

# Oracle FLEXCUBE Core Banking

Relationship Pricing User Manual

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Relationship Pricing User Manual

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# 1. Relationship Pricing

## 1.1 RL001 - UDE Master Maintenance

Using this option you can maintain user data elements that are used to define rules in Relationship Pricing. The main purpose of this option is to represent various data elements in the **FLEXCUBE** database in simple user understandable terms.

There are four types of UDEs defined in **FLEXCUBE**:

- **Table Columns:** Defines a query returning a single value. It also supports aggregation functions for the selected columns.
- **DB Functions:** Uses pre-defined database functions returning a particular value.
- **Expressions:** Uses other UDEs to create complex UDEs. The expressions will use simple mathematical operators or string operators on the existing UDEs or constant values, to arrive at the output.
- **Transactional:** Uses transactional data, which is not yet saved in the database.


### Definition Prerequisites

Not Applicable

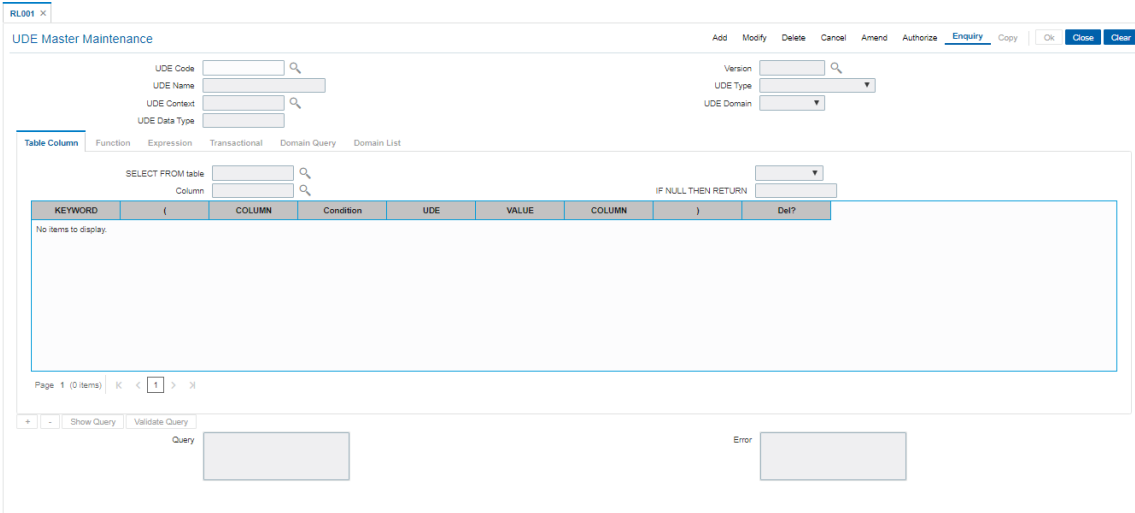
### Modes Available

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

### To add the UDE master details

1. In the **Dashboard** page, Enter the Task Code **RL001** and click  or navigate through the menus to **Back Office Transactions > Rules > UDE Master Maintenance**.
2. The system displays the **UDE Master Maintenance** screen.

### UDE Master Maintenance



### Field Description

Field Name	Description
UDE Code	[Mandatory, Alphanumeric, 16] Type the unique identification code of the created UDE.

<b>Version</b>	[Display] This field displays the version number of the UDE code.
<b>UDE Name</b>	[Mandatory, Alphanumeric, 80] Type the description of the UDE.
<b>UDE Type</b>	[Mandatory, Drop-Down] Select the type of UDE from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Table Column : This option contains the list of tables which can be used for setting up a UDE. Data of tables are provided for selection as part of setup. You can select only one table. Based on the table selected, relevant column names are populated. Rationalization of columns to populate data is done as part of factory shipped data creation. This is to ensure that no system calculation column or MU fields are populated, which may not be used as attributes. To define the UDE, you are provided with the facility to frame a simple SQL command, using columns in the selected table. The result fetched on execution of the SQL command would be the UDE output and would be utilized for rule definition.</li> <li>• Database Function : This option contains the list of stored functions which are written for setting up the user defined entity. You can select the stored function from the Search List. The stored functions follow a standard naming convention, to facilitate a small subset of functions available for UDE definition. Once a stored function is selected, the maintenance displays all the parameters of the function, which can be mapped to another existing UDE or an absolute value to arrive at the required output. For more information, refer to <b>Example 01</b> provided at the end of this option.</li> <li>• Expression : An expression allows you to relate existing UDEs to define an output. Expression can be built using the following: <ol style="list-style-type: none"> <li>1) Existing UDE</li> <li>2) Constant Values</li> <li>3) Brackets (to group certain conditions)</li> <li>4) Mathematical operators - +, -, *, /, MOD(), Trunc(), Round(), Abs() For more information, refer to <b>Example 02</b> provided at the end of the topic</li> </ol> </li> <li>• Transactional : It is equivalent to System Data elements. These fields are available as part of a particular context. For example: Transaction amount will always be available as part of Online SC calculation and will not be required or available for interest computation. So a transactional UDE called Transaction amount in Transaction currency will become a transactional UDE for Online SC Context.</li> </ul>
<b>UDE Context</b>	[Mandatory, Search List] Select the UDE context from the Search List. It denotes the context and the place where the rules are linked to the UDE.
<b>UDE Domain</b>	[Mandatory, Drop-Down] Select the domain of the UDE from the drop-down list. The options are:

- None
- Query
- List

### UDE Data Type

[Display]

This field displays the data type of the UDE.

The options are:

- STRING
- NUMERIC
- BOOLEAN
- DATE

3. Click the **Add** button.
4. Enter the UDE code and name.
5. Select the UDE type and domain from the drop-down list.
6. Select the UDE context from the Search List.

### UDE Master Maintenance

7. Depending on the UDE type and domain selected from the drop-down list, the respective tabs are enabled.
8. Enter the required information in the various tab.

## Table Column

## Field Description

Field Name	Description
<b>SELECT FROM table</b>	[Mandatory, Search List] Select the table name, from which the column is to be selected, from the Search List. Select the function to be performed on the selected column. The options are: <ul style="list-style-type: none"> <li>• Average of</li> <li>• Count of</li> <li>• Maximum of</li> <li>• Minimum of</li> <li>• Sum of</li> </ul>
<b>Column</b>	[Mandatory, Search List] Select the column name from the Search List.
<b>IF NULL THEN RETURN</b>	[Optional, Numeric, 13] Type the value to be returned if the query returns a null value.

Column Name	Description
<b>KEYWORD</b>	[Mandatory, Drop-Down] Select the appropriate keyword from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• WHERE</li> <li>• AND</li> <li>• OR</li> </ul>
<b>(</b>	[Mandatory, Alphanumeric, One] This field allows the where clause to have open braces. The user can



enter the open bracket for the clause.

<b>COLUMN</b>	<p>[Optional, Search List] Select the column name, on which the query is to be executed, from the Search List. The system validates either UDE or COLUMN or CONSTANT field.</p>
<b>Condition</b>	<p>[Conditional, Drop-Down] Select the operators used to match a condition from the drop-down list. The system validates either UDE or COLUMN or CONSTANT field. The options are:</p> <ul style="list-style-type: none"><li>• is less than</li><li>• is less than or Equal to</li><li>• is greater than</li><li>• is greater than or Equal to</li><li>• is equal to</li><li>• is not equal to</li></ul>
<b>UDE</b>	<p>[Conditional, Search List] Select the appropriate UDE from the Search List. Various UDE values are available for selection to the user. The UDE selected is used as a part of condition.</p>
<b>Value</b>	<p>[Conditional, Alphanumeric, 120] Type the value which is to be compared as criteria.</p>
<b>COLUMN</b>	<p>[Conditional, Search List] Select the column name, on which the query is to be executed, from the Search List. The system validates either UDE or COLUMN or CONSTANT field.</p>
<b>)</b>	<p>[Mandatory, Alphanumeric, One] This field allows the where clause to have close braces. The user can enter the close bracket for the clause.</p>
<b>Del?</b>	<p>[Toggle] Click the toggle status to <b>Y</b> to delete the query. The default value is <b>N</b>.</p>
<b>Query</b>	<p>[Display] This field displays the query that is executed. The query is displayed once the <b>Show Query</b> button is clicked.</p>
<b>Error</b>	<p>[Display] This field displays the errors, if any, on execution of the query. The system displays the query validation result once the <b>Validate Query</b> button is clicked.</p>

**Note:** For a database function, as it is already compiled and ready, no error message will be displayed.

## Function

The screenshot shows the 'UDE Master Maintenance' application. At the top, there are search fields for UDE Code (1112), UDE Name (SPEND\_TXN\_MNEMONIC), UDE Context (SPENDCLASS), and UDE Data Type (BSTRING). On the right, there are dropdowns for Version (1), UDE Type (Database Function), and UDE Domain (None). Below these is a tabbed interface with 'Function' selected. The main area contains a table with columns '#', 'Parameter Name', 'UDE', and 'Constant'. The table is empty, displaying 'No items to display.' At the bottom, there are buttons for 'Show Query' and 'Validate Query', and two text boxes labeled 'Query' and 'Error'.

## Field Description

Field Name	Description
<b>Function Name</b>	[Mandatory, Search List] Select the database function associated with the UDE from the Search List.
<b>Column Name</b>	<b>Description</b>
<b>#</b>	[Display] This field displays the serial number of the function parameter. This field is auto-generated by the system.
<b>Parameter Name</b>	[Mandatory, Drop-Down] Select the name of the function parameter from the drop-down list.
<b>UDE</b>	[Conditional, Search List] Select the UDE code assigned to the function parameter from the Search List. The system validates either UDE or CONSTANT field.
<b>Constant</b>	[Conditional, Numeric, 13] Type the constant value assigned to the function parameter. The system validates either UDE or CONSTANT field.
<b>Query</b>	[Display] This field displays the query that is executed. The query is displayed once the <b>Show Query</b> button is clicked.
<b>Error</b>	[Display] This field displays the errors, if any, on execution of the query.

**Note:** The user can select the **UDE** or enter the value for the **Constant**.

## Expression

RL001 x

UDE Master Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

UDE Code: SC\_STMT\_AMT  
 UDE Name: SC Adhoc Statement Amount  
 UDE Context: SCPERIODIC  
 UDE Data Type: NUMERIC

Version: 1  
 UDE Type: Expression  
 UDE Domain: None

Table Column Function Expression Transactional Domain Query Domain List

(	UDE	CONSTANT	Op	)	Del?
	SC_FIXED_AMOUNT				N
	ADHOC_STMT_CNT				N

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

Show Query Validate Query

Query Error

## Field Description

Column Name	Description
(	[Mandatory, Alphanumeric, One] This field allows the expression to have open braces.
UDE	[Conditional, Search List] Select the UDE from the Search List. Various UDE values are available for selection to the user. The UDE selected is used as a part of expression. The system validates either UDE or CONSTANT field.
CONSTANT	[Conditional, Numeric, 13, Two] Type the constant to be used as a part of expression. The system validates either UDE or CONSTANT field.
Op	[Optional, Drop-Down] Select the operators used in the expression from the drop-down list The options are: <ul style="list-style-type: none"> <li>• +</li> <li>• -</li> <li>• /</li> <li>• *</li> <li>• abs</li> <li>• mod</li> <li>• round</li> <li>• trunc</li> </ul>
)	[Mandatory, Alphanumeric, One] This field allows the expression to have close braces.
Del?	[Optional, Toggle]

Click the toggle status to **Y** to delete the expression.  
The default value is **N**.

