Wealth Management User Manual
Oracle Banking Digital Experience
Patchset Release 21.1.4.0.0

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Wealth Management User Manual

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Table of Contents

1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

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

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

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

1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Patchset Release 21.1.4.0.0, refer to the following documents:

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

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2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✔	Pre integrated Host interface available.
✘	Pre integrated Host interface not available.

Sr No	Transaction / Function Name	Third Party Mutual Fund Processor
1	Overview	✔
2	Open Investment Account *	✔
3	Risk Profiling	✔
4	Purchase Mutual Funds*	✔
5	Redeem Mutual Funds	✔
6	Switch Mutual Funds	✔
7	Order Status	✔
8	Investment Details	✔
9	Transaction Reports	✔
10	Capital Gain Reports	✔
11	Dividend Reports	✔

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3. Wealth Management

Wealth Management or Investment Management is an important offering in a bank's product bundle. Wealth management services offered by banks usually involve risk profiling a client and recommending investments that suit the risk profile. Investments could be in multiple instruments like Mutual Funds, Equity shares, Bonds, and so on. Performance of these investments are regularly tracked.

OBDX Wealth Management functionality supports the opening of an investment account, risk profiling, mutual fund order placement and tracking of their performance.

Note: OBDX fully depends on integration with the mutual fund processor to provide data for all the functionality such as, fund information, order capture, order processing, funds and portfolio performance, and so on.

Features Supported In the Application

The Wealth Management module of the application supports the following features:

- Open Investment Account
- Risk Profiling
- Purchase Mutual Funds
- Redeem Mutual Funds
- Switch Mutual Funds
- Order Status
- Investment Details
- Transaction Report
- Capital Gain Report
- Dividend Report

Home

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4. Overview

Wealth Management overview provides you a snapshot of your mutual fund portfolio at a given point of time.

The overview/ dashboard page displays an overview of the customer's investments with the bank as well as quick links to various wealth management transactions offered to the customer.

How to reach here:

Dashboard > Toggle Menu > Menu > Wealth Management > Overview

Overview

The Wealth management Overview screen features the following:

Portfolio Summary:

The Portfolio Summary widget allows the user to view the following:

- Total money invested in Mutual Funds

- Current market value of the investments done

- Change in the market value of investments over previous value, if the change is positive it will be in **Green** color and **Red** color if change is negative

- Profit/ Loss amount for the above investments

- Change in the profits figure over previous value, if the change is positive it will be in **Green** color and **Red** color if change is negative

- Rate of return in percentage for the above investments

- Change in rate of returns figure over previous value, if the change is positive it will be in **Green** color and **Red** color if change is negative

- The realized gain/ loss figure for the above investments

- Value of dividends earned from the above investments

- Number of SIPs current running/ active in the investment account.

Under the kebab menu -

- Click the **Investment Details** option to access the **Investment Details** screen. OR
Click the **Open Another Investment Account** option to access the **Open Investment Account** screen.

Performance Analysis:

The widget allows the user to view the performance of his investments in graphical form. The graph represents percent return of the investment account over time periods – 1 month, 3 month, 1 year, 3 years and 5 years.

Investment Accounts:

The investment account details are displayed in the form of bar chart. The X axis denotes the investment amount and current market value (Two vertical bars) of the investment accounts whereas Y axis denotes the amount.

Investment Allocation:

The investor/ user can view the details summary of all his investment accounts.

Doughnut chart displays the distribution of current market value various fund categories along with legends.

Reports:

This widget allows the user to directly access the report instead of navigating from the menus.

The following reports can be accessed:

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- Capital Gains Report

- Transactions Report

- Dividends Report

Top & Bottom Funds:

This widget displays the following details:

- Fund Name: Names of the Top/ Bottom fund amongst the funds held by user – based on performance

- Price: Latest available price per unit of the fund

- % Change: Percent change in price of the fund over previous value, positive changes in Green and negative changes in Red

News:

The News widget displays the news feed/ headlines.

Quick Links:

Quick links to access the following transactions:

- Purchase : Click to access the Purchase Mutual Funds screen

- Redeem: Click to access the Redeem Mutual Funds screen

- Switch: Click to access the Switch Mutual Funds screen

- Risk Profiling: Click to access the Risk Profiling screen

- Order Status: Click to access the Order Status screen

- View /Cancel Request: Click to access the Order Status screen

Offers :

Any offers and rewards as hosted by the bank will be shown in this section of the dashboard. (Note: Offers data needs to be supplied to the OBDX)

Promotions:

This section of the dashboard displays promotional messages of any bank offerings applicable to the user. (Note: Promotions data needs to be supplied to the OBDX)

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5. Start Investing

This module allows the user to start investments using their CASA balances.

This module includes following transactions:

- Open Investments Account
- Risk Profiling

5.1 <u>Open Investments Account</u>

Investment Accounts are the placeholders for mutual fund investments of a bank customer. They are internal to the bank and unlike current & savings accounts have no real significance outside the bank Opening of the investment account is a mandatory for user to start transacting in mutual funds in OBDX. Currently OBDX supports opening of investment accounts in "Single" holding mode only

The investment account involves transaction of financial assets, mutual funds etc.

Following are the steps involved as part of opening of investment account:

- Personal details of the user
- Contact details of the user
- Specifying the nominations for mutual fund investments made through the investment account.
- Specifying the Foreign Account Tax Compliance Act (FATCA) related details
- Additional Details

Note: The maximum number of investment accounts a user can open is configurable. If user tries to open investment account beyond the maximum allowed limit he will get a message "You already have the maximum number of investment account allowed. Please visit our branch or talk to your relationship manager for further queries." on the Open Investment Account screen.

Pre-Requisites

- Transaction access is provided to the Retail User.
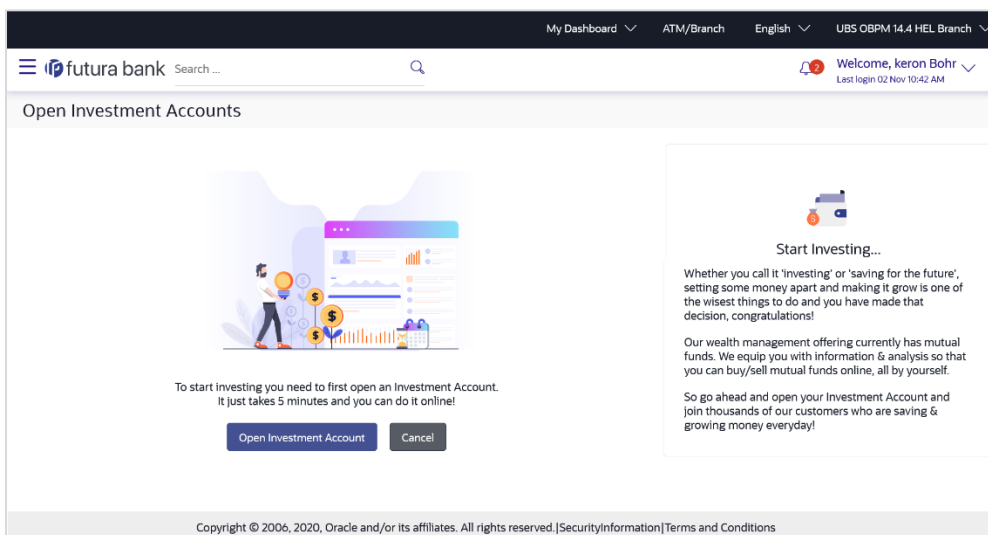
How to reach here:

Dashboard > Toggle Menu > Menu > Wealth Management > Start Investing > Open Investments Account
OR
Dashboard > Portfolio Summary widget kebab menu > Open Another Investments Account

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Open Investments Account

To open an investment account:

1. In the **Open Investments Account** screen, click **Open Investment Account**. The **Open Investments Account - Personal Details** screen appears.
   OR
   Click **Cancel** to cancel the transaction.

Personal Details

In this section, the basic personal details that includes full name, date of birth, gender, Tax ID etc. Name, Date of Birth details are fetched from bank host and pre-populated, while remaining information is to be entered by the user.

Open Investments Account - Personal Details

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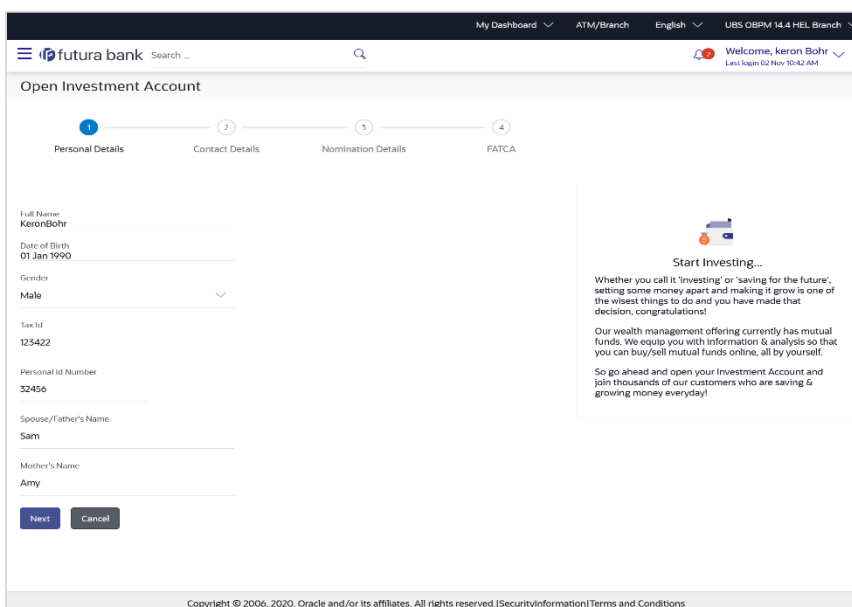
Field Description

Field Name	Description
Full Name	First, Middle and Last name of the logged in user is displayed.
Date of Birth	Date of birth of the logged in user is displayed.
Gender	Gender of the user is displayed and can be edited. The options are: • Male • Female • Other • Prefer Not To Disclose
Tax ID	Tax identification number of the user.
Personal ID Type	Personal identification document that the user wants to provide as proof of identity The options are: • National ID • Passport • Driving License
Personal ID Number	The personal identification number corresponding to the identification type.
Spouse/ Father's Name	Spouse/ Father's name of the user.

2. In the **Tax ID** field, enter the tax identification number.

3. From the **Personal ID Type** list, select the identification document that you want to provide as proof of identification.

4. In the **Personal ID Number** field, enter the identification number as per the identification type selected.

5. In the **Spouse/ Father's Name** field, enter the full name of your father/ spouse.

6. Click **Next**. The **Open Investments Account - Contact Details** screen appears.
   OR
   Click **Cancel** to cancel the transaction.

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Contact Details

This section allows the user to key in his contact details such as current address, email and phone numbers with the bank. Current contact address is fetched from bank host and pre-populated. However, the user can edit it.

Open Investments Account - Contact Details

Field Description

Field Name	Description
Address Line 1, 2	Details of the permanent address of the user is displayed.
City	City of the user is displayed.
State	State of the user is displayed.
Post Code	Postal code of the permanent address of the user is displayed.
Country	Country of the user is displayed.
Contact Number	Contact number of the user.

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Field Name	Description
Email ID	Email ID of the user.

7. In the **Contact Number** field, enter your contact number.

8. In the **Email ID** field, enter your email ID.

9. Click **Next**. The **Open Investments Account - Nomination Details** screen appears.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to previous screen.

Nomination Details

This section allows the user to add the nominees for the investment account. The user can either add a new nominee or fetch the details of the existing Current and Savings account and select any one of them as a nominee. Apart from adding the nominee, the % share of each nominee is specified by the user. The sum of % share of nominees (one or multiple) should add up to 100%.

The maximum up to three nominees can be added in an investment account.

Open Investments Account - Nomination Details

Field Description

Field Name	Description
Nominee Type	The option to select a new nominee or existing nominee to the investment account. The options are: • New • Existing
Name	The name of the nominee. This is an input field, if the user selects **New** option, from the **Nominee Type** field. This is a drop-down, allowing user to select his existing CASA nominees, if the user selects **Existing** option, from the **Nominee Type** field.
Relationship	The relationship of the user with the selected nominee. The options are: • Father • Mother • Son • Daughter • Spouse
Date of Birth	The nominee's date of birth.
Guardian Name	The full name of the nominee's guardian, if the age of the nominee is below 18 years.
Guardian Relationship	Guardian's relationship with the minor nominee.
Tax ID	Tax Identification number of the nominee.
Share (%)	The percentage share of the nominee. The sum of percentage share of nominees (either one or multiple) should always be 100.

10. In the **Nominee Type** field, select the appropriate nominee type.

   a. If you select **New** option, enter the name of the nominee, in the **Name** field.

   b. From the **Relationship** list, select your relationship with the nominee.

   c. From the **Date of Birth** list, select the date of birth of the nominee.

