Oracle FLEXCUBE Core Banking

Current and Savings Account User Manual

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Current and Savings Account User Manual

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1. Account Opening - Maintenance

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1.1 CHM51 - Lucky Account Number Generation

Using the **Lucky Account Number Generation** option, the user can reserve some account numbers as lucky account numbers in a separate table. The lucky account number is allotted by the system based on availability. Thus if a customer wants a specific lucky account number, it will be possible for the user to enter the same at the time of account opening. The lucky account number reservation logic is applicable only to CASA module. The account number linked will be marked as utilized in the lucky account number reservation table. Whenever the system generates automatic account numbers either in this option or the normal accounts being opened across modules, it will skip the lucky numbers which are maintained in this option.

Definition Prerequisites
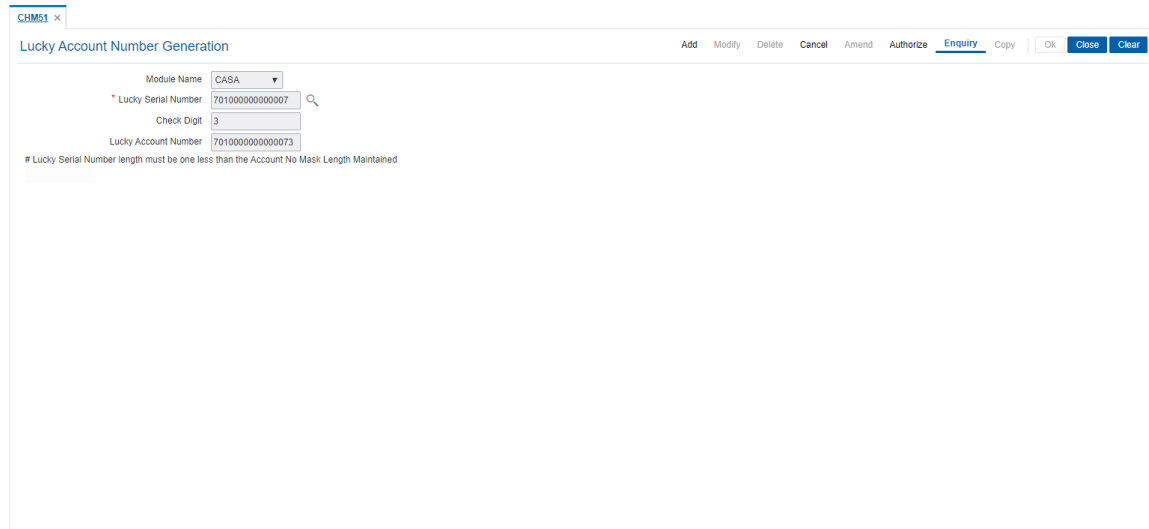
Not Applicable

Modes Available

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

To generate lucky account number

1. In the **Dashboard** page, Enter the Task Code **CHM51** and then click 🔍 or navigate through the menus to **Back Office Transactions > CASA > Lucky Account Number Generation**.

2. The system displays the **Lucky Account Number Generation** screen.

Lucky Account Number Generation

Field Description

Field Name	Description
Module Name	[Display] This field displays the module "CASA" by default.
Lucky Serial Number	[Mandatory, Numeric, 15] Type the account number requested by the customer. The last digit is the check digit and is generated by the system. The generated lucky account number is displayed after local authorization

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and stored in a separate repository. If the account number entered by the user already exists in the lucky account number repository or in the other account numbers already present in the system (across modules), the system will display an error.

Check Digit	[Display] This field displays the check digit which is generated by the system based on the lucky serial number.
Lucky Account Number	[Display] This field displays the account number which is generated by the system based on the lucky serial number and check digit which is generated by the system.

3. Click **Add**.

4. The system displays the message "This action will clear all data on the screen. Do you want to continue?". Click **OK**.

5. Enter the lucky serial number and press the **Tab or Enter** key.

Lucky Account Number Generation

6. Click **OK**.

7. The system displays the message "Record Authorized ..". Click **OK**.

8. The lucky account number is generated.

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1.2 8051 - CASA Account Opening

Using this option you can open a Current and Savings Account. When a new CASA account is being opened, the Transaction Processing application will perform a check using the given customer identification code (IC) and the category type, on the centralized customer information database. An MMID will be generated on successful account open if a valid customer address is present.

Account Opening normally includes following steps:

1. Check for customer existence: Check existence of all customers linked to the account.

2. Open Account: Open new account using this option

3. Specify Account Operating Instructions

4. Add account memo (if any)

5. Customer Account Linking: Maximum three customers can be linked to the account using this option. If there are more than three customers to be linked to the account, the same need to be linked using **Customer Account Cross reference Maintenance** option.

6. Maintain Account specific details like the Debit / Credit Interest Variance, Uncleared Funds Advance Line, etc., using the **Account Master Maintenance** option.

7. Add MIS information to account, if applicable.

8. Add CBR codes/other user defined information to the Account, if applicable.

9. This transaction undertakes steps 1 and 2 above.

Definition Prerequisites

- BAM17 - Branch Type Maintenance
- CHM01 - CASA Product Master Maintenance
- BAM30 - Tax Codes Maintenance
- CIM08 - Customer Types Maintenance
- 8053 - Customer Addition
- BA524 - Product Code - Product Type Cross Reference

Modes Available

Not Applicable

To open a CASA account

1. In the **Dashboard** page, Enter the Task code **8051** and then click 🔍 or navigate through the menus to **Front Office Transactions > Customer Transactions > CASA Account Opening**.

2. You will be navigated to **CASA Account Opening** screen.

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CASA Account Opening

Field Description

Field Name	Description
Branch Name	[Mandatory, Numeric, Four] Type the branch code in which the account needs to be opened. The account opening procedure can either be centralized or decentralized. In a centralized setup, one centralized processing center will open accounts for all branches of a region. You have to select the name of the branch in which the account is to be opened. In Decentralized setup, the branch name will default to the branch to which the SMS user is mapped.
Product Name	[Mandatory, Drop-Down] Select the product name under which the account is to be opened from the drop-down list. The drop-down list has a list of authorised CASA products available for the selected branch. CASA products are defined using **CASA Product Master Maintenance** option. The user has to select the product for which the account has to be opened. **Note**: - BSBDA account can be opened for a customer even if he has a CASA account in his name but an advice (EOD of BSBDA Account opening Date) is sent to the customer indicating that such CASA accounts should be closed within 30 days. After 30 days, if the CASA account is still open, it will be operationally closed by the bank. - BSBDA accounts can be opened if the customer has PPF, SSY, RD, Goal, Locker or TD accounts - BSBDA accounts cannot be opened for customers having

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	BSBDA Small Accounts in primary ownership. This validation will be applicable for the Primary customer of BSBDA Accounts in case of joint ownership.
Product Ccy	[Display] This field displays the currency assigned to the product, at the time of product definition. This is the default currency for the product, and cannot be modified.
Acct No	[Display] This field displays the account number at the time of account opening, if the account number generation is set as 'Automatic'.
Acct Title	[Optional, Alphanumeric,120] Type the suggested title for the account. This field defaults the full name of the primary customer if you select an existing Customer in Customer IC field and click **Validate Customer** option. The account title can be different from the full name of the customer entered during customer creation.
Serial No.	[Display] This field displays the serial number, if the automatic account generation is enabled for the bank. Type the appropriate serial number if automatic account generation is disabled for the bank.
User Input Predefined Account Number	[Optional] Check this box to enable the field Predefined Account Number.
Predefined Account Number	[Optional, Numeric] Enter the account no generated in CHM51 in this field. The account will be entered in this value instead of the system generated account number.
Customer Information	
Customer IC	[Mandatory, Alphanumeric, 20, Search List] Type the identification code of the customer or select it from the Search List. A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate, or corporate registration can be used as a customer IC.
Category	[Mandatory, Drop-Down] Select the category of the customer from the drop-down list. For example, Tax Paying Individual, Church, Foreign Corporate, etc. The user can choose to set up multiple customer types to segregate the customers using **Customer Types Maintenance** (Task Code: CIM08) option. Further processing such as tax applicable, SC charges, etc., are levied based on the customer type.
IC Type	[Display] This field displays the IC type of the customer, based on the category to which the customer belongs. This is maintained in the **Customer**

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Types Maintenance (Task Code: CIM08) option.

Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the **Customer Addition** (Task Code: 8053) option. The customer short name can be changed through the **IC No – Short Name Change**(Task Code: 7101) option.
Birth / Reg Date	[Display] This field displays the birth or registration date of the customer after validation. If the customer already exists, then the **Birth/Reg Date** will be automatically defaulted. Else, the **Customer Addition** (Task Code: 8053) option will be invoked, where more details about the customer should be entered.
Relations	[Mandatory, Drop-Down] Select the relation from the drop-down list. A customer is linked to an account, by a relations tag. This dropdown list contains different relations. For example, Sole Owner, Joint And First, Joint and Other and other relations. For successful account opening transaction, a customer with primary relationship viz. **Sole Owner**, **Joint And First**, or **Joint Or First** must be linked. If primary relationship linked is **Joint And First** or **Joint or First**, another customer with secondary relationship viz. **Joint and other** or **Joint or other** must be linked to the account. A maximum of three customers can be linked to an account in the account-opening screen. The user can attach additional customers to the accounts using the **Customer Account Relationship Maintenance** (Task Code: CI142) option.
Customer ID	[Display] This field displays the customer ID. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC & Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Officer ID	[Mandatory, Search List] Select the officer ID from the Search List. By default it displays the teller Id. Each account can be assigned to a separate officer. The officer who is assigned to an account will act as the relationship officer for the account. The officer IDs are created using **User Profile Maintenance** option.
IBAN	[Optional, Search List] Select the **IBAN**[1] under which the account needs to be opened from the Search List. Based on the product currency and customer ID selected, the Search List displays the corresponding CASA IBAN's with active account(s)

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[1]International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.

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available under the same multi currency package of the selected product code.

If you want to generate a new IBAN, then you need not select any IBAN. **Oracle FLEXCUBE** will generate a new IBAN.

If the Customer ID selected, does not have any CASA IBAN for the product currency, then the field will be blank till the account number is generated. The IBAN will be generated after the account number and will be displayed in this field.

The IBAN mask is defined in the **FCCORE - Bank Parameters Maintenance (Task Code: STDFCBNK) option in the Corporate module**.

Taxable Customer ID	[Conditional, Numeric] This field is defaulted to primary customer ID. It is editable for RD.
Tax Code 1	[Display] This field displays the tax code 1 suitable to the customer. The tax code is defaulted based on the customer type. The user is not allowed to modify the default tax code.
Tax Code 2	[Display] This field displays the tax code 2. The tax code is defaulted based on the customer type. The user is not allowed to modify the default tax code. Dual tax codes can be applied to a customer's account. Taxes are applied to the account at two levels, i.e., National tax and local tax. National tax is specified in the Tax Code 1 field and local tax is specified in the Tax Code 2 field.
Interest Waiver	[Optional, Check Box] Select the **Interest Waiver** check box to waive the debit and credit interest defined at the product level. If the check box is selected, the system waives all the interest for that account. **Note**: This field can be selected, only at the time of account opening. It cannot be maintained during the life-cycle of the account.
Restricted Account	[Optional, Check Box] Select the **Restricted Account** check box to restrict the customer. This is maintained in the **Customer Account Restriction** (Task Code: CIM21) option. User can restrict the customer after opening the account or can select the check box while opening the account. Select the check box if you want the account to be treated as Restricted Account to be used only in the home branch. Only tellers with suitable capability will be able to inquire and post transactions into restricted accounts. Normal tellers will not be able to transact on the account.
Interest Rate	[Display] This field displays the rate of interest for a recurring deposit account. For other CASA products, this field will be blank.
Deposit Term	[Conditional, Numeric, Five] Type the term for a recurring deposit account. For non-recurring account, this field is not enabled. This field displays the term for which the recurring deposit is being opened.

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Deposit Unit	[Display] This field displays the deposit unit of term for a recurring deposit account. The options are: • Days • Weeks • Months
Installment Frq	[Display] This field displays the frequency at which the installment deposits are made to the account. This field is applicable only for recurring deposit accounts.
CR Interest Variance	[Optional, Numeric, Three] Type the interest variance applicable for the credit interest. The variance should be within the maximum and minimum levels, specified at the product level.
DR Interest Variance	This field is for future use.
Installment Amount	[Mandatory, Numeric, 13, Two] Type the amount that will be deposited in the account in each installment for a recurring deposit account. This amount should be within the minimum and maximum installment amount defined at the product level. This will not be enabled for a non-recurring deposit product.
Business Acquirer ID	[Mandatory, Drop-Down] Select the business acquirer ID, to capture the business acquirer information for the particular transaction, from the drop-down list. By default, the system displays the Id of the teller who has logged in. The drop-down contains the list of users linked to the system.
Value Date	[Conditional, Date editor, dd/mm/yyyy] Type the value date or select it from the Date editor. This field is enabled, if product is selected as recurring deposit. Value date can be current posting date or back date, it can not be future date. This field is disabled.

3. Enter the branch name and select the product name from the list.

4. Select the customer IC from the Search List.

5. The system displays the **Customer Search** screen. For more information on customer search, refer to **Customer Search** option in the **Oracle FLEXCUBE Introduction Manual**.

6. Enter the relevant information and select the required customer.

7. Select the relation from the drop-down list.

8. Click the **Val. Customer** button, after entering the customer details.

9. For a new customer, the system displays the message "Opening the Customer Addition Screen". For more information on adding a new customer refer to the **Customer Addition** (Task Code: 8053) option in *Customer Information File User Manual*.

10. For an existing customer, the system displays the message "Existing Customer Proceed with

data entry". Click **OK** to open an account for the existing customer.

11. Select the officer ID from the list.

CASA Account Opening

12. Click **OK**.

13. The system displays the message "Authorisation required". Click **Yes**.

14. The system displays the **Authorization Reason** screen.

15. Enter the relevant information and click **Grant**.

16. If the customer is black listed with low severity then the system displays a warning message "Customer blacklisted with Low Severity" and if the customer is black listed with high severity then the system displays the message "Customer blacklisted with High Severity" and the **Authorization Reason** screen is displayed.

17. Enter the relevant information and click **Grant**.

18. The system displays the new account number. Click **OK**.

Screen Description

The above screen is used to open a CASA account for a customer, based on the product applicable for him/ her. Select the product from the **Product Name** drop-down list. Select the customer IC form the **Customer IC** Search List. The system displays the category, IC type, short name, birth / reg date, relations attached to the account and customer ID from the database.

The option form **Tax code 1** drop-down is selected if its applicable to the customer. The option form **Tax code 2** drop-down is selected if dual tax code is applicable to a customer account. The tax code is defaulted if the **Customer Type Maintenance** option is maintained. It can be modified.

The **Check Book Request** check box is selected by default, if the cheque book facility is allowed for the product. Clear the **Check Book Request** check box, if the cheque book is not issued to the customer. The request for the issue of a cheque book is validated at the EOD process.

The number of leaves to be included in the cheque book, if the **Check Book Request** check box is selected. A cheque book can have a maximum of 100 leaves.

The **Interest Waiver** check box is selected, to waive the debit and credit interest defined at the product level.

If the **Interest Waiver** check box is selected, the system waives all the interest for that account. This field can be selected, only at the time of account opening. It cannot be maintained during the life-cycle of the account.

The **Restricted Account** check box is selected, if the account is to be restricted for viewing or performing transactions by selected users.

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The remaining fields will not be enabled for a regular CASA account.

FLEXCUBE Retail supports four types of Minor Accounts:

- Major - The account belongs to the customer who is a major, and the primary customer can enjoy only (secondary) joint account relationship with the account.

- Major – The primary customer to the account is a major.

- Minor with Restrictions - The account belongs to the customer who is a minor; and the customer cannot perform certain transactions like cheque withdrawal on the account.

- Minor without Restrictions - The account belongs to the customer who is a minor, and the customer has no restrictions on the type of transactions that can be performed on the account.

Selecting the product from the **Product Name** drop-down list and then picking the customer by selecting the customer by ID/IC/Short name from the database will also require the user to provide details of the relations attached to the account. i.e. if it's a sole owner/joint holder, authorized signatory and so on. Checking the cheque book field will mean this field is selected by default, if the cheque book facility is allowed for the product. The number of leaves to be included in the cheque book, in case the Cheque Book Request flag is enabled.

A cheque book can have a maximum of 100 leaves.

Clear the check box if the cheque book is not to be issued to the customer. The request for the issue of a cheque book is validated against this field at the EOD process.

The Tax code 1 is selected if its suitable to the customer. The tax code is defaulted if the customer type tax codes cross-reference has been maintained. It can however be modified. Similarly with tax code 2 can be selected if dual tax codes can be applied to a customer's account.

Selecting Interest waiver will mean waive the debit and credit interest defined at the product level.

If the check box is selected, the system waives all the interest for that account.

Note: This field can be selected, only at the time of account opening. It cannot be maintained during the life-cycle of the account.

Check the restricted account box if the account is to be restricted for view/transactions by a select users.

The next couple of fields are for recurring deposits and will not be activated for regular CASA accounts.

The rate of interest, the term or a recurring deposit account.

The options are:

- Days

- Weeks

- Months

The frequency at which the installment deposits are made to the account.

FLEXCUBE Retail supports three types of Minor Accounts:

- Major - The account belongs to the customer who is a major, and the primary customer can enjoy only (secondary) joint account relationship with the account.

- Major – The primary customer to the account is a major.

- Minor with Restrictions - The account belongs to the customer who is a minor; and the customer cannot perform certain transactions like cheque withdrawal on the account.

- Minor without Restrictions - The account belongs to the customer who is a minor, and the customer has no restrictions on the type of transactions that can be performed on the account.

For all accounts held by a minor with guardian as a joint holder, the guardian has to be added as the primary account holder (Joint And First, Joint Or First) and minor has to be added as the secondary customer (Joint And Other, Joint Or Other).

The Minor Account status field needs to be set to Minor with Restriction or Minor without Restriction.

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The credit interest variance is the interest variance applicable for the credit interest. The variance should be within the maximum and minimum levels, specified at the product level.

The Bedit interest variance is the interest variance applicable for debit interest

The installment amount is the installment amount for a recurring deposit.

Exercise

Open a CASA account and update all the fields. The recurring deposit fields will be activated. Note the account number generated.

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1.3 BA323 - Account Document Maintenance

Using the **Document Plan Code Maintenance** (Task Code: BA035) option you can create a document plan code. **Oracle FLEXCUBE** allows you to attach a document plan at the customer level or at account level. You can attach document plan to a CASA or a loan product and there can be a different set of documents required.

After an account is opened, you can add additional details by performing document maintenance. The bank can ask a customer to submit certain documents before further processing. The system tracks the mandatory documents based on the receipt date. The mandatory documents need to be marked as received and the non-mandatory documents can be marked either as received or waived.

Using this option you can modify the document status.

Definition Prerequisites

- BA035 - Document Plan Code Maintenance
- 8051 - CASA Account Opening
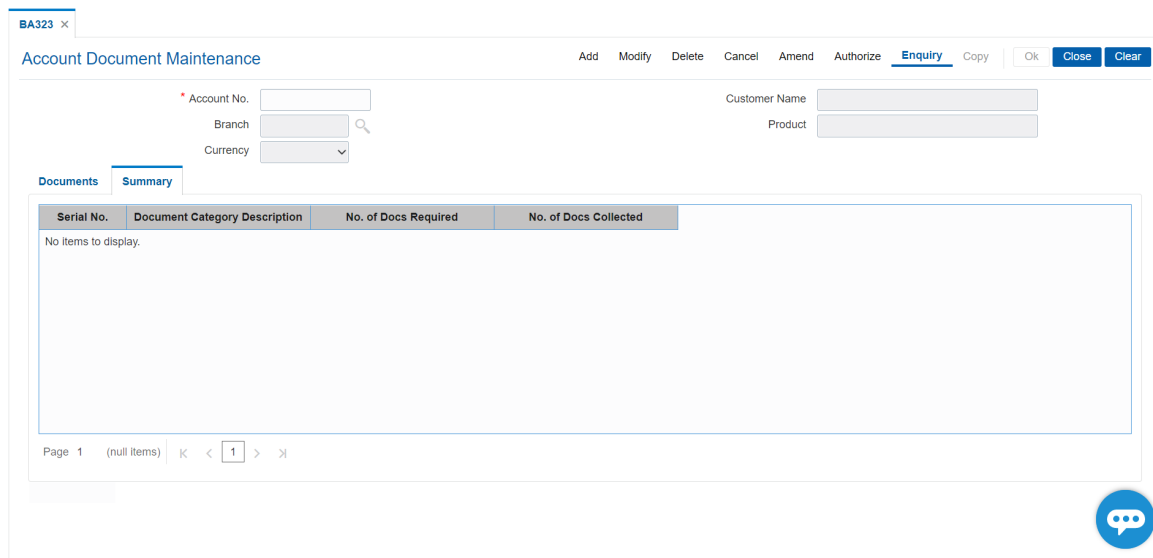
Modes Available

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

To maintain the document status of an account

1. In the **Dashboard** page, Enter the Task code **BA323** and then click 🔍 or navigate through the menus to **Front Office Transactions > KYC Operations > Account Document Maintenance**.

2. You will be navigated to **Account Documents Maintenance** screen.

Account Document Maintenance

BA323 ✕											
Account Document Maintenance				Add	Modify	Delete	Cancel	Amend	Authorize	**Enquiry**	Copy Ok Close Clear

* Account No.				Customer Name	
Branch		🔍		Product	
Currency	⌄				

Documents | **Summary**

Serial No.	Document Category Description	No. of Docs Required	No. of Docs Collected	
No items to display.				

Page 1   (null items) |< < [1] > >|

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the CASA or loan account number to which the documents are to be attached.
Customer Name	[Display] This field displays the short name of the primary customer of the account.
Branch	[Display] This field displays the name of the home branch where the account is opened.
Product	[Display] This field displays the product name and product code under which the account is opened.
Currency	[Display] This field displays the currency assigned to the product, under which the account is opened.

3. Click **Add**

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

Account Document Maintenance

5. Click + icon to add details.

6. Modify the appropriate information in the screen and click **OK**.

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Documents

Field Description

Column Name	Description
Serial Number	[Display] This column displays the system generated serial number, based on the existing documents attached to the account.
Plan Code	[Display] This column displays the plan code. The plan codes are maintained in the **Document Plan Code Maintenance** (Task Code: BA035) option. A plan code is maintained to create a consolidated set of standard documents. Ideally banks may maintain a plan code based on the product type. Multiple documents can be maintained under a single plan code.
Document Category Description	[Display] This column displays the name of the document corresponding to the serial number and the plan code.
Document Type Description	[Display] Displays the document types as maintained in 'Document category' in UBS.
Document Check	[Display] This column displays the check level of the selected document as maintained in the **DocumentPlan Code Maintenance** (Task Code: BA035) option. The options are: • First Disbursement Only • Subsequent Disbursement Only • All Disbursements • CASA KYC

- Customer KYC

Place of Issue	[Optional,Alphanumeric,40] Enter the place where the document is issued, if applicable.
Issuing Authority	[Optional,Alphanumeric,40] Enter the authority which has issued the document, if applicable.
Expiry Date	[Optional, Date] Enter the expiry date of the document, if applicable.
Provided	[Drop down] Select Y or N to show if the document is provided or not.
Date Provided	[Display] Displays the Date on which the document was marked as provided.
Source	[Optional, Drop down] Select the source of document provided. The options are: - Email - Photocopy - Fax - Image - Original
Verified	[Toggle] Select Y or N accordingly. Only documents marked as received can be marked as verified
Status Mode	[Mandatory, Drop-Down] Select the status of the document from the drop-down list. The options are : - Not Received - Received - Waive - Returned The status of mandatory documents has to be either of **Received** or **Returned**.
Doc Ref No.	[Display] Displays the Document reference number as received from DMS.
Remarks	[Optional,Alphanumeric,40] Enter the remarks, if any.
Mandatory(Y/N)	[Display] This column displays the value as **Y** if the document is mandatory else **N**. The default value for each document, as maintained in the **Document Plan Code Maintenance** (Task Code: BA035) option is displayed.
Chasing Date	[Date] Enter the expected date on which the customer will be providing the

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document.

| **Delete** | [Display]
This field displays the document status. |

Summary

Field Description

Field Name	Description
Serial No.	[Display] This column displays the system generated serial number, based on the existing documents attached to the customer or documents in the plan.
Document Category	[Mandatory, Search list] Enter the type of document required. Alternatively, you can select a value from the search list. Dropdown coming from CSDDOCMT.
No. of Docs Required	[Mandatory, Numeric] Numeric field to capture the minimum number of documents to be collected from the customer under each document category to qualify for KYC compliance.
No. of Docs Collected	[Display] Will be the count of the number of documents marked as received in the category so far.

7. The system displays the message "Authorization required". Click **Yes**.

8. The system displays the **Authorization Reason** screen.

9. Enter the relevant information and click **Grant**.

10. The system displays the message "Record modified". Click **OK**.

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1.4 CH021 - Account Master Maintenance

This option displays vital information of an account which can be updated any time after it has been opened.

The **Account Information** tab displays the basic information of an account.

The **SC Info.** tab displays the uncleared funds advance line and the limit specified to a particular account with the start and expiry date. At the account level interest can be waived for a particular account using this screen. You can view the SC package linked to an account.

The **Interest Tiers Information** tab displays the interest rates applicable to a particular account. Interest rates plan is linked and maintained at the product level and you can view the interest rate using this screen.

The **Balance Info.** tab displays the types of balances for a particular account where you can view the available balance, uncleared balance, hold amount, etc.

The **Account Flags** tab displays the number of facilities given to a particular account.

The **Overdraft/Overline** tab displays the details of the overdraft and overline facility used by the customer.

The **Statement Info** tab displays the details of a statement issued to a customer wherein you can view the last statement date, balance for a particular statement and number of statements issued in a year.

The **Interest Info** tab displays the last interest capitalized details for a particular account. You can also view the credit and debit interest period set for a particular account in this option.

The **RP Variances** tab displays the details of a particular variance package and if any benefit plan is attached to a particular account.

The **Rule Doc** tab displays the description of a particular rule attached to an account.

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

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

To modify the account details

1. In the **Dashboard** page, Enter the Task code **CH021** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > Account Master Maintenance**.

2. You will be navigated to **Account Master Maintenance** screen.

Account Master Maintenance

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Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the account number for which you want to view the account details.
Currency Name	[Display] This field displays the currency assigned to the product under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Branch	[Display] This field displays the code and name of the home branch where the CASA account is opened and maintained.
Product Name	[Display] This field displays the name assigned to the CASA product, as defined at the product level. This is the product under which the CASA account is opened.

3. Click **Modify**.

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

5. Modify the required information in the various tabs.

Screen Description

The preceding screen displays all account information for the CASA account Details like Joint holders, current status of account statement information, any OD limits issued and current status etc can be displayed in account master maintenance.

Account Details 1

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Field Description

Field Name	Description
Account Title	[Mandatory, Alphanumeric, 40] Type the title for the account.
Chq Mandate	[Optional, Check Box] Select the appropriate option • 'N' – Default value, No validation. • 'Y' – Indicates account to be validated for Mandate.
Statement Copies	[Optional, Numeric, One] Type the number of copies of the statement to be generated.
Account Status	[Display] This field displays the current status of the account. The status of an active account can be changed through the Account Status Maintenance screen. For more information on changing the account status, refer to the **Account Status Maintenance** option.
Hold Mail Flag	[Optional, Check Box] Select the hold mail flag check box to hold the mails.
Mail Address control	[Optional, Drop-Down] Select the appropriate address where the mail is to be sent. The options are: • Customer • Account • Customer-Account
Reason for Status change	[Display] This field displays the reason for the change in status of the account.
Spend Analysis	[Optional, Check Box] Select the **Spend Analysis** check box, to indicate whether the

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account needs to be considered for spend analysis.

By default it is un-selected. When selected, the transactions performed after that will only be considered for spend analysis categorization and all the transactions prior to that point of time will not be categorized.

Search Criteria	[Optional, Drop down] Select the search criteria from the drop down list. The options are: - Customer Short Name - Customer ID - Customer IC
Search String	[Mandatory, Alphanumeric] Enter a value as per the search criteria selected to search. Minimum of three characters is to be input.
TDS Code	[Display] This field displays the TDS Code used for deducting tax at source.
Taxable Cust ID	[Conditional, Numeric] This field displays the taxable customer ID. **Note**: This field is editable only for product **RD** if TDS flag is checked at the product level and for CASA products.
Taxable Cust Name	[Display] This field displays the short name of the customer.
TDS Code 2	[Display] This field displays the TDS Code 2. It is the dual tax that can be applied to customer's account.
Tax Exemption Limit	[Display] This field displays the tax exemption limit of the TDS code.
Tax Exemption Limit 2	[Display] This field displays the tax exemption limit of TDS Code 2. If the credit interest is within this limit, no tax is deducted.
OTS Permitted Account	[Display, Checkbox] This is display field signifying if a particular account has received permission for One Time Settlement. When a record is added in Compromise Unit screen [BA154], after authorization, system will update the 'One Time Settlement Permitted Account' flag to 'Y' for that account. On deletion of record, flag value will be reset to 'N'
OTS Permitted Date	[Display] If 'One Time Settlement Permitted Account' checkbox is checked, then data will be displayed in 'One Time Settlement Permitted Date' field. This field will display the date on which record was authorized in "Compromise Unit" Screen [BA154].
KYC Fields	
Threshold Limit	[Display] The amount entered during account opening will be displayed.
Reviewed Threshold	[Display]

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limit of the account on	This date field will be displayed in account master screen. Initially this will be defaulted with the account opening date. This date will get updated with the current process date if the user modifies the threshold limit at account level.
Reason for Modification of Threshold Amount	[Display] To capture the reason if the Threshold amount is modified.
Risk category of the account	[Display] This field will be displayed at account master based on the risk category of the customer. In case of Joint accounts this will be the highest risk category of the joint holders of the account. The Risk category of the account will get updated if any of the customers is added / deleted from the account or the risk category of the joint holders of the account is changed. In all cases, the highest risk category will be stamped for the account.

Uncleared Funds Advance Line

These fields are enabled for accounts having OD facility only and will be disabled for other accounts.

Start Date	[Display] This field displays the start date of the Advance on Uncleared Fund facility. A facility can be given to draw against unclear funds in the account, within the set parameters.
Expiry Date	[Display] This field displays the expiry date of the Advance on Uncleared Fund facility. A facility can be given to draw against unclear funds in the account, within the set parameters.
Limit	[Optional, Numeric, 13, Two] Type the maximum amount that can be withdrawn against the uncleared funds.
Percentage	[Optional, Numeric, Thirteen, Two] Type the percentage of the uncleared funds that can be drawn subject to the limit specified.

RD Drawdown options

These fields are enabled if the account is opened under a RD product.

Drawdown Acct No.	[Optional, Numeric, 14] Type the drawdown account number. This will be the provider account number from where the system will draw funds to satisfy installment due on the RD account. This should be a valid CASA account.
RD Installment Amount	[Display] This field displays the installment amount entered while opening an account in **CASA Account Opening** (Task Code: 8051) option.
Customer Name	[Display] This field displays the customer name corresponding to the RD account.

Stmt Options

Statement Flag	[Display]

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	This field displays the **Statement Flag** to enable statement generation. If the account is opened under a product which has the statement facility at the account level, then this check box is displayed as selected .The check box is displayed as un-selected, if the statement is stopped and the account is opened under a product which has the passbook facility.
Exclude Acct from Combined Stmt Plan	[Display] This field displays the **Exclude Account from Combined Statement Plan** check box. This field is displayed as selected, if a specific account is excluded from the automatic inclusion in the combined statement plan generated by the system. This is applicable only when the automatic combined statement plan is opted by the bank.
Chq Options	
Acct Level Chq Threshold	[Optional, Check Box] Select the **Account Level Cheque Threshold** check box for modifying the threshold values at account level.
Flag On Par	[Optional, Check Box] Select the **Flag On Par** check box to enable PAP cheque facility for the account.
Daily Chq Threshold Limit	[Display] This field displays the daily cheque threshold limit. The value in this field will be auto highlighted if it has been modified at the product level. The new value will be reflected in this field as updated in the product master. This field will appear as highlighted to the authorizer even though it has not actually been modified by the in putter. This auto highlight will be visible to the authorizer only during the first modification in the **Account Master Maintenance** screen post the change at the product level. This is applicable only if the **AccountLevel ChequeThreshold** check box is not selected in the account.
Chq Threshold Limit Freq	[Display] This field displays the frequency of the cheque threshold limit. This field displays the period during which the field 'Cheque book Threshold Limit' will be validated
Chq Threshold Limit	[Display] This field displays the cheque threshold limit. This field signifies the number of cheques that can be issued to an account in a specified period. The value in this field will be auto highlighted if it has been modified at the product level. The new value will be reflected in this field as updated in the product master. This field will appear as highlighted to the authorizer even though it has not actually been modified by the in putter. This auto highlight will be visible to the authorizer only during the first modification in the **Account Master Maintenance** screen post the change at the product level. This is applicable only if the **Account Level Cheque Threshold** check box is not selected in the account.
Total Chq Issued	[Display]

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This field displays the total number of cheques issued to the account.

Screen Description

The preceding tab screen allows the user to modify the account master details.

Account Details 2

Field Description

Field Name	Description
Passbook Status Flag	[Display] This field displays the status of passbook issuance.
Account Officer	[Optional, Search List] Select the login ID of the person who is responsible for the account from the Search List. Each account can be assigned to a separate officer. The officer who is assigned to an account will act as the relationship officer for the account.
Acct Tr from	[Optional, Numeric, 14] Type the account number from which the current account has been converted.
Stmt Generation Day	[Mandatory, Numeric] Type the day of the month, on which statement needs to be generated, depending on the frequency specified.
Limit ID	[Optional, Text box] Displays limit ID
Withdrawals Allowed	[Display] Field not in use. Disabled and set to default value '0'.

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Chq Reorder Level	[Mandatory, Numeric] Type the minimum number of cheques remaining with the customer, after which the system generates an advice to remind the customer to request for a new cheque book.
Min Trdg Bal Reqd	[Optional, Numeric, 13, Two] Type the minimum required trading balance. It is the limit where in if the balance exceeds the limit, the extra funds will be invested in other products.
Min Bal Reqd	[Display] This field displays the minimum balance that is required. This field is enabled only if the **Default Sweep in Min Balance for Sweep Instruction** field is selected in the **CASA Product Master Maintenance** (FP: CHM01) option. By default, the system displays the maximum value of all the 4 minimum balances (i.e. minimum balance maintained for the product, minimum balance with cheque book facility, minimum balance with ATM facility and minimum balance with sweep in facility) maintained at the product level whenever a sweep in instruction is set up on this account. The default value before any sweep instruction is set, with the **Default Sweep in Min Balance for Sweep Instruction** field selected, will be the maximum of the 3 values at the product level viz: minimum balance, minimum balance with cheque book facility and minimum balance with ATM facility. Once a sweep instruction is set up for an account, and the above field is selected, the value in this field will be overridden with the maximum of the 4 values defined at the product level. This minimum balance will be validated for all other debit transactions for the account.
Account Flags	
Restricted Account	[Optional, Check Box] Select the **Restricted Account** check box to prevent the normal tellers from viewing or transacting on these accounts. The teller will be able to view or transact on a restricted account, only if the teller's template access code has access to restricted accounts.
Employee Account	[Display] This field displays the **Employee Account.** If the check box is displayed as selected, it prevents the tellers from viewing or transacting on these accounts. The teller will be able to view or transact on an employee account, if the teller's template access code has access to enquiries and transactions to staff accounts.
Legal	[Optional, Check Box] Select the **Legal** check box, if the account has legal proceedings against it.
Securitized	[Optional, Check Box] Select the **Securitized** check box, if the account has been securitized.
Tax Deduction at source	[Optional, Check Box] Select the **Tax Deduction at source** check box, if the tax is deducted on interest at source.

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| **Reminder** | [Optional, Check Box] |
| | Select the **Reminder** check box, if there has to be a reminder. |

| **Conversion** | [Optional, Check Box] |
| | Select the **Conversion** check box, if there is conversion. |

Use Product Tiers for Dr Int Calc	[Conditional, Check Box]
	Select the **Use product tiers for debit interest calculation** check box, if interest tiers defined at product level is to be taken for debit interest calculation.
	If the check box is cleared then the debit interest will be defaulted from field **Default OD Index Code** field in **CASA Product Master Maintenance** (Task Code: CHM01) option.
	This field will be enabled if **Use Product Tiers For Debit Interst Calculation** is selected in **CASA Product Master Maintenance** (Task Code: CHM01) option.

Rate Change Advices

Rate Change Intimation	[Optional, Check Box]
	Select the **Generate Rate Change Intimation** check box to generate the rate change intimation.
	This indicates that an advice may be sent to the account during a rate change.

Lead Days for Intimation	[Display]
	This field displays the lead days for intimation.
	This indicates the number of days before a future dated rate change advice will be sent to the account.

SC Info

Field Description

Field Name	Description
Uncleared Funds Advance Line	
Start Date	[Display] This field displays the start date of the advance on uncleared fund facility for the account. The customer can draw funds from an account against the uncleared amount in the account. The withdrawal can be done only within the defined parameters.
Limit	[Display] This field displays the maximum amount that can be withdrawn against the uncleared funds.
Expiry Date	[Display] This field displays the end date of the advance on uncleared fund facility for the account. The customer can draw funds from an account against the uncleared amount in the account. The withdrawal can be done only within the defined parameters.
Percentage	[Display] This field displays the percentage of the uncleared funds that can be withdrawn against the uncleared funds. This field is validated against the amount in the Limit field. For example, the limit for advance against uncleared funds is defined as 50,000. The percentage is defined as 10%. There is an uncleared balance of 6,00,000 in the account. The customer can withdraw 10% of 6,00,000, i.e., 60,000. This amount is validated against the maximum limit amount, i.e., 50,000. Thus, the customer can withdraw only 50,000.
Transfer Information	
Interest Waiver	[Display] This check box displays if the interest is waived. If the check box is selected, the interest on the account has to be waived. Once waived, the account will remain non-interest bearing permanently.
Alternate Acct for SC Posting	[Optional, Numeric, 14] Type the alternate CASA account for debit of all the Service charges (Online and Batch) pertaining to the parent CASA account. It should be an asset type of account. The currency of the alternate account should be the same as that of the parent CASA account. The alternate account should not have a OD limit attached to it. If the SC NSF condition is 'Reject Transaction' and the funds are not available in the alternate account then, the transaction will be rejected even if sufficient funds are available in the parent CASA account.
SC Package	
SC Pkg Name	[Display] This field displays the name of the service charge package that is attached to the account.

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Interest Info

Field Description

Field Name	Description
Last Interest Capitalization	
Int. Cap. Freeze	[Display] This check box displays whether the interest capitalization freeze is enabled for the account. Interest freeze can be done on an account which is recalled. Interest freeze is done through the **Account Interest Freeze Maintenance** option.
Last DR Cap Dt	[Display] This field displays the date on which the interest was last capitalized.
Last CR Cap Dt	[Display] This field displays the last credit interest capitalization date.
DR Int Accrued	[Display] This field displays the total debit interest accrued to the account after the interest was last capitalism.
Bal as of Last CR Cap	[Display] This field displays the balance as of the last credit capitalization date.
Bal as of Last DR Cap	[Display] This field displays the balance in the account after the interest was last capitalized.
Adjusted DR Int Accrued	[Display] This field displays the accrued debit interest adjusted amount. It is adjusted through the **Interest Adjustment Transaction** (Task Code: BAM57) option.
Cr Int Accrued	[Display]

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This field displays the total credit interest accrued to the account after the interest was last capitalism.

Adj CR Int Accr	[Display] This field displays the accrued credit interest adjusted amount. It is adjusted through the **Interest Adjustment Transaction** (Task Code: BAM57) option.
Projected Tax on Accr Int	[Display] This field displays the tax applicable on the projected interest.
YTD Int Recd	[Display] This field displays the total interest debited to the account in the current year.
YTD Int Paid	[Display] This field displays the total interest credited to the account in the current year.
ADB Month to Date	[Display] This field displays the average daily balance of the account in the current month.
ADB Year to Date	[Display] This field displays the average daily balance of the account in the current financial year.
ADB First Quarter	[Display] This field displays the average daily balance of the account in the first quarter of the financial year.
ADB Third Quarter	[Display] This field displays the average daily balance of the account in the third quarter of the financial year.
ADB Second Quarter	[Display] This field displays the average daily balance of the account in the second quarter of the financial year.
ADB Fourth Quarter	[Display] This field displays the average daily balance of the account in the fourth quarter of the financial year.
Year End Int Recd	[Display] This field displays the interest received as on financial year end.
Year End Int Paid	[Display] This field displays the total interest paid at the end of financial year.

Group Interest Capitalization

Role in Group	[Display] This field displays the role of the account in a group. The account is added to a group through the **Group Accounts Maintenance** option.
Group Code	[Display] This field displays the group code if the account is a part of a group.

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Interest Information

Interest Waiver	[Display] This check box displays whether the interest is waived for the account.
Alt Acct for CR Int Posting	[Optional,Numeric,14] Type the alternate CASA or loan account number for the credit interest posting. The currency of the alternate account can be different from the parent CASA account. When the credit interest is posted to an alternate account having a different currency, the exchange rates applicable for funds transfer will be used for the transaction. The alternate account need not be under the same customer ID. The alternate CASA account can be an asset or liability type of account. The alternate account should not have a OD limit attached to it.
Alt Acct for DR Int Posting	[Optional,Numeric,14] Type the alternate CASA account number for the debit interest posting. The account number should be of asset type. The currency of the alternate account has to be the same as that of parent CASA account and should not have a OD limit attached to it. The alternate account need not be under the same customer ID. Same or separate alternate account numbers can be defined for debit and credit interest posting. If the alternate account has insufficient funds at the time of debit interest posting, it will be force debited with the debit interest amount.

Interest Capitalization Periodicity

- Daily Balance CASA Accounts can be capitalism on any day.

- Debit and Credit Capitalization dates can be maintained at product level and can be different.

- At the product level, the frequency and capitalization day can be maintained.

- At the account level, the product level parameters can be overridden and the next capitalization day can be setup at the account level.

CR Int Cap Basis	[Optional, Drop-Down]
	Select the appropriate credit interest capitalization basis from the drop-down list.
	The options are:
	    • Calendar
	    • Anniversary

DR Int Cap Basis	[Optional, Drop-Down]
	Select the appropriate debit interest capitalization basis from the drop-down list..
	The options are:
	    • Calendar
	    • Anniversary

CR Int Cap Freq	[Optional, Drop-Down] Select the appropriate credit interest capitalization frequency from the drop-down list. The options are:

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- Monthly

- Bimonthly

- Quarterly

- Half Yearly

- Yearly

DR Int Cap Freq	[Optional, Drop-Down] Select the appropriate debit interest capitalization frequency from the drop-down list. The options are:

- Monthly

- Bi-Monthly

- Quarterly

- Half Yearly

- Yearly

Next Cr Int Cap Dt	[Display] This field displays the next credit interest capitalization date.
Next DR Int Cap Dt	[Display] This field displays the next debit interest capitalization date.
Interest Information	
Int Trf Acct No.	[Display] This field displays the account number to which interest has to be transferred. This can be another Casa account or a Loan account.
Dr Int Variance	[Display] This field displays the debit interest variance.
OL Int Variance	[Display] This field displays the OL interest variance.
RD Int Variance	[Display] This field displays the RD interest variance.

RP Variances

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Field Description

Column Name	Description
Variance Package	[Display] This column displays the variance package applicable to the account.
Interest Type	[Display] This column displays the interest type applicable to the account.
RP Variance Rate	[Display] This column displays the rate of the RP variance.
Rule	[Display] This column displays the rule applicable to the account.
Package Dev Rule	[Display] This column displays the package deviation value applicable to the account.
Benefit Plan Dev Rule	[Display] This column displays the benefit plan deviation rule applicable to the account.

Rule Doc

This tab displays the rule description attached to the account from the **Rule Definition Master Maintenance** (Task Code: RL002) option.

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6. Click **OK**.

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

8. The account details are modified successfully once the record is authorised.

Note: In **Enquiry** mode the DBA field is displayed in the **Account Info** tab, and in the **Modify** mode it is displayed in the **Account Details 1** tab, and is modifiable.

To view the account details

1. Click **Enquiry**.

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

3. You can view account details in the various tabs.

Account Info

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Field Description

Field Name	Description
Customer ID	[Display] This field displays the customer ID. A customer ID is an identification number generated by the system, after customer addition is completed successfully. The number will be unique to a customer across the system, and the customer search can be made on this basis. This is the number, which the system uses to track the customer. The system displays the customer ID, when the customer is validated.
Customer Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the **Customer Addition** (Task code: 8053) option. In case of a joint account, the system displays the name of the primary holder of the account. The customer short name can be changed through the **IC No - Short Name Change** (Task Code: 7101) option.
Joint Holders and Relationships	
Joint Holders 1,2,3	[Display] This field displays the name of the joint account holder.
Relationship	[Display] This field displays the relationship of the joint holders with the account holder.
Account Attributes	
Restricted	[Display] This check box displays whether the account is a restricted account.

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An authorised officer is allowed to inquire on the account.

Joint Acct	[Display] This check box displays whether the account is a joint account.
Acct. Opening Date	[Display] This field displays the date on which the account was opened.
Employee	[Display] This check box displays whether the account holder is an employee of the bank.
Hold Mail	[Display] This check box displays whether the customer mail is withheld.
Value Date	[Display] This field displays the value date.
Account Title	[Display] This field displays the name of the customer who holds the CASA account.
Account Status	[Display] This field displays the current status of the account. The status of an active account can be changed through the **Account Status Maintenance** (Task Code: CHM21) option.
Account Officer	[Display] This field displays the login id of the person who is responsible for the account. Each account can be assigned to a separate officer. The officer who is assigned to an account will act as the relationship officer for the account. The officer ID can be modified in the **CASA Account Opening** (Task Code: 8051) option.
TDS Code	[Display] This field displays the tax 1 code used for deducting tax at source.
TDS Code 2	[Display] This field displays the tax code 2 used for deducting tax at source.
Language Code	[Display] This field displays the language code.
Max Withdrawals	[Display] This field displays the maximum number of withdrawals that can be made from the account.
Accrual Status	[Display] This field displays the accrual status of the account. The options are: • N –Normal account • S – Suspended account
Statement copies	[Display] This field displays the number of copies of the statement that is to be generated.

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Tax Deduction	[Display] This field displays whether tax will be deducted from the account. The options are: • N –Tax is not deducted from the account • Y – Tax is deducted from the account
Tax Exemption Limit	[Display] This field displays the limit for tax exemption 1. Tax will be not deducted from the account if the credit interest is within this limit.
Tax Exemption Limit 2	[Display] This field displays the limit for tax exemption 2. Tax will be not deducted from the account if the credit interest is within this limit.
Mail Address Control	[Display] This field displays the address where mail correspondence is sent. The options are: • Customer • Account • Both
Rate Change Intimation	[Display] This check box displays whether the rate change intimation needs to be generated. If the check box is selected, this indicates that an advice may be sent to the account during a rate change.
Date NPL	[Display] This field displays the date on which the account became non-performing.
Credit Risk Rating	[Display] This field displays the CRR that is applicable to the account.
Lead Days For Intimation	[Display] This field displays the lead day for intimation. This indicates the number of days before a future dated rate change advice will be sent to the account.
IBAN	[Display] This field displays the bank identifier.
Minor Acct Status	[Display] This field displays minor account status.
Group Details	
Group Code	[Display] This field displays the group code.
Group ID	[Display] This field displays the group ID.
Group Short Name	[Display]

	This field displays the group short name.
Serial No.	[Display]
	This field displays the serial number.
Closure Account Info	
Closing Interest Rate	[Display]
	This field displays the closing interest rate.
Account Closure Date	[Display]
	This field displays the account closing date.
Closure Penalty Rate	[Display]
	This field displays the account closure penalty rate.
Reason for Closure	[Display]
	This field displays the reason for account closure.
Authorised By	[Display]
	This field displays the authoriser ID.
Closed By	[Display]
	This field displays the name who has closed the account.
Power of Attorney	
POA	[Display]
	This field displays the POA flag selected based on the relation selected while account opening.
Date of POA	[Conditional, DD/MM/YYYY]
	Enter the power of attorney date (POA execution date). This field is enabled only when POA flag is selected.
Validity of POA	[Conditional, DD/MM/YYYY]
	Select the validity of power of attorney date. This date should be greater than date of POA (execution date). This field is enabled only when POA flag is selected.
POA customer ID	[Display]
	This field displays the POA customer ID details entered while account opening (FP: 8051) screen.
Letter of Authority	
LOA	[Display]
	This field displays the LOA flag selected based on the relation selected while account opening.
Date Of LOA	[Conditional, DD/MM/YYYY]
	Select the date of letter of authority. This field is enabled only, when LOA flag is selected.
Validity of LOA	[Conditional, DD/MM/YYYY]

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Select the validity of letter of authority date. The Validity of LOA should be greater than date of LOA. This field is enabled only, when LOA flag is selected.

[Display]

LOA customer ID

This field displays the LOA customer ID details entered while account opening (FP: 8051) screen.

Screen Description

The above tab screen displays all the details of the account, joint account holder, the account opening date, Tax codes etc.

RD/Partner Acct Info

This tab is enabled only if the account belongs to a recurring deposit product.

Field Description

Field Name	Description
Installment Details	
Installment Amount	[Display] This field displays the installment amount that is payable at the specified frequency.
No. of Installments	[Display] This field displays the total number of installments that is payable at the specified frequency.
Maturity Value	[Display] This field displays the total amount that will be available to the customer after the maturity of the RD.
Total Installments Amount	[Display] This field displays the total installment amount.

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Maturity Date	[Display] This field displays the maturity date of the RD account.
Freq of Installment	[Display] This field displays the frequency at which the installment is payable.
Extended Maturity Date	[Display] This field displays the extended maturity date of the RD account.
No. of Retries	[Display] This field displays the number of retries allowed.
Next Retry Date	[Display] This field displays the date on which the draw-down will be attempted again.
Advance Amount	[Display] This field displays the advance amount, if any which is paid.
No. of Late Payments	[Display] This field displays the maximum number of late payments.
Interest Amount	[Display] This field displays the total amount of interest earned on the RD account till date.
Interest Rate	[Display] This field displays the rate of interest applicable to the RD account. The rate of interest is defined at the product level.
Tax 1 Amount	[Display] This field displays the Tax 1 amount. This is the sum of Total Tax (Tax + Additional Tax deducted till date against Tax Code 1)
Tax 2 Amount	[Display] This field displays the Tax 2 amount. This is the sum of Total Tax (Tax + Additional Tax deducted till date against Tax Code 2).
Penalty Amount	[Display] This field displays the penalty amount that is payable at the defined penalty rate.
Penalty Rate	[Display] This field displays the rate at which the penalty for the late installment payment is charged. This field is non-editable.
Amount Paid Today	[Display] This field displays the advance amount, if any that is paid on the current posting date.
Net Applicable Rate	[Display] This field displays the net interest rate that is applicable to the account.
Amount Remaining	[Display] This field displays the balance amount that is payable. *Amount Remaining = RD Amount- Amount paid up to last installment*

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RD Int Variance	[Display] This field displays the RD interest variance.
Grace Days	[Display] This field displays the grace days for a RD account.
Last Penalty Date	[Display] This field displays the last date on which the customer defaulted in his payment of the installment. If the last penalty date is within the grace days, penalty will not be charged.
Next Installment Due Date	[Display] This field displays the last next installment due date.
Last Installment Paid Date	[Display] This field displays the last installment paid date.
Total Installments Due	[Display] This field displays the total installments due.
Total Installments Paid	[Display] This field displays the total number of installments paid.

Interest Tiers Info

Field Description

Field Name	Description
Interest Rate Info	
Cumulative CR Int Rate	[Display] This field displays the interest rate that is applicable for the account if the interest rate accrual is cumulative.
Cumulative DR Int Rate	[Display] This field displays the interest rate that is applicable for the account if the interest rate accrual is cumulative.
Cumulative OL Int Rate	[Display] This field displays the OL interest rate that is applicable for the account if the interest rate accrual is cumulative.
Cumulative TOD Int Rate	[Display] This field displays the TOD interest rate that is applicable for the account if the interest rate accrual is cumulative.
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate Annual Equivalent Rate.

Column Name	Description
Int Type	[Display] This column displays the type of the interest. The options are: • Credit • Overline • Temporary Overdraft, etc.
Tier No.	[Display] This column displays the tier number of the selected interest rate.
Int Rate	[Display] This column displays the interest rate for each tier defined at the product level.
Tier Balances	[Display] This column displays the amount up to which the interest index rate should be applied.
Balance Break-Up	[Display] This column displays the break up of the balance in the account if the interest accrual is split. The interest rates for the slabs are defined at the product level.
Variances	[Display] This column displays the credit interest variance that is defined for the account.

Screen Description

The above tab screen displays all the interest related details. The interest rates, the interest slabs for the various balances is displayed in this screen.

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Balance Info

Field Description

Field Name	Description
Available Balance	[Display] This field displays the balance available in the account. *Available Balance = Current Book Balance (including Minimum Balance Required & Hold Balance)– Uncleared Balance*
Amount Avlbl For Sweep-In	[Display] This field displays the amount available for sweep-in for this account.
Uncleared Funds	[Display] This field displays the uncleared funds in the account. This is the total funds which are pending for clearing.
Hold Amount	[Display] This field displays the hold amount specified while placing the hold funds request. The maximum amount that can be withdrawn is reduced by the hold amount. *Maximum amount that can be withdrawn = Available Balance – (Hold amount + Minimum balance)*
OD Limit	[Display] This field displays the total available limit from all active limits present

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on the casa account.

Authorised DR	[Display] This field displays the total amount of authorised debits that are pending for clearance in the account.
Min. Bal Reqd	[Display] This field displays the amount that should be maintained as the minimum balance in the account. The minimum balance is maintained in the product currency. A transaction which results in the decrease of the account balance below the specified amount will require an override.
Net Balance	[Display] This field displays the net balance in the account inclusive of the confirmation amount. *Net Balance = Available Balance – (Hold amount + Minimum balance) +/- Confirmation Balance*
Min Trdg Bal Reqd	[Display] This field displays the minimum trading balance required. It is the limit where in if the balance exceeds the limit; the extra funds will be invested in other products.
Confirmation Amount	[Display] This field displays the confirmation balance of the account.
Current Book Balance	[Display] This field displays the current book balance of the account. *Current Book Balance = Available Balance + Uncleared Balance*
Previous EOD Book Bal.	[Display] This field displays the book balance of the account at the end of the previous day.
Sweep-In Amt On Lien	[Display] This field displays the TD amount placed in lien due to insufficient balance in the account.
Periodic Avg Bal	[Display] This field displays the the Previous month's average balance.
Year End Book Bal	[Display] This field displays the book balance as on financial year end .

Screen Description

The above tab screen displays the available balance, hold funds, minimum balance, and sweep in amount on lien.

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Account Flags

Field Description

Field Name	Description
Flags	
Adhoc Statement	[Display] This check box is selected if the customer has requested for an adhoc statement.
VAT Deduction	[Display] This check box is selected if the Value Added Tax (VAT) is deducted on interest.
Stop Payment	[Display] This check box is selected if a stop payment instruction issued for one or more cheques on the account exists.
Memo	[Display] This check box is selected if a memo is attached to the customer.
Standing Instructions	[Display] This check box is selected if the customer can issue standing instructions.
Special Statement	[Display] This check box is selected if the customer has requested for the special statement facility.
Additional Address	[Display] This check box is selected if an additional address has been supplied for mailing the account statements.

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Sweep-Out Instructions	[Display] This check box is selected if the customer can issue sweep out instructions.
Inward Direct Debit Authorisation	[Display] This check box is selected if the inward debit authorisation facility is enabled for the account.
Passbook	
Grp Bo Interest	[Display] This field displays **Y** if account is eligible for group or bonus interest or else it displays **N**.
No. of Past Due Cheque	[Display] This field displays the number of past due cheques.
No. of Chq Withdrawals	[Display] The number of withdrawals done through cheques in the current service charge capitalization cycle.
Deferred Stmt Gen Day	[Display] The date on which the system generated the last statement for the account.
Chq Reorder Level	[Display] The number of cheques remaining with the customer. The system generates an advice to remind the customer to request for a new cheque book.
Passbook	[Display] Select the check box to enter the status of the passbook.
Debit Authorisation	[Display] This check box is selected if the debit authorisation facility is enabled for the account.
Cheq Mandate	[Display] This checkbox is selected if the account is validated for mandate.
Tax Deduction	[Display] This check box is selected if the tax is deducted on interest.
Not Issued	[Display] This radio button is selected if the passbook has not been issued.
Issued	[Display] This radio button is selected if the passbook has been issued.
Lost	[Display] This radio button is selected if the passbook has been lost.
External Banking Facility	
ATM	[Display] This check box is selected if the ATM facility is enabled for the account.
Internet	[Display]

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	This check box is selected if the internet facility is enabled for the account.
Point of Sale	[Display]
	This check box is selected if the point of sale facility is enabled for the account
TBS	[Display]
	This check box is selected if the TBS facility is enabled for the account.
DMAT	[Display]
	This check box is selected if the DMAT facility is enabled for the account.
Mobile Banking	[Display]
	This check box is selected if the Mobile Banking facility is enabled for the account.
Chq Options	
Chq Threshold Limit	[Display]
	This field displays the Cheque threshold limit mentioned at the product level.
Total Chq Issued	[Display]
	This field displays the Total number of cheques issued.
Flag On Par	[Display]
	This field displays whether At Par cheque facility is enabled for the account. This is maintained at the product level.
Daily Chq Threshold Limit	[Display]
	This field displays the Daily Cheque threshold limit mentioned at the product level.
Chq Threshold Limit Freq	[Display]
	This field displays the Cheque threshold limit frequency mentioned at the product level.

Screen Description

The above tab screen processes the mentioned operations.

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Overdraft/Overline

Field Description

Field Name	Description
Line Number	[Optional, Search List] Select the line number from the Search List.
Inherit Line Attributes on OD Limit.	[Optional, Check Box] Select the **Inherit Line Attributes on OD Limit check box**. If Unauthorized OD Limits present for the account, this field cannot be modified. If current value =N and multiple OD limits attached this field cannot be modified.
Chq Last Issued	[Display] This field displays the cheque number of the last cheque that is issued.
OD Limit	[Display] This field displays the total available limit from all active limits present on the casa account.
Overdraft Days	
Current	[Display] This field displays the number of days for which the account has been continuously overdrawn as of the current status.
Month To Date	[Display] This field displays the number of days in the current month for which the account has been overdrawn.

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Year To Date	[Display]
	This field displays the number of days in the current year for which the account has been overdrawn.
Last Year	[Display]
	This field displays the number of days the account used overdraft last year.
MCLR Flag	[Checkbox]
	Select the MCLR Flag checkbox.

Overline Days

Current	[Display]
	This field displays the number of days for which the account has been in the overline state as on the current date.
Month To Date	[Display]
	This field displays the number of days in the current month for which the account has availed of the overline facility.
Year To Date	[Display]
	This field displays the number of days in the current year for which the account has availed of the overline facility.
Last Year	[Display]
	This field displays the number of days the account was over line last year.
Date Last Overline	[Display]
	This field displays the last date on which the account availed of the overline facility.
Date Recalled	[Display]
	This field displays the date on which the overdraft facility of the account is recalled.
Times Overline YTD	[Display]
	This field displays the number of times in the current year that the account has availed of the overline facility.

Debits

MTD	[Display]
	This field displays the total amount that is debited to the account in the current month.
Count	[Display]
	This field displays the total number of debit transactions that have taken place in the current month.
Last Amount	[Display]
	This field displays the amount that was last debited to the account.
YTD	[Display]
	This field displays the total amount that is debited to the account in the current year.
Count	[Display]
	This field displays the total number of debit transactions that have

taken place in the current year.

Last Date	[Display] This field displays the date on which an amount was last debited to the account.
Credit	
MTD	[Display] This field displays the total amount that is credited to the account in the current month.
Count	[Display] This field displays the total number of credit transactions that have taken place in the current month.
Last Amount	[Display] This field displays the amount that was last credited to the account.
YTD	[Display] This field displays the total amount that is credited to the account in the current year.
Count	[Display] This field displays the total number of credit transactions that have taken place in the current year.
Last Date	[Display] This field displays the date on which an amount was last credited to the account.

Screen Description

The above tab screen displays the overdraft and overline details. It also updates the number of times the customer has been overline.

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Statement Info

Field Description

Field Name	Description
Non Sufficient Funds	
Last NSF Date	[Display] This field displays the last date on which the account experienced a non-sufficient funds (NSF) situation.
NSF Items YTD	[Display] This field displays the number of times the account has experienced an NSF situation in the current year.
NSF Item MTD	[Display] This field displays the number of times the account has experienced an NSF situation in the current month.
NSF Items	[Display] This field displays the number of times the account has experienced an NSF situation in the current period.
Last Statement	
Date	[Display] This field displays the date on which the last statement was generated for the account.
Balance	[Display]

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	This field displays the balance in the account at the time of generating the last statement. This is the closing balance of the statement.
YTD Stmnt No.	[Display] This field displays the number of statements that were issued to the customer in the current year.
Next Statement	
Date	[Display] This field displays the date on which the next statement was generated for the account.
Account Attributes	
Recalled	[Display] This check box displays whether the OD facility for the account has been recalled.
Securitized	[Display] This check box displays whether the account has been securitized.
Generate Reminder	[Display] This check box displays whether the reminders have to be generated for unadjusted overdraft and unadjusted overline.
Conversion	[Display] This check box displays whether the account has been converted from a loan account.
Combined Statement	[Display] This check box displays whether the account has the combined statement.
Channel for Statement	[Mandatory] This field displays preferred channel for statement (email, mail).
Acct Tr from	[Display] This field displays the account number from which the current account has been converted.
Limit ID	[Display] This field displays the reference number of the internal limit that is attached to the OD account.

Screen Description

The above tab screen displays details for interest capitalization freeze. If the check box is selected the interest capitalization is enabled for the account. Interest freeze is done through the **Account Interest Freeze Maintenance** option, it also displays the balance in the account after the interest was last capitalized.

The total credit interest accrued to the account after the interest was last capitalized along with the total debit interest accrued to the account after the interest was last capitalized. It also displays the average daily balance of the account in the current month.

TFL Details

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Field Description

Field Name	Description
Utilized TFL count for month	[Display] This column displays the number of TFLs utilized in a current FY for a account .
Utilized TFL count for FY	[Display] Number of TFLs utilized in a current FY for a account.
Temporary Funding Limit	[Display] This column displays the active Temporary Funding Limit .

4. Click **Close**.

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1.5 CHM45 - CASA Account Master Attributes

This maintenance allows you to define turnover based service charges for CASA accounts. The amount to be charged can be defined either as a fixed amount or certain percentage of the turnover slab. Further, you can also define a minimum and maximum amount of service charge.

The commitment fee for OD account is computed on the unutilized amount below the utilization percentage defined at the product level and is levied to the account every month end. Using this option, you can modify the commitment fee rate at the account level. The Commitment fee will be logged separately for every OD account in order to track this fee for provisioning.

Definition Prerequisites
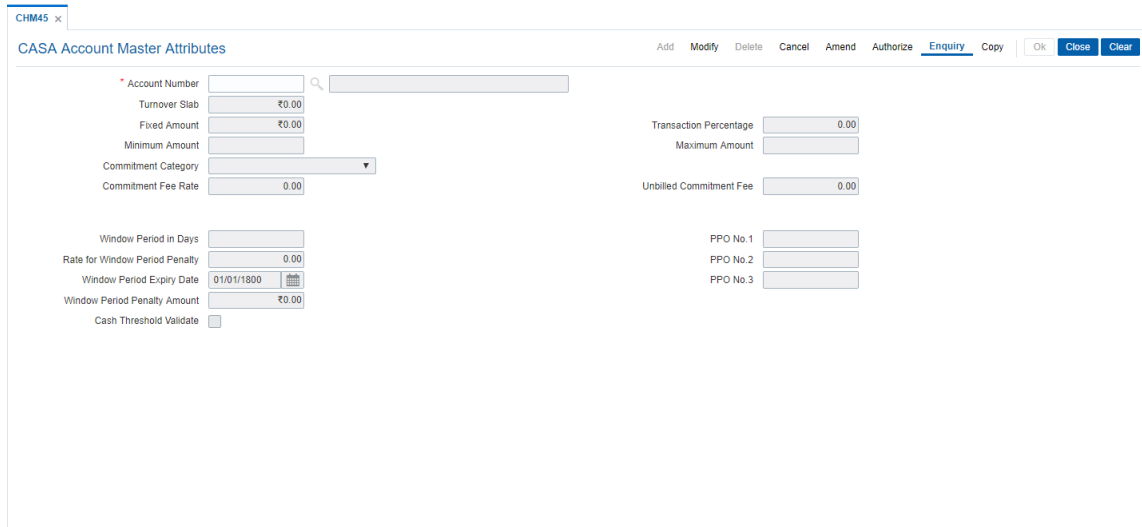
- 8051 - CASA Account Opening

Modes Available

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

To modify account master attributes

1. In the **Dashboard** page, Enter the Task Code **CHM45** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > CASA Account Master Attributes**.

2. You will be navigated to **CASA Account Master Attributes** screen.

CASA Account Master Attributes

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Enter the CASA account number for which bank wants to maintain a separate slab for turnover based service charge.
Turnover Slab	[Mandatory, Numeric, 13, Two] Type the turnover slab amount. If the account turnover in the period is greater than the turnover

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mentioned here then the service charges, as set up in this maintenance would be charged.

Field	Description
Fixed Amount	[Optional, Numeric, 13, Two] Type the fixed amount, which needs to be charged as a service charge. Either a fixed or a percentage type SC can be levied.
Transaction Percentage	[Optional, Numeric, Three, Two] Type the transaction percentage in case bank wants to charge percentage type SC. This will be used to calculate the percentage of the turnover.
Minimum Amount	[Optional, Numeric, 13, Two] Type the minimum amount of commission, in case of a percentage type of service charge.
Maximum Amount	[Optional, Numeric, 13, Two] Type the maximum amount of commission, in case of a percentage type of service charge.
Commitment Category	[Mandatory, Drop-Down] Select the commitment category from the drop-down list. The options are: • Committed - no clause • Committed - clause B • Committed - clause A By default the system displays Committed facility with clause B at the time of CASA account opening.
Commitment Fee Rate	[Mandatory, Numeric, Two, Two] Type the commitment fee rate. By default, system displays the product level rate.
Unbilled Commitment Fee	[Display] This field displays the unbilled commitment fee calculated before capitalization i.e. the amount not charged to the account. The commitment fee value will be from the last charging date till the current process date. Once capitalized for the month, till EOD of the first day of the next month, this counter will be reset to 00.
Window Period in Days	[Display] This field displays the number of days within which the debit balance in the account is to be repaid.
Rate for Window Period Penalty	[Display] This field displays the absolute rate which is used for charging the window period penalty. Back dated or Future date change of the penalty rate is not allowed. If the penalty rate is modified at the account level then the new penalty will be charged from that effective date. For example - If the penalty rate is modified on 16th of a month, then the penalty is charged from 1st to 15th on the old rate and from 16th to the interest charging date on the modified rate.
Window Period Expiry Date	[Display] This field displays the number of days within which debit balance in the

account is to be repaid.

Window Period Penalty Amount	[Display] This field displays the window period penalty amount till EOD of the previous date (due but not charged). Once the penalty amount is capitalized in the account on month end, the amount will become zero in this field irrespective of whether it is repaid or not .i.e. if the interest charging is on month end then this field will display the value as '00' on the first day of a new month. From the second day onwards it will start displaying the new calculated penalty amount values if the repayment is not done. Penalty will continue to be charged even after limit expiry till the entire outstanding amount is paid. Penalty amount will be recovered up to the extent of Net balance in the account. If the net balance in the account is less than the penalty amount then, hold will be marked in the account for the difference/unrecovered amount.
Cash Threshold Validate	[Check Box] Select the **Cash Threshold Validate** check box. When a new account is opened, this field will be defaulted to the value present in the Product MGLM0aster. This flag is maintained at the account level after the account is opened. No validation with the corresponding flag at the product level will be done during maintenance of the same.
PPO No 1	[Optional, Alphanumeric, 120] Enter the Pension Payment Order (PPO) Number 1.
PPO No 2	[Optional, Alphanumeric, 120] Enter the Pension Payment Order (PPO) Number 2.
PPO No 3	[Optional, Alphanumeric, 120] Enter the Pension Payment Order (PPO) Number 3.

3. Click **Modify**.

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

5. Enter the relevant information.

6. Select the commitment category from the list.

7. Modify the other account master details.

CASA Account Master Attributes

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8. Click **OK**.

9. The system displays the message "Record Modified Authorization Pending". Click **OK**.

10. The account master attribute is modified once the record is authorised.

Screen Description

The above screen defines the Account master attributes that are defined for CASA account no 7010000000006413 for Auto Person 1.

The screen defines the turnover slab as 300000000. This indicates that if the turnover slab crosses 300000000 the customer will be charged a service charge @ 5% of the turnover amount. Since it is a percentage type of service charge, the minimum service charge that can be charged is 500 and the maximum is 10,000,000.00.

Exercise

Enter details of a customer, set the turnover slab and the percentage of service charge to be charged along with minimum and maximum amount.

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1.6 CIM28 - Account Operating Instructions

This option facilitates you to give instructions to operate a particular account.