**Query**

[Display]  
This field displays the query that is executed.  
The query is displayed once the **Show Query** button is clicked.

**Errors**

[Display]  
This field displays the errors, if any, on execution of the query.

**Transactional**

The screenshot shows the 'UDE Master Maintenance' window. At the top, there are search and action buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, Ok, Close, and Clear. The main form contains several input fields: UDE Code (CASAINTDEV\_FRQ), UDE Name (Installation frequency), UDE Context (CASAINTDEV), UDE Data Type (STRING), Version (8), UDE Type (Transactional), and UDE Domain (None). Below these is a tabbed interface with 'Transactional' selected. It includes a 'Source Type' dropdown menu, a 'Transaction' text field, and a 'Source Field' text field. At the bottom, there are buttons for '+', 'Show Query', and 'Validate Query', followed by a 'Query' text area and an 'Error' text area.

**Field Description**

Field Name	Description
<b>Source Type</b>	[Mandatory, Drop-Down] Select the source type from the drop-down list. The source type can be a procedure parameter or screen based.
<b>Transaction</b>	[Display] This field displays the task code associated with the UDE. The corresponding logical name of the task is displayed in the adjacent field. For future use only.
<b>Source Field</b>	[Display] This field displays the name of the parameter of the procedure.
<b>Query</b>	[Display] This field displays the query that is executed. The query is displayed once the <b>Show Query</b> button is clicked.
<b>Error</b>	[Display] This field displays the errors, if any, on execution of the query.

## Domain Query

### Field Description

Field Name	Description
<b>SELECT</b>	[Mandatory, Alphanumeric, 30, 30] Type the column names to be selected.
<b>FROM</b>	[Mandatory, Alphanumeric, 30] Type the table name from which the column is to be selected.
Column Name	Description
<b>KEYWORD</b>	[Mandatory, Drop-Down] Select the condition of the where clause from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• WHERE</li> <li>• AND</li> <li>• OR</li> </ul>
<b>(</b>	[Mandatory, Alphanumeric, One] This field allows the where clause to have open braces. The user can enter the open bracket for the clause.
<b>COLUMN</b>	[Conditional, Alphanumeric, 100] Type the column name, on which the query is to be executed.
<b>Condition</b>	[Mandatory, Drop-Down] Select the operators used to match a condition from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• is less than</li> <li>• is less than or Equal to</li> <li>• is greater than</li> </ul>

- is greater than or Equal to
- is equal to
- is not equal to

<b>Value</b>	[Conditional, Alphanumeric, 16] Type the value which is to be compared as a criterion.
<b>)</b>	[Mandatory, Alphanumeric, One] This field allows the where clause to have close braces. The user can enter the close bracket for the clause.
<b>Del?</b>	[Toggle] Click the toggle status to <b>Y</b> to delete the query. The default value is <b>N</b> .
<b>Query</b>	[Display] This field displays the query that is executed. The query is displayed once the <b>Show Query</b> button is clicked.
<b>Error</b>	[Display] This field displays the errors, if any, on execution of the query.

## Domain List

UDE Master Maintenance

UDE Code: 1117  
 UDE Name: ALL\_SPEND\_CLASS  
 UDE Context: SPENDCLASS  
 UDE Data Type: STRING

Version: 1  
 UDE Type: Database Function  
 UDE Domain: List

Key	Value	Del?
FLO_CUST_TYP	N	N

Page 1 of 1 (1 of 1 items)

Buttons: Show Query, Validate Query

Query:

Error:

## Field Description

Column Name	Description
<b>Key</b>	[Display] This field displays the key of the domain list.
<b>Value</b>	[Mandatory, Alphanumeric, 16] Type the value assigned to the key.
<b>Del?</b>	[Toggle] Click the toggle status to <b>Y</b> to delete the key. The default value is <b>N</b> .

**Query** [Display]  
This field displays the query that is executed.  
The query is displayed once the **Show Query** button is clicked.

**Error** [Display]  
This field displays the errors, if any, on execution of the query.

9. Click the **Ok** button.
10. The system displays the message "Record Added... Authorisation Pending.. Click Ok to Continue". Click the **OK** button.
11. The UDE master details are added once the record is authorised.

### Example 01: Database Function

Assume a database function is available to calculate customer balance, with two parameters i.e. Customer ID and Balance type. The balance type indicates the accounts whose balance has to be considered like Deposits balance, Total balance, Customer Group balance etc. This single function can, therefore, be mapped to create different UDEs. Once the stored function is selected for creating UDE, system will display a grid containing two rows, which will be mapped to a UDE or a constant value as follows:

<b>Input Parameters</b>	<b>Mapped UDE or Constant</b>
<b>pi_cod_cust_id</b>	Input Customer ID
<b>pi_bal_type</b>	Customer Group Balance

In this case, system will create a UDE that calculates the Customer Group balance for the given customer.

### Example 02: Expressions

An expression can be setup to get the following: (Sum of Credits - Sum of Debits) \* 2

In this UDE following things are used:

1. Existing UDEs i.e. Sum of Credits and Sum of Debits.
2. A constant value i.e. 2
3. Brackets
4. Mathematical operators i.e. +, \*

## 1.2 RL002 - Rule Definition Master Maintenance

Using this option you can create rules. Using these rules, bank can create any kind of conditional offering to their customers. Multiple conditions can be set in a single rule ID. The rules created, can be used at appropriate places in the system to calculate interest rates, service charges, etc.

### Definition Prerequisites

- RL001 - UDE Master Maintenance

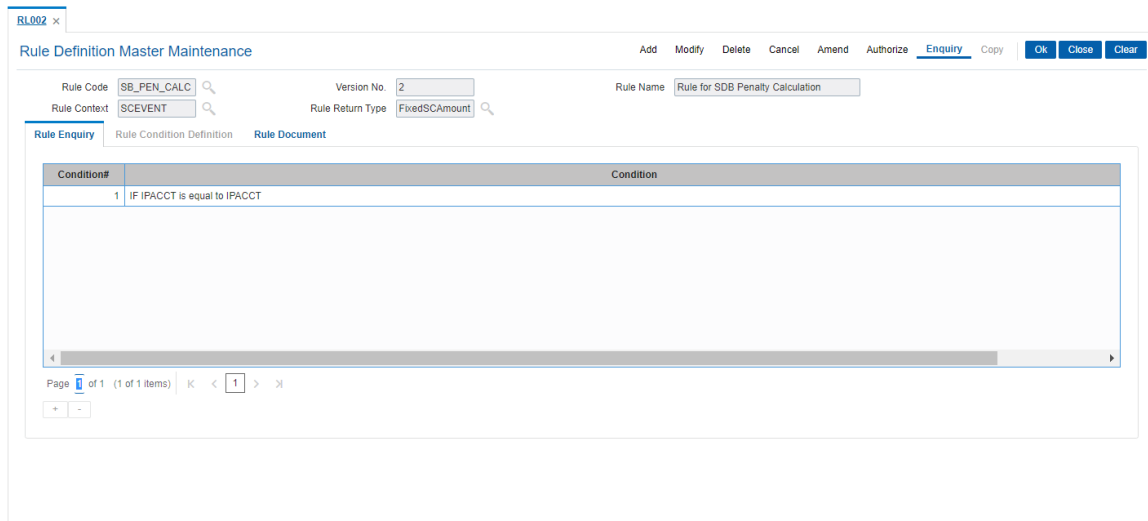
### Modes Available

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

### To add a rule

1. In the **Dashboard** page, Enter the Task Code **RL002** and click  or navigate through the menus to **Back Office Transactions > Rules > Rule Definition Maintenance**.
2. The system displays the **Rule Definition Master Maintenance** screen.

### Rule Definition Master Maintenance



The screenshot shows the 'Rule Definition Master Maintenance' interface. At the top, there are tabs for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', and 'Copy'. Below the tabs, there are input fields for 'Rule Code' (SB\_PEN\_CALC), 'Rule Context' (SCEVENT), 'Version No.' (2), 'Rule Return Type' (FixedSCAmount), and 'Rule Name' (Rule for SDB Penalty Calculation). Below these fields, there are three tabs: 'Rule Enquiry', 'Rule Condition Definition', and 'Rule Document'. The 'Rule Enquiry' tab is active, showing a table with one row: Condition# 1, Condition IF IPACCT is equal to IPACCT. At the bottom, there is a pagination control showing 'Page 1 of 1 (1 of 1 items)'.

### Field Description

Field Name	Description
<b>Rule Code</b>	[Mandatory, Alphanumeric, 16] Type the unique identification code of the rule created.
<b>Version No.</b>	[Display] This field displays the version number of the rule. A new version is created whenever the rule is modified. The latest version is always the one in use, although older versions can be queried upon.
<b>Rule Name</b>	[Mandatory, Alphanumeric] Type the description of the rule.
<b>Rule Context</b>	[Mandatory, Search List]



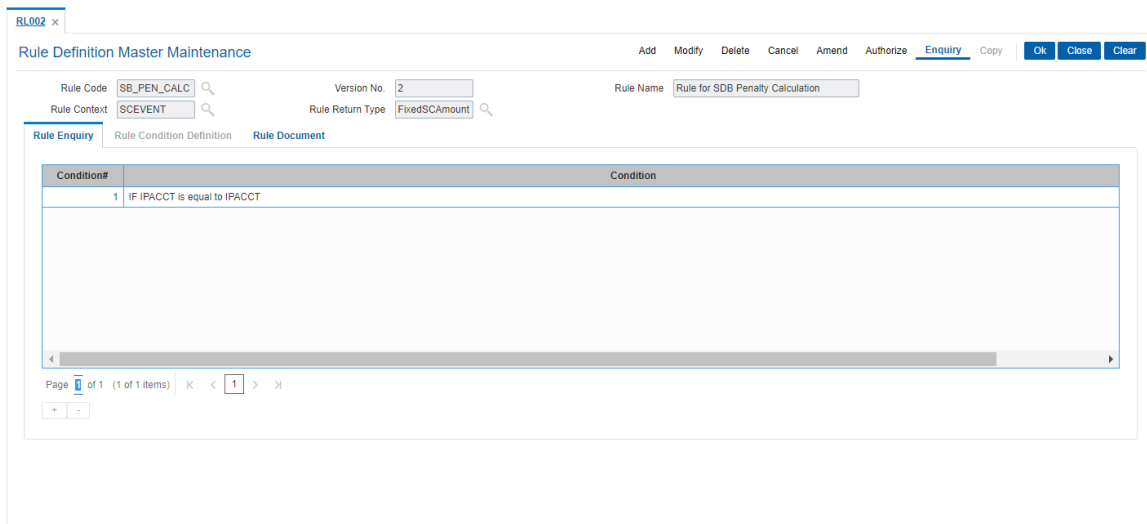
Select the rule context from the Search List.  
 Rule context defines the purpose for which rule is being set up. For e.g. a context SCTXN states that, this rule is used to compute service charge for Transactions in **FLEXCUBE**.  
 The values for this will be set up through Day 0 setup.