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    d. If nominee is a minor below 18 years, enter the name of the nominee's guardian, in the **Guardian Name** field.
In the **Guardian Relationship** field, enter the guardian's relationship with the minor.

    e. If you select **Existing** option, select the name of the nominee, from the **Nominee** list. The nominee name and date of birth appears.

       From the **Relationship** list, select your relationship with the nominee.

11. In the **Tax ID** field, enter the Tax Identification number of the nominee.

12. In the **Share (%)** field, enter the percentage share of the nominee.

13. Click **Next**. The **Open Investments Account - FATCA** screen appears.
OR
Click the **Add Nominee** link and repeat the steps 10 to 12, if you want to add a second nominee.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.

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FATCA

This section allows the user to specify the FATCA related details such as Address Type, nationality, country and place of birth, PEP status, gross annual income, occupation and tax details.

Note: FATCA is mandatory only if the customer has not already done the FATCA check.

Open Investments Account - FATCA


Field Description

Field Name	Description
Address Type	The type of address that the user wants to provide. The address types are: • Permanent • Current Residential • Other

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Field Name	Description
Nationality	The country of which the user is national. The options are: • Indian • Other
Country of Birth	The country in which the user was born.
Place within Country of Birth	The name of the city in which the user was born.
PEP Status	The status with regards to being a politically exposed person or being related to a politically exposed person.
Gross Annual Income	The gross annual income that user can earn from all sources.
Occupation	The type of occupation that best describes the user's current or most recent job.
Father/ Spouse's Name	Father's/ spouse name of the user.
Country of Tax Residence	The country in which the user is considered a tax resident.
Tax Identification Document	The user can select the Tax Identification Document type from the list. The values in this list are populated based on the Identification documents that are accepted as TINs in the country that you have selected as Country of Tax Residence. The options are: • PAN • SSN • TAN
Tax Identification Number	The taxpayer identification number.

14. In the **Address Type** field, select the address type of choice.

15. If you select the option **Other**, enter the type of address being defined in the **Other Address** field.

16. From the **Nationality** list, select the country in which you are a national.

17. From the **Country of Birth** list, select the country as per the Address Type specified.

18. In the **Place within Country of Birth** field, enter your city name.

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19. In the **Occupation** field, enter the type of occupation that best describes your current or most recent job.

20. In the **Father/ Spouse's Name** field, enter the name of your father or spouse in full.

21. In the **Country of Tax Residence** list, select the country in which you are a tax resident.

22. From the **Tax Identification Document** list, select the TIN type.

23. In the **Tax Identification Number** field, select the tax identification number as per selected Tax Identification Document type.

24. Click **Next**. The **Additional Information** pop up prompting the user to enter the additional information appears.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.

25. Click **Yes**, if you want to provide information about your Assets, Liabilities, Investments and Relatives. The **Open Investments Account - Additional Details - Primary Assets** screen appears.
OR
Click **No, I will do it later**, if you want to provide the details later.

Open Investments Account - Additional Information popup
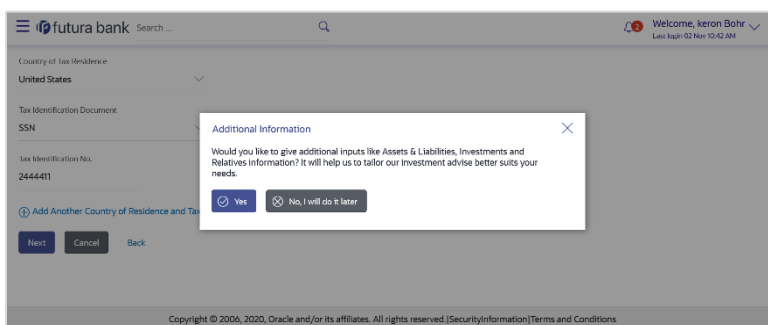
Additional Details

This section allows the user to specify the additional information like net asset values owned by the user, Liabilities and their current value, financial investments and their current value and immediate family/ relatives' details. Entering of this information is not mandatory for investment account opening.

Open Investments Account - Additional Details - Primary Assets
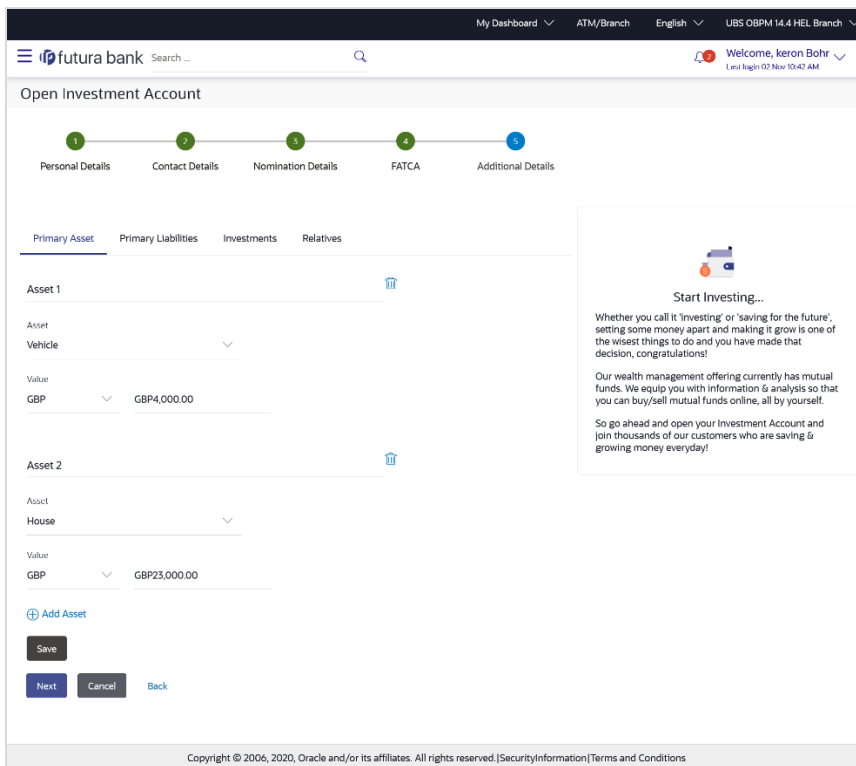
Field Description

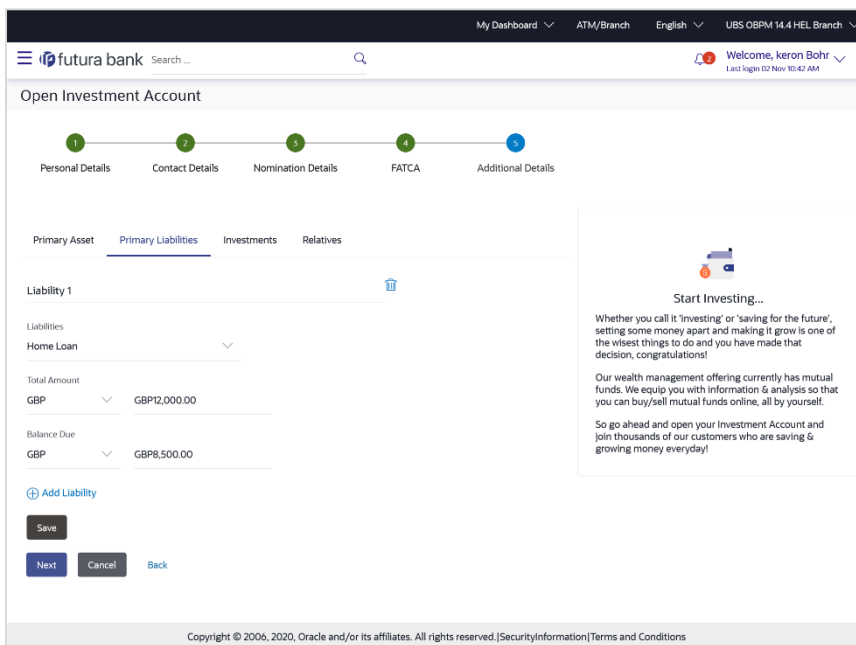| Field Name	Description
Primary Asset	
Asset	The option to select the asset type for which the user wants to capture the value of asset. The options are: • Other • Investment Accounts • Bank Bonds • Building Society Bonds • Land • Property
Value	Value of the asset.

26. From the **Asset** list, select the asset type.

27. In the **Value** field, enter the value of the asset.

28. Click **Next**.
OR
Click **Cancel** to cancel the transaction.

OR
Click **Back** to navigate back to previous screen.
OR
Click **Add Asset** if you want to add more assets.
OR
Click **Save** to save the asset record.
OR
Click the **Primary Liabilities** tab, if you want to add details of your liabilities. The **Open Investments Account - Additional Details - Primary Liabilities** screen appears.

29. The **Review** screen appears. Verify the details, and click **Confirm**.
OR

Click [pencil icon] against the section that you want to edit. The respective screen appears in editable mode.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.

**Open Investments Account - Additional Details - Primary Liabilities**

Field Description

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Field Name	Description
Liabilities	The option to select the liability type for which the user wants to capture the value of liability.
	The options are:
	• Lease
	• Loan
	• Other
	• Rent
Total Amount	Total amount outstanding of the liability/ loan.
Balance Due	Balance amount outstanding of the liability/ loan.
Repayment Frequency	The option to select the frequency of the loan repayment.
	The options are:
	• Quarterly
	• Half Yearly
	• Bi Monthly
	• Monthly
	• None Or At Maturity
	• Daily
	• Weekly
	• Bi Weekly

30. From the **Liabilities** list, select the liabilities type.

31. In the **Total Amount** and **Balance Due** fields, enter the total outstanding amount and balance outstanding amount.

32. From the **Repayment Frequency** list, select the appropriate frequency of repayment.

33. Click **Save** to save the liabilities record.

34. Click **Next**.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to previous screen.
    OR
    Click the **Investments** tab, if you want to add details of your investments. The **Open Investments Account - Additional Details - Investments** screen appears.

35. The **Review** screen appears. Verify the details, and click **Confirm**.
    OR

    Click against the section that you want to edit. The respective screen appears in editable mode.
    OR

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Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.

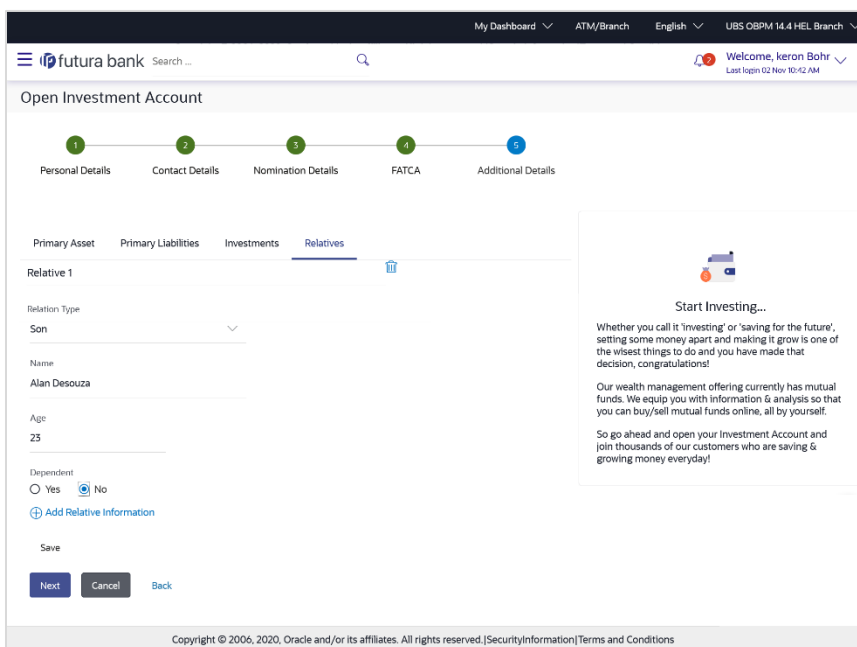**Open Investments Account - Additional Details - Investments**
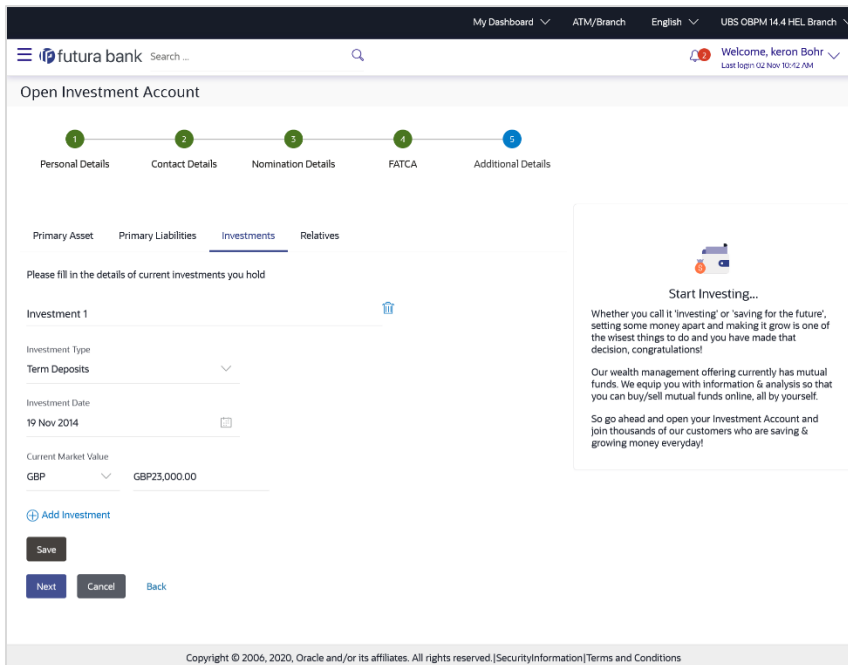
Field Description

Field Name	Description
Investment Type	The option for the user to select the investment type for which he wants to capture the value of investments. The options are: • Term Deposit • Mutual Funds • Equity Funds • Bonds
Investment Date	Date on which investment was made.
Current Market Value	Current market value of the investment.