Definition Prerequisites
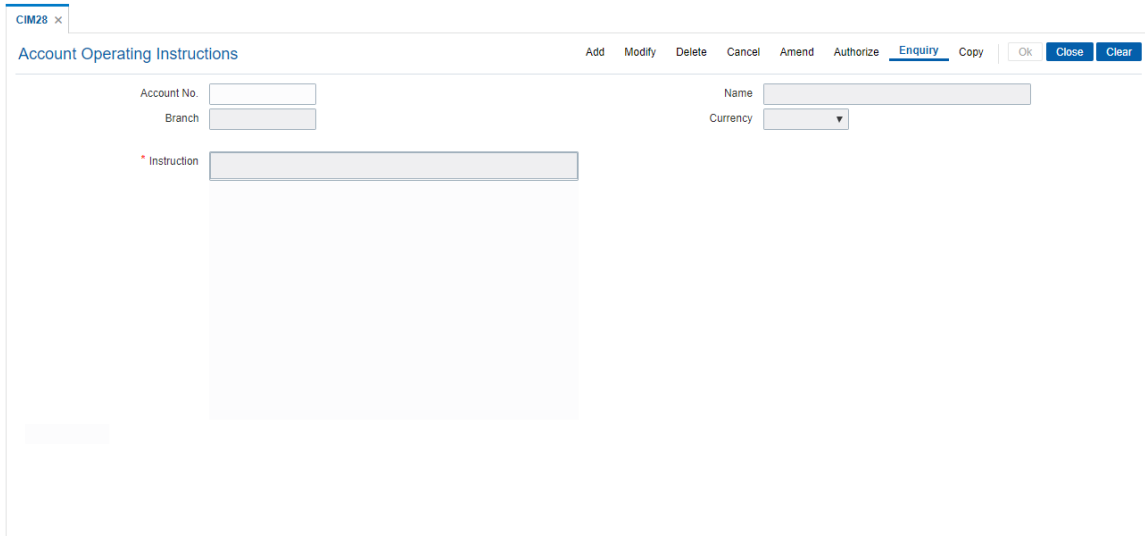
- 8051 - CASA Account Opening

Modes Available

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

To add the account operating instructions

1. In the **Dashboard** page, Enter the Task code **CIM28** and then click or navigate through the menus to **Front Office Transactions > Customer Transactions > Account Operating Instructions**.

2. You will be navigated to **Account Operating Instructions** screen.

Account Operating Instruction Maintenance

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the account number of the customer, for whom the account operating instructions need to be added. The system will accept only valid CASA or TD account numbers.
Name	[Display] This field displays the name of the customer.
Branch	[Display] This field displays the branch code where the customers account is opened.
Currency	[Display] This field displays the currency of the account.
Instruction	[Mandatory, Alphanumeric, 1020] Type the account operating instructions as to how the account should

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be operated. This is normally used in case of joint accounts.

These instructions have to be followed by the account operators while operating the account. The bank has to ensure that these instructions are strictly complied with.

> **Note**: All the special characters should be allowed except: **' " & < > ~** and "Enter" key should function as line break.

3. Click **Add**.

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

5. Enter the instructions.

Account Operating Instruction Maintenance

6. Click **OK**.

7. The system displays the message "Record Added Authorisation Pending". Click **OK**.

8. The account operating instructions are added once the record is authorized.

Screen Description

The above screen is always displayed as part of photo/signature display of the customer. There is no processing done on this screen. However, the instructions are always displayed along with the customer image as well as on separate invocation.

You can add account-operating instructions using the this screen. These instructions are displayed along with the customer image, whenever a teller chooses the **Display** option.

Example

Use this option to update operating instructions stating that all cash withdrawals above 50000 will require a call to the customer. Perform a cash withdrawal and view the signature screen to view the operating instructions.

> **Note**: After you have added the instructions, the system will not permit you to add another instruction for the same account, until the addition has been authorized.

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1.7 7106 - Account Image Display

You can select an account number, and view the images (signatures and/or photographs) of the customers linked to it for verification of the identity of a person, or the signature on the valid instruments and the documents.

Definition Prerequisites

- 8053 - Customer Addition
- 7102 - Link Cust Image
- 7115 - Amount Based Operating Instruction Maintenance
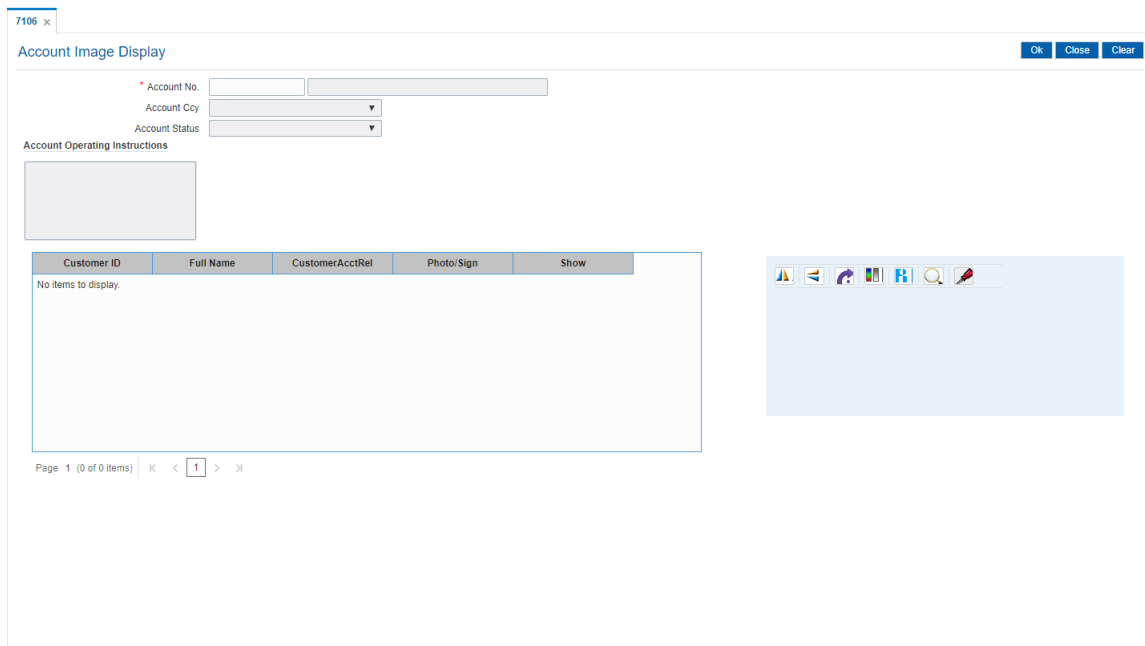
Modes Available

Not Applicable

To view the customer account images

1. In the **Dashboard** page, Enter the Task code **7106** and then click 🔍 or navigate through the menus to **Front Office Transactions > Customer Transactions > Account Image Display**.

2. You will be navigated to **Account Image Display** screen.

Account Image Display

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the account number of the customer. The system will accept only valid CASA, Loans or TD account numbers. The short name of the primary customer is populated adjacent to the account number.
Account Ccy	[Display] This field displays the currency assigned to the product at the product

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	level, under which the account is opened.
	All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.
Account Status	[Display]
	This field displays the status of account.
	For example: Regular, Account Opened Today, Closed, Account Closed Today, Unclaimed, Account Blocked, Matured, or Forced Renewal.
Account Operating Instructions	[Display]
	This field displays the instruction given by the customer as to how the account should be operated. This is normally used in case of Joint Accounts.
	These instructions can be maintained using **Account Operating Instruction Maintenance (Task Code: CIM28)** option.
	These instructions have to be followed by the account holders while operating the account. The bank has to ensure that these instructions are strictly complied with.

Column Name	Description
Customer ID	[Display]
	This field displays the ID of the customer.
	A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Full Name	[Display]
	This field displays the full name of the customer.
	The full name of the customer is defaulted from the **Customer Addition** (Task Code: 8053) option.
CustomerAcctRel	[Display]
	This field displays the relationship of the customer with the account.
	The relation is decided at the time of opening the account.
Photo/Sign	[Mandatory, Drop-Down]
	Select the image type from the drop-down list.
	The options are:
	• Sign
	• Photo
Show	[Link]
	Click the **Click to Display** link to view the image.

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

4. Click **OK**. The system displays the customer details.

Account Image Display

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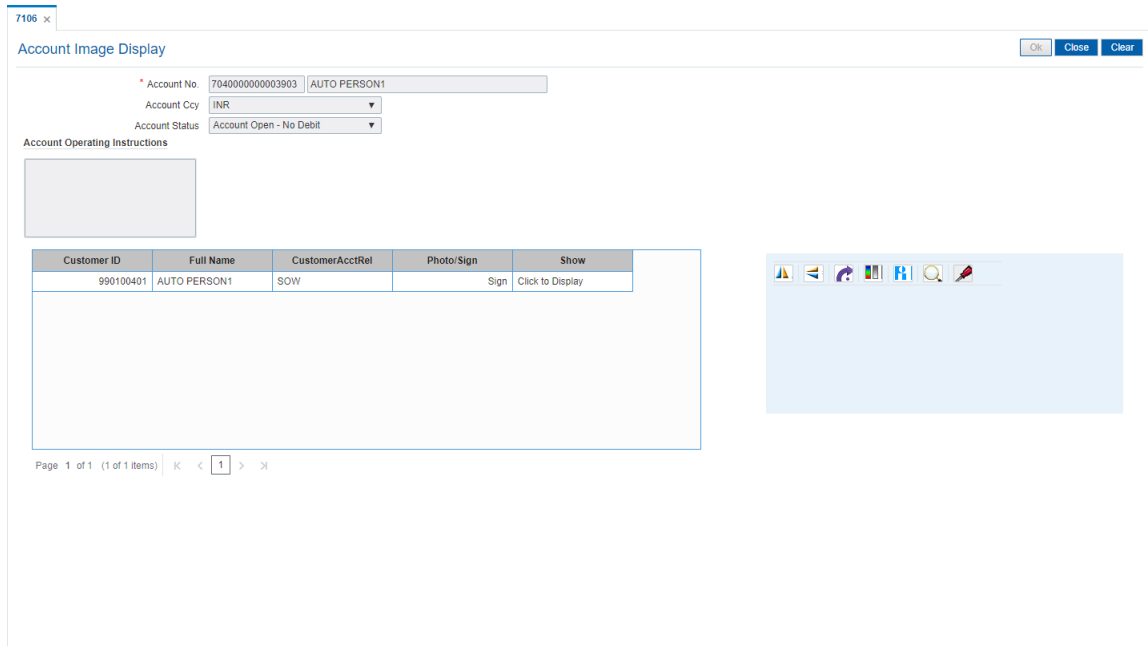
5. Select the appropriate option from the **Sign/Photo** list.

6. Click the **Click to Display** link to view the customer image. The system displays the **Signature/Image** screen.
   Note: If the signature/image is not attached to the customer, the "Image not available" error message appears.

7. Click **Close**.

Screen Description

The above screen displays the account operating instructions and the signature screen. The user can select the type of image to be displayed. Once the image is displayed, the user can click the **Verified** button and complete the transaction.

Example

View the Account Image screen and view the account operating instructions. Select the sign option, view the signature and click the **Verified** button.

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1.8 CI142 - Customer Account Relationship Maintenance

The **Customer Account Relationship Maintenance** enables you to perform the following functions:

- Enquiry and ascertain customer/s relationship to particular account.

- Add a customer account relationship

- Modify a customer's relationship with an account.

A maximum of three customers can be linked to an account in the account-opening screen. The Account Customer Relationship screen can be used to attach additional or secondary customers to the accounts. You can not delink a customer if he is linked to an account level group.

When adding or deleting a customer linked to an account, the following rules should be followed:

- Only one primary relationship, SOW, JAF, JOF have to exist at any point of time. The customer linked to the account with the primary relationship can be replaced using this maintenance.

- When a customer is linked to the account with 'JAF' relationship, there has to be another customer linked to the account with 'JAO' relationship.

- When a customer is linked to the account with 'JOF' relationship, there has to be another customer linked to the account with 'JOO' relationship

- When de-linking a customer with relationship 'SOW' or 'JAF' or 'JOF' or 'JAO' or 'JOO' from an account, system validates the existence of Aadhaar linked account number setup on the customer and not allows to de-link if the Aadhaar linked account at the customer level is same as the Account number from which the customer is being de-linked. User manually have to remove the Aadhaar linked Account number from the customer.

Definition Prerequisites

- 8053 - Customer Addition

- 8051- CASA Account Opening

- 8054 - Time Deposit Account Opening

Modes Available

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

To add the customer account relationship

1. In the **Dashboard** page, Enter the Task code **CI142** and click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Others > Account - Customer Linkage**.

2. You will be navigated to **Customer Account Relationship Maintenance** screen. Click **Modify.**

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Customer Account Relationship Maintenance

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the CASA, RD, SDB or TD account number of the customer, for whom the customer relationship is to be maintained.

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

4. You can view customer relation details.

Screen Description

The above screen is used to attach additional customers to the accounts. A maximum of three customers can be linked to an account in the Account-Opening screen.

When adding or deleting a customer linked to an account, the following rules should be followed :

- Only one primary relationship, SOW, JAF, or JOF have to exist at any point of time. The customer linked to the account with the primary relationship can be replaced using this maintenance.

- When a customer is linked to the account with JAF relationship, there has to be another customer linked to the account with JAO relationship.

- When a customer is linked to the account with JOF relationship, there has to be another customer linked to the account with JOO relationship.

Example

Select a CASA account and add an existing customer as a joint account holder. The relationship for joint account holders must be maintained as Joint and first, and the subsequent account holders as Joint and others. Similarly, if Joint or first is selected for the first account holder the rest of the account holders must be maintained as Joint or others.

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Account Customer Relationship Details

Customer ID	Customer IC	Customer Type	Customer Name	Relationship	Delete
990100269	71D74D78576474B8E053	INDIVIDUAL	AUTO PERSON1	SOW	N

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

Field Description

Column Name	Description
Customer ID	[Display] This field displays the Id of the customer.
Customer IC	[Display] This field displays the identification code of the customer. A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.
Customer Type	[Display] This field displays the IC type of the customer, based on the category to which the customer belongs. This is maintained in the **Customer Type Maintenance**(Task Code: CIM08) option.
Customer Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the**Customer Addition**(Task Code: 8053) option.
Relationship	[Display] This field displays the relationship of the customer with the account. A customer with primary relationship viz. **Sole Owner, Joint And First**, or **Joint Or First** must be linked. If primary relationship linked is **Joint And First** or **Joint or First**, customer with secondary relationship viz. **Joint and other** or **Joint or other** must be linked to the account.
Delete	[Display] This field displays the customer relationship with the account.

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By default, this column displays the value as **N**. The value changes to **Y**, if you select the **Delete** check box in the **Add Customer Relationship** tab.

5. Click + icon

6. Add Customer Relationship sub tab will be enabled.

7. Enter the customer relationship details.

Note: System should not allow to add relationship to minor customer unless minor customer is linked to the guardian relationship.

Add Customer Relationship

Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down]
	Select the search criteria, to search for the customer, from the drop-down list.
	The options are:
	• Customer short name
	• Customer IC Identification criteria (IC) arrived at by the bank during customer addition.
	• Customer ID- Unique identification given by the bank.
Search String	[Mandatory, Alphanumeric, 20]
	Type the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.
	If the search criterion is specified as customers' short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the Search List of all those customers having those letters in their respective criteria. Select the appropriate customer from the existing customer list.
	For example, The customer's short name is George Abraham. One can

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	search the above customer by entering 'Geo' in the search string field.
Customer Name	[Display] This field displays the name of the new primary customer.
ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Customer IC	[Display] This field displays the identification code of the customer. A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.
Delete	[Optional, Check Box] Select the **Delete** check box, to delete an existing customer relationship. This will not be enabled if we are adding a new relationship to an account.
Customer type	[Display] This field displays the IC type of the customer, based on the category to which the customer belongs. This is maintained in the **Customer Type Maintenance** (Task Code: CIM08) option.
Relationship	[Mandatory, Drop Down] Select the customer's relationship with the account from the drop-down list.

> **Note**: System should not allow to add relationship to minor customer unless minor customer is linked to the guardian relationship.

7. Click **Save** in **Add Customer Relationship** tab screen.

8. You will be redirected to **Account Customer Relationship Details** tab. Click **OK**.

9. The system displays the message "Record Modified Authorization Pending". Click **OK**.

10. The customer account relationship is added once the record is authorised.

Screen Description

The above tab screen allows the user to update the customer ID and relationship for the customer.

Example

Select a CASA account and add an existing customer as a joint account holder. The relationship for joint account holders must be maintained as Joint and first, and the subsequent account holders as Joint and others. Similarly, if Joint or first is selected for the 1st account holder the rest of the account holders must be maintained as Joint or others.

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1.9 CHM21 - Account Status Maintenance

The status of a CASA can be modified using this option. The account status can be modified to have any one of the following conditions:

- Block the account
- Remove the block
- Disallow Debits
- Disallow Credits
- Allow debits with override
- Allow credits with override
- Allow debits
- Allow credits
- Reactivate Dormant Account

The **Account Status Audit Trail Enquiry** (Task Code: BAM24) option allows the user to view the various stages through which a CASA or a loan account may have progressed.

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

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

To modify the account status

1. In the **Dashboard** page, Enter the Task code **CHM21** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > Account Status**.

2. You will be navigated to **Account Status Maintenance** screen.

Account Status Maintenance

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Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the CASA account number for which you want to maintain the account status.
Customer Name	[Display] This field displays the name of the customer who holds the CASA account.
Currency	[Display] This field displays the currency assigned to the account at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Product Name	[Display] This field displays the name assigned to the CASA product, as defined at the product level. This is the product under which the CASA account is opened.
Branch	[Display] This field displays the home branch code where the CASA account is opened.
Branch Name	[Display] This field displays the home branch name where the CASA account is opened.
Current Account Status	[Display] This field displays the current status of the account.

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Auto Debit Freeze	[Display] This field is displayed if the account is marked as Auto debit freeze due to NPA CRR..
Choice	[Mandatory, Drop-Down] Select the new status for the account from the drop-down list. The options are: ● Block the Account ● Disallow Debits ● Disallow Credits ● Remove the Block ● Allow Debits Override ● Allow Credits Override ● Allow Debits ● Allow Credits ● Reactivate Dormant Account By default, this field displays the **Block the Account** option. System should allow to change the status on the day of account opening. Effectively, account can be moved from one status to other status.
Reason for Status Change	[Mandatory, Drop-Down] Select the reason for the change in the account status from the drop-down list.

3. Click **Modify**

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

5. Select the choice of new status and the reason for the status change from the list.

Note: If selected option is not allowed against that status then system would give an error message "Invalid choice".

Account Status Maintenance

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5. Click **OK**.

6. The System displays following message: "Record Modified Authorised Pending.." Click **OK**.

Screen Description

The above screen allows the user to maintain the account status.

Example

Enter the CASA account number to view the current account status, choose the new account status and the reason for the change.

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1.10 SCM08 - Account Level SC package Maintenance

This option can be used to effect a SC package change at account level. The account level SC package maintained will override the product level SC package.

The system will check through relationship pricing framework if any service charge package i.e. whether a scheme level SC package exists. In that case the account level SC package will not come in to effect till the EOD of the expiry of benefit validity period. Scheme level SC package will override all other packages for that account. After the expiry of the benefit validity period of the scheme, the account level SC package (if any) will come into effect. Once the account level package expires, the default product level SC package will become effective.

The user can modify the SC package and the expiry date at account level at anytime. When specific expiry date is not required, the user can set maximum date in expiry date.

Definition Prerequisites

- 8051 - CASA Account Opening
- SCM09-SC Product XRef Maintenance
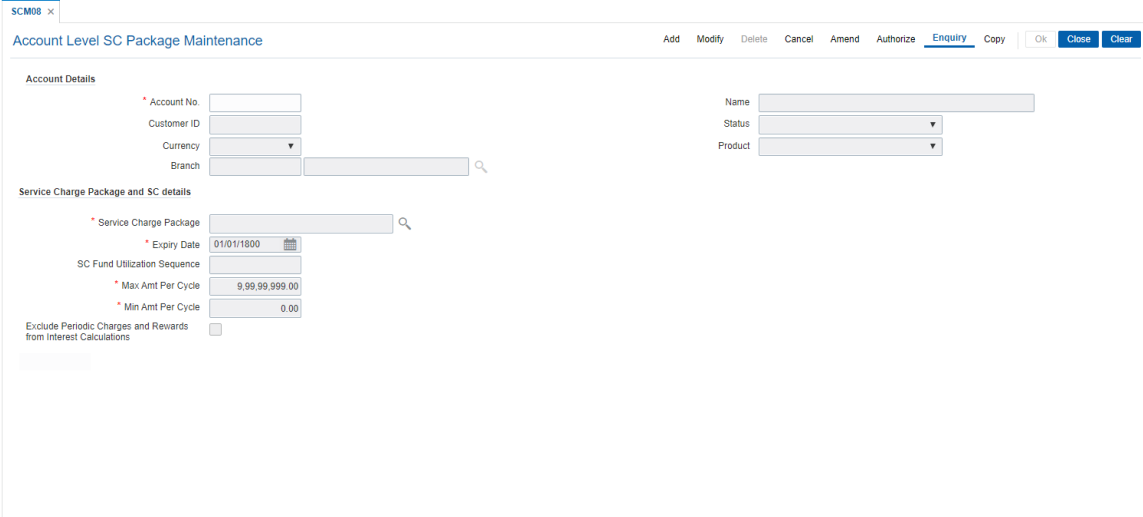
Modes Available

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

To add account level SC package details

1. In the **Dashboard** page, Enter the Task code **SCM08** and click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > Account Level SC package Maintenance**.

2. You will be navigated to **Account Level SC package Maintenance** screen.

Account Level SC package Maintenance

Field Description

Field Name	Description
Account Details	
Account No.	[Mandatory, Numeric, 16]

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	Type the account number for which the SC package detail has to be maintained.
Name	[Display] This field displays the name of the account holder.
Customer ID	[Display] This field displays the unique customer identification number of the account holder.
Status	[Display] This field displays the status of the customer account.
Currency	[Display] This field displays the currency of the product under which the customer account is opened.
Product	[Display] This field displays the product under which the customer account is opened.
Branch	[Display] This field displays the branch code and name in which the customer account is opened.

Service Charge Package and SC details

Service Charge Package	[Mandatory, Search List] Select the SC package to be applied on the account from the Search List.
Expiry Date	[Mandatory, Date editor, dd/mm/yyyy] Select the expiry date for account level SC package from the Date editor. The expiry date should be greater than or equal to the current process date.
SC Fund Utilization Sequence	[Display] This field displays the SC fund utilization sequence defined at the product level. i.e it is the sequence in which the funds will be utilized for any SC application to the account.
Max Amt Per cycle	[Mandatory, Numeric, 13, Two] Type the maximum amount that can be levied on the account during service charge capitalization cycle.
Min Amt Per cycle	[Mandatory, Numeric, 13, Two] Type the minimum amount that can be levied on the account during service charge capitalization cycle. The minimum amount per cycle can be maintained as zero.
Exclude Periodic Charges and Rewards from Interest Calculations	[Optional, Check Box] Select the **Exclude Periodic Charges and Rewards from Interest Calculations** check box to calculate the interest on the account for the available balance after deducting periodic service charges from the current cycle.

3. Click **Add**.

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

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5. Select the service charge package and expiry date from the list.

6. Type the minimum and maximum amount per cycle.

Account Level SC package Maintenance

8. Click **OK**.

9. The system displays the message "Record Added Authorisation Pending". Click **OK**.

10. The account level SC package is added once the record is authorised.

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1.11 CHM08 - CASA CBR Code Maintenance

This maintenance allows the bank to define user defined fields at the Current and Savings Account level. Defining these categories facilitates the bank to generate exclusive MIS reports, over and above the standard reports available within **FLEXCUBE Retail**. There is no processing done by **FLEXCUBE Retail** using these codes and they are stored for reporting purposes only.

The CBR Code Maintenance option enables the user to link the accounts of customers to the defined categories or CBR codes, for example Industry Code, Region, Sector, etc.

Definition Prerequisites

- BA080 - CBR Search Lists Maintenance
- 8051 - CASA Account opening
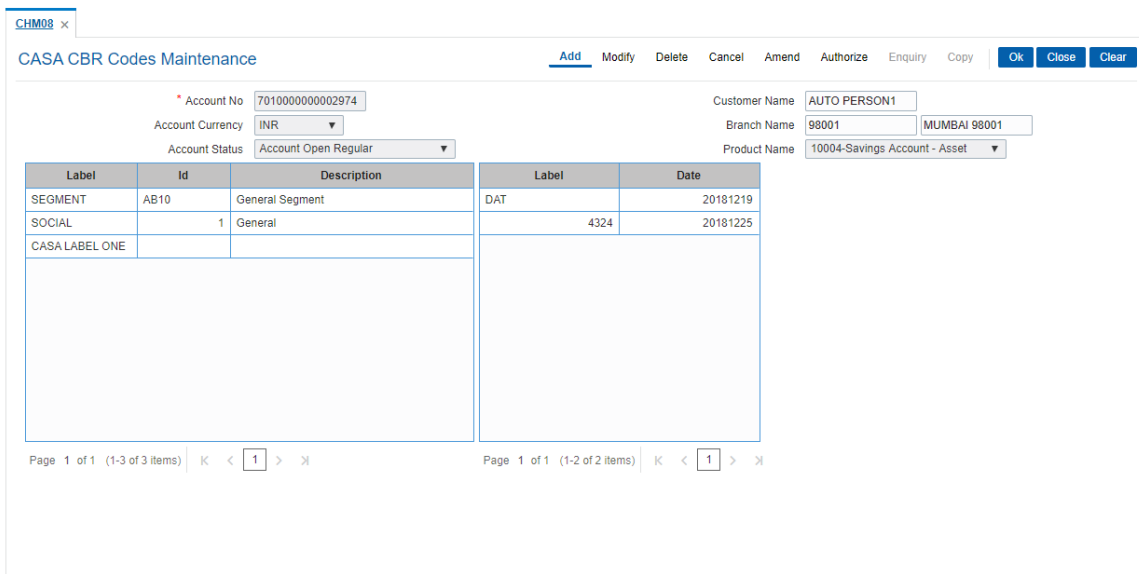
Modes Available

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

To add CBR codes

1. In the **Dashboard** page, Enter the Task code **CHM08** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions** > **CASA Account Transactions > Other Transactions > CASA CBR Code Maintenance**.

2. You will be navigated to **CASA CBR Code Maintenance** screen.

CASA CBR Code Maintenance

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the CASA account number to which you want to assign CBR codes.
Customer Name	[Display]

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	This field displays the short name of the primary account holder.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values are defined and downloaded from the FCC module. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Branch Name	[Display] This field displays the name of the home branch of the account.
Account Status	[Display] This field displays the status of the Account.
Product Name	[Display] This field displays the name of the product.

Screen Description

The above screen displays the various MIS code tabs for the account number, which will assist in the central banking reporting. Select the category of the customer to generate the reports required by the central bank.

Exercise

View this screen and select the relevant options that are available that best fit the customer.

3. Click **Add**.

4. Type the account number for which the CBR code is to be added and press the **Tab or Enter** key.

CASA CBR Code Maintenance

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5. The **Details** tab displays the fields according to the data selected for the CASA account in the **User Defined Fields** (Task Code: UDF01) option and **CBR Search Lists Maintenance** (Task Code: BA080) option in **Definitions User's Manual**.

6. Click **OK**.

7. The system displays the message "Record Added...Authorisation Pending..". Click **OK**.

8. The CBR code is added for the selected account number once the record is authorised.

Screen Description

The above tab screen displays the MIS codes that will assist in the central banking reporting. Selecting the category that the customer belongs to will generate reports that may be required by the Central Bank.

Exercise

View this screen and select the relevant options that are available that best fit the customer.

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1.12 BA437 - Account Memo

You can maintain memos for accounts using this option. For any CASA, Loan or TD account a memo can be attached, which will be displayed to the teller when any transaction is done against the account in the branch.

A memo can be a reminder about important actions that have taken place on the account.

In case the primary customer of the account has a memo linked (customer level memo), then both the customer memo and account memo will be displayed in a concatenated fashion.

Sometimes multiple memos are required for the same customer. The memos are of two types: high level and low level. There is a maximum limit of 5 memos for each customer out of which four memos are active memos and one is an internal memo.

If a low level memo is encountered during transaction, authorization is not required for it. A high level memo requires authorization. The transaction will proceed only if the authorizer overrides any high level memo. This is applicable for both account level as well as customer level memo. However system will not validate the existence of memo in case of batch upload.

Definition Prerequisites

- Availability of CASA/LOAN/TD account for the customer
- BAM40 - Reason Codes
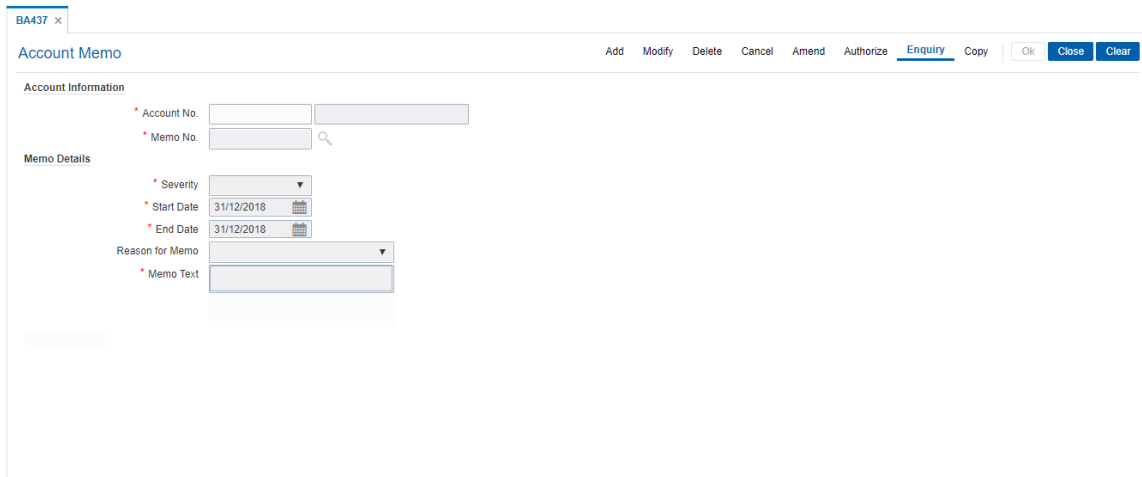
Modes Available

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

To add a memo to an account

1. In the **Dashboard** page, Enter the Task code **BA437** and then click 🔍 or navigate through the menus **Front Office Transactions > Internal Transactions > Others > Account Memo**.

2. You will be navigated to **Account Memo** screen.

Account Memo

Field Description

Field Name	Description

Account Information

Account No.	[Mandatory, Numeric, 16] Type the valid account number.
Short Name	[Display] This field displays the short name of the primary customer of the account. The short name of the primary customer is defaulted from the **Customer Addition** option.
Memo No.	[Display] This field display serial number of the memo and is auto-generated at the time of memo addition. This field is disabled in the **Add** mode. For all the other modes, this field is mandatory.

Memo Details

Severity	[Mandatory, Drop-Down] Select the appropriate severity level from the drop-down list. A memo can be sent with two types of severity levels. The options are: - High - Low
Start Date	[Mandatory, Date editor, dd/mm/yyyy] Select the date from which the memo will be in effect from the date editor. The start date should not be less than the system date.
End Date	[Mandatory, Date editor, dd/mm/yyyy] Select the date from which the memo will not be in affect from the date editor. The end date must be greater than or equal to the start date. In Add mode the end date will be defaulted to 01/01/1800. The user will have the option to change the end date of memo maintenance.
Reason For Memo	[Optional, Drop-Down] Select the reason for the memo from the drop-down menu. The reasons are maintained in **Reasons Code Maintenance** (Task Code: BAM40) option. The reason for memo drop-down displays the reason code along with the reason description.
Memo Text	[Mandatory, Alphanumeric, 254] Type the message that will appear on the screen when the account is accessed.

3. Click **Add** .

4. Enter the account number, for which the memo is to be added.

5. Enter the memo details like the severity, the reason for Memo, the date and the text of the memo.

Account Memo

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6. Click **OK**.

7. System will display following message: "Record Added Authorisation Pending". Click **OK**.

8. The memo is attached to the account after the record is authorised.

Screen Description

The above screen displays the memo that is added for a customer. The severity of the memo is High. There by indicating that supervisor approval is required for passing this memo. The reason for the memo can be selected as Court Order form the **Reason For Memo** drop down list.

The memo text is a free text field which is used by the operator to input further details on the memo. After addition, the memo may have to be approved by a supervisor to appear on a customers account.

Exercise

Delete the above memo and add a fresh memo with Low severity and approve the same. Check if any transaction performed on the account comes for approval due to the Low severity of the memo.

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1.13 CHM38 - Inward Direct Debit Maintenance

The **Inward Direct Debit Maintenance** option allows the bank to accept a mandate or an authorisation from the customer, i.e., the CASA account holder, for the **ECS Utility Bill Payment** facility.

The **ECS Utility Bill Payment** facility enables the customers to pay their Telephone, Electricity and such other utility services bills directly through their CASA accounts. The bank will simply debit the CASA accounts of the customers who have set up Inward Direct Debit instructions and make the bill payments to the respective utility providers.

To understand the operational flow of this transaction a typical scenario is discussed.

What the Customer needs to do:

- Customer A wishes to pay his telephone bill to the Telephone Company directly through his CASA account.

- He gives an authority letter to the bank to debit his CASA account at a certain time interval, say every month.

- He also provides other details such as his consumer number, the maximum amount above which the account should not debited, etc. The customer can determine the maximum amount based on the expected average bill amount.

- He also specifies an expiry period, at the end of which the bank should not pay his bills through his account, until further notice.

What the bank user does:

- The user invokes the **Inward Direct Debit Maintenance** screen.

- Enters all the details such as account to be debited, consumer number, maximum amount that can be paid to the Telephone Company, at what time interval the account is to be debited and the expiry period for the Inward Direct Debit instruction.

- Depending on the utility company to which payments have to be made the bank can specify and select the clearing house.

The process:

- Once the customer issues the Inward Direct Debit instruction, the bank will debit his account at the defined time interval, for the bill amount.

- The bank will make an outward payment to the Telephone Company.

- The outward payment will be routed through the Clearing house.

If the service provider details are not maintained through the **Company Master Maintenance** (Task Code: BAM81) option, the registration cannot be done in this option.

Definition Prerequisites

- BAM81 -Company Master Maintenance
- 8051 - CASA Account Opening

Modes Available

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

To add an inward direct debit account

1. In the **Dashboard** page, Enter the Task code **CHM38** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account**

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Transactions > Other Transactions > Inward Direct Debits Maintenance.

2. You will be navigated to **Inward Direct Debit Maintenance** screen.

Inward Direct Debit Maintenance

Field Description

Field Name	Description
Account Details	
Account No.	[Mandatory, Numeric, 16] Type the CASA account number for which the inward direct debit instruction is to be applied.
Consumer Name / Account Name	[Display] This field displays the name of the customer who holds the CASA account.
Originator Code	[Mandatory, Search List] Select the originator code from the Search List. The originator code is the clearing house code. The clearing house code is selected depending on the utility service provider with whom the account holder has to settle the dues.
Consumer Ref. Number / Subscriber's ID	[Mandatory, Numeric, 40] Type the consumer reference number or the subscriber ID. This is a unique identification number assigned to the account holder, by the utility service provider.
Originator Name	[Display] This field displays the name of the originator.
Subscriber's Name	[Mandatory, Alphanumeric, 50] Type the name of the person who owns the contract. This person can be different from the person who pays the bill.
IDD Details	
Instruction Serial No.	[Display]

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	This field displays the IDD instruction number.
	Multiple IDD instructions can be attached to the account for the purpose of payment of utility bills.
Maximum Amount	[Mandatory, Numeric, 13, Two]
	Type the maximum amount for which the CASA account can be debited.
	The system will reject the inward direct debit instruction if the amount is more than the specified amount.
Instruction Start Date	[Mandatory, Date Picker, dd/mm/yyyy]
	Select the IDD instruction start date from the Pick List.
	By default, the system displays the current date as the instruction start date.
Instruction End Date	[Mandatory, Date Picker, dd/mm/yyyy]
	Select the IDD instruction expiry date from the Pick List.
Frequency	[Display]
	This field displays the frequency at which the IDD instructions should be carried out.
	The options are:
	• Daily
	• Weekly
	• FortNightly
	• Monthly
	• Bi-Monthly
	• Quarterly
	• Half-Yearly
	• Yearly
Company Details	
Billing Company Receipt Date	[Optional, Search List, dd/mm/yyyy]
	Select the date on which the receipt is received by the billing company from the Search List.
Financial Institution Receipt Date	[Display]
	This field displays the date on which the receipt is received by the financial institution.
Billing Company Receipt Time	[Optional, hh:mm:ss]
	Type the time at which the receipt is received by the billing company.
Financial Institution Receipt Time	[Display]
	This field displays the time at which the receipt is received by the financial institution.
Billing Company Receipt No.	[Optional, Alphaumeric, 40]
	Type the receipt number generated by the billing company.
Financial Institution Receipt No.	[Display]
	This field displays the receipt number generated by the financial institution.

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Financial Institution Process Result Code	[Optional, Alphanumeric, 40] Type the process result code of the financial institution.
Registration Reconciliation Status Code	[Display] This field displays the status code of the reconciliation registration.
Channel ID	[Display] This field displays the unique identification of the channel by which the billing company will login.
Process Result Code in Billing Company	[Optional, Alphanumeric, 40] Type the process result code of the billing company.
Billing Company ID	[Optional, Alphanumeric, 40] Type the unique identification number of the billing company.
Identification Result	[Optional, Alphanumeric, 40] Type the identification result of the billing company.

3. Click **Add**.

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

5. Select the originator code from the Search List.

6. Enter the consumer reference number / subscriber ID, the subscriber name and the maximum amount.

7. Select the instruction start date and end date from the Search List.

8. Enter the consumer reference number, the maximum amount, and the instruction start date and the end date.

Inward Direct Debit Maintenance

9. Click **OK**.

10. The system displays the message "Record Added...Authorisation Pending..". Click **OK**.

11. The inward direct debit details are added successfully once the record is authorised.

Example

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The above screen is used to set up instructions for a utility bill payment. Update the Instruction start date and end date.

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1.14 AC011 - Additional CRR Determination Criteria

Using this option you can view, capture, and modify details of additional account classification attributes such as stock statement submission year, Cam Expiry date, and so on coming from different external systems, which would be required as input for asset classifications.

The Allowed LTV% parameter is defaulted from the product level at the time of account opening and can be changed here.

Definition Prerequisites

- 8051 - CASA Account Opening
- CHM01 - CASA Product Master
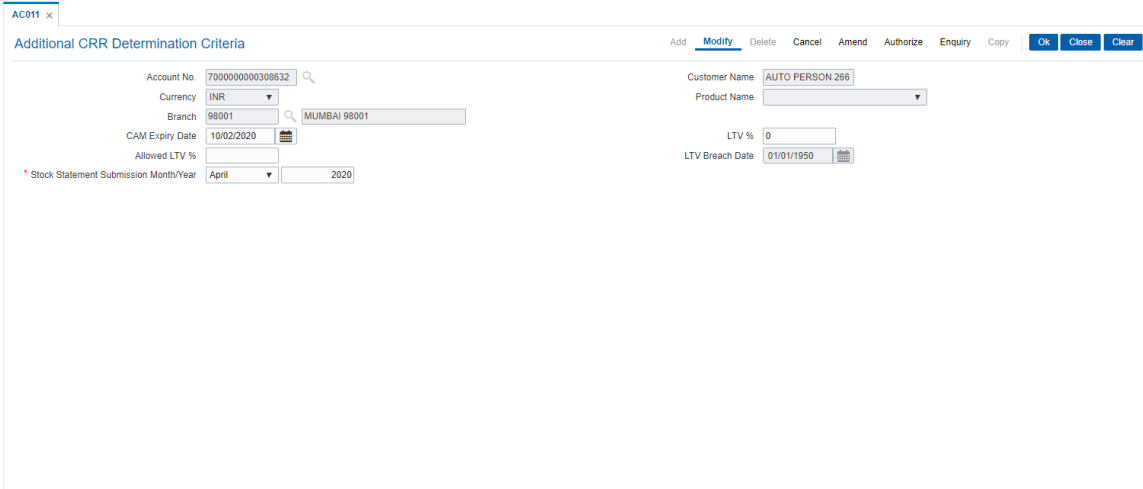
Modes Available

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

To modify account CRR details

1. In the **Dashboard** page, Enter the Task code **AC011** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Classification > Additional CRR Determination criteria**.

2. You will be navigated to **Additional CRR Determination Criteria** screen.

Additional CRR Determination Criteria

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type a valid CASA account number and select from the Search list.
Customer Name	[Display] This field displays the name of the account holder.
Currency	[Display] This field displays the currency code to which account belongs.

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Product Name	[Display] This field displays the product code and description under which the customer account is opened.
Branch	[Display] This field displays the name of the branch where the customer account is opened.
CAM Expiry Date	[Optional, Editable/Search List, dd/mm/yyyy] Select the date on which the CAM for the account would expire from the Search List.
LTV %	[Optional, Editable] Enter the loan to value percentage for the account. The value cannot be less than zero.
Allowed LTV%	[Optional, Editable] This field displays the max Loan to Value % allowed for the account. This is defaulted from the Product level and can be changed. The value cannot be less than zero.
LTV Breach Date	[Display] This field displays the date on which the LTV value for the account has become more than the Allowed LTV value.
Stock Statement Submission Month/Year	[Mandatory, Drop-down] Select the stock statement submission month/year from the drop-down list. This field displays the Stock Statement date, month, and year in which the stock statement has been received from the customer. The stock statement has to be in the past.

3. Click **Modify**.

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

5. Modify the required information in the various tabs.

Additional CRR Determination Criteria

6. Click **OK**.

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

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1.15 AC014 - Account CRR Details Maintenance

The **Account CRR Details Maintenance** option is used to modify the LLP rates at account level. The provision matrix is displayed for specific account based on the input provided by the user. The user will be able to modify the provision rates-secured/unsecured for both central bank/internal bank. The user can define a validity period for which this provision rate is applicable to the account. If the user modifies one rate (example internal bank rate) along with a validity period, this validity period gets applicable to both provision rates central bank and internal bank maintained for that account. The user can maintain multiple records with different set of start dates and end dates for an account. No overlapping of validity period dates will be allowed while addition of a new record. At the time of LLP, **FLEXCUBE** will calculate the provisioning based on the provisioning percentages maintained at account level during the validity period. After expiry of the validity period, LLP will be done on the next occasion based on the applicable provisioning percentages as defined at bank level or the product level.

Definition Prerequisites

- LN057 - Loan Direct Account Opening
- ACM03- Asset Classification Codes Maintenance
- ACM04 - Product CRR Codes Maintenance
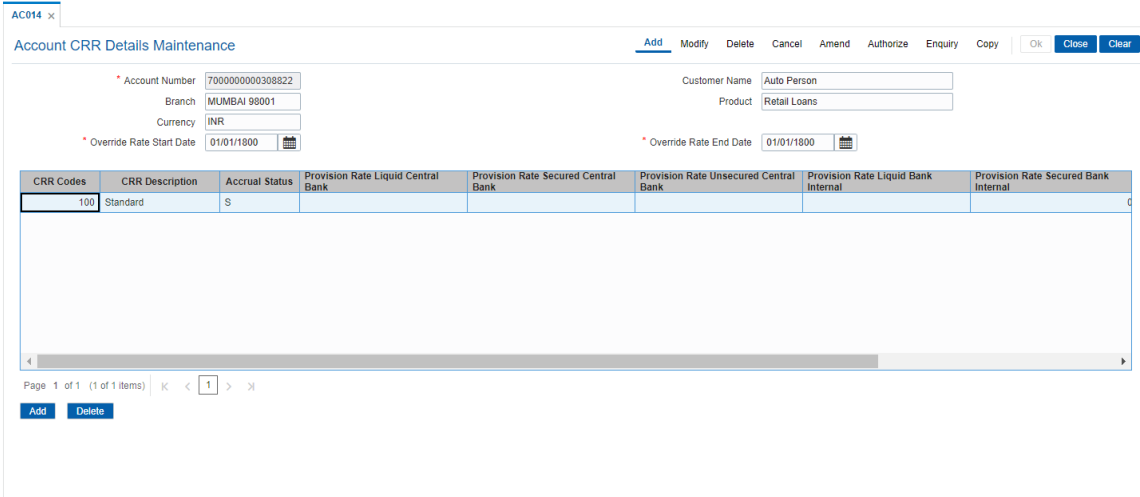
Modes Available

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

To add account CRR details

1. In the **Dashboard** page, Enter the Task code **AC014** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Classification > Account CRR Details Maintenance**.

2. You will be navigated to **Account CRR Details Maintenance** screen.

Account CRR Details Maintenance

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16]

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	Type a valid CASA or Loan account number.
Customer Name	[Display] This field displays the name of the account holder.
Branch	[Display] This field displays the name of the branch where the customer account is opened.
Product	[Display] This field displays the product under which the customer account is opened.
Currency	[Display] This field displays the currency under which the customer account is opened.
Override Rate Start Date	[Mandatory, Date editor, dd/mm/yyyy] Select the start date from which override rate or the modified account level LLP rate is applicable to the account from the date editor. The start date should be greater than or equal to the current date.
Override Rate End Date	[Mandatory, Date editor, dd/mm/yyyy] Select the end date up to which override rate or the modified account level LLP rate is applicable to the account from the date editor. The end date should be greater than the override start date.
CRR Codes	[Mandatory, Search List] Select the present CRR code from the Search List. The user has to double click the CRR codes to select the CRR details.
CRR Description	[Display] This field displays the CRR Description of the selected CRR code.
Accrual Status	[Display] This field displays the accrual status for the account. The options are: • Normal • Suspended
Provision Rate Liquid Central Bank	[Numeric, Five, Two] Type a value for the central bank - liquid collateral provision rate. The provision rate is as per central bank for assets backed by Liquid Collateral. The value should be greater than or equal to zero
Provision Rate Secured Central Bank	[Mandatory, Numeric, Three, Five] Type the provisioning percentages for secured as per central bank rules. This rate can be modified to a greater value but not less than the rate maintained at bank level or product level.
Provision Rate Unsecured Central Bank	[Mandatory, Numeric, Three, Five] Type the provisioning percentages for unsecured as per central bank rules. This rate can be modified to a greater value but not less than the rate maintained at bank level or product level.
Provision Rate Liquid	[Numeric, Five, Two] Type a value for the bank - liquid collateral

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Bank Internal	provision rate. The provision rate is used by bank for assets backed by Liquid Collateral. The value should be greater than or equal to zero.
Provision Rate Secured Bank Internal	[Mandatory, Numeric, Three, Five] Type the provisioning percentages for secured as per internal bank rules.
Provision Rate Unsecured Bank Internal	[Mandatory, Numeric, Three, Five] Type the provisioning percentages for unsecured as per internal bank rules.
Provision Rate Uncoll. Int.	[Mandatory, Numeric, Three, Five] Type the provisioning percentages for uncollected interest as per bank rules.

3. Click **Add**.

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

5. Select the override start date and end date from the date picker.

6. Click **Add**.

7. Select the CRR code from the Search List.

8. The user can add the provision rate secured and unsecured for the central and the internal bank and the provision rate for the uncollected interest.

Account CRR Details Maintenance

9. Click **OK**.

10. The system displays the message "Authorisation required". Click **Continue**.

11. The system displays the **Authorization Reason** screen.

12. Enter the relevant information and click **Grant**.

13. The system displays the message "Record Authorized". Click **OK**.

13. The account CRR details are added.

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1.16 BA525 - Account Nominee Maintenance

Using this option you can maintain nominee details for CASA, RD, TD and safe deposit box (locker).

Definition Prerequisites

- 8051 - CASA Account Opening
- 8054 - Time Deposit Account Opening
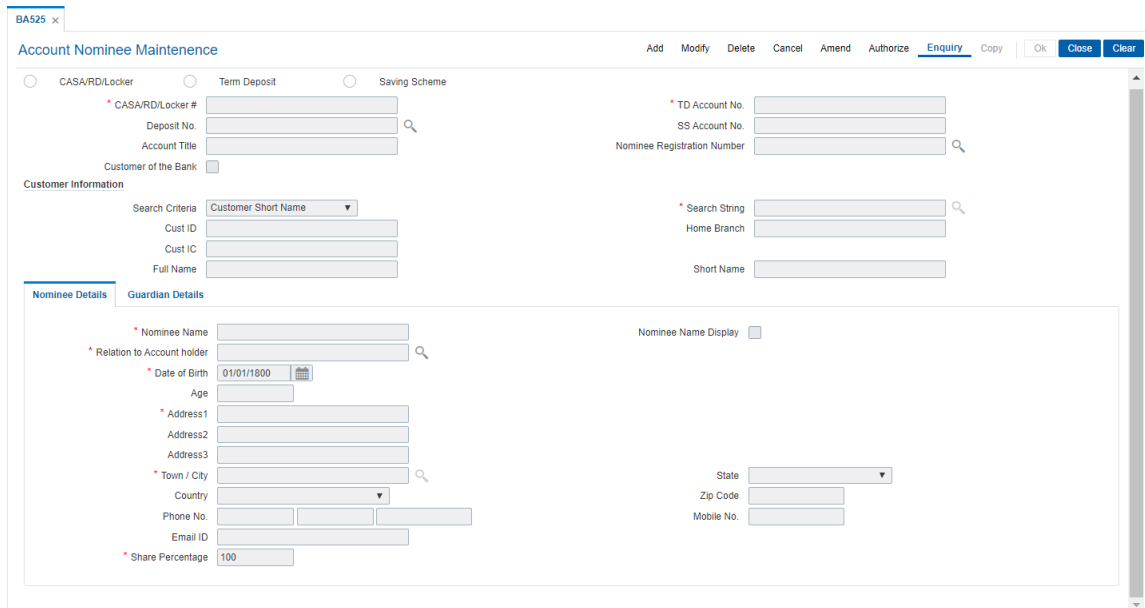
Modes Available

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

To add a nominee for CASA/RD/TD/SS Account and Locker

1. In the **Dashboard** page, Enter the Task code **BA525** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Others > Account Nominee Maintenance**.

2. You will be navigated to **Account Nominee Maintenance** screen. Click **Add**.

Account Nominee Maintenance

Field Description

Field Name	Description
CASA/RD/Locker/TD/Saving Scheme	[Mandatory, Radio Button] Click the appropriate button to add a nominee to a CASA, RD, TD or Saving Scheme account or for a safe deposit box.
CASA/RD/Locker #	[Conditional, Numeric, 14] Type the CASA/RD/Locker number. This field is enabled if CASA/RD/Locker radio button is selected.
TD Account No.	[Conditional, Numeric, 14]

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	Type the TD account number. This field is enabled if TD radio button is selected.
Deposit No.	[Conditional, Search List] Select the TD deposit number from the Search List. This field is enabled if TD radio button is selected.
SS Account No.	[Conditional, Numeric, 14] Type the SS account number. This field is enabled if SS radio button is selected.
Account Title	[Display] This field displays the account title.
Nominee Registration Number	[Display] This field displays the nominee registration number.
Customer of the Bank	[Optional, Check Box] Select the check box to search the customer of the bank.

Customer Information

This section is enabled if **Customer of the Bank** check box is selected.

Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: ● Customer short name ● Customer IC Identification criteria arrived at by the bank during customer addition. ● Customer ID- Unique identification given by the bank.
Search String	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer's short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the Search List of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
Cust ID	[Display] This field displays the customer ID. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Home Branch	[Display]

	This field displays the branch, where the customer's account is maintained. It is maintained in the **Branch Parameters Maintenance** (Task Code: STDBRNCH) option in the Corporate module.
Cust IC	[Display] This field displays the identification code of the customer.. A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.
Full Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** (Task Code: 8053) option.
Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the **Customer Addition** (Task Code: 8053) option. The customer short name can be changed through the **Change Customer Name/IC Number** (Task Code: 7101) option.

3. Click the appropriate CASA / RD/ locker / TD or Saving Scheme option.

4. Enter the relevant details.

5. Enter the nominee details and Guardian details.

Nominee Details

Field Description

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Field Name	Description
Nominee Name	[Mandatory, Alphanumeric] Type the nominee name.
Nominee Name Display	[Check Box] Select the check box to display the nominee name in different statements.
Relation to Account Holder	[Mandatory, Search List] Select the relation to the account holder from the Search List.
Date of Birth	[Mandatory, Date editor] Select the date of birth of the nominee.
Age	[Mandatory, Numeric, Three] Type the age of the nominee.
Address 1,2,3	[Mandatory, Alphanumeric, 35, Three Lines] Type the address of the nominee. The first line is mandatory. The second and third lines of the address are optional.
Town / City	[Mandatory, Search List] Select the town/city from the Search List.
State	[Optional, Search List] Select the state from the Search List.
Country	[Optional, Drop-down] Select the country name from the drop down list.
Zip Code	[Optional, Numeric, 10] Type the zip code of the nominee.
Phone No.	[Optional, Alphanumeric] Type the phone number of the nominee. You can enter all the special characters except " @ & ^ > <
Mobile No.	[Optional, Alphanumeric, 13] Type the mobile number of the customer in the below mentioned format. If country is India, number following country code will be 10 digits. This should allow only '+' as special character, in the first position, and remaining digits will be Numeric. First three digits are the **Country Code** followed by the **Mobile Number**.
Email ID	[Optional, Alphanumeric, 40] Type the email ID of the nominee.
Share Percentage	[Optional, Numeric] Type the share percentage for the nominee.

Guardian Details

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Field Description

Field Name	Description
Guardian Name	[Optional, Alphanumeric] Type the name of the guardian.
Relation to Nominee	[Optional, Alphanumeric, 35, Search List] Select the relation of the guardian to the nominee from the Search List.
Address 1,2,3	[Mandatory, Alphanumeric, 35, Three Lines] Type the guardian address.
Town/City	[Mandatory, Search List] Select the town/city from the Search List.
State	[Optional, Drop Down] Select the state from the drop down list.
Country	[Optional, Drop Down] Select the country name from the drop down list.
Zip Code	[Optional, Alphanumeric, 10] Type the zip code.
Phone No.	[Optional, Numeric, 23] Type the phone number of the guardian. You can enter all the special characters except " @ & ^ > <
Mobile No.	[Optional, Alphanumeric, 13] Type the mobile number of the customer in the below mentioned format. If country is India, number following country code will be 10 digits. This should allow only '+' as special character, in the first position, and remaining digits will be Numeric. First three digits are the **Country Code** followed by the **Mobile Number**.
Email ID	[Optional, Alphanumeric, 40] Type the email address of the guardian.

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

8. Click **OK**.

9. The data is added once the record is authorised.

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1.17 CIM27 - Account Level Group Master

Using this option you can create account level group for account operating instruction. It includes customers which are linked to the account.

Definition Prerequisites
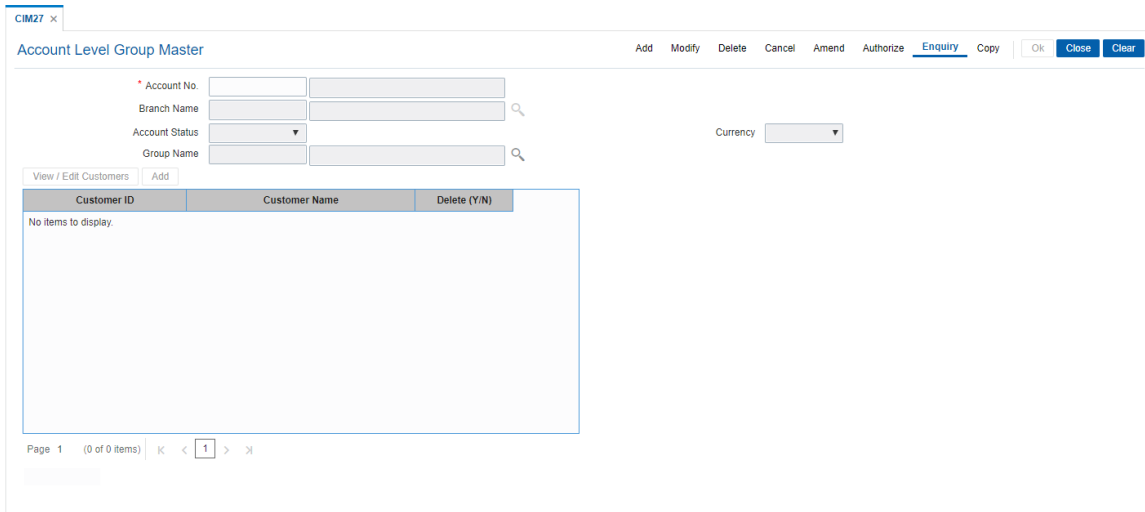
- 8051 - CASA Account Opening

Modes Available

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

To add the account level group master

1. In the **Dashboard** page, Enter the Task Code **CIM27** and then click 🔍 or navigate through the menus to **Front Office Transactions > Customer Transactions > Account Level Group Master**.

2. You will be navigated to **Account Level Group Master** screen.

Account Level Group Master

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the CASA or TD account number of the customer, for whom the account operating instructions need to be added. The system will accept only valid CASA or TD account numbers.
Branch Name	[Display] This field displays the branch code where the customers account is opened.
Account Status	[Display] This field displays the account status.
Currency	[Display] This field displays the currency of the account.
Group Name	[Mandatory, Alphanumeric, 10, Search List] Type the Group ID or select it from the Search List. This field is used for adding a new group ID along with the group name.

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This will be displayed in the **Select Existing Group** section.

Select Existing Group

Group Name	[Optional, Search List]
	Select the group ID from the Search List.
Description	[Display]
	This column displays the group description.
Delete Y/N	[Optional, Check Box]
	Double click the record in this column, select the check box to delete the record.

Customer List

Customer ID	[Optional, Numeric, 10, Search List]
	Type the customer ID or select it from the Search List.
Customer Name	[Display]
	This column displays the full name of the customer.
Delete Y/N	[Optional, Check Box]
	Double click the record in this column, select the check box to delete the record.

3. Click **Add**.

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

5. Enter the group code and name.

6. Click **View/Edit Customers** and then click **Add.** The system will display the list of customers linked to the account.

Account Level Group Master

7. Enter the appropriate data.

8. Click **OK**.

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

10. The account operating instructions are added once the record is authorized.

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2. Cheque Book Management

2.1 5004 - Cheque Book Request

You can log a cheque book request from the branch using the **Cheque Book Request** option. At EOD, the cheque book is issued for the account and also a report is generated, which includes this request, which has been performed.

Definition Prerequisites

- 8051 - CASA Account Opening
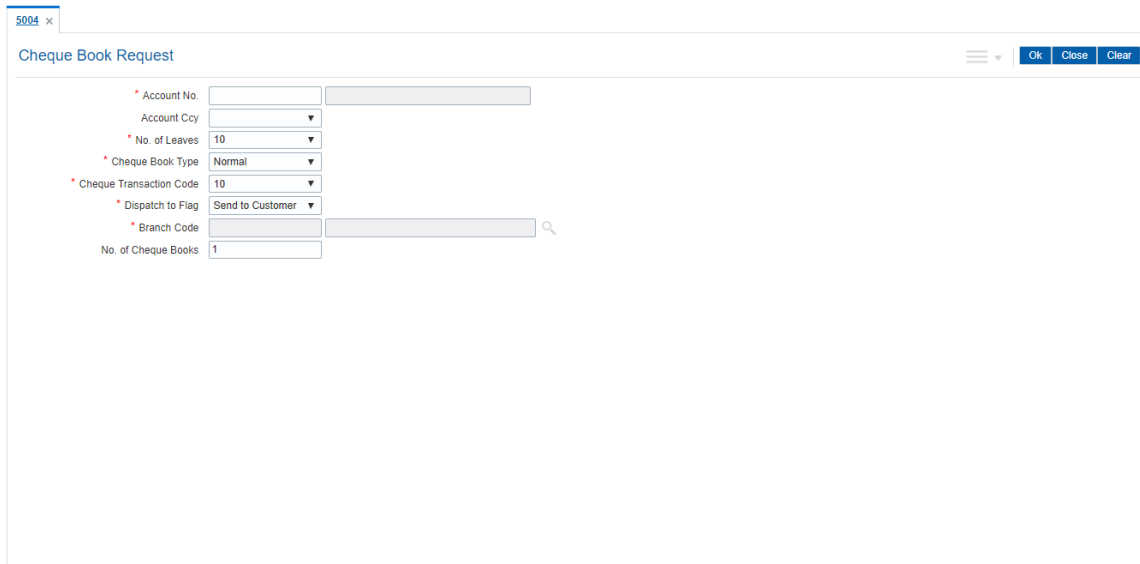
Modes Available

Not Applicable

To request for a cheque book

1. In the **Dashboard** page, Enter the Task Code **5004** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > Cheque Book Request**.

2. You will be navigated to **Cheque Book Request** screen.

Cheque Book Request

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the account number in which you want to issue a cheque book. The name of the CASA account holder is populated adjacent to the account number.
Account Ccy	[Dropdown] Select the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US

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Dollar), the account opened under that product has USD as its account currency, by default.

No. of Leaves

[Mandatory, Drop-Down]
Select the number of cheque leaves requested by the customer from the drop-down list.
The options are:

- 10
- 25
- 50
- 75
- 100

This field displays 10 by default.

Cheque Book Type

[Mandatory, Drop-Down]
Select the cheque book type from the drop-down list.
The options are:

- Normal : Select this option, if the customer has requested for the normal cheque book type
- At Par : Select this option, if the customer has requested for the At Par cheque book type

By default, the **Normal** option is selected in the drop-down list.

Cheque Transaction Code

[Display]
This field displays the values based on the account type (Saving/Current) and Cheque book type selected. The values are 10, 11, 29, 31.
If the **At Par** option is selected from **Cheque book Type** drop-down list then **29** or **31**option is displayed.
Similarly, if the **Normal** option is selected from **Cheque book Type** drop-down list then **10** or **11** option is displayed.

Dispatch to Flag

[Mandatory, Drop-Down]
Select the appropriate dispatch flag from the drop-down list.
The options are:

- **Send to Branch**: Select this option if the cheque book has to be sent to the branch where the customer can collect the cheque book
- **Send to Customer**: Select this option if the cheque book has to be directly sent to the customer

By default, **Send to Customer** option is selected in the dropdown list.

Branch Code

[Mandatory, Search List]
Select the branch code from the Search List.
This displays the branch name in the adjacent field.
This field is enabled if the **Send to Branch** option is selected from the **Dispatch to Flag** drop-down list.

No. of Cheque Books

[Mandatory, Numeric, Two]
Type the number of cheque books required to be issued.
The maximum number of cheque books allowed is 50. This field

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suggests value of 1 by default.

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

4. Select the number of leaves, cheque book type, cheque transaction code, dispatch to flag from the list.

Cheque Book Request

5. Click and then click **Signature**.

6. You will be navigated to 'Amount based Account Image Display' screen.

7. Click **OK** to redirect to 'Cheque Book Request screen'.

8. Click **OK**

9. The system displays the transaction sequence number. The transaction sequence number is the system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click **OK**.

Screen Description

The above screen allows the teller to log the cheque book request.

2.2 CHM37 - Cheque Book Issue Maintenance

The cheque book can be issued by initiating the request for cheque book, followed by issuing the cheque book, and delivering the cheque book to the customer.

Cheque books can be issued with cheque numbers in continuation for an account across cheque books.

Definition Prerequisites

- 8051 - CASA Account Opening
- STM60 - ACH Branch Xref
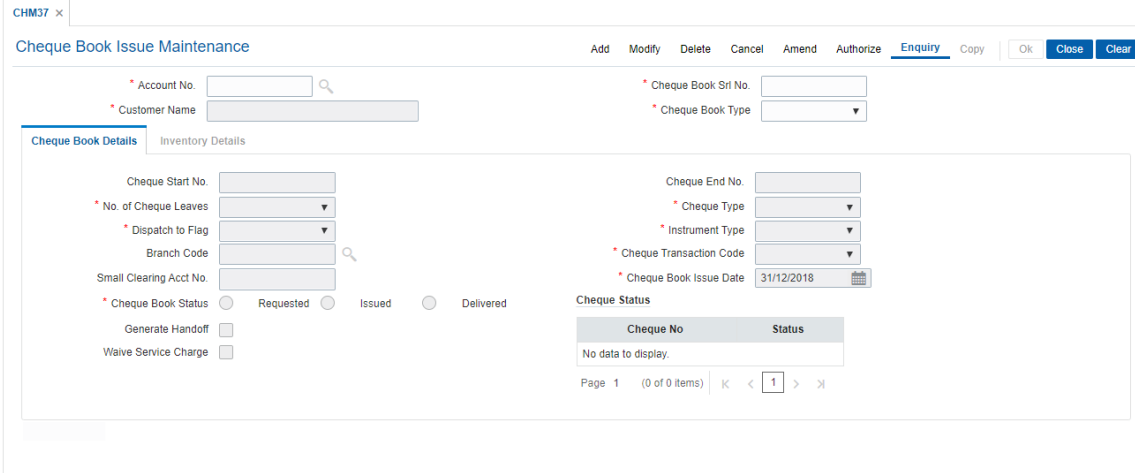
Modes Available

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

To request a cheque book

1. In the **Dashboard** page, Enter the Task code **CHM37** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > Cheque Book Issue**.

2. You will be navigated to **Cheque Book Issue Maintenance** screen.

Cheque Book Issue Maintenance

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the CASA account number for which you want to issue a cheque book.
Customer Name	[Display] This field displays the name of the customer who holds the CASA Account.
Cheque Book Srl. No.	[Mandatory, Numeric, Six] Type the serial number of the cheque book.

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Cheque Book Type	[Mandatory, Drop-Down]
	Select the type of cheque book from the drop-down list.
	The options are:

- Non Personalized
- Personalized

3. Click **Add**.

4. Enter the account number and select the type of cheque book to be issued.

Cheque Book Issue Maintenance

5. Enter the required information in the various tabs.

Screen Description

The above screen is used to issue a cheque book to the customer. The cheque book serial number displays that this account is being sent the third cheque book. The number of cheque leaves maintained are 50. The system generates an encoded account number at the time of issue of the chequebook. It can be entered on the MICR line of the check. Automated clearing houses use this number for sending the files for inward clearing. **FLEXCUBE Retail** account numbers can be up to 16 digits where as Automated clearing houses may not use the same account number length. So system stores this cross-reference. There are 3 status in a cheque book issue process.

- Requested : It indicates that the cheque book is requested by the customer
- Issued : Indicates the cheque book is picked from inventory and issued to the branch
- Delivered : It indicates that cheque book is sent to the customer

Example

Issue a cheque book using this screen in 'Add' option for a particular CASA account by entering the CASA account no. Select the cheque book type, the Cheque start no, and no of cheque leaves. Select cheque book status as Requested and click Ok. Now, authorize the record.

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After Authorization, in modify mode, change cheque book status to Issued. Authorize the record once again. ba998

Next, in Modify status, change the status to delivered. Authorize the record once more.

Cheque Book Details

Field Name	Description
Cheque Start No.	[Conditional, Numeric, 12] Type the start number of the cheque. This field is enabled in the **Modify** mode if the **Cheque Book Status** is selected as **Issued**.
Cheque End No.	[Display] This field displays the end number of the cheque.
No. of Cheque Leaves	[Mandatory, Drop-Down] Select the number of cheque leaves requested by the customer, from the drop-down list. The options are: • 10 • 25 • 50 • 75 • 100 By default, the system displays the value defined at the product level.
Cheque Type	[Mandatory, Drop-Down] Select the type of cheque from the drop-down list.

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The options are:

- Standard
- Special
- Others

Dispatch to Flag	[Mandatory, Drop-Down] Select the appropriate option from where the customer can receive the cheque book, from the drop-down list. The options are: - Send to Branch - Send to Customer
Instrument Type	[Mandatory, Drop-Down] Select the type of instrument to be issued from the drop-down list. The options are: - Normal - AT Par
Branch Code	[Conditional, Search List] Select the branch code from the Search List. This field is enabled if the **Send to Branch** option is selected from the **Dispatch to Flag** drop-down list.
Cheque Transaction Code	[Mandatory, Drop-Down] Select the cheque transaction code from the drop-down list. The options are: - 10 - 11 - 29 - 31 If the **At Par** option is selected from **Chequebook Type** drop-down list then **29** or **31** option should be selected from the drop-down list. Similarly, if the **Normal** option is selected from **Chequebook Type** drop-down list then **10** or **11** option should be selected from the drop-down list.
Small Clearing Acct No.	[Display] Type the small clearing account number. The system generates an encoded account number at the time of issue of the cheque book. This is the number, which can be entered on the MICR line of the check. Automated clearinghouses will use this number for sending the files for inward clearing. **FLEXCUBE Retail** accounts number can be up to 16 digits where as Automated clearing houses may not use the same account number length. So system stores this cross-reference.
Generate Handoff	[Optional, Check Box] Select the **Generate Handoff** check box if the cheque book is required to be printed in the bank.
Waive Service Charge	[Optional, Check Box] Select the **Waive Service Charge** check box to waive the service

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charge on cheque book issue.

Cheque Book Issue Date	[Display] This field displays the system by default displays the cheque book issue date. The issue date is same as posting date.
Cheque Book Status	[Conditional, Radio Button] Click on the appropriate status of the cheque book. The options are: • Requested • Issued • Delivered By default the **Requested** option is selected in **Add** mode. This field is enabled in the **Modify** mode. The system places a request for the cheque book.
Cheque Status	[Display] This field displays the status of each leaf in the cheque book. The options are: • P - Paid • U - Unpaid • S - Stopped The system displays a maximum of four rows of 25 places each. Each place displays the status of each leaf of a cheque book.

Screen description

The above tab screen displays the cheque leaves that are picked up from the inventory. Currently the status of each cheque is in the 'unused' status. The cheques will move to 'Paid', 'Stopped' 'Lost' status depending on the status updated.

6. Click **OK**.

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

8. The cheque book is issued successfully once the record is authorised.

To issue or deliver a cheque book to the customer

1. Click **Modify**.

2. Enter the account number and select it from the Search List.

3. Enter the required details in various tabs.

Inventory Details

This tab is enabled if the **Issued** option is selected from the **Cheque Book Status** under the **Cheque Book Details** tab in the **Modify** mode.