**Rule Return Type**

[Mandatory, Search List]  
 Select the rule return type from the Search List.  
 This value determines the return value of the rule.  
 This value depends on the rule context selected.  
 For e.g. for context SCTXN, a rule can return Transaction amount (on which SC will be calculated based on SC code parameters) or SC amount.

3. Click the **Add** button.
4. Enter the rule code and press the **<Tab>** or **<Enter>** key.
5. Enter the rule name.
6. Select the rulecontext and rulereturntype from the Search List.

**Rule Definition Master Maintenance**



7. Enter the required information in the various tab screens.

**Rule Enquiry**

The **Rule Enquiry** tab displays the complete rule from where the conditions can be added or deleted or selected for modification.

RL002 x

Rule Definition Master Maintenance Add Modify Delete Cancel Amend Authorize **Enquiry** Copy

Rule Code: SB\_PEN\_CALC  Version No.: 2  Rule Name: Rule for SDB Penalty Calculation

Rule Context: SCEVENT  Rule Return Type: FixedSCAmount

Rule Enquiry Rule Condition Definition Rule Document

Condition#	Condition
1	IF IPACCT is equal to IPACCT

Page 1 of 1 (1 of 1 items)

### Field Description

Column Name	Description
<b>Condition#</b>	[Display] This column displays the serial number assigned to the condition. The number is auto-generated by the system. Double-click the column to enable the <b>Rule Condition Definition</b> tab.
<b>Condition</b>	[Display] This column displays the condition for the query defined in the <b>Rule Condition Definition</b> tab.
<b>Del?</b>	[Toggle] Click the toggle status to <b>Y</b> to delete the record. The default value for the toggle status is <b>N</b> .

## Rule Condition Definition

## Field Description

Field Name	Description
<b>Condition No.</b>	[Display] This field displays the serial number assigned to the condition. This field is auto-generated by the system.
<b>Column Name</b>	<b>Description</b>
<b>KEYWORD</b>	[Mandatory, Drop-Down] Select the condition of the where clause from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• IF</li> <li>• AND</li> <li>• OR</li> </ul>
<b>(</b>	[Mandatory, Alphanumeric, 16] This field allows the where clause to have open braces for grouping certain conditions. The user can enter up to 10 open brackets for the clause.
<b>UDE</b>	[Mandatory, Search List] Select the UDE from the Search List. Various UDE values are available for selection to the user. These UDE values will also be provided as factory shipped data for the bank.
<b>Comparison</b>	[Mandatory, Drop-Down] Select the operators used to match a condition in a rule from the drop-

down list.

The options are:

- Less than
- Less than or Equal to
- Greater than
- Greater than or Equal to
- Equal to
- Not equal to

<b>Compare UDE</b>	[Mandatory, Search List] Select the UDE to be compared with the previously selected UDE from the Search List.
<b>Compare Value</b>	[Optional, Numeric] Type the value which is to be compared with the UDE defined on Left Hand Side of comparison operator. The Search List will be active only if a domain is defined for the UDE entered on Left hand side of the comparison operator.
<b>)</b>	[Mandatory, Alphanumeric, 16] This field allows the where clause to have close braces. The user can enter up to 10 close brackets for the clause.
<b>Del?</b>	[Toggle] Click the toggle status to <b>Y</b> to delete the field. The default value is <b>N</b> .

**Note:** The user can enter the values for either **Compare UDE** or **Compare Value** for defining the query.

<b>Field Name</b>	<b>Description</b>
<b>Then</b>	[Display] This field displays the action that is to be performed if the query is satisfied. The rule return type is displayed in the corresponding field.
<b>Constant Value</b>	[Mandatory, Numeric, 16] Type the value assigned to the rule return type.
<b>Or Return Value Of</b>	[Optional, Search List] Select the value of the rule return type from the Search List.
<b>With Reason as</b>	[Mandatory, Alphanumeric, 255] Type the reason to be returned to the user, which can be displayed online or in reports, whenever a rule is applied.
<b>Preview</b>	[Display] This field displays the query is displayed when the <b>Preview</b> button is clicked.

**Note:** The user can enter the **Constant Value** or select the UDE for **Return Value Of**.

## Rule Document

The **Rule Document** tab allows the user to enter the comments or notes for the rule.

The screenshot displays the 'Rule Definition Master Maintenance' application window. The window title is 'RL002 x'. The main title is 'Rule Definition Master Maintenance'. The top right corner contains a menu bar with options: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, Ok, Close, and Clear. Below the menu bar, there are several input fields: 'Rule Code' with the value 'SB\_PEN\_CALC', 'Rule Context' with 'SCEVENT', 'Version No.' with '2', and 'Rule Return Type' with 'FixedSCAmount'. The 'Rule Name' field contains 'Rule for SDB Penalty Calculation'. Below these fields, there are three tabs: 'Rule Enquiry', 'Rule Condition Definition', and 'Rule Document'. The 'Rule Document' tab is currently selected. The main area of the window is a large text box labeled 'SDB Penalty Amount'.

8. Click the **Ok** button.
9. The system displays the message "Record Added... Authorization Pending.. Click Ok to Continue". Click the **Ok** button.
10. The rule definition details are added once the record is authorised.

## 1.3 RP004 - Interest Variance Package Maintenance

The interest rates for options like CASA and TD are maintained at the product level respectively. Using this option preferential interest rate plans can be maintained for a certain set of customers.

Separate packages will be created for defining variances for CASA and TD. Once a module is selected for maintaining interest variance, the interest types falling under the same will be displayed. The user will be able to maintain interest variance for all the interest types falling under each module.


### Definition Prerequisites

- RL002 - Rule Definition Master Maintenance

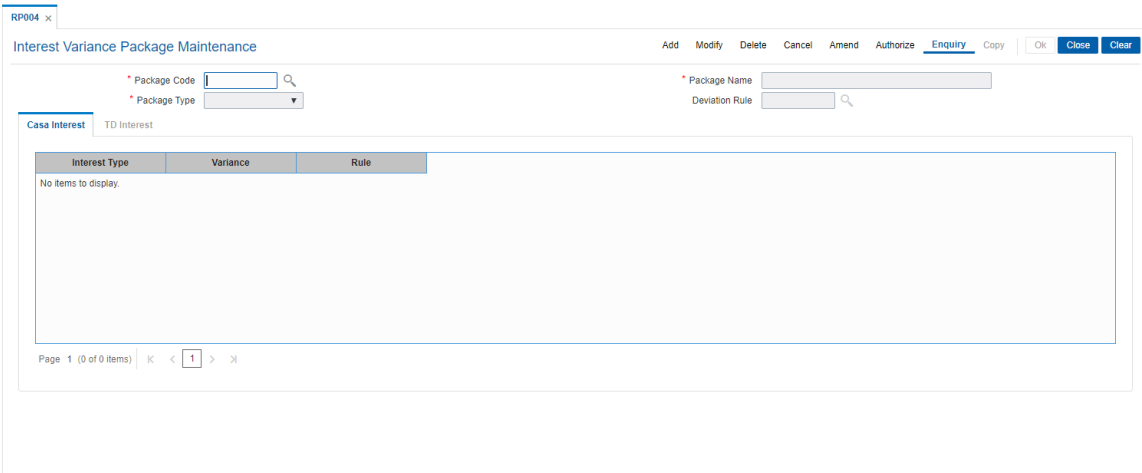
### Modes Available

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

### To add the interest variance package details

1. In the **Dashboard** page, Enter the Task Code **RP004** and then click  or navigate through the menus to **Back Office Transactions > Relationship Pricing > Interest Variance Package Maintenance**.
2. The system displays the **Interest Variance Package Maintenance** screen.

### Interest Variance Package Maintenance



### Field Description

Field Name	Description
<b>Package Code</b>	[Mandatory, Alphanumeric, 16] Type the identification assigned to the package defined.
<b>Package Name</b>	[Mandatory, Alphanumeric, 80] Type the interest package name.
<b>Package Type</b>	[Mandatory, Drop-Down] Select the package type from the drop-down list. This denotes the module for which the interest package is being defined. The options are:

- CASA Interest
- Loans Interest - (not supported in current release)
- TD Interest

### Deviation Rule

[Optional, Search List]

Select the deviation rule from the Search List.

The deviation rules is a set of various rules that a bank can have as a deviation from the interest package as a whole.

They can be defined to be applicable to a particular type of interest or to all types of interest. They also can be defined to be applied at the time of computation or accrual or capitalization of interest.

This rule will be created in the **Rules Maintenance** and selected under deviation rules.

3. Click the **Add** button.
4. Enter the package code and press the **<Tab>** or **<Enter>** key.
5. Enter the package name.
6. Select the package type form the drop-down list and deviation rule from the Search List.

### Interest Variance Package Maintenance

RP004 x Interest Variance Package Maintenance

Package Code: PAC01

Package Type: Casa Interest

Package Name: CASA Variance

Deviation Rule: [Search]

Interest Type	Variance	Rule
CASACRINT	0	
CASATODINT	0	
CASAOVLINT	0	
CASACDINT	0	
CASACHOPURINT	0	

Page 1 of 1 (1-5 of 5 items) | K < 1 > »

7. The tabs are displayed corresponding to the selected package type. Enter the required information in the displayed tab screen.

## CASA Interest

Interest Type	Variance	Rule
CASACRINT	0	
CASATODINT	0	
CASAOVLINT	0	
CASADODINT	0	
CASACHOPURINT	0	

## Field Description

Column Name	Description
<b>Interest Type</b>	<p>[Display]</p> <p>This field displays the interest type based on the package type selected.</p> <p>If the package type selected is <b>CASA Interest</b>, then the interest types are:</p> <ul style="list-style-type: none"> <li>• Credit Interest</li> <li>• TOD Interest</li> <li>• Over Line Interest</li> <li>• OD Interest</li> <li>• Cheque Purchase</li> <li>• RD Credit Interest</li> <li>• RD Premature Penalty Interest</li> <li>• RD Penalty Interest</li> </ul> <p>The <b>CASA Interest</b> tab is enabled, if the interest type selected is <b>CASA Interest</b>.</p>
<b>Variance</b>	<p>[Optional, Numeric, 16]</p> <p>Type the variance.</p> <p>The bank can maintain an absolute rate that will be applied on the interest component. It can be positive or a negative rate.</p> <p>For e.g. A variance of 1.00 % on credit interest would mean that the eligible customer will get 1% in addition to the rate maintained in the <b>CASA Product Master Maintenance</b> (Task Code: CHM01) option and the account level variance given to a customers account.</p>
<b>Rule</b>	<p>[Optional, Search List]</p> <p>Select the appropriate rule from the Search List.</p> <p>If a bank wants to set up additional criteria's or variances for the interest component, it can be set up here as a rule. The rules will be</p>



defined in the **Rules Maintenance** option.