36. From the **Investment Type** list, select the investment type.

37. From the **Investment Date** list, select the date of investment.

38. In the **Current Market Value** field, enter the current market value of the investment.

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39. Click **Next**.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to previous screen.
    OR
    Click **Add Investment** to add more investments.
    OR
    Click the **Relatives** tab, if you want to add details of your relatives. The **Open Investments Account - Additional Details - Relatives** screen appears.

40. The **Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click ✎ against the section that you want to edit. The respective screen appears in editable mode.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to previous screen.

Open Investments Account - Additional Details - Relatives

Field Description

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Field Name	Description
Relation Type	The relationship of the user with the selected relative. The options are: • Father • Mother • Son • Daughter • Spouse
Name	The name of the relative.
Age	The age of the relative.
Dependent	The option to indicate whether the relative is a dependent or not. The options are: • Yes • No

41. From the **Relation Type** list, select the relationship type.

42. In the **Name** and **Age** fields, enter the name and age of the relative.

43. In the **Dependent** field, select the appropriate option.

44. Click **Save** to save the details.

45. Click **Next**.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to previous screen.
    OR
    Click **Add Relative Information** to add more relative information.

46. The **Review** screen appears. Verify the details, and click **Confirm**.
    OR

    Click 🖉 against the section that you want to edit. The respective screen appears in editable mode.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to previous screen.

47. The success message of account opening appears.

48. Click the **Open Another Account** link if you want to open another new investment account.
    OR
    Click **Purchase Mutual Fund** link to purchase a fund.
    OR
    Click **Wealth Dashboard** to go to the Wealth Management Dashboard screen.

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5.2 <u>Risk Profiling</u>

Banks/ investment advisers have a practice of doing a "Risk Profile" of the prospective investor. A risk profile is an evaluation of an investor's attitude and ability to take risks. Risk profiling involves the assessment of investor psychological level with the volatility of capital markets. A risk profile is important to determine which asset should be allocated to an investor's portfolio.

A risk profiling involves the series of questionnaire and based on the answers assign a risk profile to the investor. The tolerance to risk is reflected in the "Asset Allocation" that the bank recommends to the investor. Aggressive investors who have high tolerance to equity usually have a high percentage of Equity in their allocation, conservative investors tend to have more of debt. The MF portfolio that the investor invests has to match his/ her asset allocation, which is based on risk profile.

Note: The risk profile questionnaire, recommended asset allocation will be fetched from mutual fund processor. OBDX will display the questionnaire, capture the answers and pass them on to the mutual fund processor. Further, the computation of risk profile based on user provided answers will happen at mutual fund processors and will be communicated to OBDX which will display it to the user.

Pre-Requisites

- Transaction access is provided to the Retail User.

Features Supported In Application

The module supports the following features:

- Risk Profile Assessment
- Edit Risk Profile

How to reach here:

Dashboard >Toggle Menu > Menu > Wealth Management > Start Investing > Risk Profiling > Risk Profile

To calculate risk profile of a user:

Risk Profile

Field Description

Field Name	Description
Fund Details Please select the investment account to do the risk profiling	
Investment Account	The investment account to which the current purchase order belongs.

1. From the **Investment Account** list, select the account from which user wants to purchase the funds.

2. Click **Know your risk Profile**. The **Risk Profile** screen with set of questions appears.
OR
Click **Back to Wealth Overview** to go to the **Wealth Management Overview** screen.

Risk Profile - Questions

Field Description

Field Name	Description
Risk Profile - Questions	The set of questions asked to the user to assess the risk profiling.
Risk Profile - Answer	The fund house from which user intends to purchase the fund for current purchase order.

3. In the **Risk Profile - Questions** list, select the appropriate answers.

4. Click **Next** to continue. The **Risk Profile** screen with next set of questions appears.
OR
Click **Back to Wealth Overview** to go to the **Wealth Management Overview** screen.

Risk Profile - Questions

5. In the **Risk Profile - Questions** list, select the appropriate answers.

6. Click **Next** to continue. The **Risk Profile** screen with next set of questions appears.
OR
Click **Back** to navigate to the previous screen.
OR
Click **Back to Wealth Overview** to go to the **Wealth Management Overview** screen.

Risk Profile - Questions

7. In the **Risk Profile - Questions** list, select the appropriate answers.

8. Click **Calculate Risk Profile**. The **Risk Profile** screen displaying the attitude of the user in a graphical form and the recommended allocation appears.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Back to Wealth Overview** to go to the **Wealth Management Overview** screen.
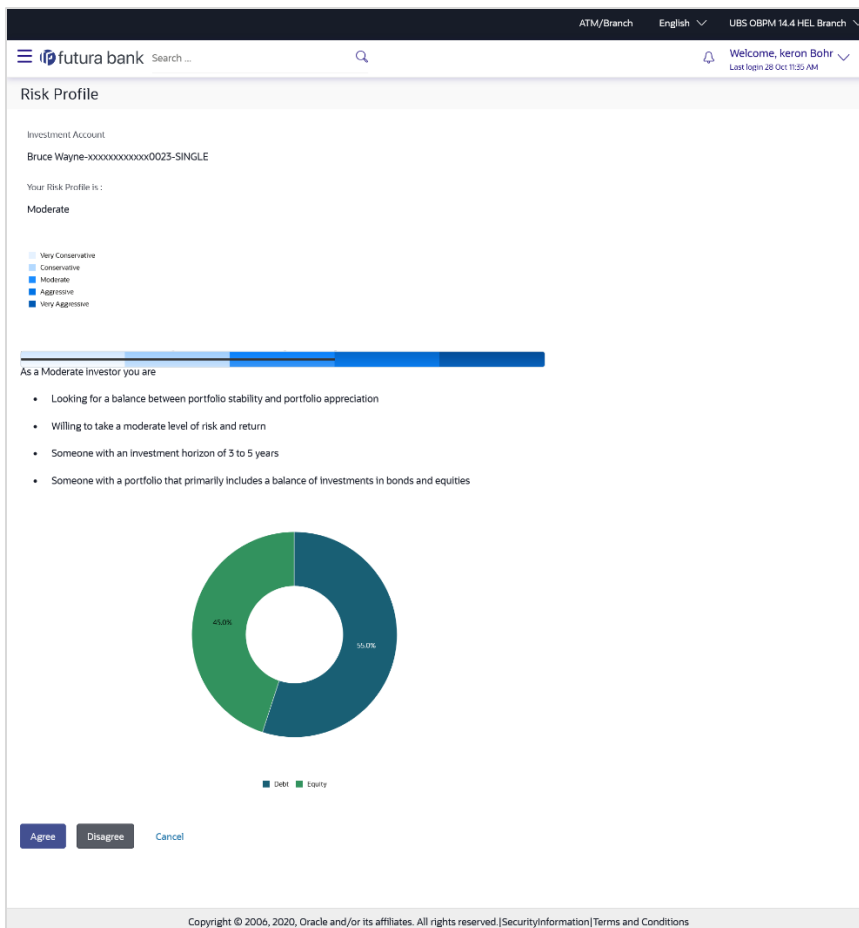
Risk Profile

9. Click **Agree**, if you agree with the risk profile.
   OR
   Click **Disagree**, if you disagree with the risk profile. A pop up screen with options allowing the user to edit the risk profile or take the assessment again appears.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

10. The **Risk Profile Confirmation** screen with success message appears. Click **Ok** to complete the transaction.
    OR
    Click **Back to Wealth Overview** to go to the Wealth Management Overview screen.
    OR
    Click **Go To Dashboard** to go to the Dashboard screen.

5.2.1 Edit Risk Profile

The risk profile user wants to choose as an alternate to the one assigned to him after answering risk profile questionnaire. Could be same as the one assigned or different as the user chooses. This option allows the user to edit his risk profile, as evaluated by the application.

To edit the risk profile:

1. In the Risk Profile - Assessment screen, click **Disagree**. A pop up screen with options allowing the user to edit the risk profile or take the assessment again appears.

Risk Profile
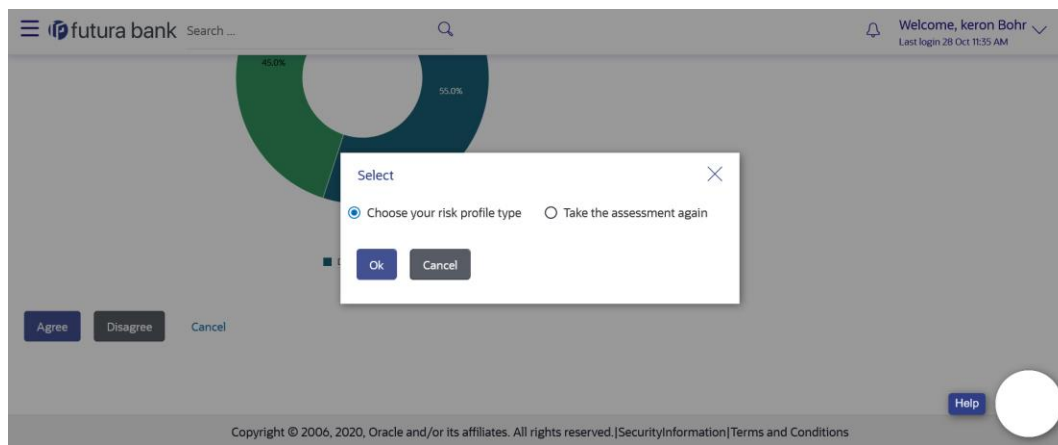
2. Select the **Choose your risk profile type** option. The **Edit Risk Profile** screen appears.

Edit Risk Profile

Field Description

Field Name	Description
Select your risk profile	The option to select an alternate risk profile for the user, to the one assigned to him after answering risk profile questionnaire.

3. From the **Select your risk profile** list, select your risk profile.

4. Click **Save**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to the previous screen.

5. The success message of submitting the request appears.
   Click **Ok** to complete the transaction.

Home

6. Place Orders

This module allows the investor/ retail user to place orders related to their investments. Investor can purchase mutual funds, redeem mutual funds, switch between two different schemes and can view the statuses of their orders.

This module includes following transactions:

- Purchase Mutual funds
- Redeem Mutual funds
- Switch Mutual funds
- Order Status

6.1 <u>Purchase Mutual Funds</u>

Mutual Funds (MFs) are investment instruments fund collects money from investors and invests the money on their behalf. It is one of the top investment choices for retail investors that allows the investors to view and manage the professionally managed portfolios of instruments like equity shares, bonds, insurance etc. Some mutual funds are also traded in stock exchanges - these are called Exchange Traded Funds (ETFs). Mutual Funds are managed by a fund manager. The investor share of investment is called as "Units" that represents the ownership of the investor in the scheme.

The investor make the purchase of Mutual fund units, or shares, based on the fund's current market value of the fund's investment portfolio which is termed as net asset value (NAV) per share/ NAVPS. A fund's NAV is derived by dividing the total value of the securities in the portfolio by the total amount of shares outstanding.

The investor (retail user) can purchase single or multiple mutual funds in one go and can place orders to be executed same day or at any future date. Further customer can place one time lump sum order or a recurring order called Systematic Investment. The investor can buy mutual funds from their existing schemes as well as invest on new schemes. The OBDX allows the user (investor) to view the list of recommended funds and top purchase funds so that he can take a decision of buying the funds.

Pre-Requisites

- Transaction access is provided to the Retail User.

Features Supported In Application

The module supports the following features:

- Purchase Funds - New
- Purchase Funds - Existing

How to reach here:

Dashboard >Toggle Menu > Menu > Wealth Management > Place Orders > Purchase Mutual Funds
OR
*Access through kebab menu of the **Place Orders** transactions*

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6.1.1 Purchase Funds - New

This option allows the retail investor/ user to place purchase orders either one time or Systematic Investment Plan (SIP) or Standing Instruction (SI) type for buying one or more mutual fund schemes. In SIP the dates of investment and frequencies are pre-decided by the fund house therefore an SIP is a one-time instruction to the fund house to place recurring orders. SI on the other hand is a feature provided by the bank to mimic the SIP but with dates & frequency chosen by the investor. Here the order is not a one-time instruction/order but multiple orders placed one time by investor.