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Field Description

Field Name	Description
Stock Code	[Display] This field displays the stock code. Stock code is a unique number. The specified code enables the user to track the inventory. A stock code has to be unique in the system and will always be linked to an issuer code and currency code.
Stock Sub Type	[Mandatory, Drop-Down] Select the stock sub type from the drop-down list. The options are: • Standard • Special • Others
Stock Type	[Display] This field displays the stock type.
Currency	[Display] This field displays the currency code for the inventory.
Issuer Code	[Display] This field displays the issuer code on which a bank can draw a particular instrument from the drop-down list. A stock code will always be linked to an issuer code and currency code. For stocks of the same bank (like DD), the issuer code has to be that of the bank itself. For non-financial stocks (like account opening forms), currency code can be left blank.
Denomination Details	
Denm	[Display] This column displays the denomination details to keep a denomination wise track of the stock levels for certain inventory.

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The maximum different denominations that can be specified for each individual stock code is 20.

Series Number	[Display] This column displays the serial number of the inventory.
Start Number	[Display] This column displays the start number of the inventory.
End Number	[Display] This column displays the end number of the inventory.
Quantity	[Display] This column displays the quantity of the cheque book.

4. Click **OK**.

5. The system displays the message "Record Modified Authorization Pending". Click **OK.**

6. The cheque book is issued successfully once the record is authorised.

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2.3 CHM35 - Stop Cheque Instructions

Account instructions can be maintained to stop the payment of cheque for a single cheque or a range of cheques using the **Stop Cheque Instructions** option. Based on the Service Charge attached to the transaction, the system charges the customer account, and the charge will be levied based on per leaf of cheque stopped. Service charge will be debited from the same customer account.

There will be a provision to waive charges while putting a stop on cheques. This action will waive the total charge imposed on the transaction.

The system will validate the stop cheque instruction for transactions such as cheque payment through inward clearing or cash and withdrawal through cheque.

Definition Prerequisites

- 8051 - CASA Account Opening
- CHM37 - Cheque Book Issue Maintenance
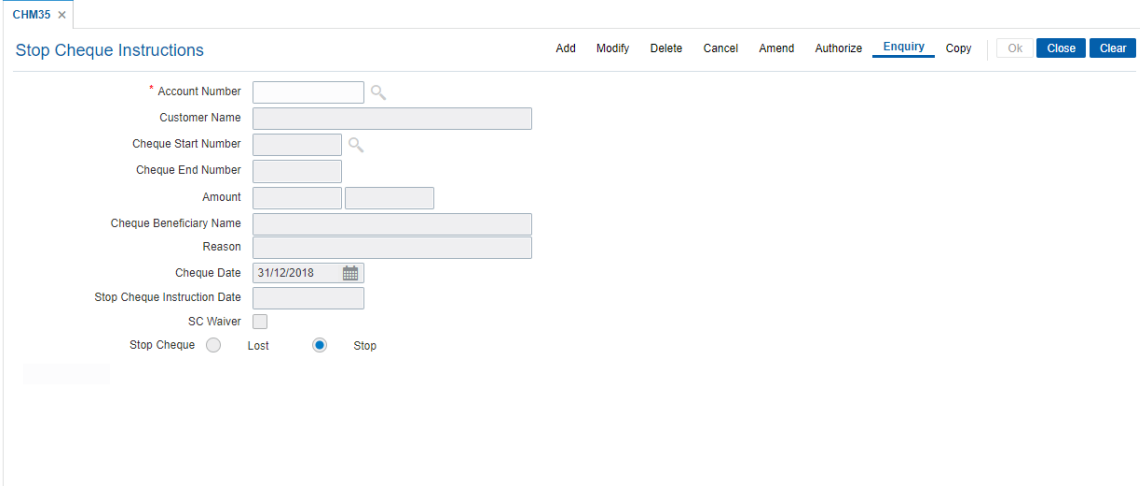
Modes Available

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

To stop cheque payment

1. In the **Dashboard** page, Enter the Task code **CHM35** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > Stop Cheque Instructions**.

2. You will be navigated to **Stop Cheque Instructions** screen.

Stop Cheque Instructions

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the account number for which the stop payment instructions is to be maintained.
Customer Name	[Display] This field displays the name of the customer who holds the CASA

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account.

Cheque Start Number   [Mandatory, Numeric, 12]
Type the start number of the cheque.

Cheque End Number   [Mandatory, Numeric, 12]
Type the end number of the cheque.
The start number and the end number of the cheque will determine the range of cheques.
If a single cheque is to be stopped, the start number and end number will be the same.

Amount   [Optional, Numeric, 13, Two]
Type the amount of the stopped cheque.
The consolidated amount, if more than one cheque is stopped for payment.

Cheque Beneficiary Name [Optional, Alphanumeric, 120]
Type the name of the beneficiary of the cheque.

Reason   [Mandatory, Alphanumeric, 120]
Type the reason for the stop cheque request.

Cheque Date   [Mandatory, Date editor, dd/mm/yyyy]
Select the stop cheque date from the date editor.
This is the date on the cheque, which is stopped.

Stop Cheque Instruction Date [Display]
This field displays the stop cheque instruction date and time.
This is the date on which the customer issues the instruction to stop the cheque.

SC Waiver   [Optional, Check Box]
Select the **SC Waiver** check box to waive the service charges for the stop cheque instruction issued by the customer.

Stop Cheque   [Mandatory, Radio Button]
Click the appropriate stop cheque option.
The options are:

- Lost - Click this option, if the cheque is lost

- Stop - Click this option, to stop the cheque issued by the customer

3. Click **Add**.

4. Enter the account number, the cheque start, end number and the amount.

5. Enter the beneficiary name and the reason for stop cheque.

6. Select the cheque date from the date editor.

Stop Cheque Instructions

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CHM35 ×

Stop Cheque Instructions

Add   Modify   Delete   Cancel   Amend   Authorize   Enquiry   Copy   Ok   Close   Clear

Field	Value
Account Number	7010000000009932
Customer Name	AUTO PERSON 007
* Cheque Start Number	
* Cheque End Number	
Amount	INR
Cheque Beneficiary Name	
* Reason	
Cheque Date	31/12/2018
* Stop Cheque Instruction Date	
SC Waiver	
* Stop Cheque	Lost ● Stop

7. Click **OK**.

8. The system displays the message "Authorisation Required. Do You Want to continue". Click **Yes**.

9. The system displays the **Authorization Reason** screen.

10. Enter the relevant information and then click **Grant**.

11. The system displays the message "Record Authorized.." Click **OK**.

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

Screen description

The above screen allows the user to stop a cheque. To stop a cheque, the cheque status must be delivered.

The cheque number needs to be updated, if a series of cheques have been lost or require to be stopped. It can be maintained as long as the cheques are in running series. The optional fields are the amount and the beneficiary name. User has to enter the details for the reason as it is a mandatory field.

Example

For an account opened issue a cheque book and mark the status as delivered. Once done, use the stop cheque maintenance screen to stop a cheque.

Note: According to the cheque start number entered, the system displays an error message depending on the current status of the cheque. For example: If the "Cheque Start number" status is Stopped, then the system displays an error message "Cheque Start number is already Stopped."

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2.4 CHM58 - Cheque Mandate Maintenance

You can maintain cheque level mandates using this screen. System allows a mandate maintenance if **Cheque Mandate** flag is ticked at account level in the **Account Master Maintenance** (Task Code: CH021) option. Further the Cheque number entered here is validated for existence in the cheque book issue table. In case the status of the cheque is Paid/Stopped/Not Issued, Cheque mandate maintenance is not permissible.

Definition Prerequisites
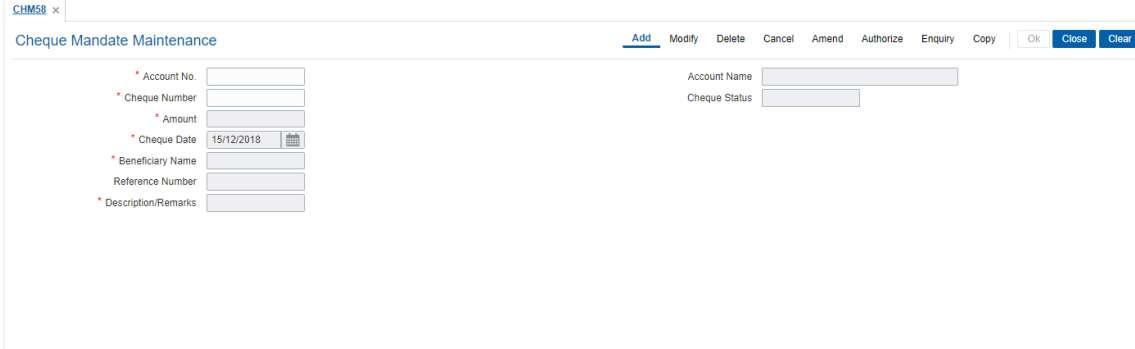
- 8051 - CASA Account Opening

Modes Available

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

To add a cheque mandate

1. In the **Dashboard** page, Enter the Task Code **CHM58** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transaction > CASA Account Transactions > Other Transactions > Cheque Mandate Maintenance**.

2. You will be navigated to **Cheque Mandate Maintenance** screen.

Cheque Mandate Maintenance

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the account number where the cheque mandate is to be maintained.
Account Name	[Display] This field displays the customer name.
Cheque Number	[Mandatory, Numeric, 12] Type the cheque number.
Cheque Status	[Display] This field displays the cheque status.
Amount	[Optional, Numeric, 13, Two] Type the amount.

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Cheque Date	[Mandatory, Search List, dd/mm/yyyy] Type the cheque date or select it from the Search List.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the beneficiary name.
Reference Number	[Optional, Alphanumeric, 16] Type the applicable reference number for the maintenance.
Description/Remarks	[Optional, Alphanumeric, 40] Type the description/remarks.

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

4. Enter the appropriate information.

Cheque Mandate Maintenance

6. Click **OK**.

7. The system displays the message, "Record Added...Authorisation Pending". Click **OK**.

8. The data is added once the record is authorized.

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3. Passbook Related Transactions

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3.1 7030 - Passbook Issue/Lost Maintenance

A new passbook can be issued to CASA holders and the passbook lost maintenance can be done using this option. The account must belong to a CASA product having passbook facility.

For an account having a passbook facility, the customer can request for a passbook from any branch, be it account branch or any other branch on the **FLEXCUBE** network. At the time of printing the passbook, the system will print the account branch code and account branch name in the header of the passbook. The passbook will be marked as "Issued" in the system.

Note: SC is not supported under this screen.

For example:

If an account A1 belongs to Branch A but the customer goes to Branch B and requests for a passbook header print. Then, the system will print branch code of Branch A as well as the branch name of Branch A in the header and will mark the passbook as "Issued" in the system.

Definition Prerequisites

- 8051 - CASA Account Opening
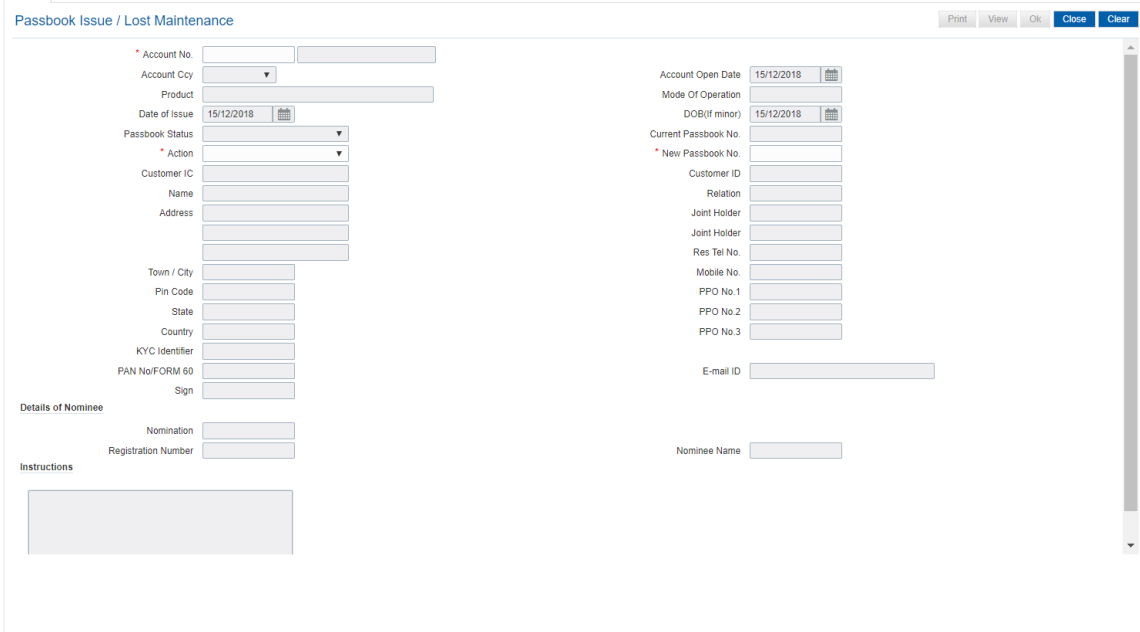
Other Prerequisites

Not Applicable

To issue a new passbook

1. In the **Dashboard** page, Enter the Task Code **7030** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > Passbook Issue/Lost Maintenance**.

2. You will be navigated to **Passbook Issue/Lost Maintenance** screen.

Passbook Issue/Lost Maintenance

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the account number. The short name of the account holder is populated adjacent to the account number.
Org Deposit No.	[Conditional, Search List] Select the original deposit number from the Search List. The original deposit number is the source or the parent deposit no from which the new deposit is created due to interest payout or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit. This field is enabled if a TD account with passbook facility is selected in the **Account Number** Field.
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries are posted in the account in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Account Open Date	[Display] This field displays the date on which the account is opened.
Product	[Display] This field displays the product to which the account belong.
Mode of Operation	[Display] The field will display default instruction values as maintained for respective account in Account Operating Instruction Maintenance screens.
Date of Issue	[Tex box, 10, Date] The date of issue will get auto populated and it will be same as the current process date.
DOB (if minor)	[Display] This field will display the DOB details if primary account holder he/she is minor.
Passbook Status	[Display] This field displays the status of the passbook, which was last issued to the customer. If the passbook has been issued at least once, the value in this field will be Pass Book Issued. If the passbook has never been issued, the value in this field will be Not Issued.
Current Passbook No.	[Display] This field displays the number of the last issued passbook on the account.
Passbook Status	[Display] This field displays the status of the passbook, which was last issued to

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	the customer.
	If the passbook has been issued at least once, the value in this field will be Pass Book Issued.
	If the passbook has never been issued, the value in this field will be Not Issued.
Action	[Mandatory, Drop-Down]
	Select the action to be performed from the drop-down list.
	The options are:
	• Issue Passbook
	• Reissue Passbook
	• Passbook Lost
New Passbook No.	[Mandatory, AlphaNumeric, 10]
	Type the number of the new passbook that is being issued to the customer.
Customer IC	[Display]
	This field displays the identification code of the customer.
	A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.
Customer ID	[Display]
	This field displays the customer ID.
Name	[Display]
	This field displays the name of the customer who holds the account.
Relation	[Display]
	The field will display values like SOW / JAF / JAO etc as per the relationship maintained at the time of account opening.
Address	[Display]
	This field displays the address of the customer.
	This is defaulted from the **Customer Addition** option.
Joint Holder	[Display]
	This field displays the name of the joint holder.
Res Tel No.	[Display]
	This field displays the residential contact number of the customer.
Mobile No.	[Display]
	This field displays the mobile number of the customer.
Town / City	[Display]
	This field displays the name of the town and city where the customer resides.
	This is defaulted from the **Customer Addition** option.
Pin Code	[Display]
	This field displays the zip code of the customer.

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This is defaulted from the **Customer Addition** option.

State	[Display] This field displays the name of the state where the customer resides. This is defaulted from the **Customer Addition** option.
Country	[Display] This field displays the name of the country where the customer resides. This is defaulted from the **Customer Addition** option.
PPO No 1	[Display] This field displays the Pension Payment Order (PPO) Number 1.
PPO No 2	[Display] This field displays the Pension Payment Order (PPO) Number 2.
PPO No 3	[Display] This field displays the Pension Payment Order (PPO) Number 3.
KYC Identifier	[Display] This field displays the CKYC reference number from ci_kyc_details.
PAN No or FORM 60	[Display] This field displays the pan number or form 60 of primary account holder from KYC details maintenance. The field will fetch the pan number of primary customer from KYC Details Maintenance in case of absence of PAN number the field will display form 60.
Email ID	[Display] This field displays the email id of the primary account holder from KYC details maintenance.
Sign	[Display] This field will display the type of sign maintained for the account.

Details of Nominee

Nomination	[Display] This field will display values registered or not registered in case the nominee details are maintained in the system. If the value is 'Registered', this will display the Register number and Nominee name (optional), if 'No' value then the field will be disable.
Nominee Name	[Display] This field displays the name of the nominee.
Registration Number	[Display] This field displays the nominee ID from nominee master maintenance.
Instructions	[Display] This field will display the Additional Instructions maintained for the respective account in Account Operating Instruction Maintenance

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screen.

Screen Description

The above screen allows the user to maintain issuance and loss of passbook for a CASA account.

Example

Choose the action type from drop down, enter the CASA account no, and enter the relevant account details.

3. Select the action to be performed.

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

5. If the passbook is being issued for the first time, the system displays the issue a new passbook message "Do you want to issue a new passbook?". Click **OK**.
   OR
   If the passbook is issued subsequently, the system displays the message "Customer already holds a Passbook. Please use Re issue/ Lost mark in Action Field". Click **OK**.

6. Enter the new passbook number and press the **Tab or Enter** key.

7. The system displays a message "New Passbook Issued successfully." Click **OK**.

8. Click **View** to view the new passbook details.
   OR
   Click **Print** to print the passbook details.

To mark a passbook as lost

1. Select the action to be performed.

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

3. The system displays the message "Passbook marked lost successfully. Click Ok to reissue new passbook". Click **OK.**

4. Enter the new passbook number and press the **Tab** or **Enter** key.

5. The system displays the message "Do you want to issue a new passbook?". Click **OK**.

6. The system displays a message "New Passbook Issued successfully.". Click **OK**.

7. Click **View** to view the new passbook details.
   OR
   Click **Print** to print the passbook details.
   OR
   Click **Close**.

Note: The CASA must belong to the savings product having passbook facility. If the savings product does not have the passbook facility, the passbook cannot be issued to the customer.

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3.2 7010 - Passbook Update Enquiry

Passbooks are issued to the customers after the CASA account is opened. Transaction details with the balance are printed in the passbook which helps the customer to monitor the transactions in their account.

The customer's passbook can be updated using this option. The system automatically prints the pending balance entries since the last update. This option is also used for reprinting of transactions for the given dates in case of improper printing, duplicate passbook issued, etc.

The pending balance entries can be printed since the last update, and this option also allows reprinting of the transactions between two dates.

Definition Prerequisites

- 7030 - Passbook Issue/Lost Maintenance

Modes Available

Not Applicable

To update the passbook

1. In the **Dashboard** page, Enter the Task Code **7010** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > Passbook Update Enquiry**.

2. You will be navigated to **Passbook Update Enquiry** screen.

Passbook Update Enquiry

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the customer's account number. The customer's name is displayed adjacent to the account number.

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Org Deposit No.	[Conditional, Search List] Select the original deposit number from the Search List. The original deposit number is the source or the parent deposit no from which the new deposit is created due to interest payout or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit. This field is enabled if a TD account with passbook facility is selected in the **Account Number** Field.
Passbook No.	[Display] This field displays the number of the customer passbook which has to be updated.
Last Passbook Balance	[Display] This field displays the final balance when the passbook was last printed.
Line No.	[Display] This field displays the line number from where printing should begin. **Oracle FLEXCUBE** keeps track of the line numbers printed on the passbook. Passbook printing will be done from this line number.
FromSerial No.	[Display] This field displays the serial number from where the passbook should be updated.
Reprint	[Optional, Check Box] Select the **Reprint** check box, if certain transactions need to be reprinted on the passbook. If the reprint option is selected, the user will have to enter the start date from which reprinting is required and the balance in the account on the start date.
Start Date	[Conditional, Date editor, dd/mm/yyyy] Type the date onwards which the pending entries need to be updated. This field is enabled only if the **Reprint** check box is selected.

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Column Name	Description
Srl No.	[Display] This column displays the serial number of the transactions.
Txn Date	[Display] This column displays the date on which the transaction is entered into the system.
Particulars	[Display] This column displays the description of the transaction. The description gets defaulted from the **Transaction Mnemonic Codes** option.
Cheque/Reference No.	[Display] This field displays the cheque/reference number of the transaction.
Value Date	[Display] This column displays the value date of the transaction.
Withdrawal	[Display] This field displays the withdrawal amount.
Deposit	[Display] This field displays the deposit amount in the account.
Balance	[Display] This field displays the running balance of the account after every transaction.

Screen Description

The above screen is used to update the entries on the CASA account There is an option to print and re-print the transactions from the specific line. The preview tab allows the user to view the details before printing.

3. Enter the account number press the **Tab or Enter** key.

4. To reprint certain transactions, select the **Reprint** check box and enter the start date.

5. Click **OK**.

6. The system displays the updated passbook details.

Passbook Update Enquiry

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Passbook Update Enquiry

* Account No.	7010000000003757	AUTO PERSON1
Passbook No.	SB0075	
Line No.	1	
Reprint	☐	

Last Passbook Balance	0.00
From Serial No.	
Start Date	01/01/1800

Srl No.	Txn Date	Particulars	Cheque / Reference No.	Value Date	Withdrawal	Deposit	Balance
1	04/08/2018	7010000000000081:FT - Cr - 7010000000000081 - AJAY S PHATAK		25/07/2018		200.00	200.00
2	04/08/2018	7010000000000281:FT - Cr - 7010000000000281 - VANDANA BARKUR		25/07/2018		200.00	400.00
3	06/08/2018	7010000000000341:FT - Cr - 7010000000000341 - SUBODH RAVINDRA PATHAK		25/07/2018		200.00	600.00
4	06/08/2018	7010000000000061:FT - Cr - 7010000000000061 - SUDHIR JAIRAM NIKAM		25/07/2018		200.00	800.00
5	13/08/2018	7010000000008019:FT - Cr - 7010000000008019 - AUTO PERSON1		25/07/2018		200.00	1,000.00
6	24/08/2018	CASH DEP MUMBAI	0	01/08/2018		5,000.00	6,000.00
7	24/08/2018	REVERSAL CASH DEP MUMBAI	0	01/08/2018		-5,000.00	1,000.00
8	27/08/2018	7010000000000291:FT sambahji simulation Cr - 7010000000000291 - SUDHIR JAIRAM NIKAM	0	01/08/2018		15,000.00	16,000.00
9	28/08/2018	CHQ DEP IUT Day 4 - MICR CLEARING FLOAT	000000034523	15/08/2018		15,00,000.00	15,16,000.00
10	28/08/2018	REVERSAL CHQ DEP IUT Day 4 - MICR CLEARI	000000034523	15/08/2018		-15,00,000.00	16,000.00

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7. Click **View** to view the passbook details.

8. Click **Print** to print the details.

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4. Credit Transactions

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4.1 1401 - Cash Deposit

Cash can be deposited in a CASA account using this option.

Cash is deposited in the account currency. Whenever any transaction in foreign currency is posted to the account, it is converted to the account currency based on the exchange rate and spreads set up for the transaction.

FLEXCUBE also provides **Future Dated Cash Deposit** (Task Code:1411) option for depositing cash with a future date as value date.

Definition Prerequisites

> 8051 - CASA Account Opening
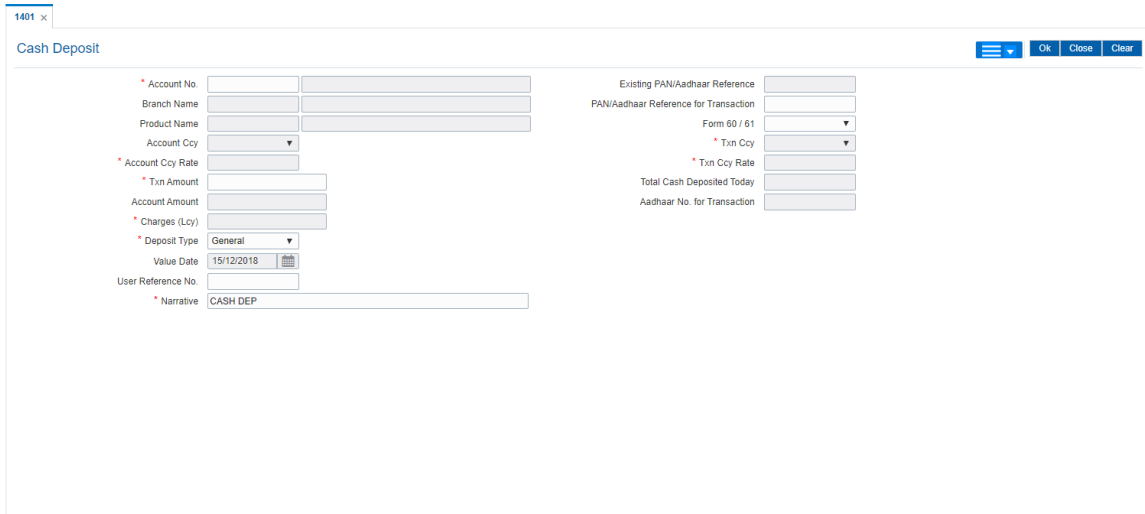
Modes Available

Not Applicable

To deposit cash in CASA account

1. In the **Dashboard** page, Enter the Task code **1401** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Cash > Cash Deposit**.

2. You will be navigated to **Cash Deposit** screen.

Cash Deposit

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the account number in which you want to deposit cash. The name of the CASA account holder is populated adjacent to the account number.
Existing PAN / Aadhaar Reference	[Display] This field displays the PAN number / Aadhaar Reference number of primary customer of the account. This field is displayed when account number is entered and tabbed out.

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If PAN is available for the primary customer in the Customer Master, default it in "Existing PAN/Aadhaar Reference". If not, check if Aadhaar number of the primary customer is available in the system. If yes, default it in this field.

Branch Name	[Display] This field displays the valid branch code and name. Branch code should belong to the account number entered and not the login branch.
PAN / Aadhaar Reference for Transaction	[Alphanumeric, 12] If neither PAN, nor Aadhaar is maintained for the primary customer, the field "PAN/Aadhaar Reference for Transaction" will be mandatory. It will accept PAN or Aadhaar as input, whichever the depositor chooses to furnish for the transaction. The validation for this field will be- i. Check the length of the value entered. If it is neither 10 nor 12 characters long, the transaction will not be allowed ii. If the string entered is a 10 character alphanumeric value, check if it is as per prescribed PAN format. The PAN number should be entered in the 'AAAAAnnnnA' format, where 'A' is the alphabetic part and n is the numeric part. iii. If the above validation for PAN fails, check if the entered field is of length 12 and numeric. If yes, it is to be recognized as Aadhaar number and the transaction is to be allowed iv. If both the above validations fail or if no value is entered, transaction will not be allowed.
Product Name	[Display] This field displays the valid product code and name. Product code should belong to the account number entered.
Form 60 / 61	[Optional, Drop-down] Select the value from the drop-down list. The options are: • Form 60 • Form 61 • None This field is applicable if **Existing PAN / Aadhaar Reference** and **PAN / Aadhaar Reference for Transaction** fields is not provided.
Account Ccy	[Display] This field displays the currency assigned to the product under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. The transaction currency is the currency in which the transaction will take place. While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.
Account Ccy Rate	[Display]

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	This field displays the rate at which the account currency is converted to the local currency of the bank.
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank.
	The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Amount	[Mandatory, Numeric, 13, Two]
	Type the transaction amount.
	The transaction amount is the amount that will be deposited in the account.
	The amount is entered in the transaction currency for depositing cash.
	The cash deposit amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Total Cash Deposited Today	[Display]
	This field displays the total authorised cash deposited into account from branch channels till the point of entry of account number by the user using any deposit type.
	This total amount will include only the cash deposited via this screen transaction for the day .
Account Amount	[Display]
	This field displays the amount which will be credited in account currency.
	The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency.
Aadhaar No. for Transaction	[Display]
	This field displays the AAdhaar No. of the account holder..
Charges (LCy)	[Display]
	This field displays the charges.
Net Amount (Acy)	[Display]
	This field displays Txn Amount in actual currency.
Deposit Type	[Mandatory, Drop-Down]
	Select the nature of deposit transaction from the drop-down list.
	The options are:
	- General - Third party - Bulk - ATM
Value Date	[Display]

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This field by default displays the current date as the value date of the transaction.

User Reference No.	[Optional, Alphanumeric, 40] Type user reference number. The user reference number is assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.

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

4. The branch code and name, product code and name will be displayed.

5. Select the transaction currency from the list. Enter the transaction amount and narration. Click **OK**.

Cash Deposit

1401 ×						
Cash Deposit					☰▼	Ok Close Clear
* Account No.	7010000000003757	AUTO PERSON1 ×		Existing PAN/Aadhaar Reference		
Branch Name	98001	MUMBAI 98001		PAN/Aadhaar Reference for Transaction		
Product Name	10005	Savings Account - Liability		Form 60 / 61	Form 60 ▼	
Account Ccy	INR ▼			* Txn Ccy	INR ▼	
* Account Ccy Rate	1.00000			* Txn Ccy Rate	1.00000	
* Txn Amount	10,000.00			Total Cash Deposited Today	5,000.00	
Account Amount	10,000.00			Aadhaar No. for Transaction	0	
* Charges (Lcy)	0.00					
* Deposit Type	General ▼					
Value Date	15/12/2018 📅					
User Reference No.						
* Narrative	CASH DEP					

6. If the transaction is enabled for denomination screen, the system will enable a screen to enter denomination details of cash deposited. Enter the denomination details and click **OK**.

7. The system displays the message "Authorisation Required. Do You Want to continue"

8. Click **Continue**.

9. The system displays the **Authorization Reason** screen.

10. Enter the relevant information and then click **Grant**.

11. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click **OK**.

12. The system displays the **Document Receipt** screen.

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

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

Screen Description

A cash deposit of INR 10000 in the account number 7010000000003757. The account currency and transaction currency is the same, so there is no exchange rate.

Generally the processing/server date is the value date.

Exercise

Deposit an amount in cross currency (i.e. Deposit USD 1000 in an INR account) check the fields like **Currency Rates** and **Account Amounts**.

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4.2 1420 - RD Installment Payment Enquiry

This option is used for making installment payments to the Recurring Deport account. Based on the product parameters, the amount and the frequency of installment is set at the account level. This screen supports advance payment for RD installments. You can make payment through various modes such as Cash, GL, Transfer from CASA modes. RD accounts where advance installments have been paid will be allowed to be closed prematurely.

This option also displays penalty details, maturity details, account status etc.

Definition Prerequisites

- 8051 - CASA Account Opening
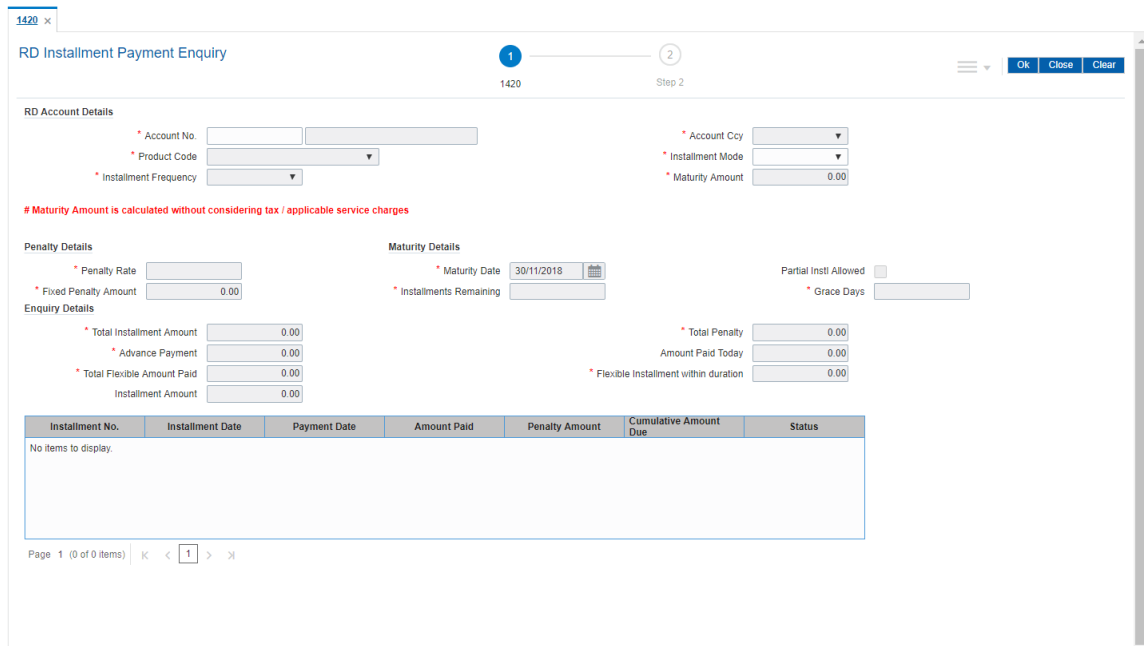- CHM02-CASA Interest Rate Tires Maintenance

Modes Available

Not Applicable

To perform RD installment payment by cash

1. In the **Dashboard** page, Enter the Task Code **1420** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Cash > RD Installment Payment Enquiry**.

2. You will be navigated to **RD Installment Payment Enquiry** screen.

RD Installment Payment Enquiry

Field Description

Field Name	Description
RD Account Details	
Account No.	[Mandatory, Numeric, 16] Type the RD account number.

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Account Ccy	[Display] This field displays the account currency.
Product Code	[Display] This field displays the product code under which the account is opened.
Installment Mode	[Mandatory, Drop-Down] Select the installment mode from the drop-down list. The options are: • Cash • General Ledger • Transfer from CASA • Transfer from Cheque
Installment Frequency	[Display] This field displays the installment frequency.
Maturity Amount	[Display] This field displays the maturity amount.
Penalty Details	
Penalty Rate	[Display] This field displays the penalty rate.
Fixed Penalty Amount	[Display] This field displays the fixed penalty amount.
Maturity Details	
Maturity Date	[Display] This field displays the maturity date.
Installments Remaining	[Display] This field displays the number of installments that are pending.
Partial Instl Allowed	[Display] This field displays whether partial installment is allowed or not.
Grace Days	[Display] This field displays the number of grace days allowed.
Enquiry Details	
Total Installment Amount	[Display] This field displays the total installment amount.
Total Penalty	[Display] This field displays the total penalty amount.
Advance payment	[Display] This field displays the advance payment made.
Amount Paid Today	[Display] This field displays the amount that has been paid today.
Total Flexible Amount Paid	[Display] This field the maximum flexible amount that can be paid.

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Flexible Installment within Duration	[Display] This field displays the installment amount.
Installment Amount	[Display] This field displays the installment amount.

Column Name	Description
Installment No.	[Display] This field displays the installment number.
Installment Date	[Display] This field displays the installment date.
Payment Date	[Display] This field displays the payment date.
Amount Paid	[Display] This field displays the amount that has been paid.
Penalty Amount	[Display] This field displays the penalty amount.
Cumulative Amount Due	[Display] This field displays the cumulative amount that is due.
Status	[Display] This field displays the status of the installment. The status field will updated as per the payment made.

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

4. Select the installment mode from the list.

5. Click **OK**.

RD Installment Payment Enquiry

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6. The system displays the message "Do you want to continue?". Click **OK**.

7. The system displays the **RD Installment Payment by Cash** screen depending on the selected installment mode.

8. Enter the required information in the appropriate screen.

RD Installment Payment by Cash - 1421

Field Description

Field Name	Description
Account No.	[Display] This field displays the RD account number to which installment is to be

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paid.

Account Ccy	[Display] This field displays the currency assigned to the product under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. By default the system displays the local currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
Existing PAN / Aadhaar Reference	[Display] This field displays the PAN number / Aadhaar Reference number of primary customer of the account. This field is displayed when account number is entered and tabbed out. If PAN is available for the primary customer in the Customer Master, default it in "Existing PAN/Aadhaar Reference". If not, check if Aadhaar number of the primary customer is available in the system. If yes, default it in this field.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

PAN / Aadhaar Reference for Transaction	[Alphanumeric, 12]
	If neither PAN, nor Aadhaar is maintained for the primary customer, the field "PAN/Aadhaar Reference for Transaction" will be mandatory. It will accept PAN or Aadhaar as input, whichever the depositor chooses to furnish for the transaction. The validation for this field will be-
	    i. Check the length of the value entered. If it is neither 10 nor 12 characters long, the transaction will not be allowed
	    ii. If the string entered is a 10 character alphanumeric value, check if it is as per prescribed PAN format. The PAN number should be entered in the 'AAAAAnnnnA' format, where 'A' is the alphabetic part and n is the numeric part.
	    iii. If the above validation for PAN fails, check if the entered field is of

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length 12 and numeric. If yes, it is to be recognized as Aadhaar number and the transaction is to be allowed

iv. If both the above validations fail or if no value is entered, transaction will not be allowed.

Txn Amount	[Mandatory, Numeric, 13, Two] Enter the transaction amount.
Account Amt	[Display] This field displays the account amount.
Form 60 / 61	[Optional, Drop-down] Select the value from the drop-down list. The options are: - Form 60 - Form 61 - None This field is applicable if **Existing Pan No** and **PAN No for Transaction** fields is not provided.
Overdue Amount	[Display] This field displays the overdue amount.
Flexible Amount	[Optional, Numeric, 13, Two] Type the flexible amount. This field displays the calculated flexible amount by default which can be edited.
Total Cash Deposited Today	[Optional, Numeric, 13, Two] Enter the Total Cash deposited for that Account on that particular day.
Waive Penalty Charge	[Optional, Check Box] Select the **Waive Penalty Charge** check box if the penalty charge is to be waived.
Value Date	[Display] This field displays the value date.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default the system displays narration, based on the transaction.

RD Installment Payment by GL - 1423

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Field Description

Field Name	Description
Account No.	[Display] This field displays the RD account number for which installment is to be paid.
Acct Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
GL Ccy	[Mandatory, Drop-Down] Select the GL account currency from the drop-down list. While posting the transaction entries to the account, the GL account currency is converted into the account currency, based on the defined transaction rate.
GL Acct No.	[Mandatory, Search List] Select the GL account which will be debited for payment of installment from the Search List.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
GL Ccy Rate	[Display]

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	This field displays the rate at which the GL account currency is converted to the local currency of the bank.
	The exchange rate values must be defined and downloaded. The teller's right to change the GL account currency rate is configurable at the bank level.
	If such rights are not assigned to the teller, this field becomes non-editable.
	If the GL account currency and the local currency are the same, the field takes a default value as 1 which cannot be modified.
GL Amount	[Mandatory, Numeric, 13, Two]
	Enter the GL amount.
Value Date	[Display]
	This field displays the value date.
Account Amt	[Display]
	This field displays the account amount.
Overdue Amount	[Display]
	This field displays the overdue amount.
Flexible Amount	[Display]
	This field displays the flexible amount.
Waive Penalty Charge	[Optional, Check Box]
	Select the **Waive Penalty Charge** check box if the penalty charge is to be waived.
Reference No.	[Optional, Alphanumeric, 12]
	Type the reference number.
User Reference No.	[Optional, Alphanumeric, 40]
	Type the user reference number.
	The user reference number is assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.
	By default the system displays narration, based on the transaction.

RD Installment Payment by Transfer from CASA - 1424

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Field Description

Field Name	Description
To Acct No.	[Display] This field displays the RD account number to which the installment amount is to be paid.
To Acct Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Acct No.	[Mandatory, Numeric, 16] Type the CASA account number from which installment amount is to be paid.
From Acct Ccy	[Display] This field displays the CASA account currency. This is the currency in which the installment amount will be paid. While posting the transaction entries to the account, the CASA account currency is converted into the account currency, based on the defined transaction rate.
From Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

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To Ccy Rate	[Mandatory] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
To Amount	[Display] This field displays the transaction amount.
Value Date	[Display] This field displays the value date.
From Amount	[Mandatory, Numeric, 13, Two] Enter the account amount.
Overdue Amount	[Display] This field displays the overdue amount.
Flexible Amount	[Display] This field displays the flexible amount.
Waive Penalty Charge	[Optional, Check Box] Select the **Waive Penalty Charge** check box if the penalty charge is to be waived.
Advance Amount	[Optional, Text Box] Type the advance amount.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default the system displays narration, based on the transaction.
Cheque No	[Optional, Numeric, 12] Type the cheque number.
Cheque Date	[Mandatory, Date editor, dd/mm/yyyy] Select the date of the cheque is issued.

RD Installment Payment by ChequeTransfer - 6576

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Field Description

Field Name	Description
Account No.	[Display] This field displays the RD account number to which installment is to be paid.
Account Ccy	[Display] This field displays the currency assigned to the product under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. By default the system displays the local currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Amount	[Mandatory, Numeric, 13, Two] Type the transaction amount.
Account Amt	[Display] This field displays the account amount.
Overdue Amount	[Display] This field displays the Overdue amount.

Flexible Amount	[Optional, Numeric, 13, Two] Type the flexible amount. This field displays the calculated flexible amount by default which can be edited.
Waive Penalty Charge	[Optional, Check Box] Select the Waive Penalty Charge check box if the penalty charge is to be waived.
Advance Amount	[Display] This field displays advance amount.
Value Date	[Display] This field displays the value date.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default the system displays narration, based on the transaction.

9. Click **OK**.

10. The system displays the message "Authorisation required. Do You Want to continue". Click **Continue**.

11. The system displays the **Authorization Reason** screen.

12. Enter the relevant information and then click **Grant**.

13. The system displays the transaction sequence number. Click **OK**.

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4.3 6501 - Cheques Deposited On CASA Account

A cheque can be deposited into the customer's CASA account using the **Cheques Deposited On CASA Account** option. In this option, the user can enter the details of only one cheque deposited by the customer at a time. The uncleared balance of the customer's CASA is updated after this transaction is successful.

In the **Instrument Details** screen, the user has to enter clearing types, cheque number, routing number, etc. The system validates the entered cheque number, calculates the float days based on the routing number and processes the cheques based on the chosen clearing types.

Definition Prerequisites

- 8051 - CASA Account Opening
- BAM14 - Rewards and Service Charges definition
- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point
- BAM41 - Sector Master
- The exchange rate values must be defined and downloaded.
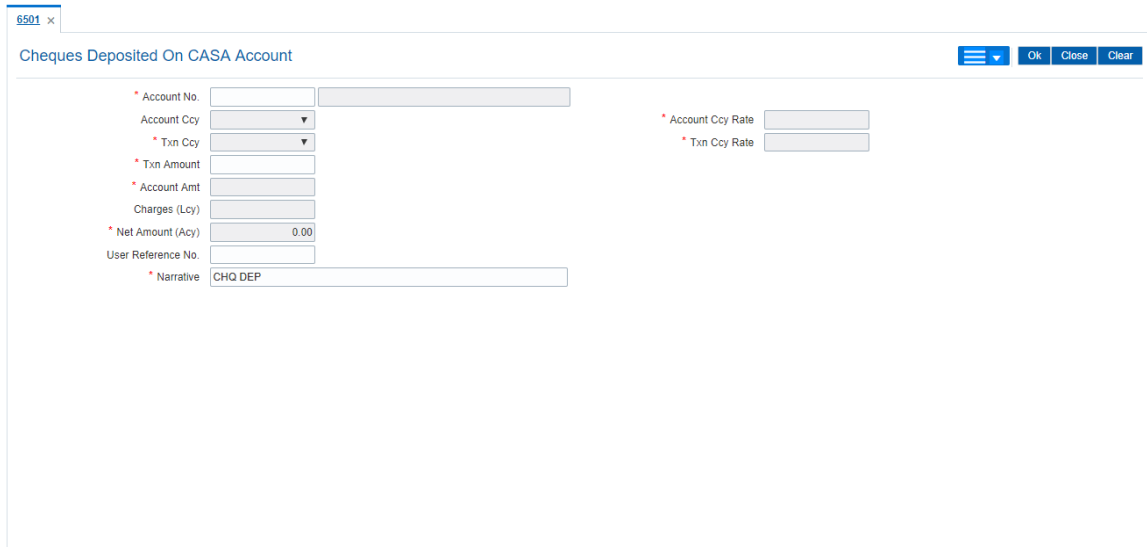
Modes Available

Not Applicable

To deposit cheque in savings account

1. In the **Dashboard** page, Enter the Task Code **6501** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Clearing > Cheque Deposit**.

2. You will be navigated to **Cheques Deposited On CASA Account** screen.

Cheques Deposited On CASA Account

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Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the CASA number of the customer. The adjacent field displays the short name of the primary customer to the account.
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. It is defaulted from the account details maintained. All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Txn Ccy	[Display] This field displays the currency of the cheque.
Account Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Amount	[Mandatory, Numeric, 13, Two] Type the transaction amount in the local currency of the bank.
Account Amt	[Display] This field displays the amount which will be reflected on the CASA account. If the local currency of the bank is different from the account currency of the customer, the amount of the transaction entered in the **Txn Amount** field will get converted in the currency of the account at the exchange rate specified above. If the currency of the local bank and that of the account is the same, the amount will be same for both the amount field as well as the account amount field. *The account amount is derived as follows :Account Amount = Txn Amount * Txn Ccy Rate / Account Ccy Rate*

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Charges (Lcy)	[Display] This field displays the charges, if any, applicable for the transaction in the local currency.
Net Amount (Acy)	[Display] This field displays the net amount in account currency after deducting the charges.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 120] Type the narration. This field displays the default narration "CHQ DEP" based on the transaction. This field can not be edited.

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

4. Select the transaction currency from the list and enter the transaction amount.

Cheques Deposited On CASA Account

5. Click **OK**.

6. The system displays the **Instrument Details** screen. For more information on instrument details refer to **FLEXCUBE Retail Introduction Guide**.

7. Enter the relevant instrument details and click **OK**.You will be redirected to **Cheques Deposited On CASA Account** screen.

8. Click **OK**.

9. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click **OK**.

10. The system displays the **Document Receipt** screen.

11. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do You Want To Print". Click **Yes**.
OR
Click **Cancel**.

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Note: The **Instrument Details** screen can also be displayed, by clicking the **Instrument Details** tab on the **Cheques Deposited On CASA Account** screen.

Screen Description

The above screen displays a cheque of ZMK100000 being deposited into the above account The service charges are defined in the Service charges module and may be linked to the amount of the instrument.

Screen Description

The above tab screen displays details such as clearing zone the cheque is being sent in (High value), Cheque No, type of instrument and date. The routing no is a composite of the Sector, bank and branch where the cheque is being deposited. The drawer number is the account number of the person who has issued the instrument. It is required when the instrument is being returned. The value date is automatically populated on basis of the clearing type, cheque type and date. If the clearing zone is closed, the late clearing is indicated as "Y" and the cheque is considered for the next clearing for the zone else it will be indicated as "N".

Exercise

Deposit a cheque of Rs. 10000/- in a CASA account and choose the clearing type as defined in the system. The will display information like value date, late clearing (Y/N) etc on the basis of the information input. Do not deposit duplicate cheque in the same clearing zone as the system will disallow the transaction as "Duplicate Instrument".

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4.4 1408 - Miscellaneous Customer Credit

Oracle FLEXCUBE has the provision for transfer of funds between customer to GL, GL to customer and GL to GL.

The customer account can be credited for miscellaneous reasons with the corresponding debit to a GL account belonging to the transaction branch, using this option.

Multi-currency transactions can also be performed through this screen and the system performs the appropriate currency conversion.

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

Not Applicable

To credit a customer account with corresponding debit to a GL account

1. In the **Dashboard** page, Enter the Task Code **1408** and then click 🔍 or navigate through the menus to **Front Office Transactions > GL Transactions > Transfer > Miscellaneous Customer Credit**.

2. You will be navigated to **Miscellaneous Customer Credit** screen.

Miscellaneous Customer Credit

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the account number for miscellaneous credit transfer. The short name of the primary customer linked to the CASA account holder is populated adjacent to the account number.
Acct Ccy	[Display] This field displays the currency assigned to the product under which the account is opened. All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.

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	For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
GL Ccy	[Mandatory, Drop-Down] Select the GL currency from the drop-down list. This is the currency assigned to the GL that is to be debited. This currency can differ from the local currency of the bank and the account currency.
GL Acct No.	[Mandatory, Numeric] Enter the GL account number. This is the GL account, which will be debited for crediting the customer account. The system will display the name of the GL account in the adjacent field.
GL Ccy Rate	[Display] This field displays the rate at which the GL account currency is converted to the local currency of the bank. The teller's right to change the account currency rate is within a range configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the GL account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Account Amt	[Mandatory, Numeric, 13, Two] Type the amount that will be credited to the customer's account, in CASA Account currency. The system posts the entries to the accounts in the account currency. If the amount entered in this field is more than 15 digits when converted to GL amount, the system does not accept it.
Charges (LCy)	[Display] This field displays the charges.
Net Amount (Acy)	[Display] This field displays Txn Amount in actual currency.
GL Amount	[Display] This field displays the amount that will be debited to the GL account, in GL currency after applying the SC applicable for this transaction. For modification to the SC applied, please select the SC tab. The amount will be calculated in the GL account currency.
Reference No.	[Mandatory, Alphanumeric, 12] Type the reference number for the transaction.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.

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Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.
	This field displays the default narration, based on the transaction. The user can change the narration if required.

3. Enter the account number, the GL account number, the amount, and the reference number.

Miscellaneous Customer Credit

4. Click and then click **Service Charge t**o view Service charge Details. Click **OK** to navigate to main screen**.**

5. Click **OK**.

6. The system displays the message "Authorization Required. Do You Want to continue?". Click **Continue**.

7. The system displays the **Authorization Reason** screen.

8. Enter the relevant information and click **Grant**.

9. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click **OK**.

10. The system displays the **Document Receipt** screen.

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

12. The system displays the serial number. It is generated by the system. Click **OK**.

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

Screen Description

The above screen is used to credit a customer with a debit to a GL account. The fields updated here are the customer account and the GL account to be debited with the amount to be credited to the customer account. The narration is a brief description.

Example

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Use this screen to credit a customer with 1000 with a debit to a GL account.

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4.5 6601 - Postdated Cheque Deposit

A postdated cheque can be accepted from a customer to be deposited in CASA account using the **Postdated Cheque Deposit** option. A cheque is defined as post-dated when the cheque date is greater than the branch batch date. **Cheque Deposit** (Task Code: 6501) option cannot be used when the cheque date is greater than the branch batch date.

After the account number and amount are entered, the user has to enter the clearing type, cheque details, drawer account number, etc. in the subsequent **Instrument Details** screen.

No financial entries are passed when this transaction is posted.

Definition Prerequisites

- 8051 - CASA Account Opening
- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Master
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for Endpoint
- BAM41 - Sector Codes Mainteneance: The exchange rate values must be defined and downloaded.
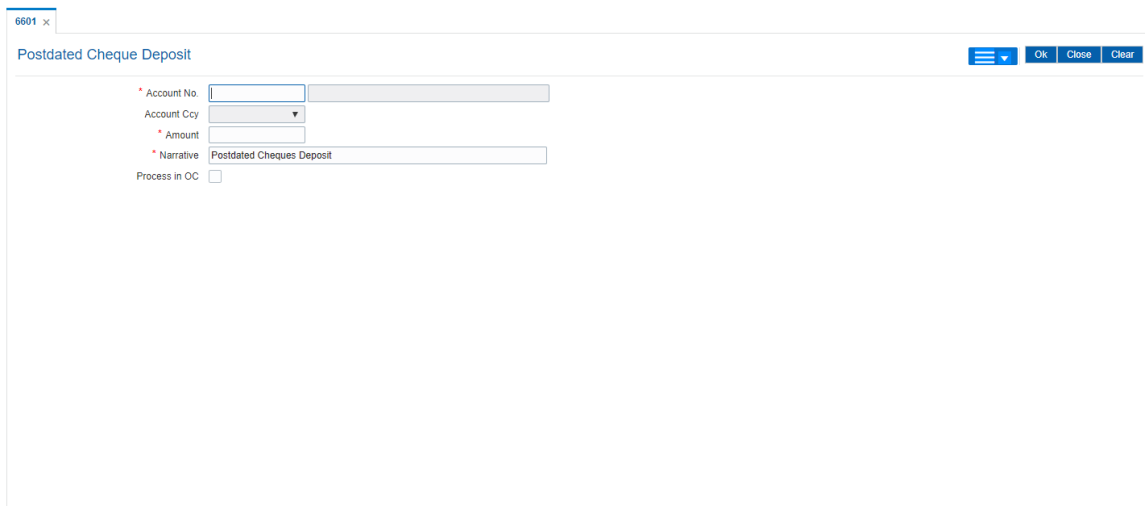
Modes Available

Not Applicable

To deposit a postdated cheque

1. In the **Dashboard** page, Enter the Task Code **6601** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Clearing > Postdated Cheque Deposit**.

2. You will be navigated to **Postdated Cheque Deposit** screen.

Postdated Cheque Deposit

Field Description

Field Name	Description

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Account No.	[Mandatory, Numeric, 16] Type the CASA account number for which the post-dated cheque deposit is to be done. The adjacent field displays the short name of the primary customer linked to the CASA account
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Amount	[Mandatory, Numeric, 13, Two] Type the amount of the cheque which is deposited.
Narrative	[Mandatory, Alphanumeric, 120] Type the narration. This field displays the default narration, based on the transaction. The user can change the transaction if required.
Process in OC	[Optional, Check Box] Select this check box if the Cheque is to be processed in OC.

3. Enter the account number and the amount to be deposited as a postdated cheque.

Postdated Cheque Deposit

4. Click **Instrument** tab.

5. The system displays the **Instrument Details** screen. For more information on instrument details refer to **FLEXCUBE Retail Introduction Guide**.

6. Enter the relevant information and then click **OK**.

7. The system displays the **Postdated Cheque Deposit** screen. Click **OK**.

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8. The system displays the message "Authorization Required". Click **OK**.

9. The system displays the **Authorization Reason** screen.

10. Enter the relevant information and click **Grant**.

11. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click **OK**.

12. The system displays the **Document Receipt** screen.

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

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

Screen Description

The above screen is used to update post dated cheque details. The fields to update are the amount and the instrument details.

Exercise

Deposit a cheque in the CASA account. In the Instrument Details, enter the instrument details, specifically ensure that the cheque date is greater than the current Branch batch date.

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5. Debit Transactions

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5.1 1001 - Cash Withdrawal

This option is used to enable a customer to withdraw funds from their CASA account using a voucher. The withdrawal is permitted subject to the availability of sufficient balance or available credit limit and proper verification of the signature on the withdrawal request with the signature maintained in the system. When performed online, the transaction affects the available balance in the CASA account immediately.

Definition Prerequisites

- 8051 - CASA Account Opening
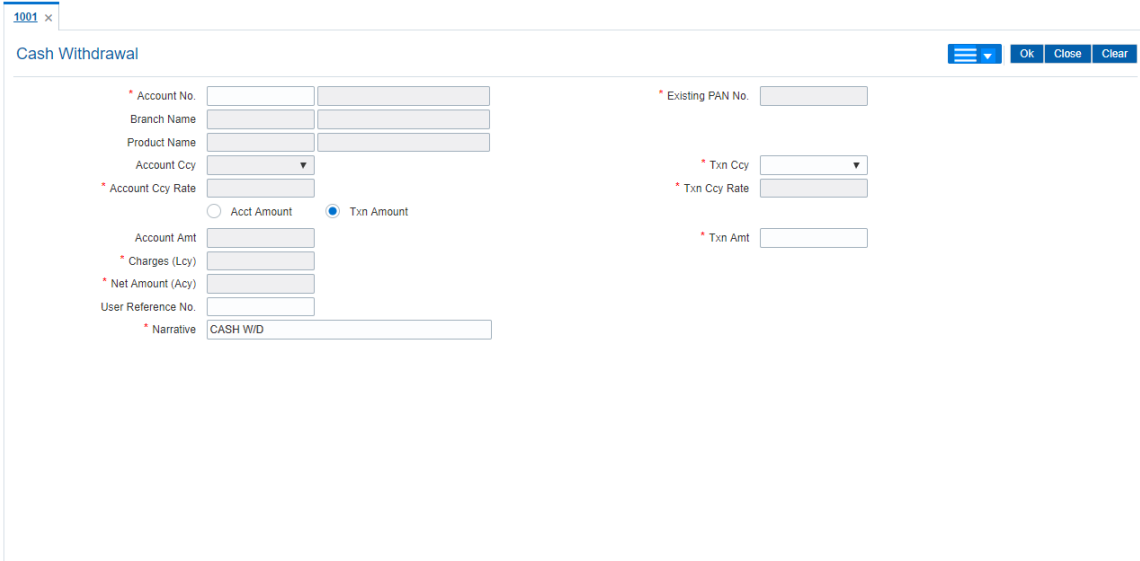
Modes Available

Not Applicable

To withdraw cash from a CASA account

1. In the **Dashboard** page, Enter the Task Code **1001** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Cash > Cash Withdrawal**.

2. You will be navigated to **Cash Withdrawal** screen.

Cash Withdrawal

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the CASA account number from which you want to withdraw cash. The short name of the primary customer of the CASA account holder is populated adjacent to the account number.
Existing PAN No.	[Display] This field displays the PAN number of primary customer of the account.

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Branch Name	[Display] This field displays the Valid Branch code and name. Branch code should belong to the account no entered and not the login branch.
Product Name	[Display] This field displays the Valid product code and name. Product code should belong to the account no entered.
Account Ccy	[Display] This field displays the currency assigned to the product under which the account is opened. All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. The transaction currency is the currency in which the transaction will take place. While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined exchange rate.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within a band is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Input	[Mandatory, Radio Button] Click on the appropriate input option. The options are: • **Acct Amount**: Click on this option to input the amount in account currency in the **Account Amount** field. The system converts the entered amount to transaction currency amount and display it in the **Txn Amount** field. • **Txn Amount**: Click on this option to input the amount in transaction currency in the **Txn Amount** field. The system converts the entered amount to account currency amount and displays it in the **Account Amount** field.

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Account Amt	[Conditional, Numeric, 13, Two] Type the amount to be withdrawn in the account currency. This field is enabled, if the **Acct Amt** option is selected.
Txn Amt	[Mandatory, Numeric, 13, Two] Type the amount to be withdrawn in the transaction currency. This field is enabled, if the **Txn Amount** option is selected.
Charges (LCy)	[Display] This field displays the charges.
Net amount (ACY)	[Mandatory] This field displays net amount in actual currency
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration of the transaction. The system displays the default narration "Cash Withdrawal". You can change the narration, if required.

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

4. The branch code and name, product code and name will be displayed irrespective of the account status.

5. Click on the appropriate input option.

6. Enter the amount.

Cash Withdrawal

7. Click The system displays the **Service Charge Details** screen.

8. Click **OK**. The system displays the main screen.

9. Click **OK**.

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10. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click **OK**.

11. The system displays the **Document Receipt** screen.

12. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do You Want To Print". Click **Yes**.
OR
Click **Cancel**.

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5.2 1013 - CASA Cheque Withdrawal

Using this option you can make a cash withdrawal from CASA account by cheque. The withdrawal is permitted subject to availability of sufficient balance or available credit limit, and proper verification of the signature on the withdrawal request with the signature maintained in the system.

When performed online, the transaction affects the available balance on the CASA account immediately.

Additionally the cheque or the instrument number presented for payment has to be a valid instrument in unpaid status present on the account to confirm the authenticity of the payment request. The cheque or the instrument numbers for the CASA accounts are already maintained in the system using the **Cheque Book Issue** (Task Code: CHM37) option.

Definition Prerequisites

- **8051 - CASA Account Opening**
- **BAM14 - Rewards and Service Charges definition**
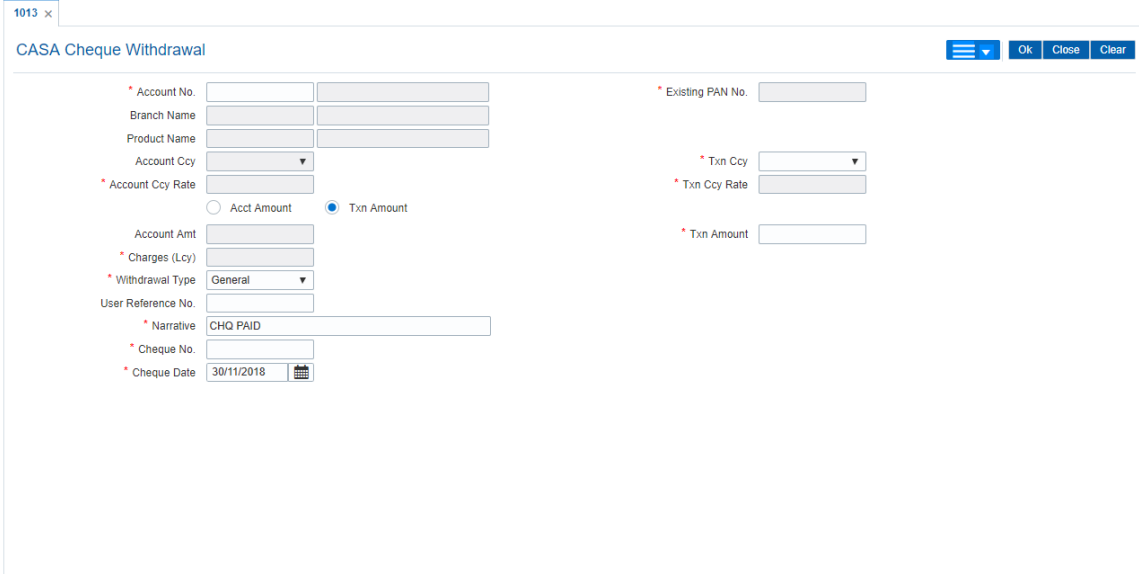
Modes Available

Not Applicable

To withdraw funds from a CASA account using a cheque

1. In the **Dashboard** page, Enter the Task Code **1013** and then click or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Clearing > CASA Cheque Withdrawal**.

2. You will be navigated to **CASA Cheque Withdrawal** screen.

CASA Cheque Withdrawal

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the CASA account number of the customer.

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The adjacent field displays the short name of the primary customer of the CASA account.

Existing PAN No.	[Display] This field displays the PAN number of primary customer of the account.
Branch Name	[Display] This field displays the valid branch code and name to which the funds has been transferred. Branch code should belong to the account number entered and not the login branch.
Product Name	[Display] This field displays the valid product code and name. Product code should belong to the account number entered.
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. It is defaulted from the account details maintained. All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Txn Ccy	[Mandatory, Drop-Down] Select the currency of the cheque from the drop-down list. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
Account Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Input	[Mandatory, Radio Button] Click on the appropriate input option. The options are:

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- **Acct Amount**: Click on this option to input the amount in account currency in the **Account Amount** field. The system converts the entered amount to transaction currency amount and displays it in the **Txn Amount** field.

- **Txn Amount**: Click on this option to input the amount in transaction currency in the **Txn Amount** field. The system converts the entered amount to account currency amount and displays it in the **Account Amount** field.

For more information refer to the Example 01 provided at the end of the **Cash Withdrawal** (Task Code: 1001) option.

Account Amt	[Display] This field displays the amount to be withdrawn. This field is enabled, if the **Acct Amt** option is selected.
Txn Amount	[Conditional, Numeric, 13, Two] Type the amount to be withdrawn in the transaction currency. This field is enabled, if the **Txn Amount** option is selected.
Charges (Lcy)	[Display] This field displays the service charges to be applied in local currency.
Withdrawal Type	[Mandatory, Drop-Down] Select the nature of withdrawal. The options are: - Third party - General
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.
Cheque No.	[Mandatory, Numeric, 12] Type the cheque number.
Cheque Date	[Mandatory, Date editor] Slect the cheque date from the date editor.

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

4. Select the transaction currency from the list.

5. Click on the appropriate input option.

6. Enter the amount.

CASA Cheque Withdrawal

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7. Click **OK**.

8. The system displays the **Cheque Details** screen.

9. Enter the relevant information and click **OK**.

10. The system displays **CASA Cheque Withdrawal** screen. Click **Continue**.

11. The system displays the message "Authorisation Required. Do You Want to Continue?". Click **OK**.

12. The system displays the **Authorisation Reason** screen.

13. Enter the relevant information and click **Grant**.

14. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click **OK**.

Note: For more information on the **Service Charge Details and the Cheque Details** screen and authorisation transactions, refer to the **Oracle FLEXCUBE Introduction User Manual**.

Screen Description

The above screen is used to update an account where a cheque withdrawal is done across the counter.

Example

Update a CASA account no from which the cheque withdrawal is to be done by entering the amount to be withdrawn. Also enter the cheque details along with the other details.

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5.3 1008 - Miscellaneous Customer Debit

Using this screen you can transfer funds between customer to GL, GL to customer and GL to GL.

A customer's CASA account can be debited and the corresponding credit can be passed to a GL account using the **Miscellaneous Customer Debit** option.

Multi-currency transactions can also be performed through this screen.

Definition Prerequisites

- 8051 - CASA Account Opening
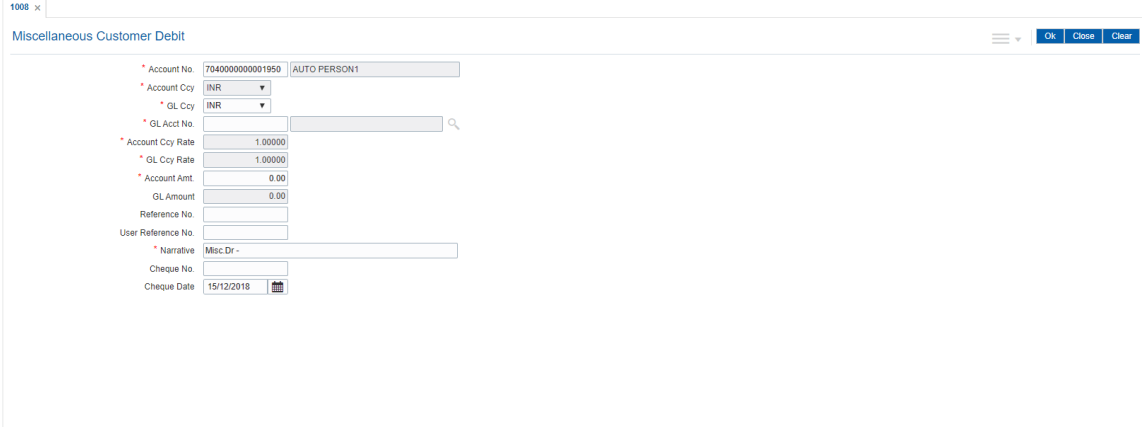
Modes Available

Not Applicable

To pass debit entry to a GL account by debiting a CASA account

1. In the **Dashboard** page, Enter the Task Code **1008** and then click 🔍 or navigate through the menus to **Front Office Transactions > GL Transactions > Transfer > Miscellaneous Customer Debit**.

2. You will be navigated to **Miscellaneous Customer Debit** screen.

Miscellaneous Customer Debit

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the CASA account number on which is to be debited. The account holder's name is displayed in the adjacent field.
Acct Ccy	[Display] This field displays the currency assigned to the product under which the account has been opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a CASA product is USD, the account opened under that product has USD as its account currency, by default.
GL Ccy	[Mandatory, Drop-Down] Select the currency assigned to the GL that is to be credited from the

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drop-down list.

By default this field displays "INR" as GL account currency. This currency can differ from the local currency of the bank.

GL Acct No.	[Mandatory, Numeric] Enter the GL account number, which will be credited by debiting the customer. The GL account name is displayed is the adjacent field.
Account Ccy Rate	[Display] This field displays the exchange rate at which the account currency is converted to the local currency of the bank. Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
GL Ccy Rate	[Display] This field displays the rate at which the GL account currency is converted to the local currency of the bank. Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries. The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the GL account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Account Amt	[Mandatory, Numeric, 13, Two] Type the amount that will be debited from the customer account in account currency. The system posts the entries to the accounts in the account currency.
GL Amount	[Display] This field displays the amount that will be credited to the GL account. The amount will be calculated in the GL account currency. This is calculated as : *GL amount = Account amount (in GL ccy equivalent) + SC (in GL ccy equivalent)*
Reference No.	[Optional, Alphanumeric, 12] Type the reference number for the transaction.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.
Cheque No.	[Optional, Numeric, 12]

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Type the cheque number.

Cheque Date [Optional, Date editor, dd/mm/yyyy]
Type the cheque date or select it from the date editor.

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

4. Enter the GL account number.

5. Enter the account amount and reference number.

Miscellaneous Customer Debit

6. Click ![icon] to view Service Charge details.

7. Click **OK** to view Miscellaneous Debit screen. Click **OK**.

8. The system displays the message "Authorization Required". Click **Continue**.

9. The system displays the **Authorisation Reason** screen.

10. Enter the relevant information and click **Grant**.

11. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click **OK**.

12. The system displays the serial number. It is auto-generated by the system. Click **OK**.

13. The system displays the **Document Receipt** screen.

14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do You Want To Print". Click **Yes**.
OR
Click **Cancel**.

15. The system displays the serial number. It is auto-generated by the system. Click **OK.**

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

Screen Description

The above screen is used to debt a customer account. The fields that are updated are the customer account and the amount to be debited. The GL account to be credited with the corresponding debit must also be updated.

Exercise

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To perform this transaction use a CASA account with a credit balance and debit 1000 and credit a GL account from the drop-down.

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5.4 1728- Flexi Saver RD Redemption by CASA

Using this option you can make partial redemption of a Flexi Saver RD using CASA account. This is available only for Flexisaver RD and the system displays errors if the account number is not a Flexi saver RD. The account should be in regular status to make a partial withdrawal.

