numeric, Two] Type the anniversary month of SC. The number of months will be zero if the Calendar option is selected in the Cap Type field.
Waiver Flag	[Toggle] If the SC is waived for the account, then this field displays the value Y .

By default, displays the value **N**.

To waive a single service charge from the package, click the toggle status to change the value to **Y**.

Waive Uncharged

[Toggle]

By default the value is N. If Waiver Flag has been changed to Y then:

- N: Denotes that uncollected SC should be charged on the account.
- Y: Denotes that uncollected SC should be waived on the account.

As package change activity, if a service charge is waived in the middle of the capitalization period, Waiver Uncharged flag determines the treatment of uncollected service charge.

3. Click **Modify**.

4. Enter the account number and press the **Tab** or **Enter** key.

SC Package Changes at Account

The screenshot shows a web application window titled "SCM03" with a sub-header "SC Package Changes at Account". The interface includes several input fields and dropdown menus for account and package details. A table with 10 columns is present, but it is currently empty, displaying "No items to display." The bottom of the window shows a pagination control for "Page 1 (0 of 0 items)".

5. Modify the relevant information and then click **OK**.

6. The system displays the message "Record Modified...Authorisation Pending..". Click **OK**.

7. The service charge package details for an account are modified.

Note: To change the sequence/order of the Service Charge Code, select the code and click the **Up** or **Down** button.

Double-click the toggle status in the **Waiver Flag/Waive Uncharged** column, corresponding to the SC code you want to waive.

8.2 SCM05 - SC History for Account Enquiry

Using this option you can view all the service charge details charged or overdue on an account, over a period of time.

The Enquiry is used to view:

- Detailed information of all the Service Charges levied for the account up to the current date
- Complete details of all the Service Charges waived for the account till the current date.
- Service Charge amount earmarked due to non-availability of funds.
- Service Charge history details like transaction counts for Service Charge.
- Additional Service Charge history details like counts, amounts for current period, month, year, rolling year and since inception.

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To view the service charge details for an account

1. In the **Dashboard** page, Enter the Task code **SCM05** and then click  or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Enquiries > SC History For Account Enquiry**.
2. You will be navigated to **SC History for Account Enquiry** screen.

SC History for Account Enquiry

SCM05 x
Enquire Close Clear

SC History for Account Enquiry

Account Details

Account No. 7010000000000121	Name: AUTO PERSON1
Customer ID: 990100008	Status: ACCOUNT OPEN REGULAR
Currency: INR	Product: 3-Savings Account - Liability
Branch: MUMBAI	

SC Details

Current Package
 Expired Package

All
 RP
 Account Level
 Product Level

From Date: To Date:

[Charges Applied](#)
[Charges Applied Summary](#)
[Charges Due](#)
[Rule Details](#)
[SC History](#)

SC Package	Code	Linkage Code	Linkage Type	SC Nature Type	Ccy	Description	Start Date
123	100	NOLINK	SCADDNL	Tax	INR	SGST 7 pct of charges	15/12/2018
123	87777	6566	SCTXN	Service Charge	INR	OCC SC CHARGES	15/12/2018
123	111	1001	SCTXN	Service Charge	INR	TEST_JE_11	15/12/2018
123	123	1014	SCTXN	Service Charge	INR	TEST	15/12/2018
123	123	CH001	SCMNT	Service Charge	INR	TEST	15/12/2018
123	123	CHM07	SCMNT	Service Charge	INR	TEST	15/12/2018
123	202	1001	SCTXN	Service Charge	INR	SERVICE CHARGES	15/12/2018
123	202	1006	SCTXN	Service Charge	INR	SERVICE CHARGES	15/12/2018