**Note:** User will be able to set up either variance rate or a variance rule.

## TD Interest

## Field Description

Column Name	Description
<b>Interest Type</b>	<p>[Display]</p> <p>This field displays the interest type based on the package type selected.</p> <p>If the package type selected is TD Interest, then the interest types are:</p> <ul style="list-style-type: none"> <li>• Regular Interest</li> <li>• Penalty for premature closure</li> <li>• Post Maturity Interest</li> </ul> <p>The <b>TD Interest</b> tab is enabled, if the interest type selected is <b>TD Interest</b>.</p>
<b>Variance</b>	<p>[Optional, Numeric, Three, Two]</p> <p>Type the variance.</p> <p>The bank can maintain an absolute rate that will be applied on the interest component. It can be a positive variance or a negative variance.</p> <p>For e.g. A variance of 1.00 % on credit interest would mean that the eligible customer will get 1% in addition to the rate maintained in the <b>TD Product Master</b> (Task Code: TDM01) option and the deposit level variance given to a customer.</p>
<b>Rule</b>	<p>[Optional, Search List]</p> <p>Select the appropriate rule from the Search List.</p> <p>If a bank wants to set up additional criteria's or variances for the interest component, it can be set up here as a rule. The rules will be defined in <b>Rules Maintenance</b> option.</p>

**Note:** User will be able to set up either variance rate or a variance rule.

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**Note 1:** User will be able to set up either variance rate or a variance rule.

**Note 2:** Loans interest variance Package is for future use. Current version does not support Relationship pricing for Loans products.

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8. Click the **Ok** button.
9. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
10. The interest variance package details are added once the record is authorised.

## 1.4 RP003 - Benefit Plan Maintenance

Using this option you can link various products to the interest variance packages and SC packages created for **Relationship Pricing**.

Once a scheme is linked to the customer, his/her accounts belonging under the products defined in benefit plan, will get the benefits defined in the interest variance package or SC package. The benefit plan consists of various interest rate variance and service charge packages.

For the **Relationship Pricing** functionality, the different package types defined on **FLEXCUBE** are:

- Service Charges Package
- CASA Interest Package
- TD Interest Package

Unique benefit plans are defined on the system for each package type, there by linking existing products to the respective package.


### Definition Prerequisites

- RL002 - Rule Definition Master Maintenance
- RP004 - Interest Variance Package Maintenance
- SCM01 - SC Package Definition
- CHM01 - CASA Product Master
- TDM01 - TD Product Master
- LNM11 - Loan Product Master

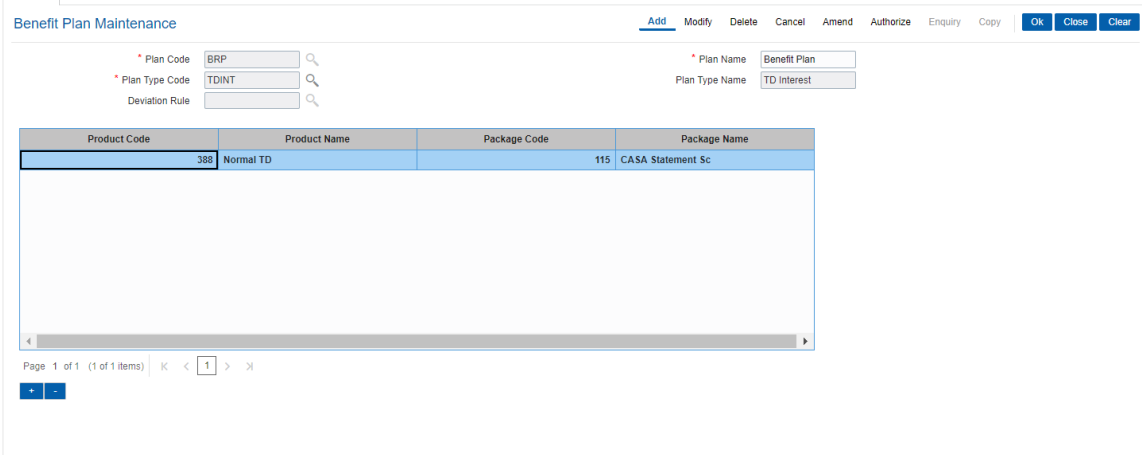
### Modes Available

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

### To add the benefit plan details

1. In the **Dashboard** page, Enter the Task Code **RP003** and then click  or navigate through the menus to **Back Office Transactions > Relationship Pricing > Benefit Plan Maintenance**.
2. The system displays the **Benefit Plan Maintenance** screen.

### Benefit Plan Maintenance



Product Code	Product Name	Package Code	Package Name
388	Normal TD	115	CASA Statement Sc

## Field Description

<b>Field Name</b>	<b>Description</b>
<b>Plan Code</b>	[Mandatory, Alphanumeric, 20] Type the identification code of the benefit plan.
<b>Plan Name</b>	[Mandatory, Alphanumeric, 60] Type the name of the benefit plan in the scheme.
<b>Plan Type Code</b>	[Mandatory, Search List] Select the plan type code from the Search List. The plan type code identifies whether the benefit plan is being made for interest variance or service charges. The options are: <ul style="list-style-type: none"><li>• CSINT - For CASA interest variance plan</li><li>• SC - For SC plan</li><li>• LNINT - For loans interest variance plan - not supported in current release</li><li>• TDINT - For TD interest variance plan</li></ul>
<b>Plan Type Name</b>	[Display] This field displays the type of the benefit plan corresponding to the plan type code selected.
<b>Deviation Rule</b>	[Optional, Search List] Select the deviation rule from the Search List. It is the deviation rule linked at the plan level which is to be applied to all accounts of the customer getting the benefits. The deviation rule will be applicable only for the selected component.

<b>Column Name</b>	<b>Description</b>
<b>Product Code</b>	[Mandatory, Search List] Select the product code from the Search List. The Search List displays the list of products based on the plan type selected.
<b>Product Name</b>	[Display] This field displays the name of the selected product.
<b>Package Code</b>	[Mandatory, Search List] Select the package code from the Search List. The Search List displays all the packages available based on the plan type selected.
<b>Package Name</b>	[Display] This field displays the name of packages selected.

3. Click the **Add** button.
4. Enter the plan code and press the **<Tab>** or **<Enter>** key.
5. Enter the plan name.
6. Select the plan type code, and deviation rule from the Search List.

7. Click the + button and add the relevant information in the various columns.
8. Click the - button to delete the record.

## Benefit Plan Maintenance

RP003 x

Benefit Plan Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy **Ok** **Close** **Clear**

\* Plan Code    
 \* Plan Type Code    
 Deviation Rule

\* Plan Name   
 Plan Type Name

Product Code	Product Name	Package Code	Package Name
388	Normal TD	115	CASA Statement Sc

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9. Click the **Ok** button.
10. The system displays the message "Record Added... Authorisation Pending.. Click Ok to Continue". Click the **OK** button.
11. The benefit plan details are added once the record is authorised.

## 1.5 RP001 - Scheme Definition Maintenance

A scheme is a group of benefit plan that has been defined for various components (i.e. interest variance, service charge). It would include details on the benefits being offered to the customer i.e. relevant benefit plans, start date and end date for the scheme.

Schemes will be created containing details of all types of benefits (interest, SC) for all the products or only one type of benefit component can be passed on to the customer.

Using this option schemes created can be applied automatically to a customer without waiting for his consent or after taking customers consent and apply the relationship package. A scheme will be set up with a start date and end date. Using this tool, banks can run various business development schemes and campaigns.


### Definition Prerequisites

- RP003 - Benefit Plan Maintenance

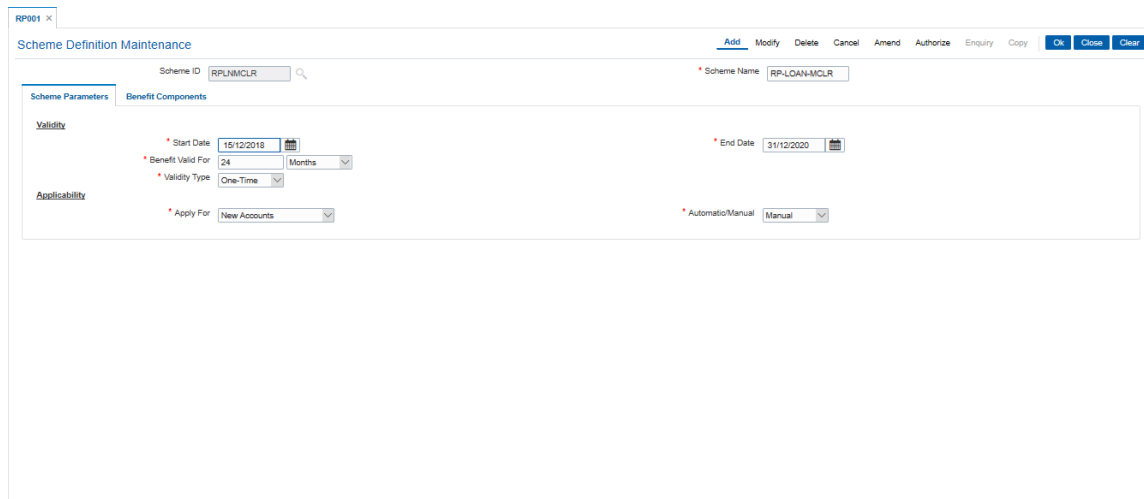
### Modes Available

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

### To add a scheme

1. In the **Dashboard** page, Enter the Task Code **RP001** and then click  or navigate through the menus to **Back Office Transactions > Relationship Pricing > Scheme Definition Maintenance**.
2. The system displays the **Scheme Definition Maintenance** screen.