Definition Prerequisites
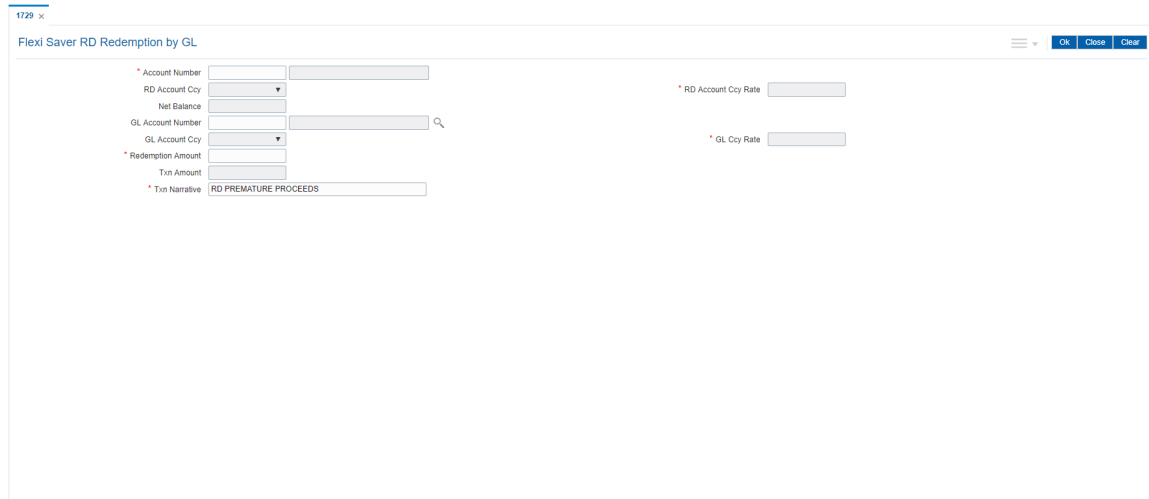
- 8051 - CASA Account Opening
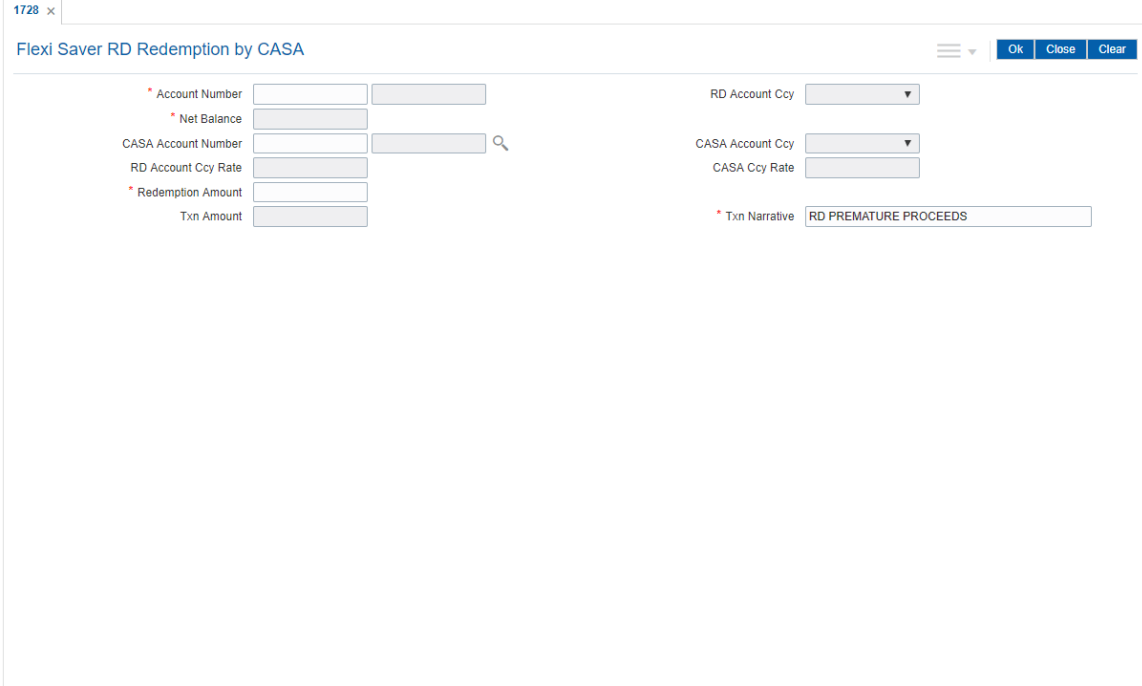
Modes Available

Not Applicable

To perform part redemption of Flexi Saver RD by CASA

1. In the **Dashboard** page, Enter the Task Code **1728** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Transfer > Flexi Saver RD Redemption by CASA.**

2. You will be navigated to **Flexi Saver RD Redemption by CASA** screen.

Flexi Saver RD Redemption By CASA

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Enter the RD Account Number.
RD Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened.

Net Balance	[Display] This field displays the net balance amount available in the RD.
CASA Account Number	[Mandatory, Numeric] Enter the CASA account number. You can select the account number from the picklist.
CASA Account Ccy	[Display] This field displays the CASA account currency.
RD Account Ccy Rate	[Display] This field displays the RD Account currency rate.
CASA Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank.
Redemption Amount	[Mandatory, Numeric] Enter the redemption amount.
Txn Amount	[Display] This field displays the transaction amount.
Txn Narrative	[Mandatory , Alphanumeric] Enter a description for the transaction. The field displays the default narration based on the transaction, which can be edited.

3. Enter the relevant details.

4. Click **OK**.

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5.5   1729- Flexi Saver RD Redemption by GL

Using this option you can make partial redemption of a Flexisaver RD using GL account. This is available only for Flexisaver RD and the system displays errors if the account number is not a Flexisaver RD. The account should be in regular status to make a partial withdrawal

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

Not Applicable

To perform flexisaver part redemption

1. In the **Dashboard** page, Enter the Task Code **1729** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Transfer > Flexi Saver RD Redemption by GL**.

2. You will be navigated to **Flexi Saver RD Redemption by GL** screen.

Flexi Saver Part Redemption by GL

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Enter the RD Account Number.
RD Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened.
Net Balance	[Display] This field displays the net balance amount available in the RD.
GL Account Number	[Mandatory, Numeric] Enter the GL account number. You can select the account number from the picklist.

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GL Account Ccy	[Display] This field displays the GL account currency.
RD Account Ccy Rate	[Display] This field displays the RD Account currency rate.
GL Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency.
Redemption Amount	[Mandatory, Numeric] Enter the redemption amount.
Txn Amount	[Display] This field displays the transaction amount.
Txn Narrative	[Mandatory , Alphanumeric] Enter a description for the transaction. The field displays the default narration based on the transaction, which can be edited.

3. Enter the relevant values in the fields.

4. Click **OK**.

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6. Transfer

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6.1 1091 - CASA To CASA Funds Transfer Request

Using this option the funds can be transferred from one CASA account to another. The value date for either credit or debit can be modified to be greater than today, resulting in a future dated transfer. The value date should be than greater or equal to process date.

For a debit account, available balance will be decreased on the posting date.

For a credit account, available balance will increase on the posting date.

For future dated credit transaction, hold will be marked on the account based on

- Credit hold for Asset products
- Credit hold for Liability products

Book balance of the account for the future dated leg will depend upon whether the product is a book balance or a collected balance.

For normal funds transfer the **Funds Transfer Request** (Task Code: 1006) option can be used without specifying a value date.

Definition Prerequisites

- 8051 - CASA Account Opening
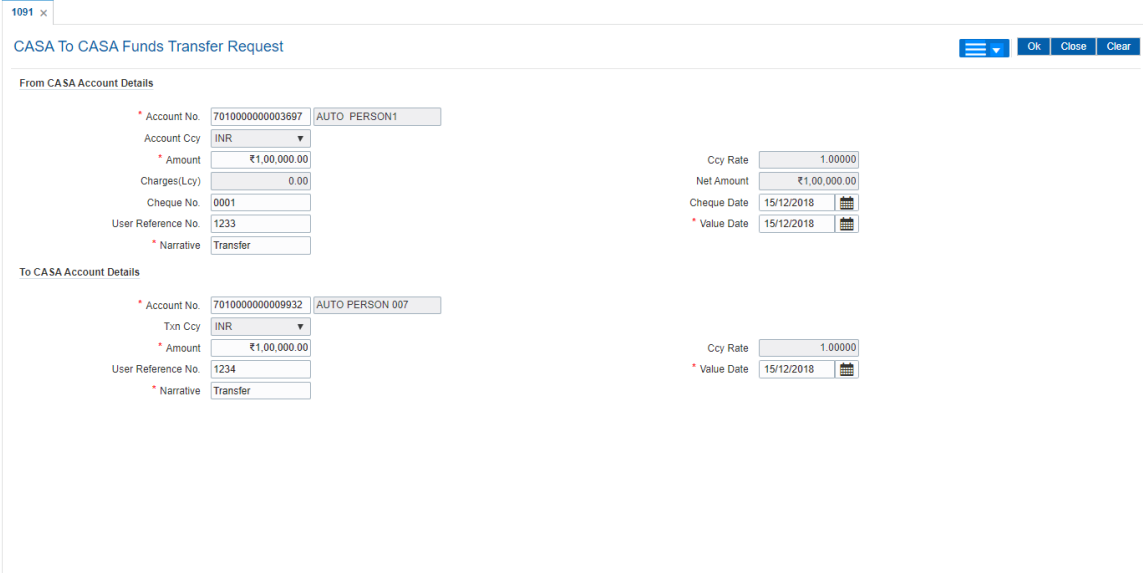
Modes Available

Not Applicable

To transfer fund to CASA account

1. In the **Dashboard** page, Enter the Task Code **1091** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Transfer > CASA To CASA Value Dated Funds Transfer**.

2. You will be navigated to **CASA To CASA Funds Transfer Request** screen.

CASA To CASA Funds Transfer Request

Field Description

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Field Name	Description
From CASA Account Details	
Account No.	[Mandatory, Numeric, 16] Type the CASA account number from which you want to transfer funds. The short name of the primary customer of the CASA account holder is populated adjacent to the account number.
Account Ccy	[Display] This field displays the currency assigned to the product under which the account is opened. All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Amount	[Mandatory, Numeric, 13, Two] Type the amount to be debited to the account. The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency. If the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency.
Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Charges (Lcy)	[Display] This field displays the charges in the local currency.
Net Amount	[Display] This field displays the total amount including the charges to be debited to the account.
Cheque No.	[Optional, Numeric, 12] Type the instrument number used for fund transfer.
Cheque Date	[Conditional, dd/mm/yyyy] Type the date of the instrument. This field is mandatory, if the cheque number is entered.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Value Date	[Mandatory, dd/mm/yyyy] Type the value date for the debit leg.
Narrative	[Mandatory, Alphanumeric, 40]

Type the narration for the transaction.

The system displays the default narration "CASA To CASA Value Dated Funds Transfer".

You can change the narration, if required.

To CASA Account Details

Account No.	[Mandatory, Numeric, 16] Type the CASA account number to which you want to transfer funds. The short name of the primary customer of the CASA account holder is populated adjacent to the account number.
Txn Ccy	[Display] This field displays the currency assigned to the product under which the account is opened. All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Amount	[Display] This field displays the funds to be credited is displayed. The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency.
Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Value Date	[Mandatory, dd/mm/yyyy] Type the value date for the credit leg.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration as "CASA To CASA Value Dated Funds Transfer". You can change the narration, if required.

Screen Description

The above screen allows the user to transfer funds from a CASA account to another CASA account. The fields to be updated are the CASA account numbers and the amount. The cheque number is optional incase it's a cheque deposit.

Example

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Use the above screen to transfer fund from a CASA account to another account. Update the account number and the amounts with a narration.

3. Enter the account number from which funds are to be transferred and the account number to which the funds will be transferred.

4. Enter the amount to be transferred.

CASA To CASA Funds Transfer Request

5. Click **OK**.

6. The system displays the transaction sequence number. The transaction sequence number is system generated, that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click **OK**.

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6.2 1006 - Funds Transfer Request

This option allows you to transfer funds from one CASA account to another CASA account. The funding account and the beneficiary account can be in different currencies, and can belong to different branches. For the debit account, the available balance will be decreased and for the credit account the available balance will be increased.

Note: The system restricts fund transfer between two accounts opened under different products, if the transaction is restricted as per the maintenance done at product level.

Definition Prerequisites

- 8051 - CASA Account Opening
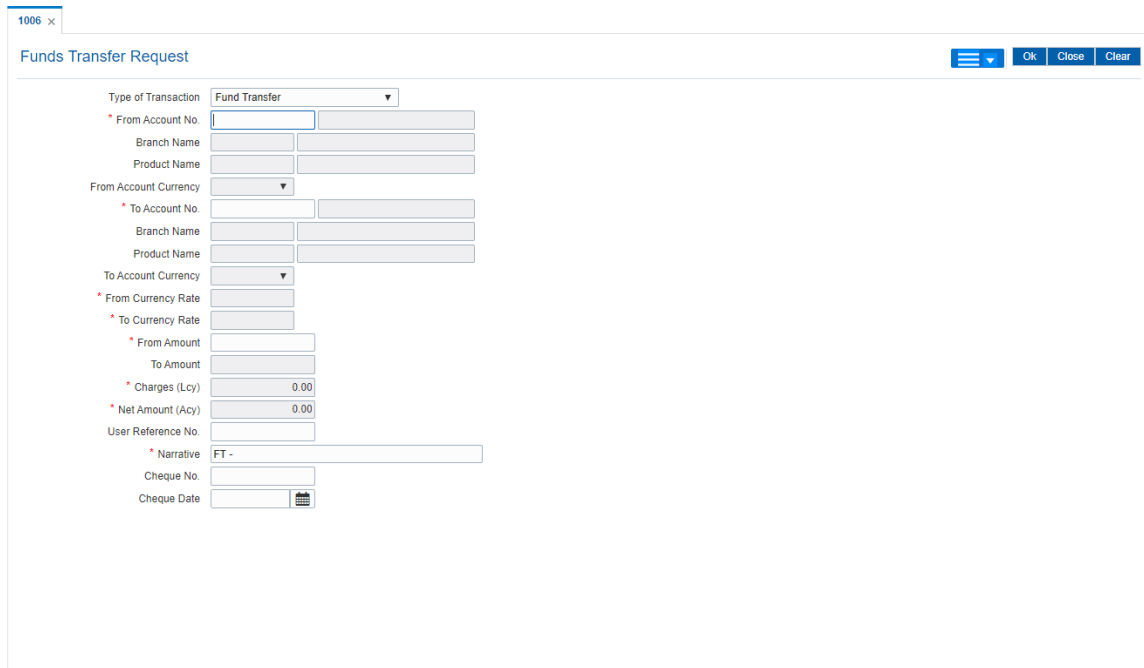
Modes Available

Not Applicable

To transfer funds

1. In the **Dashboard** page, Enter the Task Code **1006** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Transfer > Funds Transfer Request**.

2. You will be navigated to **Funds Transfer Request** screen.

Funds Transfer Request

Field Description

Field Name	Description
Type of Transaction	[Mandatory, Drop-Down] Select the required type of transaction from the drop down list. The options are: • Funds Transfer

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- Cash Deposit at Spoke Branch
- Cash Withdrawal at Spoke Branch

The transaction type selected will govern the mnemonic and narration stamped in customers CASA account.

From Account No.	[Mandatory, Numeric, 16] Type the account number from which the funds will be transferred. The account title is displayed in the adjacent field.
Branch Name	[Display] This field displays the valid branch code and name from which the funds has been transferred. Branch code should belong to the account number entered and not the login branch.
Product Name	[Display] This field displays the valid product code and name. Product code should belong to the account no entered.
From Account Currency	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
To Account No.	[Mandatory, Numeric, 16] Type the account number to which the funds will be transferred. The short name of the primary customer of the CASA account is populated adjacent to the account number. If the 'from' and 'to' accounts do not belong to the same customer, the system will give a warning to that effect.
Branch Name	[Display] This field displays the valid branch code and name to which the funds has been transferred. Branch code should belong to the account number entered and not the login branch.
Product Name	[Display] This field displays the valid product code and name. Product code should belong to the account no entered.
To Account Currency	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
From Currency Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the

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teller, this field becomes non-editable.

If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

To Currency Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
From Amount	[Mandatory, Numeric, 13, Two] Type the amount that will be debited from the provider account. The amount is to be entered in the From Account currency for transferring funds. The transferred cash amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts. The **To Amount** will be calculated by the system when the user enters the amount in the **From Amount** field.
To Amount	[Display] This field displays the transaction amount based on the value entered in the **From Amount** field after taking the SC into consideration. This is the amount that will be credited to the beneficiary account. The amount is entered in the **To Account** currency for transferring funds. The transferred cash amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts. The user can change the value in this field. The system calculates the **From Amount** in case value in this field is changed after taking the SC into consideration. The value in this field is calculated by the system using the From Amount, From Ccy Rate, To Ccy Rate and SC.
Charges (Lcy)	[Optional, Numeric, 12] Type the Charges value
Net amount (ACY)	[Mandatory] This field displays net amount in actual currency
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the type of transaction selected. The user can change the narration if required.
Cheque No.	[Optional, Numeric, 12] Type the cheque number.
Cheque Date	[Optional, Search List, dd/mm/yyyy] Type the cheque date or select it from the Search List.

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Screen Description

The below screen displays a fund transfer, of 10000 INR from Auto Person 1 CASA account to Mary Smith account. The narration is a brief description. The transfer is affected online after approval.

Example

Use this screen to do a transfer from an account that has a credit balance or an overdraft facility.

3. Select the type of transaction from the drop down list to govern the mnemonic and narration stamping in both the CASA accounts involved in Fund Transfer.

4. Enter the account number from which funds are to be transferred and the account number to which the funds will be transferred. The branch code and name, product code and name will be displayed irrespective of the account status.

5. Enter the amount to be transferred.

Funds Transfer Request

5. Click [icon] to view **Service charge details**.

6. Click **OK**. The system displays the main screen. Click **OK**.

7. The system displays the message "Authorization Required. Do you want to continue?". Click **Continue**.

8. The system displays the **Authorization Reason** screen.

9. Enter the relevant information and click **Grant**.

10. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click **OK**.

11. The system displays the **Document Receipt** screen.

12. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document?". Click **OK**.

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OR

Click **Cancel**.

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

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7. Fund Management Instructions

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7.1 1055 - Hold Funds Request

Using this option, a portion of the account balance can be earmarked for a specific purpose.

The bank can hold funds for various reasons such as court order, bank lien, loan payment, issuing 100% bank guarantee amount, inter-branch withdrawal, non-**FLEXCUBE Retail** branch, lost passbook, demise of the account holder, or any other reason. The earmarked amount is considered for the calculation of the available balance. When an account is earmarked, an expiry date can be specified. The earmark will be lifted on the BOD of the date, after the expiry of the earmark.

Definition Prerequisites
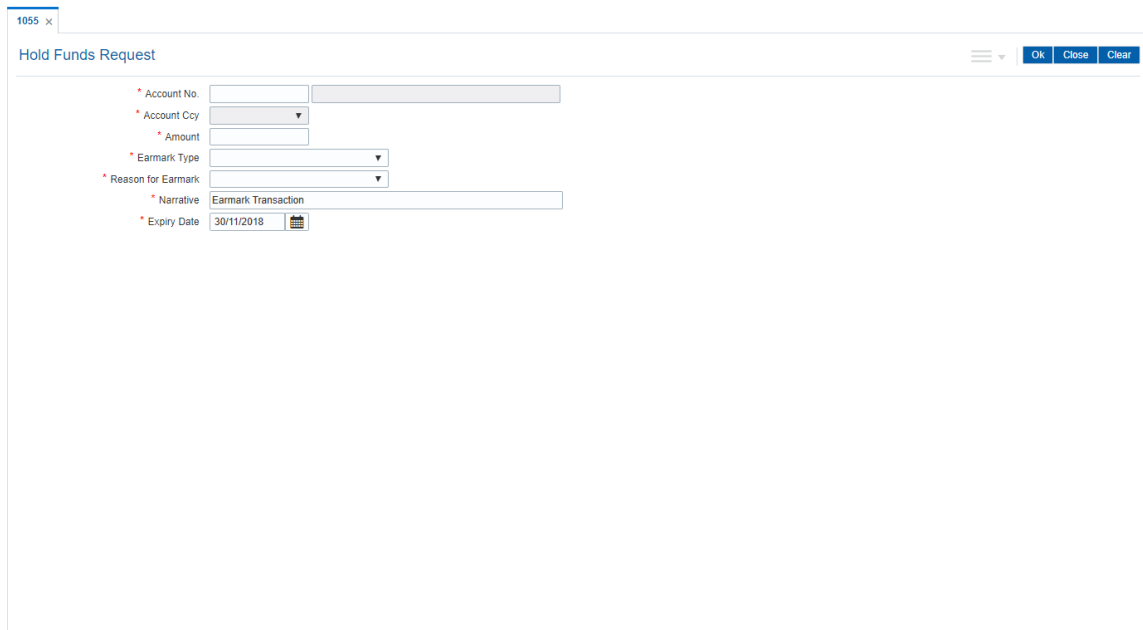
Not Applicable

Modes Available

Not Applicable

To hold funds of an account

1. In the **Dashboard** page, Enter the Task code **1055** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > Hold Funds Request**.

2. You will be navigated to **Hold Funds Request** screen.

Hold Funds Request

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the account number on which you want to place a hold funds request. The name of the CASA account holder is populated, adjacent to the account number.

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Account Ccy	[Display] This field displays the currency assigned to the product under which the account is opened. All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Amount	[Mandatory, Numeric, 13, Two] Type the amount for which you want to place a hold on the account.
Earmark Type	[Mandatory, Drop-Down] Select the earmark type from the drop-down list.
Reason for Earmark	[Mandatory, Drop-Down] Select the reason code along with the reason description for placing a hold on the account from the drop-down list.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays **Earmark Transaction**.
Expiry Date	[Mandatory, dd/mm/yyyy] Type the expiry date or select it from the Date editor. The earmark will be revoked on the BOD after the expiry of the earmark.

3. Enter the account number and the amount to be earmarked.

4. Select the earmark type and the reason for earmark from the list.

5. In the date editor, select the expiry date.

Hold Funds Request

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6. Click **OK**.

7. The system displays the message "Authorization required. Do You Want to continue". Click **Continue**.

8. The system displays the **Authorization Reason** screen.

9. Enter the relevant information and then click **Grant**.

10. The system displays the transaction sequence number. The transaction sequence number is the system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click **OK**.

11. The system displays the **Document Receipt** screen.

12. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document?". Click **OK**.
OR
Click **Cancel**.

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

Screen Description

The above screen allows user to hold funds. In the above screen there is a hold of INR 1000 on an account. The last valid date for hold fund is 30/11/2019. It will auto expire on the BOD of 30/11/2018.

Exercise

Create two hold fund request for different values and expiry dates on the same CASA account. Check the balance to note the cumulative value of the hold fund.

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7.2 CHM33 - Hold Funds Maintenance

Using this option, a portion of the account balance can be earmarked for a specific purpose. The bank can hold funds for various reasons such as court order, bank lien, loan payment, issuing 100% bank guarantee amount, inter-branch withdrawal, demise of the account holder, etc. The earmarked amount is considered for the calculation of the available balance. When an account is earmarked, an expiry date can be specified. The earmark will be lifted on the BOD of the date, after the expiry of the earmark.

You can add an earmark on an account under transaction processing using the **Hold Funds Request** (Task Code: 1055) option. The earmark can be inquired, modified or deleted using this option.

Note: The earmark type **Debit card hold** is system initiated hold and hence it cannot be modified

Definition Prerequisites

- 1055 - Hold Funds Request
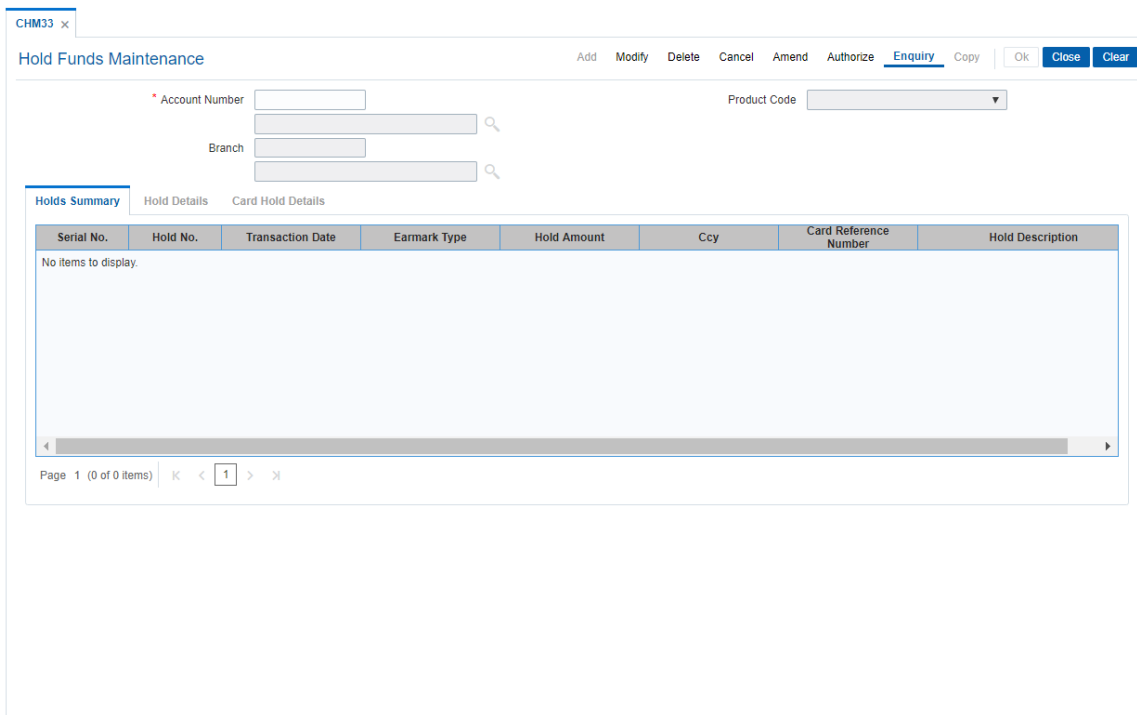
Modes Available

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

To modify the hold placed on an account

1. In the **Dashboard** page, Enter the Task code **CHM33** and click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > Hold Funds Maintenance**.

2. You will be navigated to **Hold Funds Maintenance** screen.

Hold Funds Maintenance

Field Description

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Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the account number. The system enables the Search List adjacent to the field, select the appropriate hold number whose details you want to view from the Search List.
Product Code	[Display] This field displays the product code.
Branch	[Display] This field displays the code and name of the home branch where the CASA account is opened and maintained.
Transaction Date	[Mandatory, Date editor, dd/mm/yyyy] Type the transaction date or select it from the date editor, on which the hold funds request was recorded in the system . This field is enabled in the **Modify** mode.
Hold Number	[Mandatory, Numeric, Five] Type the hold number for the account. Multiple hold fund requests can be set up for an account. Every hold fund request is distinguished by the hold fund number. This field is enabled in the **Modify** mode.
Earmark Type	[Mandatory, Drop-Down] Select the type of earmark that was specified at the time of placing the hold funds request from the drop-down list. This field is enabled in the **Modify** mode.

3. Click **Modify**.

4. Enter the account number and select the appropriate hold details from the list.

5. Select the transaction date from the Search List and enter the hold number.

6. Select the earmark type from the drop-down list.

7. The system displays the **Hold Details** tab.

Hold Funds Maintenance

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8. Modify the required information.

Screen Description

The above screen allows to modify the funds placed on hold due to various reasons. The only editable fields are expiry date and the reason for hold. The amount cannot be modified.

Example

To an account where a hold has already been place use this screen to modify the reason for hold.

Hold Details

Field Description

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Field Name	Description
Account number	[Display] This field displays the account number.
Hold Amount	[Display] This field displays the account currency and the hold amount in account currency specified while placing the hold funds request.
Hold Description	[Display] This field displays the description of the hold fund transaction.
Reason for Earmark	[Mandatory, Drop-Down] Select the reason for placing a hold on the account from the drop-down list. If the Earmark type is **Debit Card Hold** then this field is defaulted to **Debit Card Hold**.
Expiry Date	[Conditional, Search List, dd/mm/yyyy] Select the expiry date of the hold funds request from the Search List. The earmark will be revoked on the BOD after the expiry of the earmark. For the earmark type **Debit Card Hold**, this field displays the expiry date of the hold funds request generated by Interface based on MCC code.
SC Code	[Optional, Drop-Down] Select the service charge code attached to the hold funds request from the drop-down list.
SC Funds Held	
Cumulative Flag	[Display] This field displays the cumulative flag details. The options are: - Cumulative - Non-Cumulative
Additional SC	[Display] This field displays the additional service charge.
Parent SC Amount	[Display] This field displays the amount of service charge as per the defined SC code.
Additional SC Amount	[Display] This field displays the amount of additional service charge as per the defined additional SC code.
Hold Placed By	[Display] This field displays the name of the teller who has placed the hold on the account.
IPO Ref No.	[Display] This field displays the Reference No generated only for earmark Type "IPO HOLD", for other earmark types this field will be blank.
Hold Ref No.	[Display]

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This field displays the Hold Transaction Reference No

9. Click **OK**.

10. The system displays following message "Record Modified Authorisation Pending". Click **OK**.

11. The hold details are modified successfully once the record is authorised.

To view the hold details

1. In the 'Hold Maintenance screen, click **Enquiry**.

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

3. You can view **Holds Summary** details.

Holds Summary

CHM33 ×										
Hold Funds Maintenance							Add Modify Delete Cancel Amend Authorize **Enquiry** Copy		Ok **Close Clear**	

* Account Number	7010000000006413	AUTO PERSON1	🔍	Product Code	10005 - Savings Account - Liability ▾
Branch	98001	MUMBAI 98001	🔍		

Holds Summary   Hold Details   Card Hold Details

Serial No.	Hold No.	Transaction Date	Earmark Type	Hold Amount	Ccy	Card Reference Number	Hold Description
1	1	01/11/2018	23-Payments Hold	1,200.00	INR		NEFT Dr-N312180000080013-Test Auth-ICIC0
2	1	30/11/2018	23-Payments Hold	1,111.00	INR		NEFT Dr-N310180000080006-adsasd-ICIC0000

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Field Description

Column Name	Description
Serial No.	[Display] This column displays the serial number of the transactions.
Hold No.	[Display] This column displays the card reference number updated by the interface for the debit card hold transactions.
Transaction Date	[Display] This column displays the transaction date on which the hold funds request was recorded in the system.
Earmark Type	[Display] This column displays the type of earmark that was specified at the time of placing the hold funds request. The earmark type **Debit Card Hold** is used to describe the hold due to Debit Card transaction defaulted by interface.
Hold Amount	[Display] This column displays the hold amount specified while placing the hold funds request.
Ccy	[Display] This column displays the currency of the product under which the account has been opened.
Card Reference Number	[Display] This column displays the card reference number.
Hold Description	[Display] This column displays the hold description. Hold description is updated by the interface that includes the merchant name, city and country for the debit card hold transactions.

4. Double-click the row, to view the **Hold Details** and **Card Hold Details** tab.

Card Hold Details

This tab displays the additional transaction data related to Debit card hold. This tab is enabled if the **Debit Card Hold** option is selected from the **Earmark Type** drop-down list.

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Field Description

Field Name	Description
Hold Number	[Display] This field displays the hold number generated by the system.
Card Reference Number	[Display] This field displays the card reference number updated by the interface.
Date	[Display] This field displays the date and time of transaction updated by the interface.
Original Transaction Amt	[Display] This field displays the original transaction currency and amount.
Authorisation Code	[Display] This field displays the authorization code.

5. Click **Close**.

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7.3 CHM31 - Standing Instruction Maintenance

A customer can issue standing instructions to the bank, to perform a certain transaction for a particular period without any follow-up or intervention by either party.

For example , a customer can instruct the bank to debit a CASA account by a fixed amount at a predefined frequency and transfer the funds to another account. The system will restrict funds transfer between two accounts opened under different products, if the transaction is restricted as per maintenance done at product level.

The execution of standing instructions happens on the previous working day, or the next working day in case the execution day is a holiday, based on the specifications. The SI Execution on Previous Day is selected in the **Saving Bank Parameter Maintenance** (Task Code: CHM04) option. The system generates separate BOD and EOD reports for standing instructions executed successfully, and standing instructions, which have failed.

Oracle FLEXCUBE also facilitates execution of forced debits in the standing instructions module. Once this option is enabled at the time of set up of the standing instruction, the debit is executed, irrespective of whether the account has funds or not, thus avoiding a carry forward of the same instruction. Even when the account is of liability type, the debit is carried out.

Note: when the user enters the Beneficiary Account No,the system checks whether transfer is allowed or not for that particular combination of CASA Product Code of the entered CASA Account and the Beneficiary Product Code of the Beneficiary Account.

Definition Prerequisites

- 8051 - CASA Account Opening
- BAM14 - Rewards and Service Charges definition

Modes Available

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

To add standing instructions to an account

1. In the **Dashboard** page, Enter the Task Code **CHM31** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > Standing Instruction**.

2. You will be navigated to **Standing Instruction Maintenance** screen.

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Standing Instruction Maintenance

Field Description

Field Name	Description
Account No.	[Mandatory,Numeric,16] Type the CASA account number where SI is to be maintained.
Customer Name	[Display] This field displays the name of the customer who holds the CASA account.
Branch	[Display] This field displays the name of the home branch where the CASA account is opened and maintained.
Instruction No.	[Display] This field displays the instruction number. By default, it displays the system generated instruction number when a standing instruction is added.
Product	[Display] This field displays the product code under which the CASA account is opened.
Execution Type	[Mandatory, Radio Button] Click on the appropriate execution type. The options are: ● **EOD** - Instruction is executed during the end of the day. ● **BOD** - Instruction is executed during the beginning of the day.

3. Click **Add**.

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

Standing Instruction Maintenance

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5. Enter the required information in the **SI Details** tab.

Screen Description

The above screen mentions the standing instruction type for creating a new term deposit. The frequency maintained is daily, and the amount to be debited for the creation of the TD is 10000. The end date is also maintained, denoting the expiry of the standing instruction. In this example the standing instruction begins from the next date i.e. 01/12/2018.

Selecting force debit means for the account that the instruction is placed, if funds are unavailable, the account gets overdraft.

Example

Set up a Standing Instruction for the CASA account. Select the appropriate instruction type from the drop-down, select the appropriate frequency, enter the amount and dates and other relevant details as required.

SI Details

Field Description

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Field Name	Description
Instruction Type	[Mandatory, Drop-Down] Select the instruction type from the drop-down list. The options are: • Internal CASA Account • Internal RD Account • Bankers Cheque • Internal **FLEXCUBE** GL Account • New TD Account • Company Account • NEFT • Internal TD Account • Internal **FLEXCUBE** Loan Account • Internal **FLEXCUBE** Agri Loan • Internal Savings Scheme Account
Priority No.	[Mandatory, Numeric] Type the priority number for the instruction. This is the priority ranking of the instruction. The priority is specified in ascending order. The instruction with the highest priority is ranked at one. The greater the number the lower its priority. Priority ranking should be unique if an account has multiple standing instructions. If there were multiple instructions to be executed in a day, and the balance is not sufficient for the same, the standing instructions are executed in the order of their priority.
Frequency	[Mandatory, Drop-Down] Select the frequency from the drop-down list. The standing instructions will be executed in the specified interval. The options are: • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half yearly • Yearly By default the frequency is displayed as **Monthly**. The standing instructions are normally executed during the beginning of day (BOD) process. The SI start date and next date along with the SI frequency will determine the SI execution date.
Company Code	[Mandatory, Search List] Select the company code from the Search List. The company name is displayed in the adjacent field.

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These codes are maintained using the **Company Master Maintenance** (Task Code: BAM81) option.
This field is enabled if the **Company Account** option is selected in the **Instruction Type** drop-down list.

Amount	[Mandatory, Numeric, 13, Two] Type the amount to be transferred when the instruction is executed. The amount will be in the beneficiary currency.
Reference No 1	[Optional, Alphanumeric, 20] Type the first reference number for instruction maintained.
Start Date	[Mandatory, Date editor, dd/mm/yyyy] Select the start date from the date editor. This is the date from which the standing instruction will be applied to the account. By default, the system displays the current date as the start date. The start date cannot be an earlier date than the current date.
Reference No 2	[Optional, Alphanumeric, 15] Type the second reference number for instruction maintained.
Last Date	[Display] This field displays the last date of the standing instruction. This is the date on which the standing instruction was last executed.
Beneficiary Currency	[Conditional, Drop-Down] Select the beneficiary currency from the drop-down list. This field is enabled if the user selects the **Banker's Cheque** and **Internal FLEXCUBEGLaccount** option in the **Instruction Type** field.
No. of Retries	[Display] This field displays the number of retries system has attempted for executing the SI. This field displays the default value as zero. On every unsuccessful attempt of SI execution the count of the field increases by one, depending upon the value maintained in the **SI Max Retries** in the **CASA Product Master Maintenance** (Task Code: CHM01). After successful execution of SI or reaching the maximum count of retries, the value in this field changes to zero.
Beneficiary Branch Code	[Display] This field displays the branch code and name of the beneficiary account. This field can be modified only when **SI instruction Type** is **Internal FLEXCUBEGLaccount**. It will display the branch code when **SI instruction type** is **Company Account** and the company account is of type GL. This field is blank for all the remaining options.
Non FC Branch (For BC)	[Optional, Numeric, Four] Type the name of the **non-FLEXCUBE** Retail branch.
Beneficiary Acct No.	[Mandatory, Searchlist] Select the Beneficiary account number from the searchlist. This field will be enabled for input if you select **Internal CASA A/c, Internal TD Account, Internal FLEXCUBE Loan Account, Internal FLEXCUBE Agri Loan Account, Internal Savings scheme Account,Internal RD A/c, Internal Loan A/c,** or **Internal Flex cube GL A/c** option in the **Instruction Type** field. The picklist will be

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disabled for GL and needs to be entered. The corresponding GL account name will be displayed.

Max Retries	[Optional, Numeric, Two] Type the maximum retries, a standing instruction should be executed. By default the max retries defined at product level is displayed. It cannot be greater than the no of retries defined at product level.
Goal Reference Number	[Display] This field displays the goal identification number that has been sent from channels. It is not editable.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration based on the transaction.
End Date	[Mandatory, Date editor, dd/mm/yyyy] Select the end date from the date editor. This is the date on which the standing instruction will expire. The end date cannot be the current date or a date earlier than the current date and the start date.
Reason for Failure	[Display] This field displays the reason due to which the standing instruction failed.
Next Date	[Optional, Date editor, dd/mm/yyyy] Select the next date on which the standing instruction will be executed from the date editor. The next date cannot be the date earlier than the current date and the start date. The next date should be between the start date and the end date of the instruction.
Remitter Name	[Display] This field displays the remitter name.
Calender	[Optional, Check Box] Select the **Calender** check box to enable the system to execute the instruction on the calendar basis. The instruction will be executed at the end of the calendar month or quarter. If the Calendar check box is not selected, the instruction will be executed at the start date of adding an instruction. For example, the instruction is added on March 15, 2019 frequency as **Monthly**. If the **Calendar** check box is selected, the instruction will be executed on March 31, 2019; the next date for executing the instruction will be April 30, 2019 and so on. If the **Calendar** check box is not selected, the instruction will be executed on April 15, 2019, and then next will be on May 15, 2019.
Generate Advice	[Optional, Check Box] Select the check box to generate the advice for the standing instruction at the time of maintenance or modification.
Apply SC	[Optional, Check Box] Select the **Apply SC** check box to levy the service charge on the account based on the SC package linked to the account product.
Force Debit	[Optional, Check Box] Select the **Force Debit** check box to force debit the source account.

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	The system will force debit the source account if there are insufficient funds in the account when the standing instruction is executed.
Automatic BC Issue	[Conditional, Check Box] Select the **Automatic BC Issue** check box to enable automatic issuing of a banker's cheque. This field is enabled if the **Banker's Cheque** and **InternalFLEXCUBEGLaccount** is selected in the **Instruction Type**field.
Last Retry Date	[Display] This field displays the last retry date.
SC for SI Success	[Optional, Drop-down] Select the service charge code for successful execution of standing instruction from the drop-down list. User will be allowed to either set SC defined at product level by selecting "Apply SC" check box or SI level SC by selecting the appropriate SC from the drop-down list. User cannot select both the SC at the same time. When "Apply SC" check box is ticked then the fields for Success/Failure SI SC fields will not be available to user.
SC for SI Failed	[Optional, Drop-down] Select the service charge code for unsuccessful execution of standing instruction from the drop-down list. User will be allowed to either set SC defined at product level by selecting "Apply SC" check box or SI level SC by selecting the appropriate SC from the drop-down list. User cannot select both the SC at the same time. When "Apply SC" check box is ticked then the fields for Success/Failure SI SC fields will not be available to user.
Bank/Branch/Sector	[Optional, Alphanumeric, Ten] Enter the bank+branch+sector number. This field will be enabled when instruction type is External/Non-FC Account.
Automatic PO/DD Issue	[Conditional, Check Box] Select the Automatic PO/DD Issue check box to enable automatic issuing of a banker's cheque. This field is enabled if the InternalFLEXCUBEGLaccount is selected in the InstructionType field.

6. Based on the option selected in the **Instruction Type** field, data is populated in the appropriate tabs.

Beneficiary Details

The fields in this tab are enabled if you select the **Banker's Cheque** option in the **Instruction Type** drop-down list.

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Field Description

Field Name	Description
Mailing Option	[Mandatory, Drop-Down] Select the appropriate mailing option from the drop-down list. The options are: • **Mailing to Beneficiary** : If this option is selected then the bankers cheque is mailed to the beneficiary and you have to enter the beneficiary details in the below fields. • **Mailing to Remitter**: If this option is selected, then the bankers cheque is mailed to the remitter. The default remitter address as maintained in the **Customer Information Master Maintenance** (Task Code: CIM09) option is displayed in the beneficiary details fields. • **Do not Mail**: If this option is selected, the home branch address is displayed in the beneficiary details fields and you have to collect the bankers cheque from the branch.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary.
Beneficiary IC	[Optional, Alphanumeric, 30] Type the beneficiary IC.
Address	[Mandatory, Alphanumeric, 35] Type the beneficiary address.
City	[Mandatory, Alphanumeric, 35] Type the name of the city.
State	[Mandatory, Character, 35] Type the name of the state.
Country	[Mandatory, Search List] Select the country of the beneficiary from the Search List.
Zip	[Mandatory , Alphanumeric, 10]

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Type the zip code of the country.

Phone
[Optional, Numeric, 28]
Type the phone number of the beneficiary.

Account Type
[Optional, Drop-Down]

Select the account type of the customer from the drop-down list.

The options are:

• Current

• Savings

Mode
[Optional, Drop-Down]

Select the mode in which the customer wants to give the standing instruction from the drop-down list.

The options are:

• Zengin

• Others

Bank Code
For future use

Branch Code
For future use

Bank/Branch Code
[Conditional, Alphanumeric, 32]
Type the bank or branch code.
This field is enabled only if the **Others** option is selected in the **Mode** drop-down list.

Charge Flag
[Conditional, Drop-Down]
Select the charge flag from the drop-down list.
This indicates whether the SC amount is inclusive or exclusive of the charges to be applied.
The options are:

- Inclusive

- Exclusive

This field is enabled only if the **Zengin** option is selected in the **Mode** drop-down list.

Payment Code
[Conditional, Search List]
Select the payment code from the Search List.
This field is enabled only if the **Other** option is selected in the **Mode** drop-down list.

Payment Type
[Display]
This field displays the type of payment depending on the payment code selected.

Print Remarks
[Optional, Alphanumeric, 120]
Type the remarks to be printed, if any.
These remarks are printed on the bankers cheque on the execution of the standing instructions.

Purpose Code
[Optional, Drop-down]

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Select the purpose code from the drop-down list. This helps to determine the nature of foreign currency transaction. This field will be enabled, when instruction type is selected as IBA.

PAN/GIR No	[Optional, Alphanumeric, Ten]
	Enter the pan number of the customer. This field is enabled if BC option is selected in the instruction type field in the SI details tab.
Routing No	[Optional, Alphanumeric, Nine]
	Enter the routing number of the bank. The routing number is combination of Sector code/bank code+branch code.
Issuer Code	[Optional, Alphanumeric]
	Enter the issuer code. It indicates whether the issuer bank is CBS, NCBS etc. The system allows the user to manually enter the issuer code. Once the issuer code is entered, the system automatically displays the branch name/description.
Payable Branch	[Display]
	This field displays the payable branch.
Purchaser Name	[Mandatory, Alphanumeric, 60]
	Type the Purchaser Name.
	For Individual customers - Short name of the Primary customer will be defaulted. For all others (Corporate and Bank customers) - Account title will be displayed by default. The defaulted values will be editable.

Screen Description

The above tab screen allows the user to update if the type of instruction is selected as pay order.

Example

Set up a Standing Instruction for the CASA account. Select the appropriate instruction type from the drop-down, select the appropriate frequency, enter the amount and dates and other relevant details as required.

The Beneficiary details will be enabled if Automatic BC issue (Payorder) is selected. Enter the relevant Beneficiary details and proceed.

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TD Details

Field Description

Field Name	Description
TD Product	[Conditional, Search List] Select the TD product under which the new account is to be opened from the Search List. This field is enabled if the user selects the **New TD Account** option in the **Instruction Type** field.
Account Variance	[Mandatory, Numeric, Three, Five] Type the variance for the new TD account. The variance should be in the limits defined at the product level.
Compounding Frequency	[Display] This field displays the compounding frequency.
Payout Frequency	[Conditional, Drop down] This field displays the Payout Frequency as per the product level. Payout Frequency will be enabled and mandatory for Payout type TDs only.
Term	[Optional, Numeric, Four] Type the term of the deposit in months and days. Term specifies the period for which the deposit is made. The term should be within the minimum and maximum limits and should be a multiple of the incremental term specified at the product level.
Base Amt. For Deposit Rate	[Mandatory, Dropdown] This field displays the base amount for deposit rate

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- Incremental Amount - The deposit amount is considered as the base, and the interest rate defined at the product level slabs, is applied as the interest rate for this deposit.

- Cumulative of the deposit - The sum of paid amount of all the deposits under the TD Account (including this new deposit) is considered as the base and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.

- Cumulative of all the deposits - The sum of paid amount of all the deposits under the TD Account (including this new deposit) is considered as the base and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account.

Screen Description

The above tab screen allows the user to maintain new TD details. User can select the TD product with any variance. It also allows the user to maintain the term and compounding frequency.

Example

Set up a Standing Instruction for the CASA account. Select the appropriate instruction type from the drop-down, select the appropriate frequency, enter the amount and dates and other relevant details as required.

The TD details will be enabled if Instruction type is selected as New TD account.

Enter the TD Product you would like the system to open on execution of the standing instruction, select or enter the various parameters which will then define the TD account that will be opened.

NEFT Details

Field Description

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Field Name	Description
Beneficiary Details	
Beneficiary ID	[Conditional, Pick-List] Select the beneficiary ID from the Search List. The beneficiary ids are maintained in the RTGS-NEFT-Beneficiary Master Maintenance (Task Code: PM037) option.
Beneficiary Customer Name	[Mandatory, Numeric, 50] Type the beneficiary customer's account name. Only / - () . space special characters are allowed.
Beneficiary Account Number	[Mandatory, Alphanumeric, 35] Type the beneficiary account number to which the outgoing payments transaction is to be initiated. Only / - () . space special characters are allowed.
Beneficiary Customer Address, 2, 3, 4	[Optional, Alphanumeric, 35,Four lines] Type the beneficiary customer address. All special characters are allowed.
Beneficiary Account Type	[Mandatory, Drop Down] Select the account type from the drop down list. Values will be • 10-Savings Account • 11-Current Account • 12-Overdraft • 13-Cash credit • 14-Loan Account • 40-NRE • 52-Credit card
Beneficiary Branch IFSC Code	[Mandatory, Numeric,11] Type the beneficiary branch IFSC code.
Bank Name	[Display] This field displays the bank name based on the account with institution IFSC Code selected.
Branch Name	[Display] This field displays the branch name based on the account with institution IFSC Code selected.
Sender Details	
Sender Information	[Mandatory, Drop-Down] Select the mode of sending sender information to the customer. The options are: • DEFAULT- System captures the default e-mail id in the appropriate field so that as part of sending the alerts, lookup can be avoided. • SMS- System defaults the sender mobile number field to the value set in customer master maintenance.

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• EML- System defaults the sender e-mail Id field to the value set in customer master maintenance.

Based on the selection system should populate the necessary values in the message.

Sender To Receiver Information	[Optional, Alphanumeric, 35, 6 Lines] Type the remittance information from sender to receiver. All special characters are allowed.
Sender Email ID	[Mandatory, Alphanumeric, 62] Type the e-mail Id to which the response message is to be delivered. By default system displays the customer e-mail id if sender information is selected as EML. Only/_ @ .. special characters are allowed.
Sender Mobile No.	[Mandatory, Alphanumeric, 13] Type the sender mobile number in the below mentioned format. If country is India, number following country code will be 10 digits. This should allow only '+' as special character, in the first position, and remaining digits will be Numeric. First three digits are the **Country Code** followed by the **Mobile Number**.

7. Click **OK**.

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

9. The standing instruction is added successfully once the record is authorised.

Note: Depending on the set up, there will be validation that the customer of the debit account and the customer of the credit should have the same customer ID.

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7.4 CHM40 - Sweep-In / Sweep-Out Priority Maintenance

This maintenance allows you to prioritize the sequence of the **Instruction Numbers** specified while defining a **Sweep-In** or **Sweep-Out** transaction, if more than one instruction has been defined for CASA.

Both **Sweep-In** and **Sweep-Out** transactions associated with an account are simultaneously displayed in this maintenance. You can then edit the **Priority Number** field to set the sequence of the **Instruction Numbers**.

You can define the priority for normal as well reverse sweep out instructions, each one separately. If an account has multiple normal sweep out and reverse sweep out instructions, priority should be maintained separately for the two different types of sweeps.

For normal sweep out transactions, you can also set the maximum Sweep-Out up to the drawing power of the beneficiary accounts with pre defined overdraft limits. In case of normal sweep out, the transactions will be executed in the order of the combination of the priority number and instruction number. After Sweep-Out has been performed up to the maximum limit, any surplus amount in the provider account will be swept out to the beneficiary account having the surplus credit account flag checked in the priority maintenance.

For Sweep-Out transactions, you can also set the maximum Sweep-Out up to the drawing power of the beneficiary accounts with pre defined overdraft limits.

In case of Sweep-In, the system will execute the instructions in the order of the Priority Number. Depending on the fund utilization sequence set up at the CASA product level, the Sweep-In function will act in the defined fund utilization sequence only. At present, the following methods of fund utilization are defined:

- S - Sweep-In
- B - Self Balance
- O - Overdraft
- A - Advance against unclear funds
- T - TOD
- V - Over Line

The sequence can be defined in any order, for example SBOATV, wherein for any debit in the account, the funds are utilized in the order of the sequence defined.

Definition Prerequisites
- 8051 - CASA Account Opening

Modes Available

Add, Modify, Delete, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**. For Sweep Type – Sweep In the mode will not be available.

To add sweep in/sweep out priority

1. In the **Dashboard** page, Enter the Task Code **CHM40** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > Sweep-In / Sweep-Out Priority Maintenance**.

2. You will be navigated to **Sweep-In / Sweep-Out Priority Maintenance** screen.

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Sweep-In / Sweep-Out Priority Maintenance

Field Description

Field Name	Description
Sweep Type	[Mandatory, Drop- Down] Select the type of sweep instructions from the drop-down list. The options are: • **Sweep-In** - For the CASA account entered FC will display sweep-in instructions have been maintained based on the sweep in priority preference i.e. Default or User Defined. • **Normal Sweep-Out -** For the CASA account entered FC will display sweep- out instructions which have been maintained. (Currently normal sweep out option displays sweep in and sweep out instructions and the same will be modified to display only sweep out instructions) • **Reverse Sweep-Out -** For the CASA accounts entered FC will display reverse sweep- out instructions which have been maintained.
Account Number	[Mandatory, Numeric, 16] Type the CASA account number for which you want to define the priority maintenance.
Product Code	[Display] This field displays the name assigned to the CASA product, as defined at the product level. This is the product under which the CASA account is opened.
Customer Name	[Display] This field displays the name of the customer who holds the CASA account.
Branch Code	[Display] This field displays the name of the home branch where the CASA account is opened and maintained.

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Sweep in Priority Preference	[Optional, Drop-Down] Select the sweep in priority preferences from the drop down list. This field will be enabled for The options are: • **Default -** The existing functionality of Sweep-in priority will continue and priority can be set within all sweep in instructions available for the beneficiary account i.e. both the CASA and TD accounts will be listed. • **User Defined -** If this option is selected the sweep-in priority module and TD priority field will be enabled for selection. The user will be allowed to assign priority numbers only to the CASA provider accounts.
Sweep in Module Preference	[Optional, Drop-Down] Select the sweep in priority module preference from the drop down list. The options are: • CASA First • TD First
TD Priority	[Mandatory, Drop-Down] Select the TD priority from the drop down list. The options are: • **LIFO – (Last In First Out)**:- If this option is selected TD will be redeemed based on the deposit booking Value date. The last booked deposit will be redeemed first. • **FIFO – (First In First Out):-** If this option is selected TD will be redeemed based on the deposit booking Value date. The earliest booked deposit will be redeemed first. • **LIF – (Lowest Interest First):-** If this option is selected TD will be redeemed based on the net interest rate applicable to the TD deposit. The TD deposit with the lowest net interest rate will be redeemed first. • **HIF – (Highest Interest First):-** If this option is selected TD will be redeemed based on the net interest rate applicable to the TD deposit The TD deposit with the highest interest rate will be redeemed first.

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Column Name	Description
Product Code	[Display] This column displays the name assigned to the CASA product, as defined at the product level. This is the product under which the beneficiary CASA account is opened.
Customer Name	[Display] This column displays the name of the customer who holds the beneficiary CASA account.
Beneficiary/ Provider Account Number	[Display] This column displays the beneficiary or the provider account number.
Instruction Type	[Display] This column displays the instruction assigned to the account. The options are: • Sweep-In • Sweep-Out
Instruction Number	[Display] This column displays the running serial number of the sweep-in/sweep-out instruction.
Priority Number	[Optional, Numeric, Three] Click the column and type the appropriate priority number of the transaction. The sweep-in and sweep-out instructions will be executed in the specified priority.

3. Click **Add**.

4. Select the type of sweep out instructions from the drop-down list.

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

6. Enter the other relevant details.

Sweep-In / Sweep-Out Priority Maintenance

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7. Click **OK**.

8. The system displays the message "Authorisation Required". Click **OK**.

9. The system displays the **Authorization Reason** screen.

10. Enter the relevant information and click **OK**.

11. The system displays the message "Record Added". Click **OK**.

Screen Description

The above screen is used to change the priority of instructions. This is applicable only if there are more than one sweep in/sweep out instruction, and if the provider account is similar more than one instruction.

Example

Take a CASA account with more than one sweep in /sweep out. Check if the Provider account is the same. When this is the case, the priority of the sweep in / sweep out can be changed by using this maintenance.

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7.5 CHM39 - Sweep-In Maintenance

Sweep-In Maintenance is used for maintaining instructions on CASA account for providing funds online from one account to another when needed. In this, the beneficiary account is a CASA account, and the provider account can be another CASA or a TD account. All accounts should have regular account status. Whenever there are insufficient funds in the beneficiary account due to debits, the amount is provided by the provider account. If the beneficiary account has overdraft facility, it is decided at Day 0 setup, whether sweep in precedes overdraft or vice-versa.

Partial transaction will not be done, i.e., if the debit of all sweep in's provider accounts is less than the sweep in amount requested, the sweep in transaction fails. If a transaction leading to the sweep in is reversed, then the entire amount swept in earlier is reversed.

Note 1: If a TD account is defined as a provider account, then the fields **Maximum Sweep in Limit** and **Limit Reset Frequency** are disabled.
Note 2: The system restricts fund transfer between two accounts opened under different products, if the transaction is restricted as per the maintenance done at product level.

Note 3: When the user enters the Beneficiary Account No,the system checks whether transfer is allowed or not for that particular combination of CASA Product Code of the entered CASA Account and the Beneficiary Product Code of the Beneficiary Account.

Definition Prerequisites

- 8051 - CASA Account Opening
- 8054 - Time Deposit Account Opening

Modes Available

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

To add sweep in instructions

1. In the **Dashboard** page, Enter the Task Code **CHM39** and then click 🔍 or navigate through the menus to **Front office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > Sweep-In Maintenance**.

2. You will be navigated to **Sweep-In Maintenance** screen.

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Sweep-In Maintenance

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the valid account number. The name of the CASA account holder is populated, adjacent to the account number.
Currency Name	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Customer Name	[Display] This field displays the name of the primary customer who holds the CASA account.
Product Code	[Display] This field displays the product code under which the provider account is opened.
Instruction Number	[Display] This field displays the running serial number of the sweep-in instruction.
Sweep-In Provider Details	
Account Number	[Mandatory, Numeric, 16] Type the provider account number.

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A provider account can be any regular CASA, Agri Loan or TD account.

Currency Name	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Customer Name	[Display] This field displays the name of the primary customer who holds the CASA account.
Product Code	[Display] This field displays the product code under which the provider account is opened. Product code is a unique number. Once assigned, it helps to identify the CASA product in **FLEXCUBE Retail**.
Funds to be Utilized from (Balance +)	[Mandatory, Dropdown] The balance for the provider account will be derived during sweep in transaction. The OD limit will be included based on the option selected here. The options are: • Only CASA/OD • Only TD • Both CASA/OD and TD • None **Note**: This field will be disabled if the provider account for sweepin is a TD account.
Limit Reset Frequency	[Conditional, Drop-Down] Select the frequency to reset the sweep in limit amount for the provider account from the drop-down list. The options are: • **None**: If this option is selected, the maximum sweep in limit will be defaulted to zero and the user cannot modify. • **Daily:** If this option is selected, the maximum sweep in limit will be defaulted to zero, but the user can modify the limit to a value greater than zero and the value will be reset daily in the BOD. This field is disabled if a TD account number is entered as the sweep-in provider account number.
Maximum Sweep in Limit	[Conditional, Numeric, 13, Two] Type the maximum limit for sweep in at the provider's account to the target account. By default, the system displays zero. The value can be increased or decreased and the impact of this modification will be online. Whenever it is decreased, the value should not go below the already utilized limit. For example: if the limit set already is Rs. 10000 and Rs. 5000 is already utilized then the user will not be able to decrease the maximum

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limit for sweep in to Rs 4000.

This field is disabled and the default value zero is displayed, if a TD account number is entered as the sweep-in provider account number or if **None** option is selected in the **Limit Reset Frequency** field.

Sweep-In Beneficiary Details

Cumulative Sweep in Available Limit	[Display] This field displays the limit available for sweep in for the combination of provider and beneficiary account i.e. the difference between maximum sweep in limit and funds utilized by the target account during the day. The system considers the cumulative utilized limit and reduces the same from the maximum sweep in limit. The value in this field changes dynamically after every sweep in is triggered.

Narration Details

Debit Narration	[Optional, Alphanumeric 40] This field displays the debit narration details.
Credit Narration	[Optional, Alphanumeric 40] This field displays the credit narration details.

3. Click **Add**.

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

5. Enter the sweep in account number, select the limit reset frequency and enter the maximum sweep in limit.

6. Click **OK**.

7. The system displays the message "Record Added Authorisation Pending". Click **OK.**

8. The sweep in instruction is added successfully once the record is authorised.

Note 4: Depending on the set up, there will be a validation that the customer of the debit account and the customer of the credit should have the same customer ID.

Screen Description

In the above screen, for account number 7010000000006423 the provider account can be a CASA Account \TD account or a Agri Loan Account. The amount that is be debited from the provider account is limited to the requirement in the previous account. Example: If a cheque for clearing is presented in the account and the account is out of funds, then the provider account is debited only to the value of the cheque minus any funds in the account.

Example

For an account opened by you, set up sweep in instructions such that the account is out of funds and the sweep in has to get triggered so that you can view this process.

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7.6 CHM32 - Sweep-Out Maintenance

Sweep out functionality facilitates optimum use of the customer's fund. Balance above a specified threshold can be transferred as per customer instruction, subject to product parameters. For example - A customer having excess balance in a CASA Account can set an instruction to transfer any balance above a certain level to a TD account and earn a higher interest on the deposit.

The maximum ceiling and minimum limit has to be mentioned for transferring the excess funds. You can mention the minimum balance to be maintained in the account, i.e., after the sweep out this balance would be available in the account.

Sweep out instructions are executed during EOD or BOD. The system generates batch reports for sweep-out instructions which have been executed and those which have failed.

Note: when the user enters the Beneficiary Account No,the system checks whether transfer is allowed or not for that particular combination of CASA Product Code of the entered CASA Account and the Beneficiary Product Code of the Beneficiary Account.

Note: The system restrict's fund transfer between two accounts opened under different products, if the transaction is restricted as per the maintenance done at product level.

Definition Prerequisites

- 8051 - CASA Account Opening
- STM54 - Routing Branch Maintenance
- STM59 - Settlement Bank Parameters

Modes Available

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

To add sweep out instructions

1. In the **Dashboard** page, Enter the Task Code **CHM32** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > Sweep-Out**.

2. You will be navigated to **Sweep Out Maintenance** screen.

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Sweep-Out Maintenance

Field Description

Field Name	Description
Sweep-Out Type	[Mandatory, Drop - Down] Select the type of sweep out instruction from the drop-down list. The options are: • Normal Sweep-Out: The excess funds from the provider account will be swept out to the beneficiary accounts as per the priority defined in the **Sweep- in/Sweep- out Priority Maintenance** (Task Code: CHM40) option. • Reverse Sweep-Out: The funds will be swept out from the beneficiary account to the provider account to take the provider account balance up to the threshold amount defined For more information, refer to **Example 2** provided at the end of this chapter.
Account Number	[Mandatory, Numeric, 16] Type the CASA account number where you want to set sweep out instruction.
Customer Name	[Display] This field displays the name of the customer who holds the CASA account.
Product Code	[Display] This field displays the product code under which the CASA account is opened.
Sweep Currency	[Display] This field displays the sweep currency.
Instruction Number	[Display] This field displays the instruction number.

By default, the system displays the system generated instrument number when a standing instruction is added.

The instruction number and the account number form the key to the record.

Branch Code	[Display] This field displays the name of the home branch where the CASA account is opened and maintained.
Execution Type	[Mandatory, Radio Button] Click on the appropriate execution type. The options are: • EOD: Click on this option, if the sweep out action is to be performed during the end of day process • BOD: Click on this option, if the sweep out action is to be performed during the beginning of day process The reverse sweep out functionality is supported only at EOD.
Sweep-Out Level	[Mandatory, Drop-Down] Select the sweep out level from the drop-down list. You can maintain sweep out level/hierarchy through this field for account grouping purpose. If an account already has one sweep out maintenance, the one which was defined for the first time will be defaulted to all subsequent sweep out maintenance's. This validation is added to prevent the system from entering a loop when the hierarchies overlap. For modifying at account level, all existing sweep out instructions for the CASA account will have to be deleted and new sweep out instructions will have to be defined with a new level. You can maintain a maximum level of 99. This field displays the value as 1, if the **Reverse Sweep-Out** option is selected from the **Sweep-Out Type** drop-down list.

3. Click **Add**.

4. Select the sweep out type from the list.

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

6. Click on the appropriate execution type.

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7. Enter the required information in the **Beneficiary Details** tab.

Screen Description

The above screen allows the user to select the frequency, minimum balance to be retained, minimum/maximum amount to be swept out. On the basis of the selected criteria system processes the transaction. The start date and the end date indicates validity period for the instruction. Start date is the beginning date for the instruction and end date is the expiry date for the instruction. The next date will be updated the next date the instruction will be executed.

The CASA account to which the funds are transferred can be maintained. In addition, a new TD account can also be created or a sweep out can also be executed to a GL account.

Example

Performs a standing instruction for an account that is created. Update the frequency as monthly with the minimum balance as 500 and the maximum sweep out as 20,000 and the minimum sweep out as 5,000. This sweep out should be for a CASA account.

Beneficiary Details

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Field Description

Field Name	Description
Frequency	[Mandatory, Drop-Down] Select the frequency from the drop-down list. The sweep out will be executed in the specified interval. The options are: • Daily • Weekly • Fortnightly • Monthly • Bimonthly • Quarterly • Half yearly • Yearly The sweep out instructions are normally executed during the beginning of day (BOD) process or in the end of day (EOD) process. The sweep out start date and next date along with the sweep out frequency will determine the sweep out execution date.
Min Balance to be Retained	[Conditional, Numeric, 13, Two] Type the minimum balance to be maintained in the account. The value is defaulted from the product level. This field is enabled if the **Normal Sweep-Out** option is selected from the **Sweep-Out Type** drop-down list.
Start Date	[Mandatory, Date editor, dd/mm/yyyy] Select the start date from the date editor. This is the date from which the sweep out instruction will be applied to the account. By default, the system displays the current date as the start date. The start date cannot be an earlier date than the current date.
Max Sweep-Out Amount	[Conditional, Numeric, 13, Two] Type the maximum amount that can be transferred from an account for each sweep out. This field is enabled if the **Normal Sweep-Out** option is selected from the **Sweep-Out Type** drop-down list.
End Date	[Mandatory, Date editor, dd/mm/yyyy] Select the end date from the date editor. This is the date on which the sweep out instruction will expire. The end date cannot be the current date or a date earlier than the current date and the start date.
Min Sweep-Out Amount	[Conditional, Numeric, 13, Two] Type the minimum amount that can be transferred from an account for each sweep out. This avoids the sweep out of small amounts. This field is enabled if the **Normal Sweep-Out** option is selected from the **Sweep-Out Type** drop-down list.

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Next Date	[Mandatory, Date editor, dd/mm/yyyy] Select the next date on which the sweep out instruction will be executed from the date editor. The next date cannot be the current date or a date earlier than the current date and the start date. The next date should be between the start date and the end date of the instruction.
Threshold Amount	[Conditional, Numeric, 15] Type the target balance amount that needs to be maintained at EOD. The system will sweep money from the beneficiary account to this target account to maintain the defined balance at EOD. This field is enabled if the **Reverse Sweep-Out** option is selected from the **Sweep-Out Type** drop-down list. If more than one reverse sweep out instructions are set for the same account, threshold amount has to be same for both the instructions.
Sweep-Out %	[Mandatory,Numeric,3] Type the percentage of permissible sweepout on the account. You can enter special characters here.
Multiples of Amount	[Mandatory, Numeric, 13, Two] Type the multiples of amount in which the sweep out is to be carried out.

Sweep-Out to

If the **Reverse Sweep-Out** option is selected from the **Sweep-Out Type** drop-down list, then the **CASA Account** option is selected by default and all other options are disabled.

Sweep-Out to CASA Account

Click this option if you want to transfer the sweep out funds to a savings account.

CASA Account No.	[Mandatory, Numeric, 16] Type the savings account number to which the sweep out funds will be transferred.
Name	[Display] This field displays the name of the customer who holds the CASA account.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration, based on the transaction. The user can change it if required.

Sweep-Out to New TD Account

You can click this option to transfer the sweep out funds to a new TD account. At EOD, the system initiates a new TD account under the specified TD product.

TD Product code	[Mandatory, Drop-Down] Select the TD product code from the drop-down list. This is the TD product under which an account will be opened the sweep out funds will be transferred.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration, based on the transaction. The user can change it if required.

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Sweep Out to Internal TD Account

You can click this option to transfer the sweep out funds to an existing internal TD account.

Internal TD Account	[Mandatory, Pick List] Select the TD account from the pick list, to which the amount is to be swept out.
Name	[Display] This field displays the name of the customer who holds the beneficiary TD account.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration, based on the transaction. The user can change it if required.

Sweep-Out to GL Account

Click this option to transfer the sweep out funds to a GL account.

FC Brn. Code	[Mandatory, Search List] Select the branch code from the Search List.
Name	[Mandatory, Alphanumeric, 40] Type the name of the customer who holds the beneficiary account.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration, based on the transaction. The user can change it if required.
Benef. Acct	[Mandatory, Numeric, 16] Type the beneficiary account number.

Sweep-Out to Revolving Loan Account

Revolving Loan Account	[Mandatory, Numeric, 16] Type a valid Revolving loan account number.
Name	[Display] This field displays the name of the customer who holds the Revolving Loan account.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration, based on the transaction. The user can change it if required.

Sweep-Out to Internal TD

Internal TD Account	[Mandatory, Numeric, 16] Type the TD account number to which the sweep out funds will be transferred..
Name	[Display] This field displays the name of the customer who holds the TD account.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction.

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The system displays the default narration, based on the transaction. The user can change it if required.

8. In the **Sweep-Out To** section, click **New TD Account** option to enable the **TD Details** tab.

9. Enter the required information in the **TD Details** tab.

10. If the **Nomination Required** checkbox is select, then the **Nominee Details** and **Guardian Details** tab is enabled.

11. Enter the details in **Nominee Details** tab and maintain the details in **Guardian Details** tab if nominee is minor.

TD Details

This tab is enabled only if the **New TD Account** option is selected from the **Sweep-Out to** section.

[Field Description](#)

Field Name	Description
Account Variance	[Optional, Numeric, Two, Five] This field displays the account variance. By default the system displays the account variance as 0.00000.
Compounding Frequency	[Display] This field displays the interest compounding frequency of the TD.
Payout Frequency	[Conditional, Drop down] This field displays the Payout Frequency as per the product level. Payout Frequency will be enabled and mandatory for Payout type TDs only.
Base Amt For Add on Tier Rate	[Display] This field displays the base amount for deposit rate. • Incremental Amount - The deposit amount is considered as the base, and the interest rate defined at the product level slabs, is applied as the interest rate for this deposit.

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- Cumulative of the deposit - The sum of paid amount of all the deposits under the TD Account (including this new deposit) is considered as the base and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.