To purchase the new mutual funds:

1. In the **Search for new mutual fund to purchase or pick one of your existing funds** field, select the **New** option.

Purchase Mutual Funds – New Funds

Field Description

Field Name	Description
Fund Details	
Search for new mutual fund to purchase or pick one of your existing funds	Options for the user to select a new mutual fund to purchase or to purchase additional units of a scheme he already has invested in. The options are: • New • Existing
Fund House	The fund house from which user intends to purchase the fund for current purchase order.
Fund Category	The fund category from which user intends to purchase the fund for current purchase order. Example – Equity Category, Debt Category etc.
Scheme Name	Name of the fund/ scheme which user intends to purchase for current purchase order.
Purchase Type	Type of purchase order user wishes to place. The options are: • Onetime - This type of purchase order allows the retail investor placing order for one time lump sum purchase. • SIP - A SIP (Systematic Investment Plan) is an investment vehicle that allows the users to invest small amounts periodically or at regular frequency instead of lump sums. Dates and frequency of investment are specified by the fund house. • SI - Standing Instruction allows the users to set instructions for purchasing the mutual funds at regular intervals. Dates and frequency of investment are of customer's choice.
Recommended Funds/ Top Purchased Funds	
Scheme Name	Name of the funds/ scheme as recommended by the application/ or that are mostly purchased by the investors.
Latest Price	The current price of the recommended funds/ top purchased funds.
Returns in% **(1 Month/ 3 Months/ 1 Year/ 3 Year/ 5 Year)**	The past rate of return that the fund has earned (recommended / top purchased) over a period.

2. From the **Fund House** list, select the fund house from which user intends to purchase the fund.

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3. From the **Fund Category** list, select the fund house from which user wants to purchase the fund.

4. From the **Scheme Name** list, select the fund/ scheme which user wants to purchase.

5. In the **Purchase Type** field, select the appropriate purchase type.

6. Click **Purchase**. The **Purchase Order - Order Details** screen appears.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Buy/ SIP/ SI** link, in the **Recommended Funds/ Top Purchased Fund** section.
   The **Purchase Order - Order Details** screen with the details of selected scheme and Purchase Order Details appears.

   If you have selected **Onetime** option in the **Purchase Type** field, or clicked the **Buy** link in the **Recommended Funds/ Top Purchased Funds** section, following screen appears.

Purchase Mutual Funds - Order Details - Onetime

Field Description

Field Name	Description
Scheme Name	Name of the scheme selected for current purchase order.
Scheme Rating	Rating of the scheme selected for current purchase order, as provided by MF processor.
Latest Price	The latest NAV/ Price per unit the scheme chosen for current purchase order as provided by MF processor. The value below the **Latest Price** field is the Amount % % change over previous value of the NAV/ Price per unit the scheme chosen for current purchase order as provided by MF processor
Fund House	The Fund house to which the fund house in context belongs.
Scheme Suitability	Displays whether the scheme is suitable for user to invest in provided by MF processor. The system displays 'Yes' if it is suitable and 'No', if the scheme is not suitable.
Investment Account	The investment account to which the current purchase order belongs.
Risk Profile	The risk profile of the selected investment account. For more information on Risk Profile, refer **Risk Profiling** section.
Pay From	The current and savings account from which user can pay for the purchase order.
Folio	The option to select whether the current purchase order will go under new folio number or an existing one.
Dividend	The dividend for the current purchase order. The options are: • Payout • Reinvest The options will appear only if the selected scheme has dividend option.
Order Amount	The order amount of the current one-time purchase order.
Minimum Amount	The minimum order amount as set by the fund house for the scheme.

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Field Name	Description
When	Select the option by which to specify when the orders are to be submitted for execution. The options are: • Now: Current business date • Later: Select this option if you wish to select a future date from calendar
Order Date	The future date on which the orders are to be submitted for execution. This field appears if you select **Later** option in the **When** field.
Cut Off Period	Cut off time and date for the order as provided by the MF processor.
Purchase Order Details	
Fund(s) Currently selected for purchase	
No. of Funds Currently selected	Displays the number of purchase orders that have been placed till then (in the context of multiple buy orders - maximum 3 purchase orders can be placed in one go).
Total Order Amount	Sum of all the order amounts.
Folio Number	Folio number of the selected order or "New" is displayed in the case new folio option has been selected.
Scheme Name	Name of the scheme selected for current purchase order.
Order Amount	Order amount keyed in by user.

a. From the **Investment Account** list, select the investment account to which the current purchase order belongs.
OR
In the **Scheme Details** section, click the **View More** link, if you want to view more details of the scheme selected for current purchase order.

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View More
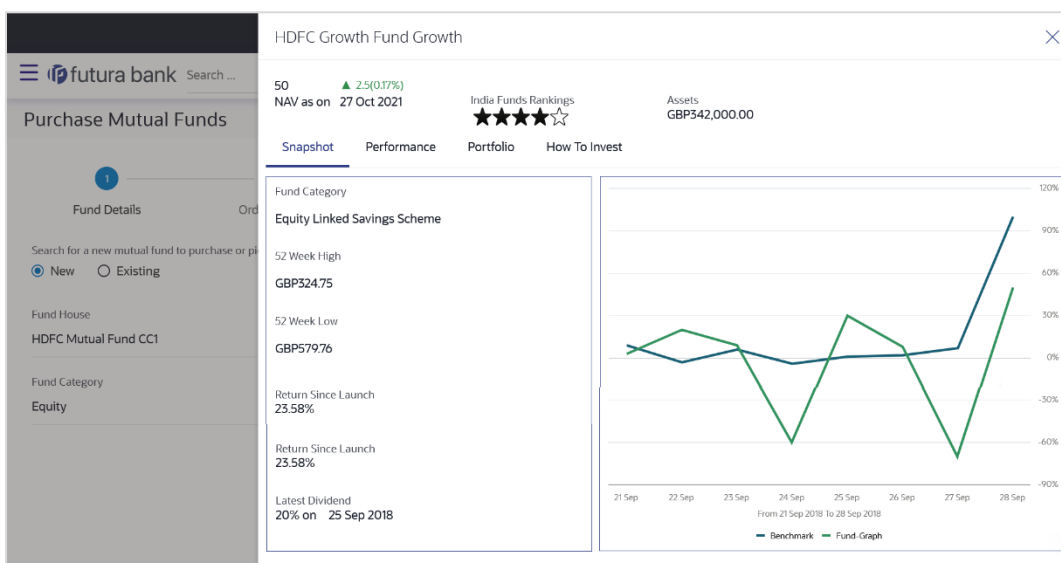
Field Description

Field Name	Description
NAV as on Date	The net asset value (NAV) per share/ NAVPS, is the fund's current market value of the fund's investment portfolio as on the current date.
Funds Rating	Rating of the scheme selected for current purchase order, as provided by MF processor.
Assets as on Date	The value of the total assets of the selected scheme on a particular date.
Fund Manager	Name of the fund manager who manages the fund.
Subscription Status	Subscription status i.e. whether the fund is open or closed currently for subscription.

Snapshot

This tab displays the overall snapshot of the selected fund/ scheme.

Field Name	Description
Fund Category	The fund category from which user has selected the fund for purchase.
52 Week High	Highest price of selected scheme over the period of past 52 weeks.
52 Week Low	Lowest price of selected scheme over the period of past 52 weeks.
Return Since Launch	Amount of money earned by the scheme since it is launched.

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Field Name	Description
Latest Dividend and Date	Date and amount of recent most dividend declared by the fund. The amount of dividend here refers to the dividend earner by customer in the fund.
Graph	The graph displaying the value of the fund on a a particular day of month.

Performance

This tab displays the overall performance of the selected fund/ scheme.

Fund Return

The rate of return in percentage, the selected fund/ scheme has earned for a week, month, three months, six months, One year, three years, or five years.

Benchmark Return	This represents the rate of return earned by the benchmark index of the fund.
Difference Between Fund and Benchmark Return	This represents the difference in rate of return earned between the fund and the benchmark index.

Category Average Return

The average rate of return in percentage for the category to which the scheme in context belongs, over multiple periods like a week, month, three months, six months, One year, three years, or five years.

Difference Between Fund and Category Average Return	This represents the difference in rate of return earned between the fund and the average of rates of return of a peer group of funds.
Rank in Category	Represents the rank of the fund in its peer group based on rate of return earned for a specific period.
Growth of 10,000	This figure represents how an investment of 10,000 (in fund currency) would have grown over a period of time.
Percentage of Growth	This represents the rate of return the 10,000 invested in the fund (mentioned above) has achieved over different periods of time.

Portfolio

Represents the current portfolio – the top sectors and top holdings along with % exposure to them respectively.

Top 5 Sectors	Top five sectors where funds can be invested.
	For example: Financial, Technology, Construction, etc.

Field Name	Description
Top 10 Holdings: Equity Fund-Growth	Top 10 holdings provides the information of the fund portfolio on which the user invests. The rank of the Holding is calculated by their total market value and expressed as a percentage of the fund's total assets.
How to Invest	
Lumpsum Investment	This type of investment allows the retail investor to place order for one time lump sum purchase.
Minimum Initial Investment	The minimum initial investment as allowed by the fund house.
Minimum Subsequent Investment	The minimum amount allowed for the next investment after the first initial investment.
Minimum Withdrawal	The minimum amount allowed to be withdrawal from the investment.
Minimum Balance	The minimum balance to be maintained.
Repurchase	Displays whether repurchasing of funds are allowed or not.
Resell	Displays whether reselling of funds are allowed or not.
Repurchase Start Date	The start date of repurchase.
Repurchase End Date	The end date of repurchase.
Purchase Pricing Method	The method to determine the purchase price of the funds.
Purchase Cutoff Time	The cut off time for the fund purchase order as provided by the MF processor.
Redemption Time	Redemption time of the purchased funds.
Systematic Investment Plan	
Minimum Installments	Minimum number of installments for the SIP specified by fund house.
Minimum Investment	Minimum investment allowed by the fund house.

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Field Name	Description
Date Allowed	The date on which SIP is allowed.
Other Details	
Recurring Withdrawal Allowed	Displays whether recurring withdrawal is allowed or not.
Recurring Transfer Allowed	Displays whether recurring transfer is allowed or not.

b. From the **Pay From** list, select the account to pay for the purchase order.

c. From the **Folio** list, select the appropriate option.

d. In the **Dividend** field, select the appropriate dividend type.

e.   In the **Transaction** section, enter the order amount of the purchase order in the **Order Amount** field.

f. In the **When** field; select the appropriate date for order execution.
Select the future date from the **Purchase Date** list, if you select **Later** option.

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Purchase Order - Order Details - SIP/ SI

Field Description

Field Name	Description
Scheme Name	Name of the scheme selected for current purchase order.

Field Name	Description
Scheme Rating	Rating of the scheme selected for current purchase order, as provided by MF processor.
Latest Price	The latest NAV/ Price per unit the scheme chosen for current purchase order as provided by MF processor. The value below the **Latest Price** field is the Amount change over previous value of the NAV/ Price per unit the scheme chosen for current purchase order as provided by MF processor and the Percentage change over previous value of the NAV/ Price per unit the scheme chosen for current purchase order as provided by MF processor.
Fund House	The Fund house to which the fund house in context belongs.
Scheme Suitability	Displays whether the scheme is suitable for user to invest in provided by MF processor. The system displays 'Yes' if it is suitable and 'No', if the scheme is not suitable.
Investment Account	The investment account to which the current purchase order belongs.
Pay From	The current and savings account from which user can pay for the purchase order.
Balance	The current balance in the current and savings account from which user can pay for the purchase order.
Dividend	The dividend for the current purchase order. The options are: • Payout • Reinvest The options will appear only if the selected scheme has dividend option.
Transaction (Installments)	
Order Amount	The order amount of the current one-time purchase order.
Minimum Amount	The minimum order amount as set by the fund house for the scheme.
Start Date	List of SIP (Systematic Investment Plan) date specified by fund house. In case of SI (Standing Instructions) the user has to select the start date to set up standing instructions.