### Scheme Definition Maintenance



### Field Description

Field Name	Description
Scheme ID	[Mandatory, Alphanumeric, 20] Type the scheme identification code. Schemes will be identified uniquely by a single ID which will be an alphanumeric code denoting various schemes.
Scheme Name	[Mandatory, Alphanumeric, 60]

Type the name of the scheme defined.  
For e.g. Bank can set up schemes like:

- High Net worth Scheme
- Senior Citizens Scheme
- Ordinary Relationship Package

3. Click the **Add** button.

4. Enter the scheme ID and press the **<Tab>** or **<Enter>** key.

5. Enter the scheme name and press the **<Tab>** or **<Enter>** key.

## Scheme Definition Maintenance

The screenshot shows the 'Scheme Definition Maintenance' window with the 'Benefit Components' tab selected. The form contains the following fields and values:

- Scheme ID:** RPLNMCLR
- Scheme Name:** RPLQAN-MCLR
- Validity:**
  - Start Date:** 15/12/2018
  - End Date:** 31/12/2020
  - Benefit Valid For:** 24 Months
  - Validity Type:** One-Time
- Applicability:**
  - Apply For:** New Accounts
  - Automatio/Manual:** Manual

6. Enter the required information in the various tabs.

## Scheme Parameters

The screenshot shows the 'Scheme Definition Maintenance' window with the 'Scheme Parameters' tab selected. The form contains the following fields and values:

- Scheme ID:** RPLNMCLR
- Scheme Name:** RPLQAN-MCLR
- Validity:**
  - Start Date:** 15/12/2018
  - End Date:** 31/12/2020
  - Benefit Valid For:** 24 Months
  - Validity Type:** One-Time
- Applicability:**
  - Apply For:** New Accounts
  - Automatio/Manual:** Manual

## Field Description

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

## Validity

### Start Date

[Mandatory, Search List, dd/mm/yyyy]

Select the start date of the relationship package from the Search List. A scheme cannot be applied to any customer before the start date.

### End Date

[Mandatory, Search List, dd/mm/yyyy]

Select the end date of the relationship package from the Search List. In case bank wants to have a forever running pricing policy, the end date will be required to be set up to a high value.

A scheme cannot be applied to any customer after the end date.

### Benefit Valid For

[Mandatory, Numeric, Two, Drop-Down]

Type the period for which benefits will be applicable from the date of applying.

This period can be even after the scheme has expired. In this case no new customers can get the scheme, but customers already enjoying the benefits of the scheme will continue to do so, till this period.

E.g. If an account is opened during Christmas period, all SCs will be reduced to half for one year. Here Christmas period is Start-End Date. And 1 year is the duration.

In case, the scheme benefits are also applicable for the same period as the scheme duration, then either set it to same as Scheme days or set it to 0.

The options are:

- Days
- Months
- Years

### Validity Type

[Mandatory, Drop-Down]

Select the validity type from the drop-down list.

The options are:

- Perpetual - Once applied to the customer, the benefits will be available to the customer, even if he falls out of eligibility later.
- Renewable - These schemes will always check the eligibility and if a customer falls out of eligibility, the benefits will be expired. The benefits will be given again, if the customer becomes eligible again.
- One Time - These schemes will apply to the customer only till the time he is eligible as per the eligibility criteria. If he falls out of eligibility, the benefits will be expired and he will not get the benefits of the scheme again.

All the rules pertaining to validity type are applicable, if the scheme is linked via eligibility criteria and not directly to the customer. In case of direct linking of scheme to the customer, the scheme will behave as perpetual.

## Applicability

### Apply For

[Mandatory, Drop-Down]

Select the appropriate option for applicability of scheme from the drop-down list.

This will enable the bank to determine for a given set of customers “what are the set of accounts” on which the benefits specified in the



benefit plan has to be applied to.

The options are:

- New Accounts
- All Accounts
- Existing Accounts

### Automatic/Manual

[Mandatory, Drop-Down]

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

This actually denotes whether the scheme is to be applied automatically to the customer or requires manual intervention of the branch.

The options are:

- Manual
- Automatic

## Benefit Components

The screenshot shows the 'Scheme Definition Maintenance' window with the 'Benefit Components' tab selected. The 'Scheme ID' is 'RPLN/MCLR' and the 'Scheme Name' is 'RPL/LOAN-MCLR'. The table below shows the following data:

Benefit Plan Type	Benefit Plan Code	Benefit Plan Name
CSINT	TestABCD	TestABCD
TDINT	BRP	Benefit Plan
LNCSHBK	PRLN	RP - Loan

## Field Description

Column Name	Description
<b>Benefit Plan Type</b>	[Display] This column displays whether the benefit plan is being made for interest variance or for service charges.
<b>Benefit Plan Code</b>	[Mandatory, Search List] Select the identification code that is assigned to a benefit plan from the Search List. A benefit plan can be defined as a group of benefits that can be assigned to a customer base. This code is a summation of benefits that are packaged under one head.
<b>Benefit Plan Name</b>	[Display] This column displays the description of the benefit plan offered by the bank. For e.g. Bank may set up one benefit plan each with the following description:

- Normal Customer Benefit Plan
  - Senior Citizen Customers Plan
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 scheme definition details are added once the record is authorised.

## 1.6 RP002 - Eligibility Criteria Maintenance

Using this option you can define different eligibility criteria for a set of benefits under a scheme. This plan determines the set of customers who will get the benefits defined under the scheme. This definition helps identify the target customers for a scheme.

The customers who are excluded from the benefit defined under the scheme will also be set up in this maintenance, as an exclusion plan. Exclusion Plan contains the criteria, which if matched by the customer, will make him ineligible for the scheme. In other words, all the facilities or benefits provided to the customer will cease, and he / she will be tagged the normal customer status. Exclusion plan set up is provided to facilitate exclusion of a common set of customers, who needs to be excluded from most of the schemes.

### Definition Prerequisites

- RL002 - Rule Definition Master Maintenance

### 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 eligibility criteria details

1. Type the Task Code **RP002** and click **Go** or navigate through the menus to **Back Office Transactions > Relationship Pricing > Eligibility Criteria Maintenance**.
2. The system displays the **Eligibility Criteria Maintenance** screen.

### Eligibility Criteria Maintenance

### Field Description

Field Name	Description
<b>Plan Code</b>	[Mandatory, Alphanumeric, 20] Type the plan code used to identify a plan.
<b>Plan Name</b>	[Mandatory, Alphanumeric] Type the description of the eligibility plan.
<b>Plan Type</b>	[Mandatory, Drop-Down] Select the type of the plan from the drop-down list.

The options are:

- Eligibility Plan
- Exclusion Plan

**Version**

[Display]

This field displays the version of the eligibility plan.

A version is assigned to all the eligibility plans defined. Only the latest version is used for running eligibility criteria.

The older versions are available only for querying.

**Revision Frequency**

[Conditional, Drop-Down]

Select the revision frequency from the drop-down list.

The value of various customer and account attributes attached to the eligibility plan can change over a period of time. This requires the eligibility to be calculated at periodic intervals in order to upgrade or downgrade customers.

Revision frequency is the duration at which eligibility is to be re-calculated.

This field is enabled only if the **Plan Type** selected is **Eligibility Plan**.

The options are:

- None
- Daily
- Weekly
- Fortnightly
- Monthly
- Bi-Monthly
- Quarterly
- Half-Yearly
- Yearly

**Frequency Type**

[Conditional, Drop-Down]

Select the type of frequency from the drop-down list

The options are:

- None
- Anniversary - Revision will happen on a date defined by the user
- Calendar - Revision will happen at the end of the month

This field is enabled only if the **Plan Type** selected is **Eligibility Plan**.

**Anniversary Day**

[Conditional, Drop-Down]

Select the day on which the scheme should be revised, during the anniversary period from the drop-down list.

This field is enabled only if the **Frequency Type** selected is **Anniversary**.

**Anniversary Month**

[Conditional, Drop-Down]

Select the month within the anniversary period, when the revision will be done from the drop-down list.

This field is enabled only if the **Frequency Type** selected is **Anniversary**.

<b>Last Evaluation Date</b>	[Display] This field displays the last date when the eligibility was evaluated.
<b>Next Evaluation Date</b>	[Display] This field displays the next date when the eligibility will be evaluated. This will be derived on the frequency parameters.
<b>Exclusion Plan Code</b>	[Conditional, Search List] Select the exclusion plan code from the Search List. The exclusion plan can be linked here. This exclusion list will eliminate the set of customers who had become eligible by virtue of the eligibility criteria and the bank specifically wants to exclude the customers coming out of this plan. The <b>Exclusion Plan Code</b> field is enabled if the plan type selected is <b>Eligibility Plan</b> .
<b>Preview</b>	[Display] This field displays the query created, once the <b>Preview</b> button is clicked.

Column Name	Description
<b>KEYWORD</b>	[Mandatory, Drop-Down] Select the keyword from the drop-down list. The keyword indicates the condition of where clause in the query. The options are: <ul style="list-style-type: none"> <li>• IF</li> <li>• AND</li> <li>• OR</li> </ul>
<b>(</b>	[Mandatory, Alphanumeric, Five] This field allows the where clause to have open braces. The user can enter up to 10 open brackets for the clause.
<b>UDE</b>	[Mandatory, Search List] Select the UDE from the Search List. Various UDE values are available for selection to the user. These UDE values will also be provided as factory shipped data for the bank.
<b>Comparison</b>	[Mandatory, Drop-Down] Select the condition for the query from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• &gt; - Greater Than</li> <li>• &lt; - Less Than.</li> <li>• != - Not Equal To.</li> <li>• = - Equal To.</li> <li>• &gt;= - Greater than Equal To.</li> <li>• &lt;= - Less Than Equal To.</li> </ul>
<b>Compare UDE</b>	[Optional, Search List] Select the UDE to be compared with the previously selected UDE, from the Search List.

- Compare Value** [Optional, Alphanumeric, 100]  
Type the value which is to be compared as a criterion.
- ) [Mandatory, Alphanumeric, Five]  
This field allows the where clause to have close braces. The user can enter the close bracket for the clause.
- Del?** [Toggle]  
Click the toggle status of the field to **Y**, if the query can be deleted.  
The default value of this field is **N**.
- Validate** [Command Button]  
This validates the query and displays an error message if the query is incorrect.
3. Click the **Add** button.
  4. Enter the plan code and press the **<Tab>** or **<Enter>** key.
  5. Enter the plan name.
  6. Select the plan type, revision frequency, and frequency type from the drop-down list.
  7. Click the **+** button and enter the required information in the various fields to add a query.
  8. Click the **Validate** button to validate the query.
  9. Click the **Preview** button to preview the query created.

## Eligibility Criteria Maintenance

10. Click the **Ok** button.
11. The system displays the message, "Record Added...Authorisation Pending...Click Ok to Continue". Click the **OK** button.
12. The eligibility criteria details are added once the record is authorised.

## 1.7 RP015 - Eligibility Debug Maintenance

Using this option you can enable or disable logging of evaluation details for particular eligibility criteria in the database. If the debug value is set for particular eligibility criteria, the values of each UDE evaluated for each customer for this eligibility criteria will be logged in database.\

This option does not require any authorisation.