- Cumulative of all deposits - The sum of paid amount of all the deposits under the TD Account (including this new deposit) is considered as the base and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account.

Term	[Optional, Numeric, Five, Five] Type the term of the deposit in months and days. Term specifies the period for which the deposit is made. The term should be within the minimum and maximum limits and should be a multiple of the incremental term specified at the product level.
Set TD as Sweep-In provider	[Optional, Check Box] Select the **Set TD as Sweep-In** check box if the TD amount is to be used as sweepin provider. The required TD amount can be transferred to the CASA account to maintain the minimum balance.
Nomination Required	[Optional, Checkbox] By default the nomination required will be checked in the TD Tab; and the nominee details & guardian details tab will be enabled. Select the Nomination Required checkbox, to facilitate maintenance of nomination details for sweep-out instruction of the type 'Sweep-Out to New TD Account'.

Nominee Details

This tab is enabled only if the Nomination Required checkbox is selected in TD Details tab.

Field Description

Field Name	Description
Nominee Name	[Mandatory, Alphanumeric, 40] Type the nominee name.
Customer of the Bank	[Optional, Checkbox] Select the checkbox, if the nominee is the customer of the bank.
Relation to Account Holder	[Mandatory, Searchlist] Select the relation to account holder from the Search List.
Search Criteria	[Optional, Drop-Down] The Search Criteria field will be enabled if the Bank Customer check box is selected. The user will have an option to select the search criteria, to search the customer, from the drop down list. The options are : • Customer Short Name • Customer IC • Customer ID
Search String	[Optional, Alphanumeric, 20, Pick-List] The user will type the search string for a customer, corresponding to the search criteria selected in the search criteria field. On tab of search string, FC will display the Search List of all the customers matching the search string. The teller will select any one customer from the pick-list.The Search List will display following fields for the customer. • Customer ID • Customer Name • Customer Short Name • Customer IC • Type • Category • Home Branch • Status • Customer Type
Date of Birth	[Mandatory, dd/mm/yyyy] The date of birth of the nominee. In case the nominee is minor, the guardian details needs to be maintained.
Age	[Mandatory, Numeric, Three] Type the age of the nominee.
Address	[Mandatory, Alphanumeric, 100] Type the address of the nominee. The first line of address is mandatory whereas 2nd and 3rd lines are optional. You can enter special characters here.
Town/City	[Mandatory, Search List] Select the town/city name in which nominee resides from the Search List.
State	[Optional, Drop down] Select the state in which nominee resides from the drop down.
Country	[Mandatory, Alphanumeric, 40, Searchlist] Select the name of the country in which nominee resides.
Zip Code	[Optional, Numeric, Ten]

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Type the zip code. You can enter special characters here

Phone Number	[Optional, Numeric, 23] Type the phone number of the nominee.
Mobile Number	[Optional, Alphanumeric, 13] Type the mobile number of the nominee in the below mentioned format. If country is India, number following country code will be 10 digits. This should allow only '+' as special character, in the first position, and remaining digits will be Numeric. First three digits are the **Country Code** followed by the **Mobile Number**.
Email ID	[Optional, Alphanumeric, 40] Type the email id of the nominee.
Share Percentage	[Optional, Numeric, Three, Two] Type the share percentage. The value is defaulted to 100%.

Note: In case 'Customer of the Bank' check box is selected for nominee then the Nominee Name, date of birth, Address, Town/City, State, Country, Zip Code, Phone Number, Mobile Number and Email ID will be displayed and will not be enabled for modification.

Guardian Details

The guardian details will be maintained by the user only if the Nominee is a minor.

Field Description

Field Name	Description
Guardian Name	[Mandatory, Alphanumeric, 40] Type the name of the guardian.
Relation To Nominee	[Mandatory, Searchlist] Type the relation of the guardian to the nominee or select it from the Search List.

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Address	[Mandatory, Alphanumeric, 100] Type the address of the nominee. The first line of address is mandatory whereas 2nd and 3rd line are optional.
Town/City	[Mandatory, Alphanumeric, 40] Type the town/city name of the guardian.
State	[Optional, Alphanumeric, 40] Type the state of the guardian.
Country	[Mandatory, Alphanumeric, 40, Pick-List] Select the name of the country from the Search List.
Zip Code	[Optional, Numeric, Ten] Type the zip code.
Phone Number	[Optional, Numeric, 20] Type the phone number of the guardian.
Mobile Number	[Optional, Numeric, 12] Type the mobile number of the guardian in the below mentioned format. First three digits the **Country Code** followed by the **Mobile Number**.
Email ID	[Optional, Alphanumeric, 40] Type the email ID of the guardian.

12. Click **OK**.

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

14. The sweep out instruction is added successfully once the record is authorized.

Note: Depending on the set up, there will be validation that the customer of the Debit account and the customer of the Credit should have the same Customer ID.

Example 1 : Setting up a Sweep out instructions.
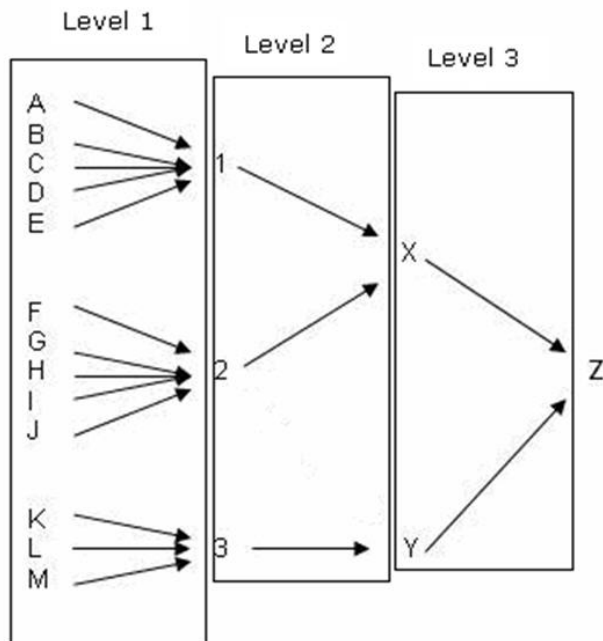
For this, you can maintain sweep out instructions for the accounts in layers. Priority level can be set up for each layer and in the EOD/BOD when the sweep out instructions are executed. Sweep out instructions maintained for accounts in layer 1 (Accounts A, B, C, D, E) will be executed first, layer 2 (Accounts 1,2, 3) will be executed next and so on. The funds will finally reach the lead account (Account Z). However the transactions will pass from layer 1 to layer 2, layer 2 to layer 3 and so on. If the account has an OD limit, the sweep out will be triggered only if the account balance is positive. The maximum layers that can be given for a sweep out chain is 99. The default narration in the sweep out instruction will be 'From account no XXXX' for the 'to account number XXXX' and 'To account number XXXX' for the 'from account number XXXX'. If the narration is modified at the sweep out instruction level then the system will truncate the excess characters excluding the account number and stamp the narration.

The Reverse sweep out functionality will fund the target CASA account in EOD to keep the balance to the defined threshold amount which can be zero or a positive value. The target account can have Overdraft facility. It can also have a sweep out instructions maintained towards the sweep in provider account. These two instructions will be separate maintenance and treated as independent instructions. When the target account balance goes below the threshold balance, at EOD, the sweep in will be triggered to maintain the threshold balance, if the required fund is available in the provider account. In case the amount available in the provider account is not sufficient to meet the requirement, then the available amount will be transferred.

Example 2 : Normal and Reverse Sweep outs

Threshold Amount for Provider Account A	5000			
Account	Current Balance	OD Limit	Normal sweep out Priority	Normal Sweep out Amount
Account A	15000	0		
Account B	3000	0	Acct A to Acct C= 1	Acct A to Acct B=4000
Account C	6000	0	Acct A to Acct B =2	Acct A to Acct C=4000
Account D	8000	0	Acct A to Acct D=3	Acct A to Acct D=3000

The system will do the normal sweep in from Account A to C, B & D for 4000, 4000 & 3000 respectively.

Reverse Sweep out instructions also maintained

Reverse sweep out Priority : NA

Reverse sweep out amount : Account D to Account A = 3000

Reverse sweep out from account D to Account A will be triggered and 3000 will be swept out to A to maintain the threshold amount of 5000.

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8. Other Transactions

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8.1 CHM47 - Account Cheque Purchase Limit Maintenance

Cheque Purchasing implies that a bank can immediately credit the customer's CASA account for the said cheque amount on the day of cheque deposit, although the cheque has an 'uncleared' status. The customer's available balance is updated after this transaction is performed successfully.

This maintenance allows the user to set the purchasing limit up to which cheques can be purchased for an account. The limit details like amount, start date, end date, etc. can be set for both normal cheques and post dated cheques by using this option. The user can purchase cheques deposited by the customers using the **Cheque Purchase** (Task Code: ST070) option.

Note: Cheque purchase limit maintenance for inter-branch account is not allowed.
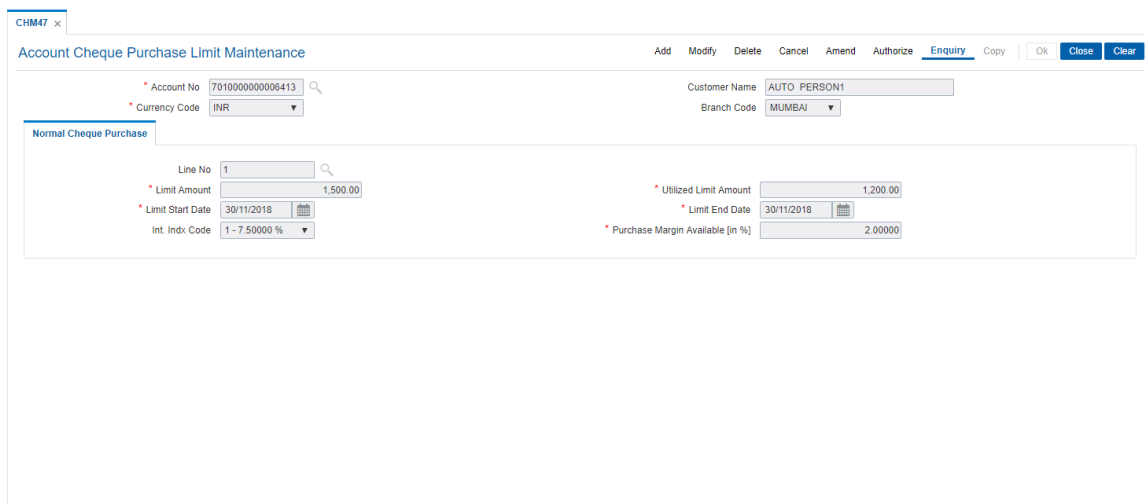
Definition Prerequisites

Not Applicable

Modes Available

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

To set cheque purchase limit to an account

1. In the **Dashboard** page, Enter the Task Code **CHM47** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Others Transactions > A/C Cheque Purchase Limit Maintenance**.

2. You will be navigated to **A/C Cheque Purchase Limit Maintenance** screen.

Account Cheque Purchase Limit Maintenance

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the valid CASA account number.
Customer Name	[Display] This field displays the short name of the primary customer of the CASA account.

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Currency Code	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries are posted in the account in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Branch Code	[Display] This field displays the name of the branch code of the account.

Screen description

The above screen is used to set a cheque purchase limit. It can be the entire 100% of the value of the cheque or percentage of the cheque amount. The start date and end date must also be maintained. It also displays the utilized limit amount.

Example

Set up a cheque purchase limit for an account opened. Keep the purchase margin at 90% and the limit as 25000. Issue a cheque of 10000 and purchase the cheque through the Cheque Purchase screen

3. Click **Add**.

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

Account Cheque Purchase Limit Maintenance

5. Enter the required information in the various tabs.

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Normal Cheque Purchase

Field Description

Field Name	Description
Line No.	[Mandatory, Search List] Select the required credit line from the Search List. This field is enabled for replicated accounts only.
Utilized Limit Amount	[Display] This field displays the utilized limit amount. The utilized limit is the amount that has been utilized out of the total purchasing limit. For example, if the purchasing limit is 50000 and cheques worth 30000 are purchased then this field will display this used limit.
Limit Amount	[Mandatory, Numeric, 13, Two] Type the limit amount value. The limit amount value is the cheque buying power of the account. An account can purchase cheques worth up to this limit.
Limit Start Date	[Mandatory, Date editor, dd/mm/yyyy] Select the start date of the purchasing limit from the Search List. By default, the system displays the current date as the limit start date.
Limit End Date	[Mandatory, Search List, dd/mm/yyyy] Select the end date of the purchasing limit from the Search List. By default, the system displays the current date next year as the limit end date.
Int. Indx Code	[Optional, Drop-Down] Select the interest index code to be applied to the transaction from the drop-down list.

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Purchase Margin Available [in %]	[Mandatory, Numeric, Three, Five] Type the cheque purchase margin. The cheque purchase margin is the percentage of cheque amount that can be credited to CASA. The remaining amount acts as a safeguard against the various risks involved.

6. Click **OK**.

7. The system displays the message "Record Added...Authorisation Pending...". Click **OK**.

8. The cheque purchase limit to an account is added successfully once the record is authorised.

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8.2 CHM48 - Account Level Variance Maintenance

Oracle FLEXCUBE has the flexibility to define different rates for accounts under a product by specifying account level variances for debit interest and credit interest. The variances for CASA accounts, defined in this maintenance, work in addition to the product level interest rate to derive the final net interest rate applicable for the account. These variances should be within the minimum and maximum variance defined at the product level.

Using this option, for CASA debit balance accounts (OD, TOD and overline) you can have the interest freeze periods. To achieve this the account level variances are to be given in such a way that the net rate will be zero with a definite validity period.

The interest variance can be set for the following options:

- Credit Interest
- Debit Interest
- Overline Interest
- TOD Interest
- OD Interest

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

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

To maintain account level variance

1. In the **Dashboard** page, Enter the Task Code **CHM48** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > Account Level Variance Maintenance**.

2. You will be navigated to **Account Level Variance Maintenance** screen.

Account Level Variance Maintenance

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Field Description

Column Name	Description
Account Details	
Account No.	[Mandatory, Search List] Select the CASA account number for which you want to define the variance from the Search list.
Customer Name	[Display] This field displays the name of the customer who holds the CASA account.
Limit No.	[Conditional, Search List] Select the limit number from the Search List. This field is enabled if the **OD Interest** option is selected in the **Types** section. An account can have several limits attached to it.
Product Code	[Display] This field displays the product code under which the CASA account is opened.
Currency Code	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries are posted in the account in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Branch Name	[Display] This field displays the name of the home branch where the CASA account is opened and maintained.
Advice Required	[Optional, Check Box] Select the **Advice Required** check box to generate an advice for the interest rate change.
Types	[Mandatory, Radio Button] Click the appropriate type of interest variance. The options are: • Credit • Debit • OverLine • TOD • TFL • OD Interest

3. Select the **Account number** from the Search list.

4. Select the **Interest type**.

Account Level Variance Maintenance

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Screen Description

The above screen allows the user to set account level variance where interest rate can be changed to arrive at a net interest rate. Selecting credit/debit by the radio buttons the changes can be maintained. The variance can be maintained under the variance tab.

Example

Select the CASA account number, select the type of interest to be applied to the Interest variance. Depending on the type of interest selected, enter the Variance Start & End date's etc.

5. The system displays the **Summary** tab screen.

6. Click the **+** to add and **-** to delete account level variance.

7. Enter the required information in the table or grid.

Summary

Field Description

Column Name	Description
Sr No.	[Display] This column displays the serial number of the interest variance specified for the account/limit.
Variance Start Date	[Mandatory, Date editor, dd/mm/yyyy] Click the column and select the appropriate start date from which the variance will be applicable from the date editor. The variance start date for a limit in an account cannot be modified.
Variance End Date	[Mandatory, Date editor, dd/mm/yyyy] Click the column and select the appropriate end date to which the variance will be applicable from the date editor. In modify mode end date can be modified till the current process date. Overlapping of variance start date and end dates are not allowed when additional rows are added. The start date and end date for the interest rate variance can be the same for the interest rate types CR/DR/TOD/OVL.
Tier Number	[Mandatory, Search List] Click the column and select the tier number for the interest rate from the Search List.
Variance	[Mandatory, Numeric, Two, Five] Type the variance applicable for the selected account. The variance rate for a limit in an account can not be modified. **Note**: Incase a new variance is to be added to the account/limit, you have to set the date variance end as the current process date, add a separate row with the new variance start and end date and type the new variance rate
Reason	[Mandatory, Drop-Down] Click the column and select the appropriate reason for applying the interest variance from the drop-down list.
Maker ID	[Display] This column displays the login ID of the person who has performed the transaction. The user ID is automatically saved when a transaction is performed. The system displays the user ID as the maker of the transaction after authorisation.
Checker ID	[Display] This column displays the login ID of the person who has authorised the transaction. The user ID of the authoriser is automatically saved when a transaction is authorised. The system displays the user ID as the checker of the transaction after authorisation.
Delete?	[Optional, Check Box] Select the check box to delete an interest variance detail for an account.

8. Double-click the column to view the **Details** tab.

Details

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Field Name	Description
Date Effective	[Display] This column displays the date from which the variance will be effective.
NET Rate	[Display] This column displays the net rate (effective rate) applicable to the account.
Balance Slab	[Display] This column displays the tier balance slab.

9. Click **OK**.

10. The system displays the message "Transaction is Complete". Click **OK**.

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8.3 1727- RD Rescheduling

Using this option you can change the term and amount of a Flexi Saver RD. The Flexi Saver RD account entered here should have a regular account status and no past dues or advance payments. Else the system gives an error. The system generates a new schedule from the next installment payment date when the new term and installment amount is entered. Reversal of transaction is not available here.

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

Not Applicable

To process RD Scheduling

1. In the **Dashboard** page, Enter the Task Code **1727** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > RD Rescheduling**

2. You will be navigated to **RD Rescheduling** screen.

RD Rescheduling

Field Description

Field Name	Description
Rescheduling Option	[Mandatory, Drop down] Select the reschedule option from the drop down list. The options are: • Term • Installment Amount • Term and Installment Amount
RD Account Details	
Account No.	[Mandatory. Numeric] Enter the RD Account Number.
Product Code	[Display] This field displays the product code and name of the product.

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Installment Frequency	[Display] This field displays the installment frequency of the RD.
Installment Remaining	[Display] This field displays the number of RD remaining on the RD. **Note**: This is the actual number of installments on that date and does not consider the past dues or advance payments.
Term Unit	[Display] This field displays the term unit of the RD set at the product level.
Schedule Details	
Term	[Display] This field displays the current term of the RD.
New Term	[Conditional, Numeric] Enter the new term . The new maturity date computed based on this new term should always fall beyond the next installment date. For eg, RD is opened on 16-Jan-2018 for a year. On 10-Jun-2018, it is re-scheduled with new term as 5. This is disallowed as new maturity date computed is 16-Jun-2018. If new term is any value greater than 5, then it is allowed. Note: This field will be disabled if the Reschedule option selected is 'Amount'.
Installment Amount	[Display] This field displays the current installment amount of the RD.
New Installment Amount	[Conditional, Numeric] Enter the new installment amount. This value should be in between the minimum and maximum amount parameters defined at the product level.
Maturity Date	[Display] This field displays the maturity date of the RD.
New Maturity Date	[Display] This field displays the new maturity date of the RD after rescheduling.
Maturity Amount	[Display] This field displays the maturity amount of the RD.
New Maturity Amount	[Display] This field displays the new maturity amount of the RD.

3. Click **OK**.

4. The RD will be rescheduled.

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8.4 1010 - BC Sale Against Account

Using this option, banks can issue banker's cheques to their existing customers from their CASA accounts. If inventory tracking of BC is enabled, the BCs which are expected to be issued should be available in the inventory of the teller for issuance.

The user has to enter details of BC number, amount, beneficiary details, etc.

The customer account is debited in the Account Currency with the equivalent of the BC amount after taking the charges into account.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM57 - MICR Number Maintenance
- 8051 - CASA Account Opening
- CHM37 - Cheque Book Issue Maintenance
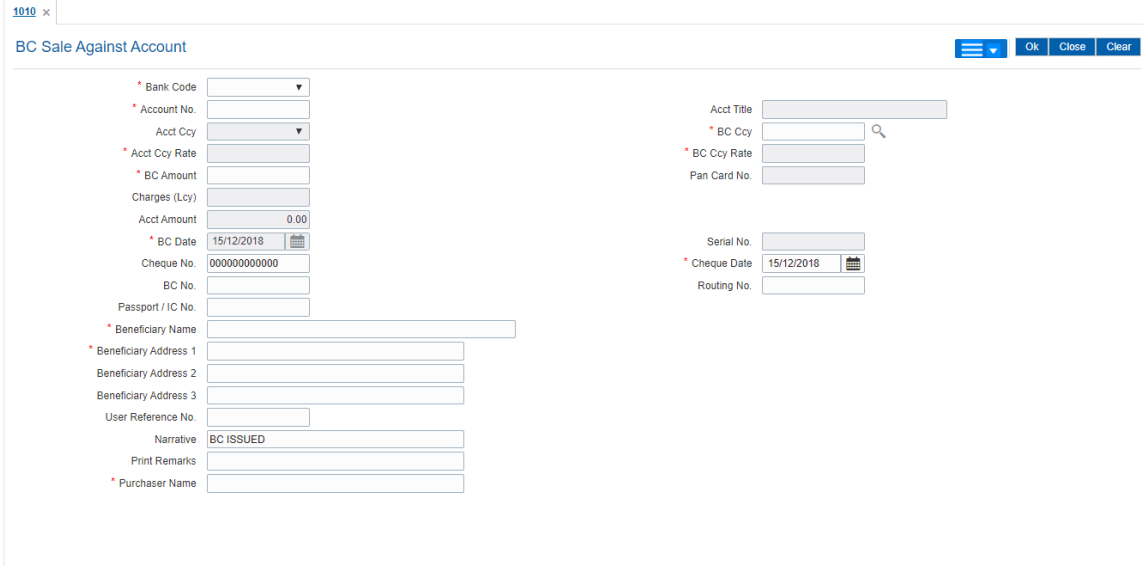
Modes Available

Not Applicable

To issue banker's cheque against the CASA account

1. In the **Dashboard** page, Enter the Task Code **1010** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Remittance > BC Sale Against Account**.

2. You will be navigated to **BC Sale Against Account** screen.

BC Sale Against Account

Field Description

Field Name	Description
Bank Code	[Mandatory, Drop-Down]

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	Select the bank / issuer on which the BC is drawn from the drop-down list.
	The list of banks on which BCs can be issued are maintained in the **Issuer Maintenance** (Task Code: BAM09) option and downloaded to the branch. Normally banks issue BCs drawn on them.
Account No.	[Mandatory, Numeric, 16]
	Type the CASA account number, which should be debited for issuance of the BC.
	The adjacent field displays the short name of the primary customer linked to the CASA account.
	This account will be debited for the amount of the BC and the charges applied.
Acct Title	[Display]
	This field displays the title of the account.
Acct Ccy	[Display]
	This field displays the currency assigned to the product, under which the CASA account is opened.
	All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction.
	For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency.
	By default it displays INR (i.e. LCY)
BC CCY	[Mandatory, Search List]
	Select the cheque currency in which the BC has been issued from the Search List.
	The BC will be issued in this currency. This is the currency in which the transaction is taking place. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank. By default it displays INR (i.e. LCY)
Acct Ccy Rate	[Display]
	This field displays the rate at which the CASA account currency is converted to the local currency of the bank.
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
BC Ccy Rate	[Display]
	This field displays the rate of conversion to be used for converting the banker's cheque currency to the local currency.
	The teller's right to change the cheque currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
BC Amount	[Mandatory, Numeric, 13, Two]
	Type the amount for which the BC has been issued.
	The BC will be issued for this amount.

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Pan Card No.	[Display] This field displays the pan card number if it is maintained in the **Customer Information Master Maintenance** (Task Code: CIM09).
Charges (Lcy)	[Display] This field displays the charges, in local currency, that will be levied on the account for BC issue. The service charge codes are added and maintained in the **Service Charge Code Maintenance** option. The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Acct Amount	[Display] This field displays the amount that is finally debited to the CASA account of the customer. This amount is always in the account currency and includes the service charges as well the BC amount.
BC Date	[Display] This field displays the date on which the BC is issued. By default, the posting date is displayed as the date on which the BC is issued.
Serial No.	[Display] This field displays the serial number. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code, instrument type and a running serial number. The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue. When an instrument comes for clearing, it may be referred by the MICR number and Routing number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
Cheque No.	[Optional, Numeric, 12] Type the cheque number against which the BC is being issued. If the BC is issued against a cheque which is issued to the CASA account of the customer, the system will validate this cheque no. against the cheques issued to the customer on the account. If the cheque no. is already paid or lost or marked as Stop, the system will show an error. If the cheque is not yet paid the system will change the status to Paid after the transaction is confirmed. For more information refer to **MICR Number Maintenance** option.
Cheque Date	[Mandatory, dd/mm/yyyy] Type the date on which the cheque has been issued. This date gets defaulted to the posting date. This is the date written on the instrument. This date has to be less than or equal to the current posting date. This date is used to check the validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period defined in the **Settlement Bank Parameters** option.

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	If the cheque date is greater than the current posting date, then the cheque has to be treated as a post-dated cheque. Usually, post-dated cheques are not allowed. This is defaulted to the system date.
BC No.	[Optional, Numeric, 12] Type the BC number of the Banker's Cheque. This is a number pre-printed on the instrument. For every remittance instrument, it is necessary to maintain an MICR number that is printed on the instrument, if the instrument is expected to come in for clearing through inward clearing. A cross reference is maintained with the system generated serial number so that the instrument can be tracked by the system whether it is liquidated or enquired upon by the MICR number or the serial number.
Routing No.	[Display] This field displays the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. *Routing Number = Sector Code / Bank Code + Branch Code* For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** option.
Passport / IC No	[Optional, Alphanumeric, 14] Type the passport or IC number. This is an identification collected from the beneficiary of the BC at the time of liquidation.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary.
Beneficiary Address 1, 2, 3	[Mandatory, Alphanumeric, 35] Type the contact address of the beneficiary. This is normally needed for record purposes and provided as additional information.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Mandatory, Alphanumeric, 120] Type the narration. By default, the system displays **MC Issued-**.
Print Remarks	[Optional, Alphanumeric, 120] Type the remarks to be printed. It is used for instrument (BC /DD) printing purpose.

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Purchaser Name	[Mandatory, Alphanumeric, 60]
	Type the Purchaser Name. For Individual customers - Short name of the Primary customer will be defaulted. For all others (Corporate and Bank customers) - Account title will be displayed by default. The defaulted values will be editable.

3. Select the bank code from the list and enter the account number.

4. Select the cheque currency from the Search List.

5. Enter the cheque amount, cheque number, cheque date, MICR number and the beneficiary details.

BC Sale Against Account

6. Click and then click **Inventory** and **Service Charge** to view inventory and service charge details. Click **OK**.

7. Click **OK** on the main screen.

8. The system displays the message "Authorisation Required. Do You Want to continue". Click **Continue**.

9. The system displays the **Authorization Reason** screen.

10. Enter the relevant information and click **Grant**.

11. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click **OK**.

12. The system displays the **Documents Receipt** screen.

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

14. The system displays the message "Printed Succesfully?". Click **OK**.

15. Click **Cancel**.

16. The system displays the serial number. It is auto-generated by the system. Click **OK.**

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

Screen Description

The above screen displays an issue of bankers cheque from CASA account. The routing number is automatically issued by the system. If the cheque currency is different from the account currency the requisite amount after conversion is debited form the CASA account.

Exercise

Use this screen to issue banker's cheques for existing customers by debiting their CASA accounts with the equivalent of the BC amount including charges.

If inventory tracking of BC is enabled, the BCs which are expected to be issued should be available in the inventory of the teller for issuance.

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8.5 1014 - DD Sale Against Account

Using this option, you can issue demand drafts against the customer's CASA account. Depending upon the correspondent banking relationship with other banks, DD's can be issued on other banks. The banks on which DD's are to be issued, have to be maintained in the **Issuer Maintenance** (Task Code: BAM09) option.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM57 - MICR Number Maintenance
- 8051 - CASA Account Opening
- CHM37 - Cheque Book Issue Maintenance
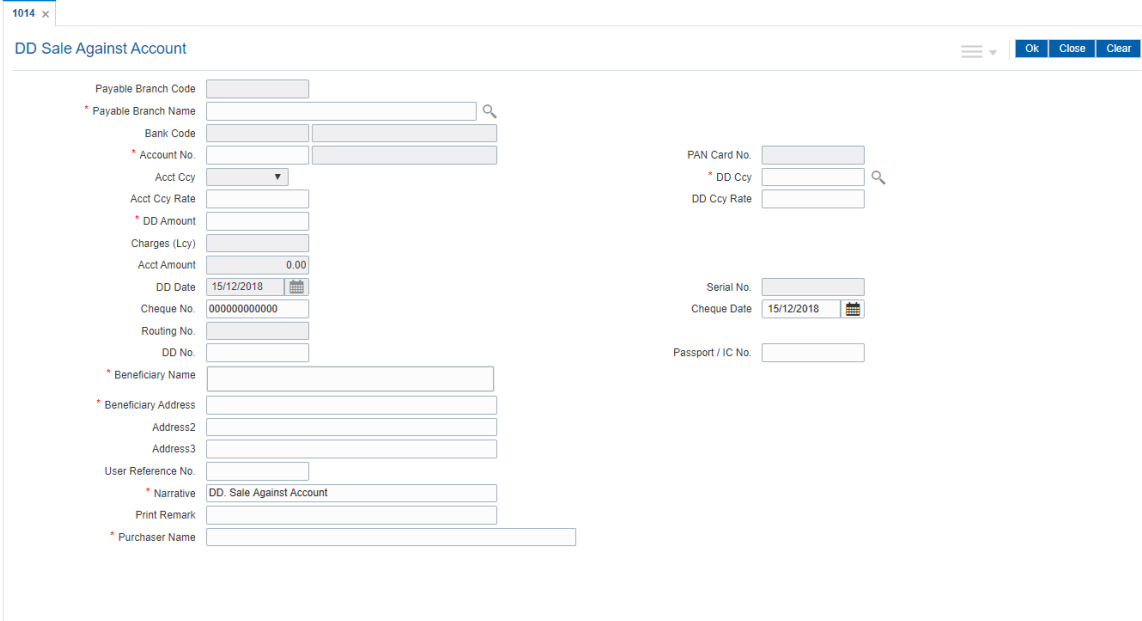
Modes Available

Not Applicable

To issue demand draft against CASA account

1. In the **Dashboard** page, Enter the Task Code **1014** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Remittance > DD Sale Against Account**.

2. You will be navigated to **DD Sale Against Account** screen.

DD Sale Against Account

Field Description

Field Name	Description
Payable Branch Code	[Display] This field displays the payable branch of the bank.

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The DD will be issued on this location.

Payable Branch Name	[Mandatory, Search List] Select the payable branch name of the bank from the Search List.
Bank Code	[Display] This field displays the applicable bank code and name of the direct/correspondent bank for the selected payable location. **Note**: For a location where multiple banks are available as per correspondent banking arrangement you can select the desired bank.
Account No.	[Mandatory, Numeric, 16] Type the CASA account number, which should be debited for issuance of the DD. The adjacent field displays the short name of the primary customer linked to the CASA account.
PAN Card No.	[Display] This field displays the pan card number if it is maintained in the **Customer Information Master Maintenance** (Task Code: CIM09).
Acct Ccy	[Display] This field displays the currency assigned to the product, under which the CASA account is opened. All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
DD Ccy	[Mandatory, Search List] Select the currency in which the DD has been issued from the Search List. The DD will be issued in this currency. This is the currency in which the transaction is taking place. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
Acct Ccy Rate	[Display] This field displays the rate at which the CASA account currency is converted to the local currency of the bank.
DD Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the banker's DD currency to the local currency of your bank.
DD Amount	[Mandatory, Numeric, 13, Two] Type the amount for which the DD has been issued. The DD will be issued for this amount.
Charges (Lcy)	[Display] This field displays the charges in local currency that will be levied on the account for cash withdrawal. The service charge codes are added and maintained in the **Rewards and Service Charges Details** (Task Code: BAM14) option. The service charges can be attached at the product level, transaction

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	mnemonic level, or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Acct Amount	[Display] This field displays the amount that is finally debited to the CASA account of the customer. This amount is always in the account currency and includes the service charges as well the DD amount.
DD Date	[Display] This field displays by default, the posting date as the date on which the DD is issued.
Serial No.	[Display] This field displays the serial number. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code, instrument type and a running serial number. The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue. When an instrument comes for clearing, it may be referred by the MICR number and Routing number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **Oracle FLEXCUBE Retail** tracks the instrument uniquely.
Cheque No.	[Optional, Numeric, 12] Type the cheque number. If the DD is issued against a cheque which is issued to the CASA account of the customer, the system will validate this cheque no. against the cheques issued to the customer on the account. If the cheque no. is already paid or lost or marked as Stop, the system will show an error. If the cheque is not yet paid the system will change the status to Paid after the transaction is confirmed.
Cheque Date	[Optional, Date editor] Select the cheque date from the date editor.
Routing No	[Display] This field displays the routing number. *Routing Number = Sector Code / Bank Code + Branch Code*
DD No	[Optional, Numeric, 12] Type the DD number. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated/inquired upon by the MICR number or the serial number.
Passport / IC No	[Optional, Alphanumeric, 30] Type the passport or IC number. This is the identification of the beneficiary of the DD.

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Beneficiary Name	[Mandatory, Alphanumeric, 145] Type the name of the beneficiary for the DD.
Beneficiary Address, Address 2, Address 3	[Mandatory, Alphanumeric, 40] Type the contact address of the beneficiary. This is normally used for record purpose and provides additional information. The address can be entered in three lines. Address Line 1 is mandatory.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays **DD.Sale Against Account**.
Print Remark	[Optional, Alphanumeric, 120] Type the remarks to be printed. It is used for instrument (BC/DD) printing purpose.
Purchaser Name	[Mandatory, Alphanumeric, 60] Type the Purchaser Name. For Individual customers - Short name of the Primary customer will be defaulted. For all others (Corporate and Bank customers) - Account title will be displayed by default. The defaulted values will be editable.

3. Enter the payable branch code and select the payable branch name from the Search List.

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

5. Select the DD currency from the Search List.

6. Enter the DD amount, DD number, beneficiary name, narration, beneficiary address and user reference number.

7. Click and then click **Inventory, Service Charge** to view inventory details and service charge details. Click **OK**.

8. Click **OK** on the main screen.

9. The system displays the message "Authorization Required. Do you Want to Continue?". Click **Continue**.

10. The system displays the **Authorization Reason** screen.

11. Enter the relevant information and click **Grant**.

12. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click **OK**.

13. The system displays the **Documents Receipt** screen.

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

15. The system displays the message "Printed Successfully?". Click **OK**.

16. Click **Cancel**.

17. The system displays the serial number. It is auto-generated by the system. Click **OK**.

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

Screen Description

The above screen displays an issuance of demand draft from CASA account. The routing number is automatically issued by the system. If the cheque currency is different from the account currency the requisite amount after conversion is debited form the CASA account.

Example

Issue a DD from the customers account by entering the relevant details like the CASA account no, the cheque no, payable branch and other relevant details. The customers CASA account will be debited in the account currency i.e. DD amount is converted into the CASA account currency and then debited.

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8.6 8318 - Transfer for Cardless Withdrawal

The 'Cardless cash withdrawal' facility will enable Bank account holders to remit money to a beneficiary who does not hold a bank account. Receiver's mobile number will act as the identification number for remitting the money. This is a 24/7 facility which can be availed from anywhere in India.2.The different channels through which this service can be supported are Internet Banking, ATM or at the Branch.

Remitter can register a beneficiary using the beneficiary's mobile number, name and address. Once registered, the process of transfer will be as below:

- Remitter should login to his/her internet /mobile banking or visit the ATM/Bank to send money
- To initiate a transaction, remitter will select the beneficiary, enter the transaction amount or will visit the branch and provide the beneficiary mobile number, name and address
- Remitter can provide any 4 digit code of his choice at the time of transferring the money, which will be called as Remitter's Pin
- Once the transaction gets authenticated the remitter will receive an alert with the verification pin provide by him, whereas beneficiary will receive a 12 digit verification code on their mobile phone
- Remitter will share his 4 digit code with the beneficiary
- Beneficiary can visit any ATM of the emitter's bank and enter his (beneficiary's) mobile number, 4 digit verification code communicated by the remitter, 12 digit code sent by the bank to beneficiary, and the transaction amount.

The money can only be withdrawn from the remitter's bank branch or ATM and the beneficiary will have to withdraw the whole transaction amount at one go.

The banks on which Cardless withdrawal is done have to be maintained in the **Issuer Maintenance** (Task Code: BAM09) option.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Master
- BAM99 - GL Codes Cross Ref Maintenance
- BAM56 - Currency Codes Maintenance
- BAM20 - Bank Codes Maintenance
- STM57 - BC/DD Number Maintenance
- 8051 - CASA Account Opening
- IV001 - Stock Transactions
- CHM37 - Cheque Book Issue Maintenance

Modes Available

Not Applicable

To initiate transfer for cardless withdrawal

1. In the **Dashboard** page, Enter the Task Code **8318** and then click ⚲ or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Remittance > Transfer for Cardless Withdrawal**.

2. You will be navigated to **Transfer for Cardless Withdrawal** screen.

Transfer for Cardless Withdrawal

Field Description

Field Name	Description
Bank Code	[Mandatory, Drop-Down] Select the bank / issuer on which the cardless cash is drawn from the drop-down list. The list of banks on which it can be issued are maintained in the **Issuer Maintenance** option and downloaded to the branch.
Payable Branch	[Display] This field displays the payable branch of the bank. This is the branch where the customer wants the cash to be paid.
Account No.	[Mandatory, Numeric, 16] Type the CASA account number, which should be debited for issuance of the cardless cash. The adjacent field displays the short name of the primary customer linked to the CASA account.
Acct Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.
Txn Ccy	[Mandatory, Search List] Select the transaction currency code from the Search List. This is the currency in which the transaction is taking place. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted

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to the local currency of the bank.

The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Txn Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the banker's cheque currency to the local currency. The teller's right to change the cheque currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Transfer Amount	[Mandatory, Numeric, 13, Two] Type the amount to be transferred
Charges (Lcy)	[Display] This field displays the charges in local currency that will be levied on the account for cash withdrawal. The service charge codes are added and maintained in the **Service Charge Code Maintenance** option. The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Account Amount	[Display] This field displays the amount that is finally debited to the CASA account of the customer. This amount is always in the account currency and includes the service charges as well the cardless cash amount.
Transfer Date	[Display] This field displays by default, the posting date as the date on which the cardless cash is issued.
Serial No.	[Displays] This field displays the serial number.
Cheque No.	[Optional, Numeric, 12] Type the cheque number . If the cardless cash is issued against a cheque which is issued to the CASA account of the customer, the system will validate this cheque no. against the cheques issued to the customer on the account. If the cheque no. is already paid or lost or marked as Stop, the system will show an error. If the cheque is not yet paid the system will change the status to Paid after the transaction is confirmed. For more information refer to **MICR Number Maintenance** option.
Cheque Date	[Optional, dd/mm/yyyy] Type the date on which the cheque has been issued. This date gets defaulted to the posting date. This is the date written on the instrument. This date has to be less than or equal to the current posting date. This date is used to check the

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validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period defined in the **Settlement Bank Parameters** option.

If the cheque date is greater than the current posting date, then the cheque has to be treated as a post-dated cheque. Usually, post-dated cheques are not allowed.

Beneficiary Name	[Mandatory, Alphanumeric, 100] Type the name of the beneficiary for the cardless cash withdrawal.
Passport / IC No.	[Mandatory, Alphanumeric, 14] Type the passport/IC number collected from the beneficiary of the BC.
Remitter Pin	[Mandatory, Numeric, 4] Type the verification code provided by the remitter.
Beneficiary Mobile Number	[Optional, Alphanumeric, 13] Type the mobile number of the customer to whom the money is to be transferred in the below mentioned format. If country is India, number following country code will be 10 digits. This should allow only '+' as special character, in the first position, and remaining digits will be Numeric. First three digits are the **Country Code** followed by the **Mobile Number**.
Beneficiary Address 2,3	[Mandatory, Alphanumeric, 35] Type the contact address of the beneficiary. This is normally needed for record purposes and provided as additional information.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.

3. Select the bank code from the drop-down list and the payable branch from the Search List.

4. Enter the account number, transfer amount, and the beneficiary details.

Transfer for Cardless Withdrawal

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6. Click **OK**.

7. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click **OK**.

8. The system displays the **Document Receipt** screen.

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

10. The system displays the serial number. It is system generated. Click **OK**.

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8.7 BA004 - Second Level Authorizer Branch Xref Maintenance

This screen allows to maintain second level authorizer - branch transfer maintenance. Transaction originating branch, second level authorization branch and template level for second level authorization can be maintained in this Day zero screen.

If the details are not maintained, then the transaction will get cancelled during second level authorization of a transaction. If any data is modified, then transaction which performed post this maintained will have the modification effect.

1. Second level authorizer can be authorizer for multiple branches.
2. Second level authorizer can be of the same branch.
3. Second level authorizer cannot be the maker or checker1 of the same transaction.

For example,

Originating Branch	Authorization Branch	Template Level
BRN1	BRN1	50
BRN1	HO (BRN999)	40
0	HO (BRN999)	35

In the above case,

a. All users with template level 50 of BRN1 can be second level authorizer for the transaction sent from BRN1 for second level authorization.
b. Similarly, all users with template level 40 from HO can also be the second level authorizer for the transaction sent from BRN1 for second level authorization.
c. All users with template level 35 from HO can be second level authorizer of all branches. In such case, there is no need to maintain data for all branches.

For Existing Online Transaction Screens, the behavior will be as below.

1. During authorization, system will perform additional process as mentioned below.

Remote Authorization (FP: 6006)

- When first level authorizer grants a transaction, system will check whether the transaction require second level authorization as per the data maintained in the second level authorization parameter screen.

- If second level authorization is required, then transaction will be automatically sent for centralized authorization.

- If second level authorization is not required then transaction will be completed at this stage.

- In centralized authorization screen, all transactions which require second level authorization will be available for authorization.

- First level authorizer if deny the transaction, then transaction will be rejected.

Second level Authorization

- The transaction which required second level authorization will be available in Centralized Authorization screen. Such transaction cannot be authorized through 6006-Remote authorization screen.
- While selecting the transaction for second level authorization, system will validate originating branch, authorization branch and template level setup maintained as part of Day0 screen. If validation is successful, system will allow second level authorization.
- Second level authorizer has to be different from the maker and checker 1 of the respective transaction. However same level officer can be the second level authorizer.

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- If second level authorizer grant the transaction, then transaction will be submitted. Second level AUTH ID will be stamped to the account.
- If second level authorizer deny the transaction, then transaction will be rejected. Such transaction will not go to first level authorizer. Teller has to initiate fresh transaction for the same.

Reversal transaction through 6006-Electronic Journal option

- If reversal transaction is enabled for dual control option (FP TC001), system will prompt the user for remote authorization option. This is as per the current process.
- When first level authorizer approves the transaction, then system will check whether second level authorization is required or not as per the data maintained in the second level authorization parameter screen. If second level authorization is required, system will send the transaction to centralized authorization screen.

Access:

- Task Code: BA004
- Front Office Transactions > Account Transactions > CASA Account Transactions > Clearing > Second Level Authorizer Branch Xref Maintenance

Definition Prerequisite:

- BA005 - Second Level Authorization Parameter Maintenance

Modes Available

Add, Delete, Cancel, Authorize, Enquiry

Second Level Authorizer Branch Xref Maintenance

Field Description

Field Name	Description
Originating Branch	[Mandatory, Search List]
	Select the branch code from the Search list for which multi-level authorization is required which needs to be maintained.
	System accepts zero value. If 0 value is maintained, then branch will be considered.
Authorization Branch	[Mandatory, Search List]
	Select the authorization branch from the search list where second level auth needs to be done to be maintained.
	This pick list displays the branch code which are maintained in branch master.
Template Level	[Mandatory, Search List]
	Select the template level from the search list. Users with template level defined from authorization branch will be available for second level authorization for the transaction from originating branch defined.

To add the details

- Select the **Add** mode.
- Select or Enter the details in the respective fields.
- Click the Ok button.
- The system displays the message "Record Added..Authorization pending".

To delete the details

- Select the **Delete** mode.
- Select the originating branch from the pick list.
- The system displays all the details in the respective fields.
- Click the **OK** button.
- The system displays the message "Record Deleted..Authorization Pending".

To cancel the details

- Select the **Cancel** mode.
- Select the originating branch from the pick list.
- The system displays all the details in the respective fields.
- Click the **OK** button.
- The system displays the message "Record Cancelled..Authorization Pending".

To authorize the details

- Select the **Authorize** mode.
- Select the originating branch from the pick list.
- The system displays all the details in the respective fields.
- Click the **OK** button.
- The system displays the message "Record Authorized".

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8.8 BA178 - Business Turnover Details

Using this option user can add details into the business turnover screen, valid customer id, will be accepted by the system. For invalid customer id system will display error message.

User can enter year of audited balance sheet and its corresponding business turnover in lakhs. There will be no validation for the years being repeated or not entered.

In modify mode user can enter the valid customer id and modify the details recorded in the screen. Similarly, user will need customer id to authorize and amend changes if required.

Business Turnover Detail Screen will have records of Business turnover for respective years considering the audited balance sheet.

Customer ID :- It is based on the IC type 'C' corporate which is allowed, it should be valid. Entering other customer id would pop up error message. Customer Name would get displayed alongside once the valid customer id is entered.

There will be no validation for the year or amount entered by the teller if it is repeated or omitted. By default, date field will be blank.

Definition Prerequisites

- 8053 - Customer Addition
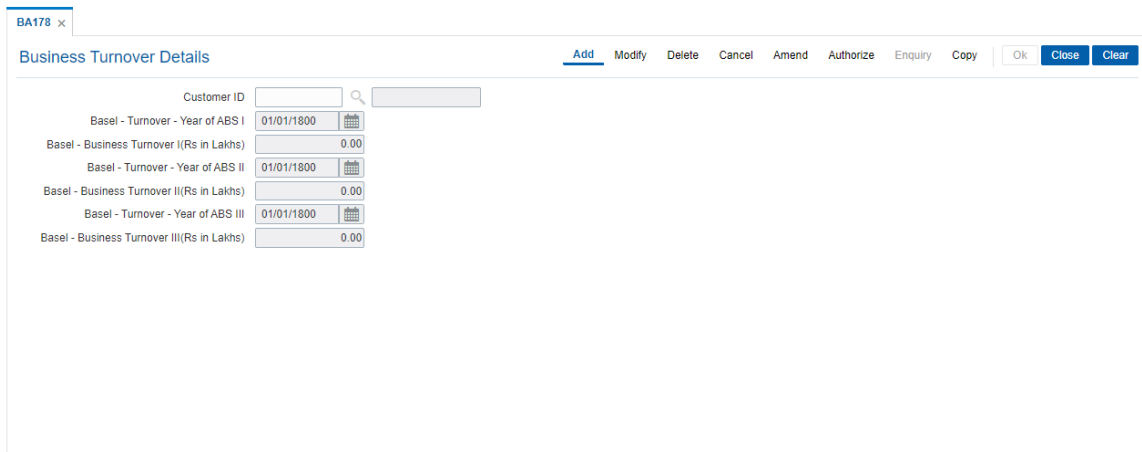
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy

To business turnover details

1. In the **Dashboard** page, Enter the Task Code **BA178** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > Business Turnover Details**

2. You will be navigated to **Business Turnover Details** screen.

Business Turnover Details

Field Description

Field Name	Description
Customer ID	[Mandatory, Numeric]
	Enter the customer id for which business turnover details has to be maintained.
Basel - Turnover - Year of ABS I	[Optional, Date]
	Select the year I of audited balance sheet.
Basel - Business Turnover I (Rs. in Lakhs)	[Optional, Numeric]
	Enter the corresponding business turnover i.e. turnover of audited balance sheet of year I.
Basel - Turnover - Year of ABS II	[Optional, Date]
	Select the year II of audited balance sheet.
Basel - Business Turnover II (Rs. in Lakhs)	[Optional, Numeric]
	Enter the corresponding business turnover i.e. turnover of audited balance sheet of year II.
Basel - Turnover -Year of ABS III	[Optional, Date]
	Select the year III of audited balance sheet.
Basel - Business Turnover III (Rs. in Lakhs)	[Optional, Numeric]
	Enter the corresponding business turnover i.e. turnover of audited balance sheet of year III.

3. Enter/Select the details in the respective fields.

4. Click the **OK** button.

5. The system displays the message "Record Added..Authorization Pending".

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8.9 BA179 - Security Register - Gold Loans

This screen displays the gross weight & net weight of gold in Gms as mentioned in Gross Weight & Net Weight field of the screen BAM74 Screen - Collateral Header Maintenance in Commodity tab and it would not be possible to bring any changes in gross weight & net weights from this screen. This screen would function as independent screen and displays the weight as recorded earlier. Screen will only pop-up details where gold has been kept as collateral. If there are 2 collateral containing gold as security then two collateral ids would get displayed for the user to select either of two. If there is a combination of gold and other article as collateral then only gold would be shown.

If loan has gold attached as collateral then collateral id wise pick list will be populated. On selection of the particular collateral id where gold is a security, remaining fields Gross Weight of Gold in gms & Net Weight of Gold will have values populated from database else system will not allow to enter purity of gold in carat field .

User will be able to modify only the purity of gold in carats. Another field would be non-editable.

Definition Prerequisites

LN057 - Loan account opening

LNM34 - Loan Collateral Link Maintenance

BAM74 - Collateral Header Maintenance
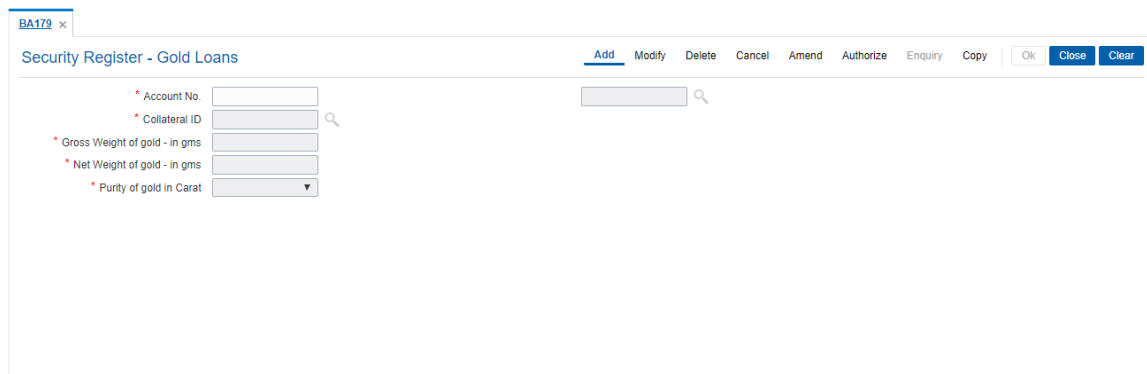
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy

To maintain Security Register - Gold Loan

1. In the **Dashboard** page, Enter the Task Code **BA179** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > Security Register - Gold Loan**

2. You will be navigated to **Security Register - Gold Loan** screen.

Security Register - Gold Loans

Field Description

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Field Name	Description
Account No.	[Mandatory, Input, Numeric] Enter the valid Loan account where gold is attached as a security. Based on valid account number account name gets displayed alongside.
Collateral ID	[Mandatory, Picklist] User needs to select the collateral id from picklist.
Gross Weight of Gold in gms	[Display, Numeric] Display the already maintained gross weight for that security
Net Weight of Gold in gms	[Display, Numeric] Display the already maintained gross weight for that security
Purity of Gold in carat	[Mandatory, Drop-Down, Numeric] Select the value from drop-down. The drop-down values are (22,24)

To add the details of Security Register - Gold Loans

1. Select add mode.
2. Enter the valid loan account number.
3. Select collateral id from picklist.
4. System displays gross and net weight of gold in respective fields.
5. Select value from purity of gold drop-down.
6. Click the OK button.
7. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue.

To modify the details of Security Register - Gold Loans

1. Select modify mode.
2. Enter the valid loan account number.
3. Select collateral id from picklist.
4. System displays all details in the respective fields.
5. Modify required details.
6. Click the OK button.
7. The system displays the message "Record Modified...Authorisation Pending...Click Ok to Continue

To delete the details of Security Register - Gold Loans

1. Select the delete mode.
2. Enter the valid loan account number and press <tab> key out.
3. The system displays all the details in the respective fields.
4. Click OK button.
5. The system displays the message "Record Deleted...Authorisation Pending...Click Ok to Continue.

To cancel the details of Security Register - Gold Loans

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1. Select the cancel mode.
2. Enter the valid loan account number and press <tab> key out.
3. The system displays all the details in the respective fields.
4. Click OK button.
5. The system displays the message "Record Cancelled...Authorisation Pending...Click Ok to Continue.

To amend the details of Security Register - Gold Loans

1. Select the amend mode.
2. Enter the valid loan account number and press <tab> key out.
3. The system displays all the details in the respective fields.
4. Modify required details and click the Ok button.
5. The system displays the message "Record Amended...Authorisation Pending...Click Ok to Continue.

To authorize the details of Security Register - Gold Loans

1. Select the authorize mode.
2. Enter the valid loan account number and press <tab> key out.
3. The system displays all the details in the respective fields.
4. Click OK button.
5. The system displays the message "Record Authorized".

To view the details of Security Register - Gold Loans

1. Select the Enquiry mode.
2. Search account number and press <tab> key out.
3. The system displays all the details in the respective fields.

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8.10 BA188 - Internal Credit Rating

User needs to have valid account to add details in the Internal Credit Rating Screen. The account number should have corresponding record maintained in the Advances Register Maintenance (BAM51). Entering Invalid account number will result into error message. Internal rating SI number would increase by 1 every time the rating details are entered.

Once account number is entered corresponding customer namewill get displayed.

Definition Prerequisites
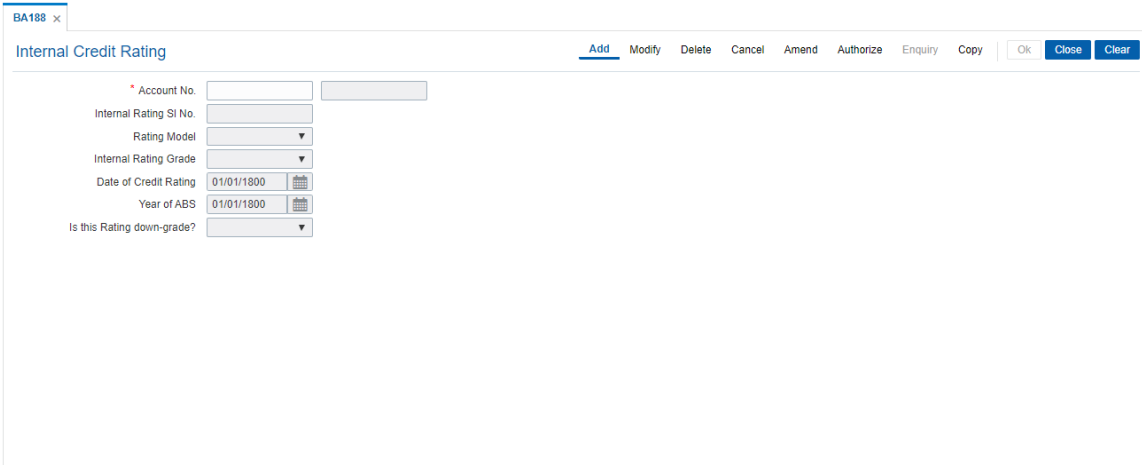
8053 - Customer Addition

8051 - Casa account opening

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy

To maintain Security Register - Gold Loan

1. In the **Dashboard** page, Enter the Task Code **BA188** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > Internal Credit Rating**

2. You will be navigated to **Internal Credit Rating** screen.

Internal Credit Rating

Field Description

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Field Name	Description
Account No.	[Mandatory, Input, Numeric] Enter valid account number which presents in Advances Register Maintenance.
Internal Rating Sl No.	[Numeric] This is system generated unique running serial number incremented by 1 each time record is added.
Rating Model	[Input, Drop-Down] User needs to select value from drop-down. Available drop-down values are - RAM Manual Small Value Portfolio
Internal Rating Grade	[Input, Drop-Down] If the rating model option is selected as Portfolio then system disable this field ,else user can select from Internal rating grade containing codes from 1-8
Date of Credit Rating	[Input,DD/MM/YYYY] User needs to select date of credit rating. Field will be disabled if the rating model is Portfolio.
Year of ABS	[Input,DD/MM/YYYY] User needs to select year of ABS. Field will be disabled if the rating model is Portfolio.
Is this Rating down-grade?	[Input, Drop-Down] User needs to select value from drop-down list. Drop-Down values are Rescheduled and Restructured.

To add the details of Internal credit rating

1. Select add mode.
2. Enter valid account number.
3. System auto generate unique running serial number.
4. Select required details from drop-down fields.
5. Click OK button.
6. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue.

To modify the details of Internal credit rating

1. Select modify mode.
2. Enter valid account number.
3. Modify required details from drop-down fields.
4. Click OK button.

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5. The system displays the message "Record Modified...Authorisation Pending...Click Ok to Continue.

To delete the details of Internal credit rating

1. Select delete mode.
2. Enter valid account number.
3. The system displays all the details in the respective fields.
4. Click OK button.
5. The system displays the message "Record Deleted...Authorisation Pending...Click Ok to Continue.

To delete the Cancel of Internal credit rating

1. Select cancel mode.
2. Enter valid account number.
3. The system displays all the details in the respective fields.
4. Click OK button.
5. The system displays the message "Record Cancelled...Authorisation Pending...Click Ok to Continue.

To delete the Amend of Internal credit rating

1. Select amend mode.
2. Enter valid account number.
3. The system displays all the details in the respective fields.
4. Modified required details and click OK button.
5. The system displays the message "Record Amended...Authorisation Pending...Click Ok to Continue.

To delete the Authorize of Internal credit rating

1. Select the authorize mode.
2. Enter the valid loan account number and press <tab> key out.
3. The system displays all the details in the respective fields.
4. Click OK button.
5. The system displays the message "Record Authorized".

To view the details of Internal credit rating

1. Select the Enquiry mode.
2. Search account number and press <tab> key out.
3. The system displays all the details in the respective fields.

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8.11 BA189 - External Credit Rating

User needs to have valid customer id to add details in this screen. This id should have corresponding details maintained in the CIF Register Maintenance. Entering Invalid customer id gives error message. User can add ratings from 1-99 times which gets recorded based on the External Rating SI number field. In order to amend, modify or authorize user would need customer id.

External Credit Rating can also be added based on the valid account number. Once account number is entered corresponding customer id will get displayed. Validation for the account number based on basel customer type is already mentioned in the input/validation section.

Data can be recorded customer wise also and account wise also depending upon the input user has entered.

Credit rating details would be entered or modified based on the rating details received from rating agencies. This screen would not be dependent on other screen for the data.

Definition Prerequisites
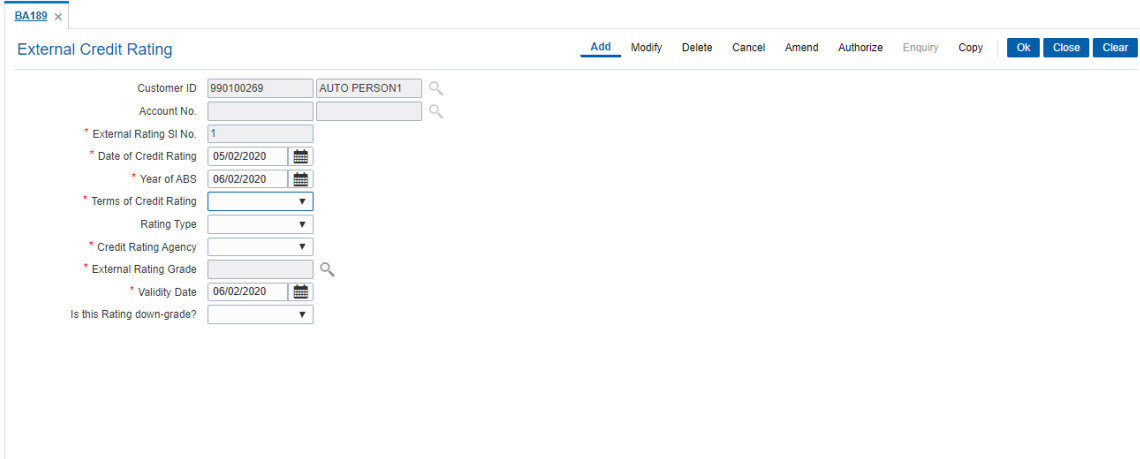
8053 - Customer Addition

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy

To maintain Security Register - Gold Loan

1. In the **Dashboard** page, Enter the Task Code **BA189** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > External Credit Rating**

2. You will be navigated to **External Credit Rating** screen.

External Credit Rating

Field Description

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Field Name	Description
Customer ID	[Mandatory, Numeric] Enter the customer id for which business turnover details has to be maintained.
Account No.	[Mandatory, Numeric] User needs to enter valid account number.If the loan account number is selected then the system will show only the records added for this loan account.
External Rating SI No.	[Input, Numeric] It is unique running serial number loan / customer wise starting from 1 generated by system. Incremented by 1 each time record is added
Date of Credit Rating	[Mandatory Date, Input] User needs to input the date of credit rating. It should be greater than system date.
Year of ABS	[Date, Input] User needs to input the date of credit rating. It should be greater than system date.
Terms of Credit Rating	[Mandatory, Drop Down] User needs to select value from drop-down. The values available are Short Term and Long Term
Rating Type	[Mandatory, Drop Down] User needs to select value from drop-down. The values available are Bank Facility Issuer Issue
Credit Rating Agency	[Mandatory, Drop Down] User needs to select value from drop-down. The values available are CRISIL CARE ICRA Fitch S&P Moodys
External Rating Grade	[Numeric, Picklist] It has Rating Grades based on the Term of credit rating.

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Validity Date	[Input, Calendar Picklist, DD/MM/YYYY]
	User needs to input validity date from calender picklist.
Is this rating down-grade	[Input, Drop-Down]
	User needs to select value from drop-down. The values available are
	Rescheuled
	Restructured

3. Enter/Select the details in the respective fields.
4. Click the OK button.
5. The system displays the message "Record Added..Authorization Pending".

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8.12 BAM43 - Census Codes Enquiry

This screen will be used to inquire on the linkage maintained between State Code, District Codes, Sub-district codes and Village Codes.User 3) T will have to select the state code from the pick list, then the relevant district code form the district code pick list and relevant Sub-district code under the district code selected from the pick list and then the village code.

Definition Prerequisites

- NA
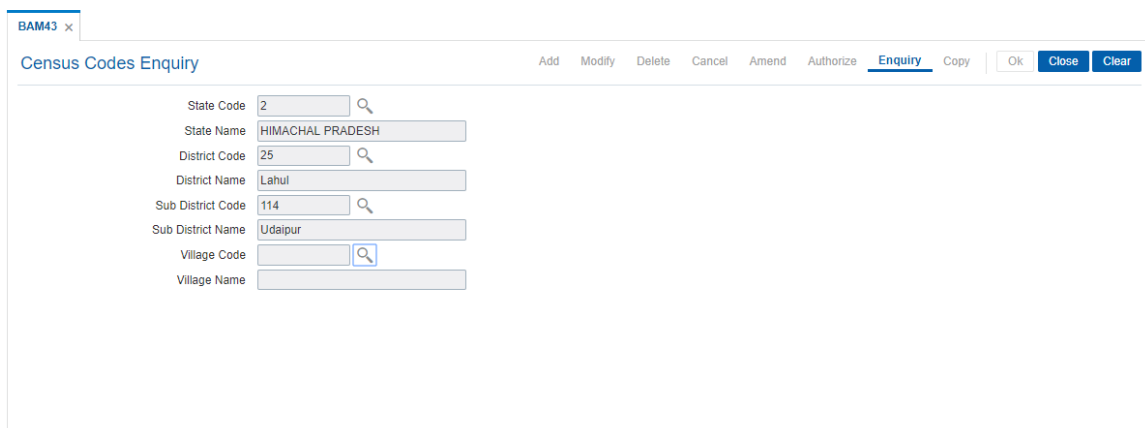
Modes Available

Enquiry

To setup Census Codes Enquiry

1. In the **Dashboard** page, Enter the Task Code **BAM43** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > Census Codes Enquiry.**

2. You will be navigated to **Census Codes Enquiry** screen.

Census Codes Enquiry

Field Description

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Field Name	Description
State Code	[Mandatory, Search list] Select the state code from the Search list.
State Name	[Display] This field displays the State Name.
District Code	[Mandatory, Search list] Select the district code from the Search list.
District Name	This field displays the District Name.
Sub District Code	[Mandatory, Search list] Select the sub district code from the Search list.
Sub District Name	This field displays the Sub District Name.
Village Code	[Mandatory, Search list] Select the village code from the Search list.
Village Name	This field displays the Village Name.

3. Enter the relevant information and then click OK.

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8.13 BAM82 - Business Acquirer ID Linkage Maintenance

The business acquirer id is captured for the transactions / events like CASA and Loan account opening, TD pay in, OD limit master maintenance etc. The **Business Acquirer Id Linkage Maintenance** option is used to inquire or modify (reassign) the business acquirer ID for the selected account. The system supports the modification through GEFU upload.

Note: This is an auto-authorization option, so any modification done in the business acquirer Id does not require authorization

Definition Prerequisites

- 8053 - Customer Addition
- Customer should have account in CASA/TD/Loan.
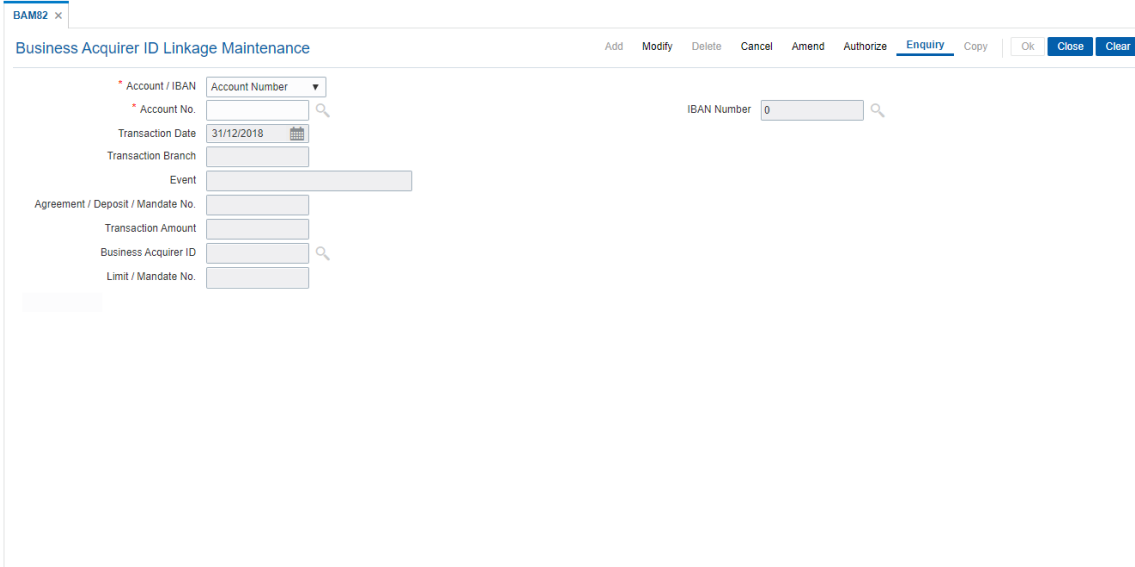
Modes Available

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

To modify the business acquirer ID linkage details

1. In the **Dashboard** page, Enter the Task Code **BAM82** and then click 🔍 or navigate through the menus to **Back Office Transaction > Master > Business Acquirer ID Linkage Maintenance**.

2. You will be navigated to **Business Acquirer ID Linkage Maintenance** screen.

Business Acquirer ID Linkage Maintenance

Field Description

Field Name	Description
Account / IBAN	[Mandatory, Drop-down] Select the option to search for the account to modify the business acquirer id. The options are: • Account Number

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- **IBAN**[1] Number

Account No.	[Mandatory, Numeric, 14, Search List] Type the account number and select the details from the Search List for which you want to modify the business acquirer Id.
IBAN Number	[Mandatory, Numeric, 14, Search List] Type the IBAN number and select the details from the Search List for which you want to modify the business acquirer Id.
Transaction Date	[Display] This field displays the date on which the transaction was performed. The system displays the reassignment date for reassignment event and transaction date for other events.
Transaction Branch	[Display] This field displays the branch in which the original transaction was performed. For reassignment of events this field displays the reassignment branch.
Event	[Display] This field displays the type of transaction for which a seller ID is linked.
Agreement/Deposit/Mandate No.	[Display] This field displays the agreement, deposit or mandate number for OD, TD or Direct Debit mandates respectively.
Transaction Amount	[Display] This field displays the original transaction amount for events other than reassignment and account opening. This field displays the updated Limit Amount for Limits and Sanctioned amount in case of Loans.
Business Acquirer ID	[Mandatory, Search List] Select the business acquirer ID for the transaction from the Search List. By default, system displays the teller ID who has performed the transaction.
Limit / Mandate No.	[Mandatory, Numeric, 14] Type the limit/mandate number.

3. Click **Modify**.

4. Enter the account number and press the **Tab or Enter** key and select the appropriate record from the Search List.

5. Select the **Business Acquirer Id** from the Search List.

6. Click **OK**.

7. The system displays the message "Record Authorized..". Click **OK**.

Business Acquirer ID Linkage Maintenance

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[1]International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.

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8.14 7115 - Amount Based Operating Instruction Maintenance

Using this option, you can setup/maintain account operating instructions for various amount slabs. These instructions are used at the time of performing a transaction to verify the signature. You can define amount slabs and assign a mode of operation to each slab. You can also maintain the number of signatures required per slab and select specific customer ids who can sign for the particular amount slab.