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Field Name	Description
Frequency	List of SIP / SI frequencies specified by fund house.
	The options are:
	• Daily
	• Weekly
	• Monthly
Installments	List of SIP (Systematic Investment Plan)/ SI installments specified by MF processor.
Min. Installments	Minimum number of installments for the SIP/ SI specified by fund house.
End Date	End date of SIP/ SI based on start date, frequency & installment number.
Cut Off Period	Cut off time and date for the order as provided by the MF processor.
Purchase Order Placed	
Fund(s) Currently selected for purchase	
No. of Funds Currently selected	Displays the number of purchase orders that have been placed till then (in the context of multiple buy orders - maximum 3 purchase orders can be placed in one go).
Total Order Amount	Sum of all the order amounts, in case of SIP or SI - sum will consider individual per installment amount and not the (installment number * per installment amount).
Folio Number	Folio number of the selected order or "New" is displayed in the case new folio option has been selected.
Scheme Name	Name of the scheme selected for current purchase order.
Order Amount	Per installment amount keyed in by user.

g. From the **Investment Account** list, select the investment account to which the current purchase order belongs.
   OR
   In the **Scheme Details** section, click the **View More** link, if you want to view more details of the scheme selected for current purchase order.

h. From the **Pay From** list, select the account to pay for the purchase order.

i. In the **Dividend** field, select the appropriate dividend type.

j. In the **Transaction** section, enter the order amount of the purchase order in the **Order Amount** field.

k. In the **Start Date** field, select the appropriate start date for SIP/ SI.

l. From the **Frequency** list, select the SIP/ SI frequency.

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m. From the **Installments** list, select the SIP/ SI installments.

n. In the **End Date** field, select the appropriate end date for SIP/ SI.

7. Click **Save**. The **Purchase orders placed** section displaying No. of orders placed, Total Order Amount, Folio Number, Scheme Name, Order Amount appears.

Note: Click 🗑 icon to delete the selected fund.

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8. Select the **I agree to the Terms and Conditions** check box to continue to purchase the funds.
Click the **Terms and Conditions** link to view the terms and conditions.
OR
Click the **Buy Another Fund** link, if you want to buy another fund.
The **Purchase Fund - Select Fund** screen appears.

9. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back**, to navigate back to the previous screen.
OR
Click **Back to Wealth Overview**, to navigate to the Wealth Management Overview screen.

10. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.

11. A message confirming that the transaction has been initiated appears along with the transaction reference number.
Click **Purchase Order Details** link to view the details of purchase order.
OR
Click **Purchase Another Fund** link to go back to Purchase Mutual Funds - Select Fund screen.
OR
Click **Switch Fund** to go to the Switch Mutual Funds screen.
OR
Click **Redeem Fund** to go to the Redeem Mutual Funds screen.
OR
Click **Wealth Overview** link to go to the Wealth Management Overview screen.
OR
Click **Go to Dashboard** link, to navigate to the dashboard.

6.1.2 <u>Purchase Funds - Existing</u>

This option allows the retail investor/ user to place purchase orders either one time or Systematic Investment Plan (SIP) or Standing Instruction (SI) type for buying one or more units of the mutual fund schemes which is currently owned by the investors.

To purchase the mutual funds:

1. In the **Search for new mutual fund to purchase or pick one of your existing funds** field, select the **Existing** option.

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Purchase Mutual Funds – Existing Funds

Field Description

Field Name	Description
Fund Details	
Search for new mutual fund to purchase or pick one of your existing funds	Options for the user to select a new mutual fund to purchase or to purchase additional units of a scheme he already has invested in. The options are: • New • Existing
Investment Account	The investment account to which the current purchase order belongs.

Field Name	Description
Risk Profile	The risk profile of the selected investment account. For more information on Risk Profile, refer **Risk Profiling** section.
Scheme Name	Name of the fund/ scheme which user intends to purchase for current purchase order.
Purchase Type	Type of purchase order user wishes to place. The options are: • Onetime - This type of purchase order allows the retail investor placing order for one time lump sum purchase. • SIP - A SIP (Systematic Investment Plan) is an investment vehicle that allows the users to invest small amounts periodically or at regular frequency instead of lump sums. Dates and frequency of investment are specified by the fund house. • SI - Standing Instruction allows the users to set instructions for purchasing the mutual funds at regular intervals. Dates and frequency of investment are of customer's choice.
Recommended Funds/ Top Purchased Funds	
Scheme Name	Name of the funds/ scheme as recommended by the application/ or that are mostly purchased by the investors.
Latest Price	The current price of the recommended funds/ top purchased funds.
Returns in% **(1 Month/ 3 Months/ 1 Year/ 3 Year/ 5 Year)**	The past rate of return that the fund has earned (recommended / top purchased) over a period.

2. From the **Investment Account** list, select the investment account to which the current purchase order belongs.

3. From the **Scheme Name** list, select the fund/ scheme which user wants to purchase.

4. Repeat the steps 6 to 11 of **Purchase Funds - New** section.

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6.2 <u>Redeem Mutual Funds</u>

Mutual Funds (MFs) can be redeemed or sold any time by the investors. Open ended funds usually can be sold at any point of time compared to closed ended funds that have a fixed investment period

Customers can specify any of the following for redeeming the funds:

- Whether the redemption is for a specific number of units & if so the number of units to be redeemed or

- Whether the redemption is for all units currently held (the user can view the balance units held) or

- Whether the redemption is for a specific amount & if so the amount to be redeemed or

- Whether the order is for a systematic withdrawal plan

Pre-Requisites

- Transaction access is provided to the Retail User.

Features Supported In Application

The module supports the following features:

- Search Funds to be Redeemed

- Search Funds to Redeem - SWP

How to reach here:

Dashboard > Toggle Menu > Menu > Wealth Management > Place Orders > Redeem Mutual Funds
OR
*Access through kebab menu of the **Place Orders** transactions*

6.2.1 <u>Search Funds to Redeem</u>

This option allows the retail investor/ user to search the mutual funds from the specific account to redeem. The user can search the mutual fund scheme name by selecting the search criteria like investment account number, name of the fund house, or scheme name.

To search the mutual funds:

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Select Fund - Search Funds to Redeem

Field Description

Field Name	Description
Fund Details	
Investment Account	The account number from which the user wants to select the fund for redemption.
Fund House	The Fund house from which user intends to redeem the fund for current redemption order.
Scheme Name	Name of the fund/ scheme which user intends to redeem the fund for current redemption order.
Search Results	
Select Funds to Redeem	
Scheme Name	Name of the scheme matching search criteria.

Field Name	Description
Folio	Folio number of the scheme currently held.
Avg. Purchase NAV	The expected return in terms of percent that a investor will get on selling the particular fund (recommended / top purchased) over a period of time.
Total Units	Total units currently held in the folio.
Redeemable Units	Number of units that can be redeemed currently.
Current Market Value	Current Market Value of the entire holdings in the folio.
Action	The available action buttons against the scheme name are displayed. The action button can be: - Redeem: Link to initiate one time redemption - SWP: Link to initiate systematic withdrawal plan

1. From the **Investment Account** list, select the account number from which the user wants to select the fund.

2. From the **Fund House** list, select the fund house from which user intends to redeem the fund.

Note: Only those fund houses where user currently has investments will be displayed.

3. From the **Scheme Name** list, select the fund/ scheme which user wants to redeem.

Note: Only those funds where user currently has investments in the selected fund house will be displayed.
Click on the **Fund Details** link to view the details of the selected fund.

4. Click **Search**. The search results appear on the screen based on the search parameters.
OR
Click **Cancel** if you want to cancel the transaction.
OR
Click **Clear** if you want to reset the search parameters.

5. In the **Search Results** section, click the **Redeem** link if you want one time redemption.
The **Order Details** screen with the details of selected scheme order details appears.
OR
Click the **SWP** link if you want to initiate systematic withdrawal plan.

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Order Details - Redeem

Field Description

Field Name	Description
Scheme Name	Name of the scheme selected for current redemption order.
Scheme Rating	Rating of the scheme selected for current redemption order.
Latest Price	The latest NAV/ Price per unit the scheme chosen for current redemption order. The value below the **Latest Price** field is the Amount change over previous value of the NAV/ Price per unit the scheme chosen for current redemption order and the percentage change over previous value of the NAV/Price per unit the scheme chosen for current redemption order.
Fund House	The Fund house to which the fund house in context belongs.
Scheme Suitability	Displays whether the scheme is suitable for user to invest in provided by MF processor. The system displays 'Yes' if it is suitable and 'No', if the scheme is not suitable.
No. of units Held	Number of units held in the current redemption order.

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Field Name	Description
Market Value	Current market value of the entire holdings.
Redeem By	Options whether to redeem by Units/ All Units/ Amount/ SWP. The options are: • Units - On selecting this option, user has to specify the number of units to be redeemed in the current redemption order • All Units - On selecting this option, user can redeem all the units in the current redemption order • Amount - On selecting this option, user has to specify the amount to be redeemed in the current redemption order • SWP On selecting this option, user has to set the systematic withdrawal plan (recurring redeem orders) for the redemption
Units to Redeem	The number of units to be redeemed in the current redemption order. This field appears, if you select **Units** option in the **Redeem By** field.
Balance Units	The balance units available for user to redeem is displayed. This field appears, if you select **All Units** option in the **Redeem By** field.
Enter Amount	The entered amount to be redeemed. This field appears, if you select **Amount** option in the **Redeem By** field.
Min. Amount	The minimum redemption amount as set by the fund house for the scheme. This field appears, if you select **Amount** option in the **Redeem By** field.
When	Select the option by which to specify when the orders are to be submitted for execution. The options are: • Now: Current business date • Later: Select this option if you wish to select a future date from calendar
Order Date	The future date on which the orders are to be submitted for execution. This field appears if you select **Later** option in the **When** field.
Cut Off Period	Cut off time and date for the order as provided by the MF processor.

Redeem orders placed

Fund(s) Currently selected for redeem

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Field Name	Description
No. of Funds Selected	Displays the number of redemption orders that have been placed till then (in the context of multiple buy orders - maximum 3 redemption orders can be placed in one go).
Total Order Amount	Sum of all the order amounts.
Folio No	Folio number selected for the scheme getting redeemed
Scheme Name	Name of the scheme selected for current redemption order.
Order Amount	Order amount keyed in by user.

a. In the **Redeem By** field, select the appropriate redemption option.
OR
In the **Scheme Details** section, click the **View More** link, if you want to view more details of the scheme selected for current redemption order.

b. If you select **Units** option, enter the number of units to be redeemed in the **Units to Redeem** field.

c. If you select **Amount** option, enter the amount to be redeemed in the **Enter Amount** field.

d. If you select **SWP** option, go to step **e-II** below.

e. In the **When** field, select the appropriate date for order execution.
Select the future date from the **Purchase Date** list, if you select **Later** option.

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Order Details - SWP

Field Description

Field Name	Description
Scheme Name	Name of the scheme selected for current redemption order.
Scheme Rating	Rating of the scheme selected for current redemption order.
Latest Price	The latest NAV/ Price per unit the scheme chosen for current redemption order.
	The value below the **Latest Price** field is the Amount change over previous value of the NAV/ Price per unit the scheme chosen for current redemption order and the percentage change over previous value of the NAV/Price per unit the scheme chosen for current redemption order.
Fund House	The Fund house to which the fund house in context belongs.
Scheme Suitability	Displays whether the scheme is suitable for user to invest in provided by MF processor. The system displays 'Yes' if it is suitable and 'No', if the scheme is not suitable.
No. of units Held	Number of units held in the current redemption order.

Field Name	Description
Market Value	Current market value of the entire holdings.
Redeem By	Whether to redeem by Units/ All Units/ Amount/ SWP. The options are: • Units - On selecting this option, user has to specify the number of units to be redeemed in the current redemption order • All Units - On selecting this option, user can redeem all the units in the current redemption order • Amount - On selecting this option, user has to specify the amount to be redeemed in the current redemption order • SWP On selecting this option, user has to set the systematic withdrawal plan for the redemption
SWP Amount	The order amount per installment of the current SWP order.
Min. Amount	The minimum SWP order amount per installment as set by the fund house for the scheme.
Frequency	The SWP frequencies specified by fund house. The options are: • Daily • Weekly • Monthly
Start Date	The SWP start date.
No. of Redemption	Number of SWP installments for redemption.
End Date	The end date of SWP based on start date, frequency & installment number.

    i.   In the **Redeem By** field, select the **SWP** option.
OR
In the **Scheme Details** section, click the **View More** link, if you want to view more details of the scheme selected for current redemption order.

   ii.   Enter the installment amount to be redeemed in the **SWP Amount** field.

  iii.   From the **Frequency** list, select the SWP frequency.

  iv.   From the **Start Date** list, select the appropriate SWP start date.

   v.   From the **No. of Redemption** list, select the appropriate option.

  vi.   In the **Dividend** field, select the appropriate dividend type.

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      vii.   In the **Transaction** section, enter the order amount of the purchase order in the **Order Amount** field.

      viii. In the **Start Date** field, select the appropriate start date for SIP/ SI.

      ix.   From the **Frequency** list, select the SIP/ SI frequency.

      x.   From the **Installments** list, select the SIP/ SI installments.

      xi.   In the **End Date** field, select the appropriate end date for SIP/ SI.

6. Click **Save**. The **Redeem orders placed** section displaying No. of orders placed, Total Order Amount, Folio Number, Scheme Name, Order Amount appears.

Note: Click 🗑 icon to delete the selected fund.