### Definition Prerequisites

- RP002 - Eligibility Criteria Maintenance

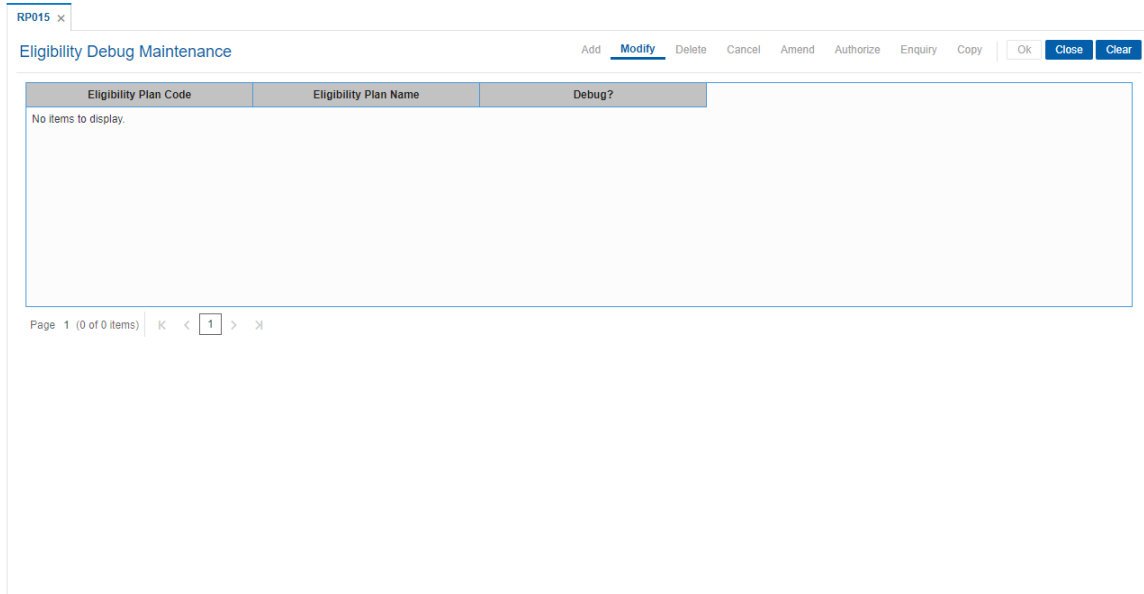
### Modes Available

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

### To modify the eligibility debug details

1. In the **Dashboard** page, Enter the Task Code **RP015** and click  or navigate through the menus to **Back Office Transactions > Relationship Pricing > Eligibility Plan Debug Maintenance**.
2. The system displays the **Eligibility Debug Maintenance** screen.

### Eligibility Debug Maintenance



### Field Description

Column Name	Description
<b>Eligibility Plan Code</b>	[Display] This column displays the unique identification code assigned to the eligibility plan.
<b>Eligibility Plan Name</b>	[Display] This column displays the name of the eligibility plan corresponding to the eligibility plan code.

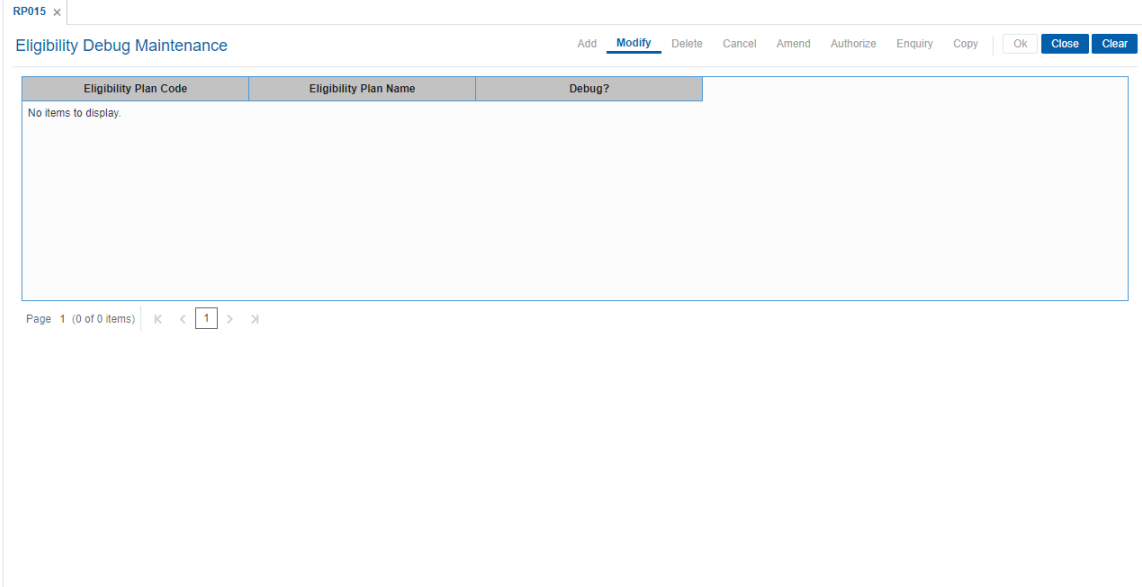
## Debug?

[Optional, Check Box]

Select the **Debug?** check box to debug the eligibility plan.

3. Click the **Modify** button.
4. Select the **Debug?** check box corresponding to the eligibility plan to be debugged.

## Eligibility Debug Maintenance



RP015 x

Eligibility Debug Maintenance

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

Eligibility Plan Code	Eligibility Plan Name	Debug?
No items to display.		

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

5. Click the **Ok** button.
6. The system displays the message "Authorisation Required. Do you want to continue". Click the **OK** button.
7. The system displays the **Authorization Reason** screen.
8. Enter the required information and click the **Grant** button.
9. The system displays the message "Records successfully updated ". Click the **OK** button.



## 1.8 RP010 - Eligibility Scheme Linkage

Using this option, once a scheme is defined on the system, and an eligibility plan is in place, you can link the scheme to the eligibility plan. The set of eligible customer will receive the benefits under the scheme, from the next working day once the scheme is linked.

The **Customer Scheme Linkage** (Task Code: RP011) option allows the bank to apply the scheme and relationship package after taking customer's consent.


### Definition Prerequisites

- RP001 - Scheme Definition Maintenance
- RP002 - Eligibility Criteria Maintenance

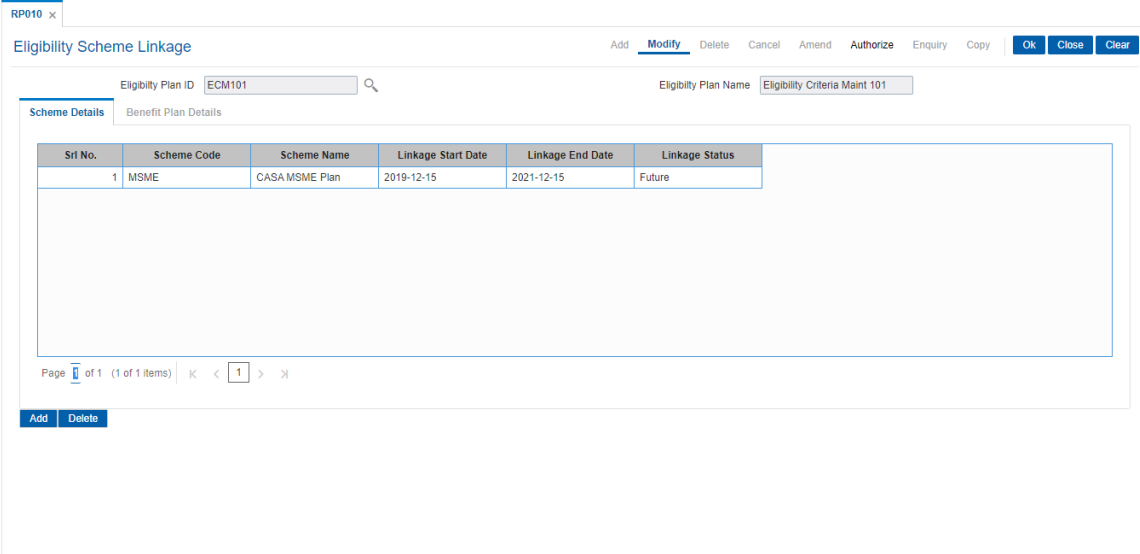
### Modes Available

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

### To modify the eligibility scheme linkage details

1. In the **Dashboard** page, Enter the Task Code **RP010** and then click  or navigate through the menus to **Back Office Transactions > Relationship Pricing > Eligibility Scheme Linkage**.
2. The system displays the **Eligibility Scheme Linkage** screen.

### Eligibility Scheme Linkage



Srl No.	Scheme Code	Scheme Name	Linkage Start Date	Linkage End Date	Linkage Status
1	MSME	CASA MSME Plan	2019-12-15	2021-12-15	Future

### Field Description

Field Name	Description
<b>Eligibility Plan ID</b>	[Mandatory, Search List] Select the unique identification code assigned to the eligibility plan from the Search List.
<b>Eligibility Plan Name</b>	[Display] This field displays the name of the eligibility plan corresponding to the eligibility plan ID selected.

3. Click the **Modify** button.
4. Select the eligibility plan id from the Search List.

### Eligibility Scheme Linkage

RP010 x

Eligibility Scheme Linkage

Eligibility Plan ID: ECM101

Eligibility Plan Name: Eligibility Criteria Maint 101

Sri No.	Scheme Code	Scheme Name	Linkage Start Date	Linkage End Date	Linkage Status
1	MSME	CASA MSME Plan	2019-12-15	2021-12-15	Future

Page 1 of 1 (1 of 1 items)

Add Delete

5. Modify the relevant details in the **Scheme Details** tab.
6. Click the **Add** button to add another scheme.

### Schemes Details

RP010 x

Eligibility Scheme Linkage

Eligibility Plan ID: ECM101

Eligibility Plan Name: Eligibility Criteria Maint 101

Sri No.	Scheme Code	Scheme Name	Linkage Start Date	Linkage End Date	Linkage Status
1	MSME	CASA MSME Plan	2019-12-15	2021-12-15	Future

Page 1 of 1 (1 of 1 items)

Add Delete

### Field Description

Column Name	Description
Sr No.	[Display] This field displays the sequential serial number. This field is auto-generated.

<b>Scheme Code</b>	[Mandatory, Search List] Select the identification code of the scheme from the Search List.
<b>Scheme Name</b>	[Display] This field displays the name of the scheme corresponding to the scheme code.
<b>Linkage Start Date</b>	[Mandatory, Date Picker, dd/mm/yyyy] Select the start date, when the scheme is linked to the eligibility plan, from the Date Picker. The date has to be between the scheme validity periods defined at scheme level. This date can be modified if the scheme has not yet been linked to any customers via this linkage definition.
<b>Linkage End Date</b>	[Mandatory, Date Picker, dd/mm/yyyy] Select the end date, till which the scheme is to be linked to the eligibility plan, from the Date Picker. The end date can be modified if the scheme is not expired and it should be greater than process date and the linkage start date.
<b>Linkage Status</b>	[Display] This field displays the status of the linkage. The options are: <ul style="list-style-type: none"> <li>• Expired</li> <li>• In Progress</li> </ul>

7. Double-click the **Sr No.** link to enable the **Benefit Plan Details** tab.

## Benefit Plan Details

The **Benefit Plan Details** tab allows the user to view the benefit plans linked to the scheme. This is done to facilitate the selection of right schemes which do not have any conflicting benefit plans.