Page 1 of 4 (1-10 of 34 items) < 1 2 3 4 >

Field Description

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

Account Details

Account No.	[Mandatory, Numeric, 16] Type the CASA number of the customer for which you want to perform the SC history account Enquiry.
Name	[Display] This field displays the short name of the primary customer linked to the account.
Customer ID	[Display] This field displays the customer ID.
Status	[Display] This field displays the CASA status.
Currency	[Display] This field displays the currency in which the account is maintained.
Product	[Display] This field displays the name of the product to which the CASA belongs.
Branch	[Display] This field displays the branch code and name of the branch in which the account is opened and maintained.
SC Details	
Current Package	[Mandatory, Radio Button] Select this radio button
Expired Packages	[Mandatory, Radio Button] Select this radio button
Filter Criteria	[Mandatory, Radio Button] Select the filter criteria by clicking the appropriate radio button. The options: <ul style="list-style-type: none"> • All • RP • Account Level • Product Level This field is enabled only if the Expired Package option is selected.
From Date	[Conditional, Date Picker, mm/dd/yyyy] Select the from date from the Date picker. This field is enabled only if the Expired Package option is selected.
To Date	[Conditional, Date Picker, mm/dd/yyyy] This field is enabled only if the Expired Package option is selected.

3. Enter the account number and press the **Tab** or **Enter** key.
4. The system enables the **Charges Applied** tab.

[SC History for Account Enquiry](#)

SCM05 x

SC History for Account Enquiry Enquire Close Clear

Account Details

Account No: 7010000000000121 Name: AUTO PERSON1
 Customer ID: 990100008 Status: ACCOUNT OPEN REGULAR
 Currency: INR Product: 3-Savings Account - Liability
 Branch: MUMBAI

SC Details

Current Package Expired Package
 Filter Criteria: All RP Account Level Product Level
 From Date: To Date:

Charges Applied | Charges Applied Summary | **Charges Due** | Rule Details | SC History

SC Package	Code	Linkage Code	Linkage Type	SC Nature Type	Ccy	Description	Start Date
123	100	NOLINK	SCADDNL	Tax	INR	SGST 7 pct of charges	15/12/2018
123	87777	6566	SCTXN	Service Charge	INR	OCC SC CHARGES	15/12/2018
123	111	1001	SCTXN	Service Charge	INR	TEST_JE_11	15/12/2018
123	123	1014	SCTXN	Service Charge	INR	TEST	15/12/2018
123	123	CH001	SCMNT	Service Charge	INR	TEST	15/12/2018
123	123	CHM07	SCMNT	Service Charge	INR	TEST	15/12/2018
123	202	1001	SCTXN	Service Charge	INR	SERVICE CHARGES	15/12/2018
123	202	1006	SCTXN	Service Charge	INR	SERVICE CHARGES	15/12/2018

Page 1 of 4 (1-10 of 34 items) | 1 2 3 4 >

5. View the information in the various tab screens.

Charges Applied

SCM05 x

SC History for Account Enquiry Enquire Close Clear

Account Details

Account No: 7010000000000121 Name: AUTO PERSON1
 Customer ID: 990100008 Status: ACCOUNT OPEN REGULAR
 Currency: INR Product: 3-Savings Account - Liability
 Branch: MUMBAI

SC Details

Current Package Expired Package
 Filter Criteria: All RP Account Level Product Level
 From Date: To Date:

Charges Applied | **Charges Applied Summary** | Charges Applied Details | Charges Due | Rule Details | SC History

SC Package	Code	Linkage Code	Linkage Type	SC Nature Type	Ccy	Description	Start Date
123	100	NOLINK	SCADDNL	Tax	INR	SGST 7 pct of charges	15/12/2018
123	87777	6566	SCTXN	Service Charge	INR	OCC SC CHARGES	15/12/2018
123	111	1001	SCTXN	Service Charge	INR	TEST_JE_11	15/12/2018
123	123	1014	SCTXN	Service Charge	INR	TEST	15/12/2018
123	123	CH001	SCMNT	Service Charge	INR	TEST	15/12/2018
123	123	CHM07	SCMNT	Service Charge	INR	TEST	15/12/2018
123	202	1001	SCTXN	Service Charge	INR	SERVICE CHARGES	15/12/2018
123	202	1006	SCTXN	Service Charge	INR	SERVICE CHARGES	15/12/2018

Page 1 of 4 (1-10 of 34 items) | 1 2 3 4 >

Field Description

Column Name

Description

SC Package

[Display]
This column displays the SC package code.