Definition Prerequisites

- 8051 - CASA Account Opening
- CIM27 - Account Level Group Master
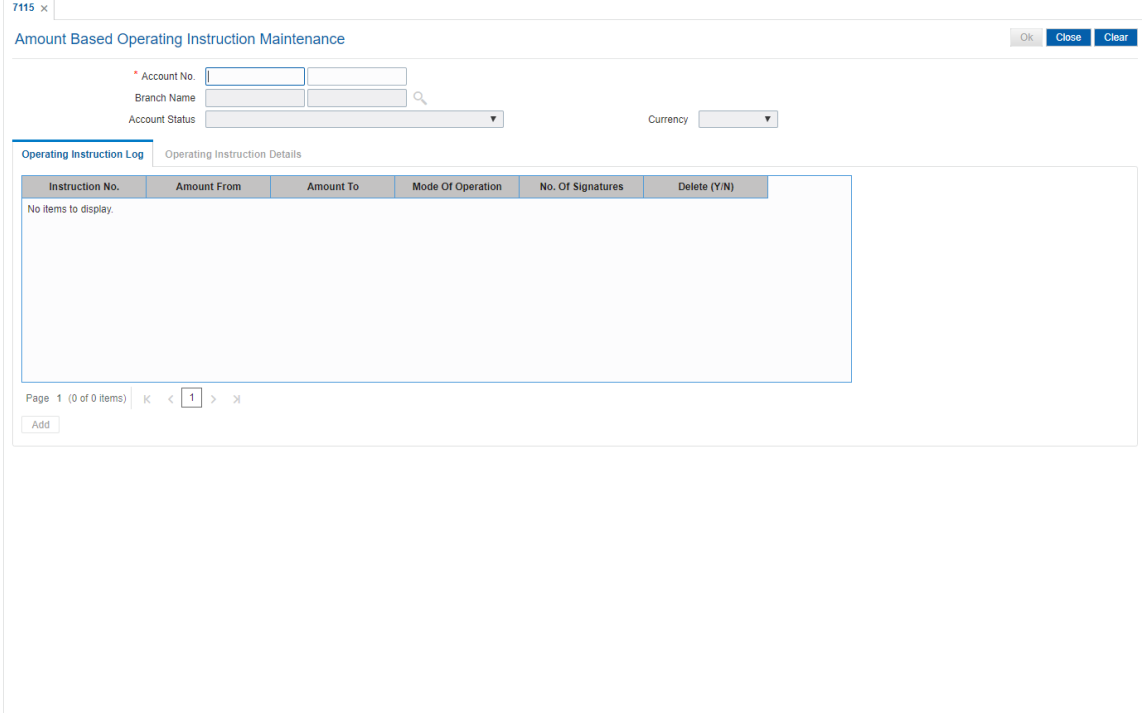
Modes Available

Not Applicable

To maintain amount based operating instructions for an account

1. In the **Dashboard** page, Enter the Task Code **7115** and then click 🔍 or navigate through the menus to **Front Office Transactions > Customer Transactions > Amount Based Operating Instruction Maintenance**.

2. You will be navigated to **Amount Based Operating Instruction Maintenance** screen.

Amount Based Operating Instruction Maintenance

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the CASA or TD account number for which the amount based operating instructions are to be maintained.

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The account title is displayed in the adjacent field.

Branch Name   [Display]
This field displays the branch name where the account is maintained.

Account Status   [Display]
This field displays the account status.

Currency   [Display]
This field displays the account currency.

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

Amount Based Operating Instruction Maintenance

4. Click **Add**. The system enables the **Operating Instructions Details** tab.
5. Enter the required details.

Operating Instruction Details - Single

The system displays this tab, if the **Singly** option is selected in the **Mode of Operations** list.

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Field Description

Field Name	Description
Amount From	[Conditional, Numeric, 13, Two] Type the minimum amount for the slab. This field displays **zero** if the **Any Amount** check box is selected.
Any Amount	[Optional, Check Box] Select the **Any Amount** check box if the selected customer can sign for any amount slab.
Amount To	[Conditional, Numeric, 13, Two] Type the maximum amount for the slab. It should be greater than the value in the **Amount From** field. This field displays the maximum value as **9,99,99,99,999.99** if the **Any Amount** check box is selected.
Mode Of Operation	[Mandatory, Drop-Down] Select the mode of operation from the drop-down list. Mode of operation depends on the definition. If the definition is based on groups linked to the account, then applicable mode of operation is group. If the definition is based on individual customer linked to the account, then the applicable mode of operation are : • Singly • Jointly • Group • Anyone

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- Antwan
- AnyThree
- AnyFour
- AnyFive
- AnySix
- AnySeven
- AnyEight
- AnyNine
- AnyTen

No. Of Signature	[Display] This field displays the number of signatures required for verification. This field displays the default value based on the option selected in the **Mode Of Operation** drop-down list. For Example, If the **Group** option is selected from the **Mode of Operation** drop-down list, this field displays the total number of signatures which will be applicable to all the customers linked to all the groups. For any other mode of operation, the system will display the number of individuals linked to the account for signature verification.
Required Customer IDs	
Customer ID	[Mandatory, Numeric, 10, Search List] Type the customer id which is mapped to the account number or select it from the Search List. You can add more customers to the account by using the **Customer Account Relationship Maintenance** (Task Code: CI142) option.
Group Name	[Display] This column displays the group name.
Description	[Display] This column displays the group description.
Customer Name	[Display] This column displays the customer name based on the **Customer ID** selected in the corresponding field.
Delete (Y/N)	[Optional, Check Box] Select the **Delete** check box to delete the record. By default, the system displays the value as **N**.

Operating Instruction Details - Group

The system displays this tab, if the Group option is selected in the Mode of Operations list.

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Field Description

Field Name	Description
Amount From	[Conditional, Numeric, 13, Two] Type the minimum amount for the slab. This field displays **zero** if the **Any Amount** check box is selected.
Any Amount	[Optional, Check Box] Select the **Any Amount** check box if the selected customer can sign for any amount slab.
Amount To	[Conditional, Numeric, 13, Two] Type the maximum amount for the slab. It should be greater than the value in the **Amount From** field. This field displays the maximum value as **9,99,99,99,999.99** if the **Any Amount** check box is selected.
Mode Of Operation	[Mandatory, Drop-Down] Select the mode of operation from the drop-down list. Mode of operation depends on the definition. If the definition is based on groups linked to the account, then applicable mode of operation is group. If the definition is based on individual customer linked to the account, then the applicable mode of operation are : ● Singly ● Jointly ● Group ● AnyOne ● AnyTwo

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- AnyThree

- AnyFour

- AnyFive

- AnySix

- AnySeven

- AnyEight

- AnyNine

- AnyTen

No. Of Signature	[Display] This field displays the number of signatures required for verification. This field displays the default value based on the option selected in the **Mode Of Operation** drop-down list. For Example, If the**Group** option is selected from the **Mode of Operation** drop-down list, this field displays the total number of signatures which will be applicable to all the customers linked to all the groups. For any other mode of operation, the system will display the number of individuals linked to the account for signature verification.

Required Group

This section is displayed if the **Group** option is selected from the **Mode of Operation** drop-down list.

Column Name	Description
Group Name	[Display] This column displays the group name.
Description	[Display] This column displays the group description.
No.of Sign	[Display] This column displays the total number of signatures in the group.
No.of Sign Req	[Mandatory, Numeric, Three] Type the number of signatures required. The number of signatures in this field cannot be greater than the total number of signatures displayed in the corresponding field.
Delete (Y/N)	[Optional, Check Box] Select the **Delete** check box to delete the record. By default, the system displays the value as **N**.
Column Name	Description

Required Customer IDs

Customer ID	[Display] This column displays the **FLEXCUBE** customer ID. You can add more customers to the account by using the **Customer Account Relationship Maintenance** (Task Code: CI142) option.
Customer Name	[Display]

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This column displays the customer name based on the **Customer ID** selected in the corresponding field.

| **Group Name** | [Display] |
| | This column displays the name of the group to which the customer is attached. |

| **Description** | [Display] |
| | This column displays the group description. |

| **Delete (Y/N)** | [Display] |
| | This column displays the additional details (if any). |

6. Click **+** to add more than one customers. This is used for individual customer selection.

7. Click the **Update Group** button to update the group details, if the **Group** option is selected from the **Mode of Operation** list.

8. Click **Save**.

9. The system displays the message " Authorisation Required. Do you want to continue". Click **OK**.

10. Enter the required information and click **Grant**.

11. The system displays the message " Transaction Completed Successfully". Click **OK**.

12. The system displays the details in the **Operating Instruction Log** tab.

Operating Instruction Log

Field Description

Column Name	Description
Instruction No.	[Display]

This column displays the instruction number.

Amount From	[Display] This column displays the minimum amount for the slab.
Amount To	[Display] This column displays the maximum amount for the slab.
Mode of Operation	[Display] This column displays the mode of operation for the slab.
No Of Signatures	[Display] This column displays the number of signatures needed for verification of the slab amount.
Delete (Y/N)	[Optional, Check Box] Select the Delete check box to delete the record. By default, the system displays the value as N.

13. Click **Add** to maintain another operating instruction for the selected account number.
OR
Click **Close** to exit.

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8.15   TDS24 - Tax Absorb Account Maintenance

When a customer becomes liable for tax, the bank is mandated to deduct tax and remit to the Government account. The customer may not want their deposit to be affected for recovering tax, In such a case the customer can provide a CASA/GL account, which the bank can link through this maintenance and automatically recover the tax..

Definition Prerequisites

- CASA account with credit balance
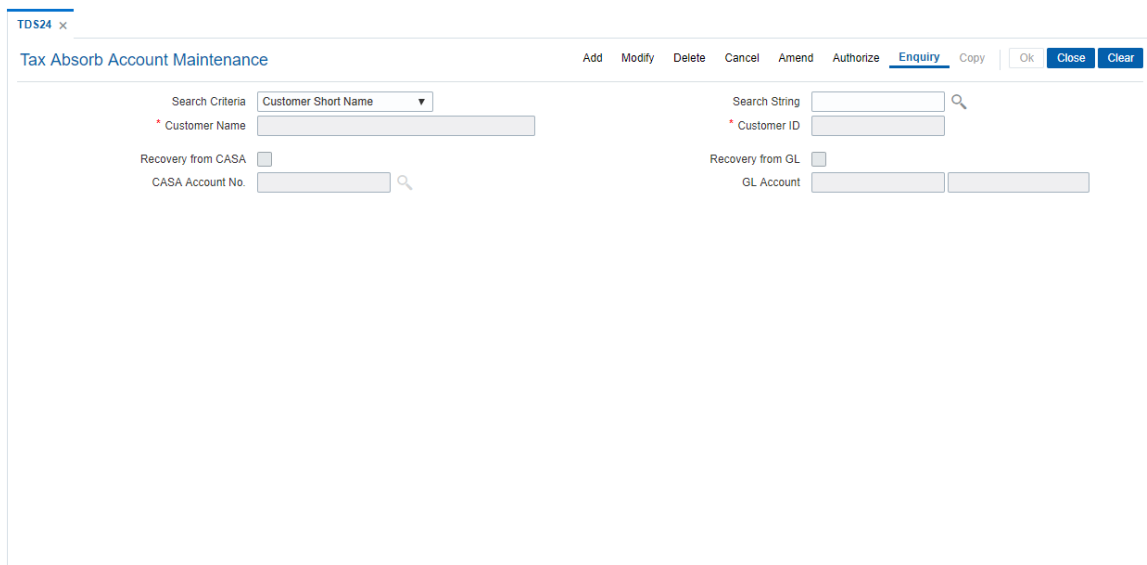
Modes Available

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

To deduct tax for a TD account

1. In the **Dashboard** page, Enter the Task Code **TD024** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Other Transactions > Tax Absorb Account Maintenance**.

2. You will be navigated to **Tax Absorb Account Maintenance** screen.

Tax Absorb Account Maintenance

Field Description

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Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: • Customer Short Name • **Customer IC** - Identification criteria (IC) arrived at by the bank during customer addition • **Customer ID** - Unique identification number given by the bank
Search String	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer's short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the Search List of all those customers having those letters in their respective criteria. Select the appropriate customer from the existing customer list. For example, the customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
Customer Name	[Display] This field displays the name of the customer.
Customer ID	[Display] This field displays the ID of the customer.

It is mandatory to select either the **Recovery from CASA** or **Recovery from GL** check box.

Field Name	Description
Recovery from CASA	[Optional, Check Box] Select the **Recovery from CASA** check box to recover tax from a CASA account.
Recovery from GL	[Optional, Check Box] Select the **Recovery from GL** check box to recover tax from a GL account.
CASA Account No.	[Conditional, Numeric, 16, Search List] Type the CASA account number or select it from the Search List. The Search List displays the list of CASA accounts for which customer is a primary account holder. This field is enabled if the **Recovery from CASA** check box is selected.
GL Account	[Conditional, Numeric, Ten] Type the GL account number. This field is enabled if the **Recovery from GL** check box is selected.

3. Click **Add**.

4. Select the search criteria from the list.

5. Enter the search string and select the appropriate record from the Search List.

6. Select the check box corresponding to the type of account from which the tax is to be deducted. Enter the relevant account number.

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Tax Absorb Account Maintenance

7. Click **OK**.

8. The system displays the message "Record Added Authorisation Pending..". Click **OK**.

9. The tax absorb details are added once the record is authorised.

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8.16 CH013- RD Maturity Instruction

Using this option, you can setup RD Maturity Instructions. After setting up an account, this screen is used to setup the instructions. The following two modes are available for setting up the instructions:

- Transfer to GL
- Transfer to CASA

Definition Prerequisites

8051 - CASA Account Opening
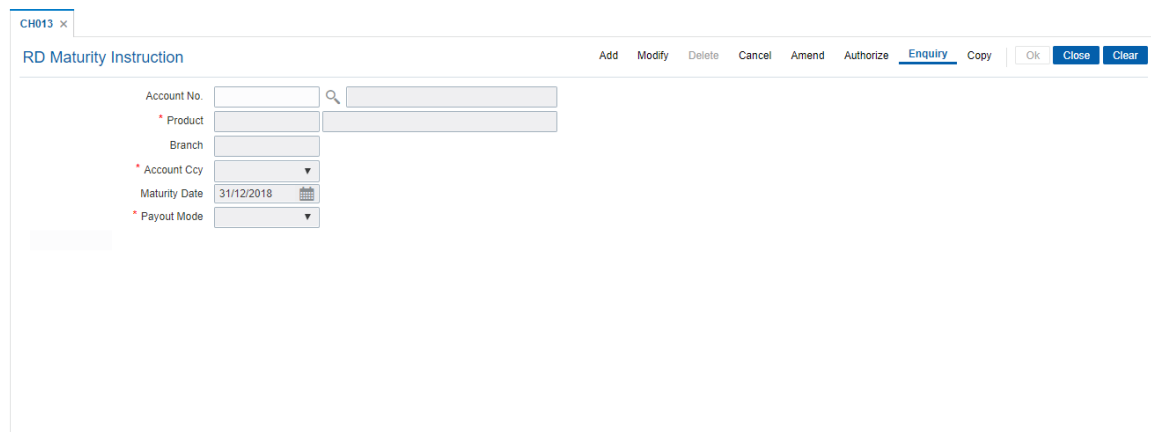
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy.

To setup RD Maturity Instruction Maintenance

1. In the **Dashboard** page, Enter the Task Code **CH013** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > RD Maturity Instruction**.

2. You will be navigated to **RD Maturity Instruction** screen.

RD Maturity Instruction

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Enter the RD account number of the customer for which the payout instructions have to be specified.
Product	[Display] This field displays the product code and name of the product.
Branch	[Display] This field displays the home branch where the RD account is opened and maintained.
Acct Ccy	[Mandatory] This field displays the currency assigned to the product at the product level under which the account is opened.

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Maturity Date	[Display] This field displays the maturity date.
Payment Mode	[Mandatory, List] Select the payout mode for transferring the maturity amount. The option are: • Payout to CASA • Payout to GL
Payout GL/CASA	[Mandatory, Numeric] Specify the GL/CASA account number in accordance with the payment mode selected, to which the amount is to be transferred.

3. Click **Add**.

4. Enter the account number.

5. Select the Payout Mode.

6. Enter the GL/ CASA number as per the payout mode selected. Click **OK**.

RD Maturity Instruction

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8.17 CH022 - CASA External Banking Facility

Bank offers its services across various channels. A part of the facilities are provided by external systems. Using this screen you can maintain the facilities provided to an account. While closing an account it is mandatory to delink the account from the given facilities. Facilities will be enabled or disabled for maintenance as per account level customization done through uploads or through prerequisite screens.

Definition Prerequisites
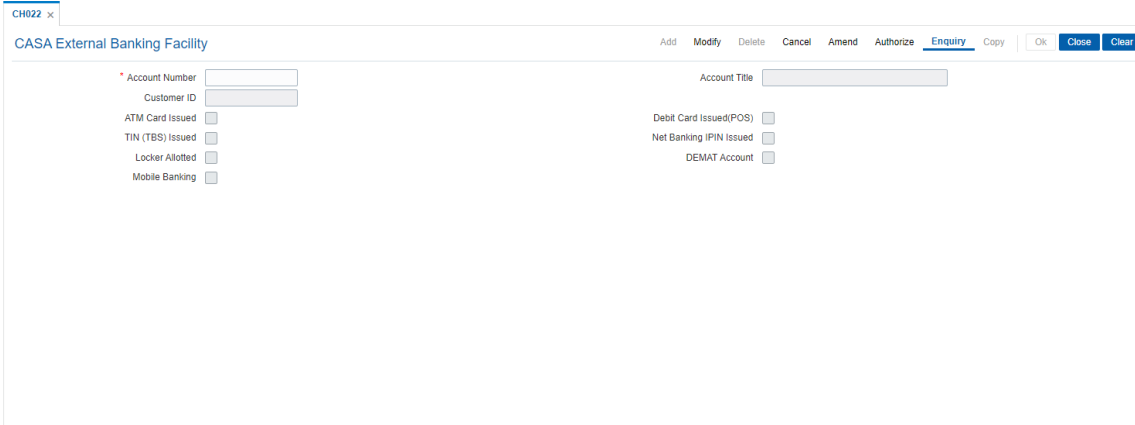
- 8051 - CASA Account Opening

Modes Available

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

To maintain External Banking Facility

1. In the **Dashboard** page, Enter the Task code **CH022** and click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > CASA External Banking Facility**.

2. You will be navigated to **CASA External Banking Facility** screen.

3. Click **Modify.**

CASA External Banking Facility

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the account for which you want to maintain the external facility details.
Account Title	[Display] This field displays the account title of the entered account number.
Customer ID	[Display] This field displays the customer ID of the primary customer for the entered account number. A customer ID is an identification number, generated by the system

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after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

ATM Card Issued	[Optional, Checkbox] Select this checkbox to indicate ATM card issuance.
TIN (TBS) Issued	[Optional, Check Box] Select this checkbox to indicate TIN issuance.
Debit Card Issued (POS)	[Optional, Checkbox] Select this checkbox to indicate issuance of debit card.
Net Banking IPIN Issued	[Optional, Checkbox] Select this checkbox to indicate issuance of Net Banking IPIN to the customer.
Locker Allotted	[Optional, Checkbox] Select this checkbox to indicate allotment of locker to this customer.
DEMAT Account	[Optional, Checkbox] Select the DEMAT account check box to allow Demat facility for the account.
Mobile Banking	[Optional, Checkbox] Select the Mobile Banking check box to allow mobile banking facility for the account.

CASA External Banking Facility

4. Enter Account Number and select other required fields.

5. Click **OK**.

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

7. The CASA External Banking Facility details are updated once the record is authorised.

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8.18 CH058 - CASA Interest Adjustment

Increase / decrease in the debit interest amount charged on a CASA account may be required due to various reasons. Using this option, you can modify the interest computed by the system. It supports debit interest adjustment of credit type (DR/CR Flag as 'C') for a case interest arrears generated by debit interest capitalized. The interest amount adjusted should not be greater than the total debit interest charged on the account. It also provides an option to specify if the interest adjustment is applicable on the accounted interest portion or the unaccounted interest portion. If interest adjustment is done on the accounted interest portion, respective accounting entries will be passed. If the interest adjustment is done on the unaccounted interest portion, the internal system log is updated. Logs of all such interest adjustments are maintained and a report is generated for the same.

Definition Prerequisites

- 8051 - CASA Account Opening
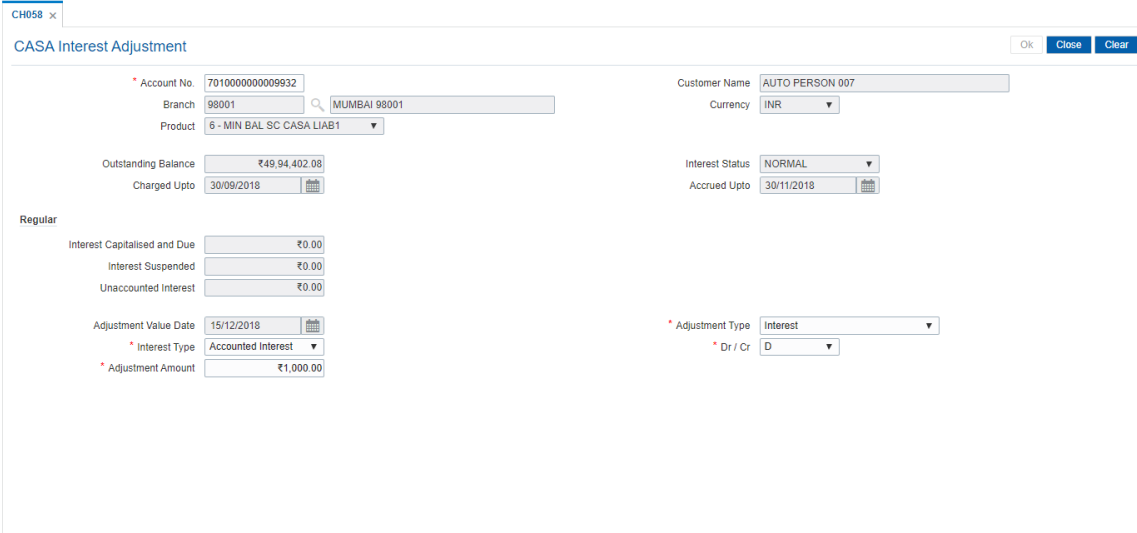
Modes Available

Not Applicable

To adjust interest for a CASA account

1. In the **Dashboard** page, Enter the Task Code **CH058** and then click 🔍 or navigate through the menus to **Front Office Transactions > Customer Transactions > CASA Interest Adjustment**

2. You will be navigated to **CASA Interest Adjustment** screen.

CASA Interest Adjustment

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the account number.
Customer Name	[Display] This field displays the short name of the customer as entered in the **Customer Addition (Task Code: 8053) option.**

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Branch	[Display] This field displays the branch in which the account was opened.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Product	[Display] This field displays the product under which the account is opened.
Outstanding Balance	[Display] This field displays the total balance of the account including the interest, penalty and other arrears, which are charged.
Interest Status	[Display] This field displays the interest status. Based on the past due days, an account can be either in normal status or suspended status. The interest status are of two types: ● **Normal** - If an interest is in normal status, the system does not allow adjusting suspended interest types. ● **Suspended** - If an interest is in suspended status, the system transfers the asset to Suspended Asset GL, as set up in the product definition. In this case, all interest and other incomes are also raised in their respective suspended GLs.
Charged Upto	[Display] This field displays the last date on which the charging on the account took place. This date will be based on the schedule attached to the account, at the time of account opening.
Accrued Upto	[Display] This field displays the last date up to which accruals took place for the account. For example, if the accrual frequency is defined as Monthly, then this date will be the date of the previous month end.

Regular

This is the interest charged to an account in the EPI or IPI stage.

Interest Capitalized and Due	[Display] This field displays the total interest which has been capitalized and is still due from the customer. This is the maximum amount up to which the credit is allowed when the interest due from the customer is credited from this screen. This amount increases when a debit type adjustment is done to the normal debit interest.
Interest Suspended	[Display]

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This field displays the total amount of interest, suspended and due from the customer, if the account is in suspended status.

This is the maximum amount up to which the credit is allowed, when the suspended interest due from the customer is credited from this screen.

This amount increases when a debit type adjustment is done to the suspended debit interest.

The interest suspended amount can be adjusted if the account has NPL status

Unaccounted Interest	[Display] This field displays the interest calculated on an account, after interest freeze is levied on the account. The system calculates the total interest due from a customer. The unaccounted interest amount can be adjusted if the account interest freeze is done.
Adjustment Value Date	[Display] This field displays the date on which the adjustment to the interest is done. By default, this field displays the current posting date.
Adjustment Type	[Mandatory, Drop-Down] Select the adjustment type from the drop-down list. The options are:

- Interest - This is the debit interest charged on an account, with normal interest status in the IOI / EPI / IPI stages.

- Suspended Interest - This is the debit interest charged on a NPA account, in the IOI / EPI/ IPI stages. If an IOI account is in NPA status, the system will prevent further disbursements on that account.

- Penalty interest - This is the IOA interest arrears on an account in normal status.

- Suspended Penalty Interest - This is the IOA charged on an account in suspended status.

- Post Maturity Interest - This is the interest charged on an account after it has reached maturity date, and still has arrears pending.

- Suspended Post Maturity Interest - This is the suspended interest charged on an account after it has reached maturity date and still has arrears pending.

- Debit Interest Adjustment - This is the debit interest arrears on the account. Based on the account status, the system decides whether the adjustment is for normal or suspended interest. If the account status is suspended, it increases the interest amount in the Interest Suspended field.

- Credit Interest Adjustment - This is the credit interest adjustment for the account.

- Accrued Credit Interest

- Accrued Debit Interest

- Accrued Penalty Interest
- Accrued Susp. Penalty Interest
- Subsidy Interest
- Compounding Interest
- Suspended Compounding Interest
- Diverting Interest
- Suspended Diverting Interest

Interest type	[Mandatory, Drop-Down] Select the interest type. Based on the interest accrual status of the account the system allows interest adjustments from the drop-down list. The options are: - **Accounted Interest** - An accounted interest is calculated for an account, for which an interest freeze is not done. - **Unaccounted Interest** - The unaccounted interest is calculated for an account, for which an interest freeze is done.
Dr / Cr	[Mandatory, Drop-Down] Select the status of interest on which the adjustment is carried out from the drop-down list. The options are: - D - Select this for the debit adjustment. - C - Select this for the credit adjustment.
Adjustment Amount	[Mandatory, Numeric, 13, Two] Type the adjustment amount to be done on the interest.

3. Enter the account number and press the **Tab** key.

4. Enter the relevant information and then click **OK**.

CASA Interest Adjustment

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5. The system displays the message Record modified Transaction completed successfully". Click **OK**.

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8.19 CH111 - Reopen CASA Account

Using this option user can re-open the closed CASA accounts. After Authorization, the status of the account will be reinstated to Status – "ACCOUNT OPEN REGULAR'.

Closed CASA account can be re-opened on same day of closing, however system not allows to reopen the closed account if there is any closeout withdrawal transaction pending or is not processed in the system.

OFCR supports re-opening of closed CASA account (same account) multiple times. Count is maintained on this screen. The account reopened will be considered functionally as a new account opening except for the status (The status of new accounts is 6). Closed Re-opened account status will be 8.

If the account is closed by the system (e.g. dormancy closures) then this account not allows to be re-opened.

When the closed account will be re-opened, the Cheque book and Passbook facility will be restored as per the closed account facility option. Cheque book issued will continue the series given in the closed account.

Note: Re-opening of RD account is not allowed.

Definition Prerequisites

- 8053 - Customer Addition
- 8051 - CASA Account Opening

Modes Available

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

To Re-open the closed CASA accounts.

1. In the **Dashboard** page, Enter the Task code **CH111** and then click or navigate through the menus to **Front Office Transactions > Account Transactions > CASA account Transactions > Other Transactions > Reopen CASA Account**.

2. You will be navigated to **Reopen CASA Account** screen.

Reopen CASA Account

Field Description

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Field Name	Description
Account Number	[Mandatory, Input,16] User needs to enter account number which is to be re-opened. OFCR gives error message in case Account is invalid CASA account or the account is not a CASA account. Only Closed account can be re-open.
Account Reopen Date	[Display] This is display field. OFCR captures the account re-open date.
Account Reopen Reason	[Mandatory, Dropdown] User to select the account re-open reason appropriately. Only the dropdown values should be allowed to be selected
Reopen Count	[Display] This is display field. OFCR displays account re-open count. It will be 1 if the account is opened first time, 2 if second time and so on.

3. Click **Add**.

4. Enter valid closed CASA account.

5. Select account re-open reason from dropdown field.

6. System displays account re-open counts

7. Click **OK**.

8. The system displays the message "Record Added Authorisation Pending". Click **OK**.

9. Closed CASA re-opened once the record is authorised.

8.20 CH121 - FCRA Details Maintenance

Through this screen user can capture the FCRA registration number [Foreign Contribution (Regulation) Act], FCRA Issue Date, FCRA Expiry Date and Prior Permission Category flag at account level. 'FCRA Issue Date' and 'FCRA Expiry Date' will be enabled only when 'FCRA registration number is entered. User needs to manually enter the date. FCRA Issue date can be less than or equal to current process date.

User will not be able to select future date for this field. User needs to manually enter the 'FCRA Expiry Date'. This date has to be exactly 5 year from the date of Issue. User should not be able to enter both FCRA Registration No and Prior Permission Category flag as Y, else system should throw error message that "Prior Permission Flag should be N".

No record should be allowed to be maintained in 'FCRA Details Maintenance Screen' for the accounts whose customer type is not checked as 'FCRA' in CIM08.

The limit which user will maintained in field 'Debit Amount Limit' will be applicable for individual transactions only. The system will not accept the debit in FCRA customer accounts equal to or more than this limit, for one transaction.

At the time of credit transaction to the account, system checks whether 'Prior Permission Category' flag is 'Y' for the beneficiary account. If yes, credit will be passed to the account with message "PRIOR PERMISSION OBTAINED ACCOUNT". This check will only be applicable for FCY transactions (all non-INR transactions). If the 'Prior Permission Category' flag is not captured and FCRA Registration number is captured in this screen then such request will be processed with message "FCRA REGISTRATION NUMBER AVAILABLE".

If FCRA number gets expired in the system, system will display pop up message 'FCRA REGISTRATION EXPIRED" on entering account number and abort the transaction. An FCRA customer (FCRA checked in CIM08) can have more than one FCRA accounts. This means more than one account details can be maintained in the 'FCRA Details Maintenance Screen'.

Definition Prerequisites

8053 - Customer addition

8051 - Account opening

CIM08 - Customer Type Maintenance

Modes Available

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

To Maintain details of FCRA

1. In the Dashboard page, Enter the Task Code CH121 and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Casa Account Transactions > Other Transactions > FCRA Details Maintenance**.

2. You will be navigated to FCRA Details maintenance screen.

CH121 - FCRA Details Maintenance

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Field Description

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Field Name	Description
Account Number	[Mandatory, Numeric, Input] User needs to enter account number.
Customer ID	[Display, Numeric] After entering account number system displays the customer ID of account holder.
Name	[Display] After entering account number system displays the customer name of account holder.
FCRA Registration Number	[Input, 9] This field will captures FCRA Registration Number of the FCRA account which is defined in customer type. The account should be FCRA account and FCRA flag should be ticked for the customer category in CIM08.
FCRA Issue Date	[Input, dd/mm/yyyy] User needs to enter Issue Date of FCRA Registration Number. This field will be mandatory when FCRA Registration number is entered. System will allow to select less than or equal to current process in field Issue Date. Future date cannot be selected.
FCRA Expiry Date	[Input, dd/mm/yyyy] User needs to enter expire Date of FCRA Registration Number. This field will be mandatory when FCRA Registration number is entered. 'FCRA Expiry date' will be equal to 5 years from 'FCRA Issue Date'.
Prior Permission Flag	[Drop-Down, Input] This drop down will be used in case FCRA customer is not having the FCRA number then flag will be made as 'Y'. So FCRA Reg. number is not mandatory.
Debit Amount Limit	[Input, 16] This field will be enabled only when FCRA flag is Checked and become mandatory to enter any value. The amount defined here becomes the debit amount limit for FCRA customers. System will not allow debit transaction equal to or more than this limit.

To Add the details

1. Select the add mode.

2. Enter the valid CASA account number.

3. System displays customer id and customer name.

4. Enter FCRA Registration number.

5. Enter the FCRA issue and expiry date.

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6. Click the OK button.

7. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue".

To modify the details

1. Select modify mode.

2. Enter the valid CASA account.

3. The system displays all the details in the respective fields.

4. Modify required details and click OK button.

5. The system displays the message "Record Modified...Authorisation Pending...Click OK to Continue"

To cancel the details

1. Select Cancel mode.

2. Enter the valid CASA account number and press <tab> key out.

3. The system displays all the details in the respective fields.

4. Click OK button.

5. The system displays the message "Record Cancelled...Authorisation Pending...Click OK to Continue"

To amend the details

1. Select amend mode.

2. Enter the valid CASA account number and press <tab> key out.

3. The system displays all the details in the respective fields.

4. Modify required details and click OK button.

5. The system displays the message "Record Amended...Authorisation Pending...Click OK to Continue"

To Authorize the details

1. Select the authorize mode.

2. Enter the valid CASA account number and press <tab> key out.

3. The system displays all the details in the respective fields.

4. Click the Ok button.

5. The system displays the message "Record Authorized".

To view the details

1. Select the inquiry mode.

2. Enter the CASA account number and press <Tab> key out.

3. The system displays all the details in the respective fields.

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8.21 CH988 - Account Interest Freeze Maintenance

The post recall status of CASA asset and Loans accounts which are to be maintained using this option. It provides the option of moving recalled accounts to interest freeze status and subsequently interest frozen accounts to awarded status. All these status are irreversible.

Interest freeze on an account can be done only and only if the account is Recalled. Whenever the interest on an account is frozen, the accrual and capitalization on the account is stopped. However the interest calculation will continue and will be stored at the account level. In effect, at every accrual cycle, the interest calculations should happen for the account, but no accounting entries should be passed to the GL. If at any point of time, the balance needs to be given to the customer, the inquiry option should compute interest till date.

In OD CASA accounts, there is no capitalization of the interest accrued. Though the book balance of the account is not updated, the system will compute the interest on a compounded basis.

In Loans, only the interest base is updated, to compute the interest on a compounded basis, based on the PMI compounding frequency setup in the loans product master.

Typically, the interest freeze is marked by the bank after the account has been referred to the court for passing a ruling.

Limitation: Once an account has been marked for Interest Freeze, it is not possible to reverse the same. No account unfreeze is possible. Also, no backdated transactions are allowed on such accounts.

If any adjustment required in the computed interest by the system, you can use the **Interest Adjustment** (Fast Path: BAM57) option.

An account can be marked as **Awarded** only if the account has Interest Frozen. This new validation needs to be customized whenever the account is in Awarded status, and the accrual and capitalization of the account should be stopped. However the interest calculation should continue without any compounding effect (updation of interest base will not happen) and stored at the account level. In effect, at every accrual cycle, the interest calculations should happen for the account without the compounding effect, also no accounting entries should be passed to the GL. If at any point of time, the balance needs to be given to the customer, the inquiry option should compute interest till date.

In CASA for OD accounts, there should be no capitalization of the interest accrued. The book balance of the account will not be updated, unless there is a payment on the account.

Typically, the account will be marked as **awarded** by the bank after the judgment has been passed

Definition Prerequisites

- 8051 - CASA Account Opening
- LN057 - Loan Direct Account Opening
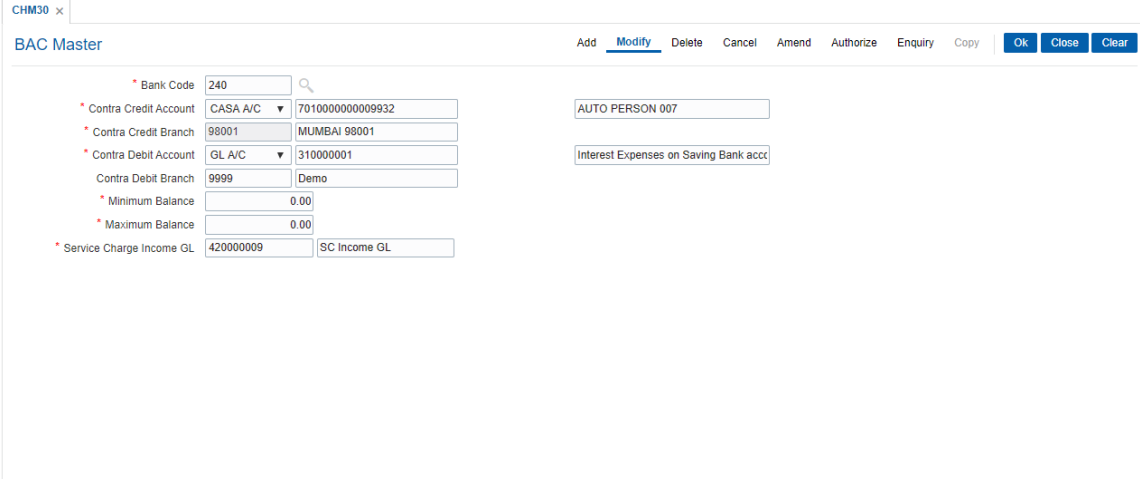
Modes Available

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

To freeze interest on an account

1. In the **Dashboard** page, Enter the Task Code **CH988** and click or navigate through the menus to **Front Office Transactions > Internal Transaction > Classification > Account Interest Freeze**.

2. The system displays the **Account Interest Freeze Maintenance** screen.

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Account Interest Freeze Maintenance

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the account number.
Customer Name	[Display] This field displays the customer name.
Branch	[Display] This field displays the branch name where the account was opened.
Product	[Display] This field displays the product code for the account number entered in the corresponding field.
Currency No.	[Display] This field displays the account currency.
Last Accrual Date	[Display] This field displays the date on which the accrual on the account took place.
Type of Freeze	[Mandatory, Drop-Down] Select the type of freeze to be maintained from the drop-down list. The options are: • **Interest Freeze** – For freezing the interest on an account before maturity, at any stage when the account is declared NPA and the interest accrued thereafter is set to interest freeze, the account is recalled. You can mark a recalled account as interest freeze. It has to be authorized by a supervisor. • **Awarding** – For awarding the account after court decision. When the bank declares the account as NPA, no further interest accrue will take place for that account. You can mark an interest freeze account as awarded. There is no restriction on marking an account as recalled / interest freeze and rewarded on the same date
Accrued Interest	[Display] This field displays the total interest accrued on the account.
Freeze Date	[Display] This field displays the date on which the account is freezed. By default, the system displays the current posting date.

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

4. Select the type of freeze from the drop-down list.

Account Interest Freeze Maintenance

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Account Interest Freeze Maintenance

Field	Value
* Account No.	7010000000009932
Branch	98001 MUMBAI 98001
Currency No.	INR
* Type of Freeze	
Freeze Date	01/01/1800
Customer Name	AUTO PERSON 007
Product	6-MIN BAL SC CASA LIAB1
Last Accrual Date	01/01/1800
Accrued Interest	0.00

5. Click the **Ok** button.

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

7. The account interest is freeze after the record is authorised.

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8.22 STM72 - Payee Name Update

Inward clearing details such as cheque number, drawer account number, posting date, amount, payee name etc. are maintained in a file which is uploaded using the **File Upload (GEFU ++)** (Task Code: BA452) option. Using this option, you can update the payee name incase it is captured wrongly or has been missed for the inward cheque. The number of days within which the payee name can be updated is maintained in the **IC Narrative Modification Period** field in the **Settlement Bank Parameters** (Task Code: STM59) option.

Definition Prerequisites

- 8051 - CASA Account Opening
- BAM71 - Category Master Maintenance
- Existence of an account against which a cheque has been issued.
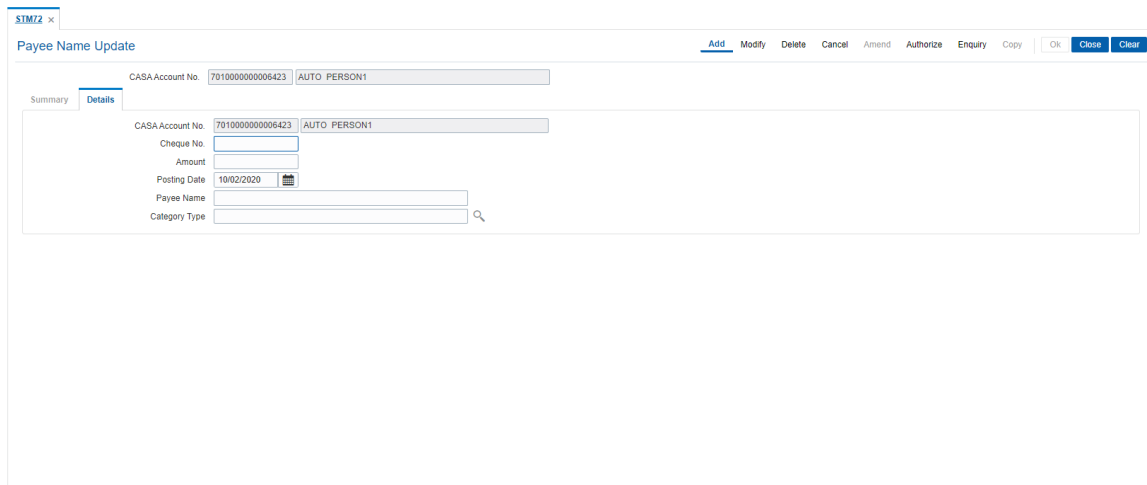
Modes Available

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

To update payee name

1. In the **Dashboard** page, Enter the Task code **STM72** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Clearing > Payee Name Update**.

2. You will be navigated to **Payee Name Update** screen.

Payee Name Update

Field Description

Field Name	Description
CASA Account No.	[Mandatory, Numeric, 16] Type the CASA account number for which payee name update needs to be done.
Details	

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CASA Account Number	[Display] This field displays the CASA account number for which payee name update needs to be done.
Cheque Number	[Mandatory, Numeric, 12] Type the cheque number that is presented in inward clearing drawn on the account.
Amount	[Mandatory, Numeric, 13, Two] Type the amount for which inward cheque is presented.
Posting Date	[Mandatory, Date editor, dd/mm/yyyy] Type the posting date for the cheque presented in inward clearing or select it from the Date editor.
Payee Name	[Mandatory, Alphanumeric, 40] Type the payee name.
Category Type	[Mandatory, Search List] Select the appropriate category type associated with the account from the Search List.

3. Click **Add**.

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

5. Enter the cheque number, amount, posting date and payee name.

6. Click **OK**.

7. The system displays the message "Record Added Authorisation Pending". Click **OK**.

8. The payee name is updated once the record is authorised.

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8.23 CHM30 - BAC Master

Using this screen you can create to supply the processing elements for the BAC file upload to function.

This screen will require deferred authorization. Account closed through the BAC file will carry the maker and checker id for closure as the user who uploaded the file (Task Code: BA452) and the user who authorized the file (Task Code: BAM96) respectively.

Definition Prerequisites

- Not Applicable

Modes Available

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

To upload BAC file

1. In the **Dashboard** page, Enter the Task Code **CHM30** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > BAC Master**.

2. You will be navigated to **BAC Master** screen.

BAC Master

Field Description

Field Name	Description
Bank Code	[Mandatory, Numeric, Three] Type the appropriate bank code.
Contra Credit Account	[Mandatory, Drop-Down] Select the contra credit account from the drop-down list. The corresponding Account holder's name will be displayed in the adjacent field. The options are: - CASA A/C - GL A/C

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Contra Credit Branch	[Display] This field displays the branch code where the contra credit account is opened, corresponding branch name will be displayed in the adjacent field.
Contra Debit Account	[Mandatory, Drop-Down] Select the contra debit account from the drop-down list. The corresponding Account holder's name will be displayed in the adjacent field. The options are: • CASA A/C • GL A/C **Note:** The CASA account statuses will be validated for Closed, Closed Today, Total Block, Debit Block, and Credit Block.
Contra Debit Branch	[Display] This field displays the branch code where the contra debit account is opened, corresponding branch name will be displayed in the adjacent field.
Minimum Balance	[Mandatory, Numeric, 13, Two] Type the minimum balance.
Maximum Balance	[Mandatory, Numeric, 13, Two] Type the maximum balance.
Service Charge Income GL	[Mandatory, Numeric, 16] Type an income type of a GL account number. The income will be booked for the branch for which the account belongs to.

3. Click **Add**.

4. Enter the bank code.

5. Enter contra credit account and contra debit account number.

BAC Master

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7. Click **OK**.

8. The system displays the message "Record Added...Authorisation Pending..". Click **OK**.

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8.24 CH050 - CASA Billing Transactions

Using this option, you can maintain billing details of CASA accounts. There can be debits originated by the system for a CASA account, apart from customer initiated debits. The account can be debited under certain circumstances by the teller for billing of one time/ miscellaneous service charges/ insurance premium/ legal fees.

Definition Prerequisites

- 8051 - CASA Account Opening
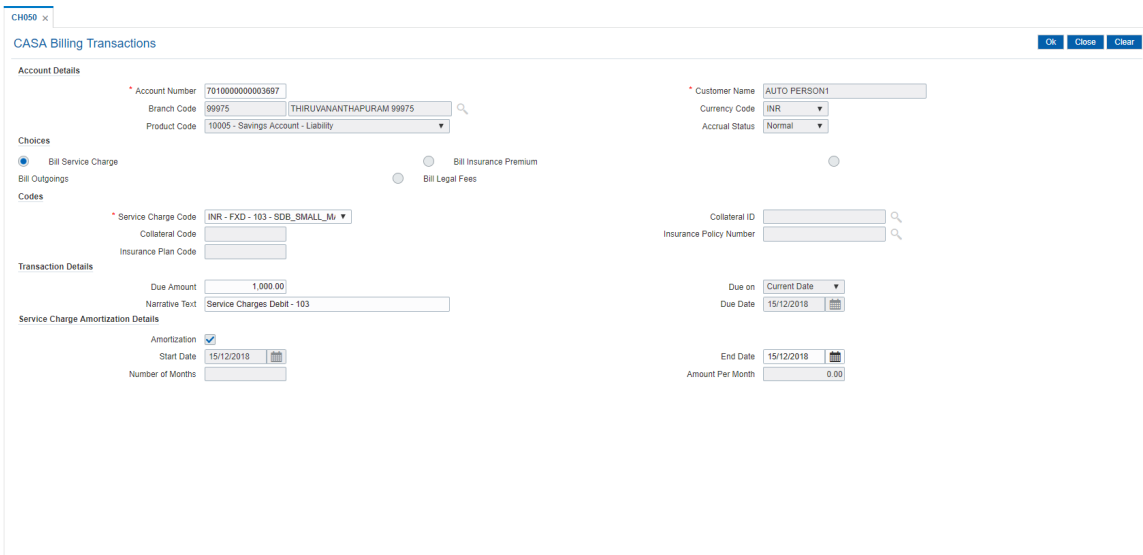
Modes Available

Not Applicable

To add CASA billing details

1. In the **Dashboard** page, Enter the Task Code **CH050** and then click 🔍 or navigate through the menus to **Front Office Transactions > Customer Transactions > CASA Billing Transactions**.

2. You will be navigated to **CASA Billing Transactions** screen.

CASA Billing Transactions

Field Description

Column Name	Description
Account Details	
Account Number	[Mandatory, Numeric,16] Type the appropriate CASA account number. The name of the account holder is populated adjacent to the account number.
Customer Name	[Display] This field displays the customer name for the entered account number.
Branch Code	[Display] This field displays the branch code.
Currency Code	[Display] This field displays the currency assigned to the product under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Product Code	[Display] This field displays the product code under which the account is opened.
Accrual Status	[Display] This field displays the accrual status of the account. The options are: - Normal –The account is open and regular. - Suspended – The account is suspended when an account becomes NPL, based on the set up in the CRR codes attached to the product. A suspended account has arrears for a long period.
Choices Codes	[Mandatory, Radio Button] Click the appropriate type of arrear to be raised on the account. The options are: - Bill Service Charge - If this option is selected, the system enables you to select a service charge from the SC list. This SC list displays all the authorised service charge codes. The service charge codes are added and maintained in the Rewards and Service Charges definition (Task Code : BAM14) option. - Bill Insurance Premium – If this option is selected, the system verifies the security attached to the account, and then raises the insurance premium set up for that security in the Security Header Maintenance option. Thus, the system does not enable the Due Amount field. The entries are passed during the EOD process. - Bill Outgoings - If this option is selected, the system enables the Due Amount field. The amount specified in the Due Amount field will be raised as outgoing bill arrears on the account. - Bill Legal Fees - If this option is selected, the system enables the Due Amount field. The amount specified in the Due Amount field will be raised as legal fee arrears on the account By default, the system selects the Bill Service Charge option.

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Codes

Service Charge Code [Conditional, Drop-Down]
Select the appropriate service charge code or reward from the drop-down list.
This field is enabled if the Bill Service Charge option is selected from the Choices section.
The service charge codes are added and maintained in the Rewards and Service Charges definition (Task Code : BAM14) option and will display SC codes with charge types- Online, End of Day, End of Period only.

Collateral ID [Conditional, Search List]
Select the appropriate security code that is attached to the account from the Search List.
This field is enabled if the Bill Insurance Premium option is selected from the Choices section.
The system validates the collateral code linked to the insurance code.
The amount raised as arrears is the insurance premium amount.

Collateral Code [Display]
This field displays the security code of the security selected in the Collateral ID field.

Insurance Policy Number [Conditional, Search List]
Select the appropriate insurance policy number from the Search List.
This field is enabled if the valid collateral ID is selected from the Collateral Code Search List.

Insurance Plan Code [Display]
This field displays the insurance plan code. It is the unique number assigned to each insurance plan.

Transaction Details

Due Amount [Mandatory, Numeric, 13, Two]
Type the appropriate amount due as arrears.
If you select the Bill Service Charge option in the Choice section, the system displays the SC amount.
If you select the Bill Outgoings/Bill Legal Fees option in the Choice section, the system enables the Due Amount field. Type the appropriate arrears amount.
Type a negative amount, if you want to reverse part or whole of the arrears of the selected arrear type, raised on the account in the same day.

Due On [Display]
This field displays the due date.

Narrative Text [Mandatory, Alphanumeric, 40]
Type the narrative text.
This field displays the default narration, based on the transaction.

Due Date [Display]
This field by default, displays the current process date as the due date of the arrears.

Service Charge Amortization Details

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Amortization	[Display] This field displays the value based on the selected SC code definition. The value shown is either enabled or disabled.
Start Date	[Display, dd/mm/yyyy] This field displays the start date for amortization.
End Date	[Display, dd/mm/yyyy] This field displays the end date for amortization.
Number of Months	[Display] This field displays the number of months for which amortization will be done.
Amount Per Month	[Display] This field displays the amortized amount payable for the month.

Screen Description

The above screen may be used to bill customers Insurance Premiums, Service Charges, Outgoing payments and Legal fees. The transaction details can be updated with the amount.

Example

Update the billing details for Insurance premiums for an account. This can be updated only if you have already created an Insurance master with in Insurance company details.

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

4. Enter the relevant information.

5. Click **OK**.

6. The system displays the message "Authorisation Required. Do You Want to Continue". Click **Continue**.

7. The system displays the **Authorisation Reason** screen.

8. Enter the relevant information and click **Grant**.

9. The system displays the message "Transaction Successfully Added. Click OK to Continue". Click **OK**.

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8.25 LN152 - Takeover Loan Details

This option is used to capture details of loans which are taken over from other banks or financial institutions. This will also help in MIS reporting of such taken over loans.

Definition Prerequisites
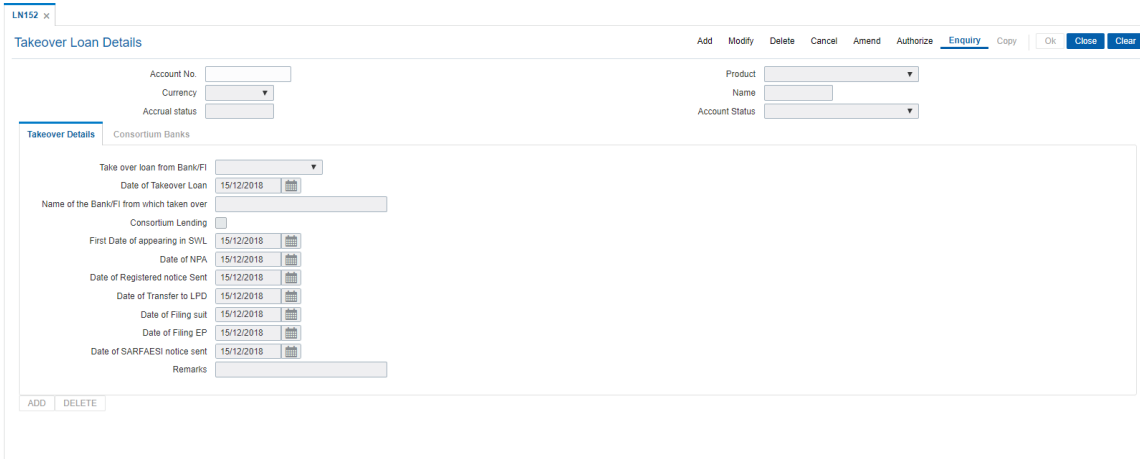
- LN057 - Loan Direct Account Opening

Modes Available

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

To capture takeover loan details

1. In the **Dashboard** page, Enter the Task Code **LN152** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > Takeover Loan Details.**

2. You will be navigated to **LN152 - Takeover Loan Details** screen.

LN152 - TakeOver Loan Details

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Enter the loan account number for which user want to maintain take over loan details.
Product	[Display] This field displays the product under which loan account number is opened.
Currency	[Display] This field displays the currency under which the loan account number is opened.
Name	[Display]

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This field displays the name of the customer who holds the loan account number.

Accrual Status   [Display]

This field displays the current accrual status of the loan account number.

Account Status   [Display]

This field displays the current account status of the loan account number.

3. Enter the details in the respective fields.

4. If user has selected Consortium lending flag in take over loan details tab, the system enables the Consortium Banks tab.

5. Click **Add**.

LN152 - TakeOver Loan Details

[Field Description](#)

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Field Name	Description
Take over loan from Bank/FI	[Mandatory, Drop-down]
	Select the required option from the drop-down list, if the loan account is a take over loan.
	The options are:
	• Yes - It will be Yes if the checkbox is ticked in AL057 or LN057.
	• No - It will be No if the checkbox is not ticked in AL057 or LN057.
Date of Takeover Loan	[Display]
	This field displays the date on which loan is taken over from any bank or FI.
	In case of New loan account marked as Take over from Bank/FI in the LN057 at the time of loan account opening. The Loan account opening date will be captured as the date of Takeover loan. And in case of existing loan, once the account is marked as Takeover loan, the loan account opening date will be populated in this field.
Name of the Bank/FI from which taken over	[Mandatory, Character, 40]
	Enter the name of the bank or FI from which loan is taken over.
	By default, the name of the bank or FI is displayed which is maintained while loan account opening.
	If this is modfied here accordingly will be updated in screen equivalent of BA020 and vice versa.
Consortium Lending	[Optional, Check Box]
	Select this check box, if the loan is taken over as a member of Consortium.
First Date of appearing in SWL	[Optional, Date]
	Enter the first date of appearing in SWL . This date can be future and back value date.
Date of NPA	[Display]
	This field displays the date on which the account moved to NPA.
	This date is actual date of classification in AC002.
Date of registered notice sent	[Optional, Date]
	Enter the date if any registered notice is sent to the bank.
	The date entered can be future and back dated.
Date of Transfer to LPD	[Display]
	This field displays the date on which the account is marked as LPD account.
Date of Filing Suit	[Display]
	This field displays the date of suit filed which is captured on the Data

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on LPD Account (FP: BA159) screen.

Date of Filing EP

[Display]

This field displays the date of execution petition filing which is captured on the Data on LPD Account (FP: BA159) screen.

Date of SARFAESI notice sent

[Optional, Date]

Enter the date on which if any SARFAESI (Securitization and Reconstruction of Financial Assets) notice is sent to the account holder.

Remarks

[Optional, Character]

Enter the remarks if any.

Consortium Banks

Field Description

Field Name	Description
Name of Bank/FI	[Conditional, Character, 120] Enter the name of the bank or FI which has participated in the consortium. This field is enabled and mandatory, if Consortium Lending flag is selected in Take over loan detail tab.
Amount	[Conditional, Numeric, 16] Enter the amount bank has provided under the consortium. This field is enabled and mandatory, if Consortium Lending flag is selected in Take over loan detail tab.
% Share in Consortium	[Conditional, Numeric, 3, 2] Enter the % share of the bank in the total consortium lending. The sum of the share should not be more than 100%. This field is enabled and mandatory, if Consortium Lending flag is selected in Take over loan detail tab.

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6. Enter the details in the consortium banks tab.

7. Click **OK**.

8. The system displays the message "Record Added. Authorisation Pending". Click **OK**.

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9. Account Enquiries

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9.1   7002 - CASA Balance Enquiry

The details of the CASA account balances such as the available balance, the uncleared balance and the earmarked balance can be viewed using this option.

The system also displays other details like the account status, sweep in allowed or not, annual equivalent rate, projected tax on accrual, etc.

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

Not Applicable

To perform an Enquiry on CASA balance

1. In the **Dashboard** page, Enter the Task code **7002** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Enquiries > Balance Enquiry**.

2. You will be navigated to **CASA Balance Enquiry** screen.

CASA Balance Enquiry

Field Description

Field Name	Description
Account Details	
Account No.	[Mandatory, Numeric, 16] Type a valid CASA account number.
Account Title	[Display] This field displays the account title.
Account Currency	[Display]

This field displays the currency assigned to the product at the product level, under which the account is opened.

All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.

Account status

[Display]
This field displays the status of the account.

Customer Name

[Display]
This field displays the name of the customer who holds the CASA account.

Accrual Status

[Display]
This field displays the accrual status.

Annual Equivalent Rate

[Display]
This field displays the annual equivalent rate.

It is the annualized rate of return which the bank pays to the customer. It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when the interest is finally paid out to the customer.

The AER is to be published along with the actual interest rate which is paid to the customer.

Sweep-In allowed

[Display]
This field displays if the sweep in facility is allowed for the account.

If the facility is available the field displays the value as **Y**, else **N**.

Balance Details

Available Balance

[Display]
This field displays the balance available in the account.

Available Balance = Current Book Balance (including Minimum Balance Required & Hold Balance) – Uncleared Balance.

Current Book Balance

[Display]
This field displays the current balance in the account.

Sweep-In Amount Lien [+]

[Display]
This field displays the sweep in lien amount.

If a customer account is maintained as a sweep in provider account for another account, and the balance in the account is not sufficient to meet the sweep in amount, a lien is marked for that amount. The lien is automatically unmarked when there is sufficient balance in the account.

If both macros IGNORE_MIN_BAL and SWEEPIN_INCLUDING_ MIN_BAL are true, and if there is a debit transaction and there are insufficient funds in CASA and sweep in lien will be marked for debit funds required to honor the transaction + minimum balance, provided sum of such a balance in available in linked CASA/TD. If IGNORE_ MIN_BAL is FALSE or IGNORE_MIN_BAL is TRUE and SWEEPIN_ INCLUDING_MIN_BAL is FALSE, then minimum balance will not be considered while sweep in.

Previous Day Book Balance

[Display]
This field displays the book balance of the customer for the previous posting date.

Hold Balance[-]	[Display] This field displays the amount that has been marked as hold funds. If a lien is marked on an account or if there are insufficient funds in an account to perform a transaction, a hold funds earmark is marked against the account. The hold funds earmark will be lifted on the BOD of the date after the expiry of the earmark, or if there is enough balance in the account to cover all the holds placed on the account for insufficient funds.
Uncleared Balance	[Display] This field displays the uncleared balance in the account. The uncleared balance displays the value of the cheques deposited in the account, which are due to be cleared on a future date.
Minimum Balance Required [-]	[Display] This field displays the minimum balance that is required to be maintained in the account. The minimum balance required in an account is defined at the product level.
Passbook Balance	[Display] This field displays the balance in the passbook. The balance is calculated when the passbook was last printed.
Account Clear Balance [=]	[Display] This field displays the account clear balance available *Account Clear Balance=Available Balance+Sweep in Amount Lien-Hold Balance-Minimum Balance Required* Minimum balance required will be considered only if macro IGNORE_MIN_BAL is true.
Adv against Uncleared Funds Limit	[Display] This field displays the advance against unclear funds. This is the amount advanced to a customer (who has limits with the bank) against the uncleared balance in his account.
Confirmation Amount [+]	[Display] This field displays the confirmation balance of the account. This field will display the net amount of the debit and credit confirmation transactions recorded in the account.
Advance Credit	[Display] This field displays the immediate credit amount granted for a clearing cheque deposit.
Linked TD Sweep-In Balance [+]	[Display] This field displays the balance of all the sweep in providers for the TD accounts. *Balance of TD account = Principal Balance – Lien Amount*
Drawing Power (Account)	[Display] This field displays the drawing power of the customer if limits are sanctioned to the customer. There are two kinds of limits: • Secured – Depending on the decision of the bank, the drawing power can be equal to the amount of the limit or the security.

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- Unsecured – The drawing power is equal to the limit amount.

Drawing Power (TFL)	[Display] This field displays the total amount for the customer to withdraw.
Linked 2-Way TD Sweep-In Balance [+]	[Display] This field displays the linked 2-way TD sweep in balance. *Balance of TD account = Principal Balance – Lien Amount*
Line No.	[Display] This field displays the ELCM line number attached to the account
Linked CASA Sweep-In Balance [+]	[Display] This field displays the net balance of all the sweepin providers for the CASA accounts. *Net Balance = Available Balance – Min. Bal. Required – Hold Balance + Drawing Power + Sweep-In Amount (Lien) + Confirmation Amount*
Drawing Power Line	[Display] This field displays drawing power line. This value will be zero, if line number is not attached. If line number is attached, this will be available line amount.
Effective Drawing Power(+)	[Display] This field displays the effective drawing power of the customer. If line number is not attached, then effective drawing power will be OD limit on account. If Line no. is attached, then it will be least of Drawing power line and OD Limit.
Projected Tax on Accrual	[Display] This field displays the tax applicable on the projected interest.
Combined Net Balance (=)	[Display] This field displays the combined total balance of the amount which can be withdrawn. *Combined Total Withdrawal Balance = Total Balance of a CASA account + Linked CASA Sweep In Bal + Linked TD Sweep In Bal + Linked 2-Way TD Sweep In Bal.* *Total Balance of a CASA account = Available Balance – Min. Bal. Required – Hold Balance + Sweep In Amount (Lien) + Drawing Power+ Adv against unclrd funds Limit + Confirmation Amount.* If a TD account is linked to a CASA account as Sweep In Provider and also as 2-Way Sweep In provider, then the balance of such TD account will be considered only once. The balance of such CASA/TD accounts will be considered as Linked 2-Way TD Sweep In balance. The sweep in provider CASA and TD account should have a valid account status.
PDC Discount Limit Available	[Display] This field displays the post dated cheque purchase limit available for the account.
Daily Interbrn Wdr Amount Utilized	[Display] This field displays the daily Interbranch withdrawal amount.

Screen Description

The above screen displays the available and book balance of the customer. It also displays the hold amount and overdraft limit given to the customer and sweep in allowed in the account.

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3. Enter the CASA account number and then press **Tab** or **Enter** key.

4. You can view account balance details.

5. Click **Close**.

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9.2 CH031 - CASA Statement Enquiry

The details of the CASA account balances such as the available balance, the uncleared balance and the earmarked balance can be viewed using the **Statement Enquiry** option. The transactions are displayed for a specific date or for a specific period depending on the option selected.

While the **Transaction** tab lists all the transactions for the given period, the individual transaction details including the user ID and authorizer ID can be viewed in the **Details** tab.

Definition Prerequisites

- 8051 - CASA Account Opening
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point
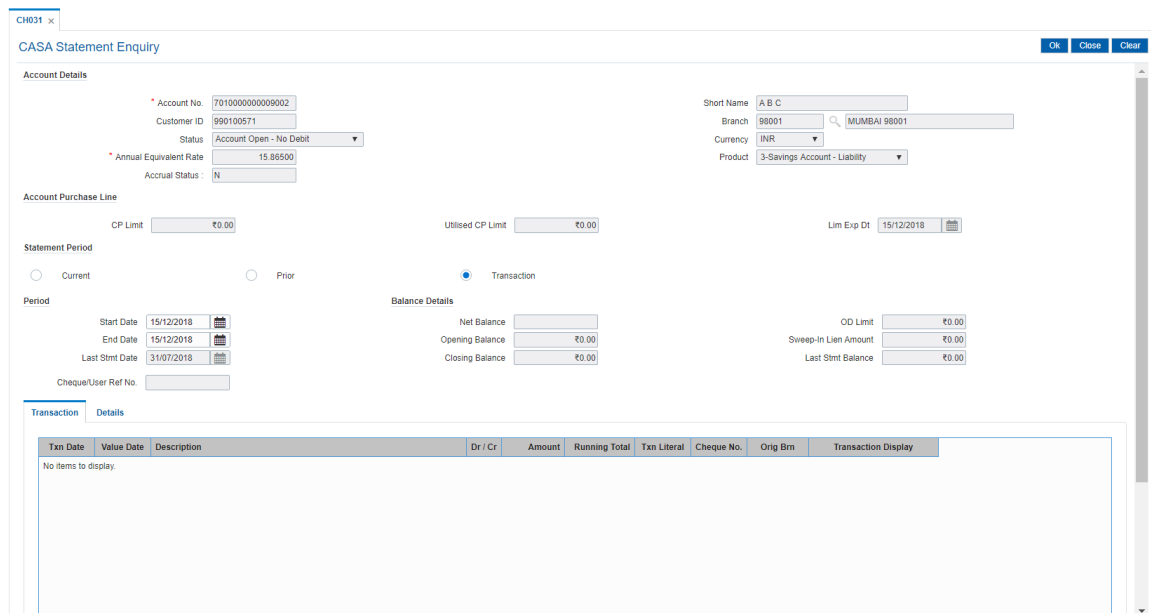
Modes Available

Not Applicable

To initiate a statement Enquiry

1. In the **Dashboard** page, Enter the Task code **CH031** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Enquiries > CASA Statement Enquiry**.

2. You will be navigated to **CASA Statement Enquiry** screen.

CASA Statement Enquiry

Field Description

Field Name	Description
Account Details	
Account No.	[Mandatory, Numeric, 16] Type the account number in which the statement query is to be

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made.

The name of the CASA account holder is populated adjacent to the account number.

Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the **Customer Addition** option. In case of a joint account, the system displays the name of the primary holder of the account. The customer short name can be changed through the **Change Customer Name/IC Number** option.
Customer ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Branch	[Display] This field displays the name of the home branch where the CASA account is opened and maintained.
Status	[Display] This field displays the status of the account. If the account is opened today, the system displays the transaction details after the EOD process is executed.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. The exchange rate values are defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate.
Product	[Display] This field displays the product code under which the CASA account is opened.
Accrual Status	[Display] This field displays the accrual status.

Account Purchase Line

CP Limit	[Display] This field displays the cheque purchase limit for the account.
Utilised CP Limit	[Display] This field displays the amount of cheque purchase limit, which has been utilised.

Lim Exp Dt	[Display] This field displays the expiry date of the cheque purchase limit.
Statement Period	
Current	[Optional, Radio Button] Click **Current** to view the transaction performed in the current statement period.
Prior	[Optional, Radio Button] Click **Prior** to view the transaction performed in the statement period prior to the current one.
Transaction	[Optional, Radio Button] Click **Transaction** to view the transaction performed in the period, before the Prior statement period.
Period	
Start Date	[Conditional, Date editor, dd/mm/yyyy] Select the start date of the statement period from the Date editor. This field is enabled if the **Transaction** option is selected in the **Statement Period** section.
End Date	[Conditional, Date editor, dd/mm/yyyy] Select the end date of the statement period from the date editor. This field is enabled if the **Transaction** option is selected in the **Statement Period** section.
Last Stmt Date	[Display] This field displays the date on which the last statement was generated.
Balance Details	
Net Balance	[Display] This field displays the net balance in the account. *Net Balance = Available Balance – Minimum Balance Required*
OD Limit	[Display] This field displays the total available limit from all active limits present on the casa account.
Opening Balance	[Display] This field displays the opening balance of the customer. The opening balance of the customer is the closing balance of the previous statement.
Sweep-In Lien Amount	[Display] This field displays the sweep in lien amount. If the customer account is maintained as a sweep in provider account for another account, and the balance in the account is not sufficient to meet the sweep in amount, a lien is marked for that amount. The lien is automatically unmarked when there is sufficient balance in the account.
Closing Balance	[display]

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	This field displays the opening balance of the customer. The closing balance will be determined based on the transactions listed for the statement period selected on the screen and is in account currency. closing balance=(opening balance + credit transactions)-debit transactions
Last Stmt Balance	[Display] This field displays the last statement balance. The balance is calculated when the statement was last printed.
Cheque /User Ref No.	[Optional, Numeric, 17] Type the cheque number, which is present on the MICR line of the instrument. Note: On Entering NEFT /RTGS reference number in the cheque number field, the system will fetch the transaction matching with that reference number.
Summary	
Total Debit Amount	[Display] This field displays the total debit amount for the account.
Dr. Count	[Display] This field displays the number of times an account is debited.
Total Credit Amount	[Display] This field displays the total credit amount for the account.
Cr. Count	[Display] This field displays the number of times an account is credited.

Screen Description

The above screen displays the details of every transaction including the net balance and the opening balance. The statement period needs to selected to update a range for the customer.

Example

Enter the CASA account no for which you require the statement. The statement period can be current, prior, or transaction. Enter the start and end date. Click Enquiry to view the transactions for the selected period. Click a particular transaction to view its details.