The screenshot shows the 'Eligibility Scheme Linkage' application window. At the top, there are tabs for 'Scheme Details' and 'Benefit Plan Details', with 'Benefit Plan Details' being the active tab. The window contains search filters for 'Eligibility Plan ID' (value: ECM101) and 'Eligibility Plan Name' (value: Eligibility Criteria Maint 101). Below the filters is a table with the following columns: Scheme Code, Plan Type, Plan Code, and Plan Name. The table is currently empty. Below the table, there are pagination controls showing 'Page 1 of 1 (1-4 of 4 items)' and 'Add' and 'Delete' buttons. The window also has a menu bar with options: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, Ok, Close, Clear.

## Field Description

Column Name	Description
<b>Scheme Code</b>	[Display] This field displays the identification code of the scheme.
<b>Plan Type</b>	[Display] This field displays the type of the benefit plan in the scheme.
<b>Plan Code</b>	[Display] This field displays the identification code of the benefit plan in the scheme.
<b>Plan Name</b>	[Display] This field displays the name of the benefit plan in the scheme.

8. The system displays the details of the benefit plan.
9. Click the **Ok** button.
10. The system displays the message "Authorisation required. Do You Want to continue". Click the **OK** button.
11. The system displays the **Authorization Reason** screen.
12. Enter the relevant information and click the **OK** button.
13. The system displays the message "Record modified". Click the **OK** button.

## 1.9 RP011 - Customer Scheme Linkage

Banks can define various schemes and based on certain eligibility criteria, benefits defined in the scheme can be given to customers who meet those criteria's. The benefits defined in the scheme can also be given to customer based on bank's discretion without going through the eligibility criteria.

Schemes created can be applied automatically to a customer without waiting for his consent or can be configured to be applied only after customer has provided his consent.

Using this option you can apply the scheme and relationship package after taking customer's consent. It also allows linking a scheme manually to the customer based on bank's discretion. It also provides complete history of the schemes that were linked to the customer in past or are running at present.


### Definition Prerequisites

- RP010 - Eligibility Scheme Linkage
- RP001 - Scheme Definition Maintenance
- 8053 - Customer Addition

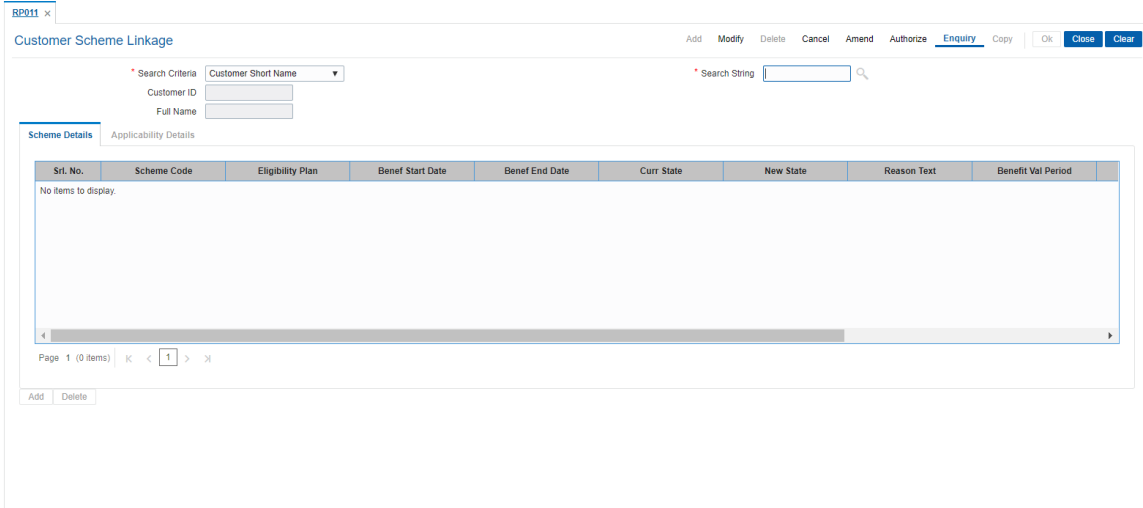
### Modes Available

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

### To modify the customer scheme linkage details

1. In the **Dashboard** page, Enter the Task Code **RP011** and then click  or navigate through the menus to **Back Office Transactions > Relationship Pricing > Customer Scheme Xref Mnt.**
2. The system displays the **Customer Scheme Linkage** screen.

### Customer Scheme Linkage



### Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list.

The options are:

- Customer short name: The short name of the customer.
- Customer IC: The identification criteria (IC) arrived at by the bank during customer addition.
- Customer ID: The unique identification given by the bank.

### Search String

[Mandatory, Alphanumeric, 80]

Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field.

If the search criterion is specified as customer's short name or IC then any 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.

For example, The customer's short name is George Abraham. One can search the above customer by entering Geo in the **Search String** field.

### Customer ID

[Display]

This field displays the identification code of the customer.

### Full Name

[Mandatory Alphanumeric, 80]

This field displays the full name of the customer.

The full name of the customer is defaulted from the **Customer Addition** (Task Code: 8053) option.

3. Click **Modify**.
4. Select the search criteria from the drop-down list.
5. Type the search string and press the **<Tab>** or **<Enter>** key and select the customer from the Search List. The selected customer's detail appears in the relevant fields.

## Customer Scheme Linkage

BP011 x

Customer Scheme Linkage

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

\* Search Criteria Customer Short Name

\* Search String

Customer ID

Full Name

Scheme Details Applicability Details

Srl. No.	Scheme Code	Eligibility Plan	Benef Start Date	Benef End Date	Curr State	New State	Reason Text	Benefit Val Period
No items to display.								

Page 1 (0 items) | < 1 >

Add Delete

6. Modify the relevant details in the **Scheme Details** tab screen.

## Scheme Details

## Field Description

Column Name	Description
<b>Srl. No.</b>	[Display] This column displays the sequential serial number. This field is auto-generated.
<b>Scheme Code</b>	[Mandatory, Search List] Select the identification code of the scheme from the Search List.
<b>Eligibility Plan</b>	[Display] This column displays the eligibility plan code based on which the scheme is applied to the customer. The eligibility plan code will not display a value if the scheme is linked directly through the <b>Customer Scheme Linkage</b> option.
<b>Benef Start Date</b>	[Mandatory, Search List, dd/mm/yyyy] Select the start date when the scheme was applied on the account from the Search List. If the scheme was set with a manual override option, then the date on which acceptance was stamped on the customer will be displayed.
<b>Benef End Date</b>	[Display] This column displays the end date of the benefits. The end date is derived from the <b>Benefit valid for</b> field in the scheme definition.
<b>Curr State</b>	[Display] This column displays the current status of the scheme for the customer. The options are: <ul style="list-style-type: none"> <li>Expired - Benefits or eligibility expired before the customer accepted the scheme.</li> <li>Delinked – The scheme is delinked before the benefits expire.</li> </ul>

- Awaiting Acceptance – Either scheme is of type manual acceptance, or requires manual intervention if there is conflict between multiple schemes.
- In Progress – Scheme is currently available.
- Rejected – Customer has rejected the scheme today. The status of this is changed to **Delinked** in EOD.
- Accepted – Customer has accepted the scheme. The status is changed to **In Progress** on the benefit start date.

<b>New State</b>	[Mandatory, Search List] Select the status of a linkage from the Search List. The options are: <ul style="list-style-type: none"> <li>• Reject a scheme with the status <b>In Progress</b></li> <li>• Accept or Reject a scheme with the status <b>Awaiting Acceptance</b></li> <li>• Toggle between <b>Accepted</b> and <b>Rejected</b> status</li> </ul> If the status is <b>Expired</b> or <b>Delinked</b> , the new state cannot be entered.
<b>Reason Text</b>	[Mandatory, Search List] Select the reason for modifying the state from the Search List.
<b>Benefit Val Period</b>	[Display] This column displays benefit valuation period..
<b>Benefit Val Unit</b>	[Display] This column displays Y.
<b>Scheme End date</b>	[Display] This column Scheme end date.
<b>Delete</b>	[Optional, Check Boxy] Select the Delete check box to delete the record. By default, the system displays the value as N.

7. Double-click the **SNo.** link to enable the **Applicability Details** tab.

### Applicability Details

The **Applicability Details** tab displays the accounts which are affected by the scheme. If the status of the scheme is **In Progress** or **Expired** or **Delinked**, it displays all the accounts which are or were affected by the scheme. For the new schemes added, it displays the accounts which are likely to be affected by the scheme.



RP011 x

Customer Scheme Linkage Add Modify Delete Cancel Amend Authorize Enquiry Copy

\* Search Criteria \* Search String

Customer Short Name

Customer ID

Full Name

Scheme Details Applicability Details

Scheme Code	Benefit Plan Type	Benefit Plan Name	Benef Start Date	Benef End Date
No data to display.				

Page 1 (0 of 0 items) |  <  >

### Field Description

Column Name	Description
<b>Scheme Code</b>	[Display] This column displays the identification code of the scheme.
<b>Benefit Plan Type</b>	[Display] This column displays the type of the benefit plan in the scheme.
<b>Benefit Plan Name</b>	[Display] This column displays the name of the benefit plan applicable to the account.
<b>Benef Start Date</b>	[Display] This column displays the Beneficiary Start date.
<b>Benef End Date</b>	[Display] This column displays the Beneficiary End date.

8. The system displays the list of the accounts affected by the scheme. Click the **Ok** button.
9. The system displays the message "Record Modified...Authorisation pending...Click Ok to Continue". Click the **OK** button.
10. The customer scheme linkage details are modified once the record is authorised.

## 1.10 CIM50 - Relationship Value Tag Definition

RVT is a code associated to a customer categorizing his relationship with the bank. RVT codes will be linked to a customer through the **Customer Master Maintenance** (Task Code: CIM09) option and **GEFU** upload. It is possible to define any number of RVT types and associate any number of values, which that particular type can have. For e.g. a RVT Type can be Customer Loyalty Code and can have a possible values as Platinum, Gold, Silver and Blue.