Code

[Display]
This column displays the service charge code, of all the service charges levied on the account.

Linkage Code

[Display]

This column displays the linkage code.

Linkage Type

[Display]

This column displays the linkage type.

SC Nature Type

[Display]

This column displays the nature of charge i.e. the category of the service charge.

Ccy

[Display]

This column displays the currency code in which the applicable service charges are payable.

Description

[Display]

This column displays the service charge description.

Start Date

[Display]

This column displays the start date.

End Date

[Display]

This column displays the end date.

Level

[Display]

This column displays the service charge level.

6. Double-click a record to enable the **Charges Applied Summary** tab.

Charges Applied Summary

The screenshot shows the 'SC History for Account Enquiry' window. It includes fields for Account No. (701000000000121), Customer ID (990100008), Currency (INR), Branch (MUMBAI), Name (AUTO PERSON1), Status (ACCOUNT OPEN REGULAR), and Product (3-Savings Account - Liability). Filter criteria include Current Package, Expired Package, All, RP, Account Level, and Product Level. A table titled 'Charges Applied Summary' is displayed with columns for Description, Current, MTD, RYTD, CYTD, YTD, and ITD. The table contains rows for Cumulative Count Of Transactions, Cumulative Amount Of Transactions, SC Charged, Differential SC Charged, SC Amount Waived, and SC Amount Earmarked, all showing zero values.

Description	Current	MTD	RYTD	CYTD	YTD	ITD
Cumulative Count Of Transactions	0	0	0	0	0	0
Cumulative Amount Of Transactions	0	0	0	0	0	0
SC Charged	0	0	0	0	0	0
Differential SC Charged	0	0	0	0	0	0
SC Amount Waived	0	0	0	0	0	0
SC Amount Earmarked	0	0	0	0	0	0

Field Description

Field Name

Description

SC Code

[Display]

This field displays the service charge code for which the user can view the summary.

Column Name	Description
Description	<p>[Mandatory, Search List] Select the description of the service charges applied from the Search List. The options are:</p> <ul style="list-style-type: none"> • Cumulative Count of Transactions: It denotes the total count of transactions which triggers the selected SC, including free transactions. • Cumulative Amount of Transactions: It denotes the total transaction amount which triggers the selected SC, including free amounts. • SC Charged: It indicates the actual amount of selected SC levied on the account. • Differential SC Charged: It indicates the additional or reduced charges levied on an account, due to presence of certain positive/negative benefits such as variances, as compared to the normal rate prevalent at the time of charging. • SC Amount Waived: It denotes the amount of charges waived either due to NSF situation or waivers at the discretion of teller. • SC Amount Earmarked: It indicates the amount earmarked for a retry, when an NSF condition is encountered in the previous attempt to charge.
Current	<p>[Display] This column displays the SC information pertaining to the current anniversary period. For example, if the anniversary period for the service charge starts from January 25th and the current date is January 30th, then this field displays the SC information between January 25th and January 30th.</p>
MTD	<p>[Display] This column displays the SC information for the current month. It displays the total number of transactions for the running month. For example, if the current date is January 30th, this field displays the SC information from start of the month i.e. from January 1st to January 30th.</p>
RYTD	<p>[Display] This column displays the information of the service charges for the past 12 completed calendar months. For example, if the current date is May 31, 2019, then this field displays the SC information from May 1, 2019 to April 31, 2020.</p>
CYTD	<p>[Display] This column displays the information of the service charges for the current year till date. For example, if the current date is June 23, 2019, then this field displays the SC information from January 1, 2019 to June 22, 2019.</p>
YTD	<p>[Display] This column displays the history of the service charge for the current year till date.</p>

The year beginning for this calculation is the financial beginning of year. For example, if the current date is 23 June 2019, this field will display the number of transactions for an account for a period from 1 April 2019 – 22 June 2019, where April 1 is the beginning of the financial year.