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

4. Select the required statement period.

CASA Statement Enquiry

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5. Click **OK**.

6. The system displays the **Transactions** tab.

Transactions

Field Description

Column Name	Description
Txn Date	[Display] This column displays the date on which the transaction occurred.
Value Date	[Display] This column displays the value date of the cheque. When a cheque is deposited to an account, the system uses the

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	routing number to check the float days from the **Endpoint Float Maintenance** option and the working days from the **Calendar for End Point** option.
	The system generates the value date on which the cheque will be cleared. On the value date, the system updates the customer's available balance and credits the account with the cheque amount.
	For more information on maintaining value date, refer to the **Clearing Definitions** chapter in the *Definitions User's Guide*.
Description	[Display]
	This column displays the description of the transaction.
	This description is also displayed in the **CASA Statement of Account** (Task Code: CH220) report.
	For clearing and other transactions, the narration entered by the teller is appended with the default transaction narration.
	This field also displays the exchange rate information if the transaction is done in foreign currency. For example, if in an IDR account, cash deposit of USD 1000 is done at exchange rate of 8900, the transaction description displays "Cash Deposit USD 1000.00 @8900.00".
Dr/Cr	[Display]
	This column displays whether the transaction was a debit or a credit transaction.
	The options are:
	• D – Debit
	• C – Credit
Amount	[Display]
	This column displays the amount that was involved in the transaction.
Running Total	[Display]
	This column displays the balance in the account after performing the transaction.
Txn Literal	[Display]
	This column displays the short description of the transaction.
	The literal that can be used for debit of service charge can be SCD.
	This could appear in Customer Statement.
Cheque No	[Display]
	This column displays the cheque number if the transaction was performed by a cheque.
	This column displays the value as zero if the transaction was not performed by a cheque.
Orig Brn	[Display]
	This column displays the branch code where the transaction was performed.
Transaction Display	[Link]
	Click the link **Click to display,** to display the legs of a particular transaction.
	Transaction reference number will be logged along with other details.

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Screen Description

The above tab screen displays the details of the transaction such as cash deposit, disbursement of a loan to CASA account. It displays the debit or credit transaction and also the running total.

7. Double-click any of the record to view the details.

8. The system displays the **Details** tab.

Details

Field Description

Field Name	Description
Txn Date	[Display] This field displays the date on which the transaction was performed.
Txn Time	[Display] This field displays the time when the transaction was performed.
Txn Branch	[Display] This field displays the branch code and branch name where the transaction was performed.
Value Date	[Display] This field displays the value date of the cheque. When a cheque is deposited to an account, the system uses the routing number to check the float days from the **Endpoint Float Maintenance** option and the working days from the **Calendar for End Point** option. The system generates the value date on which the cheque is expected to be cleared. On the value date, the system updates the customer's available balance and credits the account with the cheque amount. For more information on maintaining a value date, refer to the

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Clearing Definitions chapter in the *Definitions User's Guide*.

Mnemonic Code	[Display] This field displays the mnemonic code of the transaction.
Trace No.	[Display] This field displays the trace number of the transaction.
Posting Date	[Display] This field displays the posting date. The posting date is the date on which the transaction is posted to the accounts. Usually the transaction date and the posting date are the same, except in cases where the transaction date is a bank holiday. For example, the service charge for a transaction done in CASA is debited monthly on the last day of the month. In the month of July, if the date, on which the SC is levied, i.e. July 31, 2019 is a holiday, the bank will calculate the SC on July 30, 2019 and it will be debited to the account on August 1, 2019. In this case the transaction date will be August 1, 2019 and the posting date will be July 29, 2019.
Cheque Number	[Display] This field displays the cheque number if the transaction was performed by a cheque.
Debit/Credit	[Display] This field displays whether the transaction was a debit or a credit transaction. The options are: • D – Debit • C – Credit
Batch No.	[Display] This field displays the batch under which the transaction has been processed during EOD.
Txn Literal	[Display] This field displays the transaction literal code, which describes the type of transaction.
Amount Acy	[Display] This field displays the amount in the account currency, as defined in the product definition. The transactions on the account are always taken on the account currency. The amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
User ID	[Display] This field displays the ID of the teller/operator who has entered the transaction. If the transaction is a system-executed process, this field displays the user name as system.
Txn CCY	[Display] This field displays the transaction currency. This is the currency in which the transaction had taken place.

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	While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.
Amount Tcy	[Display] This field displays the amount in the transaction currency. The transaction currency is the currency in which the customer wants to transact. The exchange rate values must be defined and downloaded. For example, If the customer wants the closeout amount to be paid in EUR (Euro), EUR is the transaction currency.
Authoriser	[Display] This field displays the name of the supervisor who has authorised the transaction.
Deposit Type	[Display] This field displays the deposit type. The deposit type is one of 'General', 'Bulk ', 'ATM', 'Currency Chest' or 'Third Party' or 'None' for Cash deposit transaction or NULL for other type of transactions. This field is displayed for cash deposit transactions only. For other transactions, it will be NULL(i.e. blank).
Existing PAN No	[Display] This field displays the PAN number of the primary customer of account or NULL. It displays NULL or blank in case the **Existing PAN No** is **NULL** This field is displayed for cash deposit transactions only. For other transactions, it will be NULL(i.e. blank).
Description	[Display] This field displays the description of the transaction. This description is also displayed in the **CASA Statement of Account** (Task Code: CH220) report. For clearing and other transactions, the narration entered by the teller is appended with the default transaction narration. This field also displays the exchange rate information if the transaction is done in foreign currency. For example, if in an IDR account, cash deposit of USD 1000 is done at exchange rate of 8900, the transaction description displays "Cash Deposit USD 1000.00 @8900.00".
PAN No. For Txn	[Display] This field displays the PAN number which was used for posting the transaction or NULL. In case the 'PAN No for Transaction' is NULL, it displays as NULL (i.e blank). This field is displayed for cash deposit transactions only. For other transactions, it will be NULL(i.e. blank).
Card No.	[Display] This field displays the card number.
Form 60 / 61	[Display] This field displays the 'Form 60' or 'Form 61' or None.

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In case the 'PAN No for Transaction' is NULL, it displays as NULL (i.e blank).

Service Charge [Display]
This field displays the service charge code attached to the transaction.

Txn Ref No [Display]
This field displays the transaction reference number assigned to identify the transaction.

User Ref No [Display]
This field displays the user reference number assigned to identify the user.

9. Click **Close**.

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9.3 CH051 - Account Capitalization History Enquiry

This option gives details of the interest capitalized in the account and the tax deducted, if any. For the given date range, the system displays all the transactions, with balance before and after capitalization, interest amount, capitalization frequency, etc. This option can be used for both debit and credit interest capitalization type.

Definition Prerequisites

- 8051 - CASA Account Opening
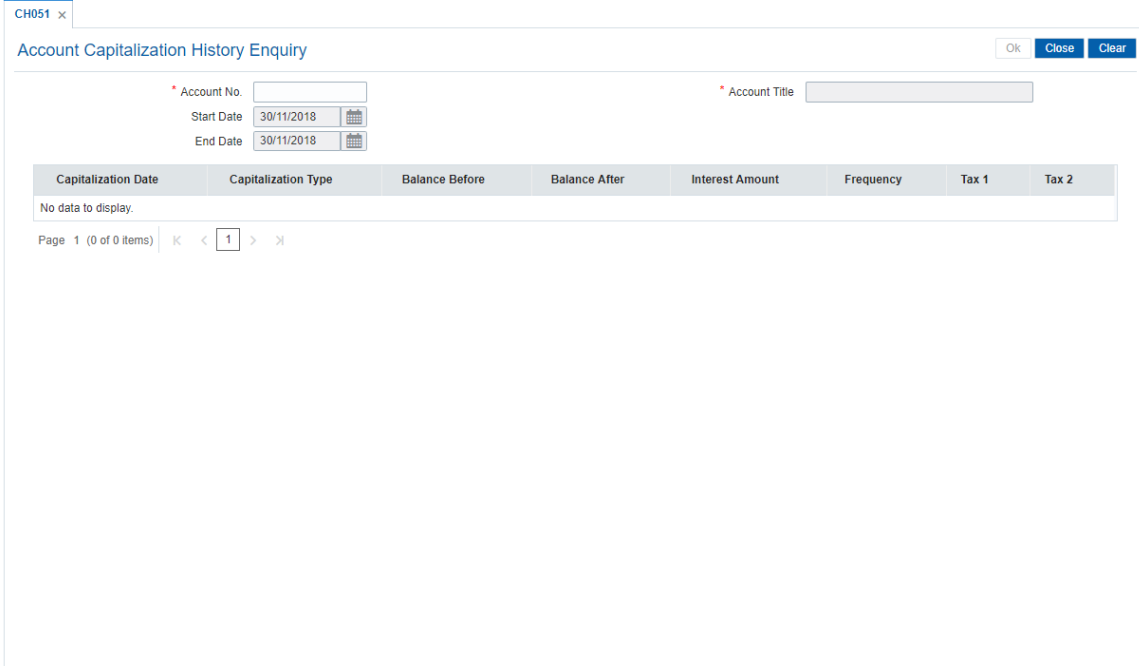
Modes Available

Not Applicable

To view account capitalization history

1. In the **Dashboard** page, Enter the Task code **CH051** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Enquiries > Account Capitalization History Enquiry**.

2. You will be navigated to **Account Capitalization History Enquiry** screen.

Account Capitalization History Enquiry

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the valid account number.
Account Title	[Display] This field displays the account title (Account holder name) of the entered account number.

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Start Date	[Mandatory, Date editor, dd/mm/yyyy] Select the date from which you want the details of the account capitalization history from the date editor. This field cannot be less than the process date.
End Date	[Mandatory, Date editor, dd/mm/yyyy] Select the date up to which you want the details of the account capitalization history from the date editor.

Column Name	Description
Capitalization Date	[Display] This column displays the last interest capitalization date.
Capitalization Type	[Display] This column displays the type of capitalization. The options are: • Debit • Credit
Balance Before	[Display] This column displays the balance before interest capitalization.
Balance After	[Display] This column displays the balance after interest capitalization.
Interest Amount	[Display] This column displays the amount of interest capitalism.
Frequency	[Display] This column displays the frequency in which the interest will be capitalism.
Tax 1	[Display] This column displays the tax 1 amount on the capitalism interest.
Tax 2	[Display] This column displays the tax 2 amount on the capitalism interest.

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

4. Select the start date and end date from the Search List.

5. Click **OK**.

6. The system displays the account capitalization history details.

Account Capitalization History Enquiry

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Account Capitalization History Enquiry

Capitalization Date	Capitalization Type	Balance Before	Balance After	Interest Amount	Frequency	Tax 1	Tax 2
31/07/2018	Debit	1,000.00	1,000.00	0.00	Monthly	0.00	0.00
31/08/2018	Debit	1,000.00	1,000.00	0.00	Monthly	0.00	0.00
30/09/2018	Credit	1,000.00	1,009.15	9.15	Quarterly	0.00	0.00
30/09/2018	Debit	1,009.15	1,009.15	0.00	Monthly	0.00	0.00
31/10/2018	Debit	1,009.15	1,009.15	0.00	Monthly	0.00	0.00

Page 1 of 1 (1-5 of 5 items)

7. Click **Close**.

9.4 BAM24 - Account Status Audit Trail Enquiry

This option allows you to view the various stages through which a CASA/ TD/ Loan/ Agri. Loan account has progressed. If the account status has been changed by a user, the system records the details along with the last modified date and the supervisor ID. The previous and current status, the authorizer who sanctioned the status change, the date of maintenance and description are displayed for each status change on the account. The status of the account can be closed, closed today, written off, paid off, partially discharged, etc.

The status of a CASA account can be maintained using the **Account Status Maintenance** (Task Code: CHM21) option. The status of a loan account can be maintained using the **Loans Account Status Change Maintenance** (Task Code: LN101) option.

Definition Prerequisites

- CHM21 - Account Status Maintenance
- LN101 - Loans Account Status Change Maintenance
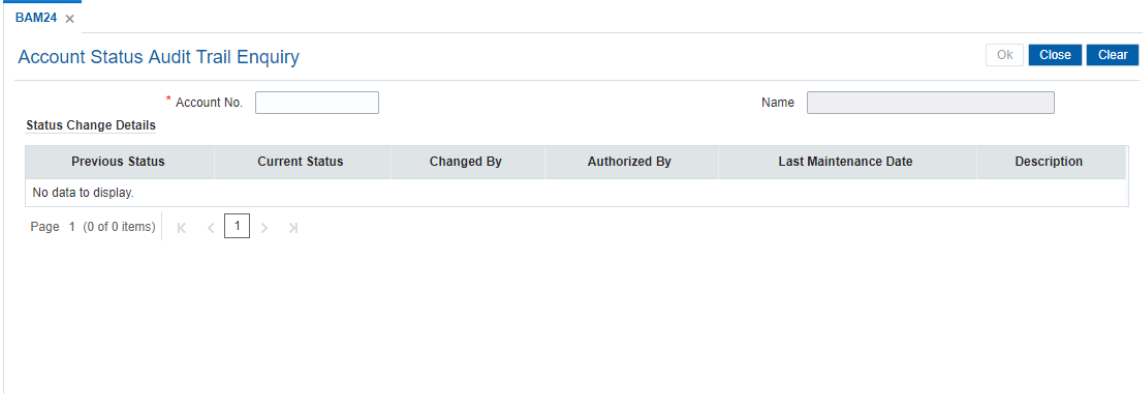
Modes Available

Not Applicable

To perform account status audit trail Enquiry

1. In the **Dashboard** page, Enter the Task code **BAM24** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Enquiries > Account Status Audit Trail Enquiry**.

2. You will be navigated to **Account Status Audit Trail Enquiry** screen.

Account Status Audit Trail Enquiry

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the CASA/Loan account number.
Name	[Display] This field displays the name of the customer who holds the CASA/Loan account.

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Column Name	Description
Status Change Details	
Previous Status	[Display] This column displays the status of the account prior to its current status.
Current Status	[Display] This column displays the current status of the account. The options are: • Closed • Restricted • Blocked • Dormant • Open Today • Closed Today • Dormant • Written Off • Paid Off • Partially Discharged
Authorized By	[Display] This column displays the login ID of the person who has authorised the modified account status. The user ID of the authoriser is automatically saved when a transaction is authorised. The system displays the user ID as the checker of the transaction.
Last Maintenance Date	[Display] This column displays the date on which the account status was last changed.
Description	[Display] This column displays the description of the decision for the change in account status.

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

4. The system displays the account status audit trail details.

5. Click **Close**.

Screen description

The above screen displays the stages that a CASA account has been processed through. These stages are as under:

• Closed

• Restricted

• Blocked

• Dormant

• Open Today

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- Closed Today

- Dormant

- Written Off

- Paid Off

- Partially Discharged

Example

Enter the CASA account number to view the history of various statuses of the account.

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9.5 BA444 - Account to Security History

This screen will be enabled only in Inquiry mode. User can fetch records based on Account number and From date / To date. All 3 values are mandatory.

Total number of records displayed will be 50. If the number of records exceed system will throw a message "Number of records fetched exceeds 50. Please modify the search criteria".

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

Not Applicable

To perform an Enquiry on CASA balance

1. In the **Dashboard** page, Enter the Task code **BA444** and then click or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Enquiries > Account to Security History**.

2. You will be navigated to **Account to Security History** screen.

Account to Security History

Field Description

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Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type a valid OD or Loan account number.
From Date	[Mandatory, Input] User has to enter from date.
To Date	[Mandatory, Input] User has to enter to date.
Details Column	
Security Code	[Display] This field displays the Security code of the collateral.
Security Id	[Display] This field displays the Security Id.
Security Description	[Display] This field displays the Collateral Description.
Security Value	[Display, Numeric] This field displays the Collateral Value.
P or S	[Display] This field displays the P - Primary or S- Secondary.
Lendable Value	[Display, Numeric] This field displays the Lendable value.
Link	[Display] This field displays the Link - Y or N
Update Drawing Power	[Display] This field displays the Update Drawing Power - Y or N.
Last Valuation Date	[Display] This field displays the Last Valuation Date.
Next Stock Statement Due Date	[Display] This field displays the Next Stock Statement Due Date.
Lendable Margin	[Display] This field displays the Lendable Margin.
Action	[Display] This field displays the Action - A - addition, M - modification, D - Deletion.
Last Mnt Maker	[Display]

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	This field displays the Id of the user last maintained.
Last Mnt Checker	[Display]
	This field displays the Id of the user last authorized.
Last Modified Date	[Display]
	This field displays the Date on which the record added/ modified

3. Enter the OD or Loan account number and then press **OK button**

4. You can view OD or Loan account related modification details.

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9.6 CH039 - CASA /TD Sweep-In Enquiry

Sweep-In maintenance between a TD and CASA account is maintained using the **Sweep- In Maintenance** (Task Code: CHM39) option. Using this option, you can inquire the various accounts that are linked as part of sweep in transactions on the basis of the sweep in provider account number.

Definition Prerequisites

- CHM39 - Sweep-In Maintenance
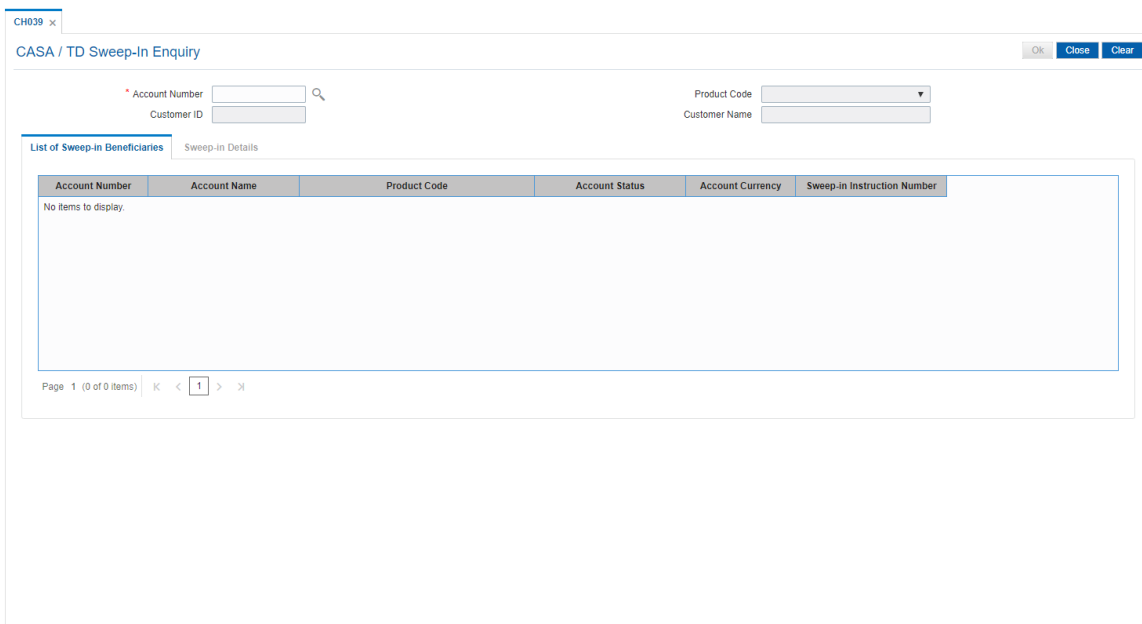
Modes Available

Not Applicable

To view the sweep in details

1. In the **Dashboard** page, Enter the Task code **CH039** and click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Enquiries > CASA /TD Sweep-In Enquiry**.

2. You will be navigated to **CASA /TD Sweep-In Enquiry** screen.

CASA TD Sweep-In Enquiry

Field Description

Field Name	Description
Enter Sweep in Provider Details	
Account Number	[Mandatory, Numeric, 16, Search List] Type the CASA / TD provider account number for which sweep in Enquiry is to be made or select it from the Search List.
Product Code	[Display] This field displays the product code under which the provider account is opened.

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Customer ID   [Display]

This field displays the customer ID.

Customer Name   [Display]

This field displays the name of the customer.

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

4. The system displays the sweep in provider details.

CASA TD Sweep-In Enquiry

5. The beneficiary account details are displayed in the **List of Sweep in Beneficiaries** tab.

List of Sweep-In Beneficiaries

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Field Description

Field Name	Description
Account Number	[Display] This column displays the account numbers of the beneficiaries that are receiving funds from the provider account.
Account Name	[Display] This column displays the account name corresponding to the account number.
Product Code	[Display] This column displays the product code under which the beneficiary account is opened.
Account Status	[Display] This column displays the account status.
Account Currency	[Display] This column displays the account currency.
Sweep-In Instruction Number	[Display] This column displays the sweep in instruction number as maintained in the **Sweep-In Maintenance** (Task Code: CHM39) option.

6. In the **List of Sweep in Beneficiaries** tab, Double-click on any of the records to view **Sweep in Details** tab.

Sweep-In Details

This tab displays the details based on the values maintained in the **Sweep-In Maintenance** (Task code: CHM39) option.

Field Description

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Field Name	Description
Account Number	[Display] This field displays the account number of the beneficiary.
Currency Name	[Display] This field displays the currency name.
Customer Name	[Display] This field displays the name of the customer.
Product Code	[Display] This field displays the product under which the beneficiary account is opened.
Instruction Number	[Mandatory] This field displays the instruction number.

Sweep-In Provider Details

Field Name	Description
Account Number	[Display] This field displays the sweep in provider account number. A provider account can be any regular CASA or TD account.
Currency Name	[Display] This field displays the currency name.
Customer Name	[Display] This field displays the name of the primary customer who holds the provider account.
Product Code	[Display] This field displays the product code under which the provider account is opened.
Limit Reset Frequency	[Mandatory] This field displays the frequency to reset the sweep in limit amount for the provider account.
Maximum Sweep-in Limit	[Display] This field displays the maximum sweep in limit for the provider account.

Record Details

Field Name	Description
Input by	This field displays the details of user input
Authorised by	This field displays the user who authorised the details
Last Mnt date	This field displays last month date
Last Mnt Action	This field displays last month action
Authroised	This field displays whether the details are authorised (check box)

7. Click **Cancel** to view the **List of Sweep in Beneficiary** tab. You can click on any other beneficiary record to view the relevant details.
OR
Click **Close** to exit.

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9.7 7046 - Mini Statement

The details of the last 10 transactions CASA account can be viewed in the Mini Statement. The latest last 10 transactions are displayed for the Casa account.

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

Not Applicable

To view Mini Statement

1. In the **Dashboard** page, Enter the Task code **7046** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Enquiries > Mini Statement**.

2. You will be navigated to **Mini Statement** screen.

Mini Statement

No.	Type	Post Date	Txn Date	Narration	Amount	Dr/Cr	Ref. No.
1	CSD	15/12/2018	17/06/2019 14:32:45	CASH DEP MUMBAI	200.00	C	3300820181215006900000227
2	FTC	30/11/2018	02/11/2018 18:36:20	Int Auto Redeem AUTO PERSON1 7030000000012502/16	54.40	C	3280320181130782400010008
3	FTC	30/11/2018	02/11/2018 18:36:20	Int Auto Redeem AUTO PERSON1 7030000000012832/16	16.00	C	3280320181130782400010002
4	FTC	30/11/2018	02/11/2018 18:36:07	Int Auto Redeem AUTO PERSON1 7030000000012832/13	16.00	C	3280320181130780900010002
5	FTC	31/10/2018	12/10/2018 20:26:53	Int Auto Redeem AUTO PERSON1 7030000000012502/10	54.40	C	3280320181031763100010008
6	FTC	31/10/2018	12/10/2018 20:26:53	Int Auto Redeem AUTO PERSON1 7030000000012832/10	16.00	C	3280320181031763100010002
7	FTC	15/10/2018	01/10/2018 10:33:32	Int Auto Redeem AUTO PERSON1 7030000000012502/7	68.00	C	3280320181015782400010008
8	FTC	15/10/2018	01/10/2018 10:33:31	Int Auto Redeem AUTO PERSON1 7030000000012832/7	21.00	C	3280320181015782400010002
9	CIN	30/09/2018	28/09/2018 15:47:15	Interest	781.27	C	CHBATCH7010000000003727C180930
10	FTC	30/09/2018	22/09/2018 16:30:16	Int Auto Redeem AUTO PERSON1 7030000000012502/4	68.00	C	3280320180930773700010014

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Field Description

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Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the account number in which the statement query is to be made. The name of the CASA account holder is populated adjacent to the account number.

Column Name	Description
No.	[Display] This field displays the serial number of the transactions.
Type	[Display] This field displays the Transaction Literal Code. Eg. Cash Clearing Transfer
Post Date	[Display] This field displays the posting date. The posting date is the date on which the transaction is posted to the accounts. Usually the transaction date and the posting date are the same, except in cases where the transaction date is a bank holiday. For example, the service charge for a transaction done in CASA is debited monthly on the last day of the month. In the month of July, if the date, on which the SC is levied, i.e. July 31, 2019 is a holiday, the bank will calculate the SC on July 30, 2019 and it will be debited to the account on August 1, 2019. In this case the transaction date will be August 1, 2019 and the posting date will be July 29, 2019.
Txn Date	[Display] This column displays the date on which the transaction occurred.
Narration	[Display] This column displays the description of the transaction.
Amount	[Display] This column displays the amount that was involved in the transaction.
Dr/Cr	[Display] This column displays whether the transaction was a debit or a credit transaction. The options are: - D – Debit - C – Credit
Ref. No.	[Display] This field displays the transaction reference number assigned to identify the transaction.

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

4. The system displays the **Transaction details**.

9.8 7116 - Amount Based Account Image / Operating Instruction

Using this option, you can view the Account Operating Instruction, the amount slabs under which the financial transaction falls, mode of operation along with the signature images on the basis of the details maintained through the **Amount Based Operating Instruction Maintenance** (Task Code: 7115) option. During the time of signature verification, only those corresponding customer ids and signature images are displayed which are applicable to the transaction amount. This transaction would normally be invoked from another financial transaction requiring an image / account operating instruction verification. If the transaction is invoked directly or if the transaction amount is not entered, all the slabs (Instructions) maintained for that account will be displayed.

Definition Prerequisites

- 7102 - Link Cust Image
- 7104 - Authorize Captured Image
- 7115 - Amount Based Operating Instruction Maintenance
- CIM28 - Account Operating Instructions
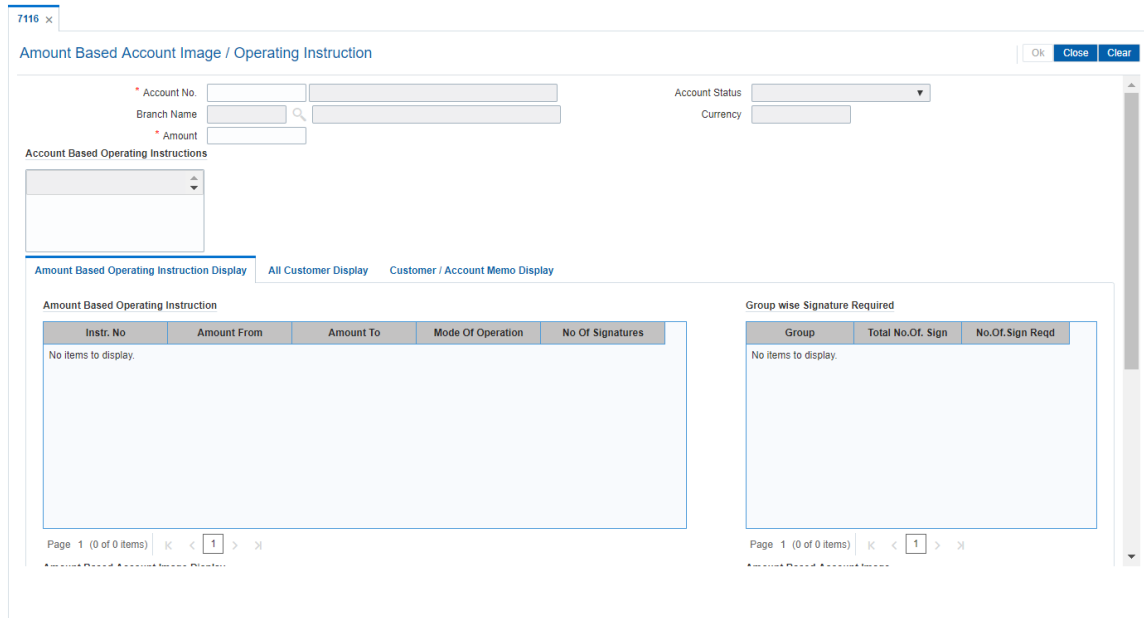
Modes Available

Not Applicable

To view the account image and amount details

1. In the **Dashboard** page, Enter the Task code **7116** and then click 🔍 or navigate through the menus to **Front Office Transactions > Customer Transactions > Amount Based Account Image / Operating Instruction**.

2. You will be navigated to **Amount Based Account Image / Operating Instruction** screen.

Amount Based Account Image / Operating Instruction

Field Description

Field Name	Description

Account No.	[Mandatory, Numeric, 16]
	Type the CASA or TD account number for which the amount based account operating instructions are to be viewed.
	The name of the account holder is displayed in the adjacent field.
Account Status	[Display]
	This field displays the account status.
Currency	[Display]
	This field displays the account currency corresponding to the account number.
Branch Name	[Display]
	This field displays the branch name where the account is maintained.
Amount	[Optional, Numeric, 13, Two]
	Type the amount based on which the relevant details are to be viewed.
Account Based Operating Instructions	[Display]
	This field displays the account operating instructions as defined in the **Account Operating Instruction Maintenance** (Task Code: CIM28) option. The special characters and the paragraphs captured therein will be displayed on "as is where is" basis.

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

4. Enter the amount. The system displays the relevant details in the **Amount Based Operating Instruction** section.

Amount Based Account Image Display

5. Double-click on any record to view details in the **Amount Based Operating Instruction** Tab, system displays the details of customers linked to the operating instruction in the **Amount Based Account Image Display** section.

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Note: The **Amount Based Operating Instruction Display** tab details depends on the mode of operation maintained for the account. It will get displayed by default if instruction is maintained for the given amount and All Customer Display tab will get disabled.

All Customer Display tab will get enabled when instruction is not maintained for the given amount.

Field Description

Column Name	Description
Instr. No	[Display] This column displays the sequential operating instruction number.
Amount From	[Display] This column displays the minimum amount for slab.
Amount To	[Display] This column displays the maximum amount for slab.
Mode Of Operation	[Display] This column displays the mode of operation.
No. Of Signatures	[Display] This column displays the number of signatures in the account.
Amount Based Account Image Display	
Customer ID	[Display] This column displays the **FLEXCUBE** customer ID.
Customer Name	[Display] This column displays the name of the customer.
Group	[Display] This column displays the group of the customer.
Description	[Display] This column displays the group name to which the customer is attached.
Show Image	[Link] Double-click the **Click to Display** link to view the Signature/Image screen.
Verified (Y/N)	[Conditional, Toggle] Select the check box to change the status of the toggle. The default value for the toggle is **N**. This field is enabled if the image is verified, after you double-click on the **Click to Display link** in the **Show Image** column.
Group wise Signature Required	
Group	[Display] This column displays the group of the customer.
Total No. Of Sign	[Display] This column displays the total number of signatures in the account.
No.of.Sign Reqd	[Display] This column displays the number of signatures required in the account.

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All Customer Display

This tab displays all the customers who are linked to the account.

Field Description

Column Name	Description
All Customer Based Image Display	
Customer ID	[Display] This column displays the **FLEXCUBE** customer Id.
Customer Name	[Display] This column displays the full name of the customer.
Cust Reln	[Display] This column displays the customer account relationship.
Show Image	[Display] This column displays if Signature image is present.
Verified (Y/N)	[Conditional, Toggle] Select the check box to change the status of the toggle. The default value for the toggle is **N**. This field is enabled if the image is verified, after you double-click on the **Click to Display link** in the **Show Image** column.

Note: If the signature/image is not attached to the customer, the "Image not available" error message appears.

6. System automatically changes the value in the **Verified** field.

Customer/Account Memo Display

This tab displays all the customer/account memos.

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Field Description

Column Name	Description
Customer/Account Memo Display	
Memo No.	[Display] This column displays the memo number.
Memo Severity	[Display] This column displays the severity of the memo. The severities are High (H) and Low (L).
Memo Text	[Display] This column displays the memo text.
Memo Description	[Display] This column displays the memo description.
Memo Start Date	[Display] This column displays the start date of the memo.
Memo End Date	[Display] This column displays the end date of the memo.
Reason	[Display] This column displays the reason associated with the memo.
Memo Date	[Display] This column displays the date of the memo.

7. Click **Close**.

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9.9 CH012 - CASA Tax Deduction Enquiry

Using this option you can view the TDS details of a customer across all branches. You can view customer wise, account wise and transaction wise details.

Definition Prerequisites

- 8051 - CASA Account Opening
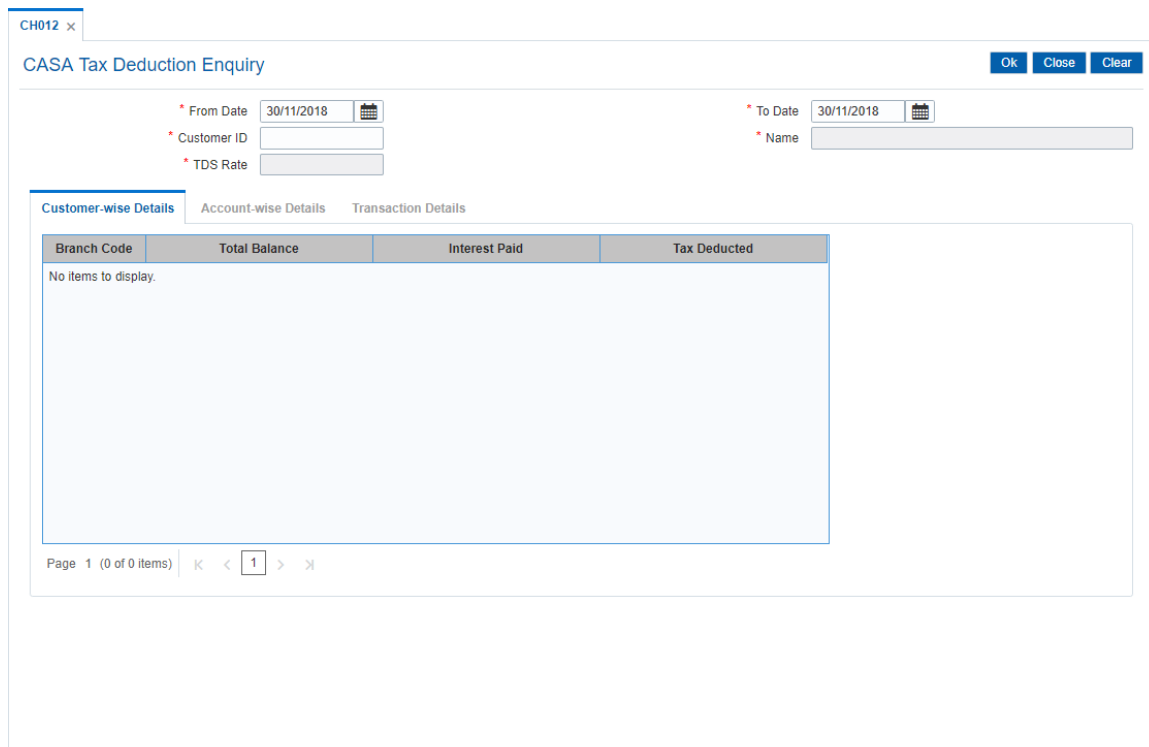
Modes Available

Not Applicable

To view TDS in CASA

1. In the **Dashboard** page, Enter the Task code **CH012** and then click 🔍 or navigate through the menus to **Front Office Transactions > Customer Transactions > CASA Tax Deduction Enquiry**.

2. You will be navigated to **CASA Tax Deduction Enquiry** screen.

CASA Tax Deduction Enquiry

Field Description

Field Name	Description
From Date	[Mandatory, Date editor, dd/mm/yyyy] Type the start date or select it from the date editor.
To Date	[Mandatory, Date editor, dd/mm/yyyy] Type the end date or select it from the date editor.
Customer ID	[Mandatory, Numeric, 10]

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Type the customer ID.

Name [Display]
This field displays the customer name.

TDS Rate [Display]
This field displays the TDS rate.

3. Enter the from date, to date and customer ID and press the **Tab** or **Enter** key.

CASA Tax Deduction Enquiry

CH012 ×

CASA Tax Deduction Enquiry   [Ok] [Close] [Clear]

* From Date	30/11/2018	* To Date	30/11/2018
* Customer ID	990100571	* Name	A B C
* TDS Rate	20.00000		

Customer-wise Details   Account-wise Details   Transaction Details

Branch Code	Total Balance	Interest Paid	Tax Deducted
No items to display.			

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5. Click **OK**. The system displays the CASA tax details.

CustomerWise Details

Field Description

Column Name	Description
Branch Code	[Display] This column displays the branch code. It displays all the branches where customer holds accounts and are taxable.
Total balance	[Display] This column displays the total balance. It is the current book balance of all the accounts of the customer in respective branches.
Interest Paid	[Display] This column displays the interest paid by the customer.
Tax Deducted	[Display] This column displays the total tax deducted.

6. Double click the records in the grid to view the details in the tab screen.

Account Wise Details

This tab displays the account wise TDS summary for the selected branch.

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Field Description

Column Name	Description
Account No.	[Display] This column displays all the account number's of the customer for which tax is applicable.
Tax Waived	[Display] This column displays whether tax is waived or not.
Interest Paid	[Display] This column displays the amount of interest paid by the customer.
Tax Deducted	[Display] This column displays the amount of tax deducted.
TDS Code	[Display] This column displays the TDS code.

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Transaction Details

Field Description

Column Name	Description
Interest Amount (LCY)	[Display] This column displays the interest amount in local currency.
Tax Amount	[Display] This column displays the tax amount.
Process Date	[Display] This column displays the process date.
Value Date	[Display] This column displays the value date.
Remit Date	[Display] This column displays the remittance date.
Challan No.	[Display] This column displays the tax challan number.

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9.10 BA007 - Old New Account Enquiry

Using this screen, you can Enquiry the details of the account who are migrated from one bank to other bank and then to other, it will have two old account number's of Bank 1 and of Bank 2 depending on the transition.

For such accounts if Bank 2's account number (Finacle account number) is searched upon, system should fetch the 1st account number (Bank1 account number) in Old account number, and Bank 2 account number will be displayed in Finacle account number.

Definition Prerequisites
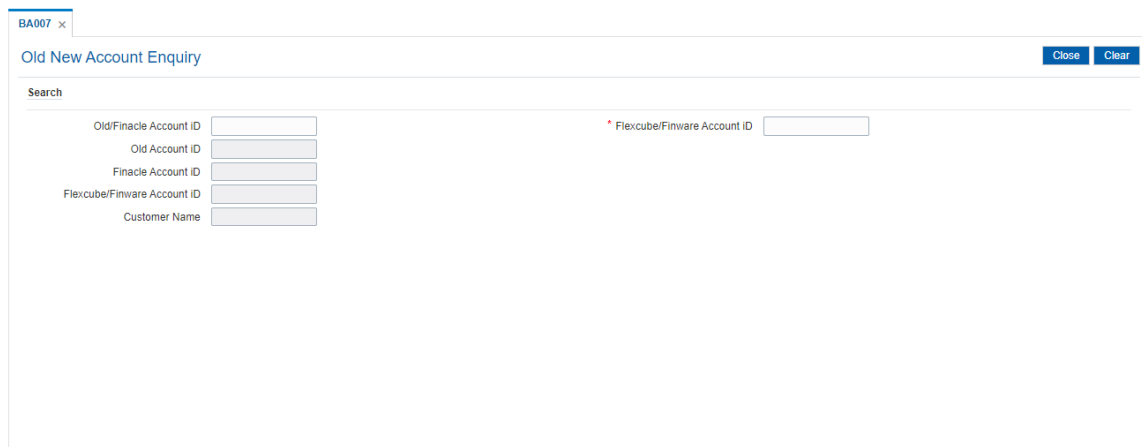
Not Applicable

Modes Available

Not Applicable

To inquire about the migrated customer 's Account

1. In the **Dashboard** page, Enter the Task code **BA007** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Others > Old New Account Enquiry**.

2. You will be navigated to **Old To New Account Enquiry** screen.

Old New Account Enquiry

Field Description

Field Name	Description
Search	
Note : Atleast one of the two input should be provided (Old/Finacle Customer ID or **FLEXCUBE**/Finware Customer ID)	
Old/Finacle Account ID	[Optional, Alphanumeric, 42] Type the Old/Finacle Account ID.
FLEXCUBE/Finware Account ID	[Optional, Numeric, 16] Type the **FLEXCUBE**/Finware Account ID.
Old Account ID	[Display]

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This field displays the Old Account ID.

Finacle Account ID	[Display] This field displays the Finacle Account ID.
FLEXCUBE/Finware Account ID	[Display] This field displays the **FLEXCUBE**/Finware Account ID.
Customer Name	[Display] This field displays the Finacle Customer Name.

3. Enter Old/Finacle Account Id and press **Tab**. The system displays the details of old as well as new account.

Old New Account Enquiry

4. Click **Close**.

9.11 CH055- OD Limit History Enquiry

Using this option you can track the history of OD limits on the CASA account. The listing of the OD limits on the account will be based on the date followed by the time stamp of addition, modification, and deletion.

Limit related modifications done on accounts through various modes is displayed for verification. This option displays the details such as modifications of drawing power, amount limit, net effective rate of any OD limit through any screen or upload. This option supports accounts in all statuses including open, closed, and dormant.

Definition Prerequisites

- CHM07 - OD Limit Master Maintenance
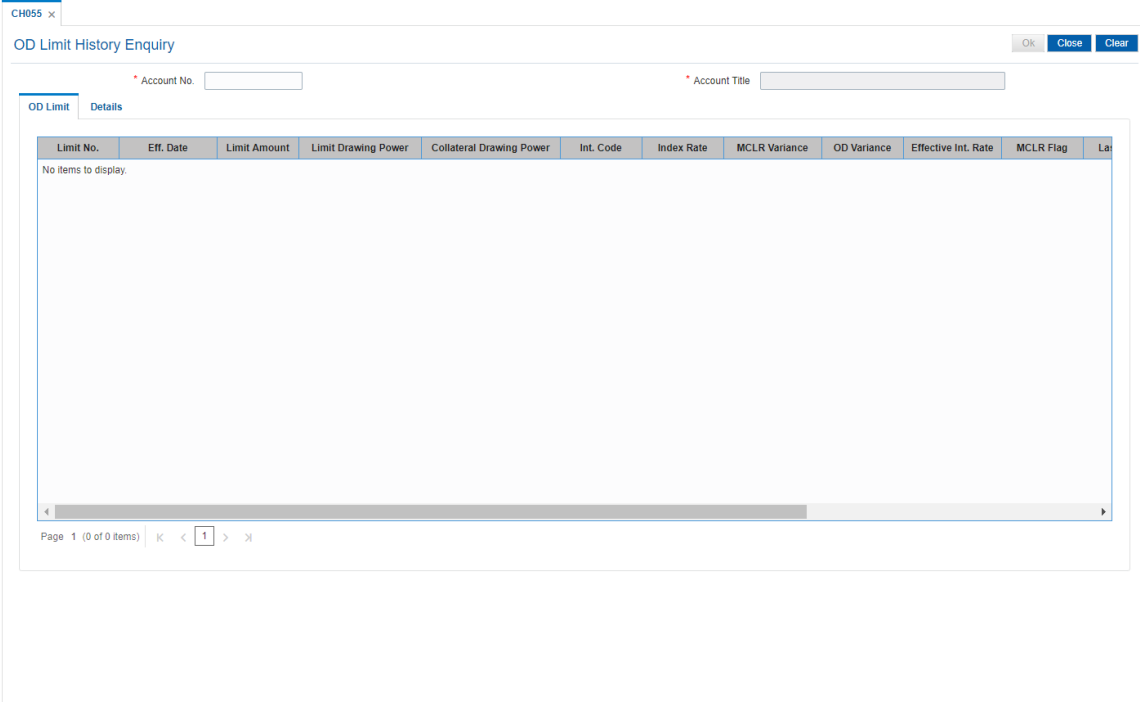
Modes Available

Not Applicable

To track the history of OD limits for a CASA account

1. In the **Dashboard** page, Enter the Task code **CH055** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Enquiries > OD Limit History Enquiry**.

2. You will be navigated to **OD Limit History Enquiry** screen.

OD Limit History Enquiry

Field Description

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Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the CASA account number of the customer for which you want to track the OD limits history.
Account Title	[Display] This field displays the account title of the CASA account.

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Column Name	Description
Limit No.	[Display] This field displays the limit number of the OD limit.
Effective Date	[Display] This field displays the effective date of listing of the OD limits on the account based on addition or modification or deletion event.
Limit Amount	[Display] This field displays the maximum OD limit amount available on the CASA account.
Limit Drawing Power	[Display] This field displays the drawing power on the secured limit. • Drawing power will be equal to the limit amount for an unsecured limit • Drawing power will be less than the limit amount if the net collateral linked to the limit • Drawing power will be zero if no collateral is linked to the secured limit
Collateral Drawing Power	[Display] This field displays the collateral drawing power.
Int. Code	[Display] This field displays the applicable interest index code for the OD.
Index Rate	[Display] This field displays Index rate stamped at the limit for the Index code attached.
MCLR Variance	[Display] This field displays variance defined at the MCLR plan for MCLR based limits. For non MCLR limits the value displayed will be zero.
OD Variance	[Display] This field displays the OD variance.
Effective Int. Rate	[Display] This field displays the effective interest rate on the OD.
MCLR Flag	[Display] This field displays the MCLR flag stamped at the OD limit.
Last Repricing Date	[Display] This field displays Last Repricing date for the limit.
Next Repricing Date	[Display] This field displays the next Repricing date for the limit
Maker ID	[Display] This field displays the maker ID for the limit
Checker ID	[Display] This field displays the checker ID for the limit

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Repricing Frequency   [Display]

This field displays the history of changes occurring in for the limit.

3. Enter the CASA account number and press the **Tab** key.

4. You can view history of the OD limits.

OD Limit

5. Click **Details** tab to view OD limit details.

Details

OD Limit History Enquiry

			OD Limit	Details	

* Account No. 7010000000002064   * Account Title

Effective Date	Repricing Frequency	Last Repricing Date	
No items to display.			

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Field Description

Field Name	Description
Effective Date	[Display] This field displays the effective date of listing of the OD limits on the account based on addition or modification or deletion event.
Repricing Frequency	[Display] The system displays the repricing frequency selected at the product level (Monthly, Bi Monthly, Quarterly, Half Yearly, Yearly).
Last Repricing Date	[Display] This field displays Last Repricing date for the limit.
Next Repricing Date	[Display] This field displays the next Repricing date for the limit

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9.12 CH043 - Funds Projection

This option allows the customer/ bank to find out the shortfall in the account during a current month. The bank/customer calculates the inflows and outflows of an account for a month from the date of the projection on annual basis. Running balance will be displayed so that the user can inform of any shortfall amount to the customer.

The outflows transactions are:

- Loan Drawdown
- Standing Instruction
- RD Drawdown

The inflows transactions are –

- SI Beneficiary

Example: On a particular day if both inflow and outflow transactions are happening then first all inflows will be considered and then outflow transaction in the order as stated above.

Definition Prerequisites

- 8051 - CASA Account Opening
- 1001 - Cash Withdrawal
- 1401 - Cash Deposit
- CHM31 - Standing Instruction
- CHM32 - Sweep-Out
- LN057 - Loan Direct Account Opening

Modes Available

Not Applicable

To project the account details

1. In the **Dashboard** page, Enter the Task code **CH043** and then click or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Enquiries > Funds Projection**.

2. You will be navigated to **Funds Projection** screen.

Funds Projection

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Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Enter a valid CASA account number for which funds projection is to be done.
Account Title	[Display] This field displays the name in which the account is created.
Branch	[Display] This field displays the name of the branch where the account is opened and maintained.
Currency	[Display] This field displays the currency of the account.
Customer ID	[Display] This field displays the unique customer ID.
Customer Name	[Display] This field displays the name of the customer..
Available Balance	[Display] This field displays the balance which is available for withdrawal.

3. Enter the account number and press the **Tab** or **Enter** key. The account details are displayed in the respective fields.

Funds Projection

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4. Click **Enquire** button. The fund's projection is displayed in the **Projection** section.

Field Description

Field Name	Description
Beneficiary	[Display] This field displays the beneficiary account details.
Transaction Detail	[Display] This field displays the type of transaction i.e. Loan drawdown, standing instruction.
Dr/Cr	[Display] This field displays the Dr/Cr indicator which indicates it if transaction is an inflow or outflow.
Amount	[Display] This field displays the amount of the transaction in account currency.
Execution Date	[Display] This field displays the date on which the transaction gets executed.
Running Balance	[Display] This field displays the account available balance after a particular transaction.
Projected Outflow	[Display] This field displays the total outflows from the account.
Projected Inflo	[Display] This field displays the total inflows in the account.

5. Click **Close**.

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9.13 7505 - Account Details Enquiry

The details of the CASA account balances are displayed. The details are displayed as average quarterly balances, average monthly balances, account memo details for an account and quarter wise, such as the available balance, the uncleared balance and the earmarked balance can be viewed using this option.

The system also displays other details like the account status, sweep in allowed or not, annual equivalent rate, projected tax on accrual, etc.

Definition Prerequisites

- 8051 - CASA Account Opening
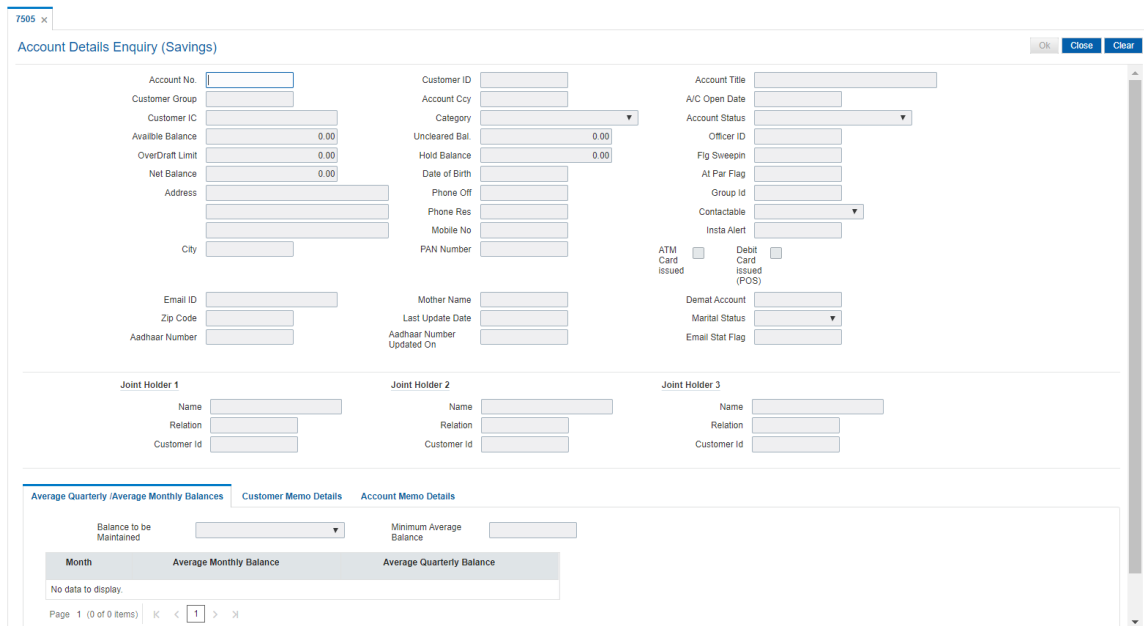
Modes Available

Not Applicable

To perform an Enquiry on CASA balance

1. In the **Dashboard** page, Enter the Task code **7505** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Enquiries > Account Details Enquiry (Savings)**.

2. You will be navigated to **Account Details Enquiry** screen.

Account Details Enquiry

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Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type a valid CASA account number.
Customer ID	[Display] This field displays the customer ID pertaining to the CASA account number.
Account Title	[Display] This field displays the account title.
Customer Group	[Display] This field displays the customer group.
Account Ccy	[Display]

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	This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.
A/C Open Date	[Display] This field displays the account open date.
Customer IC	[Display] This field displays the customer IC.
Category	[Display] This field displays the customer category.
Account Status	[Display] This field displays the status of the account.
Available Balance	[Display] This field displays the balance available in the account. *Available Balance = Current Book Balance (including Minimum Balance Required & Hold Balance) – Uncleared Balance.*
Uncleared Bal.	[Display] This field displays the uncleared balance in the account. The uncleared balance displays the value of the cheques deposited in the account, which are due to be cleared on a future date.
Officer ID	[Display] This field displays officer ID.
OverDraft Limit	[Display] This field displays the uncleared balance in the account. The uncleared balance displays the value of the cheques deposited in the account, which are due to be cleared on a future date.
Hold Balance	[Display] This field displays the amount that has been marked as hold funds. If a lien is marked on an account or if there are insufficient funds in an account to perform a transaction, a hold funds earmark is marked against the account. The hold funds earmark will be lifted on the BOD of the date after the expiry of the earmark, or if there is enough balance in the account to cover all the holds placed on the account for insufficient funds.
Flg Sweepin	[Display] This field displays if the sweeping is enabled.
Net Balance	[Display] This field displays the net balance amount.
Date Of Birth	[Display] This field displays the date of birth of the CASA account holder.
At Par Flag	[Display] This field displays whether at par is applicable.
Address	[Display]

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	This field displays the address of the CASA account holder.
Phone Off	[Display] This field displays the office phone number.
Group ID	[Display] This field displays the group ID.
Phone Res	[Display] This field displays the residence phone number.
Contactable	[Display] This field displays whether customer is contactable.
Mobile No	[Display] This field displays the mobile number of the CASA account holder.
Insta Alert	[Display] This field displays whether the account holder receives instant alerts.
City	[Display] This field displays the city name.
PAN Number	[Display] This field displays the permanent account number of the account holder.
ATM Card Issued	[Display] This field displays if the ATM card is issued.
Debit Card Issued	[Display] This field displays if the debit card is issued.
Email ID	[Display] This field displays the email ID the account holder.
Mother Name	[Display] This field displays the mother name of the account number.
Demat Account	[Display] This field displays the account holder's demat account number.
Zip Code	[Display] This field displays the zip code of the account holder.
Last Updated Date	[Display] This field displays the last updated date.
Marital Status	[Display] This field displays the marital status of the account holder.
Aadhar Number	[Display] This field displays the aadhar card number of the account holder.
Aadhar Number Updated On	[Display] This field displays the last updated date of the aadhar card details.
Email Stat Flag	[Display] This field displays whether is allowed to receive email statement.

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Joint Holder

Name - Holder 1	[Display] This field displays the first joint account holder name.
Relation - Holder 1	[Display] This field displays the relation with the first joint account holder.
Customer Id - Holder 1	[Display] This field displays the customer ID of the first account holder.
Name - Holder 2	[Display] This field displays the name of the second joint account holder.
Relation - Holder 2	[Display] This field displays the relation with the second joint account holder.
Customer Id - Holder 2	[Display This field displays the customer ID of the second account holder.
Name - Holder 3	[Display] This field displays the name of the third joint account holder.
Relation - Holder 3	[Display] This field displays the relation with the third joint account holder.
Customer Id - Holder 3	[Display] This field displays the customer ID of the third account holder.

Average Quarterly / Average Monthly Balances

Balance to be Maintained	[Display] This field displays the balance to be maintained in the account.
Minimum Average Balance	[Display] This field displays minimum average balance of the account.
Month	[Display] This column displays the months against which AMB/AQB is displayed.
Average Monthly Balance	[Display] This column displays the average monthly balance.
Average Quarterly Balance	[Display] This column displays the average quarterly balance.

Customer Memo Details

Memo Number	[Display] This column displays the memo number.
Memo Severity	[Display] This column displays the memo severity.
Memo Text	[Display] This column displays the memo text.
Memo Description	[Display] This column displays the memo description.

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Memo Start Date	[Display] This column displays the memo start date.
Memo End Date	[Display] This column displays the memo end date.
Reason	[Display] This column displays the memo issuance reason.
Memo Date	[Display] This column displays the memo date.

Account Memo Details

Memo Number	[Display] This column displays the memo number.
Memo Severity	[Display] This column displays the memo severity.
Memo Text	[Display] This column displays the memo text.
Memo Description	[Display] This column displays the memo description.
Memo Start Date	[Display] This column displays the memo start date.
Memo End Date	[Display] This column displays the memo end date.
Reason	[Display] This column displays the memo issuance reason.
Memo Date	[Display] This column displays the memo date.

Screen Description

The above screen displays the available and book balance of the customer. It also displays the hold amount and overdraft limit given to the customer and sweep in allowed in the account.

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

4. The system displays the account balance.

Account Details Enquiry

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Account Details Enquiry (Savings)

Account No.		Customer ID		Account Title	
Customer Group		Account Ccy		A/C Open Date	
Customer IC		Category	▼	Account Status	▼
Availble Balance	0.00	Uncleared Bal.	0.00	Officer ID	
OverDraft Limit	0.00	Hold Balance	0.00	Flg Sweepin	
Net Balance	0.00	Date of Birth		At Par Flag	
Address		Phone Off		Group Id	
		Phone Res		Contactable	▼
City		Mobile No		Insta Alert	
		PAN Number		ATM Card issued ☐	Debit Card issued (POS) ☐
Email ID		Mother Name		Demat Account	
Zip Code		Last Update Date		Marital Status	▼
Aadhaar Number		Aadhaar Number Updated On		Email Stat Flag	

Joint Holder 1

Name	
Relation	
Customer Id	

Joint Holder 2

Name	
Relation	
Customer Id	

Joint Holder 3

Name	
Relation	
Customer Id	

Average Quarterly /Average Monthly Balances | Customer Memo Details | Account Memo Details

Balance to be Maintained	▼	Minimum Average Balance	

Month	Average Monthly Balance	Average Quarterly Balance
No data to display.		

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

5. Click **Close**.

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9.14 SCM05 - SC History for Account Enquiry

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

The Enquiry is used to view:

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

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To view the service charge details for an account

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

SC History for Account Enquiry

Field Description

Field Name	Description
Account Details	

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Account No.	[Mandatory, Numeric, 16] Type the CASA number of the customer for which you want to perform the SC history account Enquiry.
Name	[Display] This field displays the short name of the primary customer linked to the account.
Customer ID	[Display] This field displays the customer ID.
Status	[Display] This field displays the CASA status.
Currency	[Display] This field displays the currency in which the account is maintained.
Product	[Display] This field displays the name of the product to which the CASA belongs.
Branch	[Display] This field displays the branch code and name of the branch in which the account is opened and maintained.
SC Details	
Current Package	[Mandatory, Radio Button] Select this radio button
Expired Packages	[Mandatory, Radio Button] Select this radio button
Filter Criteria	[Mandatory, Radio Button] Select the filter criteria by clicking the appropriate radio button. The options: • All • RP • Account Level • Product Level This field is enabled only if the **Expired Package** option is selected.
From Date	[Conditional, Date Picker, mm/dd/yyyy] Select the from date from the Date picker. This field is enabled only if the **Expired Package** option is selected.
To Date	[Conditional, Date Picker, mm/dd/yyyy] This field is enabled only if the **Expired Package** option is selected.

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

4. The system enables the **Charges Applied** tab.

SC History for Account Enquiry

5. View the information in the various tab screens.

Charges Applied

Field Description

Column Name	Description
SC Package	[Display] This column displays the SC package code.
Code	[Display] This column displays the service charge code, of all the service charges levied on the account.
Linkage Code	[Display]

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This column displays the linkage code.

Linkage Type   [Display]
This column displays the linkage type.

SC Nature Type   [Display]
This column displays the nature of charge i.e. the category of the service charge.

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

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

Start Date   [Display]
This column displays the start date.

End Date   [Display]
This column displays the end date.

Level   [Display]
This column displays the service charge level.

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

Charges Applied Summary

Field Description

Field Name	Description
SC Code	[Display] This field displays the service charge code for which the user can view the summary.

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Column Name	Description
Description	[Mandatory, Search List] Select the description of the service charges applied from the Search List. The options are: • Cumulative Count of Transactions: It denotes the total count of transactions which triggers the selected SC, including free transactions. • Cumulative Amount of Transactions: It denotes the total transaction amount which triggers the selected SC, including free amounts. • SC Charged: It indicates the actual amount of selected SC levied on the account. • Differential SC Charged: It indicates the additional or reduced charges levied on an account, due to presence of certain positive/negative benefits such as variances, as compared to the normal rate prevalent at the time of charging. • SC Amount Waived: It denotes the amount of charges waived either due to NSF situation or waivers at the discretion of teller. • SC Amount Earmarked: It indicates the amount earmarked for a retry, when an NSF condition is encountered in the previous attempt to charge.
Current	[Display] This column displays the SC information pertaining to the current anniversary period. For example, if the anniversary period for the service charge starts from January 25th and the current date is January 30th, then this field displays the SC information between January 25th and January 30th.
MTD	[Display] This column displays the SC information for the current month. It displays the total number of transactions for the running month. For example, if the current date is January 30th, this field displays the SC information from start of the month i.e. from January 1st to January 30th.
RYTD	[Display] This column displays the information of the service charges for the past 12 completed calendar months. For example, if the current date is May 31, 2019, then this field displays the SC information from May 1, 2019 to April 31, 2020.
CYTD	[Display] This column displays the information of the service charges for the current year till date. For example, if the current date is June 23, 2019, then this field displays the SC information from January 1, 2019 to June 22, 2019.
YTD	[Display] This column displays the history of the service charge for the current year till date.

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

ITD

[Display]

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

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

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

Charges Applied Details

Field Description

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

Column Name	Description
Date	[Display]

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

Amount	[Display] This column displays the SC amount debited from the account.
Rule Applied ?	[Toggle] The status is **Y** if the rule is applied to the SC code it is applicable for SC of Periodic type and non-branch based SC transactions. The **Rule Details** tab is enabled if the user double-clicks the column.

Charges Due

Field Description

Column Name	Description
Code	[Display] This column displays the SC code of all the service charges payable on the account.
Linkage Code	[Display] This column displays the linkage code.
Linkage Type	[Display] This column displays the linkage type.
SC Nature Type	[Display] This column displays the nature of charge i.e. the category of the service charge. The options are: • Commission • Service Charge • Fees • Taxes Commission and Service Charge are income/profit made by a bank in

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return for the services offered by them.

Fees and Taxes are amount levied on public by the Government or other agencies.

Ccy	[Display] This column displays the currency code in which the applicable service charges are payable.
Description	[Display] This column displays the service charge description.
Due On	[Display] This column displays the date on which the service charge will be debited from the account. In case of service charge of type **Online**, the due date will be same as the date of transaction.

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

Rule Details

<u>**Field Description**</u>

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

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

SC History

Field Description

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

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Column Name	Description
Description	[Display] This column displays the description of the service charges applied. The options are: • Cumulative Count of Transactions – It denotes the total count of transactions which triggers the selected SC, including free transactions. • Cumulative Amount of Transactions - It denotes the total transaction amount which triggers the selected SC, including free amounts. • SC Charged – It indicates the actual amount of selected SC levied on the account. • Differential SC Charged – It indicates the additional or reduced charges levied on an account, due to presence of certain positive/negative benefits such as variances, as compared to the normal rate prevalent at the time of charging. • SC Amount Waived – It denotes the amount of charges waived either due to NSF situation or waivers at the discretion of teller. • SC Amount Earmarked – It indicates the amount earmarked for a retry, when an NSF condition is encountered in the previous attempt to charge.
FYTD	[Display] This column displays the history of the service charge for the previous years. The year beginning for this calculation is the financial beginning of year. For example, if the current date is 23 June 2019, this field will display the number of transactions for an account for a period from 1 April 2018 – 31 March 2019, where April 1 is the beginning of the financial year, if 2018 option is selected in the Financial Year drop-down list.

9. Click **Close**.

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10. Statement Related Transactions

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10.1 CHM34 - Special Frequency for Statement

For a CASA account, statements are generated automatically as per the parameters set at product/account level. The account particulars, transaction details, balances, etc. are provided in the statement of accounts. Sometimes customers may request for statement of accounts to suit to their convenience. In such cases, this option is used to reset statement generation for an account as per the statement frequency requested by the customer.

Statements are generated by EOD process at the specified frequency.

Definition Prerequisites
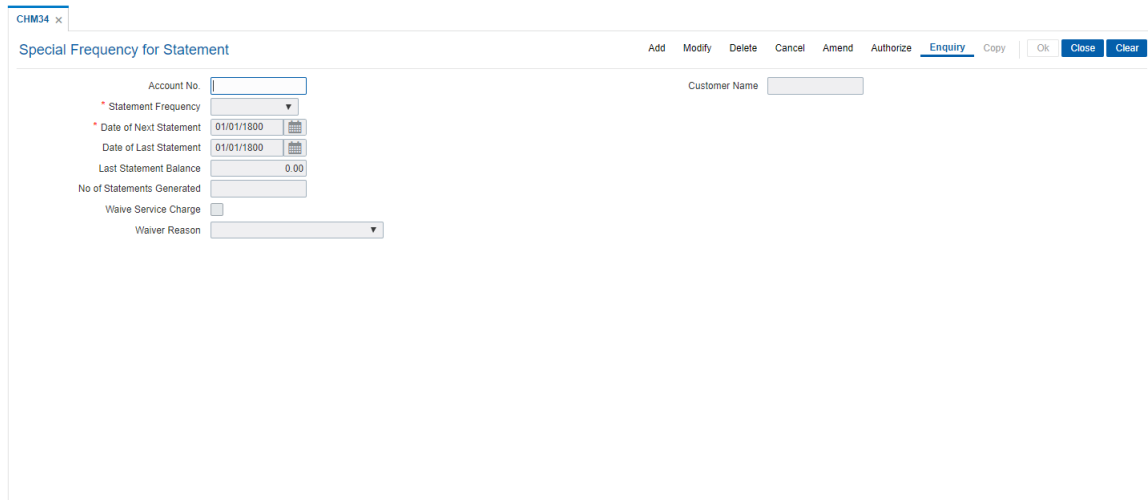
- 8051 - CASA Account Opening

Modes Available

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

To add new statement frequency details

1. In the **Dashboard** page, Enter the Task Code **CHM34** and then click 🔍 or navigate through the menus to **Front office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > Special Frequency Statement**.

2. You will be navigated to **Special Frequency for Statement** screen.

Special Frequency for Statement

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the CASA account number for which you want to maintain the statement frequency.
Customer Name	[Display] This field displays the name of the customer who holds the CASA account.
Statement Frequency	[Mandatory, Drop-Down]

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Select the frequency at which you want to generate the statement from the drop-down list.

The options are:

- Daily

- Weekly

- Fortnightly

- Monthly

- Bi-monthly

- Quarterly

- Half-yearly

- Yearly

Date of Next Statement	[Mandatory, Date editor, dd/mm/yyyy] Select the date on which the next statement is to be generated from the date editor. This date should be a future date.
Date of Last Statement	[Display] This field displays the date on which the last statement was generated.
Last Statement Balance	[Display] This field displays the balance of the account mentioned in the last statement.
No. of Statements Generated	[Display] This field displays the number of statements that are generated till the current date.
Waive Service Charge	[Optional, Check Box] Select the check box to waive service charges.
Waiver Reason	[Conditional, Drop-Down] Select the waiver reason from the drop-down list. This field is enabled if the **Waive Service Charge** check box is selected.

Screen Description

The above screen allows the user to change the frequency of a statement at the account level. The fields to be updated are the statement frequency and the date of the next statement. If the screen is not updated, the default instructions are executed as stated at the product definition.

Example

Use the above screen to change the statement frequency of an account opened.

3. Click **Add**.

4. Enter the account number whose statement generation details are to be reset.

5. Select the statement frequency and the date of the next statement.

Special Frequency for Statement

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6. Click **OK**.

7. The system displays the message "Record Added…Authorisation Pending..". Click **OK**.

8. The statement generation frequency details are added successfully once the record is authorised.

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10.2 CHM36 - Account Address Maintenance

This maintenance provides account addresses to the already existing Current and Savings accounts. Thus, every account will have two addresses - a customer address, maintained as part of customer addition, and an account address. Any, correspondence can be sent to both the addresses. Flag for correspondence to both addresses will be available in the **Account Master Maintenance** (Task Code: CH021) option.

Definition Prerequisites
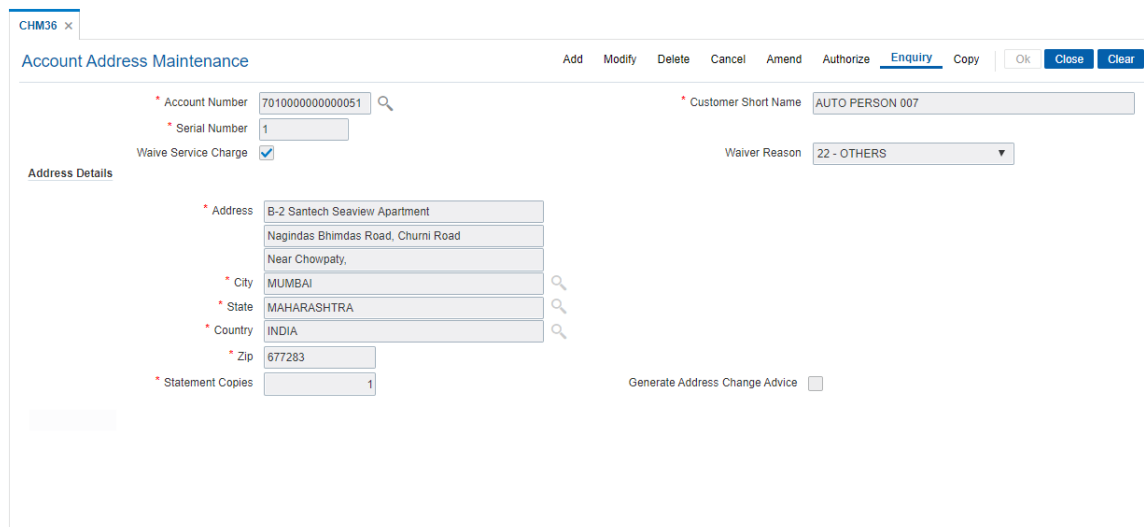
- 8051 - CASA Account Opening

Modes Available

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

To add account address to existing CASA account

1. In the **Dashboard** page, Enter the Task code **CHM36** and click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > Account Address Maintenance**.