### Definition Prerequisites

Not Applicable

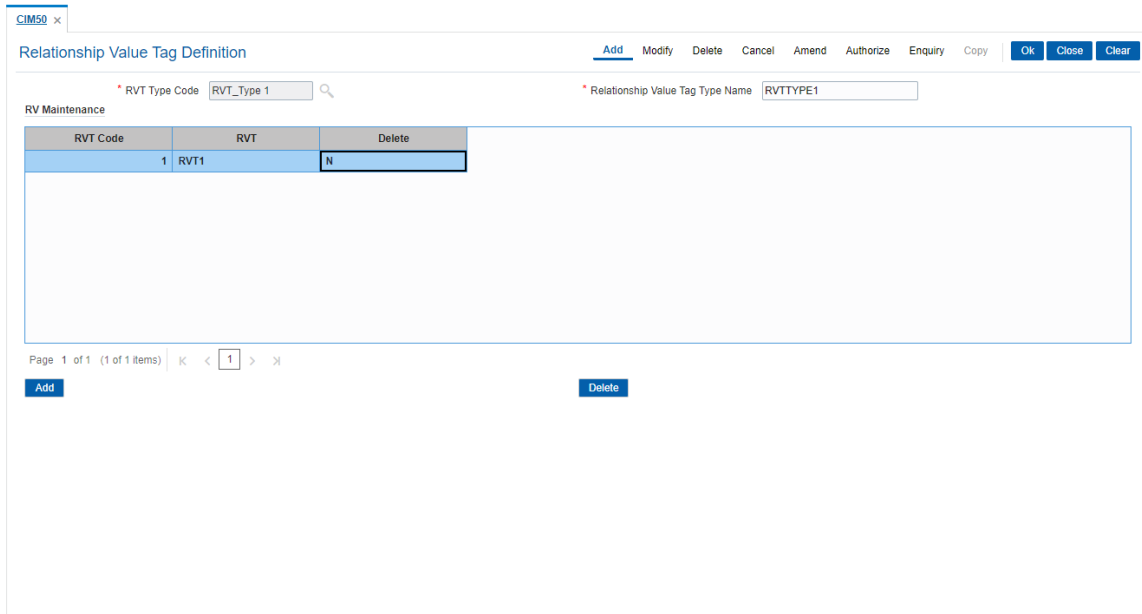
### Modes Available

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

### To add the RVT details

1. In the **Dashboard** page, Enter the Task code **CIM50** and click  or navigate through the menus to **Back Office Transactions > Customer > RVT Defn.**
2. The system displays the **Relationship Value Tag Definition** screen.

### Relationship Value Tag Definition



The screenshot shows the 'Relationship Value Tag Definition' screen. At the top, there are tabs for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', and 'Copy'. Below the tabs, there are two search fields: 'RVT Type Code' with the value 'RVT\_Type 1' and 'Relationship Value Tag Type Name' with the value 'RVTTYPE1'. The main area contains a table with the following data:

RVT Code	RVT	Delete
1	RVT1	N

At the bottom of the table, there are navigation controls: 'Page 1 of 1 (1 of 1 items)', a search icon, and a '1' in a box. Below the table, there are 'Add' and 'Delete' buttons.

### Field Description

Field Name	Description
RVT Type Code	[Mandatory, Alphanumeric, 20] Type the code assigned to the RVT type.
Relationship Value Tag Type Name	[Mandatory, Alphanumeric, 120] Type the name of the relationship value tag.

Column Name	Description
<b>RVT Code</b>	[Mandatory, Alphanumeric, 20] Type the code assigned to the relationship value tag.
<b>RVT</b>	[Mandatory, Alphanumeric, 120] Type the description of the relationship value tag.
<b>Delete</b>	[Toggle] Click the toggle status to <b>Y</b> to delete the record. The default value of the toggle status is <b>N</b> .

3. Click the **Add** button.
4. Enter the RVT type code and press the **<Tab>** or **<Enter>** key.
5. Enter the name for the relationship value tag type.
6. Click the **+** button to add the record.
7. Click the **-** button to delete the record.
8. Enter the required information in the various columns.

### Relationship Value Tag Definition

Relationship Value Tag Definition

RVT Type Code: RVT\_Type 1

Relationship Value Tag Type Name: RVTYPE1

RVT Code	RVT	Delete
1	RVT1	N

Page 1 of 1 (1 of 1 Items)

9. Click the **OK** button.
10. The system displays the message "Record Added... Authorisation Pending.. Click Ok to Continue". Click the **OK** button.
11. The RVT details are added once the record is authorised.

## 1.11 CH067 - CASA Interest Enquiry

Using this option you can view the complete history of interest calculated on a CASA account and the details of the rules applied to it. As a part of relationship pricing, the bank may provide rule based variances for the CASA interest.


### Definition Prerequisites

- 8051 - CASA Account Opening
- RL002 - Rule Definition Master Maintenance
- CASA accounts to have interest applied.

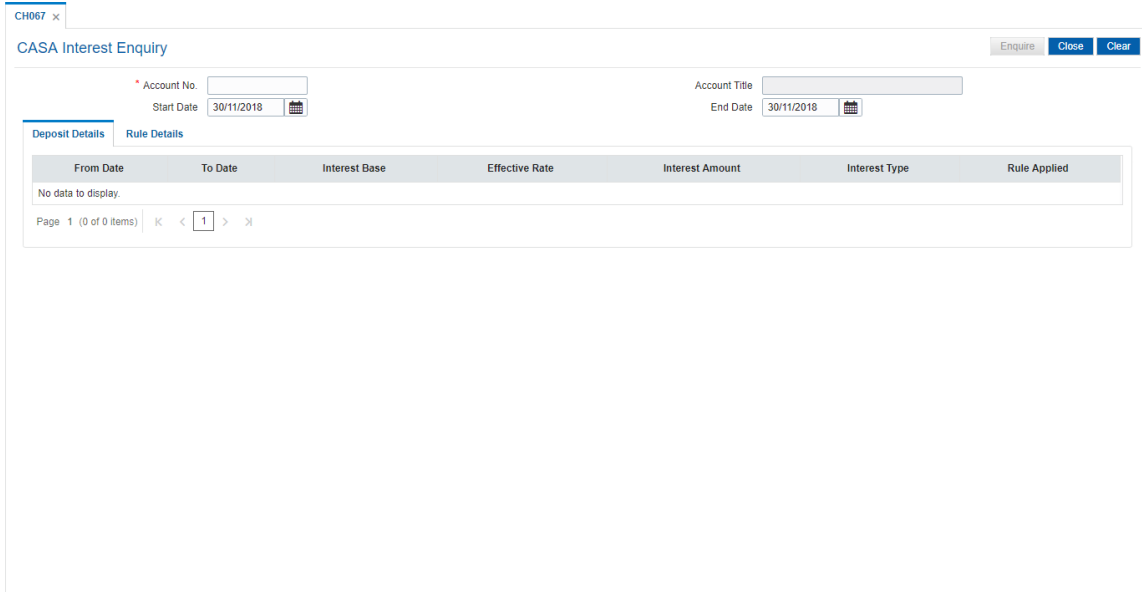
### Modes Available

Not Applicable

### To view the CASA interest details

1. In the **Dashboard** page, Enter the Task code **CH067** and then click  or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Enquiries > CASA Interest Enquiry**.
2. You will be navigated to **CASA Interest Enquiry** screen.

### CASA Interest Enquiry



### Field Description

Column Name	Description
<b>Account No.</b>	[Mandatory, Alphanumeric, 16] Type the CASA account number.
<b>Start Date</b>	[Mandatory, Date editor, dd/mm/yyyy] Select the start date, from which the interest details are to be viewed, from the Date editor. The start date should be less than the process date.

**End Date**

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

Select the date up to which interest details are to be viewed from the Date editor.

The end date should be less than the process date.

- 3. Enter the CASA account number and press the **Tab** or **Enter** key.
- 4. Enter the start date and the end date for CASA interest Enquiry.

**CASA Interest Enquiry**

From Date	To Date	Interest Base	Effective Rate	Interest Amount	Interest Type	Rule Applied
31/08/2018	30/09/2018	₹22,000.00	15.00000	₹280.27	Credit	0
01/10/2018	30/10/2018	₹544.36	15.00000	₹6.71	Credit	0
31/10/2018	31/10/2018	₹544.36	15.00000	₹0.22	Credit	0
01/11/2018	29/11/2018	₹9,96,344.36	15.00000	₹11,874.24	Credit	0

- 5. Click **Enquire**.
- 6. You can view CASA account interest details in the **Deposit Details** tab.

**Deposit Details**

From Date	To Date	Interest Base	Effective Rate	Interest Amount	Interest Type	Rule Applied
31/08/2018	30/09/2018	₹22,000.00	15.00000	₹280.27	Credit	0
01/10/2018	30/10/2018	₹544.36	15.00000	₹6.71	Credit	0
31/10/2018	31/10/2018	₹544.36	15.00000	₹0.22	Credit	0
01/11/2018	29/11/2018	₹9,96,344.36	15.00000	₹11,874.24	Credit	0

**Field Description**

Column Name	Description
<b>From Date</b>	[Display] This column displays the effective date from when the interest was calculated.
<b>To Date</b>	[Display] This column displays the effective date till when the interest was calculated.
<b>Interest Base</b>	[Display] This column displays the balance used for the interest calculation on the CASA account.
<b>Effective Rate</b>	[Display] This column displays the net rate applicable for the interest calculation on the CASA account.
<b>Interest Amount</b>	[Display] This column displays the interest amount calculated on the CASA account.
<b>Interest Type</b>	[Display] This column displays the interest type applicable on the CASA account. The options are: <ul style="list-style-type: none"> <li>• <b>A</b> – Adjustment entry for capitalized debit / credit interest, which is less than the products minimum debit / credit interest amount</li> <li>• <b>C</b> - Credit interest for daily balance product</li> <li>• <b>D</b> - Debit interest for daily balance product</li> <li>• <b>M</b> - Entry for monthly minimum product accounts for minimum balance</li> <li>• <b>P</b> - Entry for average daily balance product accounts</li> <li>• <b>X</b> – TDS entry</li> <li>• <b>Y</b> - TDS 2 entry</li> </ul>
<b>Rule Applied</b>	[Display] This column displays the reference number of the rule evaluation if a rule is applied to get rate or variance or interest amount for interest calculation on the CASA account. The <b>Rule Details</b> tab is enabled only when this column is clicked.

7. Double-click the **Rule Applied** link to enable the **Rule Details** tab.

## Rule Details

CH067 x
Enquire Close Clear

CASA Interest Enquiry

Account No.

Start Date

Account Title

End Date

Deposit Details Rule Details

Rule	Condition No.	Reason Text	Original Value	Rate Effective	Final Value
No data to display.					

Page 1 (0 of 0 items) < 1 >

### Field Description

Column Name	Description
<b>Rule</b>	[Display] This column displays the name of the rule applied to the CASA account.
<b>Condition No.</b>	[Display] This column displays the valid condition number for the rule which was satisfied for this interest computation.
<b>Reason text</b>	[Display] This column displays the reason for the value returned by the rule.
<b>Original Value</b>	[Display] This column displays the value before the rule evaluation.
<b>Rate Effective</b>	[Display] This column displays the net rate applicable on the CASA account.
<b>Final Value</b>	[Display] This column displays the final value after the rule evaluation.

8. Click **Close**.