ITD

[Display]

This column displays the number of transactions for an account since the account was opened.

The inceptions to date field, provides the details of a service charge levied on an account since it was opened.

7. Double-click the service charge amount in the **Charges Applied Summary** tab to enable the **Charges Applied Details** tab.

Charges Applied Details

The screenshot shows the 'SC History for Account Enquiry' window. The 'Charges Applied Details' tab is selected, displaying a table with the following data:

Date	Amount	Rule Applied ?
15/12/2018	1,000.00	Y

Page 1 of 1 (1 of 1 items)

Field Description

Field Name	Description
SC Code	[Display] This field displays the service charge code for which the charges summary is viewed.
History Type	[Display] This field displays the information of applied service charge. For example, Cumulative Amount of Transactions or SC Amount Earmarked.
Period Type	[Display] This field displays the period for the SC levied for the current month, or financial year, or calendar year.

Column Name	Description
Date	[Display]

This column displays the date on which the SC is applied.

Amount

[Display]

This column displays the SC amount debited from the account.

Rule Applied ?

[Toggle]

The status is **Y** if the rule is applied to the SC code it is applicable for SC of Periodic type and non-branch based SC transactions.

The **Rule Details** tab is enabled if the user double-clicks the column.

Charges Due

Code	Linkage Code	Linkage Type	SC Nature Type	Ccy	Description	Due On
100	NOLINK	SCADDNL	Tax	INR	SGST 7 pct of charges	2018-12-15 00.00.00.0
87777	6566	SCTXN	Service Charge	INR	OCC SC CHARGES	2018-12-15 00.00.00.0
111	1001	SCTXN	Service Charge	INR	TEST_JE_11	2018-12-15 00.00.00.0
123	1014	SCTXN	Service Charge	INR	TEST	2018-12-15 00.00.00.0
123	CH001	SCMNT	Service Charge	INR	TEST	2018-12-15 00.00.00.0
123	CHM07	SCMNT	Service Charge	INR	TEST	2018-12-15 00.00.00.0
202	1001	SCTXN	Service Charge	INR	SERVICE CHARGES	2018-12-15 00.00.00.0
202	1006	SCTXN	Service Charge	INR	SERVICE CHARGES	2018-12-15 00.00.00.0

Field Description

Column Name

Description

Code

[Display]

This column displays the SC code of all the service charges payable on the account.

Linkage Code

[Display]

This column displays the linkage code.

Linkage Type

[Display]

This column displays the linkage type.

SC Nature Type

[Display]

This column displays the nature of charge i.e. the category of the service charge.

The options are:

- Commission
- Service Charge
- Fees
- Taxes

Commission and Service Charge are income/profit made by a bank in

return for the services offered by them.
Fees and Taxes are amount levied on public by the Government or other agencies.

Ccy [Display]
This column displays the currency code in which the applicable service charges are payable.

Description [Display]
This column displays the service charge description.

Due On [Display]
This column displays the date on which the service charge will be debited from the account.
In case of service charge of type **Online**, the due date will be same as the date of transaction.

8. Double-click the **Rule Applied** column in the **Charges Applied Details** tab to enable the **Rule Details** tab.

Rule Details

The screenshot shows the 'SC History for Account Enquiry' window. The 'Account Details' section includes fields for Account No. (7010000000000121), Customer ID (990100008), Currency (INR), Branch (MUMBAI), Name (AUTO_PERSON1), Status (ACCOUNT OPEN REGULAR), and Product (3-Savings Account - Liability). The 'SC Details' section has radio buttons for 'Current Package' (selected) and 'Expired Package'. The 'Filter Criteria' section has radio buttons for 'All' (selected), 'RP', 'Account Level', and 'Product Level'. Below these are 'From Date' and 'To Date' fields. The 'Charges Applied' tab is active, and the 'Rule Details' sub-tab is selected. The table below shows no items to display.