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7. Select the **I agree to the Terms and Conditions** check box to continue to purchase the funds.
Click the **Terms and Conditions** link to view the terms and conditions.
OR
Click the **Redeem Another Fund** link, if you want to redeem another fund.
The **Redeem Fund - Select Fund** screen appears.

8. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Back to Wealth Overview, to navigate to the Wealth Management Overview screen**.

9. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.
OR
Click the **Back to Wealth Overview** link to navigate to the **Wealth Management Overview** screen.

10. The **Verification** screen appears if the transaction is configured for Two Factor Authentication. The user has to pass the 2factor authentication, before he can proceed. 2 factor authentication (OTP/ Security question/ Soft Token) will be as per the setup done by system administrator.

11. The success message along with the host reference number and status of the order appears.
Click the **Redeem Fund** to redeem another fund.
OR
Click the **Back to Wealth Overview** to navigate to the **Wealth Management Overview** screen.
OR
Click the **Switch Fund** to go to Switch Mutual Funds screen.
OR
Click **Go to Dashboard** to navigate to the dashboard.

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6.3 <u>Switch Mutual Funds</u>

Switching of funds means moving the money from an investment scheme to another investment scheme. Investor can switch between two different schemes i.e. money is taken out of fund A (a sell order) and invested in fund B (a purchase order). This way a switch, order results in two transactions a purchase & a sale. Fund A & Fund B in the above example could be from the same fund house or from different fund houses.

Switch Mutual Funds screen allows the user to switch out the funds either at one time, systematic order plan or Purchase + systematic order plan methods.

Pre-Requisites

- Transaction access is provided to the Retail User.

Features Supported In Application

The module supports the following features:

- Switch Funds - One Time

- Switch Funds - STP

- Switch Funds - PSTP

 How to reach here:

Dashboard > Toggle Menu > Wealth Management > Switch Mutual Funds
OR
*Access through kebab menu of the **Place Orders** transactions*

6.3.1 <u>Switch Funds - One Time</u>

This option allows the retail investor/ user to place the one time lump sum switch order. The user can specify whether the order is for Now i.e. same business day or for later that is a future date. The user can also select the option to switch by Units/ All Units or Amount and can specify the units or amount to be switch in.

To switch the mutual funds:

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Switch Funds - One Time

Field Description

Field Name	Description
Fund Details	
Investment Account	The account number to which the current switch order belongs.
Risk Profile	The risk profile of the selected investment account. For more information on Risk Profile, refer **Risk Profiling** section.
Switch Type	The type of switch order that is to be placed. The options are: • Onetime - This type of switch order allows the retail investor placing switch order for one time lump sum purchase. • STP - A STP (Systematic Transfer Plan) is an investment method that allows the users to invest small amounts periodically or at regular frequency instead of lump sums. • PSTP - Purchase + Systematic Transfer Plan

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Field Name	Description
Switch Out Scheme (Source Fund)	
Fund House	The Fund house from which user intends to switch the fund for current redemption order.
Scheme Name	Name of the fund/ scheme which user intends to switch the fund for current switch order.
Scheme Suitability	Indicate whether the scheme is suitable for user to invest in. The system displays 'Yes' if it is suitable and 'No', if the scheme is not suitable.
Folio	Folio number of the scheme where user has holdings that he can switch.

1. From the **Investment Account** list, select the account number from which the user wants to select the fund.

2. In the **Switch Type** field, select the **One Time** option.

3. From the **Fund House** list, select the fund house from which user intends to switch the fund.

4. From the **Scheme Name** list, select the fund/ scheme which user wants to switch.

5. From the **Folio Number** list, select the folio number of the scheme.

6. Click **Next**. The **Switch In - One Time - Order Details** screen appears.
   OR
   Click **Cancel** if you want to cancel the transaction.

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Switch Funds - One Time - Order Details

Field Description

Field Name	Description
Switch In Scheme (Destination Fund)	
Fund House	The fund house from which user intends to switch the fund for current switch order.

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Field Name	Description
Fund Category	The fund category from which user intends to switch the funds for current switch order.
Scheme Name	Name of the fund/ scheme which user intends to switch the fund for current redemption order. Schemes will be based on fund selected house /fund category.
Scheme Suitability	Displays whether the scheme is suitable for user to invest in provided by MF processor. The system displays 'Yes' if it is suitable and 'No', if the scheme is not suitable.
Destination Folio	Folio number of the selected order or "New" is displayed in the case new folio option has been selected.
Dividend	The dividend for the current switch order. The options are: • Payout • Reinvest The options will appear only if the selected scheme has dividend option.
Transaction	
Switch By	Options whether to switch by Units/ All Units/ Amount. The options are: • Units - On selecting this option, user has to specify the number of units to be switched in the current switch order • All Units - On selecting this option, user can switch all the units in the current switch order • Amount - On selecting this option, user has to specify the amount to be switched in the current switch order
Units	The number of units to be switched in the current switch order. This field appears, if you select **Units** option in the **Switch By** field.
Min Units	The minimum switch units as set by the fund house for the scheme. This field appears, if you select **Units** option in the **Switch By** field.
Amount	The amount to be switched. This field appears, if you select **Amount** option in the **Switch By** field.
Min. Amount	The minimum switch amount as set by the fund house for the scheme. This field appears, if you select **Amount** option in the **Switch By** field.

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Field Name	Description
When	Select the option by which to specify when the orders are to be submitted for execution.
	The options are:
	• Now: Current business date
	• Later: Select this option if you wish to select a future date from calendar
Order Date	The future date on which the orders are to be submitted for execution.
	This field appears if you select **Later** option in the **When** field.
Cut Off Period	Cut off time and date for the order as provided by the MF processor.
Switch orders placed	
Fund(s) Currently selected for switch	
No. of Funds Selected	Displays the number of switch orders that have been placed till then (in the context of multiple switch orders - maximum 3 switch orders can be placed in one go).
Total Order Amount	Sum of all the order amounts.
Folio No	Folio number of the selected order or "New" is displayed in the case new folio option has been selected.
Scheme Name	Name of the scheme selected for current switch order.
Order Amount	Order amount keyed in by user.

7. From the **Fund House** list, select the fund house from which user intends to switch the fund.

8. From the **Fund Category** list, select the fund house from which user wants to switch the fund.

9. From the **Scheme Name** list, select the fund/ scheme which user wants to switch the fund.

10. From the **Destination Folio** list, select the appropriate option.

11. In the **Transaction** section, select the appropriate switch option, In the **Switch By** field.

    a. If you select **Units** option, enter the number of units to be switched in the **Units** field.

    b. If you select **Amount** option, enter the amount to be switched in the **Amount** field.

12. In the **When** field; select the appropriate date for order execution.
    Select the future date from the **Purchase Date** list, if you select **Later** option.

13. Click **Save**. The **Switch orders placed** section displaying No. of funds selected for switch, Total Order Amount, Switch In Scheme, Switch Out Scheme appears.

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Note: Click 🗑 icon to delete selected fund.

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14. Select the **I agree to the Terms and Conditions** check box to continue to purchase the funds.
    Click the **Terms and Conditions** link to view the terms and conditions.
    OR
    Click the **Switch Another Fund** link, if you want to switch another fund.
    The **Switch Fund** screen appears.

15. Click **Submit**.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to the previous screen.
    OR
    Click **Back to Wealth Overview**, to navigate to the Wealth Management dashboard.

16. The **Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to the previous screen.
    OR
    Click **Back to Wealth Overview**, to navigate to the Wealth Management dashboard.

17. The **Verification** screen appears if the transaction is configured for Two Factor Authentication. The user has to pass the 2 factor authentication, before he can proceed. 2 factor authentication (OTP/ Security question/ Soft Token) will be as per the setup done by system administrator.

18. The success message along with the reference number of the order appears.
    Click the **Purchase Fund** to purchase the fund.
    OR
    Click the **Switch Another Fund** to switch another fund.
    OR
    Click the **Redeem Fund** to redeem another fund.
    OR
    Click the **Wealth Dashboard** to navigate to the **Wealth Management Dashboard** screen.

6.3.2 Switch Funds - STP (Systematic Transfer Plan)

This option allows the retail investor/ user to place a systematic transfer plan (STP) for the switch order. In Systematic Transfer Plan, investor places a onetime instruction to switch funds - a specified some of money is switched from source scheme to destination scheme at a set interval. Typically in financial plans money in debt funds is switched into an equity fund regularly to mimic an SIP.

In STP the user needs to specify the source and destination schemes belonging to the same fund house, source and destination folios (can ask for a new folio for destination scheme), start date of switches, no. of installments & frequency, end date of switches to be derived by the system and displayed and Amount/ units to be switched per installment.

To switch the mutual funds:

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Switch Funds - Systematic Transfer Plan (STP)

Field Description

Field Name	Description
Fund Details	
Investment Account	The account number to which the current switch order belongs.
Risk Profile	The risk profile of the selected investment account. For more information on Risk Profile, refer **Risk Profiling** section.

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Field Name	Description
Switch Type	The type of switch order that is to be placed. The options are: • Onetime - This type of switch order allows the retail investor placing switch order for one time lump sum purchase. • STP - A STP (Systematic Transfer Plan) is an investment vehicle that allows the users to invest small amounts periodically or at regular frequency instead of lump sums. • PSTP - Purchase + Systematic Transfer Plan
Switch Out Scheme (Source Fund)	
Fund House	The Fund house from which user intends to switch the fund for current redemption order.
Scheme Name	Name of the fund/ scheme which user intends to switch the fund for current redemption order.
Scheme Suitability	Indicate whether the scheme is suitable for user to invest in. The system displays 'Yes' if it is suitable and 'No', if the scheme is not suitable.
Folio	Folio number of the scheme where user has holdings that he can switch.

1. From the **Investment Account** list, select the account number from which the user wants to select the fund.

2. In the **Switch Type** field, select the **STP** option.

3. From the **Fund House** list, select the fund house from which user intends to switch the fund.

4. From the **Scheme Name** list, select the fund/ scheme which user wants to switch.

5. From the **Folio Number** list, select the folio number of the scheme.

6. Click **Next**. The **Switch In - STP - Order Details** screen appears.
   OR
   Click **Cancel** to cancel the transaction.

Switch In- STP - Order Details

Field Description

Field Name	Description
Switch In Scheme (Destination Fund)	

Field Name	Description
Fund House	The fund house from which user intends to switch the fund for current redemption order.
Scheme Name	Name of the fund/ scheme which user intends to switch the fund for current redemption order. Schemes will be based on fund selected house /fund category.
Scheme Suitability	Displays whether the scheme is suitable for user to invest in provided by MF processor. The system displays 'Yes' if it is suitable and 'No', if the scheme is not suitable.
Folio	Folio number of the selected order or "New" is displayed in the case new folio option has been selected.
Dividend	The dividend for the current switch order. The options are: • Payout • Reinvest The options will appear only if the selected scheme has dividend option.
Set Instructions	
Frequency	List of SWP frequencies specified by fund house. The options are: • Daily • Weekly • Monthly
Switch By	Options whether to switch by Units/ All Units/ Amount. The options are: • Units - On selecting this option, user has to specify the number of units to be switched in the current switch order • Amount - On selecting this option, user has to specify the amount to be switched in the current switch order
Units	The number of units to be switched in the current switch order. This field appears, if you select **Units** option in the **Switch By** field.
Min Units	The Minimum number of installments for the STP specified by fund house. This field appears, if you select **Units** option in the **Switch By** field.

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Field Name	Description
Amount	The order amount per installment of the current STP order.
	This field appears, if you select **Amount** option in the **Switch By** field.
Min. Amount	The minimum SWP order amount per installment as set by the fund house for the scheme.
	This field appears, if you select **Amount** option in the **Switch By** field.
Start Date	List of STP date specified by fund house.
Installments	List of STP installments specified by fund house.
Cut Off Period	Cut off time and date for the order as provided by the MF processor.
Switch orders placed	
Fund(s) Currently selected for switch	
No. of Funds Selected	Displays the number of switch orders that have been placed till then (in the context of multiple switch orders - maximum 3 switch orders can be placed in one go).
Total Order Amount	Sum of all the order amounts.
Folio No	Folio number of the selected order or "New" is displayed in the case new folio option has been selected.
Scheme Name	Name of the scheme selected for current switch order.
Order Amount	Order amount keyed in by user.

7. From the **Scheme Name** list, select the fund/ scheme which user wants to switch the fund.
   OR
   Click the **View Current NAV** link to view the latest NAV/ price per unit of the selected scheme.

8. From the **Folio** list, select the appropriate option.

9. In the **Set Instructions** section, select the appropriate frequency from the **Frequency** list field.

10. In the **Switch By** field, select the appropriate switch option.

    a. If you select **Units** option, enter the number of units to be switched in the **Units** field.

    b. If you select **Amount** option, enter the amount to be switched in the **Amount** field.