2. You will be navigated to **Account Addresses Maintenance** screen.

Account Addresses Maintenance

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the account number for which you want to maintain address details.
Customer Short Name	[Display] The field displays the name of the customer who holds the CASA account.
Serial Number	[Mandatory, Numeric, 3] Type the serial number.

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This is the serial number of the addresses maintained in the system for the account.

Waive Service Charge	[Optional, Check Box] Select the check box to waive service charges.
Waiver Reason	[Conditional, Drop-Down] Select the waiver reason from the drop-down list. This field is enabled if the **Waive Service Charge** check box is selected.

Address Details

Address	[Mandatory, Alphanumeric, 35] Type the address of the customer. This is the address that will be printed on the statements. The address can be entered in three lines. Special characters can also be entered.
City	[Mandatory, Search List] Type the name of the city where the customer resides. This is the city that will be printed on the statements.
State	[Mandatory, Search List] Select the name of the state where the customer resides from the Search List. This is the state that will be printed on the statements.
Country	[Mandatory, Search List] Select the name of the country where the customer resides from the Search List. This is the country that will be printed on the statements.
Zip	[Mandatory, Alphanumeric, 35] Type the zip code. This is the zip code that will be printed on the statements.
Statement Copies	[Mandatory, Numeric, Three] Type the number of copies of the statement that are required to be sent to the customer.
Generate Address Change Advice	[Optional, Check Box] Select the check box to generate address change advice. This check box is selected by default.

Screen Description

The above screen displays the address entered at the account level for the above account. The serial number indicates the number of address entered for an account. User can enter multiple addresses for a single account. The statement copies field indicates the number of statements that needs to be mailed to the address mentioned.

Example

Enter the account number and its address details.

3. Click **Add**.

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

5. Enter the serial number and the address details.

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Account Addresses Maintenance

6. Click **OK**.

7. The system displays the message "Record Added Authorisation Pending". Click **OK.**

8. The account address details are added successfully once the record is authorised.

10.3 CH032 - SWIFT Statement Details

This option allows the bank to log a request for generating the SWIFT statements for the customers. The SWIFT transaction details are maintained with the **FLEXCUBE** Corporate, and using this maintenance, the bank can trigger a statement generation activity. This allows the bank to specify details such as the number of statements, the frequency at which the statements should be generated, the type of SWIFT statement, etc.

Definition Prerequisites
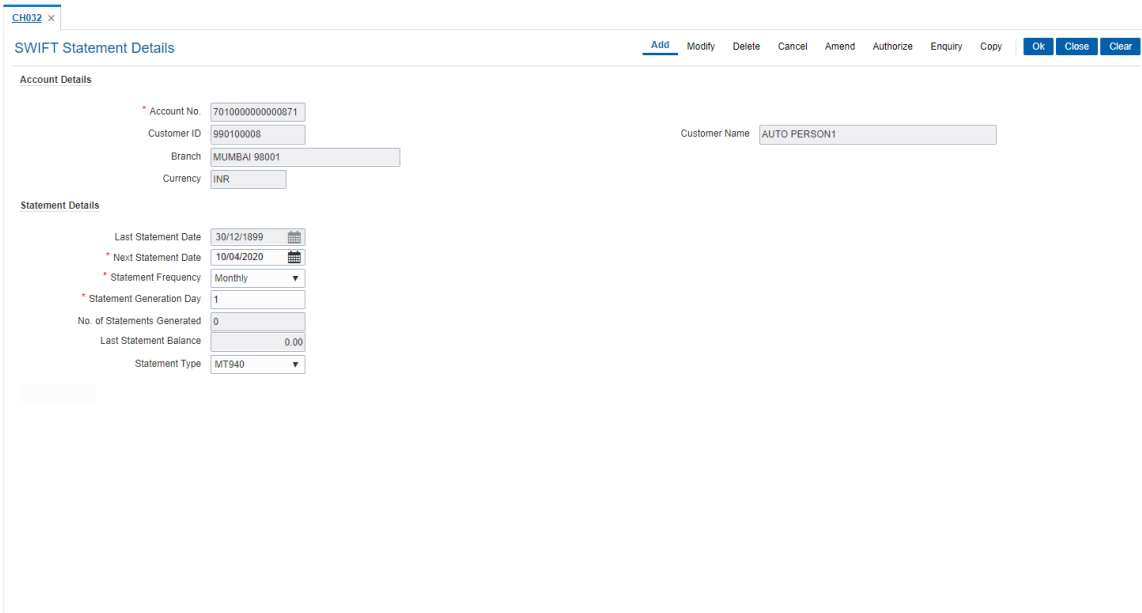
- 8051 - CASA Account Opening

Modes Available

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

To add new swift statement parameters

1. In the **Dashboard** page, Enter the Task Code **CH032** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > SWIFT Statement Details.**

2. You will be navigated to **SWIFT Statement Details** screen.

SWIFT Statement Details

Field Description

Field Name	Description
Account Details	
Account No.	[Mandatory, Numeric, 16] Type an appropriate CASA account number for which the SWIFT statement needs to be generated.
Customer Name	[Display]

	This field displays the name of the customer who holds the CASA account.
Cust ID	[Display] This field displays the customer ID. A customer ID is an identification number, generated by the system after customer addition is completed successfully. The number is unique to a customer across the system, and the customer search is made on this basis. This is the number that the system uses to track the customer.
Branch	[Display] This field displays the home branch where the account is opened and maintained.
Currency	[Display] This field displays the account currency. This is the currency in which the account is opened.
Statement Details	
Last Statement Date	[Display] This field displays the date on which the last statement for the account is generated.
Next Statement Date	[Mandatory, Date editor] This field displays the date on which the next statement for the account is to be generated. This date is calculated on the basis of the last statement date and the statement frequency.
Statement Frequency	[Mandatory, Drop-Down] Select the frequency at which the statement is to be generated from the drop-down list. The options are: • Daily • Weekly • Monthly • Yearly
Statement Generation Day	[Mandatory, Numeric, Five] This field displays the day of the month on which the statement is to be generated. This date depends on the frequency selected for the statement.
No. Of Statements Generated	[Display] This field displays the number of copies of the statement that has been generated.
Last statement Balance	[Display] This field displays the balance of the account mentioned in the last statement.
Statement Type	[Optional, Drop-Down] Select the type of SWIFT statement you want to generate from the drop-down list.

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The options are:

- MT940
- MT950

Screen Description

The above screen is used to generate a swift statement. The maintenance is already set in **FLEXCUBE Corporate** and statements are generated by the Corporate system.

Example

Enter the CASA account number and set the next statement date, statement frequency and statement type.

3. Click **Add**.

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

5. Select the statement frequency and the statement type from the list.

SWIFT Statement Details

CH032 ×

SWIFT Statement Details   Add   Modify   Delete   Cancel   Amend   Authorize   Enquiry   Copy   Ok   Close   Clear

Account Details

* Account No.	7010000000000871
Customer ID	990100008
Branch	MUMBAI 98001
Currency	INR

Customer Name | AUTO PERSON1

Statement Details

Last Statement Date	30/12/1899
* Next Statement Date	10/04/2020
* Statement Frequency	Monthly
* Statement Generation Day	1
No. of Statements Generated	0
Last Statement Balance	0.00
Statement Type	MT940

6. Click **OK**.

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

8. The SWIFT statement details are added successfully once the record is authorised.

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11. Account Closure

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11.1 CH001 - CASA Account Closure

Account closure is a two-step process namely marking an account for closure using this option, and then performing the **Close Out Balance Enquiry** (Task Code: 1320) option from the branch.

Using this option you can retrieve the account closing details and close an account. The status of the account is changed to account closed today, after this action is performed. The next step of actual payout from the branch has to accompany this transaction, so that the account is marked as closed.

It is advised to close or delete all the account facilities like overdraft limit, standing instructions, sweep in and others before marking the account for closure. **Oracle FLEXCUBE** does not automatically close these facilities. Further, the accounts with debit balance or uncleared funds cannot be closed.

If the CASA account is linked to Adhaar number in CIM09 screen, then it should be delinked to close the account.

While closing an account its mandatory to delink the account from the following facilities also using the **CH022 - CASA External Banking Facility** option.

- DEMAT Account linked
- Credit Card issued
- FD Principal / Interest Payment account
- Locker allotted
- HSL Linked account
- Auto Loan
- Personal Loan
- Consumer Durable Loan

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

Not Applicable

To mark CASA account for closure

1. In the **Dashboard** page, Enter the Task code **CH001** and then click or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > Account Close.**

2. You will be navigated to **CASA Account Closure** screen.

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CASA Account Closure

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the account number which you want to close.
Customer Name	[Display] This field displays the name of the customer who holds the CASA account.
Status	[Display] This field displays the CASA account status.
Premature Variance Rate Wavier	[Display] This check box displays if the variance on premature closure of account is waived. This is applicable for RD accounts.
Hold SC Waiver	[Optional] Select the Hold SC Waiver check box to waive the SC Hold Amount. If selected, the system waives the SC on hold if the balance in the account after interest processing is less than the SC amount on hold. **Note**: This flag has to be checked / unchecked before Reason for closure is entered and tabbed out. Once the account details are fetched after selecting the reason for closure then this flag will be disabled for selection.
Waive All Service Charges	[Optional, Checkbox] Select the Waive All Service Charges check box to waive all applicable service charges..
Reason for Closure	[Mandatory, Drop-Down] Select the reason for the closure of the account from the drop-down list. The reason code drop-down displays the reason code along with the reason description.

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Screen Description

The above screen displays information that is enquired prior to closure, for e.g. the service charges incurred, the interest amounts (debited and credited) etc. The **Account Closing Balance Information** allows to mark an account for closure and to check in the system if there are any instructions like EMI recovery, SI's etc on the account being closed.

Example

Enter the CASA account number which is to be closed, along with the reason for closure. The screen displays the various balances and service charge, if any.

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

4. Select the reason for closure from the list.

Account Closing Balance Information

5. Enter the required information in the various tabs.

Balance Info.

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Field Description

Field Name	Description
Available Balance	[Display] This field displays the balance available in the account for withdrawal, at the time of closing the account.
Book Balance	[Display] This field displays the book balance available in the account for withdrawal at the time of closing the account. The book balance is calculated during the EOD process on the previous day of the closure.
Credit Interest Amount +	[Display] This field displays the credit interest which is due to the customer at the time of closure of the account.
Uncleared Funds	[Display] This field displays the total funds which are pending for clearing. The account cannot be closed if there are funds pending to be cleared. The value in this field should be zero.
Debit Interest Amount -	[Display] This field displays the debit interest which is due from the customer at the time of closure of the account.
Hold Funds	[Display] This field displays the amount on hold, present in the account to be closed. The account cannot be closed if there is a hold on an amount in the account. The hold amount should be revoked to proceed with account closure.
Tax Withheld 1 -	[Display] This field displays the amount of tax to be withheld.
Hold SC Waived Amt.	[Display] This field displays the combined total of the SC amounts to be waived for the account. This value is displayed only if the '**Hold SC Waiver'** flag is checked for an account.
Tax Withheld 2 -	[Display] This field displays the amount of tax 2 to be withheld.
Authorised Debits	[Display] This field displays the authorised debits to be deducted from the account. These debits arise due to off line ATM transactions.
Service Charges -	[Display] This field displays the service charges that are due from the customer. This amount includes the service charges levied for closure of the account.
Account Opening Date	[Display] This field displays the date on which the account was opened.

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| Rewards + | [Display] |
| | This field displays the total of all rewards which are pending on the account. |

| VAT charges + | [Display] |
| | This field displays the value added tax (VAT) that the customer has to pay. |

Penalty -	[Display]
	This field displays the penalty paid by the customer.
	This is applicable for RD accounts.

Closing Balance =	[Display]
	This field displays the closing balance available in the account for withdrawal at the time of account closure.
	This amount is calculated after the debits and credits are made in the account.

$$Closing\ Balance = Book\ Balance + Credit\ Interest - (Debit\ Interest + Tax\ Withheld + Service\ Charges + VAT\ Charges + Penalty + Authorised\ Debits)$$

| PMI Amount + | [Display] |
| | This field displays the PMI amount. |

Example

Enter the CASA account number which is to be closed, along with the reason for closure. The screen displays the various balances and service charge, if any.

Service Charges

Field Description

Field Name	Description
SC Posting Mode	[Mandatory, Drop-Down]

Select the service charge posting mode from the drop-down list.
The options are:

- CASA
- GL

Column Name	Description
GL Account Number	[Conditional, Search List] Select the GL account number to which the service charges will be debited from the Search List. This field is enabled if the **GL** option is selected in the **SC Posting Mode** field.
CASA Account Number	[Conditional, Numeric, 14] Type the CASA account number which will be debited for the service charges. This field is enabled if the **CASA** option is selected in the **SC Posting Mode** field.

Column Name	Description
SC Information Grid	
SC Code	[Display] This column displays the service charge code attached to the account.
Name	[Display] This column displays the name of SC code.
SC Ccy	[Display] This column displays the currency in which the service charge is levied on the account.
SC Amount(TCY)	[Display] This column displays the service charge amount in the transaction currency.
SC Amount(LCY)	[Display] This column displays the service charge amount in the local currency of the bank.
SC Amount(ACY)	[Display] This column displays the service charge amount in the account currency.
Waived SC	[Display] This column displays the waived amount of service charge.
Rule Applied	[Display] This column displays the rule applied to the service charge.
Rule Information Grid	
Rule ID	[Display] This column displays the service charge rule ID. A service charge rule ID is a unique number, which represents the service charge rule.
Original SC Value	[Display]

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This column displays the original value of the service charge.

Rule Returned	[Display] This column displays the type of value returned by the rule.
Rule Returned Value	[Display] This column displays the value of the rule returned.
Final Value	[Display] This column displays the final value of the service charge after the rule has been applied. $FinalValue = OriginalSCValue - RuleReturnedValue$
Reason	[Display] This column displays the reason for attaching the rule to the service charge.

Screen Description

The above tab screen displays the details or the breakdown of the service charges applicable to the account being closed. It also allows to waive the service charges.

Example

Enter the CASA account number which is to be closed, along with the reason for closure. The screen displays the various balances and service charge, if any.

6. Click **OK**.

7. The system displays the message "Authorisation required". Click **Continue**.

8. The system displays the **Authorization Reason** screen.

9. Enter the relevant information and click the **Grant** button.

10. The system displays the message "Transaction completed successfully". Click **OK**.

11. The system displays the message "The account has been closed successfully". Click **OK**.

12. The system displays the message "Do you want to continue with Close Out Balance Enquiry?" . Click **OK**.

13. The system displays the Close Out Balance Enquiry (Task Code: 1320) option, for more details refer to **Current and Savings User Manual**.

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11.2 7301 - CASA Close Out Balance Enquiry

Using this option, banks can pay off the balance available in the CASA account at the time of its closure.

The available options are:

- Withdraw by Cash
- Withdraw by BC
- Funds Transfer
- Transfer to GL Account

The CASA account that is being closed should not have any uncleared funds or amount on hold nor should it be connected to any loan account for payment of installments. The closure of an account should first get reflected in the host database, after which the close out withdrawal activity will be allowed. On successful completion of the transaction, the available balance of the customer's CASA will be set to zero.

Note: The system restricts funds transfer between two accounts opened under different products, if the transaction is restricted as per maintenance done at product level.

Definition Prerequisites

- CH001 - CASA Account Closure
- IVM02 - Supplier Codes
- IVM03 - Inventory Branch Cross Reference
- IVM04 - Stock Branch Cross Reference
- IV001 - Stock Transactions
- BAM09 - Issuer Maintenance
- STM54 - Routing Branch Master
- Existence of account number for the Funds transfer
- The account should be closed using the **Marking CASA for Closure** option before repaying the balance by using a banker's cheque.

Modes Available

Not Applicable

To repay balance in the account at the time of CASA closure

1. In the **Dashboard** page, Enter the Task code **7301** and then click 🔍 or navigate through the menus to **Front office Transactions > Account Transactions > CASA Account Transactions > Transfer > CASA Close Out Balance Enquiry**.

2. You will be navigated to **CASA Close Out Balance Enquiry** screen.

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CASA Close Out Balance Enquiry

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the account number. The adjacent field displays the name of the account holder. This should be an account number which has been marked for closure in **Account Closing Balance Information** (Task Code: CH001) option.
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. It is defaulted from the account details maintained. All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency. By default it displays the currency as INR.
Withdrawal Mode	[Mandatory, Drop-Down] Select the mode in which the close out withdrawal will be done from the drop-down list. The options are: • Funds Transfer • Transfer to GL Account • Withdrawal by BC • Withdrawal by Cash
Account Amt	[Display]

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This field displays the balance amount in the account at the time of closure.

This amount is in the currency of the account. The BC is issued for this amount after deducting charges, if any.

Screen Description

Close out balance Enquiry is the final transaction screen in the closure of CASA accounts. It allows the user to close the account, marked for closure. The funds are transferred as per the instructions (i.e. To an account or by DD etc).

Example

Enter the CASA account number and the Withdrawal mode.

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

4. Select the withdrawal mode from the list.

CASA Close Out Balance Enquiry

5. Click **OK**.

6. The system displays the message "Do you want to continue?". Click **OK**.

7. The system displays the **Close Out Withdrawal** transaction screen depending on the Withdrawal Mode selected in the **Close Out Balance Enquiry** screen.

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CASA Close Out Withdrawal by Funds Transfer - 1320

Field Description

Field Name	Description
To Acct No.	[Mandatory, Numeric, 16] Type the CASA account number to which the funds will be transferred.
To Acct Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.
From Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values are defined and downloaded. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
To Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values are defined and downloaded. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
From Amount	[Display]

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This field displays the transaction amount. This is the amount that will be debited from the provider account.

The amount is entered in the From Account currency for transferring funds. The transferred amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts.

The To Amount will be calculated by the system, when you enter the From Amount.

To Amount	[Display] This field displays the transaction amount based on the value entered in the From Amount field. This is the amount that will be credited to the beneficiary account. The amount is entered in the To Account currency for transferring funds. The transferred cash amount is converted into the account currency, to facilitate the bank to make relevant entries in their respective accounts. You can change the value in this field. The system calculates the From Amount.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.

CASA Close Out Withdrawal by Transfer to GL - 1321

[Field Description](#)

Field Name	Description
Txn Ccy	[Mandatory, Drop-Down] Select the currency of the cheque from the drop-down list.

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	This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
GL Acct No.	[Mandatory, Search List] Select the GL account number to which the close out funds will be transferred from the Search List. The description of the GL account is populated adjacent to the GL account number.
Account Amt	[Display] This field displays the net balance of the CASA at the time of closure. This amount is calculated in the CASA account currency.
Txn Amount	[Display] This field displays the close out amount to be paid, in the transaction currency. The close out withdrawal amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The amount is converted into the transaction currency for the payout of the close out withdrawal amount.
Reference No.	[Optional, Numeric, Nine] Type the appropriate reference number of the transaction.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.

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Close Out Withdrawal by BC - 1300

Field Description

Field Name	Description
Bank Code	[Mandatory, dropdown] Select the bank code on whom the BC is drawn. The list of banks on whom BCs can be issued are maintained in the **Issuer Maintenance** (Task Code: BAM09) option and downloaded to the branch. Normally, banks issue BCs of their own bank.
Txn Ccy	[Mandatory, Search List] Select the currency of the cheque from the Search List. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values are defined and downloaded. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.

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Acct Amt	[Display]
	This field displays the balance amount in the account at the time of closure. This amount will be in the account currency.
Charges (Lcy)	[Display]
	This field displays the charges levied by the bank on whom the BC is drawn.
	The charges will be denominated in the local currency.
	This field displays the charges that will be levied on the account for cash withdrawal.
	The service charge codes are added and maintained in the **Service Charge Code Maintenance** option.
Cheque Amount	[Display]
	This field displays the amount of BC that will be issued to the beneficiary. This amount is in the currency of the transaction and includes the charges as well as the BC amount.
BC Date	[Mandatory, dd/mm/yyyy]
	Type the cheque date.
	This field, by default displays the posting date as cheque date, on which the BC is issued.
Serial No.	[Display]
	This field displays the serial number.
	For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number.
	The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.
	When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
BC No.	[Optional ,Numeric, 12]
	Type the MICR number.
Routing No.	[Optional, Numeric, Nine]
	Type the routing number against which the cheque has been drawn.
	The routing number is a combination of the bank code and the branch code.
	The combination can be obtained from the **Routing Branch Maintenance (Task Code: STM54)** option.
	Routing Number = Sector Code / Bank Code + Branch Code
	For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.
	For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Task: STM59) option.

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Passport / IC No.	[Optional, Alphanumeric, 14] Type the passport or IC number. This is an identification collected from the beneficiary of the BC at the time of liquidation.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary for the BC.
Beneficiary Address 1 / 2 / 3	[Mandatory, Alphanumeric, 35] Type the contact address of the beneficiary. This is normally needed for record purposes and provided as an additional information.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.
Purchaser Name	[Mandatory, Alphanumeric, 60] Type the Purchaser Name. For Individual customers - Short name of the Primary customer will be defaulted. For all others (Corporate and Bank customers) - Account title will be displayed by default. The defaulted values will be editable.

Close Out Withdrawal By Cash - 1301

Field Description

Field Name	Description
Txn Ccy	[Mandatory, Drop-Down] Select the currency of the cheque from the drop-down list. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction

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currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.

Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Account Amt	[Display] This field displays the balance in the account at the time of account closure in the account currency. The account balance amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Total Redemption by Cash Today	[Display] This field displays the Total deposit amount redeemed by cash today.
Txn Amount	[Display] This field displays the close out amount to be paid, in the transaction currency. The close out withdrawal amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The amount is converted into the transaction currency for the payout of the close out withdrawal amount.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.

8. The system displays the message "Authorization required". Click **Continue**.

9. The system displays the **Authorization Reason** screen.

10. Enter the relevant information and click **Grant**.

11. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click **OK**.

12. The system displays the **Document Receipt** screen.

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

14. The system displays the message "Printed Successfully?". Click **OK**.

15. Click **Cancel**.

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

Note 2: For more information on **Authorisation**, refer to the **Oracle FLEXCUBE Introduction User Manual**.

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11.3 BA996 - Product Transfer Maintenance

This maintenance is used to transfer a CASA account from one CASA product to some other CASA product.

- The product of a CASA account can be changed online

- The CASA account will inherit all interest plans, service charges and facilities of the new product from the date of transfer

- Post product transfer, the account number will remain the same

- **FLEXCUBE** will allow product transfer for IBAN's having only one account under them

- There are some restrictions for the CASA product transfer, and the validations are as under:
  - Daily balance Product to Monthly minimum Product not allowed
  - If Asset product is moved to Liability product, the account should be in credit balance

- New product code can only be validated for currently applicable (non expired) products

- New product code will be validated if it is allowed for the customer type of the primary holder of the account

- New product code will be validated if it is allowed for the existing branch of the account

- Closed accounts will not be available for product code change. Alert will be provided at the event of product transfer of dormant and unclaimed accounts

- Product code change which will involve balance base changes for e.g. from Daily Balance to Monthly minimum will be disallowed

- Product transfer with different accrual basis, i.e. from Actual/365 to US30/360 method will also be disallowed. This validation will be done for both debit and credit interest

- Product transfer from Book Balance to Collected Balance Product will be disallowed, i.e. behavior of future dated transactions with respect to interest base will remain same in both old and new product

- If the check box Expire Interest Rate Variances is not selected, interest variances maintained on the account will be validated against the maximum and minimum interest rate variances permissible for the new product

- Product code change will fail if the current facilities on account are not supported in the new product with an appropriate message. The Sweep-In, Overdraft (Credit Line), Sweep-Out, Standing Instruction, Passbook, Tele Banking, Point of Sale, Internet and ATM Facility facilities will be validated

- Product code change will fail if the old product has Cheque Book facility and the new product does not have Cheque Book facility.

- Minimum balance maintained on the account will be validated against the minimum balance requirements for the new product. (This will be an alert only).

- Collaterals maintained on the account will be validated against the collateral types supported in new product

- Product code change will be allowed for same currency products only

- If the account has already broken the limits of 'Interbranch Daily Withdrawal Limit' or 'ATM Daily Withdrawal Limit' set at new product, same will be alerted to the teller

- Product code change will be disallowed for group account

- Product code change will be disallowed if claw back related parameters are incompatible in old and new product. This validation will ensure the consistency of GL entries when the account turns Normal from Non Performing Status.

- Debit Interest rates can be defined at product level or at each limit (credit line). Product transfer will be rejected if the account moves from the product with debit interest tiers to the product with interest rate defined at each limit level or vice versa.

- Account can be transferred from BSBDA Small Product Class to BSBDA Product class.

- Account can be transferred from BSBDA Small Product Class to Conventional CASA

- Account can be transferred from BSBDA Product class to Conventional CASA

- Account can be transferred from Conventional CASA Product Class to BSBDA. If the account is currently availing any facilities like Net banking etc under CASA and if those facilities are not available for the BSBDA product, the existing validations will restrict the transfer.

- If an account is transferred from Conventional CASA to BSBDA, all the account opening validations for BSBDA Accounts will be applicable Below are the validations for product transfer from BSBDA to Conventional CASA

  - Product transfer to a BSBDA Product Class should be allowed even if the customer has an existing CASA Account but an advice is generated to the customer indicating that such CASA accounts should be closed within 30 days. This advice will be sent on the EOD of the Product transfer date.

  - An alert will be sent notifying the customer to close the existing CASA account within 30 days of product transfer

  - After 30 days, if the CASA account is still open, the CASA account will be operationally closed by the bank.

  - Product transfer will be allowed to be opened if the customer has **PPF**[1], SSY,RD,Goal, Locker or TD accounts

Definition Prerequisites

- 8051 - CASA Account Opening

Modes Available

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

To transfer a CASA account to another product

1. In the **Dashboard** page, Enter the Task Code **BA996** and then click 🔍 or navigate through the menus to **Front Office Transaction > Internal Transactions > Others > Product Transfer Maintenance**.

2. You will be navigated to **Product Transfer Maintenance** screen.

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[1]Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal Outstanding.

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Product Transfer Maintenance

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the valid CASA account number. The name of the primary customer linked to the account is populated adjacent to the account number.
Customer Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** (Task Code: 8053) option.
Account Currency	[Display] This field displays the currency code of the account.
Old Product Code	[Display] This field displays the old product code of the account.
Product Name	[Display] This field displays the product name of the old product code.
Product Currency	[Display] This field displays the currency code of the old product.
New Product Code	[Mandatory, Numeric, Five, Search List] Type the new product code or select it from the Search List. It cannot be same as the old product code.
Product Name	[Display] This field displays the product name of the selected new product.
Product Currency	[Display] This field displays the currency code of the new product.
Transfer Reason	[Mandatory, Drop-Down]

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Select the reason code along with the reason description of product transfer from the drop-down list.

The options can be maintained in the reason codes master.

Request Received for change from Non Resident Product to Domestic Product	[Optional, Checkbox] Select the checkbox if you want request Received for change from non Resident Product to Domestic Product. .

Screen Description

The above screen is used to transfer an account with a product to another product. The parameters like new product capitalization parameters and interest variance needs to be updated. The balance fields are auto updated from the account. The existing product in the above account is 601 and in the maintenance above it is now being transferred to product 602.

Example

For an existing account process this transaction by selecting another product. User can view the transfer in the accounts Enquiry screen.

3. Click **Add**.

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

5. Select the new product code from the Search List and the reason for transfer of the account from the list.

Product Transfer Maintenance

6. Click **OK**. The system displays the account details in the **CASA** tab.

7. Enter the required information in the **CASA** tab.

CASA

Field Description

Field Name	Description
Apply New Product's Capitalization Parameters	[Optional, Check Box] Select the **Apply New Product's Capitalization Parameters** check box to apply new product's interest capitalization parameters or continue with existing parameters after the product transfer. Capitalization Parameters include interest capitalization frequency, interest capitalization anniversary date. This is applicable for both debit and credit interest parameters.
Expire Int. Rate Variance	[Optional, Check Box] Select the **Expire Int. Rate Variance** check box to end account level interest variances on product transfer. If there is any interest variance maintained at the account level before transfer, the same will not be applicable from the date of transfer on selecting this check box.
Balance Information	
Available Balance	[Display] This field displays the available balance in the account.
Credit Interest Amount	[Display] This field displays the credit interest amount accrued on the account from the last credit interest capitalization date to the date of product transfer.
Debit Interest Amount	[Display] This field displays the debit interest amount accrued on the account from the last debit interest capitalization date to the date of product transfer. Debit interest is capitalized when the asset type of account is transferred to liability product.
Tax Withheld 1	[Display] This field displays the amount of tax withheld 1 applicable on the credit

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interest being capitalism as part of product transfer.

Tax Withheld 2	[Display] This field displays the amount of tax withheld 2 applicable on the credit interest being capitalism as part of product transfer.
Service Charges	[Display] This field displays the periodic service charges applicable on the old products to be capitalism.
Net Transfer Amount	[Display] This field displays the net transfer amount.
Uncleared Funds	[Display] This field displays the uncleared funds in the account.
Hold Funds	[Display] This field displays the hold funds in the account.
Authorised Debits	[Display] This field displays the authorised debits in the account.

Example

For an existing account process this transaction by selecting another product. User can view the transfer in the accounts Enquiry screen.

TD

Field Description

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Field Name	Description
Deposit No.	[Mandatory]
	This field displays the running term deposit number.
	It signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Balance Information	
Principal Balance	[Display]
	This field displays the principal amount of the TD. It shows the latest principal on the TD. This is the sum total of the principal amount at the time of initiating, and the compounding interest earned.
Interest Accrued	[Display]
	This field displays the interest accrued on the current principal balance. The interest is calculated from the date of last interest payout or capitalization, or from the date of initiating the TD.
Interest withheld	[Display]
	This field displays the interest that is withheld. The part of total due interest amount for the current payout cycle held by the bank, in case the customer has to pay interest to the bank.
Interest Withheld (Carry Forwarded)	[Display]
	This field displays the interest that is withheld. The part of total due interest amount for the current payout cycle held by the bank, in case the customer has to pay interest to the bank.
Interest withheld (Total)	[Display]
	This field displays the total interest withheld amount to date.
Tax withheld 1 (Total)	Display]
	This field displays the total tax 1 deducted from interest against the TD recovered from the customer. This tax is accrued but not remitted to the government. The tax 1 is deducted on the basis of Tax Deduction at Source Flag defined at the product level and the Tax Code attached to the account at the time of account opening.
Interest Compounded To Date	[Display]
	This field displays the total compounded interest. Interest Compounded to Date = Accumulated Interest earned on the Principal + Interest to Date
Tax Withheld 2 (Total)	[Display]
	This field displays the total tax 2 deducted from interest against the TD recovered from the customer. This tax is accrued but not remitted to the government. The tax 2 is deducted on the basis of Tax Deduction at Source Flag defined at the product level and the Tax Code attached to the account at the time of account opening

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Balance Uncollected Interest	[Display]
	This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.
Interest Paid To Date	[Display]
	This field displays the total interest paid till date to the customer.
Balance Interest Due	[Display]
	This field displays the interest amount for which the Payout Option is defined as No instructions at the product level, and the proceeds are not collected by the customer.
Balance Uncollected Principal	[Display]
	This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field. For example, a deposit has matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as uncollected principal.
Unclaimed Interest	[Display]
	This field displays the interest which is due, but not collected by the customer after the grace period. The interest, which is due and is not collected by the customer, gets transferred to the unclaimed GL after the specified grace period.
Balance Principal Due	[Display]
	This field displays the matured deposit amount for which Maturity Option is defined as No instructions at the product level, and the proceeds are not collected by the customer.
Tax On Accrual 1	[Display]
	This field displays the tax amount 1 on the last interest accrued.
Unclaimed Principal	[Display]
	This field displays the principal which is due, but not collected by the customer after the grace period. The principal, which is due and is not collected by the customer, gets transferred to the unclaimed GL after the specified grace period
Tax On Accrual 2	[Display]
	This field displays the tax amount 2 on the last interest accrued.
Interest Capitalized To Date	[Display]
	This field displays the interest that is capitalized till date.
PMI Accrued	[Display]

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This field displays the accrued PMI. It is the amount accrued after the maturity of deposit in special PMI processing condition. It is displayed as '0', if PMI Accrual is selected as none.

8. Click **OK**.

9. The system displays the message "Record Added Authorisation Pending". Click **OK**.

10. The CASA account is transferred to another product once the record is authorised.

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12. Collateral and Limit Transactions

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12.1 CH066 - Limit Collateral Enquiry

This option allows the user to inquire the collateral attached to every limit assigned to the OD account. The collateral details like collateral code, collateral ID, lendable value, primary or secondary collateral, etc., can be viewed in this option.

The collateral value is specified in the **OD Collateral Maintenance** (Task Code: CHM06) option and the limit amount is specified in the **OD Limit Master Maintenance** (Task Code: CHM07) option.

Definition Prerequisites

- CHM07 - OD Limit Master Maintenance
- CHM06 - OD Collateral Maintenance
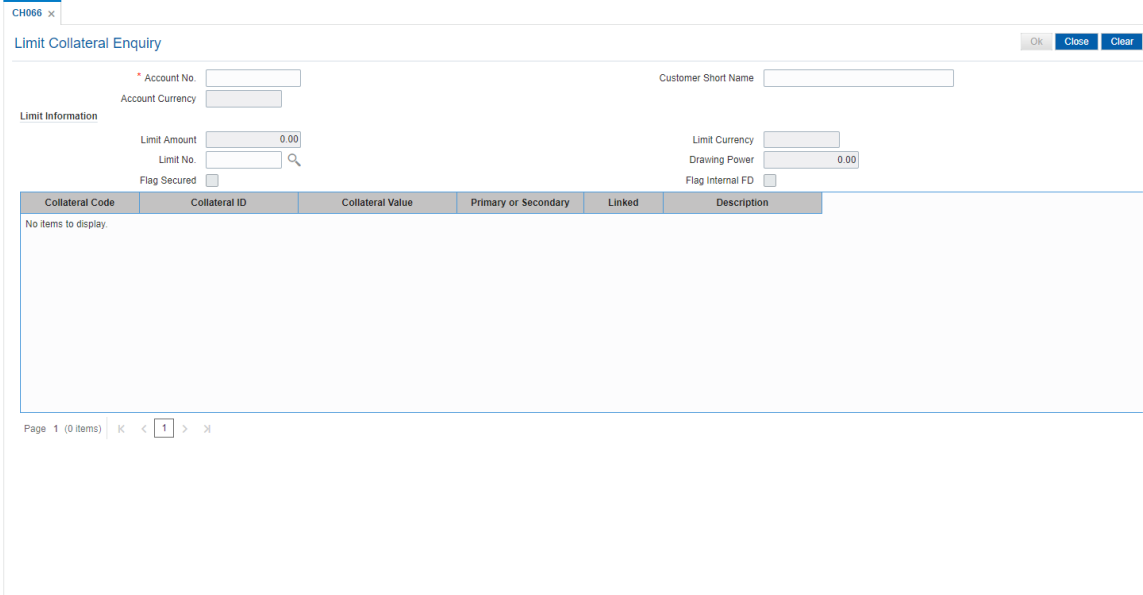
Modes Available

Not Applicable

To view the details of collateral attached to overdraft limit

1. In the **Dashboard** page, Enter the Task Code **CH066** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Collaterals > Limit Collateral Enquiry**.

2. You will be navigated to **Limit Collateral Enquiry** screen.

Limit Collateral Enquiry

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the account number for which you want to view the collateral details. This should be an OD account with a limit attached to it.
Customer Short Name	[Display]

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This field displays the short name of the customer.

The short name of the customer is defaulted from the **Customer Addition** (Task Code: 8053) option. In case of a joint account, the system displays the name of the primary holder of the account.

Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Limit Information	
Limit Amount	[Display] This field displays the limit amount assigned to the OD account. The limit amount is specified in the **OD Limit Master Maintenance** (Task Code: CHM07) option.
Limit Currency	[Display] This field displays the limit currency. The limit currency will be the same as the account currency.
Limit No.	[Mandatory, Search List] Select the limit number from the Search List. An account can have a maximum of 99 limits attached to it. A limit can have a maximum of 99 collaterals attached to it. Limits are attached to an OD CASA through the **OD Limit Master Maintenance** (Task Code: CHM07) option.
Drawing Power	[Display] This field displays the drawing power of the account. The collateral value or the limit amount, which ever is lesser, is designated as the drawing power for that account. The collateral value is specified in the **OD Collateral Maintenance** option for non FD collaterals and in OD Limit Master Maintenance for FD Collaterals. Limit amount is specified in the **OD Limit Master Maintenance** (Task Code: CHM07) option.
Flag Secured	[Display] This check box displays if the limit is a secured limit. A secured limit should be supported by collateral.
Flag Internal FD	[Display] This check box displays if the internal term deposit is used as collateral.

Column Name	Description
Collateral Code	[Display] This column displays the collateral code. Collateral code is a unique number which represents the collateral. Collateral codes are added and maintained in the **Collateral Codes Maintenance** (Task Code: BAM39) option.

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Collateral ID	[Display] This column displays the collateral ID of the collateral code. If the **Flag Internal FD** check box is selected, the system displays the term deposit account number.
Collateral Value	[Display] This column displays the value of the TD, non TD collateral.
Primary or Secondary	[Display] This column displays whether the collateral attached is primary or secondary. The values are: • P – Primary • S – Secondary
Linked	[Display] This column displays whether the collateral is linked to an OD limit. • N – No • Y – Yes
Description	[Display] This column displays the description of the collateral.

3. Enter the account number and select the limit number from the Search List.

4. The system displays the details of the collateral attached to the overdraft limit.

Limit Collateral Enquiry

5. Click **Close**.

Screen Description

The above screen is used to view the collaterals attached to an account. The limit collateral Enquiry displays the total limit amount and the drawing power assigned to the account. It will also display the list of collaterals that are attached to the account.

Example

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Enter the CASA account number, the system displays the entire list of collaterals attached to the account.

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12.2 CHM06 - OD Collateral Maintenance

The collateral details can be maintained in the **OD Collateral Maintenance** option. This option displays the information of the collaterals, attached to every limit assigned to the OD account.

The user can add a collateral to a limit and also specify whether it is a primary or secondary collateral. The service charge for this transaction can also be inquired in this option.

Definition Prerequisites

- BAM39 - Collateral Codes Maintenance
- CHM07 - OD Limit Master Maintenance
- BAM63 - Product Collateral Linkage. The account should have a limit attached to it before attaching a collateral
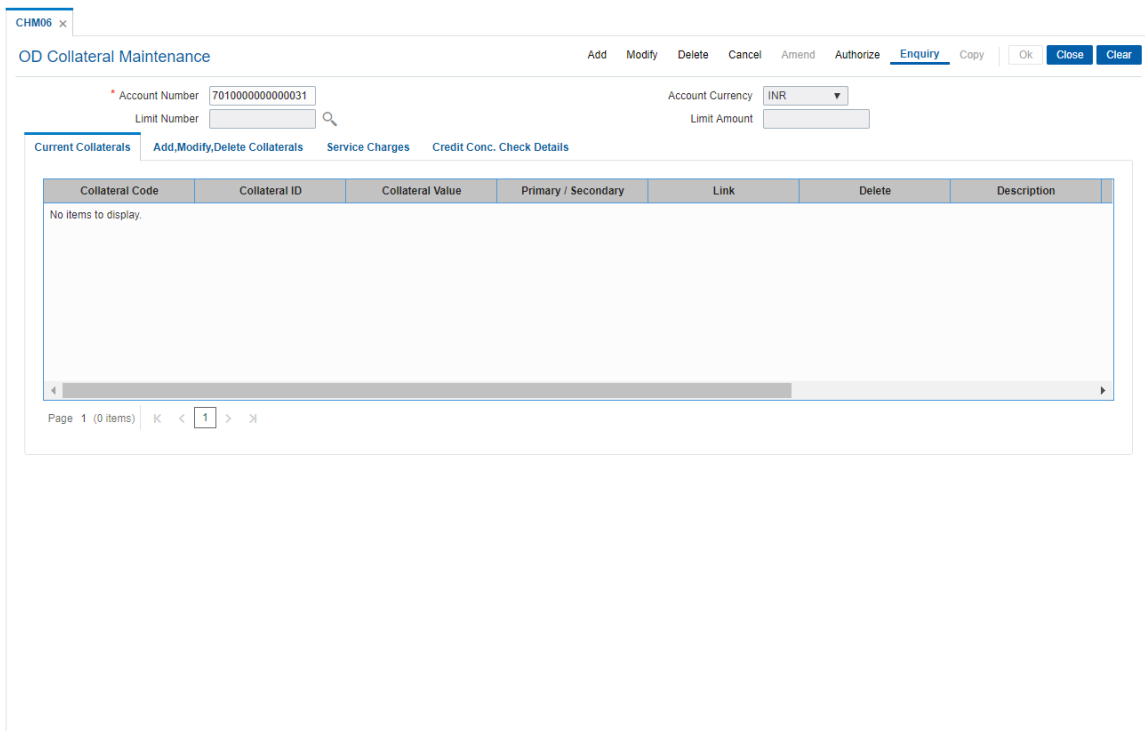
Modes Available

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

To attach collateral to the overdraft limit

1. In the **Dashboard** page, Enter the Task Code **CHM06** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > OD Collateral Maintenance**.

2. You will be navigated to **OD Collateral Maintenance** screen.

OD Collateral Maintenance

Field Description

Field Name	Description

Account Number	[Mandatory, Numeric, 16] Type the account number to which the collateral is to be added. The account should have a limit attached to it.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Limit Number	[Mandatory, Search List] Select the limit to which you want to add the collateral from the Search List. An account can have a maximum of 99 limits attached to it. A limit can have a maximum of 99 collaterals attached to it. Limits are attached to an account through the **OD Limit Master Maintenance** option.
Limit Amount	[Display] This field displays the limit amount assigned to the OD account.

Screen Description

The above screen is used to add collaterals to an account. Collateral header maintenance is the prerequisite for OD collateral maintenance.

Example

Enter the account number to which the collateral is to be added, the system displays the other collateral's which have been added earlier.

3. Click **Add**.

4. Enter the CASA account number and select the limit number.

OD Collateral Maintenance

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5. Click **Add Collaterals**.

6. Enter the relevant information in the tab.

Add Collaterals

User can add a collateral to a limit, which is assigned to an OD account through the **Add Collaterals** tab.

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Field Name	Description
Code	[Mandatory, Drop-Down] Select the collateral code from the drop-down list. The drop-down lists all the collaterals defined through the **Collateral Codes Maintenance** option. The code indicates the type of the collateral. For example, property, automobile, etc.
Collateral ID	[Mandatory, Alphanumeric, 16] Type the collateral ID of the collateral.
Primary/ Secondary	[Mandatory, Radio Button] Click **Primary/Secondary** to select the type of collateral. The options are: • Primary - The collateral is a primary collateral • Secondary - The collateral is a secondary collateral
Collateral Value	[Mandatory, Numeric, 13,Two] Type the value of the collateral.
Link	[Optional, Check Box] Select the **Link** check box to link the collateral to the OD limit.
Update Drawing Power	This field is disabled
Description	[Mandatory, Alphanumeric, 40] Type the description of the collateral that you want to attach to the limit.
Deduction Flag	[Optional, Check Box] Select the **Deduction Flag** check box to deduct the charges for OD collateral.
Lendable Margin	[Mandatory, Numeric, Three, Two] Type the percentage to calculate the drawing power for any OD limit maintained. The max limit is 100%.

Screen Description

The above tab screen is used to add collateral to the account. The collateral ID is picked up from the Collateral header maintenance once it is input here. The lend able value is picked up from the collateral header screen where details of the collateral are updated.

Example

Enter the account number to which the collateral is to be added. Enter the Collateral code, Collateral ID, Collateral Value. Select if the collateral is to be a Primary or Secondary collateral. Select the **Link** check box to link the collateral to the account.

Service Charges

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Click the Service Charges tab to view the charges levied for the transaction.

Field Description

Field Name	Description

SC Posting Mode	[Mandatory, Drop-Down]
	Select the posting mode of the service charge from the drop-down list. The options are:
	
	   • CASA
	   • GL

GL Account No.	[Mandatory, Search List] Select the GL account number from which the service charges will be debited from the Search List. This field is enabled only if GL option is selected in the **SC Posting Mode** drop-down list.
CASA Account No.	[Mandatory, Numeric, 16] Type the CASA account number from which the service charges will be debited. This field is enabled only if CASA option is selected in the **SC Posting Mode** drop-down list.

Column Name	Description
Serial No.	[Display] This field displays the sequence number of the service charge details.
SC Code	[Display] This field displays the service charge code.

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Name	[Display] This column displays the description of the service charge code.
SC Ccy	[Display] This field displays the currency in which the service charge is levied.
SC Amount(TCY)	[Display] This field displays the SC amount that is to be charged in the transaction currency.
SC Amount(LCY)	[Display] This field displays the SC amount that is to be charged in the local currency of the bank.
SC Amount(ACY)	[Display] This field displays the SC amount that is to be charged in the account currency.
Waived SC	[Display] This column displays the amount of the service charge which is waived.
SC Charged	[Display] This column displays the SC charged.
Rule Applied	[Display] This column displays the rule that is attached to the service charge.
SC Nature	[Display] This column displays the nature of the service charge. If the **Amortisable** check box is selected in the **Rewards and Service Charge Maintenance** (Task Code: BAM14) option, then **Amortisable** will be defaulted in this column. Else, **Non-Amortisable** will be displayed.
Amortize	[Optional, Check Box] Select the **Amortize** check box to trigger the amortization of fees. This check box will be enabled only if the charge is defined as **Amortisable** in the **Rewards and Service Charge Maintenance** (Task Code: BAM14) option. If this check box is selected, the respective charge / deduction will be amortised monthly, up to the expiry of the OD. If the check box is cleared, the respective charge / deduction will not be amortised.
Rule Information Grid	
Rule ID	[Display] This column displays the interest rule ID. An interest rule ID is a unique number, which represents the installment rule.
Original SC Value	[Display] This column displays the original value of the service charge.
Rule Returned	[Display] This column displays the rule attached to the service charge.
Rule Returned Value	[Display] This column displays the value of the rule returned.

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Final Value	[Display]
	This column displays the final value of the service charge after the rule has been applied.
	$FinalValue = OriginalSCValue - RuleReturnedValue$
Reason	[Display]
	This column displays the reason for attaching the rule to the service charge.

7. Click **Save** in the **Add Collaterals** tab.

8. The system displays the **Current Collaterals** tab with the added details.

Current Collaterals

This tab screen displays all collateral information linked to an account.

Field Description

Field Name	Description
Collateral Code	[Display] This column displays the collateral code. Collateral code is a unique number which represents the collateral. Collateral codes are added and maintained in the **Collateral Codes Maintenance** option.
Collateral ID	[Display] This column displays the collateral ID of the collateral code. If the **Flag Internal FD** check box is selected, the system displays the term deposit account number.
Collateral Value	[Display]

This column displays the value of the collateral. The collateral value field will default based on lendable margin set at the product level.

Primary / Secondary	[Display] This column displays whether the collateral attached is primary or secondary. The values are: • P – Primary • S – Secondary
Link	[Display] This column displays whether the collateral is linked to an OD limit. • N – No • Y – Yes
Delete	[Display] This column displays whether the collateral is deleted. Click the appropriate column to navigate to the **Modify Collaterals** tab. This column is enabled only in the **Modify** mode.
Description	[Display] This column displays the description of the collateral.
Update Drawing Power	[Display] This column indicates whether the drawing power for the account can be updated. The options are: • Y : It indicates that drawing power can be updated • N : It indicates that drawing power can not be updated
Deduction Flag	[Display] This column indicates whether charges has to be deducted from the OD account. The options are: • Y : It indicates that charges can be deducted from OD account • N : It indicates that charges cannot be deducted from the OD account
Lendable Margin	[Display] This column displays the percentage to calculate the drawing power for any OD limit.

Credit Conc Check Details

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Field Description

Field Name	Description
Srl. No.	[Display] This column displays the serial number.
Counter Party	[Display] This column displays the account number of the counterparty for outgoing payment transaction.
Overall Breach Amount	[Display] This column displays the overall amount by which the attributable amount exceeds the available amount of the limit.
Unsecured Breach Amount	[Display] This column displays the unsecured breach amount.
Breach Action	[Display] This column displays the action to be taken in case the limit amount is breached. The options are: • Ignore • Warning • Override • Reject

9. Click **OK**.

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

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11. The collateral details are attached to the overdraft limit successfully once the record is authorised.

Screen Description

The above tab screen is used to add collateral to an account. Collateral header maintenance is the prerequisite to this screen. The current collaterals tab will display all the collateral already attached to the account.

Example

Enter the account number to which the collateral is to be added, the system displays the other collateral's which have been added earlier.

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12.3 CHM07 - OD Limit Master Maintenance

This option allows you to attach limits to an OD account. Each account can have multiple limits (maximum up to 99). The account can overdraw up to the limit amount mentioned here. In case the internal fixed deposit is to be kept as collateral to the OD limit, the same is required to be maintained here.

Oracle FLEXCUBE allows you to setup OD even if the expiry date of OD falls on a holiday. The expiry processing of OD limit is triggered in the EOD process of the expiry date and happens after the processing of debit and credit interest of CASA module. In case the contracted expiry date falls on a holiday, the system accounts for the OD interest up to the date of the contracted expiry, and thereafter, accounts for the applicable TOD interest.

The OD activation process for future dated activation takes place in the EOD of the previous working day of limit start date. Other collaterals are linked in the **OD Collateral Maintenance** (Task Code: CHM06) option.

In case or accounts that are linked to aadhaar ,whenever there is a Creation/ Activation of the first limit for the account, it will be sent out in the Aadhar seeding mapper file with the OD flag set as Y and expiry date as the limit expiry date.

For every subsequent limit that is created, if the expiry date of the limit is the greatest of all limits of the account then the account will be sent in the mapper file with the expiry date as the greatest expiry date. The OD flag will continue to be sent as Y as long as there is atleast one active limit for the account. The last limit to expire will trigger a mapper file with the OD flag as N and the expiry date as NULL.

Definition Prerequisites

- 8051 - CASA Account Opening
- 8054 - Time Deposit Account Opening
- BAM63 - Product Collateral Linkage
- BAM14 - Rewards and Service Charges Definition

Modes Available

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

To set overdraft limit on an account

1. In the **Dashboard** page, Enter the Task Code **CHM07** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > OD Limit Master Maintenance**.

2. You will be navigated to **OD Limit Master Maintenance** screen.

OD Limit Master Maintenance

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Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the account number to which the limit is to be added. The account and the teller must belong to the same branch. For example, the teller of branch A cannot add limit to the account belonging to branch B. An account can have a maximum of 99 limits attached to it.
Currency Code	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Inherit Line Attributes on OD Limit	[Display] This displays if the Line attributes will be inherited from the line defined in the Corporate module. This is derived from Account Master Maintenance (Task Code: CH021).
Limit No.	[Display] This field displays the system-generated limit number. An account can have a maximum of 99 limits attached to it.
Customer Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the **Customer Addition** (Task Code: 8053) option. In case of a joint account, the system displays the name of the primary holder of the account. The customer short name can be changed through the **IC No – Short**

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Name Change (Task Code: 7101) option.

Use product for debit interest	[Display] This check box displays if the interest rate at the limit level is used or else the tiers at the product level are used.
Line No.	[Display] The line number defined in the Corporate module , linked in Account Master Maintenance (Task Code: CH021) is displayed here.
Business Acquirer ID	[Mandatory, Search List] Select the business acquirer ID from the Search List to capture the business acquirer information for the particular transaction. By default, the system displays the Id of the teller who has logged in. The Search List contains the list of users linked to the system.

3. Click **Add**.

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

OD Limit Master Maintenance

5. Enter the required information in the various tabs.

Screen Description

The above screen allows the user to maintain an overdraft limit. For a CASA account multiple overdraft limits can be added with different amounts and interest rates. Limits can be added with a collateral or without a collateral. If the limit with collateral is maintained, then the collateral header screen must be updated with details of the collateral.

Limit Details

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Enter the details of limit against the Overdraft account in the **Limit Details** tab.

Field Description

Field Name	Description
Limit Attributes	
Limit Amount	[Mandatory, Numeric, 13, Two] Type the limit amount.
Collateral Drawing Power	[Mandatory] This field displays the collateral drawing power of the account. This field displays the value '0' in the add mode in case of Non FD collaterals. Based on the new value of the Collateral value, the collateral drawing power will get recomputed. New value of the Collateral Drawing Power = New Collateral value x New Lendable margin(in case of TD collateral.) Sum of (New collateral value multiplied by new lendable margin) for all collaterals for the Limit in case of non TD collateral.
Drawing Power	[Display] This field displays the drawing power of the account. The collateral value or the limit amount, which ever is lesser, is designated as the drawing power for that account. The collateral value is specified in the **OD Collateral Maintenance** (Task Code: CHM06) option.
MCLR Flag	[Optional] This field displays if the limits are MCLR based. The system defaults the product level value from CHM01. For ADD mode, this field will be disabled. For Modify mode, this field will be enabled only if the Current Value is Un-checked and product level configuration for the account is MCLR Checked. **Note**:If the MCLR flag is checked, the 'Internal FD' checkbox will be defaulted to unchecked and disabled. If the MCLR flag is checked, the

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field 'Fixed Interest Rate' will be defaulted to zero.

Start Date	[Mandatory, Date editor, dd/mm/yyyy] Select the start date from the date editor. This field, by default displays the current date as the limit start date.
End Date	[Mandatory, Date editor, dd/mm/yyyy] Select the end date from the date editor. The limit date cannot be followed by a holiday. This field, by default, displays the current date as the limit end date.
Repricing Behavior	[Mandatory, Drop down] The system displays the behavior selected at the product level. You can edit the behavior from the drop down menu. The options are: • Immediate - Rate of OD will be revised the same day when the rate change happens • Frequency Based - Rate revision will be done as per the frequency defined **Note**: This field will be defaulted to Immediate and disabled if 'Internal FD' is checked. This field will be allowed for modification only if the checkbox 'Override repricing parameters at limit level' is checked in CASA product master maintenance [FP: CHM01]
Last Repricing Date	[Display] The system displays date on which last rate revision has happened.
Repricing Frequency	[Mandatory, Drop down] The system displays the repricing frequency selected at the product level. You can edit the frequency at which the rate revision has to happen. This field will be allowed for modification only if the checkbox 'Override repricing parameters at limit level' is checked in CASA product master maintenance [FP: CHM01]. The options are: • Monthly • Bi Monthly • Quarterly • Half Yearly • Yearly
Next Repricing Date	[Display] The system displays date on which next rate revision is scheduled. For non MCLR limits, this field will be blank.
Repricing Option	[Optional, Drop down] The system displays the repricing option selected at the product level. You can change the option on how to apply the MLCR revision from the drop down list. The options are: • Original Tenor - On every repricing, system will derive the MCLR index applicable from the MCLR plan code mapped to the product in CHM01 based on the complete term of the OD • Residual Tenor- On every repricing, system will derive the MCLR index applicable from the MCLR plan code mapped to the product in CHM01 based on the remaining term of the OD

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	Note:This field is mandatory if Repricing Behavior is 'Frequency Based'. For Repricing behavior 'Immediate' , it is defaulted to 'Original Tenor' and disabled. This field will be allowed for modification only if the checkbox 'Override repricing parameters at limit level' is checked in CASA product master maintenance [FP: CHM01].
Int. Index Code	[Conditional, Search List] Select the interest index code from the Search List. This is the OD interest that will be charged to the account. This field is enabled if the **Use product tiers for interest calculation** check box is not selected in **CASA Product Master Maintenance** (Task Code: CHM01) option. **Note**: If MCLR flag is checked, the Index displayed in the picklist will be the applicable MCLR index (from CHM12) as per the tenor of the limit.
Fixed Interest Rate	[Conditional, Numeric, Three, Five] Type the fixed interest rate. This field is enabled if the interest index code is not selected. This is the fixed OD interest that will be charged to the account.
Secured	[Optional, Check Box] Select the **Secured check box** if the limit is a secured limit. A secured limit should be supported by collateral.
Internal FD	[Optional, Check Box] Select the **Internal FD** check box if an internal fixed deposit is the collateral.
FD Acct Level Variance	[Display] This field displays the variance at the TD level. This field is displayed if the **Internal FD** check box is selected.
Limit Against Salary	[Mandatory, Drop down] Select if limits should be applied to salary from the drop down list. The options are: • Yes • No
MCLR Variance	[Display] The system displays the variance defined against the MCLR index code attached to the limit. For non MCLR limits value displayed will be zero.
Reason	[Optional, Drop-Down] Select the reason for attaching the limit to the account from the drop-down list.
OD Variance	[Display] This field displays the OD Variance value. This variance will be applied on the selected interest rate. If the collateral is an internal TD the variance will be applied to the TD rate.
Advice Required	[Optional, Check Box] Select the **Advice Required** check box to generate advice for the maintenance. Note: This field will be enabled only if "**Generate Rate Change**

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	Intimation" field in **CH021** for the account is selected/checked.
Net Interest	[Display] This field displays the net interest applicable to the limit. *Net Interest = Interest Rate + OD Variance* For MCLR based limits, **Net Rate = Index rate + Variance as per MCLR plan + Account level variance** if any in CHM48 **Note**: Net rate cannot be less than the MCLR index rate (if there is any negative variance present). If net rate is less than the MCLR index rate, the MCLR index rate is taken as the net rate.
Renewal	
Renewal Mode	[Mandatory, Drop-Down] Select the renewal mode from the drop-down list. The OD Limit can be setup to renew automatically or renew once. If the mode is selected as ONE-TIME, the next expiry date should be specified. If the mode is selected as PERPETUAL, then the next expiry date is automatically calculated based on the current term of the Overdraft.
Next Expiry Date	[Display] This field displays the next expiry date. This field is enabled only if the Renewal Mode is ONE-TIME. The day after this date must be a working day in the bank calendar.

FD Collateral Details

This tab is enabled, if the **Secured** and **Internal FD** check box is selected. The details of the TD account, which should be used as collateral, can be entered here.

Field Description

Field Name	Description
Collateral	

Code	[Mandatory, Drop-Down] Select the collateral code from the drop-down list. The selected collateral code should be a valid code for the product. The product-collateral linkage is done through the **Product Collateral Linkage** (Task Code: BAM63) option.
Account No.	[Mandatory, Numeric, 16] Type the TD account number which will be used as the collateral. The system accepts the internal TD account of a different customer as collateral. The TD amount should be sufficient to cover the limit.
Description	[Optional, Alphanumeric, 40] Type a description of the collateral.
Deposit No.	[Mandatory, Search List] Select the deposit number which will be placed as the collateral for the account from the Search List.
Collateral value	[Mandatory, Numeric, 13, Two] Type the value of the collateral. In the add mode on the limit creation screen CHM07, the Collateral value field will default based on lendable margin set at the product level. This value can not be greater than the calculated Collateral Value.
Type	[Mandatory, Radio button] Click the appropriate type of the collateral. The options are: • Primary • Secondary
Lien On	[Display] This field displays the value on which the lien is marked on the collateral deposit. The options are: • Principal • Interest • Principal + Interest
Propagate Interest Rate Change	[Optional, Check Box] Select the **Propagate Interest Rate Change** check box to change the OD interest rate charged to the customer with a change in the TD interest rate.
Lendable Margin	[Mandatory, Numeric, Three, Two] Type the percentage to calculate the drawing power for any OD limit maintained. Default value in this field is displayed based on the margin maintained at **Product Collateral Linkage** (Task Code: BAM63) option and can be overridden at the limit level. The max limit is 100%.

Screen Description

The above tab screen is used to maintain the details of TD, if a term deposit is taken as a collateral.

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Service Charges

The SC can be a Fixed SC or a Percentage SC and can be defined as Amortizable. The SC will be calculated on the full limit amount. For amortizable SC: The SC collected during limit addition will be amortized to the Fee Income GL based on Straight Line Method. The SC collected will be amortized over the remaining term of the limit. Any modification to the limit expiry will result in re-amortization of the fees for the remaining term. Amortization starts from the date of limit start date. The first date of amortisation will be on the first month end. All unamortized fees are booked as income on month ends. The unamortized portion of the SC will be booked as income on account closure. The unamortized portion of SC will be booked as income on the month end in the event of a limit expiry and account not closed.

Field Description

Field Name	Description
SC Posting Mode	[Mandatory, Drop-Down] Select the posting mode of the service charge from the drop-down list. The options are: • CASA • GL
GL Account No.	[Mandatory, Search List] Select the GL account number from which the service charges will be debited from the Search List. This field is enabled only if GL option is selected in the **SC Posting Mode** drop-down list.
Casa Account No.	[Mandatory, Numeric, 16] Type the CASA account number from which the service charges will be debited. This field is enabled only if CASA option is selected in the **SC Posting Mode** drop-down list.

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Column Name	Description
SC Information Grid	
Srl. No.	[Display] This column displays the serial number for the service charge.
SC Code	[Display] This column displays the service charge code.
Name	[Display] This column displays the description of the service charge code.
SC Ccy	[Display] This column displays the currency in which the service charge is levied.
SC Amount(TCY)	[Mandatory, Numeric, 12,Two] Type the SC amount to be charged for the selected event. By default, this column displays the SC amount that is to be charged in the transaction currency.
SC Amount(LCY)	[Display] This column displays the SC amount that is to be charged in the local currency of the bank.
SC Amount(ACY)	[Display] This column displays the SC amount that is to be charged in the account currency.
Waived SC	[Display] This column displays the amount of the service charge which is waived.
SC Charged	[Display] This column displays the SC charged.
Rule Applied	[Display] This column displays the rule that is attached to the service charge.
SC Nature	[Display] This column displays the nature of the service charge. If the **Amortisable** check box is selected in the **Rewards and Service Charge Maintenance** (Task Code: BAM14) option, then **Amortisable** will be defaulted in this column. Else, **Non-Amortisable** will be displayed.
Amortize	[Optional, Check Box] Select the **Amortize** check box to trigger the amortization of fees. This check box will be enabled only if the charge is defined as **Amortisable** in the **Rewards and Service Charge Maintenance** (Task Code: BAM14) option. If this check box is selected, the respective charge / deduction will be amortised monthly, up to the expiry of the OD. If the check box is cleared, the respective charge / deduction will not be amortised.
Rule Information Grid	

Rule ID	[Display] This column displays the interest rule ID. An interest rule ID is a unique number, which represents the installment rule.
Original SC Value	[Display] This column displays the original value of the service charge.
Rule Returned	[Display] This column displays the rule attached to the service charge.
Rule Returned Value	[Display] This column displays the value of the rule returned.
Final Value	[Display] This column displays the final value of the service charge after the rule has been applied. *FinalValue = OriginalSCValue – RuleReturnedValue*
Reason	[Display] This column displays the reason for attaching the rule to the service charge.

6. Click **OK**.

7. The system displays the message "Record Added... Authorization pending..". Click **OK**.

8. The overdraft limits to an account are added successfully once the record is authorised.

To authorize an overdraft limit set to an account

1. Click **Authorize**.

2. Enter the account number and select the limit.

3. The system enables the tabs.

Limit Check Results

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Field Description

Column Name	Description
Srl. No.	[Display] This column displays the serial number of the record. It is auto-generated by the system.
Limit ID	[Display] This column displays the limit ID. It is a unique identification number to identify and differentiate the limits of various customers.
Description	[Display] This column displays the description of the limit ID.
Breach Amount	[Display] This field displays the amount by which the OD defined in this screens exceeds by the limit.
Breach Action	[Display] This field displays the breach action to be taken for the limit set.

Credit Conc. Check Details

This tab is for future use.

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Field Description

Field Name	Description
Srl. No.	[Display] This column displays the serial number.
Counter Party	[Display] This column displays the account number of the counterparty for outgoing payment transaction.
Overall Breach Amount	[Display] This column displays the overall amount by which the attributable amount exceeds the available amount of the limit.
Unsecured Breach Amount	[Display] This column displays the unsecured breach amount.
Breach Action	[Display] This column displays the action to be taken in case the limit amount is breached. The options are: • Ignore • Warning • Override • Reject

4. Click **OK**.

5. The system displays the message "Record Authorized". Click **OK**.

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12.4 CHM17 - TFL Master Maintenance

This screen will be used to Inquire existing TFLs and to create new manual TFL limit. Existing TFL details tab will show TFL details of all TFL limits(manual and automatic).

Utilized limit for existing TFL will be displayed as per previous day Eod.

Definition Prerequisites
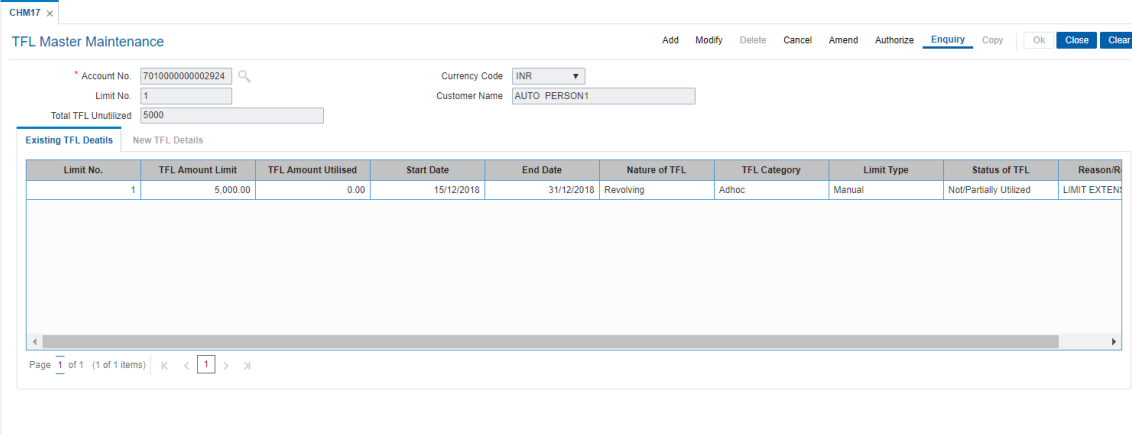
- 8051 - CASA Account Opening

Modes Available

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

To Create new manual TFL limit

1. In the **Dashboard** page, Enter the Task Code **CHM17** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Other Transactions > TFL Master Maintenance**.

2. You will be navigated to **TFL Master Maintenance** screen.

TFL Master Maintenance

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the Valid CASA account number on which TFL limit to be created.
Currency Code	[Display] This field displays the currency code of the CASA account number.
Limit No.	[Display] This field displays the system-generated limit number. An account can have a maximum of 99 limits attached to it.
Customer Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the **Customer Addition** (Task Code: 8053) option. In case of a joint account, the

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system displays the name of the primary holder of the account.

The customer short name can be changed through the **IC No – Short Name Change** (Task Code: 7101) option.

Total TFL Unutilized	[Display] This fields displays the total TFL unutilized.

3. Click **Add**.

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

New TFL Details

Field Description

Column Name	Description
Limit Amount	[Mandatory, Numeric, 13, Two] Type the limit amount. Limit amount should be under 'Max Amount of TFLs in FY' defined in CHM01 screen under 'Int Details' tab.
TFL Interest Rate	[Display] TFL interest rate will be defaulted from product level rated maintained in CHM02 screen.
Start Date	[Mandatory, Date editor, dd/mm/yyyy] Start Date will be defaulted to current system date and will allow user to enter any future date. Back date will not be allowed.
TFL Interest Variance	[Display] TFL Interest variance for TFL will be defaulted from product level variance maintained in CHM02 screen.
End Date	[Mandatory, Date editor, dd/mm/yyyy] Select the end date from the date editor. Limit end date selected should be in range of 'Maximum Period of sanction TFL(days) maintained in CHM01 screen under TFL tab.
Account TFL Variance	[Display] This field displays the Account TFL Variance as maintained in CHM48 screen for the account.
Nature of TFL	[Display]

This field displays the Nature of TFL as 'Revolving'.

Net Interest Rate	[Display] This field displays the Net Interest Rate. This will be sum of TFL interest rate +TFL Interest varaince+Account TFL variance.
Next Repricing Date	[Display] The system displays date on which next rate revision is scheduled. For non MCLR limits, this field will be blank.
Reason	[Mandatory, Drop down] Select the reason from the drop down list.
MCLR Flag	[Mandatory, Checkbox] This field will be checked if account is MCLR Enabled. This will be display field non-editable in any mode to show if limit rates are MCLR based.
TFL Category	[Mandatory, Dropdown] Select type of limit from dropdown value. This will only be for MIS purpose and will not have any processing impact. The options are: • Adhoc • Single • Structured

5. Enter the required information in the various tabs.

Existing TFL Details

Click **Existing TFL Details** tab to view TFL details.

Field Description

Column Name	Description
Limit No.	[Display] This field displays the limit number.
TFL Amount Limit	[Display] This field displays the TFL Limit Amount.

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TFL Amount Utilized	[Display] This field displays the TFL Limit Utilized.
Start Date	[Display] This field displays the Limit start date
End Date	[Display] This field displays the Limit end date
Nature of TFL	[Display] This field displays the Nature of TFL as 'Revolving'.
TFL Category	[Display] This field displays the category of TFL as 'Adhoc' for automatic TFL and for manual TFL as selected on screen while creating manual TFL facility.
Limit Type	[Display] This field displays whether the limit type is manual or automatic TFL.
Status of TFL	[Display] The Status of TFL will be displayed from one of the below status: 'Not/ Partially Utilized' or 'Fully Utilized'.
Reason/ Remarks	[Display] This field displays the Reason/ Remarks as captured during TFL creation.

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