Rule Eval Seq	Rule	Condition No	Reason Text	Original Val	Rule Effect	Final Val
No items to display.						

Page 1 (0 items) | < 1 >

Field Description

Column Name	Description
Rule Eval Seq	[Display] This column displays the sequence of evaluation of rule.
Rule	[Display] This column displays the description of the rule.
Condition No	[Display] This column displays the condition number.

Reason Text	[Display] This column displays the reason for attaching the rule to the service charge.
Original Val	[Display] This column displays the original value of the service charge.
Rule Effect	[Display] This column displays the description of the rule effect.
Final Val	[Display] This column displays the final value of the service charge after the rule has been applied. <i>Final Value = Original SC Value +/- Rule Returned Value.</i>

SC History

The screenshot displays the 'SC History for Account Enquiry' window. It includes sections for 'Account Details' and 'SC Details'. The 'Account Details' section contains fields for Account No., Customer ID, Currency, Branch, Name, Status, and Product. The 'SC Details' section has radio buttons for 'Current Package' (selected) and 'Expired Package'. Below this is the 'Filter Criteria' section with radio buttons for 'All' (selected), 'RP', 'Account Level', and 'Product Level'. There are also 'From Date' and 'To Date' fields. A navigation bar at the bottom of the main content area includes tabs for 'Charges Applied', 'Charges Applied Summary', 'Charges Applied Details', 'Charges Due', 'Rule Details', and 'SC History' (which is active). Below the tabs, there are dropdowns for 'SC Code' and 'Financial Year'. The main area contains a table with columns 'Description' and 'FYTD', which is currently empty. At the bottom left, it shows 'Page 1 (0 items)' and navigation icons.

Field Description

Field Name	Description
SC Code	[Display] This field displays the service charge code for which the user can view the summary.
Financial Year	[Mandatory, Drop-Down] Select the year for which the data is saved from the drop-down list.

Column Name	Description
Description	<p>[Display]</p> <p>This column displays the description of the service charges applied. The options are:</p> <ul style="list-style-type: none"> • Cumulative Count of Transactions – It denotes the total count of transactions which triggers the selected SC, including free transactions. • Cumulative Amount of Transactions - It denotes the total transaction amount which triggers the selected SC, including free amounts. • SC Charged – It indicates the actual amount of selected SC levied on the account. • Differential SC Charged – It indicates the additional or reduced charges levied on an account, due to presence of certain positive/negative benefits such as variances, as compared to the normal rate prevalent at the time of charging. • SC Amount Waived – It denotes the amount of charges waived either due to NSF situation or waivers at the discretion of teller. • SC Amount Earmarked – It indicates the amount earmarked for a retry, when an NSF condition is encountered in the previous attempt to charge.
FYTD	<p>[Display]</p> <p>This column displays the history of the service charge for the previous years. The year beginning for this calculation is the financial beginning of year.</p> <p>For example, if the current date is 23 June 2019, this field will display the number of transactions for an account for a period from 1 April 2018 – 31 March 2019, where April 1 is the beginning of the financial year, if 2018 option is selected in the Financial Year drop-down list.</p>

9. Click **Close**.

8.3 Service Charge Details Screen

The Service Charges Details is a common screen, which is linked to all the transactions and events maintenance's, for which a bank may levy charges. This screen enables a user to view the details of the charges levied for the particular transaction or an event. Examples of such transactions would be purchasing a TC, selling a banker's cheque or DD, etc. This option allows the user to only change the SC Amount. The user may increase or decrease or even waive it, as required. This screen attached to transactions and events maintenance's, can be navigated to by clicking the 'Service Charges Details' button, provided at the bottom-right corner of all charged transactions and events maintenances.

For more information refer to Service Charge Details in **Common Screens** option in **Oracle FLEXCUBE Introduction User Manual**.