11. In the **Start Date** field, select the appropriate start date for STP.

12. From the **Installments** list, select the STP installments.

13. Repeat steps 9 to 13 of **Switch Out Funds - One Time** section.

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6.3.3 Switch Funds – PSTP (Purchase – Systematic Transfer Plan)

This option allows the retail investor/ user to place a purchase - systematic transfer plan for the switch order. In Purchase- Systematic Transfer Plan or PSTP, investor purchases a debt (usually) fund and also gives instructions switch the debt fund purchased into an equity fund. PSTPs are variations offered by banks/ investment advisers and hence fund houses treat them as two different orders – Purchase order and a switch order

In PSTP the user can place a purchase order for a fund and simultaneously place a switch order with the fund being purchased as the source fund and a different fund being the destination fund.

To switch the mutual funds:

Switch Funds - PSTP

Field Description

Field Name	Description
Fund Details	
Investment Account	The account number to which the current switch order belongs.
Risk Profile	The risk profile of the selected investment account. For more information on Risk Profile, refer **Risk Profiling** section.
Switch Type	The type of switch order that is to be placed. The options are: • Onetime - This type of switch order allows the retail investor placing switch order for one time lump sum purchase. • STP - A STP (Systematic Transfer Plan) is an investment vehicle that allows the users to invest small amounts periodically or at regular frequency instead of lump sums. • PSTP - Purchase + Systematic Transfer Plan
Initial Purchase Scheme	
New/ Existing	Indicates whether user plans to purchase additional units of a scheme he already has invested in or a new fund.
Fund House	The Fund house from which user intends to purchase the fund.
Fund Category	The fund category to which the fund house in context belongs.
Scheme Name	Name of the fund/ scheme.
Current Unit Price	The latest price per unit of the selected scheme for the current order.
Scheme Suitability	Indicate whether the scheme is suitable for user to invest in. The system displays 'Yes' if it is suitable and 'No', if the scheme is not suitable.
Folio	Folio number for the purchase scheme, can be an existing one or a new one
Amount	The order amount of the current one-time purchase order.
Min. Amount	The minimum purchase order amount per installment as set by the fund house for the scheme. This field appears, if you select **Amount** option in the **Switch By** field.

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Field Name	Description
Cut Off Period	Cut off time and date for the order as provided by the MF processor.

1. From the **Investment Account** list, select the account number from which the user wants to select the fund.

2. In the **Switch Type** field, select the **PSTP** option.

3. In the **Initial Purchase Scheme** section, select the fund house from the **Fund House** list, from which user intends to switch the fund.

4. From the **Fund Category** list, select the fund house from which user wants to switch the fund.

5. From the **Scheme Name** list, select the fund/ scheme which user wants to switch.

6. From the **Folio** list, select the folio number of the scheme.

7. In the **Order Amount** field, enter the order amount.

8. Click **Purchase**. The **Switch In - PSTP - Order Details** screen appears.
   OR
   Click **Cancel** if you want to cancel the transaction.

Switch In- PSTP - Order Details

Field Description

Field Name	Description
Switch In Scheme (Destination Fund)	
Fund House	The fund house from which user intends to switch the fund for current redemption order.

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Field Name	Description
Scheme Name	Name of the fund/ scheme which user intends to switch the fund for current order. Schemes will be based on fund selected house /fund category.
View Current NAV	Link to view the latest NAV/ price per unit of the selected scheme for current redemption order.
Scheme Suitability	Displays whether the scheme is suitable for user to invest in provided by MF processor. The system displays 'Yes' if it is suitable and 'No', if the scheme is not suitable.
Folio	Folio number of the selected order or "New" is displayed in the case new folio option has been selected.
Set Instructions	
Frequency	List of SWP frequencies specified by fund house. The options are: • Daily • Weekly • Monthly
Switch By	Options whether to switch by Units/ All Units/ Amount. The options are: • Units - On selecting this option, user has to specify the number of units to be switched in the current switch order • Amount - On selecting this option, user has to specify the amount to be switched in the current switch order
Units	The number of units to be switched in the current switch order. This field appears, if you select **Units** option in the **Switch By** field.
Min Units	The Minimum number of installments for the STP specified by fund house. This field appears, if you select **Units** option in the **Switch By** field.
Amount	The order amount per installment of the current PSTP order. This field appears, if you select **Amount** option in the **Switch By** field.
Min. Amount	The minimum STP order amount per installment as set by the fund house for the scheme. This field appears, if you select **Amount** option in the **Switch By** field.
Start Date	List of STP date specified by fund house.

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Field Name	Description
Installments	List of STP installments specified by fund house.
Cut Off Period	Cut off time and date for the order as provided by the MF processor.
Switch orders placed	
Fund(s) Currently selected for switch	
No. of Funds Selected	Displays the number of switch orders that have been placed till then (in the context of multiple switch orders - maximum 3 switch orders can be placed in one go).
Total Order Amount	Sum of all the order amounts.
Folio No	Folio number of the selected order or "New" is displayed in the case new folio option has been selected.
Scheme Name	Name of the scheme selected for current switch order.
Order Amount	Order amount keyed in by user.

9. From the **Scheme Name** list, select the fund/ scheme which user wants to switch the fund.
   OR
   Click the **View Current NAV** link to view the latest NAV/ price per unit of the selected scheme.

10. From the **Folio** list, select the appropriate option.

11. In the **Set Instructions** section, select the appropriate frequency from the **Frequency** list field.

12. In the **Switch By** field, select the appropriate switch option.

    a. If you select **Units** option, enter the number of units to be switched in the **Units** field.

    b. If you select **Amount** option, enter the amount to be switched in the **Amount** field.

13. In the **Start Date** field, select the appropriate start date for SWP.

14. From the **Installments** list, select the STP installments.

15. Repeat steps 9 to 13 of **Switch Out Funds - One Time** section

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6.4   <u>Order Status</u>

Order status screen allows a retail user to search and view mutual funds orders in various statuses. The user can view the pending execution order across investment accounts and also can edit and delete the mutual fund orders that are not yet executed.

Pre-Requisites

- Transaction access is provided to the Retail User.

Features Supported In Application

The module supports the following features:

- Search Mutual Funds orders
- Delete Mutual Funds orders

 How to reach here:

Dashboard > Toggle Menu > Menu > Wealth Management > Place Orders > Order Status
OR
*Access through kebab menu of the **Place Orders** transactions*

6.4.1   <u>Orders Status - Search</u>

Using this option, a retail user can search and view details of the mutual fund orders. Default search is available with Investment account and From Date and To Date, whereas user can be searched by provided other details also.

Orders Status – Search Criteria

Field Description

Field Name	Description
Search	
Investment Account	The investment account for which order status search is to be done.
Fund House	Allows the user to search based on fund house.
Scheme Name	Allows the user to search based on orders placed in a specific scheme.
Order Type	Allows the user to search based on specific order type.
Reference Number	Allows the user to search based on reference number of the order.
From Date - To Date	Allows the user to search based on specific start date and end date. Orders placed between the start and end date matching the other filter criteria will be fetched.

To search the mutual funds order:

1. From the **Investment Account** list, select the account number for order status search.

2. From the **Fund House** list, select the fund house for order status search.

3. From the **Scheme Name** list, select the scheme name for order status search.

4. From the **From Date** and **To Date** list, select the appropriate dates for order status search.

5. In the **Reference Number** field, enter a transaction reference number if you wish to view a specific transaction record.

6. Click **Apply** to view orders status based on the defined criteria.
   The search results appear on the **Order Status** screen based on the search parameters.
   OR
   Click **Reset** to clear the details entered.

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Order Status – Search Result

Field Description

Field Name	Description
Report Details	
Date	Date of the order record.
Scheme Name	Name of the scheme in which order has been placed. In case of switch order both Source & Destination schemes to be displayed.
Order Type	Order type of the order record.
Order Amount	Amount for which the order is placed.
Order Status	Amount for which the order is placed.
Icons	The available icons against the scheme name are displayed. The icons can be: • Delete: To delete the order status

7. Click on the ⧨ icon to change filter criteria. Based on the defined criteria you can view the orders status.
   OR
   Click **Download** link to download the orders status report in password protected pdf format.

6.4.2 Orders Status - Delete

This option enables the retail user to delete the mutual fund orders that are not yet executed.

To delete the order status:

1. In the **Orders Status - Search Results** section, click on the **Delete** against the record for which you want to delete the details.
    The **Delete Order** screen appears.

Orders Status - Delete Order

2. Click **Confirm** to delete the order.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to previous screen.

3. The success message of request submission along with the reference number appears.

4. Click **Home** to navigate to the dashboard.
    OR
    Click **Purchase Mutual Fund**s to go to **Purchase Mutual Funds** screen.

Home

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7. Investment Details

The Investment Details screen allows the investors/ retail users to view all his investment details in one screen. The screen keeps the investors up to date with the portfolio summary, performance, holdings, dividends and recurring. The user can also view account details like current balance, invested value, profit /loss, rate of return, realized gain/ loss, dividends etc., asset distribution, risk profile and recommended allocation.

Note: OBDX expects above data to be provided by mutual fund host.

How to reach here:

Dashboard > Toggle Menu > Menu > Wealth Management > Investment Details

To view investment details:

1. The **Mutual Funds - Investment Details** screen appears.

Mutual Funds - Investment Details

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Investment Account

The investment account for which the user wants to view the details

Account Overview

The account overview widget allows the user to view the following:

- Total money invested in Mutual Funds in the selected investment account

- Current market value of the investments done

- Change in the market value of investments over previous value, if the change is positive it should be in green color and red color if change is negative

- Profit/ Loss amount for the above investments

- Change in the profits figure over previous value, if the change is positive it will be in green color and red color if change is negative

- Rate of return in percentage for the above investments

- Change in rate of returns figure, if the change is positive it will be in green color and red color if change is negative

- The realized gain/ loss figure for the above investments

- Value of dividends earned from the above investments

- Number of SIPs current running/ active in the investment account

Click the **Reports** link in the **Realized Gain/ Loss** section to access the Capital Gain Report screen.
OR
Click the **Reports** link in the **Dividends** section to access the Dividends Report screen.

Asset Distribution

This widget allows the user to view the asset class wise break up of investments of the selected investment account in the form of pie chart.

Risk Profile

This widget displays the risk profile associated with the investment account.

Asset Allocation

This widget displays the recommended asset allocation for the risk profile of the user.

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2. Click the **Portfolio Summary** tab.

Portfolio Summary

This widget allows the user to view the mutual funds and their related details that is currently held by the user. The mutual funds should be grouped based on their investment themes (Large Cap, Mid cap etc.).

Field Description

| Field Name	Description
Include Redeemed Scheme	Whether to include the portfolio summary of schemes which have been redeemed and current holdings is zero units.
Search Scheme Name	Option to search the record by scheme name.
Scheme Name	The name of the scheme.
Recommendation	Current Buy/ Sell/ Hold recommendation the bank has on each of the mutual funds that the user currently holds in the investment account.
Current NAV	Latest available (i.e. current) price/NAV per unit for each of the mutual funds that the user currently holds in the investment account.
Average Purchase Price	Average Purchase price per unit for each of the mutual funds that the user holds the investment account.

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Field Name	Description
Amount Invested	As on date amount invested in each the mutual funds that the user currently holds in the investment account.
Current Market Value	Current market value of each of the mutual funds that the user currently holds in the investment account.
Gain/ Loss	Gain or loss on each of the mutual funds that the user currently holds in the investment account.
Rate of Return	Rate of return on each of the mutual funds that the user currently holds in the investment account.

5. Select the In the **Include Redeemed Scheme** check box, if you want to view the portfolio summary of redeemed schemes.
OR
In the **Search Scheme Name** field, enter the name of the scheme, if you want to view the portfolio summary of specific scheme.
OR

Click ⋮ and then click **Purchase** to purchase funds. The **Purchase Mutual Funds** screen appears.
OR

Click ⋮ and then click **SIP** to purchase SIP funds. The **Purchase Mutual Funds – SIP** screen appears.
OR

Click ⋮ and then click **SWP** to redeem SWP funds. The **Redeem Funds – SWP** screen appears.
OR

Click ⋮ and then click **Redeem** to redeem the funds. The **Redeem Funds** screen appears.
OR

Click ⋮ and then click **Switch** to switch the funds. The **Switch Funds** screen appears.
OR
Click the **Download Portfolio Report** link to download the portfolio report.

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Performance

This widget allows the user to view the performance details of the mutual funds that are currently held by the user. The mutual funds are grouped based on their investment themes (Large Cap, Mid cap etc.). The details to be shown are:

Field Description

Field Name	Description
Include Redeemed Scheme	Whether to include the performance of schemes which have been redeemed and current holdings is zero units.
Search Scheme Name	Option to search the record by scheme name.
Scheme Name	The name of the scheme.
Recommendation	Current Buy/ Sell/ Hold recommendation the bank has on each of the mutual funds that the user currently holds in the investment account.
Amount Invested	As on date amount invested in each the mutual funds that the user currently holds in the investment account.
Current Market Value	Current market value of each of the mutual funds that the user currently holds in the investment account.
Gain/ Loss	Gain or loss on each of the mutual funds that the user currently holds in the investment account.

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Field Name	Description
Absolute Return(%)	Absolute rate of return on each of the mutual funds that the user currently holds in the investment account.
CAGR/ XIRR(%)	A second rate of return - either Compounded Annualized Growth Rate (CAGR) or XIRR for each of the mutual funds that the user currently holds in the investment account.

6. Select the In the **Include Redeemed Scheme** check box, if you want to view the performance of redeemed schemes also.
OR
In the **Search Scheme Name** field, enter the name of the scheme, if you want to view the performance of specific scheme.
OR

Click ⋮ and then click **Purchase** to purchase funds. The **Purchase Mutual Funds** screen appears.
OR

Click ⋮ and then click **SIP** to purchase SIP funds. The **Purchase Mutual Funds – SIP** screen appears.
OR

Click ⋮ and then click **SWP** to redeem SWP funds. The **Redeem Funds – SWP** screen appears.
OR

Click ⋮ and then click **Redeem** to redeem the funds. The **Redeem Funds** screen appears.
OR

Click ⋮ and then click **Switch** to switch the funds. The **Switch Funds** screen appears.
OR
Click the **Download Portfolio Report** link to download the portfolio report.

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Holdings

This widget allows the user to view the mutual unit holding details of the mutual funds that are currently held by the user. The mutual funds should be grouped based on their investment themes (Large Cap, Mid cap etc.).

Field Description

Field Name	Description
Include Redeemed Scheme	Whether to include the holding details of schemes which have been redeemed and current holdings is units.
Search Scheme Name	Option to search the record by scheme name.
Scheme Name	The name of the scheme.
Recommendation	Current Buy/ Sell/ Hold recommendation the bank has on each of the mutual funds that the user currently holds in the investment account.
Current NAV	Latest available (i.e. current) price/NAV per unit for each of the mutual funds that the user currently holds in the investment account.
Purchase Amount	As on date purchase amount in each the mutual funds that the user currently holds in the investment account.

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Field Name	Description
Dividend Reinvested	As on date dividend re-invested amount in each the mutual funds that the user currently holds in the investment account.
Units Held	As on date units held in each the mutual funds that the user currently holds in the investment account.
Gain/ Loss	Gain or loss on each of the mutual funds that the user currently holds in the investment account.

7. Select the In the **Include Redeemed Scheme** check box, if you want to view the holding details of redeemed schemes also.
   OR
   In the **Search Scheme Name** field, enter the name of the scheme, if you want to view the holding details of specific scheme.
   OR
   Click ⋮ and then click **Purchase** to purchase funds. The **Purchase Mutual Funds** screen appears.
   OR
   Click ⋮ and then click **SIP** to purchase SIP funds. The **Purchase Mutual Funds – SIP** screen appears.
   OR
   Click ⋮ and then click **SWP** to redeem SWP funds. The **Redeem Funds – SWP** screen appears.
   OR
   Click ⋮ and then click **Redeem** to redeem the funds. The **Redeem Funds** screen appears.
   OR
   Click ⋮ and then click **Switch** to switch the funds. The **Switch Funds** screen appears.
   OR
   Click the **Download Portfolio Report** link to download the portfolio report.

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Dividends

This widget allows the user to view the dividend details of the mutual funds that are currently held by the user. The mutual funds should be grouped based on their investment themes (Large Cap, Mid cap etc.).

Field Description

Field Name	Description
Include Redeemed Scheme	Whether to include the dividend details of schemes which have been redeemed and current holdings is units.
Search Scheme Name	Option to search the record by scheme name.
Scheme Name	The name of the scheme.
Recommendation	Current Buy/ Sell/ Hold recommendation the bank has on each of the mutual funds that the user currently holds in the investment account.
Current NAV	Latest available (i.e. current) price/NAV per unit for each of the mutual funds that the user currently holds in the investment account.
Amount Invested	As on date amount invested in each the mutual funds that the user currently holds in the investment account.

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Field Name	Description
Dividend Paid	As on date dividend paid out amount in each of the mutual funds that the user currently holds in the investment account.
Dividend Reinvested	As on date dividend, re-invested amount in each of the mutual funds that, the user currently holds in the investment account.
Current Market Value	Current market value of each of the mutual funds that the user currently holds in the investment account.

8. Select the In the **Include Redeemed Scheme** check box, if you want to view the dividend details of redeemed schemes also.
   OR
   In the **Search Scheme Name** field, enter the name of the scheme, if you want to view the dividend details of specific scheme.
   OR

   Click ⋮ and then click **Purchase** to purchase funds. The **Purchase Mutual Funds** screen appears.
   OR

   Click ⋮ and then click **SIP** to purchase SIP funds. The **Purchase Mutual Funds – SIP** screen appears.
   OR

   Click ⋮ and then click **SWP** to redeem SWP funds. The **Redeem Funds – SWP** screen appears.
   OR

   Click ⋮ and then click **Redeem** to redeem the funds. The **Redeem Funds** screen appears.
   OR

   Click ⋮ and then click **Switch** to switch the funds. The **Switch Funds** screen appears.
   OR
   Click the **Download Portfolio Report** link to download the portfolio report.

Recurring

This widget allows the user to view the ongoing recurring transactions in the selected investment account. The mutual funds should be grouped as SIP, SI, SWP and STP.

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Field Description

Field Name	Description
Include Redeemed Scheme	Whether to include the dividend details of schemes which have been redeemed and current holdings is zero/ nil.
Search Scheme Name	Option to search the record by scheme name.
Scheme Name	The name of the scheme.
Amount	Amount of STP/ SIP/ SWP/ SI per installment.
Start Date	Start date of the STP/ SIP/ SWP/ SI.
End Date	End date of the STP/ SIP/ SWP/ SI.
Frequency	Frequency of the STP/ SIP/ SWP/ SI.
Current Market Value	Current market value of each of the mutual funds that the user currently holds in the investment account.
Installments Remaining	Number of STP/ SIP/ SWP/ SI installments remaining.
CAGR/ XIRR(%)	Rate of return (CAGR or XIRR) for the mutual fund in which STP/ SIP/ SWP/ SI is going on.

1. Select the In the **Include Redeemed Scheme** check box, if you want to view the ongoing recurring transactions of redeemed schemes.
   OR

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In the **Search Scheme Name** field, enter the name of the scheme, if you want to view the ongoing recurring transactions of specific scheme.
OR
Click the **Download Portfolio Report** link to download the portfolio report.

Home

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8. Reports

Using this option, retail users can generate various investment related reports. Application provides an option to provide the search parameters and download the reports.

Reports module includes following reports:

- Capital Gains Report
- Dividend History report
- Transaction Report

8.1 <u>Capital Gains Report</u>

The profits or losses that an investor gets when he/she sells Mutual Fund units are called "Capital Gains/ Losses". There are two types of capital gains – short term & long term. For example, In India gains /losses any equity investment sold within 12 months of purchase are treated as short-term gains/ losses. If the gap between purchase and sale is more than 12 months it's called Long term capital gains/ losses. Short term gains tax rates tend to be higher compared to long-term capital gains taxes.

The retail user/ investor holding the mutual funds can download the Capital Gain report for the mutual funds that the user had transacted in for the current and past financial years.

The user can search the transactions and download the report.

Pre-Requisites

- Transaction access is provided to the Retail User.

Features Supported In Application

The module supports the following features:

- Search Transactions and Download the report

How to reach here:

Dashboard > Toggle Menu > Menu > Wealth Management > Reports > Capital Gains Report

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Capital Gains Report

Field Description

Field Name	Description
Search	
Investment Account	The investment account for which capital gains search is to be done.
Financial Year	The financial year for which capital gains data is to be generated.
Fund House	Allows the user to search based on fund house.
Scheme Name	Allows the user to search based on orders placed in a specific scheme.
Capital Gain/ Loss Type	Allows the user to search based on capital gain/ loss type. The capital gain/ loss type can be: • Long Term Capital Gain/ Loss • Short term Capital Gain/ Loss

To search and download the capital gain report detail:

1. From the **Investment Account** list, select the account number for transactions search.

2. Enter the other search criteria, if you want a specific capital gain/ loss transaction search and click **Search**.
   The search results appear on the **Transaction Report** screen based on the search parameters.
   OR

Click **Cancel** to cancel the transaction.
OR
Click **Clear** to clear the input search parameters.

Capital Gains Report - Report Details

Field Description

Field Name	Description
Report Details	
Scheme Name	Name of the scheme that has been redeemed resulting in capital gain/ loss.
Short Term Units	Number of units in the short term capital gain calculation.

Field Name	Description
Purchase Value	Purchase value of the short term units.
Redemption Value	Redemption value of the short term units.
Short Term Capital Gain/ Loss	Short term capital gains/ loss accrued from the redemption transaction.
Long Term Units	Number of units in the long term capital gain calculation.
Purchase Value	Purchase value of the long term units.
Redemption Value	Redemption value of the long term units.
Long Term Capital Gain/ Loss	Long term capital gains/ loss accrued from the redemption transaction.

3. Click **Download** link to download the capital gains report in password protected pdf format.

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8.2 <u>Dividend Report</u>

Dividend History report provides the details of the dividend transactions - both paid out and re-invested for the mutual funds done by the user who holds the mutual funds.

The user can search the transactions and download the report.

Pre-Requisites

- Transaction access is provided to the Retail User.

Features Supported In Application

The module supports the following features:

- Search and download Dividend History Report

How to reach here:

Dashboard > Toggle Menu > Menu > Wealth Management > Reports > Dividend Report

Dividend Report

Field Description

Field Name	Description
Search	
Investment Account	The investment account for which dividend search is to be done.
Fund House	Allows the user to search based on fund house.

Field Name	Description
Scheme Name	Allows the user to search based on orders placed in a specific scheme.
From Date - To Date	Allows the user to search based on specific start date and end date of the dividend transaction. Dividend transactions between the start & end date matching the other filter criteria will be fetched.

To search and download the dividend report detail:

1. From the **Investment Account** list, select the account number for dividend search.

2. From the **Fund House** list, select the fund house for dividend search.

3. From the **Scheme Name** list, select the scheme name for dividend search.

4. From the **From Date** and **To Date** list, select the appropriate dates for dividend transactions search.

5. Enter the other search criteria, if you want a specific transaction search and click **Search**. The search results appear on the **Dividend Reports** screen based on the search parameters.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Clear** to clear the input search parameters.

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Dividend Report - Report Details

Field Description

Field Name	Description
Report Details	
Date	Date of the dividend transaction record.
Scheme Name	Name of the scheme in which order has been placed. In case of switch order both Source & Destination schemes to be displayed.
Transaction Type	The transaction type, that is Purchase, Redeem, Switch, SIP, SWP, Dividend Payout, Dividend re-invest etc.
Units	Number of units involved in the transaction.

Field Name	Description
Dividend Per Unit	Per unit price for the transaction.
Transaction Amount	Amount of the transaction.

6. Click **Download** link to download the dividend report in password protected pdf format.

8.3 <u>Transactions Report</u>

Transactions report provides a summary of the mutual fund transactions one by the user who holds the mutual funds.

The user can search the transactions and download the report.

Pre-Requisites

* Transaction access is provided to the Retail User.

Features Supported In Application

The module supports the following features:

* Search Transactions and download report

How to reach here:

Dashboard > Toggle Menu > Menu > Wealth Management > Reports > Transactions Reports

Transactions Report

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Field Description

Field Name	Description
Search	
Investment Account	The investment account for which transaction search is to be done.
Fund House	Allows the user to search based on fund house.
Scheme Name	Allows the user to search based on orders placed in a specific scheme.
Transaction Type	Allows the user to search based on specific transaction type.
From Date - To Date	Allows the user to search based on specific start date and end date of the transaction. Mutual fund transactions between the start & end date matching the other filter criteria will be fetched.

To search and download the mutual fund transactions detail:

1. From the **Investment Account** list, select the account number for transactions search.

2. From the **Fund House** list, select the fund house for dividend se for transactions search.

3. From the **Scheme Name** list, select the scheme name for transactions search.

4. From the **From Date** and **To Date** list, select the appropriate dates for transactions search.

5. Enter the other search criteria, if you want a specific transaction search and click **Search**. The search results appear on the **Transactions Reports** screen based on the search parameters.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Clear** to clear the input search parameters.

Transactions Report - Report Details

Field Description

Field Name	Description
Report Details	
Date	Date of the transaction record.
Scheme Name	Name of the scheme in which order has been placed. In case of switch order both Source & Destination schemes to be displayed.
Transaction Type	The transaction type, that is Purchase, Redeem, Switch, SIP, SWP, Dividend Payout, Dividend re-invest etc.
Units	Number of units involved in the transaction.

Field Name	Description
Dividend Per Unit	Per unit price for the transaction.
Transaction Amount	Amount of the transaction.

6. Click **Download** link to download the transactions report in password protected pdf format.

Home

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